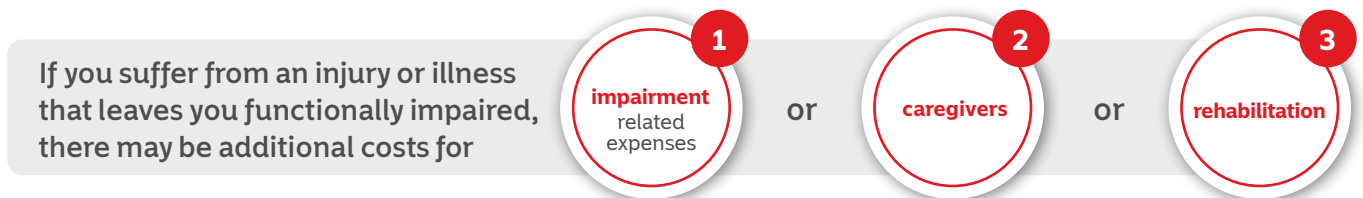


Functional Impairment Benefit

If you are functionally impaired and suffer from an illness or injury, a lump sum amount could assist in maintaining your lifestyle or pay for expenses related to your impairment



An injury or illness could physically limit your capabilities and if you suffer from a permanent impairment, you need enough funds to maintain your current standard of living and to pay for impairment-related expenses such as caregiver costs or rehabilitation costs.

A lump sum payout if you are functionally impaired

Momentum **Myriad's** Functional Impairment Benefit is a comprehensive solution that pays out a lump sum for:

- physical impairment (e.g. loss of limbs),
- medical impairment (e.g. impairment as a result of a severe heart attack), or
- activities of daily living (e.g. not being able to take a bath, or go to the toilet).

When you submit a claim, you don't need to prove a loss of income and the benefit is not linked to your ability to perform your occupation.

If you don't claim on your Functional Impairment Benefit by the benefit end date, you can convert it into a Complete Functional Protector Benefit, which will pay you a monthly income for the rest of your life, if you suffer a claim event.

Momentum Myriad's Functional Impairment Benefit

Momentum's Functional Impairment Benefit gives you peace of mind with unique and affordable cover which can be tailored according to your needs.



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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