

Does your spouse run the show?



We specialise in Income Protection because we believe it is the most important cover to have in place. Your income provides for your lifestyle and our cover will help you to protect that income should you become disabled.

We also know your ability to earn an income is based on more than just your own health. If your spouse suffered a disability, it would have a severe impact on your ability to perform your occupation and earn your income. That's why we offer optional Family Responsibility benefits, including our Spouse Protector.

FMI's Spouse Protector

What would happen if your spouse fell ill or was disabled and couldn't manage their daily tasks? Would you have to take time off work? Do extra household chores? How would these factors impact your ability to earn an income?

An optional benefit, the Spouse Protector will pay you a monthly benefit if your spouse is unable to perform their occupation as a result of a disability from an accident or illness. Is your spouse a housewife / home executive? At FMI, this role is included in our list of occupations!

How does it work?

The benefit amount is linked to the Temporary Income Protector benefit on your BPE policy and equals your cover amount or R20 000 per month, whichever is the lesser.

The benefit will pay for a maximum of 3 months after a 14 day waiting period. This means your spouse must be off work for 15 days before payments will begin. Please note that the benefit term starts at the beginning of the disability, not at the end of the waiting period.

Spouse Protector will pay you a monthly benefit if your spouse is unable to perform their occupation

When will payments stop?

The monthly payments will stop in the case of the following:

- Your spouse's full recovery
- The day we consider your spouse able to go back to his / her own occupation
- The anniversary of the date of commencement of the policy following your chosen cease age
- The end of the benefit term of 3 months

Who is covered by the term 'spouse'?

You only need to provide proof that someone is your spouse when you want to claim on the Spouse Protector benefit, not when you apply for it. We do, however, need to be informed in advance in the case of common law spouses. A spouse may be the same gender as you and a maximum of 1 spouse is covered under this benefit. Divorced spouses are not covered.

We will consider the following as spouses:

- Someone married to you by law, tribal custom, or under the beliefs of any Asian religion. If there is a marriage under African traditions, it must be accepted by a tribal council. The tribal council shall recognise a person as a legal partner in cases where the tribal chief recognises the partnership and where there is written proof that lobola has been paid.
- A common law spouse. To qualify as a common law spouse, the person must live with you for at least 6 months in a committed relationship akin to marriage. You must give all details to FMI at the start of the Spouse Protector cover or within 1 month of the person becoming eligible for cover.

A complete income protection solution

We believe that the correct way to design disability cover is to first put in place temporary disability cover, then permanent disability cover so that individuals enjoy a combination of both benefits. BPE responds to these core needs by offering cover for 100% of your income, different cover options and waiting periods, and multiple claims criteria so that you receive the highest possible payout.

Optional benefits, such as the Spouse Protector, have been added to enhance core benefits, taking into account changing needs, family responsibility, causes of claim, and each applicant's unique risk profile. Speak to your Financial Adviser today and make sure you can concentrate on what is important in a time of need.

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 or www.fmi.co.za

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

**A maximum
of 1 spouse is
covered under
this benefit**

**A common law
spouse must
live with you
for at least
6 months in
a committed
relationship**