

# We sustain people financially when they need us most.

## While money isn't everything...

... your ability to earn an income is essential for a happy and healthy life. We specialise in income protection because we know how important that lifestyle is to you and your dependants.

If you are unable to earn an income due to disability or death, you can rest assured that your future is protected by the income protection specialists.





## **Protect your greatest asset**

We believe that an individual's greatest asset is their ability to earn an income and all risk benefits should be designed to protect that asset.

## **All financial planning should include temporary income protection because temporary disability is the most likely risk event**

Our research shows that 7 out of 10 FMI policyholders will experience at least 1 disability event during their working career and close to 90% of these will last less than 90 days.

And we know that, given the amount of debt and lack of savings most South Africans have, surviving for even a week with no income can be devastating.

## **The risks of long-term disability and death need to be addressed through a combination of income and lump sum benefits**

To properly protect your ability to earn an income, an income-based solution that replaces monthly earnings is best. A lump sum can then be used for once-off expenses such as repaying large debts, business assurance, or making necessary lifestyle changes.

We believe the same logic applies to both death and disability planning.

**Enjoy life  
knowing  
that your  
income is  
secure.**



## The small business owner is our hero

If an individual depends on an income to sustain their lifestyle, they need income protection.

We cover a number of different occupations but are focused on providing income protection to the self-employed market.

We understand that self-employed individuals experience work differently to salaried employees. Unlike salaried individuals, they often do not enjoy sick leave or employer sponsored risk benefits. This means that if they are unable to work, they need to know their income is secure.

### Our products are structured to suit their needs:

- We take into account all active income sources, including salary and bonuses, so that claim pay-outs cover all the losses suffered as a result of being unable to work, rather than just a basic salary.
- Our unique risk assessment model considers the individual's actual role in their business, often resulting in better premiums.

## We do things differently

### 1. We make paying claims our business

We believe our comprehensive claims criteria ensure you have a better chance of having your claim paid with us than with anyone else. Our claim processes and minimal claim requirements (including no aggregation on temporary disability benefits for income earned from working), maximise the amount you'll get paid and the speed with which it happens.

### 2. Cover that matches 100% of our clients' needs

Our disability benefits offer own occupation cover for 100% of income from day 1 till the day our clients would have retired. Cover is available on multiple waiting periods and benefit terms which means our clients can split their cover so that it best suits their needs. The same logic applies to our Life benefits which allow for different beneficiaries and benefit terms.

### 3. We protect our clients' income for life

An individual's income protection needs change over time, and so should their cover. Our future insurability guarantee means that once an individual is accepted for cover with us, they will enjoy the flexibility of suspending, reducing, and increasing cover as their needs change. And they can do all this without additional medical underwriting.

*Chicken pox, kidney stones, appendicitis, injuries from a car accident, bronchitis, blindness, death... whatever your claim, we believe you are more likely to get your claim paid with us than with any other insurer.*

# What makes us different?

## Doing business with FMI

We appreciate that time is precious so we work hard to ensure that applying for cover and lodging claims are simple and easy processes. We offer different application options, including a 'No app' process and tele-underwriting, designed to reduce the risk of problems at claims stage.

Our clients are able to claim online or telephonically. This allows for quick submission and access to our expert claims assessors. There is also a dedicated Case Manager for every claim.

We work with independent financial advisers because we believe they give their clients the best advice. Once accredited with FMI, our advisers have access to FMI@hand, our online broker portal, and a dedicated sales support team to ensure that doing business with FMI is swift and simple.

## How FMI began...

FMI was established in 1995. At that time, income protection was only available for professionals. FMI was one of the first financial services providers to provide income protection for the self-employed and is focused on ensuring the survival of small businesses.

FMI is an Underwriting Manager of Guardrisk Life Ltd. With excellent financial credentials, Guardrisk Life has a Fitch financial strength rating of AA, a Global Credit rating of AA-, and a capital adequacy ratio (CAR) of 3.8 as at March 2014.

So, whether you consider us niche, extremely focused or obsessively passionate, one thing you can be sure of is that we are experts when it comes to income protection.

**Your  
income  
is your  
greatest  
asset. We  
understand  
that.**

**For more information, contact 0860 10 52 08 or visit [www.fmi.co.za](http://www.fmi.co.za)**

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