

Critical illness cover

Adapting to life if you have a defined critical illness can put a strain on your finances

If you suffer from a critical illness, you need to consider

1
your
lifestyle

and

2
the
costs

Statistics show a global increase in critical illness diagnoses. Thanks to medical advances, more people are surviving these illnesses, but few maintain the same lifestyle. Adapting to these changes can be costly and have a significant impact on your finances.

On average, surviving after suffering a stroke would cost between R500 000 and R1 million over the lifetime of the patient, including initial rehabilitation and chronic medication. Living with Alzheimer's can cost more than R1 million in medical and lifestyle expenses.

Cover if you suffer from a critical illness

With Momentum's comprehensive critical illness cover, you will have adequate funds should a life-changing event occur.

Our benefits automatically include features that enhance your cover:

- **Breadth of Cover Guarantee®:** pays out for qualifying critical illnesses covered by any of our competitors in South Africa, even if a particular benefit isn't listed by Momentum or if competitors may pay out sooner.
- **Critical Illness Cover for Children:** Your biological or legally adopted children are covered from birth until they are 18 years for 10% of your benefit amount (up to a maximum of R250 000 per parent). The Breadth of Cover Guarantee® also extends to eligible child lives.
- **Early-Stage cancers:** Because of advances in medical technology, it is possible to detect cancers at a much earlier stage than before. This category provides cover for nine pre-defined early cancers.
- **Reinstatement of cover:** You can claim multiple times on the same standalone benefit for unrelated illnesses, giving you peace of mind if you suffer from a different critical illness.

The benefit is designed to provide you with a choice of payout options. You can choose between a more affordable option where the payout depends on the stage of the illness, or a maximum payout option for certain events, irrespective of the severity.



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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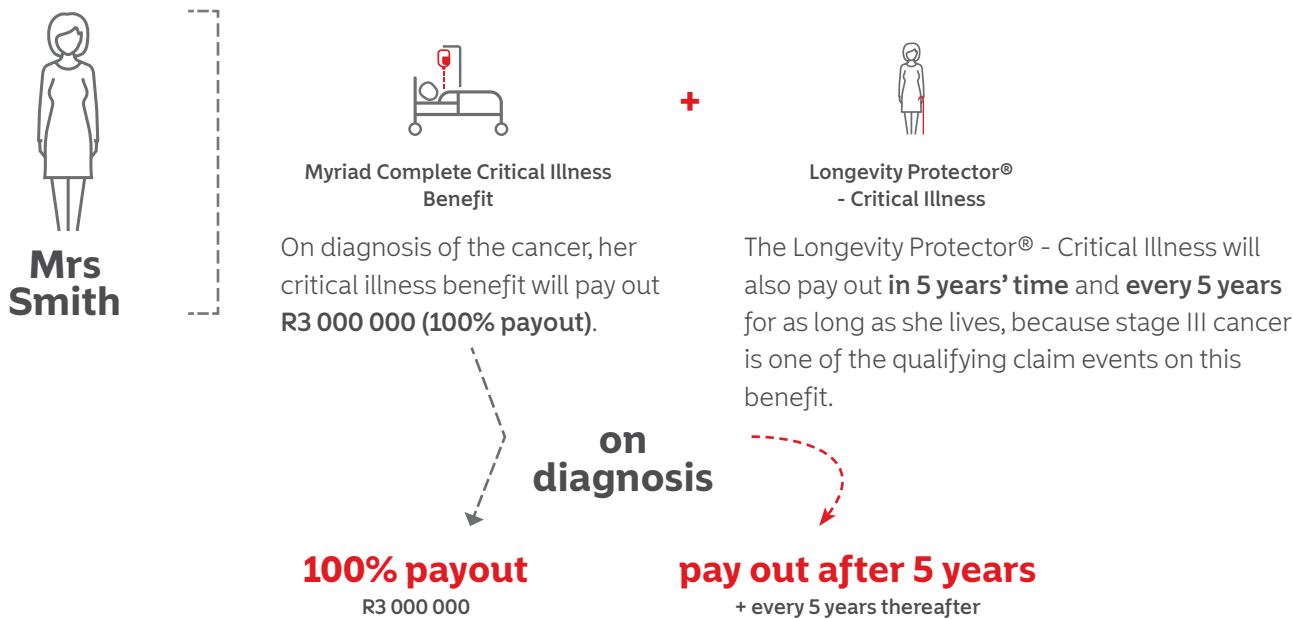
Momentum Myriad’s critical illness cover

At Momentum we understand the importance of peace of mind and value for money. That’s why we’ve designed benefits that offer the most comprehensive cover in the South African market, pay out earlier and are easy to understand. Myriad offers a complete range of critical illness benefits that reduce your financial uncertainty in case you suffer from a critical illness.

Example

Mrs Smith, a 40-year-old has a Myriad policy with a Complete Critical Illness Benefit of R3 000 000 and Longevity Protector® - Critical Illness.

She is diagnosed with invasive ovarian cancer (stage III) which spreads to adjacent organs and needs chemotherapy.



Medical advances in chemotherapy and new approaches to cancer treatment have improved the chances of remission and even complete cures, but these treatments are very costly. Having the right benefits in place is essential to provide financial support during these times.

Critical illness claims by gender

In 2023, the majority of critical illness claims were paid to clients aged 50–59. In total, 64% of critical illness claims were for clients aged 50 and older.



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