



Your bank grants you a homeloan... Let Momentum protect it

Homeloan Protector

Momentum will pay the full benefit amount as a lump sum if you become disabled or functionally impaired as a result of an injury or illness.

If you are retrenched, Momentum will pay **4%** of the benefit amount as a lump sum after three months of continuous unemployment.

Homeloan Free Cover

If you specify a future start date on your policy and the policy contains a Homeloan Protector, Momentum will pay the full benefit amount - limited to a maximum of N\$3 million - under the Homeloan Protector or the Death Benefit to which it is attached.

Future Cover — Homeloan

You may increase the benefit amount of the existing Death Benefit on your policy without evidence of insurability or good health. An HIV test is a requirement.

The **ultimate protection** when you buy a home

The Homeloan Protector is available on the Homeloan Package and must be attached to a death benefit and the benefit amount must be the same as the Death Benefit to which it is attached, subject to the maximum benefit amount limits. Momentum will pay the claimed amount as a lump sum if the insured life becomes disabled, functionally impaired or contracts a critical illness.

Claim events:

Occupational disability:

Disability caused by a physical injury or illness that renders the insured life totally and permanently unable to perform the normal duties of his own occupation (up to the policy anniversary and before the insured life's 65th birthday).

Functional impairment:

A medical impairment as diagnosed by an appropriate specialist that occurs after the start date of the benefit. The events claimed for are not in any way linked to the insured life's ability to perform occupational duties (up to the policy anniversary and before the insured life's 70th birthday).

Critical illness:

The insured life meets the requirements of one of the defined critical illness claim events.

Retrenchment:

Termination of employment by the insured life's employer due to "operational requirements". Operational requirements in this context means requirements based on the economic, technological, structural or similar needs of an employer.

For more information and to arrange an appointment contact:

