

# Enhanced Mortgage Protection Cover *from Investec Life*





# Complete home loan protection — *all in One Place*<sup>™</sup>

Buying a property is an important step in creating wealth and securing your family's future. Whether you are creating wealth for yourself or as a foundation for your family's future, it is important to ensure that you **protect** this asset.

Investec Life's **Enhanced Mortgage Protection Cover** will settle your home loan — not only in the event of your passing, but also if you suffer from an illness or injury that leaves you permanently disabled.

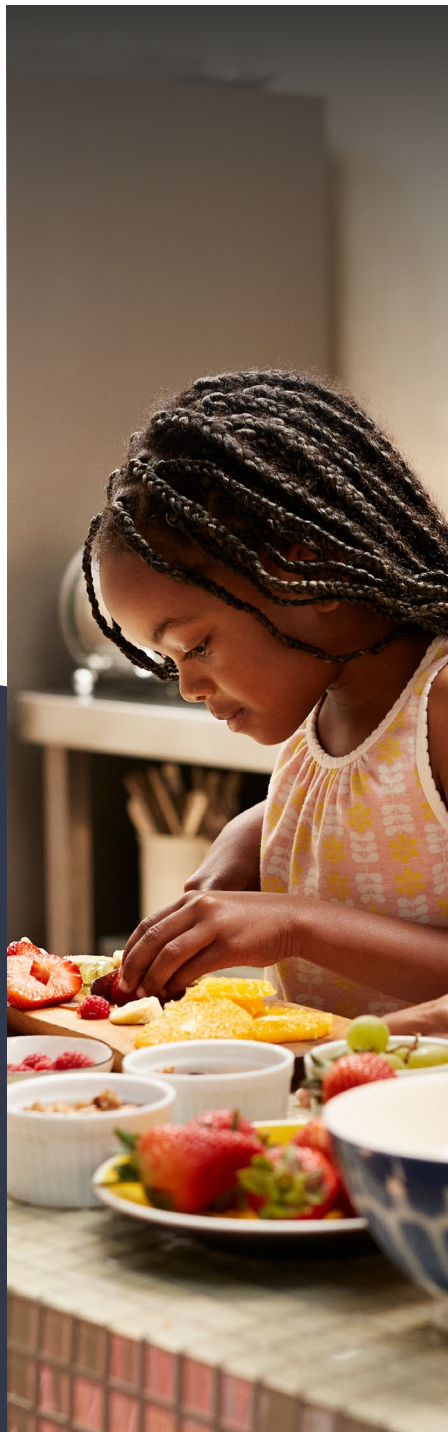
## The most efficient cover in the market

Our first to market cover is designed to track the outstanding balance on your home loan, with cover and premiums automatically adjusting every month. **This means you only pay as long as you need it**, and only on the outstanding balance of your Investec Private Home Loan.

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*Our Enhanced Mortgage Protection Cover can save you up to 50% in premiums compared to traditional cover in the market.*

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# What is Enhanced Mortgage Protection Cover?

When you have a home loan, it is generally a good idea to have sufficient life insurance in place to pay off your outstanding home loan in the event of your death, but also if you suffer from an illness or injury that leaves you permanently disabled.

Enhanced Mortgage Protection Cover brings together our standalone Mortgage Protection Cover and Accelerated Disability Cover to offer you one solution for complete home loan protection. Together, they form a cost-effective way to enhance your financial protection – enabling more optionality in terms of when you can claim on your policy.

**Mortgage Protection Cover** is designed as an efficient form of life cover to settle your home loan upon death.

**Accelerated Disability Cover** is an optional add-on to enhance your Mortgage Protection Cover. When a payout is made on permanent disability, the benefit on death falls away.



## Payout on permanent disability

In the event of a permanent disability, the outstanding balance on your home loan will be settled, after which, your Mortgage Protection Cover policy will fall away.



## Payout on temporary disability

If you suffer from an illness or injury that results in a temporary disability, the monthly interest charged on your home loan will be covered until you recover, or for a maximum of 24 months.



# Never settle for ordinary with Investec Life



## The most efficient cover in the market

Your cover and premiums automatically adjust to the outstanding balance on your home loan every month. You could save up to 50% in premiums compared to traditional life insurance policies in the market.



## The convenience of One Place™

With Investec Life, your family won't have to contact other financial institutions or wait for the winding up of your estate to settle the home loan. This means that they won't have to worry about paying for additional bond installments during that period.



## Get cover in minutes

Applying is an easy digital-only process, and most clients do not require medical testing. You can get a quote or apply online through Investec Online or the App today.



## Flexible cover

Get immediate cover on an existing home loan, or your new home loan (while your bond is being registered), or choose to have the cover start once your bond has registered.

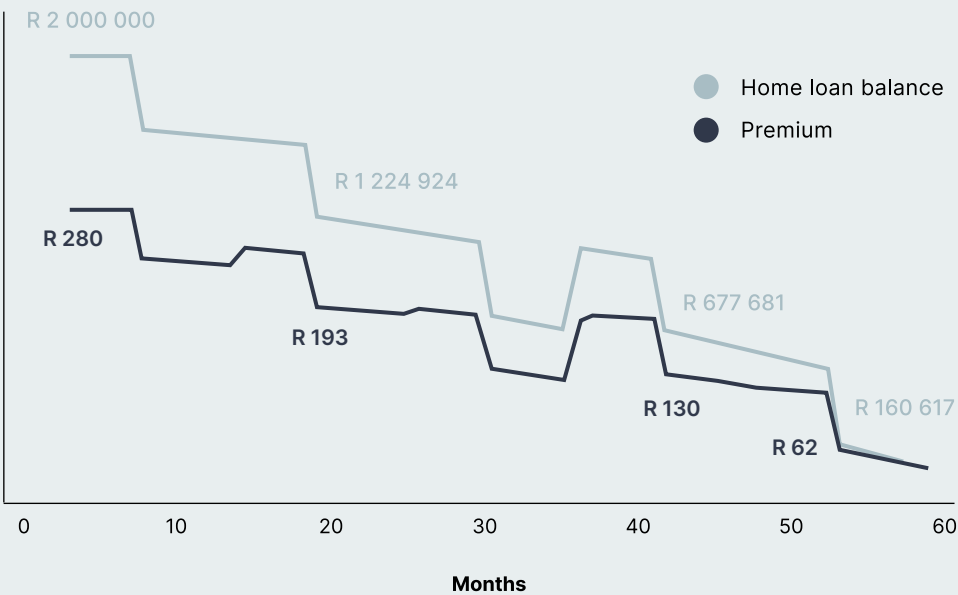




# Auto-adjusting cover and premiums

With Investec Life's Enhanced Mortgage Protection Cover, your cover and premiums auto-adjust in line with your home loan balance.

**Example of an Investec Private Home Loan (30-year-old female non-smoker)**





# Get cover when you need it

Depending on whether you would like to cover an existing or new home loan, you can choose when you would like your cover to commence.

There are three options to choose from:



## **Cover on existing home loans:**

Cover commences immediately on existing home loans.



## **Immediate cover on new home loans:**

Cover on your home loan while your bond is in the process of being registered.



## **Cover on registration of new home loans:**

Cover will commence when the home loan has transferred into your name.





# Important points to note:

- Premiums are age-rated and not guaranteed, this means that each year on your policy anniversary (because you are a year older) your premium will most likely increase if your home loan balance was not reduced.
- Large withdrawals from your Investec Private Home Loan during the term could be subject to further terms and conditions.
- Cover is only available to Investec Private Home Loan clients.



## Applicable to Mortgage Protection Cover only

- This is life cover, and your Investec Private Home Loan will be settled only upon your death.
- To qualify for this benefit, you need to be under the age of 70 years at application stage.



## Applicable to Accelerated Disability Cover only

- Accelerated Disability Cover is an optional add-on to enhance your Mortgage Protection Cover, such that your policy also settles your home loan in the event of permanent disability.
- The monthly interest payments on temporary disability is a standard feature on our Accelerated Disability Cover, and is payable for a maximum of 24 months.
- To qualify for this benefit, you need to be under the age of 60 years.
- Your cover ceases on the earlier of:
  - a. Your retirement
  - b. A permanent disability claim being approved and paid out
  - c. The full settlement of your outstanding home loan



# Ready to take the next step?

Applying is an easy **digital-only** process, and most clients do not require medical testing. You can apply for any of Investec Life's products through **Investec Online** or on the **App**.



## Let's talk

 Email us on [AdvisorySupport@investec.co.za](mailto:AdvisorySupport@investec.co.za)

 Call us on [+27 11 291 3934](tel:+27112913934) or [0860 443 443](tel:+27112913934).



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