



# OLD MUTUAL PROTECT FUTURE LIFE COVER

## KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

**As your life changes, so do your insurance needs. You may need to buy additional cover or increase your existing cover – but if your health changes, you may not get the cover you need. Old Mutual Protect Future Life Cover lets you buy cover from N\$400 000 to N\$15 million in the future without any medical tests. You can buy more cover every two years or on specific events for you, your family or business such as the birth of a child, getting married or starting a business.**

This is a summary of the key features of **Old Mutual Protect Future Life Cover** to help you to decide if you want to buy this product.

Please read this with the **About Old Mutual Protect** key features document to understand the common product features, exclusions and other insurance terms we use.

These documents do not replace the legal terms and conditions in the Product and benefit rules, which we will send to you if we accept your application.



### KEY FEATURES

Buy cover in the future without any medical tests.

- **Life Cover or Business Life Cover** – pays a single tax-free amount when you pass away.
- **Life Income Cover** – pays a monthly tax-free amount when you pass away.



### ADD BENEFITS AT AN EXTRA COST TO ENHANCE YOUR COVER

#### Disability and Illness Benefit

This benefit extends the list of products you can buy in the future:

- **Disability Income Cover or Business Expenses Cover** – pays up to 24 monthly payments if you're temporarily, partially or permanently disabled or impaired because of an illness or injury. Includes up to three monthly payments for bone fractures.

- **Disability Cover or Business Disability Cover** – pays a single amount if you become permanently disabled or impaired because of an illness or injury.
- **Functional Impairment Income Cover** – pays a monthly tax-free amount if you're temporarily, partially or permanently impaired because of an illness or injury. Includes up to three monthly payments for bone fractures.
- **Functional Impairment Cover** – pays a single tax-free amount if you're permanently impaired because of an illness or injury.
- **Physical Impairment Cover** – pays a single tax-free amount if you're permanently physically impaired because of an illness or injury.
- **Severe Illness Cover or Business Severe Illness Cover** – pays a single tax-free amount if you have a severe illness such as a heart attack, cancer or stroke.

**Premium Protection** – ensures premiums are no longer payable and cover continues if the premium payer becomes disabled, impaired, is retrenched or dies.

**Cashback** – pays back a percentage of your premiums every five years on the cashback anniversary.



### THIS PRODUCT MAY NOT BE RIGHT FOR YOU

If you:

- want to save.



## WHAT YOU SHOULD KNOW

- You must be at least 14, and younger than 54 when you apply.
- You choose the cover pattern that works best for you.
- If you stop paying premiums your cover stops.
- If you cancel the product, you will not receive any money.

### For more information:

Speak to your financial adviser or broker today | Call 061 299 3003 | SMS 66522

