



# HOLD YOUR FAMILY'S FUTURE DREAMS AND ASPIRATIONS SECURELY IN YOUR HANDS.

Life insurance today could mean a brighter future for your family tomorrow.

## What is Life insurance?

Life insurance pays out when you pass away. The tax-free payout can be a single cash amount, or a monthly cash payment designed to provide an income for your family when you are no longer around.

### Everyone with something to lose should consider taking out Life insurance because:

- Your family's financial needs and obligations will still exist after you pass away.
- There are bills that will still need to be paid every month, on time.
- You'll want your kids to still get the best education and follow their dreams and career goals.
- A paid off house will alleviate so much financial stress for your family and enable them to remain in the place they call home.

What would it mean for your loved ones?

They will have peace of mind knowing that they have money to help fund their individual dreams and aspirations.



What can the payout be used for?

### You can use the tax-free payout to help cover the following costs:

- Living expenses like rent**, groceries, school fees and transportation.
- The outstanding debt** linked to big-ticket items like your home and car.
- Smaller debts** like your retail store accounts, credit cards and personal loans.
- Outstanding school fees**, and future education costs.
- Unforeseen costs** associated with winding up your estate.
- Potential estate duty** liability.

## What products are available to me?

### Old Mutual Protect Life Cover

which pays out a single tax-free amount.

### Old Mutual Protect Life Income Cover

Which pays a monthly tax free amount for a specific term when you die.

### Old Mutual Protect Accidental Death Cover

Which pays out a single tax free amount if you pass away in an accident.

### Old Mutual Protect Last Survivor Cover

Which pays a single tax-free amount when the last of the two insured people dies or is diagnosed with a terminal illness.

Why take out your Life insurance with Old Mutual?



Old Mutual Life insurance gives you **peace of mind in uncertain times**.



We have more than **176 years' experience** protecting South African families.



The flexibility built into our product range means you **only pay for the cover and benefits you need** right now.



We paid more than R14 billion in claims in 2021 - **click here for more information**

## Consider adding Cashback at an extra cost

Every 5 years on the cashback anniversary, we will pay back 15% of all premiums received for the contract since the previous cashback anniversary and while cashback existed on your contract. Cashback will not be paid if the contract is not active on the cashback anniversary. Cashback would, on average, increase your premium by 12.5%

[CLICK HERE →](#)

to see what people like you claimed for

[CLICK HERE →](#)

to find out how much cover you need

Speak to me today.

For more information, Ts & Cs and claim criteria, visit [oldmutual.co.za/life](http://oldmutual.co.za/life)

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