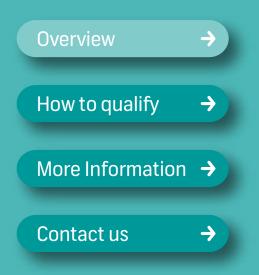
Protect your business against losing a key player with FNB Key Person Insurance.

Terms and conditions apply.

First National Bank -a division of FirstRand Bank Limited. An Authorised Financial Services Credit Provider (NCRCP20). Insured by FirstRand Life Assurance Limited.





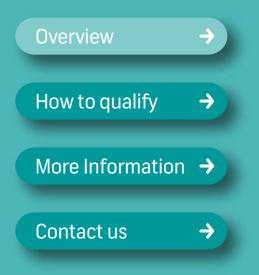


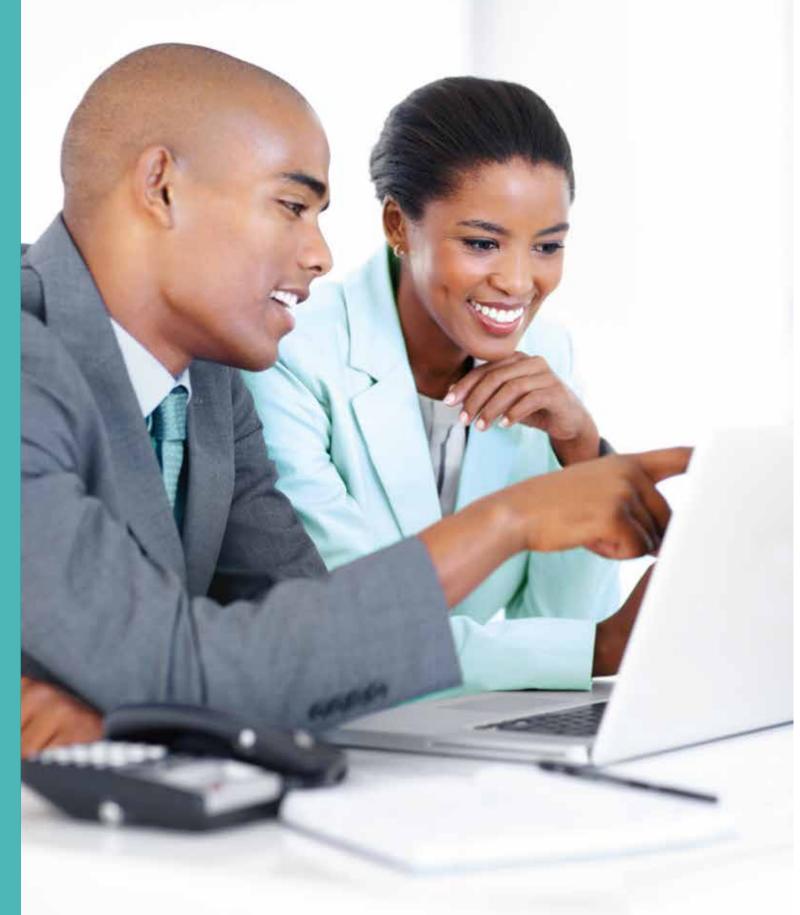
Key Person Insurance is a policy taken out by your business, for your business to protect against the financial loss of a critical employee/ s

Safeguard your business with cover starting from R200 000 to R100milliion

Why choose the Key Person Insurance?

The loss of a key contributor due to death or permanent disability can be devastating to your business.









What is covered?

FNB Key Person Insurance provides Life Cover up to R100 million

Terminal Illness Benefit

The full life cover amount will be paid out if the key employee is diagnosed, by a certified medical practitioner, with a terminal illness which results in less than 12 months to live.

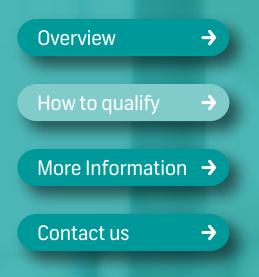
Immediate Cover

The key employee is **covered immediately** for natural and accidental death..

Disability Cover up to R50 million can be added standalone or as a rider benefit to Life Cover (reduces Life Cover if you claim)

Provides a **lump sum payout** if, due to injury or illness, your key employee becomes permanently disabled and will never be able to do the most important or most time-consuming duties of their occupation

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How does my Business qualify?

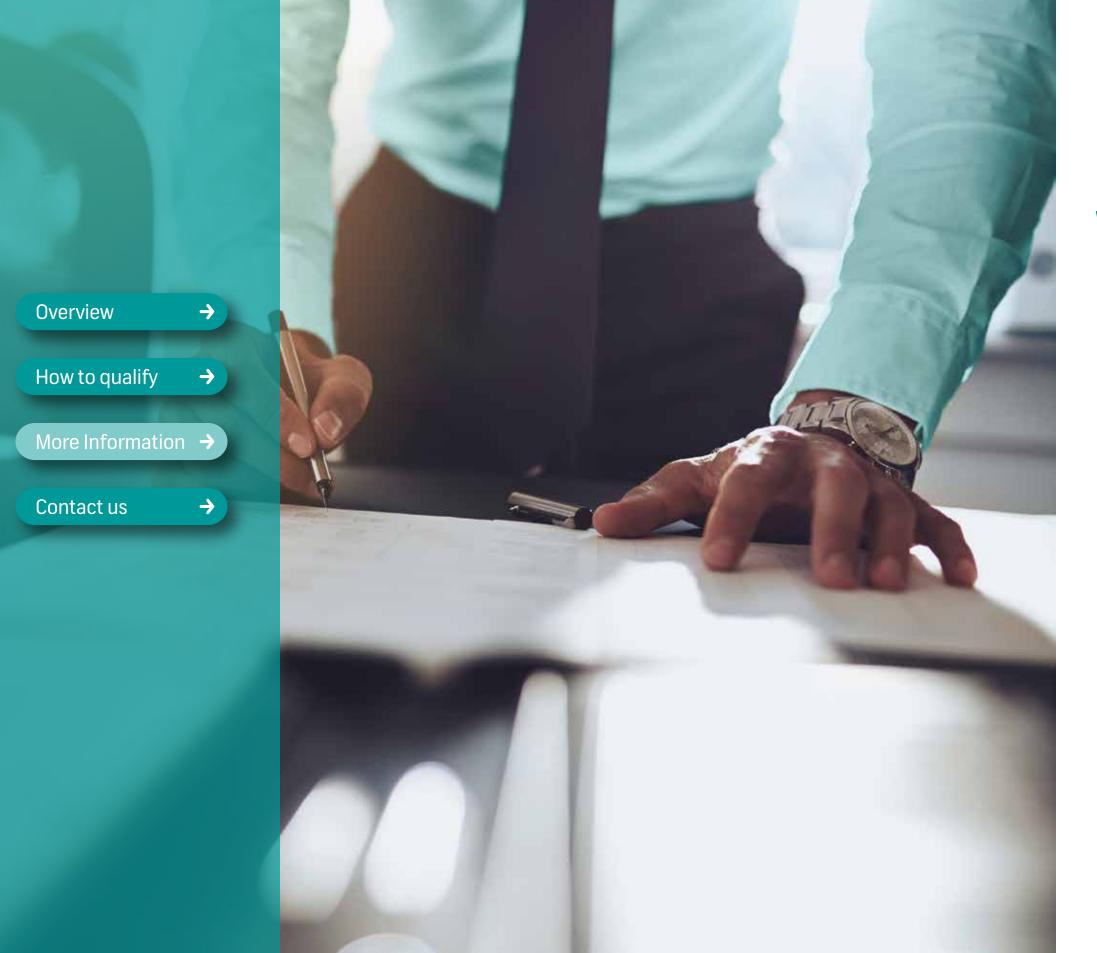
- Life assured

Ensure that your business has the following:

• Valid FNB Business account - older than 18 years - employed by your business - younger than 70 years (Life Cover) - younger than 60 years (Disability)

We recommend that you obtain independent professional advice regarding tax implications arising from receipt of claim payout or payment premium.

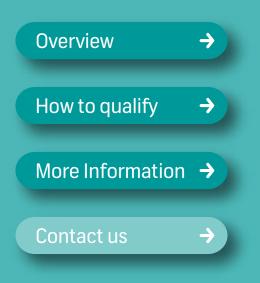
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- Please refer to the full Terms and Conditions

What you need to know

- Full medical underwriting of your key employee/s
- No waiting period on disability natural or accidental death
- 24-month exclusion for suicide
- Choose an annual escalation for premium and total cover
- Cover ends if agreed premiums are not paid
- You may cancel within 2 months



Get Key Person Insurance today



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