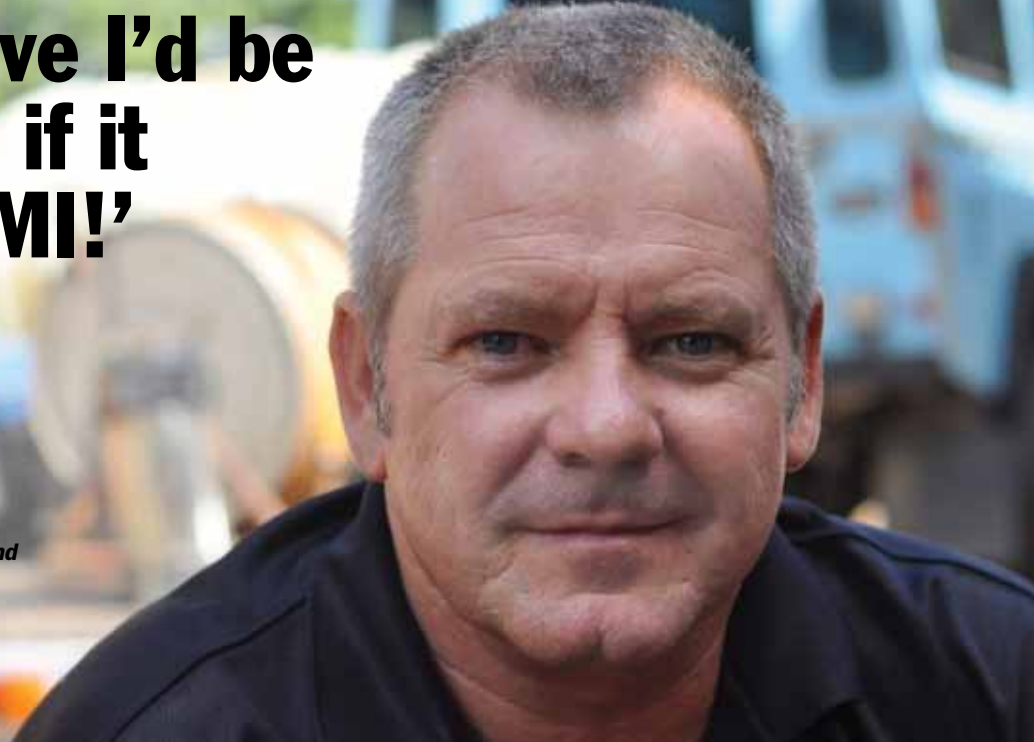


'I really believe I'd be in the street if it wasn't for FMI!'

'When I twisted my knee and again when I had surgery, FMI paid me out quickly and without fuss. They allowed me to recuperate without having to worry about how I was going to pay my bills. You're cooked without them!'

Alvin Schwab, Owner of Diversified Pest and Seal All Pump Co. Bluff, KwaZulu-Natal Surgical Procedure 2009



Temporary Income Protection

- ✓ Pays your income when unable to work
- ✓ Up to two years of cover
- ✓ Multiple claims allowed

Business Overhead Protection

- ✓ Pays business expenses when owner is unable to work
- ✓ Up to two years cover
- ✓ Helps ensure business survival

Permanent Income Protection

- ✓ Long term income cover when unable to work
- ✓ Protects lifestyle in the case of a disability
- ✓ Helps ensure retirement planning is maintained

Capital Disability

- ✓ Lump sum payment for permanent inability to work
- ✓ Follows on from Temporary Income Protection benefit
- ✓ Helps to settle large debts

Any businessman should understand the risks of no longer being able to work due to an accident or illness. The effect on them personally and on their business could potentially be disastrous. Helping people overcome these difficulties is our speciality.

Business Person Elect - Product Details

	Benefit	Definition of Occupation	Maximum Cover	Waiting Period	Benefit Term	Notes
Temporary Income Protection Benefits	Temporary Income Protector (TIP) - pays Life Insured when unable to work for short time (up to 24 months) Compulsory Option	Own	R150 000 per month or 100% of income, whichever is the lesser	Primary - 7 days for injury and illness, payable retrospective to day 1 (Available for self employed individuals, professionals, contract workers and commission earners only) Fortnightly - 14 days for injury and illness, non-retrospective Monthly - 30 days for injury and illness, non-retrospective Quarterly - 90 days for injury and illness, non-retrospective	3, 6, 12 or 24 months	No aggregation Premiums for this benefit are tax deductible Whilst in claim, premium will be waived
	TIP Dread Disease Enhancer - pays Life Insured when TIP claim is due to a dread disease	Own	20% of TIP *fixed benefit amount	Primary Fortnightly Monthly Quarterly	6 months or duration of TIP claim, whichever is the lesser. *Benefit is capped at 3 months if the 3 month benefit term is selected on TIP	In the event of a TIP claim being related to a dread disease, this benefit will enhance the TIP benefit by 20% Waiting period is waived where the Primary waiting period is selected Premiums for this benefit are tax deductible No aggregation Whilst in claim, premium will be waived
	TIP Hospitalisation Enhancer - pays Life Insured when hospitalised	Own	20% of TIP *fixed benefit amount	Primary Fortnightly Monthly Quarterly	6 months or duration of TIP claim, whichever is the lesser. *Benefit is capped at 3 months if the 3 month benefit term is selected on TIP	In the event of the Life Insured being hospitalised, this benefit will enhance the TIP benefit by 20% Benefit pays from day 1 on the Primary waiting period Premiums for this benefit are tax deductible No aggregation Whilst in claim, premium will be waived
	Child Dread Disease - pays when the Life Insured's child is diagnosed with a listed dread disease	n/a	R20 000 *fixed benefit amount	n/a	n/a	Benefit pays out a lump sum if the Life Insured's dependent child is diagnosed with a listed dread disease Two claims permitted under this benefit Eligible child definition applies Child is not underwritten Pre-existing condition clause applies No aggregation
	Spouse - pays when Life Insured's spouse is unable to work due to injury or illness	Own	R15 000 *fixed benefit amount	30 days, payable retrospectively to day 1	2 months	Only one claim permitted under this benefit Second month of benefit will be proportionate if spouse is not disabled for a full 2 months Eligible spouse definition applies Spouse is not underwritten Pre-existing condition clause applies No aggregation
	Death Income - pays nominated beneficiaries a monthly income upon death of the Life Insured	n/a	Equal to cover amount selected on TIP	No waiting period applies	6 months	This benefit pays regardless of whether the Life Insured was in TIP claim or not at time of death No aggregation Multiple nomination of beneficiaries are allowed
Business Overhead Protection Benefit	Business Overhead Protector (BOP) - pays when Life Insured is unable to work in the short term to cover certain business expenses	Own	R150 000 per month or 100% of applicable business coverable expenses, whichever is the lesser	Primary Fortnightly Monthly Quarterly *Waiting period must be equal to or longer than waiting period selected on TIP	3, 6, 12 or 24 months * Benefit term must be equal to or shorter than benefit term selected on TIP	Business expenses covered: Rent or mortgage of business premises only, property rates and taxes, electricity, water, telephone equipment and vehicle leasing costs, insurance premiums, legal fees, accounting fees and auditing fees, remuneration of non-income producing staff, business cleaning, laundry and maintenance costs, advertising, postage, bank charges, subscriptions to professional bodies, cost of temporary replacement/locum worker Premiums for this benefit are tax deductible No aggregation Whilst in claim, premium will be waived
Permanent Income Protection Benefit	Permanent Income Protector (PIP) - pays Life Insured if unable to work (up to selected retirement age) in the longer term	Own or Own/Similar	R150 000 per month or 100% of income, whichever is the lesser	6, 12 or 24 months *Equal to benefit term selected on TIP	To chosen retirement age of - 55, 60, 65 or 70 years	Designed to dovetail with TIP This benefit is not available if a 3 month benefit term is selected on TIP Don't have to be permanently or totally disabled to claim Premiums for this benefit are tax deductible Benefit amount will be linked to Capital Disability cover to ensure non-aggregation of FMI benefits Whilst in claim, premium will be waived
Capital Disability Benefit	Capital Disability - pays a lump sum when Life Insured is permanently disabled	Own or Own/Similar *Must match definition as selected on PIP	R7 500 000	6, 12 or 24 months. *Waiting period must be equal to benefit term selected on TIP. *Waiting period is waived on assessment of permanence of disability	n/a	This benefit is not available if a 3 month benefit term is selected on TIP Benefit amount will be linked to PIP cover to ensure non-aggregation of FMI benefits

Benefit	Notes
Continuation Benefit	Enables Temporary Income Protector, Permanent Income Protector, Business Overhead Protector and Capital Disability benefits to be extended for a 5 year period on specified terms. This option must be exercised 3 months prior to the benefit expiry date and the Life Insured may apply for an extension of cover up to age 65, with a maximum benefit expiry age of 70. Any change in cover will be underwritten.
Change in Circumstances Option	This benefit allows the Life Insured to increase cover by up to 25% without underwriting on: Marriage; Birth / adoption of child and; Death of spouse. This option must be exercised within 60 days of the event occurring. Benefits are still subject to maximum cover levels and a 100% replacement ratio. Availability of this option ceases at age 55.
Immediate Cover	This free benefit ensures that the Life Insured will be covered from date of acceptance, provided that the selected commencement date falls on the 1st of the month following acceptance. Policies with commencement dates thereafter will not be eligible for this benefit.
Future Income Protector Option	This optional benefit is selected at application stage and enables the Life Insured to increase cover by a specified multiple of initial sum insured at any point during a particular term without medical underwriting. If the benefit is selected, the Life Insured will be medically underwritten at application stage for the initial sum insured plus the specified multiple of cover selected on this benefit. Benefits are still subject to maximum cover levels across all benefits.
Freeze Benefit	Enables Life Insured to discontinue paying premiums for 3 or 6 months without cover. After the freeze period selected, the policy will re-instate to full cover and full premiums, without medical and financial underwriting. This benefit is only available once.
Special Benefits	Childbirth - We will pay 1 months benefit after the Life Insured has given birth to a child. Complications during pregnancy are treated as a normal claim.
Special Limited Benefits	Reconstructive and Cosmetic Surgery - If as a direct result of a medical condition and a doctor recommends cosmetic / reconstructive surgery, we will pay the benefit. Minor Infections - No claim will be paid for minor infections, influenza, bronchitis, sinusitis, TB, pneumonia or laryngitis, unless the Life Insured adheres to medical treatment protocol and is admitted into hospital, diagnosed with a minor infection by a specialist or undergoes diagnostic testing.
Accident Only Cover	Offered to individuals under 32 years, premium is 50% for accident only cover. Cover will automatically upgrade to full cover and premiums when age 35 is reached.

Other Policy Information You Need to Know About

Claims Escalation Options - 0%, 5%, 7.5% or 10% selected at application stage, capped at CPI. Applies to Temporary Income Protector, Business Overhead Protector and Permanent Income Protector benefits.

Benefit Escalations Options -

- Annual Review Option: On every policy anniversary, the Life Insured can increase cover by up to 20% or decrease cover by any percentage, without medical underwriting. This benefit cannot be used to increase cover after age 55. Should the Life Insured be under the age of 35, cover can be increased up to 40%, without medical underwriting. Applies to Temporary Income Protector, Business Overhead Protector, Permanent Income Protector and Capital Disability Benefits.
- Re-instatement Option: If the annual review benefit was used to decrease cover, the Life Insured will have the option to return to the same cover level as before the decrease without medical underwriting. Can only be exercised on 1st policy anniversary after cover was reduced.
- Annual Benefit Increase Option: option of 0%, 5%, 7.5% or 10%. Every year on policy anniversary the Life Insured can increase cover by percentage selected without underwriting, ends when refused 3 years in a row. Applies to Temporary Income Protector, Business Overhead Protector, Permanent Income Protector and Capital Disability Benefits.

Premium pattern options - Level, 5% or age rated.
 Premium guarantee period of 5 years.

Driver's Extension Benefit - This free pays an amount of R250 per day to the Life Insured if unable to drive (as essential to his job requirements) but still able to continue his nominated occupation, and doesn't qualify as temporarily totally disabled.

Exclusions - Illnesses or injuries caused deliberately; War like or nuclear activities; Dangerous pursuits.

Minimum entry age of 18 years.
 Maximum entry age of: 51 and if cessation is 55; 56 and if cessation is 60; 61 and if cessation is 65 and 66 and if cessation is 70.

Claims notification period - 30 days for the submission of all claim docs. In the event of extension of a claim, FMI requires communication within 7 days of the end of previous incapacity period. For elective procedures we require notification of 14 days before the procedure.

Key Man Insurance - Life Insured can be different to the policyholder.

Admin fee of R25 per month.

Add VISION for a Total Business Solution

Have you thought about the financial wellbeing of your staff?

Vision is a complementary group risk product, which looks after your employees and therefore you and your business.

Vision offers a unique range of benefits which include Life Cover, Dread Disease, Temporary Income Protection, Capital Disability, Funeral Cover for the member and immediate family, Accidental Death and Accidental Permanent Disability.

With Vision you can ensure that you give yourself, your employees and your company assurance of financial support in times of personal distress and the peace of mind that they are protected all year round.



For more information please contact our FMI Financial Advisers Distribution Team on 0860 10 52 08, email sales@fmi.co.za or visit www.fmi.co.za.

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