Lifestyle Protector

Benefits for the Young Achiever

LIBERTY

60 years of working every day for your one day

Protecting your current and future lifestyle

You enjoy every moment of life while also focused on working hard towards your goals. Perhaps you want to start a family, buy a home or even be a business owner one day.

Right now your income is your biggest asset. What you earn allows you to sustain your lifestyle, go out with your friends, travel and possibly even sustain your parents' lifestyle. But what if for some reason you could no longer earn that income?

Consider these Lifestyle Protector benefits so that you can focus on living in the now and be assured that you are also thinking of your future.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Your income sustains your lifestyle. If you had to be disabled or retrenched and could no longer earn that income, how would you be able to sustain your lifestyle?	✓ Absolute Income Protector	Under **Absolute Income Protector**, you can cover yourself for up to 100% of your after-tax insurable monthly income for the first 24 months.
	✓ Extended Absolute Income Protector (with Claim Booster)	The **Extended Absolute Income Protector** benefit is a long-term income protection benefit that allows you to protect up to 75% of your after-tax insurable monthly income and includes various claim definitions, after the expiry of the 24-month waiting period. The **Claim Booster** will increase the monthly payment by 33.3% if you are fully disabled or permanently impaired with the highest severity. This feature comes at no additional cost to you.
	✓ Retrenchment Protector [1]	The **Retrenchment Protector** 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.
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?	✓ Living Lifestyle Protector [2]	The **Living Lifestyle Protector** pays 3 or 24 times the Absolute Income Protector sum assured as a lump sum based on the severity of a critical illness suffered (as covered by the benefit).
Do you have debts that need to be paid off, if you die unexpectedly, such as student loans, car loans or credit card debt? Should you pass away, are there others who may have depended on your income in the future?	✓ Life Cover ✓ Immediate Expenses Benefit	With **Life Cover**, in the event of your death, Liberty will pay your nominated beneficiaries a lump sum. At no additional cost, you will also have the option to exercise the **Terminal Illness Benefit** and **Immediate Expenses Benefit** (if selected).
Should you be disabled or impaired, have you thought about the cost of the adjustments you may need to your car or house for example, to adapt to a new lifestyle?	✓ Capital Disability (Plus)	**Capital Disability (Plus)** pays you a lump sum if you are occupationally disabled. There are two definitions of occupational disability: • Own occupation disability (OOD) • Own or any reasonable occupation disability (OD).

[1] To select Retrenchment Protector at least one of the following benefits must be selected on the policy: Life Cover, Renewable Life Cover, Absolute Income Protector, and/ or Extended Absolute Income Protector.
[2] The benefit is only available to you if you have selected Absolute Income Protector.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Alternative benefits that can be taken instead of Capital Disability (Plus)		
A more comprehensive option is cover for occupational disability and impairment.	☐ Absolute Protector (Plus)	**Absolute Protector (Plus)** 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.
For some occupations and for people not formally employed, impairment cover may be more appropriate.	☐ Impairment (Plus)	**Impairment (Plus)** pays you a lump sum if you are permanently impaired. The size of the payment depends on the severity of your impairment.
	☐ Absolute Impairment (Plus)	**Absolute Impairment (Plus)** pays you 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 Absolute Impairment (Plus) benefit will always be for the full sum assured.
Our trend in claim statistics shows that the biggest claim cause among young people is cancer. Have you considered how a critical illness would affect your current lifestyle?	✓ Living Lifestyle (Plus) ✓ Top-Up Option ✓ Extended Option	**Living Lifestyle (Plus)** is a benefit that pays a lump sum for a claim arising from any critical illness that is covered under the benefit categories. The **Top-Up and Extended Options** allow the insured to be more comprehensively covered in terms of benefit pay-out percentages and events.
At a young age, your life cover needs may be less. However, at a later stage if you plan to get married or have children, you may need to increase your cover then.	✓ Future Protector	With **Future Protector**, you will have the option to purchase cover in future without further underwriting (other than a negative HIV test).
Should you be disabled or retrenched, your financial position may suffer. Would you be able to maintain the other benefits on your policy to protect against other life-threatening events?	✓ Premium Protector - Disability	The **Premium Protector – Disability** 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.
	✓ Premium Protector - Retrenchment	The **Premium Protector – Retrenchment** protects you against the inability to pay your Lifestyle Protector premiums in the event that you should be retrenched.
	✓ Financial Protector	**Financial Protector** is a savings benefit that can be used to protect your policy in times of temporary financial difficulty.

For more information speak to your Liberty adviser or broker, or visit www.liberty.co.za