

Your best reasons to partner with Momentum Myriad

We offer your clients innovative benefits that are designed to suit their unique needs, in the most comprehensive and cost-effective manner. Whether your clients require the best possible death, critical illness, income protection, impairment or longevity cover, Myriad offers unequalled market leading solutions.



Most comprehensive critical illness cover - **guaranteed**

Myriad's Complete critical illness range simplifies the choice for you and your client as they only have to choose between an affordable severity based benefit and a benefit that pays 100%, even for lower severity conditions. With both choices, all the same conditions are covered and the only difference is the pay-out levels and affordability.

We include nine defined early cancers to ensure that claim pay-outs happen when your clients need it most and your clients automatically receive 10% (up to N\$250 000 per insured parent) free critical illness cover for their children, from their birth.

With our world-first Breadth of Cover Guarantee™, as part of our latest benefits, your clients are guaranteed of the most comprehensive cover against the widest range of critical illness events in the market!



Disability benefits with built in functional impairment and a **conversion option**

Your clients can choose from a range of lump sum disability benefits, with built-in functional impairment that pays a tax free lump sum if they become permanently disabled. Our conversion option allows your clients to convert their lump sum disability benefits to our Functional Protector or Complete Functional Protector Benefit at the expiry age of the lump sum benefit, enabling 'whole of life' cover.

By adding Myriad's Longevity Protector Benefit to one of our disability benefits, your clients will receive regular top-up payments to help them provide for a long life when medical advances are keeping them alive despite their disabilities.



Most complete new generation **income protection**

At Myriad, your clients do not have to choose between a loss of income or sickness benefit approach. Our income protection solutions incorporate the best of sickness and loss of income benefits as well as additional claim categories, ensuring the most robust claim definitions available.

Your clients can:

- For a period of up to 24 months*, receive an income payment without having to prove a loss of income.
- As a result of our additional objective claim categories, such as fractures and hospitalisation, receive a payment even if they are still able to work or have returned to work.
- Have access to a wide range of new and exciting benefits, like the Income Enhancer, Complete Family Protector, Temporary Group Income Top-up and Group Income Top-up as well as business protectors for professionals and self-employed individuals. This makes our offering the most holistic income protection solution in the market, ensuring that the gap in clients' income protection is taken care of.
- Insure up to 112,5% of their income when combining disability benefits with our longevity benefits.

**For Professionals*



Premium Guarantee Term Extender

The free Premium Guarantee Term Extender extends the standard premium guarantee term by one year for every two qualifying premium or benefit amount increases. It nearly doubles the initial guarantee term. This results in Myriad offering the longest premium guarantees in the market.



Add life to living

Myriad does something that no other life insurer does. We pay your clients if they stay alive. Our unique longevity benefits provide your clients with ongoing funds if they survive a qualifying critical illness or disability claim event or we pay them a lump sum at age 80, if they have never claimed.



A safeguard against **impairment** – for your clients' entire lives!

Impairment benefits can protect your clients against the financial impact of permanent illnesses or injuries. Our Complete Functional Protector Benefit will pay your clients a tiered monthly amount between 25 and 100% of the selected cover for the rest of their lives, if they become moderately to severely impaired. The Functional Protector Benefit will pay them 100% of the monthly cover amount for the rest of their lives if they become severely impaired. The Functional Impairment Benefit pays a tax-free lump sum if they become moderately or severely impaired.



We have some of the **most experienced underwriters** in the market

Our underwriting process is upfront and straightforward. We underwrite at the "new business" stage with the goal in mind of paying valid claims. As a result of our underwriting capability and consistent good business practices, our reinsurers allow us to accept business for assured sums of up to N\$50 million without having to first discuss the case with them.



Most **flexible premium** options for sustainable cover

Due to Myriad's flexibility, clients have the option to select different premium patterns for each benefit to ensure a tailor-made cost effective solution. For example, funding a short-term need, such as home loan protection can be done by using a compulsory premium pattern which provides the lowest possible premium initially.

Then clients can afford suitable cover for their long-term needs, such as critical illness cover, on a level premium pattern that is more affordable over a longer term. Therefore, our unique flexibility allows clients to fund cover which might be needed later on in life, on a sustainable premium pattern.



We issue your client's cover as **quickly as possible**

Convenience, speed and efficiency were top of mind when we designed our business submission processes which allow for:

- Online quoting and submission of new business via the E-app.
- Your quote, even if drawn by another person or via our offline Quota system, to be easily converted to an electronic application without having to recapture quote information.
- Electronic submission of business ensures that the time needed until you receive underwriting requirements, are minimised.

If you would like more detail, please refer to the financial adviser guide.

Momentum takes all reasonable precautions to ensure that the information presented in this document is current and accurate, but offers no warranty, either expressed or implied, in this regard. The document serves as an information or business tool intended to assist the financial adviser technically and should not be construed as, or represented as, professional advice endorsed by Momentum to a prospective client. The information contained in this document may be utilised by the financial adviser in the advice process on the proviso that any advice flowing from this information shall be endorsed as the advice of the financial adviser. To this end the financial adviser indemnifies Momentum, its subsidiaries and associates from all liability whatsoever arising from the misuse or misrepresentation of this document. The information is not contractually binding. The terms and conditions of the policy contract shall prevail in all instances. In dealing with financial products, professional advice should be sought from an authorised, accredited financial adviser.

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