

▶ Get Disability Cover today

You can partner with a qualified financial adviser to draw up a financial plan. Call us on **0860 724 724** or visit your nearest Metropolitan office. Alternatively you can visit our website at **www.metropolitan.co.za**.

Metropolitan's experienced financial advisers will consider what you need and what fits your pocket. Then they will help you to find the most suitable savings solution.

Contact details of your financial adviser:

Metropolitan Disability Cover

▶ Make Metropolitan your insurer of choice

- Metropolitan has more than 120 years' experience.
- Metropolitan has a stable and secure track record.
- You can claim at any of our client service offices countrywide.
- Our experienced advisers will explain the benefits of this product to you and help you make the best choice.

Metropolitan offers funeral, life, health care and critical illness cover as well as savings and retirement plans.

Speak to us today and start investing in a better future with Metropolitan.

Metropolitan is part of Momentum Metropolitan Life Limited, an authorised financial services (FSP44673) and registered credit provider (NCRCP173).



METROPOLITAN

Together we can

Why do you need Disability Cover?

Your single biggest asset is the ability to earn an income. What would happen if you become disabled?

Not many people think about the emotional and financial hardships they or their families will go through should they become disabled. You might need ongoing healthcare, therapy and might have to make other necessary lifestyle changes. Should you be confined to a wheelchair you might need to adapt your home and your car to improve your mobility.

Disability cover pays out a lump sum to assist you and your loved ones to cope financially should you suffer a disability.

What Disability Cover options are available?

The **FutureChoice Occupational Disability Cover** pays out a lump sum when you are unable to perform your own or a reasonably-suited occupation.

You can also add the **FutureChoice Occupational Disability Cover** to the FutureChoice Life Cover (All Causes) and Life Cover (All Causes) Decreasing.

FutureChoice Occupational Disability Cover also covers members of the South African Police Services (SAPS) and South African National Defence Force (SANDF) in certain circumstances for claims due to war, civil commotion, riot, terrorist activity or rebellion, which some risk products do not cover.



What benefits are available on the FutureChoice Disability Cover?

Automatic benefits

Flexi-premiums allow you to reduce your premiums and cover to a more affordable level should you experience financial difficulties.

Optional benefits

Escalation options provide the option to increase your benefit amount to help keep up with inflation.

Disability premium waiver will pay your premiums for the rest of the premium waiver benefit term should you become disabled.

Retrenchment premium waiver will pay your premiums for 12 months in the unfortunate event that you (the premium payer) are retrenched.

Death premium waiver will pay your premiums for the remainder of the premium waiver benefit term, should the premium payer pass away. The death premium waiver is only available if you (the life insured) are not the premium payer.

CashBack benefit will give you a percentage of your premiums paid as a cash payout after every five years, provided your policy is still active and all your monthly premiums are up to date.

Monthly Support Payout benefit allows you the option of a monthly support payout to cover monthly expenses up to 60 months.

What can you expect to pay and how much cover can you apply for?

Get occupational disability cover from as little as R100 per month. Cover starts from R150 000 to a maximum of R4 million.