

Protect the business you have built



LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

You've worked hard to make your business a success. Make sure you protect it.

The loss of a key employee may have significant consequences on your business. You may also have limited term debts on which you signed personal surety, or want life cover on a partner to buy out their shares should they pass away. Lifestyle Protector provides comprehensive, flexible term benefits to match the duration of the cover to your business' needs.

How does term cover work?



You get to choose a cover period of 5 to 25 years on a range of benefits that give you peace of mind should you pass away or become disabled during that time.



Your premiums are level and guaranteed for up to ten years. The shorter the term of your cover, the lower the premiums.



The conversion option allows you to extend the term of your cover* for as long as you need it with limited underwriting.

*Subject to the product rules and premium rates at the time of conversion.

TERM COVER FOR THE BUSINESS PERSON

KEY PERSON INSURANCE

Your business has key personnel whose skills, knowledge and expertise are not easy to replace.

SOLUTION

The business can take out term cover so that if a key person passes away or becomes disabled the business is paid out to help lessen the impact on profitability.

PERSONAL LIABILITY PROTECTION

As an owner you may have to sign personal surety on debts, making you responsible if anything happens to the business.

SOLUTION

The business may want to take out term cover for the duration of your ownership. This cover will protect your personal estate if you were to pass away, become disabled or be diagnosed with a critical illness.

BUY AND SELL AGREEMENT

Your partner may bequeath their interest in the business to their family or another party.

SOLUTION

The surviving co-owners need immediate funding, following their partner's passing, to buy out the partner's business interest to ensure continued control of the business.

For more information, please speak to your Liberty financial adviser or broker. Contact our call centre on **0860 456 789** or visit **www.liberty.co.za**

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