



# Comprehensive Disability Benefit

The Comprehensive Disability Benefit pays:

- the full benefit amount as a lump sum if the insured life suffers a disability caused by a bodily injury or illness to such an extent that he is totally and permanently unable to perform the normal duties of his own occupation (up to the policy anniversary before the insured life's 65th birthday)

OR

- a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events

## Application

- The Comprehensive Disability Benefit is a cost-effective way of providing for functional impairment and occupational disability needs.

### Occupational disability

- **Loss of income:** Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the duties of his own occupation.
- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.

### Functional Impairment

- **Limited capabilities as a result of the impairment:** An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- **Funding for specialised equipment:** Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.

## Features

- The benefit is a combination of the Own Occupation Disability Benefit and the Functional Impairment Benefit.
- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory.
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The Premium Guarantee Term Extender rewards rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases, subject to certain conditions.
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.

- The following ancillary benefits may be attached to the Comprehensive Disability Benefit:
  - Premium Waiver - Death
  - Premium Waiver - Comprehensive Disability
  - Premium Waiver - Functional Impairment
  - Premium Waiver - Retrenchment
  - Longevity Protector® - Disability Benefit.
- There is no explicit waiting period. A claim will only be admitted once we have established the permanency of the disability according to our definition. No claim will be admitted if the insured life dies before permanency is established.
- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.
- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- The full benefit amount is paid if an own occupation disability claim is admitted.
- The functional impairment claim events are divided into certain categories. For certain categories claim payments are divided into severity levels, depending on the severity of the functional impairment event. Multiple claims are therefore possible under functional impairment.
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

## Technical details

- The benefit is available for a selected term (five to 20 years) or up to the policy anniversary preceding attainment of age 65 or 70 years. Claims related to own occupation disability will only be paid up to the policy anniversary before the insured life's 65th birthday.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is either 65 or 70 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million.

## Claim events covered by Comprehensive Disability Benefits

- Occupational disability
  - OR
- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Peripheral venous disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus. (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
  - Psychiatric condition
  - Epilepsy
  - Dementia
  - Aphasia
  - Hearing
  - Visual
  - Speech
  - Facial disorders and/or disfigurement
  - Cranial nerve VII (Facial Nerve)
  - Cranial nerve VIII (Vestibulocochlear Nerve)
  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system: Upper extremities
  - Locomotor system: Lower extremities
  - Combination of upper and lower extremities
  - Major burns (Third degree burns)
  - Skin disorders
  - Activities of Daily Living (ADL).

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