

# Insure the **one thing** that pays for **everything.**



LIFE INVESTMENTS INSURANCE HEALTH PROPERTIES ADVICE



## Paying for your child's education shouldn't be a problem.

From the first day of school to the day your child graduates from university, you want to give him/her everything he/she needs to succeed in life. That's why it's important to insure the one thing that pays for it all - your income.

Should you no longer be able to earn an income due to critical illness, disability or impairment, Liberty's Income Protection benefits will pay you an income so you can still afford to provide for your family.

**Speak to a Liberty financial adviser or broker today about Liberty's Income Protection or visit [www.liberty.co.za](http://www.liberty.co.za)**



### Living Lifestyle Protector

#### What is it?

This benefit pays you a lump sum of 3 or 24 times the sum assured if you suffer a critical illness.

#### Why you need it?

During these difficult times finances should be the last thing on your mind. This benefit covers your loss of income so you can continue to pay for your family's everyday expenses.



### Living Lifestyle Dependent Protector

#### What is it?

This benefit pays you a lump sum of 6 times the amount assured if your spouse or child suffers a critical illness.

#### Why you need it?

Taking care of a loved one who is critically ill can be very costly. This benefit helps relieve the financial burden so you can focus on comforting your family.



### Guaranteed Dependent Protector

#### What is it?

Should you pass away within 12 months of the benefit payment commencement date, this benefit will pay the balance of your first year's claim payments (12 months) for an Absolute Income Protector as a lump sum to your family.

#### Why you need it?

By paying a lump-sum to your family, this benefit ensures that they're taken care of, even when you're no longer there.



### Claim Booster \*\*

#### What is it?

This benefit increases your monthly claim amount by a third if you are unable to perform your job due to disability and are impaired at the highest severity level. You may receive up to 100% of your pre-disability after-tax insurable income.

#### Why you need it?

If you're unable to return to work for an extended period, our Claim Booster benefit will help cover your loss of income during this difficult time.

\*\*When member is covered by our Extended Absolute Income Protector.