

Temporary Income Protector

Get a temporary income when you can't perform your occupation because of a defined illness, impairment or disability

If you cannot perform your occupation and earn a monthly income, you need money to

1
maintain
your
lifestyle

and

2
finance
extra
debt

If you cannot earn a monthly income because of an injury or illness, you will struggle financially. You need to make sure that life goes on.

So when your health may prevent you from earning an income, one or more of Momentum Myriad's comprehensive income protection solutions can help you to protect and replace your income.

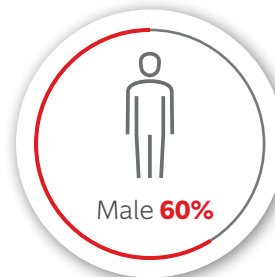
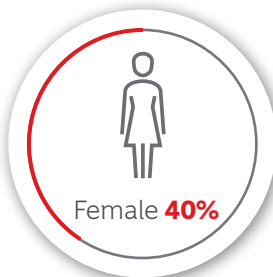
Temporary income when you can't perform your occupation

Momentum will pay you up to 100% of your income for a selected period of 6, 12 or 24 months if you cannot perform your occupation because of temporary or permanent disability, or suffer from a defined illness or impairment.

Income protection claims by gender

Most income protection claims in 2023 were paid to clients in the age group 40 to 49 years.

(Momentum Claim Statistics 2023)



Protect your income and unlock more value

With temporary income protection from Momentum you're investing in your journey to success in case something happens and you can no longer earn an income from your occupation. But there are also additional benefits and features:

- You can increase your benefit amount without medical underwriting (certain terms and conditions apply) if your income increases by more than the benefit amount increase.
- If the full benefit amount has been paid for three continuous months, we will continue to pay the full benefit amount if you are partially disabled afterwards (terms and conditions apply).

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With the savings from your life insurance premiums you can enhance your income protection by considering the following benefits:

- **Income Enhancer Benefit** gives you 50% more cover on top of your income disability payouts during the initial period after a serious event to provide for unexpected expenses.
- **Complete Family Protector** will give you a lump sum payout to cover additional expenses if your spouse or children are hospitalised for an extended period, diagnosed with a critical illness, or pass away. It will also pay out if you pass away or are hospitalised for an extended period. However, if you have an income protection benefit with a seven day waiting period, your own hospitalisation payout will be paid under the main benefit for hospitalisation and not under the Complete Family Protector benefit.

Momentum Myriad's Temporary Income Protector

Momentum has designed benefits that give you the most comprehensive cover in the South African market, according to your needs.

Myriad's income protection benefits give you the right amount of cover to suit your age, income and lifestyle, making sure that you have financial help to deal with unexpected life events.



LifeReturns®, save on your premium

LifeReturns® is a modern risk selection and pricing mechanism that accurately determines your life insurance risk. By completing a quick and easy digital health screening with your smartphone, a process similar to taking a selfie video, we can assess your health risk factors and give you a personalised **discount of up to 35% on your life insurance premiums.**

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