

## The reality of a long-term disability

Only **3%** of our income protection claims last longer than a year...

And although the likelihood is low... **the impact is huge!**



Consider Sue:  
30 years old  
Monthly income of  
**R30 000.**



**What if** Sue becomes  
disabled and can never  
work again?



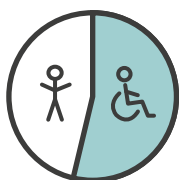
Sue would lose **more than**  
**R40 million** in future earnings!

How would she provide for  
herself and her family?

*This is why a complete income protection solution **MUST** include  
both **temporary and long-term disability cover.***



# A closer look at the income protection claims that were longer than 1 year...



Only 55% of our Extended Income Protector (EIP) claims were **permanent** disabilities...



And only 17% met the criteria for functional impairment at the highest severity level...



That is why our Extended Income Protector benefit **does not require your disability to be permanent** before your claim is paid.

Our (EIP) benefit **allows you to protect 100% of your income** with no need for extra “booster” benefits.

## Combination is key!

For long-term disabilities, choose a combination of **Income** and **Lump Sum benefits** to avoid inflation and investment risks.



**Income Benefits** - ideally suited to meet monthly expenses like groceries, education and insurance premiums...



**Lump Sum Benefits** - perfect to pay off your house or any once-off expenses like estate duty...



*Our Extended Income Protector (EIP) benefit allows you to cover 100% of your income.*



*Our EIP benefit doesn't require your disability to be permanent before your claim is paid.*



*We offer a combination of income and lump sum benefits to suit your needs.*

## Protect the lifestyle you're creating.

For more information, visit [www.fmi.co.za](http://www.fmi.co.za)

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