

Ten reasons to choose Myriad

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On a like-for-like basis, Myriad offers the most competitive rates in the market

- If the premium of a competitor product is cheaper, it is more than likely because apples are not being compared with apples. For example, the premiums may increase at a steeper rate or the benefits may have lower payout levels.
- Our market-leading method of calculating premiums (Momentum Interactive and personal risk rating) means you do not subsidise higher risk clients and you enjoy the benefits of a healthy risk pool: lower premiums now and in the future.

2

Myriad has a “win-only” philosophy for clients – unconditional value with no hidden downside

- While Myriad’s rates are already competitive, health-conscious clients can pay even less by receiving discounts of up to 60%.
- Discounts can increase or decrease, but there are guarantees in place for you to always retain a portion of your discount irrespective of your health, and you are guaranteed to never pay more than the contractual premium.

3

Myriad offers an ideal solution for your premiums to remain affordable throughout your life

- With Myriad, you can select a different premium pattern for each of your benefits, ensuring an optimal solution.
- You get the lowest possible premium for benefits addressing shorter term needs, such as homeloan protection, while ensuring that you can still afford cover for longer term needs such as critical illness cover after retirement.

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Myriad offers a unique and hassle-free way for you to increase your cover

- People's needs constantly change and chances are you may need to increase your cover from time to time.
- Myriad offers a unique spare cover feature that removes the hassle of underwriting when you apply for extra cover.

5

Unbeatable flexibility allows you to get the most comprehensive cover at the lowest possible cost

- With Myriad's building block approach you get a solution that meets your needs exactly and you only pay for what you need. Here is how:
- You can select for your full cover to remain intact after a critical illness claim ('stand-alone' option) so that you can claim multiple times, and importantly, to prevent your claims from reducing your life and disability cover. On the other hand, you can choose a permanent disability claim to reduce your life cover ('ancillary' option), for the most cost-effective way to settle your debt on the first of death and disability.
- You can tailor the optimal combination between income and lump sum disability benefits for the lowest premium and most comprehensive protection.
- You have a choice between 100% and tiered critical illness cover and an option to cover lower severities.
- You can increase your lifestyle protection in an affordable way by combining functional impairment and critical illness benefits.

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Myriad covers more events than any competitor, giving you the best possible protection

- All Myriad's lump sum disability benefits also cover functional impairment, while our income disability benefits cover disability, functional impairment and critical illness in one benefit, maximising your protection.
- Myriad's critical illness benefits offer comprehensive cover for high- and low incidence illnesses. This is because we recognise that lower incidence illnesses can have the same lifestyle impact as the more common major illnesses. Many life companies focus mainly on the high incidence illnesses with poor or no cover for other illnesses.

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On a like-for-like basis, Myriad's critical illness benefits offer the highest payout levels in the market

- The payout levels of Myriad's "tiered" benefits are unsurpassed when compared to other tiered benefits. Most tiered benefits would for instance pay 50% for moderate heart attacks, while Myriad pays 100%.
- Payout levels under the "elevated" benefits match traditional, "100%-only" benefits, while covering many more conditions.

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Myriad generally pays out earlier and has less strict criteria, making it easier to qualify for a claim

- Myriad's income disability benefits do not require proof of loss of income to claim for the first one to two years.
- Our critical illness and functional impairment definitions generally have less strict measurement values than competitor's benefits.
- Our critical illness benefits pay out upon meeting the medical criteria, unlike many competitors who follow an outcomes-based approach with certain illnesses. They require that the illness to be so advanced that your ability to do self-care activities of daily living must be affected before a payout is made, which could take years.

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Myriad's benefits come standard with market-leading features to best cater for your needs

- Myriad's income disability benefits come standard with:
 - guaranteed insurability,
 - escalation in claim (if benefit increases have been selected),
 - a unique partial claim upgrade which can pay 100% even on partial disability, and
 - a unique claim increase booster for young professionals, paying up to 50% more than other benefits.
- Other powerful features of Myriad include:
 - disability benefits that can be converted to whole life impairment cover,
 - critical illness benefits that include automatic reinstatement (on stand-alone benefits) and cover for children, free of charge,
 - a Retirement Booster that gives back a portion of your risk premiums at retirement, and
 - a premium guarantee term extender, which can virtually double your initial premium guarantee term.

10

Myriad's unique living product philosophy means your benefits are constantly updated

- Life insurance products are continuously evolving and improving. With Myriad, enhancements are automatically included on existing benefits whenever possible, at no extra cost.
- When you choose Myriad, you essentially enjoy a market guarantee – your benefits will continue to be at the forefront of the latest and best in the market.