Lifestyle Protector

Benefits for Retirees

LIBERTY

60 years of working every day for your one day

Protecting the retirement lifestyle that you have planned

After years of formal employment, you're finally enjoying a new sense of freedom. You can start new hobbies, reconnect with friends, spend more time with your partner, take extended vacations and more.

How would your plans be impacted if an unexpected illness or accident were to happen? Would your savings be enough to pay for unforeseen bills or household care and still provide for a comfortable retirement? Would your family be able to take care of you and continue to pay the bills if the worst were to happen?

Consider these Lifestyle Protector benefits and the cover they can offer to your lifestyle.

Questions to consider	Benefits that may interest you	Lifestyle Protector benefit description
Are your affairs in order should the worst happen? Does your spouse have enough to live comfortably if you were no longer here? Is your estate liquid and would you like to ensure that any duties are paid?	✓ Life cover - Whole of Life [1] ✓ Immediate Expenses Benefit	With **Life Cover**, in the event you pass away, Liberty will pay your nominated beneficiaries a lump sum. At no additional costs, you will also have the option to exercise the **Terminal Illness Benefit and Immediate Expenses Benefit** (if selected).
Should you become permanently impaired after retirement, you no longer face the risk of being unable to work. However you do face the risk of unforeseen expenses which effectively reduce your income after retirement. Are your savings enough to cover such eventualities?	✓ Impairment (Plus) - Whole of Life [2]	**Impairment (Plus)** pays you a lump sum if you are permanently impaired. The size of the payment depends on the severity of your impairment. Once you are retired the nature of your cover will change. After retirement, if you become permanently impaired as defined in the policy document, you will receive a monthly benefit which increases each year with inflation (as measured by CPI capped at 10.5%) for the remainder of your life. The amount of your monthly benefit is a proportion of the sum assured and depends on the severity of your impairment.
You've build up retirement savings to ensure you can live comfortably with the retirement income you receive. However have you considered how an unexpected illness or impairment may deplete that income faster than you've expected?	✓ Living Lifestyle (Plus) – Whole of Life [3] ✓ 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.
Should you experience times of financial difficulty, would you be able to maintain your risk covers in place to protect against other life-threatening events?	✓ 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

[1] The maximum entry age for this benefit is 80 years (next birthday).
[2] The maximum entry age for this benefit is:
- 64 years (next birthday) if the level premium pattern is selected, else
- 60 years (next birthday) is other premium patterns is selected

[3] The maximum entry age for this benefit is 70 years (next birthday).