

# Permanent Disability Enhancer

Choose the type of income you will need if you are unable to earn an income because of a total and permanent disability, or permanent impairment

You can choose the type of pay-out that works for you:



**Suffering an illness, injury or disability may cost you the ability to perform your occupation and earn an income, but you can pro-actively get comprehensive income protection cover from Momentum Myriad to replace the income you can no longer earn; and it's flexible, so you can choose the pay-out type based on what your needs are.**

## One solution for income and lump sum disability

Your income covers your daily financial needs and your future financial security. Momentum Myriad's Completer Income Protector combined with the Permanent Disability Enhancer gives you the best features of **both income and lump sum disability cover**, in **one solution**, at an **affordable** price.

As your needs and circumstances change, it changes with you:

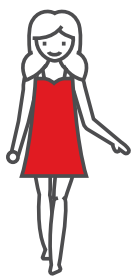
- You have the flexibility to choose the type of pay-out that will work best for your needs
  - A monthly income,
  - A lump sum pay-out, or
  - A combination of both.
- If a qualifying claim is admitted and you choose monthly pay-outs but die before the benefit expires, your nominated beneficiaries will automatically receive the balance of your pay-outs, or it will be paid into your estate.
- You will get a percentage of your income protection risk premiums back at retirement (Retirement Booster) if you also have a qualifying retirement annuity with Momentum; and that percentage will be increased if you also select the Permanent Disability Enhancer Benefit on the Complete Income Protector Benefit.



## 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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### Meet Lindi, she's 30 years old

- ✓ Earns a steady income.
- ✓ Covers her regular expenses (such as groceries, bond payments, electricity, school fees, etc.).
- ✓ She needs to protect her income.
- ✓ Saves for her long-term goals.

#### Lindi's cover:

Complete Income Protector Benefit	Covers 100% of her net income	Benefit term expires at age 65
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After a terrible car accident when Lindi was 35, she became permanently and totally disabled. Her claim was assessed and approved, but this is the difference in pay-outs if she also selected a Permanent Disability Enhancer Benefit:

#### Lindi's cover:

##### Complete Income Protector Benefit

Receives her monthly income protection pay-outs until age 65.



#### If she also had:

##### Permanent Disability Enhancer Benefit

She could choose to either:

Receive monthly pay-outs until age 65.

or

Convert a portion, or all of the future monthly payments to be paid out as a lump sum pay-out. She could do this:

- At any stage after her total and permanent disability claim or permanent impairment claim has been approved, and
- Any number of times, and
- With no limit on the amount (maximum is 100% of the claim pay-out).

#### If she tragically dies before that:

There will be no more monthly pay-outs after her death.

The remaining monthly pay-outs would be converted to a lump sum and paid into her estate or directly to her nominated beneficiaries.

## Momentum Myriad Permanent Disability Enhancer

Adding the Permanent Disability Enhancer Benefit to your Complete Income Protector Benefit gives you flexible pay-out options to suit your specific circumstances if you become totally and permanently disabled and can no longer earn an income, or permanently impaired - you choose what type of income will work best for you.

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