

# Protect your family while they depend on you



LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

## Your family depends on you. Make sure they're protected until they can take care of themselves.

Lifestyle Protector has comprehensive, flexible benefits that can match the term of your cover to your personal circumstances. Term benefits have a conversion option to provide long-term security in case your needs change and the elective PayOut feature which pays your premiums back if you keep your cover until the end of the term.

### 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, become disabled or critically ill during the term.



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.

## Get your premiums back with PayOut

The elective PayOut feature can be added to the term policy at inception. This feature pays a percentage of your term premiums, including the additional premium for PayOut, back at the end of the term. We guarantee that the percentage of premiums accumulated towards your PayOut will be 100% for the first 10 years (or original policy term if less than 10 years) thereafter it may be reviewed.

Even if you happen to claim a portion of a benefit which remains in place until the end of the term, all previous and remaining premiums for that benefit will form part of the total PayOut. The PayOut is calculated at a benefit level so claims or cancellations of other benefits on the policy won't prevent the PayOut on the benefits that remain.

## Make sure your children are taken care of

Peter has a 6-year-old daughter named Lisa. He knows that she will grow into a young independent woman one day. But until then, he wants to make sure that she is taken care of. That's why he's taken out a Lifestyle Protector policy to cover himself for 15 years. By ensuring that all of Lisa's needs are covered no matter what happens, he knows that she has a bright future ahead.

Peter also decided to take the PayOut feature which he can use to help finance Lisa's very first car, help pay off her student loans or even use it to kick start her new business when she turns 21.

Lifestyle Protector will cover Peter should he be diagnosed with a critical illness, become disabled or pass away during the term.

Now Peter has complete peace of mind, knowing that Lisa has the financial freedom to reach her goals and achieve her full potential.

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](http://www.liberty.co.za)**

### Disclaimer

The information contained in this document does not constitute advice by Liberty. Any legal, technical, or product information contained in this document is subject to change from time to time. This document is a summary of the features of the product as at the time of publication. If there are any discrepancies between this document and the contractual terms and conditions the latter will prevail. Any recommendations made must take into consideration your specific needs and unique circumstances. All Risk products are underwritten by Liberty Group Ltd. Liberty Group Ltd is an Authorised Financial Services Provider in terms of the FAIS Act (no 2409). ©Liberty Group Ltd 2015. All rights reserved.