



*A complete life insurance solution, including  
Event Based cover - FMI's unique income  
protection solution for many previously  
uninsurable occupations*

**We believe  
there's a better way  
to do life insurance**

**No matter what you do for a living, everybody should protect their greatest asset – their income.**

We all have big dreams for the future and work hard every day to create a secure, happy lifestyle for our families.

What would happen to you if your income stopped, even for a short while?

FMI Individual includes Disability, Critical Illness and Life cover to protect you and your family against any risk event that could prevent you from earning that income.

**A combination of income and lump sum benefits for all three risk events**

**Income benefits** - ideally suited to meet monthly expenses like groceries, electricity and education.



**Lump Sum benefits** - perfect to allow for any once-off expenses like estate duty and to settle large debts.

**Disability cover**

For temporary and long-term injury or illness

**Critical Illness cover**

To help you and your family cope with the impact of a serious illness

**Life cover**

To provide for your loved ones, even if you are no longer around

**Monthly income benefits are a better way to protect your income.**

This belief is core to everything we do at FMI. In the past, the rule of thumb for the insurance industry was to offer mainly lump sum benefits – especially for Critical Illness and Life cover.

But income benefits are easier to understand and plan for, and more cost efficient:

- You don't need to make assumptions when calculating what lump sum is required to provide a future income (**planning risk**)
- You don't need to worry about investing a large sum of money, and the future impact of inflation (**investment and inflation risks**)
- You don't need to worry about running out of money before you die (**longevity risk**)
- You won't be tempted to spend your lump sum pay-out on the wrong things (**behaviour risk**)

# Disability cover

Cover against any injury, illness or disability (both temporary and long-term) that may prevent you from being able to do your job. This could be anything from a broken ankle to a hysterectomy or permanent paralysis.

## Income

### Defined Event Income (DEI)

- How much cover can I get?

You can cover 100% of your after-tax monthly income up to R100 000\*. Students are covered up to R12 000, and homemakers can select cover up to R50 000.

- What benefit terms are available?

24 months.

- How long will I be covered for?

You can choose for your cover to end at age 55, 60, 65, or 70.

- How will my claim be assessed?

**Defined Events** – There are up to 200 defined events that qualify for a guaranteed claim. Each event will pay an income for a guaranteed payment period even if you continue to work.

**Functional Impairment** – Temporary or permanent Functional Impairments. Payments will continue for as long as you are functionally impaired but not for longer than 24 months.

### Optional add-on to DEI

Spouse Protector

### Defined Event Business Overheads (DEBO)

- How can I structure my cover?

You can cover up to 100% of your monthly overhead expenses to a maximum of R100 000\*.

- How long will I be covered for?

You can choose for your cover to end at age 55, 60, 65, or 70.

- How will my claim be assessed?

Your claim will be assessed by using the same claim criteria that we offer on DEI.

\* An overall maximum of R100 000 can be covered across DEI and DEBO if both benefits are selected.

### Functional Impairment Income (FII)

- How much cover can I get?

You can cover 100% of your after-tax monthly income up to R100 000. Students are covered up to R12 000, while homemakers can select cover up to R50 000.

- When will my payments start?

Your payments will start at the end of your DEI benefit term of 24 months.

- How long will I be covered for?

You can choose for your cover to end at age 55, 60, 65, or 70.

- How will my claim be assessed?

**Temporary or permanent Functional Impairments.**

Payments will continue for as long as you are functionally impaired and begin after 24 months.

## Lump Sum

### Functional Impairment Lump Sum (FILS)

- How can I structure my cover?

Your cover can be standalone or accelerated, or a combination of both.

- What is the maximum cover available?

R7 500 000.

- How long will I be covered for?

You can choose for your cover to end at age 55, 60, 65, or 70.

- How will my claim be assessed?

Permanent Functional Impairment.

Max entry age of 65

### We do things differently at FMI...

#### Event Based cover

Unlike cover that's broadly defined and could exclude all sorts of circumstances, we set out to specify exactly what's INCLUDED – we call this Event Based cover.

By analysing every income protection claim we have paid over the past 21 years, we discovered that 200 specific events accounted for more than 80% of all claims. We also identified how long each event typically lasted – allowing us to set an appropriate payment period for each Defined Event.

To catch claims not on the list of 200 events, and for those that may continue beyond the guaranteed payment period, we developed unique Functional Impairment criteria. There is no requirement for the condition to be permanent or to have reached "maximum medical recovery".

As a real safety net, this new Functional Impairment solution pays for as long the condition exists, whether it's temporary or permanent.

### Did you know?

#### We offer cover to homemakers!

Consider the impact on the income-earning ability of the breadwinner who now has to take on additional responsibilities around the house, as well as transporting and being on hand for children. A recent article in Fin24 calculated the cost to replace the duties of a homemaker to be as much as R50 000 per month!

### Did you know?

#### We offer cover to students!

The ability to earn a future income is a student's greatest asset. With the soaring costs of education, parents are well aware of just how much is invested in each child's education, and any injury or illness could have serious financial consequences!

# Critical Illness cover

Cover against all serious illnesses or conditions, such as heart attack, cancer, and stroke. Our Critical Illness cover complements our Disability cover by giving you all the financial, practical and emotional support you need. Our goal is to make sure that you only have to worry about getting better - and we'll cover the rest!

## Income

### Critical Illness Income (CII)

- **What does this benefit do?**

If you add CII to your DEI benefit, you will receive a claim pay-out of 130% of your TIP cover amount for 12 months (excluding your waiting period) if you claim for any SCIDEP event or any other event where we would pay 100% on the Critical Illness Lump Sum benefit.

- **Why do I need this benefit?**

With our CII benefit, you'll receive a monthly income for 12 months for all Critical Illness events. This is usually longer than the applicable guaranteed payment period on your DEI benefit, which allows you the extra time you need to focus on your recovery while receiving treatment, and fully recuperate before returning to work.

The additional 30% income will help contribute towards the increased monthly costs associated with a critical illness.

- **Will my pay-out be reduced if I am receiving any other income?**

You will receive a guaranteed payment, even if you're still working. We will not reduce the payment as a result of you receiving any other money during this period.

- **Will my payments stop if I die before the end of the 12-month payment period?**

The first 60 days of your claim payment is guaranteed. Your pay-out will stop after your death.

### Child Protector

- **What does this benefit do?**

It pays a monthly benefit if your child is diagnosed with a condition defined in our Juvenile Critical Illness table or if they're diagnosed with an illness that has a 100% pay-out in our Critical Illness table for the CI Lump Sum benefit.

- **How much cover can I get?**

Each child can be covered for 50% of your after-tax income, up to R15 000 per month.

- **How long does this benefit pay for?**

The payments are made for 24 months\* following diagnosis and will continue until your child's 18th birthday, if they meet the Childhood Disability Definition.

\* Payments would stop if the child passes away before their 18th birthday.

### FREE - CI Assist

Worth up to R50 000 per claim!

A suite of benefits included on both CII & CILS, designed to give you and your family the support you'll need through the recovery process

- Counselling – individual and family sessions
- Child care – au-pair services to help with the kids
- Travel services to and from treatment
- Emergency travel services to hospital
- Temporary home and work conversion



## Lump Sum

### Critical Illness Lump Sum (CILS)

Max entry age of 70!

- **What is the maximum cover available?**  
R5 000 000.

- **How long will I be covered for?**

You can choose for your cover to end at age 65, 70, or Whole of Life.

- **How can I structure my cover?**

Your cover can be standalone or accelerated, or a combination of both.

- **What is the Extender Option**

If selected, the Extender Option covers 107 additional critical illnesses that pay from 5% to 15% of the benefit.

- **What is the Top-Up Option?**

If you select the Top-Up Option, the amount you are paid for certain critical illnesses will be increased. All SCIDEP critical illnesses will pay 100% of the benefit, instead of according to the severity. All other events that usually pay 50% or 75% will now pay 100% of the benefit.

- **What is the survival period?**

If you have a standalone benefit and you die within 14 days of meeting the definition of a critical illness, no benefit will be paid.

- **How comprehensive is the Critical Illness cover?**

Our CILS benefit is as comprehensive as the best in the market, with a list of up to 274 critical illness events. Plus, it has been future-proofed with the introduction of our unique Hospital expense benefit .

- **FREE cover for your children!**

All your biological or legally-adopted children are automatically covered for 10% of your benefit to a maximum of R250 000. In addition to your list of critical illnesses, they will also be covered for a number of child specific conditions.

### We do things differently at FMI...



- **Breast Reconstruction\*** - we will pay out an additional 15% of your sum insured (up to R100 000) if you undergo breast reconstruction surgery after a mastectomy.



- **Early cancer\*** - where the rest of the market specifies a list of events, we cover ALL early cancers - with the only exceptions being prostate and skin cancers. Plus, we don't require you to be receiving treatment to qualify for a claim.



- **Hospitalisation expense benefit\*** - this event will pay 15% of your sum insured if your hospital account exceeds R250 000 in a 12-month period, even if the reason for your hospital bills wasn't classified as a critical illness.



- **Hospitalisation Death benefit** - if you're hospitalised for at least 24 hours as a result of a listed critical illness and you die within 14 days of admission, we will pay out up to 25% of your benefit, up to R250 000.

\*Available on Extender Option only

# Life cover

A combination of income and lump sum benefits allows you to provide for any once-off costs (for example estate duty), and leave your family with the income they need to afford the life you had always planned.

## Income

### Life Income (LI)

- How much cover can I get?

You can cover up to R150 000 per month across all your selected beneficiaries.

- What is the maximum entry age?

You can take out cover up to age 75 on both fixed term and Whole of Life.

- For how long will my beneficiaries receive an income?

PAYMENT TERMS	ADULT Anyone aged 18 or older	CHILD Anyone aged 23 or younger	BUSINESS Any business with an insurable interest in your life
Fixed term: 6 or 12 months	✓	✓	✓
Fixed term: 2 or 5 years	✓	✓	
* Child's birthday: 18, 21 or 24		✓	
* Life insured's retirement age: 55, 60, 65 or 70	✓		
Whole of Life - beneficiary	✓		

### Did you know?

\*For these Life Income benefits, you can select a decreasing premium pattern!

## Lump Sum

### Life Lump Sum

Max entry age of 75!

- What is the maximum cover available?

R20 000 000.

- What is the maximum entry age?

You can take out cover up to age 75 if you select the Whole of Life option.

- How long will I be covered for?

You can choose term cover, Whole of Life cover, or a combination of the two. The term options are to age 55, 60, 65, or 70.

- Benefits included for FREE

**Terminal illness benefit** - pays your full cover amount on diagnosis of a terminal illness with 12 months' or less life expectancy.

**Immediate expenses benefit** - pays up to R50 000 within 48 hours of receiving confirmation of your death.

### Did you know?

We offer a unique suite of flexible Life Income benefits that allows you to choose **how much income** you would like to leave **each of your dependents**, and for **how long!**

## No-underwriting conversion options - built in for FREE!

If you choose a Life Income benefit that would pay until your retirement age or to your child - your cover doesn't fall away.

On these benefits, if you are still alive when your Life Income benefit ceases, your cover will convert to Whole of Life Lump Sum automatically, and without underwriting.

The following conversion rules will apply:

- For Life Income benefits that pay to your child's specified birthday or to your retirement age, your income benefit is multiplied by 60.
- For Life Income benefits that pay for a fixed term, your income benefit is multiplied by the number of months in your fixed term. This conversion happens when your child reaches age 24.

## FREE Medical Second Opinion



### Don't forget! ALL our policyholders get access to Medical Second Opinion

We're the first life insurer in South Africa to partner with Mediguide to bring you the expert Medical Second Opinion service. This fantastic free benefit gives you access to world-class specialists to ensure peace of mind that you've received the right diagnosis and the best possible treatment plan. This is just one way we try to make things easier for you, so that you have all the information you need to make critical decisions about your health. Plus, you don't need to be in claim to take advantage of this great service! It's available to all our Disability, Critical Illness and Life cover policyholders, at any time.

For an extra R10 pm you can also give your whole family access to the benefit.

Wanting more info? You'll find it on our website! [www.fmi.co.za](http://www.fmi.co.za)

# 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.

They're available even if you were accepted with a loading or an exclusion, and you can make use of all these 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%.

## Reinstatement Option



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

## 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.

## Change in Circumstances Option



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

## 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 exercise it once.

## Annual Review Option



**Child Protector & all Disability benefits** - if you're under 35, you can increase your cover 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 & Life benefits** - can be increased up to 10% on policy anniversary, until the age of 55.

## For which benefits are these options available?

	Annual Benefit Increase	Annual Review Option	Reinstatement Option	Change in Circumstances Option	Freeze Benefit	Continuation Option
<b>Income Benefits</b>						
Defined Event Income / CI Income	✓	✓	✓	✓	✓	✓
Defined Event Business Overheads	✓	✓	✓	✓	✓	✓
Functional Impairment Income	✓	✓	✓	✓	✓	✓
Child Protector	✓	✓	✓	✓	✓	
Life Income	✓	✓		✓	✓	
<b>Lump Sum Benefits</b>						
Functional Impairment Lump Sum	✓	✓	✓	✓	✓	✓
Critical Illness Lump Sum	✓	✓		✓	✓	
Life Lump Sum	✓	✓		✓	✓	

# Life insurance done better

## 7 reasons to choose FMI...

*"No work means no pay in my industry so when I fell ill, I was relieved to have my FMI policy in place. Not only do they pay, they pay quickly."*

1.

### A bespoke income protection solution for more than 250 occupations

FMI's unique Event Based cover means income protection is now available to more people than ever before. Because, whether you are an actress or an accountant, your income is still your greatest asset.



Au pairs & homemakers



Heavy duty electricians



Sports coaches & referees



Sportspeople



Students



Pilots (aircrafts & ships)



Artists, musicians & entertainers



Oil rig workers & commercial divers



Animal trainers & breeders



Health & fitness instructors

2.

### 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!

5.

### For any injury or illness, you get access to the world-class Medical Second Opinion service, free of charge

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

3.

### 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.

6.

### We make claiming easy!

With over 21 years of experience, we have developed our products and processes to speed up claim pay-outs and remove subjectivity.

4.

### 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.

7.

### We treat our clients like family...

We've always had a very 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.

*"Soon after joining FMI, my left knee was having recurring pain. After seeing multiple specialists, I found out I had to have a left knee Arthroscopy. This was quite devastating as I had to say no to two dance productions I had been cast in - which was my work and livelihood. Adding to my concerns, was the news that my medical aid wouldn't cover the operation. To say I was stressed is an understatement. If it wasn't for my claim being accepted with FMI I would have been in debt, and would not be capable of carrying on with my rehabilitation into full recovery. It's like my intuition was right about my future; in this roller coaster we call life. This challenge has been made softer thanks to my income protection with FMI."*  
- Nieke, Cape Town, drama & theatre performer