



Longevity Protector™

Because you should not have to worry about money if you live longer

Did you know?

Thanks to medical technology, people are living longer. Myriad's unique longevity protectors **protect** both the 'super healthy' and clients with medical needs **against the risk of outliving their capital**.

Longevity protectors are add on benefits that provide for a lifetime of financial needs – think of it as a **lifetime financial energy boost**.

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“Growing old has been the greatest surprise of my life.”

Billy Graham

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Why your clients cannot do without Myriad's longevity protectors:

- **Extra pay-outs when they need it most**

Peace of mind that your clients will have an income if medical advances keep them alive for a long time after becoming disabled or critically ill.

- **Cash back if they do not claim**

Peace of mind that if they do not claim, they will get a Longevity Enhancer pay-out at age 80 that could be significant enough to live on for another 10 years and help them to not be a burden to their children!

How it works:

	Income Protector	Lump sum disability	Critical illness
Five-yearly lump sum longevity pay-outs	50% of IP pay-out	10% of lump sum	10% of lump sum
or	or		
Monthly Longevity Pay-out Option from month 25	50% of IP pay-out		
Longevity Enhancer at age 80	36 times final monthly benefit	20% of lump sum	20% of lump sum

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