Lifestyle Protector

Benefits for the Home Executive

LIBERTY

60 years of working every day for your one day

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

Protecting your family's future

Even though you may not work for a formal business, you are a valuable part of your family home. If you had to hire the right people to do what you do – it would easily cost hundreds of thousands of rands[1] a year. Has your family considered the gap you'd leave if something unfortunate had to happen, to you? Who would do the grocery shopping, take the children to school, make sure the homework is done and that the household budget is in order?

Consider these Lifestyle Protector benefits and have the peace of mind that your family will continue to be taken care of.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
When you pass away, would you like to provide your family with some support so they can continue with the lifestyle they're used to?	✓ 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).
	✓ Funeral Benefit	The **Funeral Benefit** provides you and your family with the peace of mind that a payment towards funeral costs will be made in the event of a death in your family.
When you pass away, would you want peace of mind to know that your child's tuition fees will be paid directly to the institution?	✓ EduCator (Death only)	**EduCator** pays the costs associated with a child's education (until the end of the child's first tertiary level qualification) if you should die prior to the child's 24th birthday.
Should you be impaired, would you have to employ a helper to look after your children and household?	✓ Absolute Impairment (Plus)	The **Absolute Impairment (Plus)** benefit pays you a lump sum if you are permanently impaired and the criteria required to establish impairment are met. Impairment refers to the loss of function in any part of the body, whether it is physical, functional or mental.
Alternative benefits that can be taken instead of Absolute Impairment (Plus)		
A more affordable option is impairment cover on a tiered basis.	☐ 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.
Our trend in claim statistics shows that younger and younger people are diagnosed with critical illnesses and disabilities. 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.
	✓ Female Living Lifestyle[2] (if you are a female)	The **Female Living Lifestyle** benefit helps you cope with financial needs related to lifestyle-changing health events such as a result of serious pregnancy complications or if your baby is born with major congenital birth defects. The benefit provides you with financial protection by way of a lump sum payout.

[1] As reported by FIN24: http://www.fin24.com/Economy/Housewife-worth-more-than-R50-000-per-month-20150419.
[2] The benefit is only available to female lives 35 (age next) and younger and who have selected Living Lifestyle (Plus).

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Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Should your child be diagnosed with cancer, have you considered how it would affect you and your child's lifestyle?	✓ Child Living Lifestyle [2]	**Child Living Lifestyle** 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.
Would you want to increase cover at a later stage as your family grows?	✓ Future Protector	With **Future Protector**, you will have the option to purchase cover in future without further underwriting (other than a negative HIV test).

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

[2] The benefit is only available if you have selected Living Lifestyle (Plus).