

# Complete Income Protector

Protect yourself, replace your income if you are disabled and can't perform your occupation



You depend on your income to provide for both your day-to-day financial needs and your financial security. If something happens to you that causes an injury or illness and you can no longer perform your occupation and earn an income, you need to replace the lost income.

You need to make sure that life goes on. If you have [income protection](#) benefits, and link it to your [Myriad life insurance](#), you can protect your income and ultimately your journey to success.

## Cover if you can no longer earn an income

Get paid up to 100% of your income after tax if you are unable to perform your occupation because of a temporary or permanent disability or suffer from an illness or impairment on our list. This will replace your income whilst you are unable to perform your occupation. If it's a permanent disability, you will get an income until the benefit expiry date.

## Protect your income and unlock more value

With income protection from Momentum you're investing in your journey to success in case something happens and you can no longer earn an income performing your occupation. But there are also additional benefits and features:

- You can increase your benefit amount without medical underwriting if your income increases by more than the increase of the benefit amount (terms and conditions apply).
- You can choose whether you want a regular income, a lump sum payout or a combination of these if you have a permanent disability.

You can enhance your income protection by adding the following benefits:

- **Permanent Disability Enhancer** provides the best features of both income disability and lump sum disability at an affordable price. This gives you the flexibility to commute a part, or all, of your future monthly income protection payouts to a lump sum payout whenever you choose to; once a permanent disability claim was assessed and approved.
- **Income Enhancer** gives you 50% more cover on top of your income disability payouts during the initial period after a serious event to provide for unexpected expenses.
- **Complete Family Protector** will give you a lump sum payout to cover additional expenses if your spouse or children are hospitalised for an extended period, diagnosed with a critical illness, or pass away. It will also pay out if you pass away or are hospitalised for an extended period. However, if you have an income protection benefit with a seven day waiting period, your own hospitalisation payout will be paid under the main benefit for hospitalisation and not under the complete family protection benefit.

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## Momentum Myriad's Complete Income Protector

Income protection from Momentum has been designed with benefits and features that give you the most comprehensive cover in the South African market.

Momentum Myriad's income protection benefits give you the right amount of cover to suit your age, income and lifestyle, making sure that you have financial help to deal with unexpected life events.



### **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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