

## Get critical illness 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](http://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:

# Metropolitan Critical Illness Cover

## 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, disability and health care 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**

Together we can

## Why do you need Critical Illness Cover?

Critical illnesses affect many South Africans each year. It is estimated that one in six South African men and one in seven South African women are expected to get cancer during their lives.

Cancer, stroke and heart diseases are also increasingly affecting people under the age of 30. One in three men and one in four women will have a heart condition before the age of 60.

Have you considered the financial impact of surviving a critical illness? Critical illness cover can help you afford the ongoing healthcare, therapy and other necessary lifestyle changes needed to recover with peace of mind.

## What Critical Illness Cover options are available?

FutureChoice Critical Illness Cover offers the following two options.

- **Critical Illness Cover (Core)** pays a lump sum if you are diagnosed with one of the four major critical illnesses – stroke, cancer, heart attack and coronary artery bypass surgery.
- **Critical Illness Cover (Comprehensive)** pays a lump sum if you are diagnosed with one of the four major critical illnesses, plus 12 other critical illnesses.

You can also add the FutureChoice Critical Illness Cover (Core and Comprehensive) to FutureChoice Life Cover (All Causes).

FutureChoice Critical Illness also covers members of the South African Police Services (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 Critical Illness cover?

### Automatic benefits

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

### 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.

**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.

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

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

Get critical illness cover from as little as R100 per month. Cover starts from R150 000 to a maximum of R1.5 million.