

When your life changes, your insurance should too

That's why FMI Individual includes a number of future insurability options that allow you to increase or decrease your cover in the future, even if your health has changed or if you have already claimed.

These options are available even if you were accepted with a loading or an exclusion, and you can make use of all the options together.

Annual Benefit Increase



You can select for your cover to increase on every policy anniversary by 0%, 5%, 7.5%, 10%, or CPI, capped at 10%.

AT NO EXTRA COST

Change in Circumstances Option



You can increase your cover by up to 25% in the event of marriage, divorce, childbirth, adoption, death of your spouse, or purchase of a property.

AT NO EXTRA COST

Continuation Option



You may increase the term of your policy by a further five years, up to the age of 70, if you need to work longer.

Future Income Protector



You can choose to increase your initial cover amount by up to 300% on certain benefits within a specified time period, based on your age at the start of your policy.

AT NO EXTRA COST

Reinstatement Option



If you reduce your cover on your policy anniversary, you are able to reinstate it to the previous cover amount at the following policy anniversary.

AT NO EXTRA COST

Freeze Benefit



Going through a tough time? You can freeze your cover and premiums for either 3 or 6 months, and still keep your policy in place! This option is available if your policy is at least one year old, and you can only exercise it once.

AT NO EXTRA COST



Annual Review Option

- Child Protector and all Disability benefits - if you're under the age of 35, you can increase your cover by up to 20% on every policy anniversary. Between the ages of 35 and 55, these benefits can be increased by 2 x CPI, up to 20%.
- Critical Illness Lump Sum and Life benefits - these can be increased by up to 10% on every policy anniversary, until the age of 55.

For which benefits are these options available?

	Annual Benefit Increase	Future Income Protector	Annual Review Option	Reinstatement Option	Change in Circumstances Option	Freeze Benefit	Continuation Option
Income Benefits							
Temporary Income Protector/CI Income	✓	✓	✓	✓	✓	✓	✓
Business Overhead Protector	✓	✓	✓	✓	✓	✓	✓
Extended Income Protector	✓	✓	✓	✓	✓	✓	✓
Child Protector	✓		✓	✓	✓	✓	
Life Income	✓	✓	✓		✓	✓	
Lump Sum Benefits							
Disability Lump Sum	✓	✓	✓	✓	✓	✓	✓
Critical Illness Lump Sum	✓	✓	✓		✓	✓	
Life Lump Sum	✓	✓	✓		✓	✓	

Life insurance done better

8 reasons to choose FMI

1.

We offer a combination of monthly income and lump sum benefits for Disability, Critical Illness and Life cover

This means that you can tailor your cover to your unique circumstances!

2.

You can choose an income benefit to replace 100% of your monthly income for all 3 risk events

Because income benefits are a better way to protect your income.

3.

You can increase your cover in the future even if your health has changed or if you have claimed before without any medicals!

This means that when your life changes, your life insurance can too.

4.

We cover the widest range of occupations

Whether you're self-employed or earn a salary, a scuba diver or an accountant - everybody should be able to protect their income! That's why we develop solutions flexible enough to be tailored for you.

5.

You are not restricted to the traditional retirement ages - 75 is the new 65

Very few of us want to or are able to retire when we thought we would. That's why FMI Individual offers some of the oldest entry ages in the market and temporary income protection up to the age of 75!

6.

For any injury or illness, you get access to the world-class Medical Second Opinion service, at no additional charge

You can receive an independent review of your diagnosis and treatment plan from a selection of the world's leading medical centres.

7.

We make claiming easy!

With over 21 years of experience, we have developed our products and processes to speed up claim payouts and remove subjectivity. Our most recent innovation is the introduction of our Defined Event claims criteria, which guarantees claim payments for up to 200 specified events.

8.

We treat our clients like family

We've always had a real, personal approach to the way we do business; such as a personal claims manager for each of our clients, and a telephonic interview with one of our qualified underwriters.

“Pay the policy. Because if you don't, you won't have the money to pay for 'nada'. Nothing.”

- Yvonne Ritter,
FMI #21Lives policyholder