Lifestyle Protector

Benefits for the Working Mother

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LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

Protecting your family's future

As a modern mother, you may juggle building your career and lifestyle while raising your children. This is because you have an inherent need to give your children the best start in life. Every mother knows that expenses like the bond, school fees and groceries have to be taken care of but her salary also pays for those "oh please mummy" moments. No mother wants to face the emotional and financial impact that a critical illness or disability can have on her family.

Consider these Lifestyle Protector benefits and the value they can add to your family's lifestyle security.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
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 (with Child Illness 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. The **Child Illness Protector** pays monthly payments for 12 months if your child is diagnosed with terminal illness (less than 12 months life expectancy). This feature comes at no additional cost to you.
	✓ 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.
	✓ Guaranteed Dependant Protector [1]	Should you die within 12 months from your first Absolute Income Protector claim payment, the **Guaranteed Dependant Protector** will pay up to 12 times your Absolute Income Protector sum assured as a lump sum to your beneficiaries.
	✓ Retrenchment Protector [2]	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 [1]	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).
Should your family suffer from a critical illness, would you want some time off work to spend with them?	✓ Living Lifestyle Dependant Protector [1]	The **Living Lifestyle Dependant Protector** pays out 6 times the Absolute Income Protector sum assured as a lump sum if your spouse or your child suffers a critical illness covered by the benefit.
Would you want your premiums covered while you take some time off work to look after your new-born baby?	✓ Maternity Pause Option	This benefit comes to you at no additional cost provided you meet the qualification criteria. [3] The **Maternity Pause Option** pays a lump sum when you commence maternity leave, due to either pregnancy or legal adoption. The lump sum amount is equal to 4 times your monthly Income Protector premiums.

1 The benefit is only available to you if you have selected Absolute Income Protector.
2 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.
3 The benefit is only available to female lives 59 (age next) and younger and who have selected at least two of the following benefits: Guaranteed Dependant Protector, Living Lifestyle Protector, Living Lifestyle Dependant Protector.

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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 you may owe that will need to be paid off in the event of your death?	✓ Life Cover ✓ Immediate Expenses Benefit ✓ Funeral 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). 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.
Should you become disabled or pass away, would you want peace of mind to know that your child's tuition fees will be paid directly to the institution?	✓ EduCator	**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, become occupationally disabled or severely ill prior to the child's 24th birthday.
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?	✓ 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.
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) ☐ Absolute 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)** 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 two biggest claim causes among young parents is cancer and cardiovascular conditions. Have you considered how a critical illness would affect your current lifestyle?	✓ Living Lifestyle (Plus) ✓ Top-Up Option ✓ Extended Option ✓ Female Living Lifestyle [4]	**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. 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.
We have found younger and younger people are being diagnosed with critical illnesses. Should your child be diagnosed with cancer, have you considered how it would affect you and your child's lifestyle?	✓ Child Living Lifestyle [5]	**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).
Should you be disabled or retrenched, your family's financial position may suffer. Would you be able to maintain your remaining risk benefits to protect against other life-threatening events?	✓ Premium Protector – Disability ✓ Premium Protector - Retrenchment ✓ Financial Protector	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. 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** 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

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