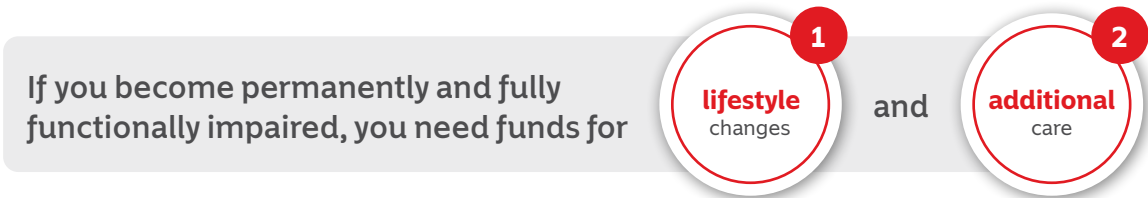


# Functional Protector

If you can no longer do what you used to because you are functionally impaired, a monthly income can assist with lifestyle changes and additional care



We have very little control over risk, but if the unthinkable happens and you are fully functionally impaired because of an illness, the way you function - at work and socially - becomes limited. Your standard of living can be severely affected by an illness or injury so you need to make sure that you have the funds to make the necessary adjustments to your lifestyle and get the care you will need.

### A monthly payment in case you suffer from an impairment

Momentum Myriad Functional Protector is a cost-effective solution that provides cover every month, for long-term expenses like paying for a frail care facility or private nursing, if you are fully impaired. It provides cover that never runs out, no matter how long you live.

This benefit pays you 100% of your benefit amount for the rest of your life if you are severely impaired.

### Example

**Thabiso, 36, knows all about the devastating effects a stroke can have on a family.** Five years ago his energetic wife Ntombi became permanently incapacitated after having a severe stroke, and now lives in a **permanent care facility that costs R20 000 a month.**



Thabiso never wants his two children to carry such a financial burden if he becomes impaired, so **he added the Functional Protector to his Myriad policy.**

It is the most cost-effective solution in the market to provide for long-term care expenses in case of impairment, and it gives him the peace of mind that he will receive a monthly benefit for the rest of his life if he does.

Despite the challenges they face as a family, Thabiso and Ntombi remain committed to giving their children a care-free childhood. Every Sunday, Ntombi leaves the care facility in her specially-equipped wheelchair to spend the day with her family. They may no longer function as a family in the normal sense, but their love for each other, passion for life, and financial planning is keeping them going.

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## Momentum Myriad's Functional Protector

Myriad's Functional Protector Benefit gives you cover to make sure that you have the necessary financial help to enable you to deal with unexpected life events, knowing that your cover will never run out, no matter how long you live with your impairment.



### **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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