ADDLIB

Liberty's ADDLIB is a benefit payment structure that pays you back up to 40% in cash of your Lifestyle Protector premiums after five years, based on having qualifying Lifestyle Protector Benefits and other investment policies with Liberty.

Did you know?

Liberty currently pays over R59 million per year back to our customers through ADDLIB. These customers didn't have to jump through any hoops, didn't have to hit 10 000 steps per day, and didn't have to start eating kale to get their benefit payment. Best of all, their bonus is tax-free, all for them to spend or save as they wish.

How ADDLIB works

It's easy - if you qualify, you simply continue paying your monthly premiums.

Every year Liberty adds up the total amount of cover you have for specific benefits on your Lifestyle Protector insurance product. We also add up the value of qualifiying investment products you own at Liberty. We then use these two values, along with other criteria, to determine whether you qualify to earn a percentage of your Lifestyle Protector premiums back that year, and what that percentage will be.

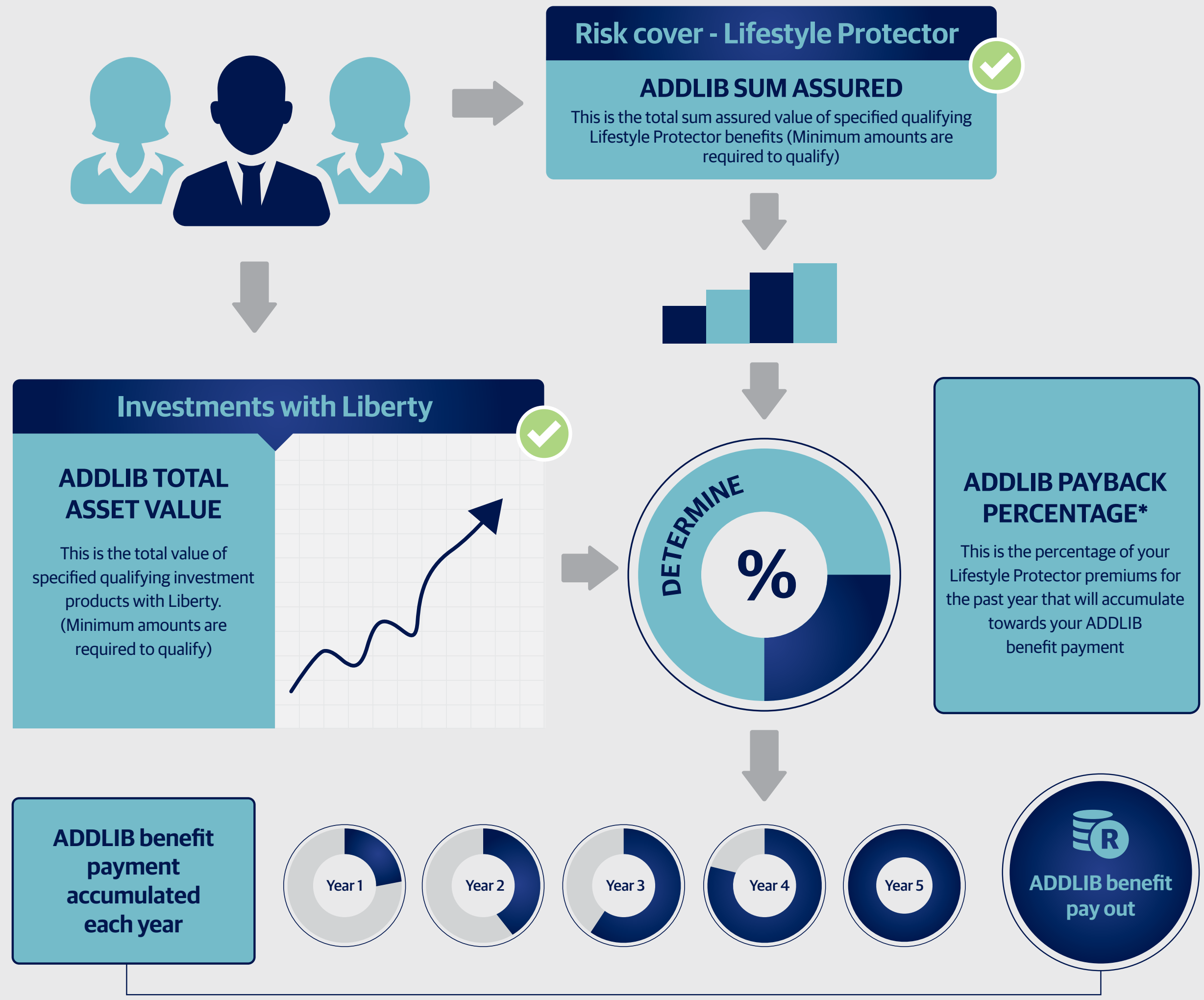
Liberty accumulates these annual bonuses and after five years, subject to your policy being in-force and the other terms and conditions of ADDLIB, the accumulated bonus will be paid out to you, tax-free, and what you use that bonus for is completely up to you!

How Thalita* used her ADDLIB benefit payment

"My husband and I decided to have a third child, but we got more than we bargained for and had twins born in April 2016. As you can imagine, being a couple with four children, there was quite a bit of financial pressure on us. Earlier this year, I was about to make a withdrawal from one of my investment policies to cover some unplanned expenses for the children. As it turned out, the day I called my financial adviser he advised me that I didn't need to withdraw anything - my ADDLIB benefit payment was being paid out that month. I used this to cover the children's expenses and kept my investments intact."

*Client names have been changed to protect their privacy.

The ADDLIB benefit payment on Lifestyle Protector



After the ADDLIB benefit payment is paid out, the accumulated bonus is set back to zero

*Subject to meeting all the qualifying criteria and terms and conditions of the feature.

ADDLIB quick facts:

- You don't pay an additional premium for ADDLIB.
- ADDLIB pays out every five years into the premium paying bank account.
- The amount paid out depends on your Lifestyle Protector Benefits and other investments.
- There are no forms to fill out, you receive your benefit payment automatically if you qualify.

Want to know more about the detailed qualification criteria and terms and conditions?
Give your Liberty adviser or broker a call, contact our call centre on 0860 327 327, or visit www.liberty.co.za