

Longevity Protector® – Disability

If you become permanently disabled, can't perform your occupation and live longer, you may need additional income to cover your monthly expenses

If you become permanently disabled and live longer, you may need additional income to finance

1
your lifestyle

and

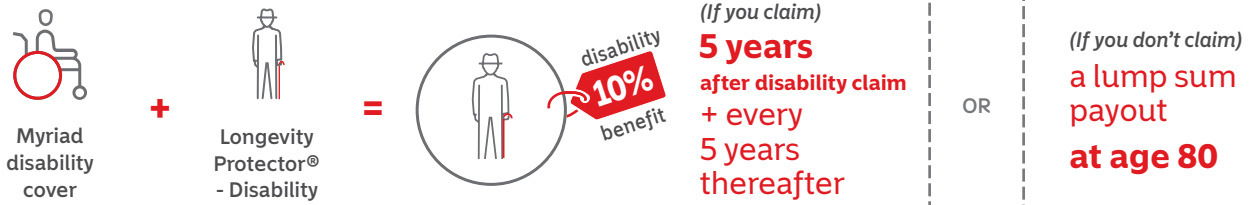
2
additional medical costs

People are generally living longer, thanks to medical advances. If you become permanently disabled and you can no longer perform your occupation and earn a monthly income, you need ongoing funds to support your lifestyle and the medical costs associated with disability, beyond the initial payout. And if you live longer, you also have to make sure that you have enough money for retirement.

The Longevity Protector® - Disability can help you avoid the financial stress of becoming disabled and then running out of money, or becoming dependent on your family as you get older.

Disability cover if you live longer

The Longevity Protector® - Disability is a benefit **you can add to your disability benefit** and it ensures that you have regular funds until your chosen retirement age.



If you suffer from a serious health event which results in you getting a full payout on your disability benefit, the Longevity Protector® - Disability will pay you 10% of the disability benefit amount five years after your disability claim, and every five years after that until the benefit expiry date.

If you don't claim for disability and you convert your disability benefit when you retire to one of our functional protection benefits, you will get a lump sum paid to you at the age of 80. This amount will be 20% of your insured amount on your disability benefit, which will give your retirement savings a boost.



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.**

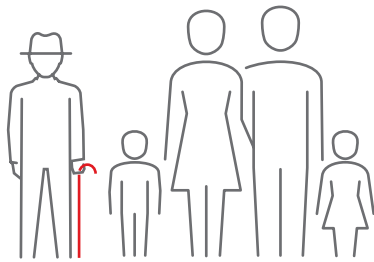
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Momentum Myriad's Longevity Protector® - Disability

You can safeguard yourself from having to dip into retirement savings to fund expenses related to your disability. Momentum is the first insurance company to view longevity as part of your life insurance needs and to protect you against this risk. Whether you become disabled or stay healthy, the Longevity Protector® - Disability will ensure you have enough money along the way.

During 2023, 10 new Longevity Protector® - Disability claims were triggered.

During 2023, claim causes that triggered Longevity Protector® - Disability payouts due in the next five years were:



- Connective tissue disease - 30%
- Nervous system - 20%
- Respiratory - 20%
- Musculoskeletal - 10%
- Cancer - 10%
- Trauma - 10%

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