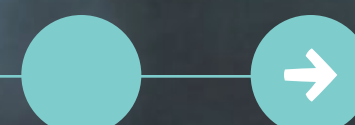




We can help you
**ensure the profitability
and sustainability
of your business**

with FNB Business Life Insurance.



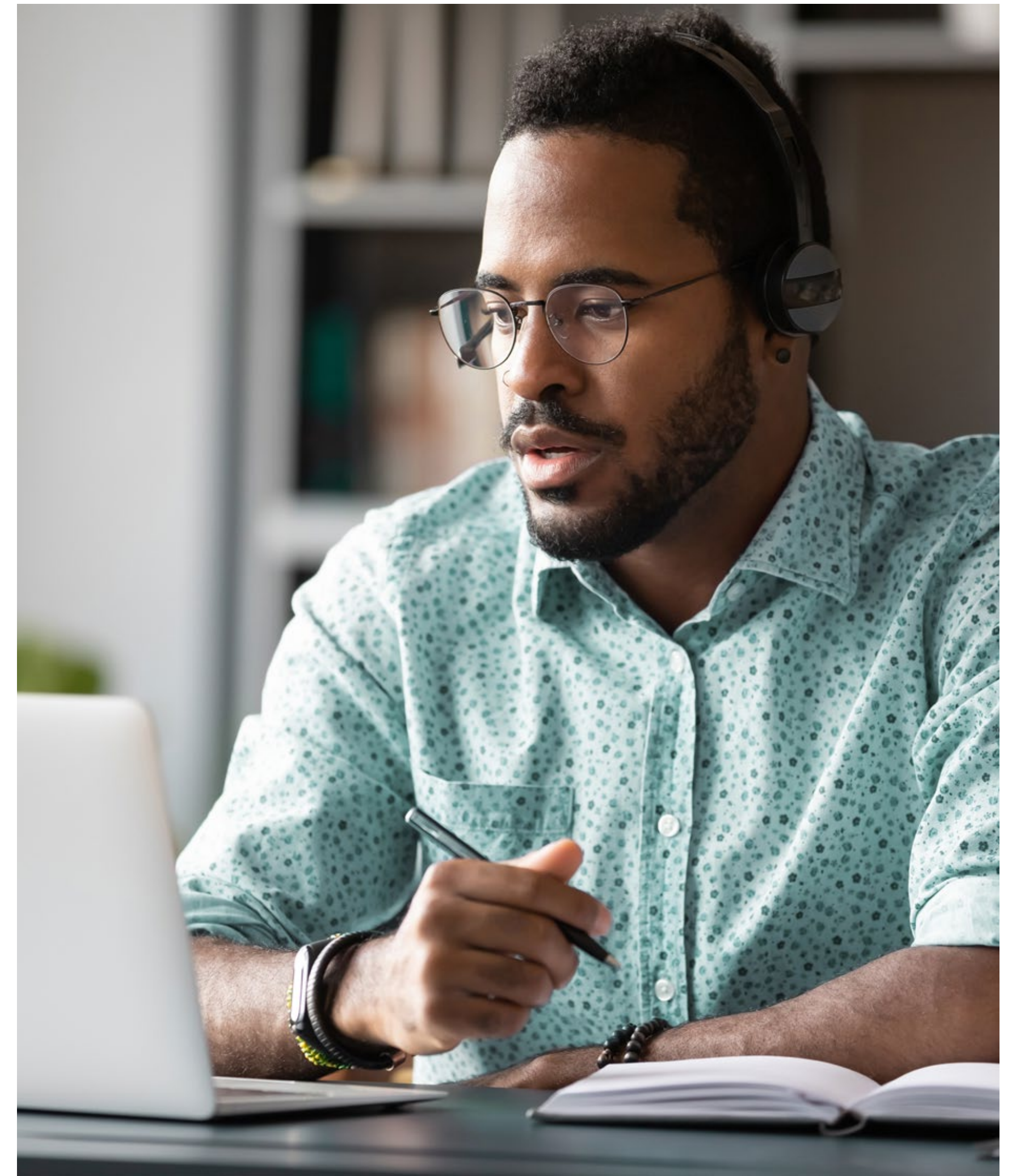
We understand that the loss of a key contributor due to death or permanent disability can be devastating to your business.

Which is why we've developed FNB Business Life Insurance, to give you peace of mind knowing that if you are in this situation, **the ongoing profitability and sustainability of your business is protected.**

Our Business Life Insurance will help cover your business against the potential losses caused by the death or permanent disability of a critical employee or owner.

The product protects your business from:

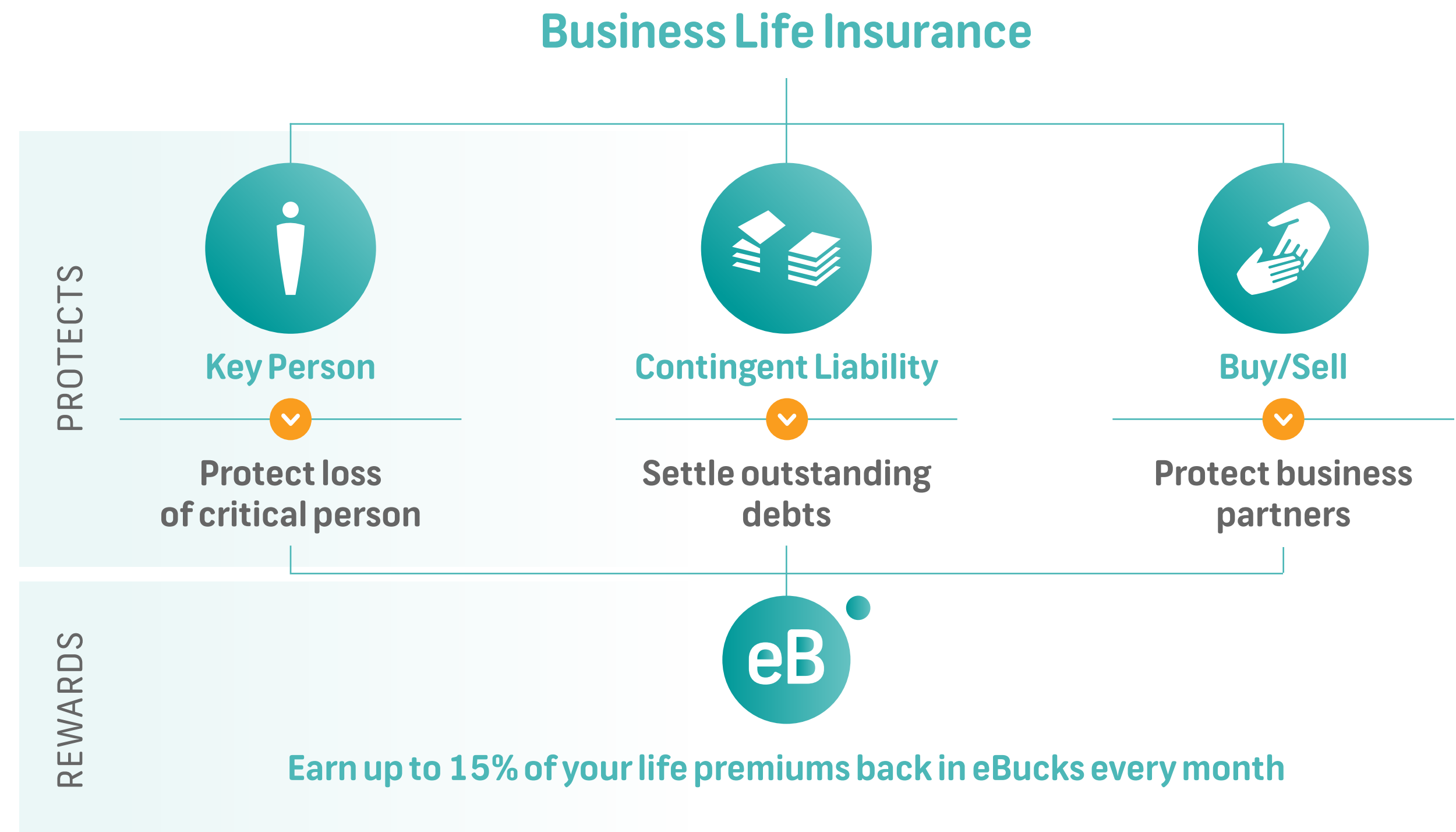
- > The loss of skills and knowledge
- > Unmanageable debt from loans you stand surety for
- > Ensures a smooth transition for the remaining co-owner (should a co-owner pass away)





Get cover that protects and rewards your business

Based on your business type, you can cover a critical contributor, protect business partners' interests or protect against outstanding debts.



Choose the cover that **suits** your business needs

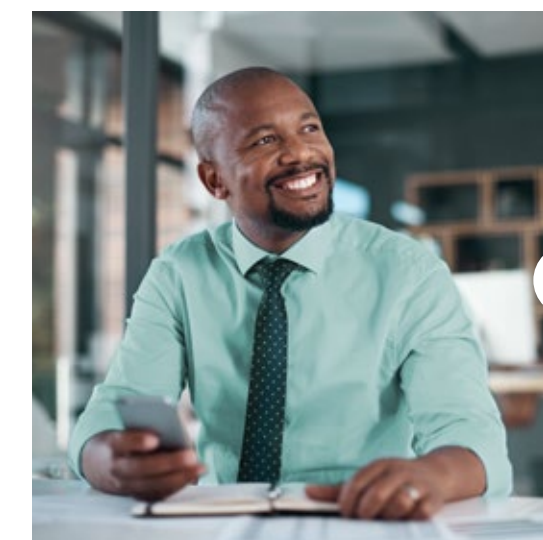
Business cover options	Key Person Insurance	Contingent Liability Insurance	Buy/Sell Insurance
Who and what is covered?	Covers the cost of replacing a critical contributor	Covers the cost of repaying the debt the owner signed surety for	Covers the cost of buying out the share or interest of a business partner
Cover for	Death and permanent disability	Death and permanent disability	Death and permanent disability
Benefit options and cover amounts	LIFE COVER up to R100 million	PERMANENT DISABILITY R50 million	LIFE COVER up to R100 million
Who receives the payout?	Claim payouts are paid to the business	Claim payouts settle debt first, any surplus is paid to the business	PERMANENT DISABILITY R50 million
			Claim payouts are paid directly to the surviving business partners

The life cover benefit

is payable on the death of the insured life, or if the insured life is diagnosed with a terminal illness with less than 12 months to live.

The permanent disability benefit

is paid out if the insured life is permanently disabled. This includes if the life assured is unable to perform their chosen occupation due to disability or severe impairment.



Get better value with FNB Life and earn up to 15% of your life insurance premiums back in eBucks, every month, provided you have met the eBucks qualifying criteria.





For more information or to take up Business Life Insurance



www.fnb.co.za



087 736 7778



fnblifebusiness@fnb.co.za

To qualify your business needs to:

- Be registered and operating in South Africa
- Have a valid FNB Business/RMB Private Banking Transactional account
- Ensure the life assured is an owner or employed by your business, they must be older than 18 and younger than 70 for life cover or younger than 60 for disability cover
- Ensure that for Buy/Sell insurance, your business has a buy-sell agreement

Please note the following:

- Full medical underwriting of your insured life will be done
- No waiting periods applicable on disability and natural or accidental death
- 12-month waiting period applicable for suicide
- Cover ends if agreed premiums are not paid

