

# INCOME PROTECTION & RETIREMENT PLANNING



Safe-guard your retirement plan with income protection



**Kendyl Mcpherson** is a 28 year old self-employed make-up artist. As an FMI policyholder with a recent injury claim, she knows how important income protection is.

Income protection is the glue that holds your retirement plan together

## THE IMPORTANCE OF INCOME PROTECTION

**We all have dreams for our retirement years.**

Whether it is relaxing at home or cruising the world on a luxury yacht – you want the comfort and independence that comes from knowing you have adequately provided for yourself and your spouse.

To ensure this, you save every month towards your retirement. However, the importance of an income protection policy to support your retirement plan is often overlooked. What would happen if you got sick or injured and couldn't earn an income – even for just a few months?

**How would you pay your monthly retirement savings contributions?**

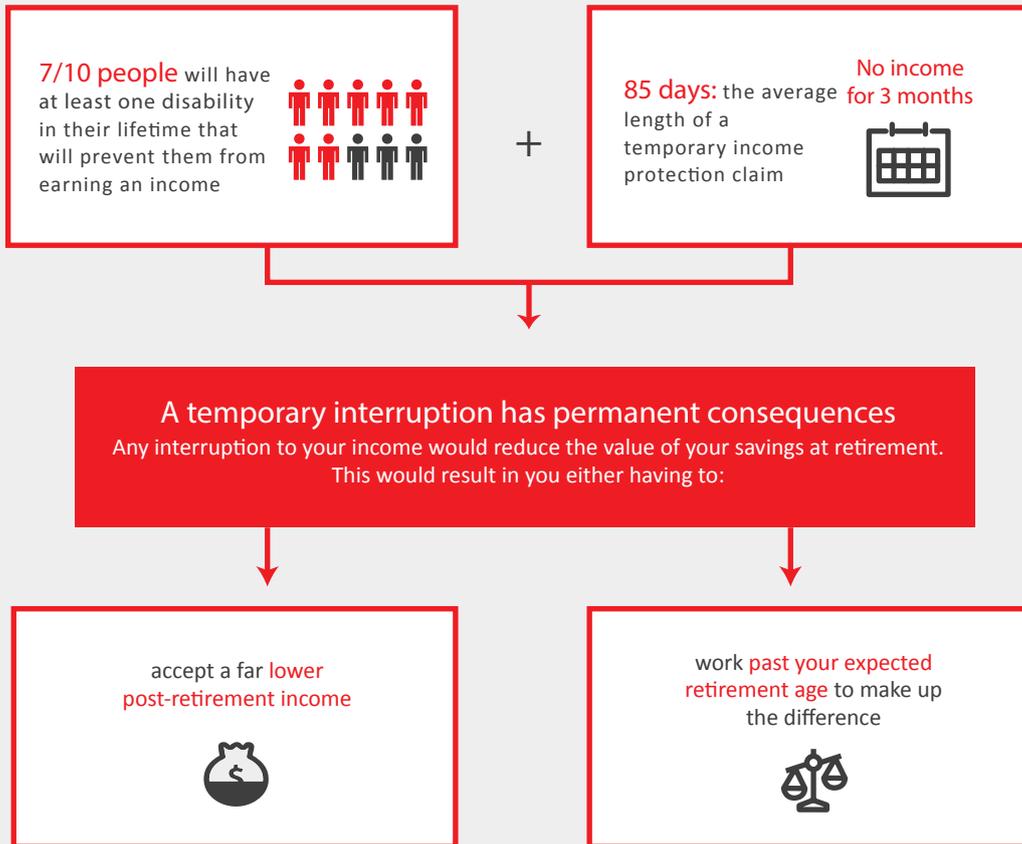
You may be forced to stop your payments, incurring penalties and fees as a result – not to mention the longer term impact of the lost savings.

**How would you continue to pay for your monthly living expenses?**

You could borrow money or access your savings but both of these options will have a significant impact on your retirement savings in the long term.

ANY interruption to your income  
will have long term consequences





Consider Bob - a 40 year old male earning R50 000 p/m

