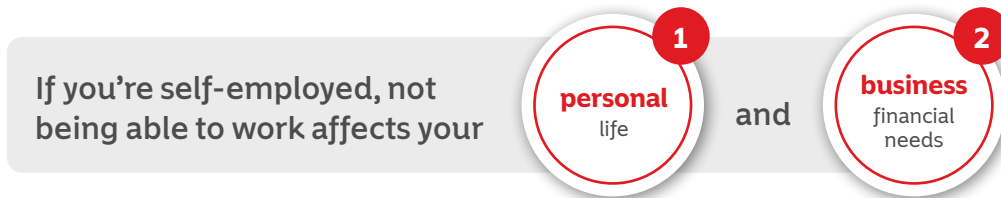


# Business Protector Benefit for self-employed individuals

If you're self-employed and become disabled, have a critical illness or a defined impairment, it will affect your personal life and your business



**As a self-employed business owner you don't have the luxury of paid sick leave because if you are unable to perform your occupation, you don't earn any money.**

As a self-employed professional, not being able to perform your occupation has a serious impact on your business and your personal long-term journey to success.

## Myriad's Business Protector Benefit for self-employed individuals looks after you and your business

The business protector for self-employed individuals pays a monthly income for up to 24 months if you suffer temporary or permanent disability because of an illness, bodily injury or a defined impairment.

This benefit gives you comprehensive income protection for the gross profit of the business.

## Protect your business and unlock more value

With the business protector for self-employed individuals from Momentum you're investing in your future as a self-employed individual, in case something happens, with the following additional benefits and features:

- You can increase your benefit amount without medical underwriting if your income increases by more than the benefit amount increase.
- If you are totally and permanently disabled or qualify for a 100% functional impairment claim, you will get the first three monthly payments, and then the remaining monthly payments as a lump sum.
- If the full benefit amount has been paid for three continuous months, you will qualify for a Partial Claim Upgrade and we will continue to pay the full benefit amount provided you are partially disabled after these three months.

## Momentum Myriad's Business Protector Benefit for self-employed individuals

We've designed our business protection benefits to give you the most comprehensive cover in the South African market.



### 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.**

Momentum takes all reasonable measures to make sure that the information and opinions in this document are up to date and correct, but we do not offer any direct or indirect guarantee. The information in this document can change without us notifying you. It is an information tool and should not be seen as professional advice, nor is it contractually binding. The terms and conditions of the policy contract will apply in all instances. When dealing with financial products you should seek professional advice from an authorised, accredited financial adviser.