

Complete Functional Protector

Monthly payouts for life, based on how severe your illness or injury is, not on your loss of income

If you have a functional impairment that limits your physical abilities, you can get

1
monthly
payouts

based
on

2
the
severity
of your
impairment

If you are affected by an illness or injury, and whether you work or not, a monthly payout will make sure that life goes on and additional costs associated with an impairment will be covered.

Cover for whole of life

Momentum Myriad Complete Functional Protector is a standalone benefit that pays out a monthly income, not related to your loss of income, but determined by the severity of your impairment. These payouts are intended to cover lifestyle adjustments and to assist you financially to get the care that you need (e.g. to hire a full-time nurse or pay for frail care).

The Complete Functional Protector:

- pays out for severity levels of 25%, 50%, 75% and 100%
- offers an initial benefit amount of up to R40 000 a month
- cover amount will grow with optional annual benefit increases
- is ideal for everyone – even if you don't qualify for normal income protection or disability cover, like children, students and older clients
- can be selected as a conversion for disability benefits before retirement, so that your cover won't stop at retirement.

Momentum Myriad's Complete Functional Protector

Whether you are employed or not, if you have a functional impairment, your life will change. The Complete Functional Protector gives you monthly payouts so you have protection against the cost of living with your impairment.



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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