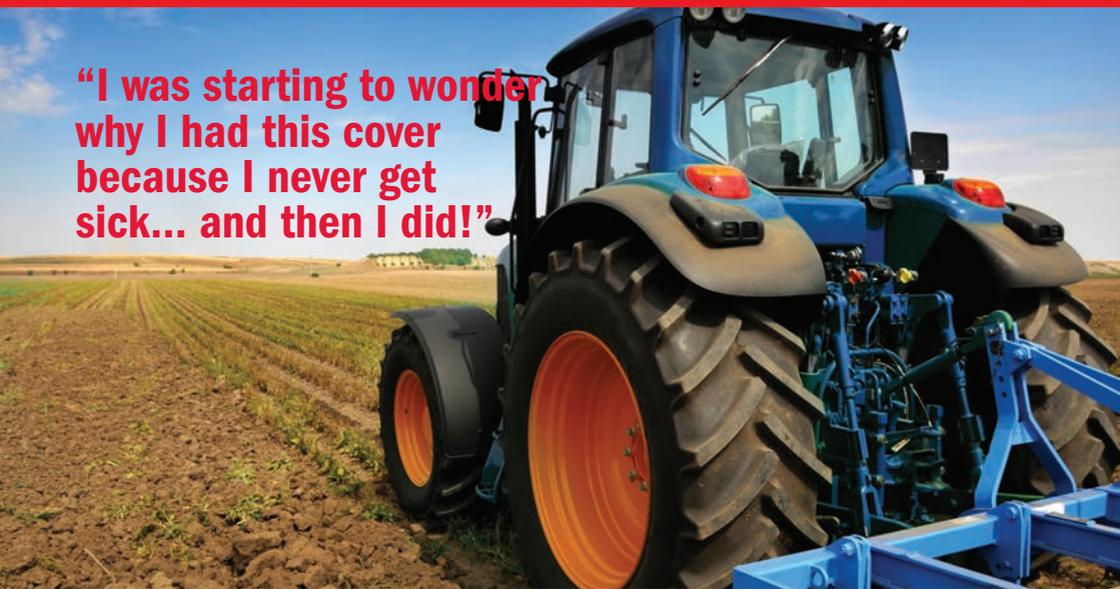


**“I was starting to wonder why I had this cover because I never get sick... and then I did!”**



### **FMI – There when you need us most!**

When most people take out insurance, they are planning for the worst case scenario, like death as a result of a freak accident or, in the case of a disability, a permanent change in lifestyle. But very few people have cover for a temporary disability – one that keeps you away from work for just long enough to have an impact on your earnings and your lifestyle, especially if you own a small business.

What would you do if you couldn't work for a month or two? How would you support your family and business?

### **Because temporary disability is more common than you think...**

The term 'disability' covers a wide range of illnesses or injuries that prevent you from working and generating an income. And, while permanent disability can change your life forever, temporary disability can have serious implications for your life right now. FMI's research shows that you are much more likely to suffer a temporary disability than a permanent one. That's why our clients know that temporary Income Protection is an essential part of any comprehensive insurance portfolio.

**Our clients know that temporary Income Protection is an essential part of any comprehensive insurance portfolio.**

### **At FMI our philosophy is simple. We pay claims.**

For more information please contact our FMI Financial Advisers Distribution Team on **0860 10 52 08**, [sales@fmi.co.za](mailto:sales@fmi.co.za) or [www.fmi.co.za](http://www.fmi.co.za)

Underwritten by Lombard Life Ltd. FMI Ltd is an authorised Financial Services Provider FSP 2717

## ILLNESS CLAIM

### Lou's story - Knee replacement

A contract farmer, Lou is always on his feet. When a knee replacement last year led to septicaemia, he had to have a knee replaced and extensive chiropractic rehabilitation. This meant that Lou was not able to do his practical daily work.

While not being able to work was frustrating, Lou was able to focus on his recovery because he had a FMI Income Protection policy in place. On the advice of his Financial Adviser, Lou took out the policy in 2004 and notes "I was starting to wonder why I had this kind of policy because I'm a healthy guy who never gets sick or takes time off work. And then I did! I was so relieved when the claim was accepted and I now know that this cover is essential for anyone who has the ability to lose their income."

It took Lou over 15 months (with two claims) to recover. Pleased with the efficient service he received, Lou recommends FMI to his colleagues, believing that "FMI's products are absolutely to my benefit."

**"This cover is essential for anyone who has the ability to lose their income"**



**"FMI's products are absolutely to my benefit"**



### Get Income Protection today!

Temporary disabilities are diverse in nature and can have a severe effect on your productivity – even a short absence from work can affect your ability to earn an income. At FMI, we believe that Temporary Income Protection is the foundation on which a holistic Income Protection policy should be built. For more information, visit [www.fmi.co.za](http://www.fmi.co.za) or speak to your Financial Adviser today.

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