



# LIBERTY

## Liberty Lifestyle Protector Benefits for the Working Father

### Protecting what you have built for your family's future

As a father, you work hard to provide financial support and stability for your family. An unexpected critical illness, disability or retrenchment may derail your plans if you were no longer able to provide for them. Consider these **Lifestyle Protector** benefits to give you the peace of mind that you can continue to take care of your family even if these unfortunate events were to happen.

 CONSIDERATIONS	+ BENEFITS	 BENEFIT DESCRIPTION
<p>What if you become disabled or retrenched and could no longer earn an income, how would you be able to sustain your lifestyle?</p>	<p><b>Income Protector</b> (<b>Child Illness Protector</b> and <b>Claim Booster</b>)</p> <p><b>Bonus Cover</b> <sup>1</sup></p> <p><b>Retrenchment Protector</b> <sup>2</sup></p> <p><b>Guaranteed Dependant Protector</b> <sup>3</sup></p>	<p>The <b>Income Protector</b> pays a monthly claim payment, after the expiry of the waiting period, if you are temporarily or permanently occupationally disabled; permanently impaired or you suffer one of the conditions covered by the Guaranteed Payment Periods (7-day backdated and 1-month waiting period only).</p> <p>You can insure your income from dual occupations if applicable. The sum assured specified must equal the combined cover for both your primary and secondary occupation.</p> <p>The following two benefits come at no additional cost to you:</p> <ul style="list-style-type: none"><li>• The <b>Child Illness Protector</b> benefit pays monthly claim payments for up to 12 months if your child is diagnosed with a terminal illness.</li><li>• The <b>Claim Booster</b> will increase the monthly payment by up to 33.3% if you are fully occupationally disabled or permanently impaired with the highest severity?</li></ul> <p>The <b>Bonus Cover</b> benefit allows you to cover up to 100% of the average cash performance bonuses you have earned in the previous 3 years. The benefit pays annual claim payments for up to 7 years, after the expiry of a 24-month waiting period, if you are totally and permanently occupational disabled. This benefit applies to your primary occupation only.</p> <p>The <b>Retrenchment Protector</b> allows you to cover up to 75% of your after tax insurable monthly income (capped at R30 000 per month) for up to six months per period of retrenchment.</p> <p>Should you die within 12 months from your first <b>Income Protector</b> claim payment, the <b>Guaranteed Dependant Protector</b> will pay up to 12 times your <b>Income Protector</b> sum assured as a lump sum to your beneficiaries.</p>




<sup>1</sup> This benefit is only available if you have the Income Protector benefit with a payment period of more than 2 years.

<sup>2</sup> To select Retrenchment Protector at least one of the following benefits must be selected on the policy: Life Cover, Renewable Life Cover and/ or Income Protector.

<sup>3</sup> This benefit is only available to you if you have Income Protector. The Income Protector sum assured used will refer to the cover amount payable monthly within the first 24 months, or if this cover is not in place, the cover amount payable monthly after 24 months.

<sup>4</sup> The benefit is only available if you have selected Living Lifestyle (Plus).

		
Should you be diagnosed and suffer from a critical illness, would you want some time off work to allow you to fully recuperate and recover?	<b>Living Lifestyle Protector</b> <sup>3</sup>	The <b>Living Lifestyle Protector</b> pays up to 24 times the <b>Income Protector</b> sum assured as a monthly payment or lump sum if you suffer a critical illness covered by the benefit.
Should someone in your family suffer from a critical illness, would you want time off work to after them?	<b>Living Lifestyle Dependant Protector</b> <sup>3</sup>	The <b>Living Lifestyle Dependant Protector</b> pays out 6 times the <b>Income Protector</b> sum assured as a monthly payment or lump sum if your spouse or your child suffers a critical illness covered by the benefit.
When you pass away, would you like to provide your family with support so they can continue the lifestyle they're used to? Or do you have debt you may owe that will need to be paid off in the event of your death?	<b>Life Cover</b> (with <b>Death Income feature</b> ) <b>Immediate Expenses Benefit</b>  <b>Funeral Benefit</b>	With <b>Life Cover</b> , in the event of your death, Liberty will pay your nominated beneficiaries a lump sum. The <b>Death Income feature</b> allows you to nominate a portion of each beneficiary's allocated <b>Life Cover</b> benefit lump sum to be paid as an income for a specified minimum term. At no additional cost, you will also have the option to exercise the <b>Terminal Illness Benefit</b> and <b>Immediate Expense Benefit</b> (if selected).  The <b>Funeral Benefit</b> provides you and your family comfort that a payment towards funeral costs will be made in the event of a death in your family.
Should you become disabled or pass away, would you want your child's tuition fees will be paid directly to the institution?	<b>EduCator</b> ( <b>Death</b> , or <b>Death &amp; Disability</b> )	<b>EduCator</b> pays the costs associated with a child's education (until the end of the child's first tertiary level qualification) if you should pass away, become occupationally disabled or severely ill.
Should you be disabled or impaired, have you thought about the cost of the adjustments you may need, for example to your car or house, to adapt to a new lifestyle?	<b>Absolute Protector (Plus)</b>	<b>Absolute Protector (Plus)</b> pays you a lump sum if you are permanently impaired or if you are unable to perform your occupational duties. The amount of the benefit depends on whether you are disabled, and on the severity of your impairment.
Should you pass away or become disabled/impaired, would you and/or your dependants continue to have access to quality healthcare?	<b>Medical Premium Protector</b>	The <b>Medical Premium Protector</b> benefit will pay out the monthly medical scheme contributions of the nominated dependants, directly to the medical scheme, on your behalf in the event of a claim. The benefit can be elected to pay on death, permanent occupational disability or permanent impairment or a combination of death and one of the others.
<b>ALTERNATIVE BENEFITS</b> THAT MAY BE TAKEN INSTEAD OF ABSOLUTE PROTECTOR (PLUS)		
A more affordable option may be cover for occupational disability.	<b>Capital Disability (Plus)</b>	<b>Capital Disability (Plus)</b> pays a lump sum if you are occupationally disabled. There are two definitions of occupational disability: <ul style="list-style-type: none"> <li>• Own occupation disability (OOD).</li> <li>• Own or any reasonable occupation disability (OD).</li> </ul>
For some occupations and for people not formally employed, impairment cover may be more appropriate.	<b>Impairment (Plus)</b>  <b>Absolute Impairment (Plus)</b>	<b>Impairment (Plus)</b> pays you a lump sum if you are permanently impaired. The size of the payment depends on the severity of your impairment.  <b>Absolute Impairment (Plus)</b> pays a lump sum if you are permanently impaired and all the criteria required to establish impairment are met. This benefit is a non-tiered benefit. This means that any payment you receive under the <b>Absolute Impairment (Plus)</b> benefit will always be for the full sum assured.
Have you considered how a critical illness would affect your current lifestyle?	<b>Living Lifestyle (Plus)</b> <b>Top-Up Option</b> <b>Extended Option</b>	<b>Living Lifestyle (Plus)</b> is a benefit that pays a lump sum for a claim arising from any critical illness that is covered under the benefit categories. The <b>Top-Up and Extended Options</b> allow the insured to be more comprehensively covered in terms of benefit pay-out percentages and events.
Should your child be diagnosed with a critical illness, have you considered how it would affect you and your child's lifestyle?	<b>Child Living Lifestyle</b> <sup>4</sup>	<b>Child Living Lifestyle</b> is designed specifically for your children until the ages of 18. This benefit provides you with some financial assistance towards covering your medical or other costs if your child is diagnosed with a listed condition under the benefit.

 <p>Would you want to increase cover at a later stage as your family grows?</p>	 <p><b>Future Protector</b></p>	 <p>With <b>Future Protector</b>, you will have the option to purchase cover in future without further underwriting (other than a negative HIV test).</p>
<p>Should you be disabled or retrenched, your family's financial position may suffer. Would you be able to cover the premiums on your remaining risk benefits to protect against other life-threatening events?</p>	<p><b>Premium Protector - Disability</b></p>	<p><b>The Premium Protector - Disability</b> ensures the continuation of premium payments in the event of you being permanently unable to perform the duties of your own occupation or any other reasonable occupation.</p>
	<p><b>Premium Protector - Retrenchment</b></p>	<p><b>The Premium Protector - Retrenchment</b> protects you against the inability to pay your Lifestyle Protector premiums in the event of retrenchment.</p>
	<p><b>Financial Protector</b></p>	<p><b>Financial Protector</b> is a savings benefit that can be used to protect your policy in times of temporary financial difficulty.</p>
<p>Do you engage in a wellness program approved by Liberty? If so, do you want to be rewarded for actively managing your risk of claim by engaging in these programmes?</p>	<p><b>Wellness Bonus</b></p>	<p><b>Wellness Bonus</b> is a unique cashback feature giving you a percentage cash-back of your premiums on qualifying benefits of your <b>Lifestyle Protector</b> policies. The percentage of the cashback is based on the level of engagement with the recognised programmes.</p>

For more details about benefits, definitions, guarantees, fees, tax, limitations, charges, premiums or other conditions, please consult the **Lifestyle Protector Technical Guide**.

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