

# OLD MUTUAL SUPERFUND EASY DISABILITY BENEFITS

Protecting your employees and your business



## THE MUTUAL BENEFITS OF PROVIDING DISABILITY COVER

When an employee  
is disabled...

### WITHOUT DISABILITY COVER

They will not earn an income and won't be able to support themselves. It's likely that they may come to your business for financial help.

### WITH DISABILITY COVER

They will get an income to provide them, and their family, with more financial security. That means there's less chance they will come to your business for financial help.



## DISABILITY BENEFITS AT A GLANCE



### LUMP SUM DISABILITY

#### WHAT IT OFFERS:

Lump sum payments to members who can't work anymore because of a permanent disability.



### TEMPORARY INCOME PROTECTION

#### WHAT IT OFFERS:

Set monthly payments for members who can't work for a period of time due to a temporary disability.

## DISABILITY BENEFIT COVER\* AMOUNTS



### COVER FOR MEMBERS UP TO 50 YRS

Lump sum payment of 1.2 times actual salary paid over last 12 months.  
Maximum of R360 000

### COVER FOR MEMBERS 50 YRS OR OLDER

Lump sum payment of 0.8 times actual salary paid over last 12 months.  
Maximum of R240 000



### TEMPORARY INCOME PROTECTION\*

80% of monthly salary  
Maximum of R20 000 per month\*\*

\*A waiting period of one month applies before cover is available.

\*\*A maximum of five monthly payments will be made in any 24-month period.

## FIND OUT MORE

### OLD MUTUAL CORPORATE INTERMEDIARY CONSULTANTS

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