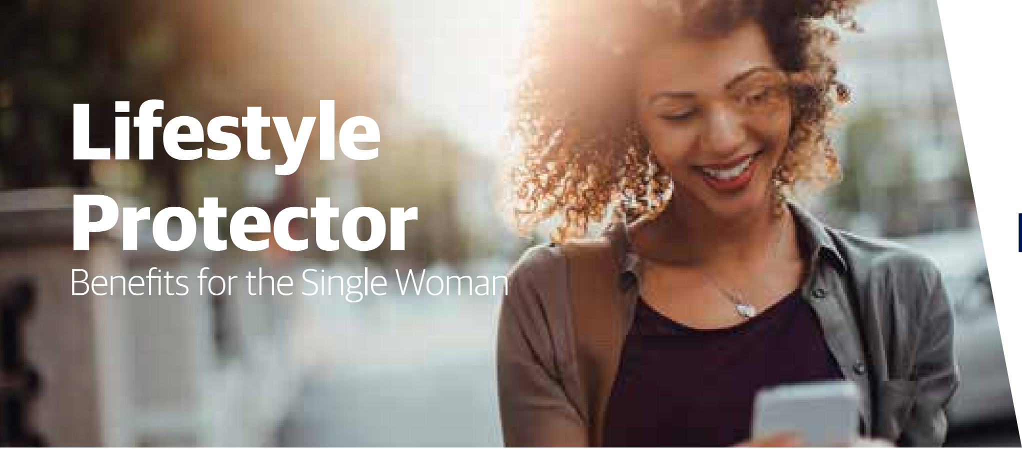

Lifestyle Protector

Benefits for the Single Woman

LIBERTY

60 years of working every day for your one day

Getting and staying financially free as a single woman

As a single woman, building your career and succeeding in your personal life is important to you. Getting ahead, taking care of yourself and possibly even a child is all possible. Yet, have you considered the financial impact of a critical illness or disability? There is a notable increase in the incidence of critical health conditions diagnosed among women. You are also not immune to death or disability and need to empower yourself to deal with these incidents.

Consider these Lifestyle Protector benefits that help to protect your financial lifestyle as a single woman.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Your income sustains your lifestyle. What if you became disabled or retrenched and could no longer earn an 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).
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? Or do you have debt that will need to be paid off in such an event?	✓ 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 Expense 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?	✓ 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.

[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.

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Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Alternative benefits that can be taken instead of Absolute Protector (Plus)		
A more affordable option is cover for occupational disability.	☐ 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).
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.
We have found that breast cancer is the most common cancer affecting women. Have you considered what impact a critical illness could have on 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 [3]	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.
Would you want to increase cover at a later stage as your circumstances change such as when you buy a property?	✓ 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 your remaining risk benefits 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

[3] The benefit is only available to female lives 35 (age next) and younger and who have selected Living Lifestyle (Plus).