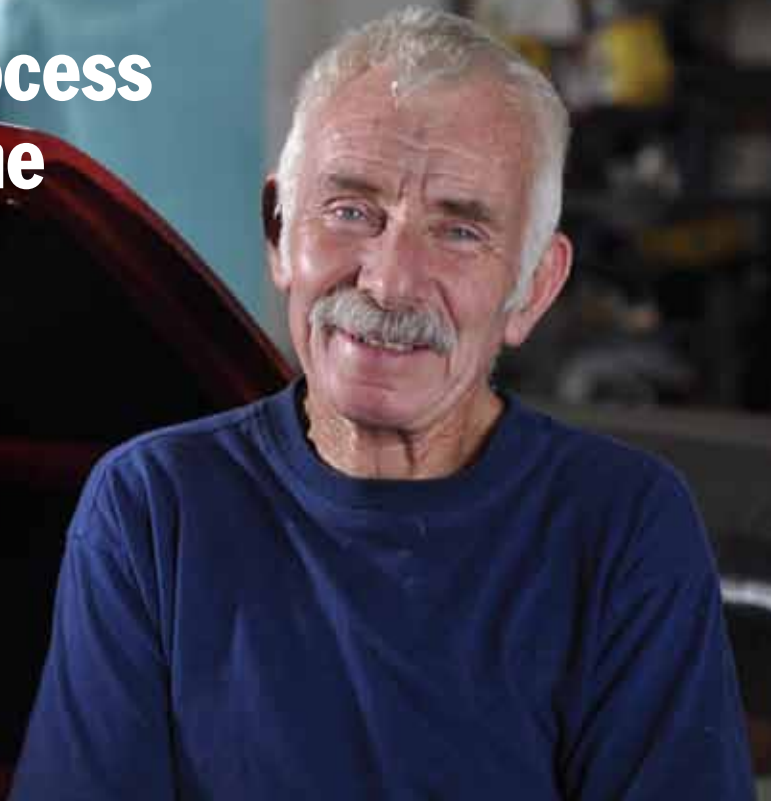


# 'During my claim process FMI really treated me like a king!'

'I woke up one night to a light shining in my face. I got up and I was shot! I spent 10 days in hospital and was off work for 8 months! I am absolutely grateful, as without FMI I would have gone backwards and not forwards. In fact, the reality of it is that I would have had to shut my business down if it wasn't for FMI.'

*Maurice Rosenberg  
Car Mechanic and Owner of Autorosen  
Randburg, Gauteng  
Gunshot Victim 2009*



## Business Person Elect

### 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

## Vision

### Protect your Employees and your Business

- ✓ Temporary Income Protector
- ✓ Life Cover
- ✓ Dread Disease
- ✓ Capital Disability
- ✓ Funeral
- ✓ Accidental Death
- ✓ Accidental Permanent Disability

**At FMI our philosophy is simple.  
We pay claims.**

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

Underwritten by Lombard Life Ltd. FMI Ltd is an authorised Financial Services Provider FSP 2717



# Managing Business Risk

We value the self employed, the entrepreneurs and the self starters. Every day these people work long hours and take risks for their future and their income. Each one of these individuals should see themselves as professionals, business professionals.

We have chosen to build our business around these people and we view them and their risks very differently to other insurers. We do not see them as risky occupations, but rather as a risk worth taking.

## Ask yourself the following questions

Apart from yourself, who else is reliant on you to earn an income and would be affected if you were unable to work for 1 month, 1 year, or the rest of your life?

Would your business survive a disability?

What is the future impact on your business's income if you weren't able to contribute daily to its running?

Do you have adequate savings or funds at your disposal in the event that you aren't able to work and have people that depend on you?

Would your business cope if a key staff member had to take extended time off work due to a disability?

**Income Protection is for every type of income earner.**

# 'FMI paid my salary every month without fail for 2 years.'

*Mandy Moffat, Sales Representative  
Pietermaritzburg, Car Accident 1998 (Quadriplegic)*

## Unique Definition of Income and Risk Assessment

FMI looks at business owners and salaried employees differently. Our industry leading risk assessment model is an individual rating system, used to determine an appropriate premium. This model looks at specific duties performed as either a salaried employee or self employed individual. This unique upfront risk assessment helps ensure we deliver on our promise - to pay claims.

## Multiple Claims

You do not have to be permanently disabled to claim on our income protection benefits. Therefore, income protection benefits can be claimed on several times, without seeing a change in your premiums. Ultimately income protection is a business tool to help your business survive.

## Your Business is Safeguarded as a Whole

Through a combination of BPE and Vision, you can cover yourself and your staff. Not only do employee benefits help minimise the risk of losing valuable employees, but the income protection benefits are paid to you.

## Holistic Disability Product

We have created an all encompassing disability product that will pay you a lump sum for those once off costs, as well as a monthly benefit to ensure you are able to maintain a healthy lifestyle after suffering a disability.

## Flexible Cover Throughout Lifecycle

At FMI we believe that there is a unique need for income protection at every stage of your life. Our products are flexible to match the risks associated with youth, and continue to fulfil the needs of a client at every life changing event until retirement.

## 911 for Business Owners

We understand the financial risks business people face in the event of a disability; in fact our company was born from a real life incident that brought this reality to light. Our claims procedures are fast and efficient to ensure that we provide you with a speedy response when you need us most.

**'I just don't know what I would have done without FMI. I was desperate and they were there for me when I needed them most.'**

*Sebolelo Mapoti, Financial Adviser  
Maternity Benefit*

# Business Person Elect

As a business owner, you have a company that cannot survive without you. Business Person Elect is designed to cover your income, the income of your business and its running costs when you are unable to work due to an injury or illness - temporary or permanent. By protecting your income, you are protecting much more.

## Temporary Income Protector

A temporary disability has the power to have a permanent impact on your income, your family's livelihood and your business. This is why we insist that this benefit is compulsory. Temporary Income Protector provides a monthly income of up to R150 000 per month for up to 24 months when you are unable to work in your own occupation due to an injury or illness.

### Dread Disease Enhancer

Should you be diagnosed with a dread disease, this benefit enhances your Temporary Income Protector benefit by 20%.

### Hospital Enhancer

While you are hospitalised, this benefit will enhance your Temporary Income Protector benefit by 20%.

### Spouse

This benefit provides R15 000 per month for up to two months should your spouse be unable to work due to an injury or illness.

### Child Dread Disease

Should your child be diagnosed with a listed dread disease, we will pay you a lump sum of R20 000.

### Death Income

This optional benefit will provide your nominated beneficiaries with your monthly Temporary Income Protector benefit for 6 months following your death to provide financial stability for your dependants.

## Permanent Income Protector

This optional benefit is designed to work in conjunction with the Temporary Income Protector benefit, providing extended cover to age 70, should you permanently be unable to work. Cover is available up to R150 000 per month.

## Business Overhead Protector

To help ensure your business survival, this optional benefit covers a list of business expenses up to R150 000 per month should you become unable to work.

## Capital Disability

Designed to dovetail with your Temporary Income Protector benefit, this optional benefit pays out a lump sum of up to R7 500 000 in the event of a permanent disability. When combined with the Temporary Income Protector and Permanent Income Protector benefit, this provides an unbeatable holistic disability solution.



**'For the first time in my life I can say that I was really given more than I thought I deserved. Thanks to FMI.'**

Warren Boettger, Automotive Restoration  
Broken Back

Vision has been designed to provide cover for your employees, whether they are blue collar, supervisory or management staff. Available as a compulsory or voluntary scheme, you can provide cover for even the smallest of staff complements.

This benefit is payable to you, the employer, during the time that an employee is temporarily disabled and unable to perform their duties. Following an accident or illness, cover is limited to the lesser of R25 000 per month and 100% of earnings for a maximum period of 12 or 24 months, subject to a waiting period of 1 month.

## Temporary Income Protector

## Life Cover

Life cover ensures that, in the event of death, an employee's family is financially able to maintain their standard of living. This benefit offers cover to an employee up to a maximum of 4 times gross annual income or R300 000, which ever is the lesser amount.

## Dread Disease

This benefit is designed to assist employees by providing a lump sum payout upon diagnosis of a listed dread disease up to the lesser of R200 000 or 3 times annual salary.

## Capital Disability

This benefit pays out a lump sum to employees should they become permanently totally disabled and unable to fulfil their duties. Cover can be selected up to a maximum of R200 000 or 3 times annual salary, whichever is the lesser amount.

## Funeral

Funeral cover is designed to provide for the costs associated with the funeral of an employee or an employee's loved one. Members can cover up to 6 extended family members on this benefit. Cover can be selected up to R15 000 for the employee and their spouse.

## Accidental Death

This cover ensures that if an employee passes away in an accident there is a lump sum payout of R15 000 to nominated beneficiaries to help cover costs that arise from their death.

## Accidental Permanent Disability

This benefit provides a lump sum payout of R30 000, paid according to a schedule of benefits, should an employee be permanently disabled due to an accident.



**At FMI our philosophy is simple.  
We pay claims.**

# WHY

do we do  
what we  
do?

Shortly before 1995 a Financial Adviser faced illness at home. The experience nearly bankrupted him as he was unable to work and earn his salary.

So together with a few other Financial Advisers, he formed a company whose specific focus would be to look after the income of the business owner, the entrepreneur and the commission earner.

That is still the focus of FMI today.

**‘FMI was the only Income Protection policy that offered a maternity benefit.’**

*Kerry-Lee Galliard  
Speech and Language Therapist  
Maternity Benefit 2010*

