



Death Benefit

The Death Benefit pays a lump sum on the death of the insured life.

Application

Personal

- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the beneficiaries of the policyholder can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.
- **Estate duty:** Provides funds to cover estate expenses and help avoid the need to sell assets and/or borrow money to cover such expenses.
- **Education funding:** Provides funds that may be used to fund the education of children.
- **Instant Cash** pays an amount of R50 000 to the beneficiaries within one working day if the insured life should die more than two years after the starting date of the policy.
- **Terminal Illness** pays 100% of the Death Benefit amount in the event that the insured life has been diagnosed as having a terminal illness which is bound to result in the death of the insured life within 12 months.

Features

- The benefit is available as a stand-alone benefit.
- Insurability is guaranteed for the chosen benefit term (i.e. whole life or for a fixed term).
- The following additional features are available free of charge on all Death Benefits:
 - **Immediate Cover** will provide death cover of up to R500 000 after the application form has been signed. The benefit only applies for 30 days after the date on which Momentum receives the application form.
 - **Free Cover** provides cover for the full benefit amount between the date on which the contract is accepted and the starting date of the contract if the policyholder has not chosen a specific start date.
- 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
 - Extended or
 - 10-year capped (after the review, premiums are guaranteed to never increase by more than 15% and an additional 15% for every completed five-year period thereafter).
- The Premium Guarantee Term Extender 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 Death Benefit:
 - Comprehensive Disability Benefit
 - Own Occupation Disability Benefit
 - Comprehensive ADW Disability Benefit
 - ADW Disability Benefit
 - Functional Impairment Benefit
 - Complete Critical Illness Benefit
 - Complete Enhanced Critical Illness Benefit
 - Comprehensive Living Benefit
 - Homeloan Protector
 - Premium Waiver - Death
 - Premium Waiver - Comprehensive Disability
 - Premium Waiver - Functional Impairment
 - Premium Waiver — Retrenchment
 - Future Cover - Homeloan*
 - Longevity Protector® - Disability**

Technical details

- The benefit is available for a selected term (5 to 20 years) or whole life.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The minimum benefit amount is R100 000.
- The maximum benefit amount for Student Package is R1 000 000.

* This benefit is only available on the Homeloan Package.

** This benefit may only be included if one of the abovementioned disability benefits is included as an ancillary benefit.

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