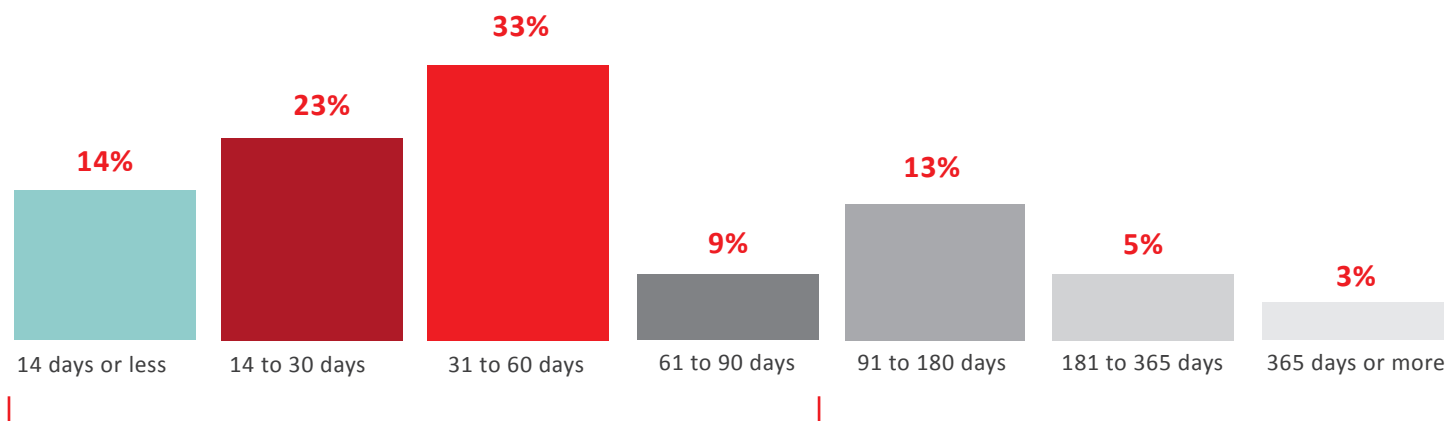


# 2015 Claims Experience

## How long could you survive without an income?

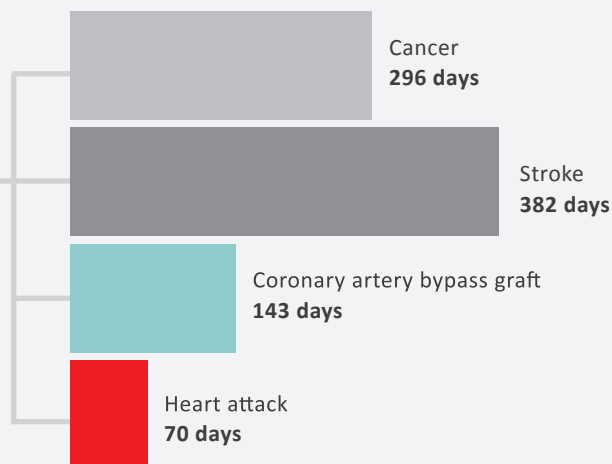
### Duration of our income protection claims from 2015...



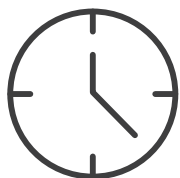
79% of claims are less than 90 days

## Let's take a look at some of these averages...

### Duration of illness vs. accident claims



*Our 2015 claims stats show that the older you are, the longer your disability is likely to last.*



YOUNGER THAN 40	58 days
40 TO 59 YEARS	103 days
OLDER THAN 60	119 days

## What waiting periods do we offer?

**7 days**

This choice of waiting period is perfect for commission earners or the self-employed.

**14 days**

This choice is perfect for salaried employees.

**30 days**

Whilst this waiting period is more affordable, 37% of income protection claims in 2015 were for less than 30 days.

**90 days**

Whilst this waiting period is the most affordable, 79% of income protection claims in 2015 were for less than 90 days.

A person is **4 X more likely** to claim on a **7 day** waiting period than on a **90 day**.



**7 days**

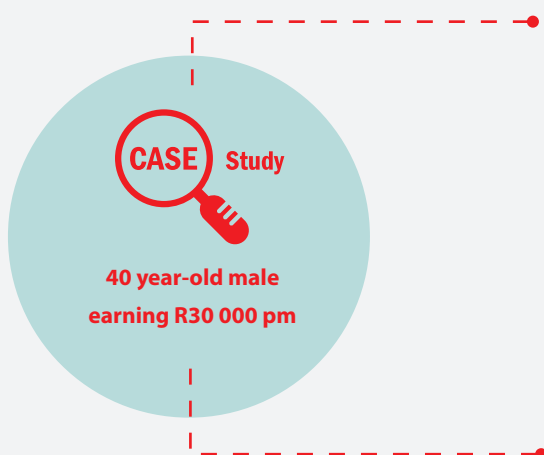


**90 days**

This is why we believe you should put **as much cover as you can afford on the shortest possible waiting period.**

## FMI allows you to split your cover across waiting periods...

*This flexibility in our product is perfect for someone who earns a combination of commission and basic salary, or to help make your premium more affordable.*



### ALL COVER ON 7 DAY WAITING PERIOD:

- Cover: R30,000 per month
- Premium: R437.35

OR

### SPLIT COVER OVER DIFFERENT WAITING PERIODS:

- Cheaper premium, with cover from day 1
- Cover: R10,000 (**7 day** waiting period)
- Cover: R10,000 (**14 day** waiting period)
- Cover: R10,000 (**30 day** waiting period)
- Premium: R340.75

## Protect the lifestyle you're creating.

For more information, visit [www.fmi.co.za](http://www.fmi.co.za)  
FMI is a Division of Bidvest Life Ltd, a licensed Life Insurance company  
and authorised Financial Services Provider FSP 47801.