

What can you expect to pay and how much cover can you apply for?

Monthly premiums start from as little as R100 per month and cover levels from R150 000. Accidental Death offers cover up to R1.5 million. The total amount of cover you can apply for on All Causes and All Causes (Decreasing) depends on your individual needs.

Get Life Cover today

You can partner with a qualified financial adviser to draw up a financial plan. Call us on **0860 724 724** or visit your nearest Metropolitan office. Alternatively you can visit our website at www.metropolitan.co.za.

Metropolitan's experienced financial advisers will consider what you need and what fits your pocket. Then they will help you to find the most suitable savings solution.

Contact details of your financial adviser:

Make Metropolitan your insurer of choice

- Metropolitan has more than 120 years' experience.
- Metropolitan has a stable and secure track record.
- You can claim at any of our client service offices countrywide.
- Our experienced advisers will explain the benefits of this product to you and help you make the best choice.

Metropolitan offers funeral, life, health care, disability and critical illness cover as well as savings and retirement plans.

Speak to us today and start investing in a better future with Metropolitan.

Metropolitan is part of Momentum Metropolitan Life Limited, an authorised financial services (FSP44673) and registered credit provider (NCRCP173).

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Metropolitan Life Cover



METROPOLITAN

Together we can

Why do you need Life Cover?

Your loved ones depend on you to provide for them financially. Have you considered who will take care of them when you no longer can?

Life cover helps to ensure that your loved ones will be financially stable if you pass away.

What Life Cover options are available?

FutureChoice Life Cover offers the following three options.

- **Accidental Death:** Term cover¹ that pays out a lump sum only on death caused by an accident.
- **All Causes:** Whole life or term cover¹ that pays out a lump sum on all causes of death.
- **All Causes (Decreasing):** Term cover¹ suitable for home loans and pays out a lump sum benefit that decreases² as your home loan decreases. You only pay premiums for 70% of the benefit term, e.g. for a 10-year term you only pay for seven years.

¹ pays for a specified period up to age 65.

² The death benefit will not necessarily be equal to the home loan balance.

You can add Occupational Disability and Critical Illness to your FutureChoice Life Cover.

FutureChoice Life Cover also covers members of the South African Police Service (SAPS) and South African National Defence Force (SANDF) in certain circumstances for claims due to war, civil commotion, riot, terrorist activity or rebellion, which some risk products do not cover.

What benefits are available on the FutureChoice Life Cover?

Automatic benefits

Flexi-premiums allow you to reduce your premiums and cover to a more affordable level should you experience financial difficulties.

Terminal illness benefit is only available on Life Cover (All Causes). It may pay up to 100% of the benefit amount if you are terminally ill and your life expectancy is less than 12 months.

Optional benefits

Escalation options provide the option to increase your benefit amount to help keep up with inflation.

Disability premium waiver will pay your premiums for the rest of the premium waiver benefit term should you become disabled.

Retrenchment premium waiver will pay your premiums for 12 months in the unfortunate event that you (the premium payer) are retrenched.

Death premium waiver will pay your premiums for the remainder of the premium waiver benefit term, should the premium payer pass away. The death premium waiver is only available if you (the life insured) are not the premium payer.

CashBack benefit will give you a percentage of your premiums paid as a cash payout after every five years, provided your policy is still active and all your monthly premiums are up to date.

Funeral and Immediate Needs benefit is available on whole life Life Cover (All Causes). The benefit will be paid within 48 hours and covers you and your life partner, for funeral or other immediate expenses, of up to 20% of the life cover benefit amount to a maximum of R50 000.

Monthly Support Payout benefit allows you the option of a monthly support payout to cover monthly expenses up to 60 months.