

# Longevity Protector® - Group Income Top-up

Living longer means you may still need extra payments in addition to your Group Income Top-up

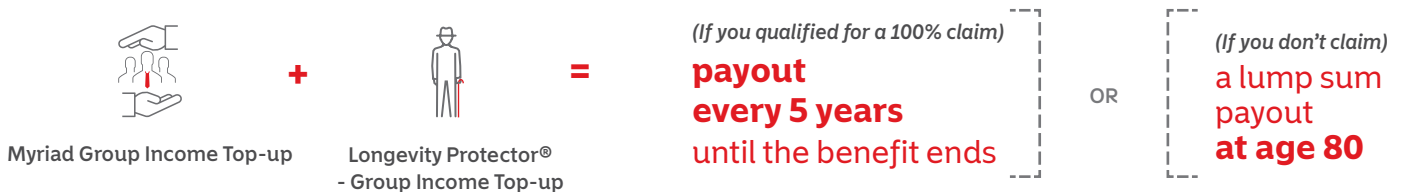


**The Group Income Top-up benefit covers this waiting period after being disabled for one month, and gives you individual income protection to top-up your group benefit if it is less than 75% of your net income.**

If your company offers income protection as an employee benefit, it protects you and your dependants if you suffer from a permanent or temporary injury or illness and can no longer perform your occupation.

## Cover if you can't perform your occupation, but live longer

The Longevity Protector® - Group Income Top-up is an **add-on benefit** to your Myriad Group Income Top-up Benefit and it can help you against the risk of outliving your money, irrespective of your health.



You will get a payment every five years until the benefit expiry if you qualified for a 100% claim for a continuous period of five years under your Group Income Top-up Benefit. If you do not claim for Group Income Top-up Benefit, you will get a lump sum paid to you at the age of 80, which can boost your savings significantly at this age. You also have the option to select a monthly Longevity pay-out provided that you've received your full income for at least two years, without interruption under the Group Income Top-up Benefit. Monthly payments will equal 50% of the full monthly benefit amount under the Group Income Top-up Benefit.

For example, a combined monthly Group Income Top-up Benefit and "employee benefit" payout of R40 000 on a continuous basis for five years will mean a longevity protection payout of R1 200 000 at the end of this period. The Longevity Protector® - Group Income Top-up will continue to make these payments every five years until the benefit expiry date.

## Momentum Myriad's Longevity Protector® - Group Income Top-up

Your income is what pays for your lifestyle. You need to make sure that it's protected in case something happens and you can't work for it anymore. Having a Longevity Protector® - Group Income Top-up in addition to your employee benefits will better protect your income. It also protects you against the risk of outliving your money, irrespective of your health.

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