

INCOME PROTECTOR



LIBERTY

**The most comprehensive  
income protection solution**

Our Income Protector holistically protects your  
income against life's uncertainties

## **Liberty's Income Protector is the unparalleled benchmark for income protection benefits in South Africa.**

The core focus of our product design is you - to give you only the most appropriate cover suited to your specific needs. With its dynamic modular approach to cover, Income Protector gives you complete control to choose the income protection benefits that suit your needs and your pocket.

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# Overview

## Your ability to earn an income is your biggest asset – protect it.

Your income not only determines your lifestyle, but also your future. You may however suffer an unfortunate event that sees you becoming disabled, physically impaired or being diagnosed with a critical illness. The consequences of this to your ability to earn an income could be drastic but the effect on your ability to lead a fulfilling life shouldn't be.

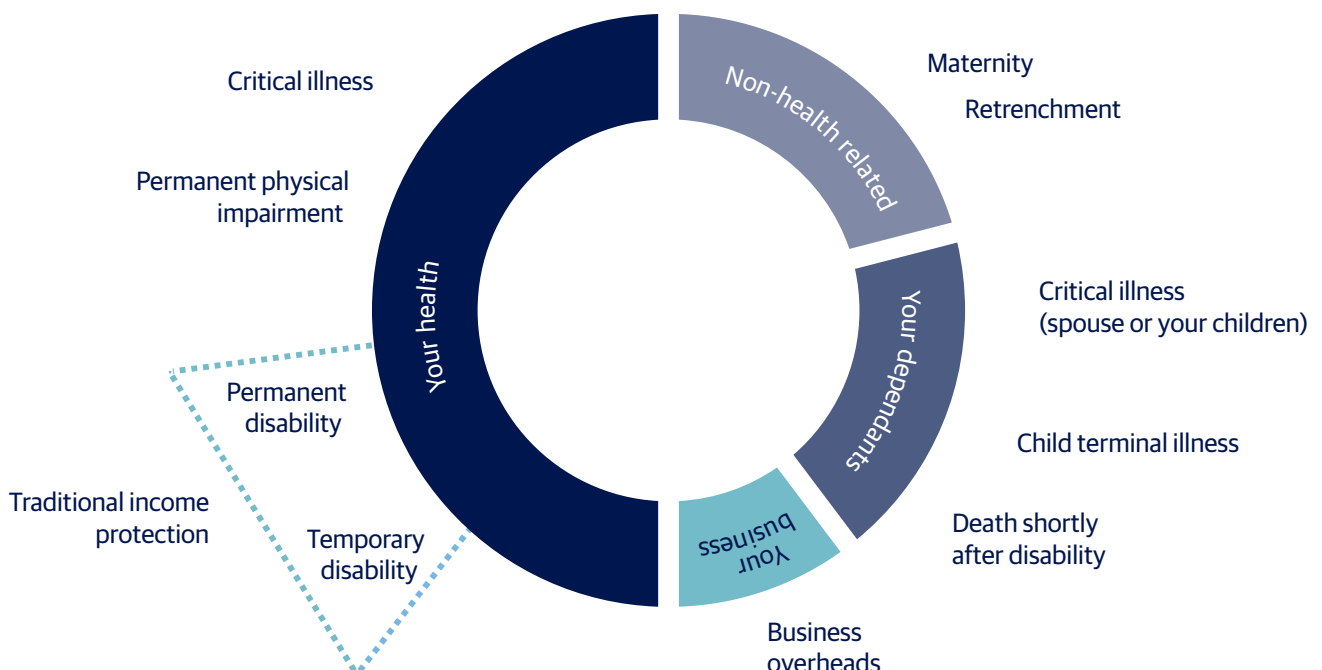
At Liberty we understand this and have created the industry's most comprehensive income protection solution covering a wide range of scenarios that could negatively affect your income. With a range of market firsts, flexible options and the ability to tailor solutions to meet your specific needs and pocket, you have complete peace of mind knowing you are covered against life's uncertainties.

## Our income protection solution

Protecting your ability to earn your income is non-negotiable. But your inability to do your job due to an accident, injury or illness is only part of what could threaten this. Unlike traditional income protection benefits, we look at **everything** that could negatively impact your income, for example, retrenchment, critical illness and even maternity - to provide you with unparalleled protection. You can even extend your cover to protect your family against a range of risks as well.

Factors that personally affect your ability to earn an income

Factors that negatively affect the income of your family and business



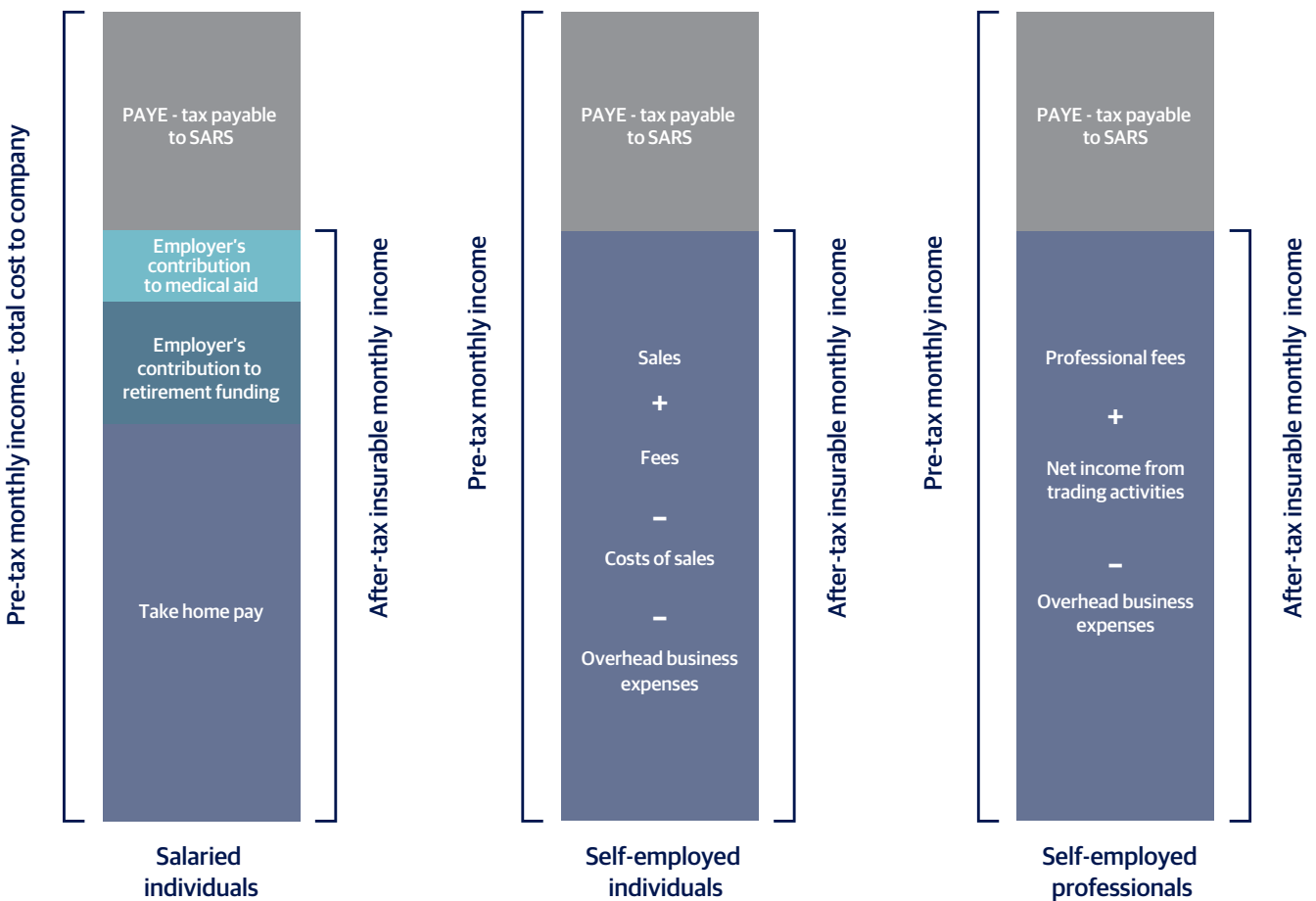
# How much can you cover ?

Income Protector aims to ensure that you are in the same financial position after disability or impairment as you were while working. You can therefore cover yourself for up to 100% of your after-tax insurable monthly income.

## Calculating your after-tax insurable monthly income

Your after-tax income is your pre-tax income less any tax payable. Although some people don't readily know this amount, it can easily be estimated using the pre-tax income amount. Lifestyle Protector provides flexibility for you to choose to cover your estimated or actual after-tax income.

Your after-tax insurable monthly income can be determined as follows:





## Proof of income

We provide you with a choice to provide proof of income at policy inception or at claim stage, unless your cover amount exceeds a certain limit. Providing proof of your income at policy inception has the following advantages:

- You will not have to provide proof of income at claim stage, should you ever claim. This provides you with greater security and peace of mind.
- If you are self-employed, you could increase your cover amount by adding up to 20% of business expenses that will become personal expenses upon disability. Expenses that are insured under another insurance benefit that aims to cover business expenses and personal expenses that are not business related cannot however be included.

## Professionals

Professionals (as classified by Liberty) can take advantage of special features available under Absolute Income Protector and Extended Absolute Income Protector.

As a professional you qualify for preferential premium rates and higher maximum sum assured limits. Furthermore, if you are younger than 35 at a claim anniversary, the "super in-claim escalation" will apply to you. In the event of a claim, the claim amount will increase at the anniversary of the claim by 150% of the normal claim increase rate which you selected for your benefit. Liberty knows that because you are younger and a professional, you stand to lose more on future potential salary increases. These increases would typically be higher than what would be received by non-professionals.

## Assessment of your future income

You can review your Absolute Income Protector and Extended Absolute Income Protector sum assured immediately after each policy anniversary to make sure you still have sufficient cover. You can do this without having to provide any medical evidence or declare that you are in good health, provided you meet the qualification criteria and your increase percentage is within the allowable limits. This ensures that your cover keeps up with your actual annual salary increase.

# Get the cover you need

Income Protector consists of three layers, each protecting you from different combinations of risks to your income. These three layers are structured so that you can add the benefits that suit your specific needs to protect the lifestyle that you are accustomed to.



## Core layer

The core layer consists of the Absolute Income Protector benefit. It provides income protection of up to 24 months after disability if you are unable to perform your job due to a temporary or permanent disability or if you suffer a permanent impairment. Other benefits include the free **Child Illness Protector** and optional Overhead Expenses Protector.

## Extended layer

The benefits forming part of the extended layer provide you with long-term security and covers you against more permanent disabilities and impairments. The Extended Absolute Income Protector provides you with a monthly benefit starting 24 months after your disability or impairment and can be paid up to your chosen retirement age. Our industry leading **Whole of Life** cease age option also allows you to protect your retirement income from being eroded by expenses associated with a permanent impairment after retirement.

## Comprehensive layer

The comprehensive layer benefits provide holistic income protection by covering you against other risks which may negatively affect you and your family's income. In combination with the Absolute Income Protector and Extended Absolute Income Protector, these benefits provide you with total income protection for complete peace of mind. The benefits in this layer protect your income against **retrenchment**, critical illness (for you and your family), dying shortly after becoming disabled and even maternity.

# Definitions



**Occupational disability**

A temporary or permanent inability to perform your job due to an injury or illness.



**Impairment**

A permanent loss of function in any part of the body whether it is physical, functional or mental. Your claim amount depends on the medical severity of the impairment you suffer and not whether you can work or not.



**Monthly sum assured**

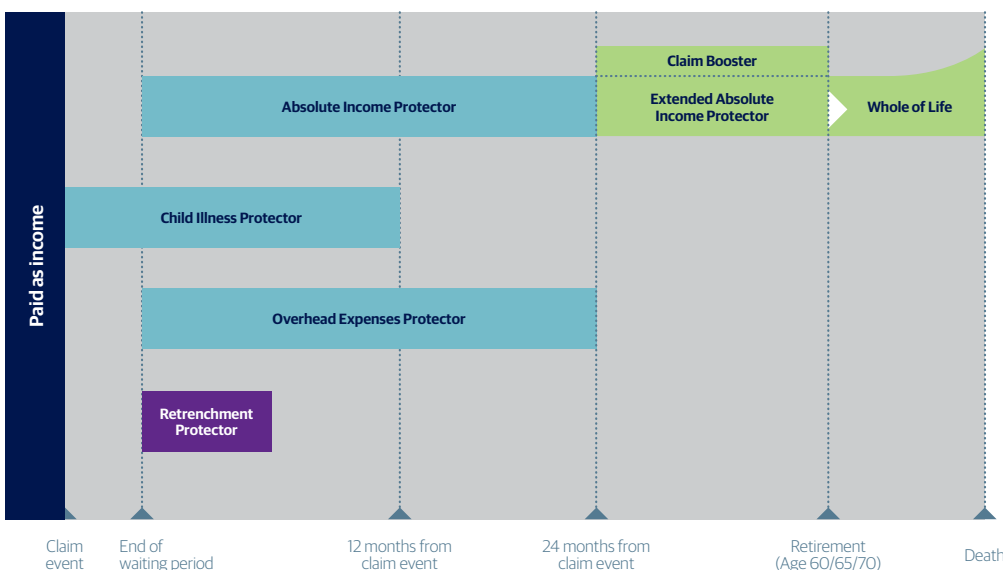
The monthly benefit amount that you will receive if you become disabled or impaired. The percentage paid will depend on the severity of the impairment.



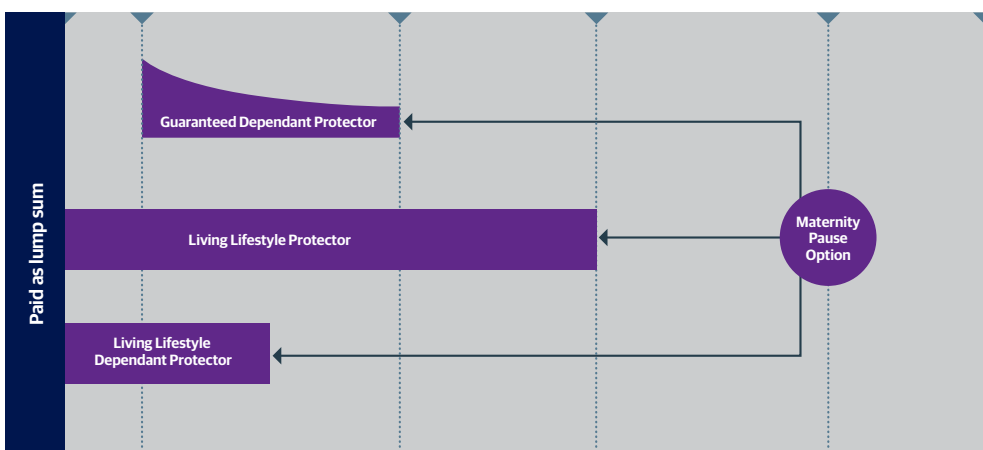
**Waiting period**

The minimum period of time you must be disabled or impaired before you can start receiving claim payments.

# The big picture

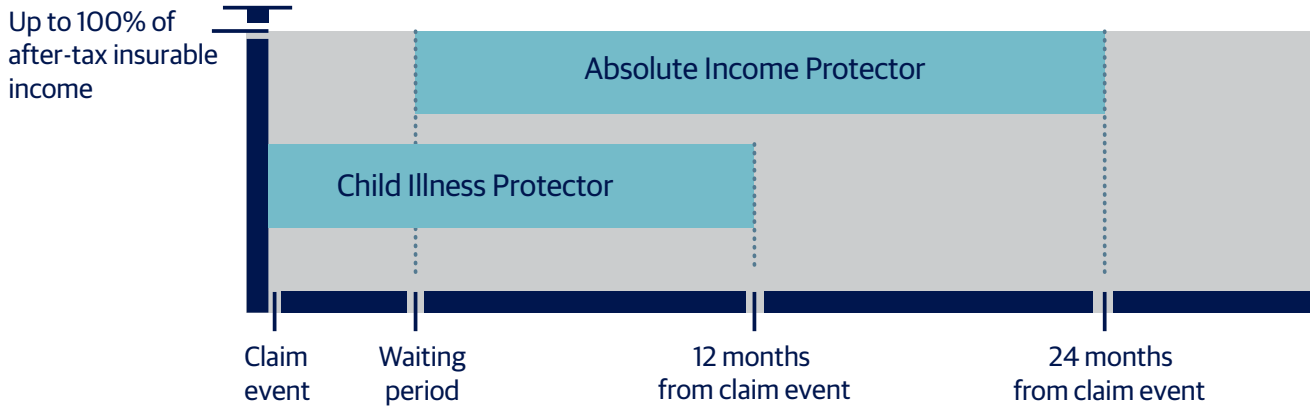


Unlike our competitors we know that your income protection needs do not end at retirement and have therefore introduced the industry's first income protection benefits for life. Through our Whole of Life term option you are now able to extend your cover beyond retirement.



# Absolute Income Protector

With free Child Illness Protector



## Why do I need it?

An injury or illness can occur suddenly and can affect you for a varied amount of time. In some cases you may be affected for a few days or months, while others, for the rest of your life. People usually do not have enough sick leave to cover their income for longer periods of absence and therefore have to cover their salary through income protection. You will need to cover your living expenses to keep up with your basic lifestyle during your disability or impairment until you are able to return to work.

The benefit will pay you a monthly claim amount if you cannot do your job due to illness or injury, or if you can still do your job, but are permanently impaired. For impairment claims you will be paid either 100%, 75% or 50% of your monthly sum assured, depending on the severity of the impairment.

## What does it cover?

Absolute Income Protector cover can be chosen by itself if you only want temporary cover, or can be used in conjunction with the Extended Absolute Income Protector to provide you with comprehensive long-term cover.

The maximum number of benefit payments that you could receive per disability depends on the waiting period selected and ranges from 12 to 24.

## For how long will I be covered?

Absolute Income Protector covers you for up to 24 months following an event that causes temporary or permanent disability or permanent impairment.

## How many times can I claim?

Multiple claims are possible, provided that the:

- Maximum payments have not already been paid or
- Disability or impairment claim is totally unrelated to the previous disability or impairment for which the maximum payments have already been made.

## Is there a minimum period I will be paid for?

You are guaranteed that your claim will be paid for a minimum period of time for specific short term injuries (e.g. fractures) and hospitalisation events. These defined claims will only be available if your waiting period is one month or less.





## A real life “what if”

John McRoy is a 42-year-old accountant. He’s happily married to Sarah and together they have two talented teenage boys and a little girl. John and Sarah decide to take the boys on a hiking trip up Table Mountain when disaster struck. John slips and falls six metres down a cliff injuring his back. He’s unable to walk, let alone sit in an office chair, and will have to remain in rehab for at least two years. In that split second the McRoy’s household’s life turns into a nightmare.

## Enter John’s financial adviser

John’s adviser reminds John and Sarah about Liberty’s Absolute Income Protector benefit they bought long before that unfortunate day on Table Mountain. Liberty’s Absolute Income Protector covers John for loss of income for up to 24 months after his disability. His full sum insured is paid and because he chose a one month waiting period, he will receive up to 23 payments under his benefit. John relaxes knowing that Sarah and the kids will be fine for his recovery period. With total peace of mind, he can now focus on getting better. All thanks to Liberty’s Absolute Income Protector.

# Child Illness Protector

## Why do I need it?

If your child became terminally ill you would want to spend as much time caring for them as possible. This is why we have included the Child Illness Protector **free of charge** under the Absolute Income Protector benefit.

## For how long will I be covered?

There is no waiting period under this benefit, allowing you to care for your sick child from day one, for up to 12 months, without having to worry about your finances.

## What does it cover?

You do not have to physically lose your income in order to claim under the benefit, giving you the freedom to choose whether you should stay home or hire a caregiver instead. This unique benefit pays you your monthly sum assured (up to a maximum of R30 000 per month) if your child (who is 18 years or younger at claim stage) is diagnosed with a terminal illness.

## A real life "what if"

Chris and Marge Taylor are the proud parents of three kids that they love very much. The Taylors' are a close-knit family and spend every possible minute they can together. Chris works as an estate agent and Marge is employed at the local hospital as a trained nurse. Suddenly and without warning their youngest son, Luke, falls ill. He's diagnosed with terminal leukemia. Left with no choice, Marge immediately quits her job at the hospital to take care of Luke. The loss of Marge's income puts immense pressure on the family's finances. To make matters worse, Luke's medical bills keep piling up.

## Enter the Taylors' financial adviser

He reminds Chris and Marge about the free Child Illness Protector that forms part of the Absolute Income Protector benefit that Marge purchased long before Luke fell ill. The unique cover pays Marge's benefit, up to a maximum of R30 000 per month for up to 12 months, while Luke is alive. Chris and Marge give a huge sigh of relief. With Marge's income taken care of, she can focus on her key priority – looking after Luke. Liberty would have it no other way. We want to give you the support you need to look after your children when life's unexpected misfortunes happen.

# Overhead Expenses Protector

## Why do I need it?

Being a business owner is hard work. Keeping it running if you become disabled or impaired is next to impossible. You can't afford your overheads to take a knock as they are often the base for maintaining your business while you are not there. Overhead Expenses Protector covers the future of your business while you focus on your own recovery.

## What does it cover?

The Overhead Expenses Protector covers you for an inability to meet business overhead expenses as a result of you being unable to perform your job due to a temporary or permanent disability.

You can cover yourself for up to 75% of your overhead expenses up to an overall maximum of R120 000. Any claim can be paid for up to 23 months after a one month waiting period. This benefit is only available if you are self-employed.

## Harnessing the full potential of Income Protector

To increase the level of protection within Income Protector, you may add optional benefits.

The following additional benefits are available:

### Retrenchment Protector

Protects you from financial loss due to retrenchment by paying you your insured amount for up to six months.

### Living Lifestyle Protector

Pays you a lump sum of 3 or 24 times the Absolute Income Protector sum assured if you suffer a critical illness.

### Living Lifestyle Dependant Protector

Pays you a lump sum of six times the Absolute Income Protector sum assured if your spouse or child contracts a critical illness.

### Guaranteed Dependant Protector

If you pass away before having received at least one year's worth of claim payments for an Absolute Income Protector claim that is being paid at the time you pass away, your family will be paid the balance of the first year's claim payments as a lump sum.

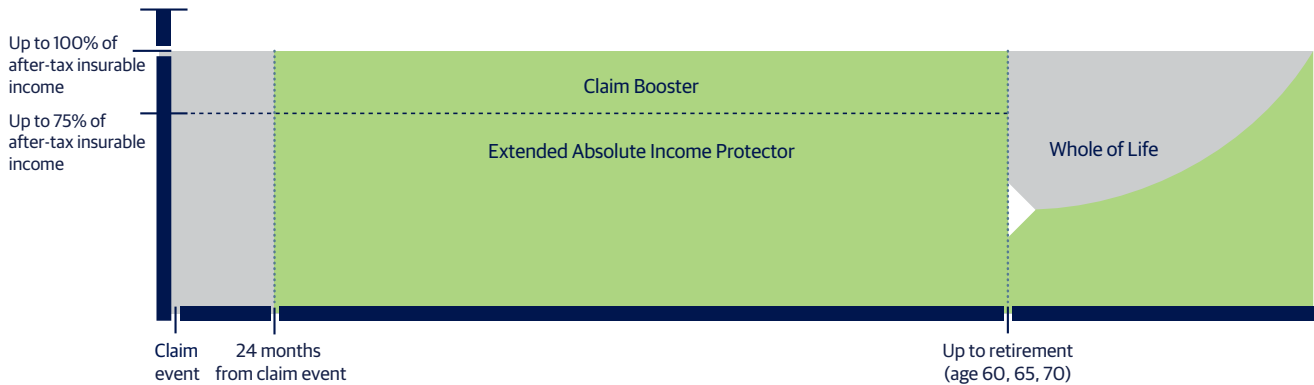
### Maternity Pause Option

Prepays four months' Income Protector premiums while you are on maternity leave. This benefit gives you security in taking care of your premiums while you are enjoying your new baby.

For more details on these market-leading benefits and features, please refer to the relevant sections later in this document.

# Extended Absolute Income Protector

## With free Claim Booster



### Why do I need it?

A long-term disability or impairment could have a drastic impact on your future income. The longer you are unable to work, the greater the impact on your life. In some cases you may never be able to work again – imagine what that would do to your financial position. Fortunately we have the Extended Absolute Income Protector which protects you against this very eventuality.

### What does it cover?

The Extended Absolute Income Protector benefit covers you against longer term disability and impairments. The benefit pays you a monthly claim amount after 24 months of being disabled or impaired. The first 24 months of your disability or impairment may be covered by the Absolute Income Protector benefit or you may be covered by a temporary income protection benefit provided by your employer.

Extended Absolute Income Protector allows you to protect up to 75% of your after-tax insurable monthly income and, just like Absolute Income Protector, includes comprehensive claims definitions to give you complete peace of mind.

### Does my claim increase?

At the anniversary of the start of the claim, the claim amount will increase annually in line with your pre-set option of 0%, 5% or CPI (capped at 10,5%). After retirement, permanent impairment claims are always increased by CPI (capped by 10.5%).

## Claim Booster

Although we know that everyone wants to return to work after a disability, this may not always be possible. What's more is that you can generally only insure up to 75% of your after-tax insurable monthly income for longer term disabilities. We understand that your family's financial position will be jeopardised in the event of you suffering a serious long-term disability and an income that is less than your current income.

To protect you against this, we have included the Claim Booster in our Extended Absolute Income Protector. This benefit is **free of charge** and will increase your monthly claim payment by 33.33% if you qualify. In effect, this means you may receive your full pre-disability after-tax insurable income.

To qualify, you need to be both occupationally disabled, i.e. not be able to do your job, and qualify under the impairment definitions at 100% severity level. By increasing your claim amount, Liberty aims to ensure that you can replace a larger proportion of your income where your condition is regarded as severe.





## Whole of Life cease age option

### Why do I need it?

Some of our competitors believe that protection of your income ends at retirement. But with us you can choose to continue your benefit to a retirement age of 60, 65, 70, or you can choose our **unique term** option of Whole of Life cover. Choosing this Whole of Life option means we would provide you with income protection cover for the rest of your life.

When you retire you no longer work and therefore do not draw a work-related income. You may receive income from other retirement savings, but if you are permanently impaired you face the risk of incurring higher expenses to take care of your condition. Paying for unforeseen expenses such as caregivers or nurses becomes a new reality. Your cost of living will, in most circumstances, increase beyond what you had planned for (or will be able to afford). Fortunately, if you choose the Whole of Life cease age option, you will have additional finances to help meet these unexpected expenses.

### When I have to claim before retirement

With the Whole of Life cease age option your Extended Absolute Income Protector will cover you for all your pre-retirement disability and impairment needs. If you suffer a disability or impairment, Liberty will pay you a monthly claim amount until age 70.

At age 70, your condition will be reassessed to check whether you qualify for a claim after retirement. If you do, your claim payment will be recalculated based on the claim percentages which apply after retirement and a claim will be paid for the rest of your life.

### When I have to claim after retirement

If you suffer a permanent impairment after retirement, the permanence of the impairment is assessed and you will be paid a monthly claim amount which increases each year with inflation (as measured by CPI and capped at 10.5%). Your claim amounts will therefore keep up with inflation so that your standard of living does not have to change. The payment you receive will be based on a percentage of your Extended Absolute Income Protector sum assured and can be 50%, 33.33% or 16.67%, depending on the severity of your impairment.

### When am I considered retired?

You will be considered retired if you have reached age 55 and have stopped your occupation (not due to a disability or impairment claim) or you are 70.



## A real life “what if”

Nigel is an engineer and has been one for 12 years. On a cold Bloemfontein morning Nigel begins a building inspection. Just as he is about to come down a scaffolding on site, he slips and lands on his back, immediately paralysing himself. After hours in hospital, doctors inform him of his situation. His sense of freedom disappears and is replaced with a fear of providing for his family as he can no longer work.

## Enter Nigel’s financial adviser

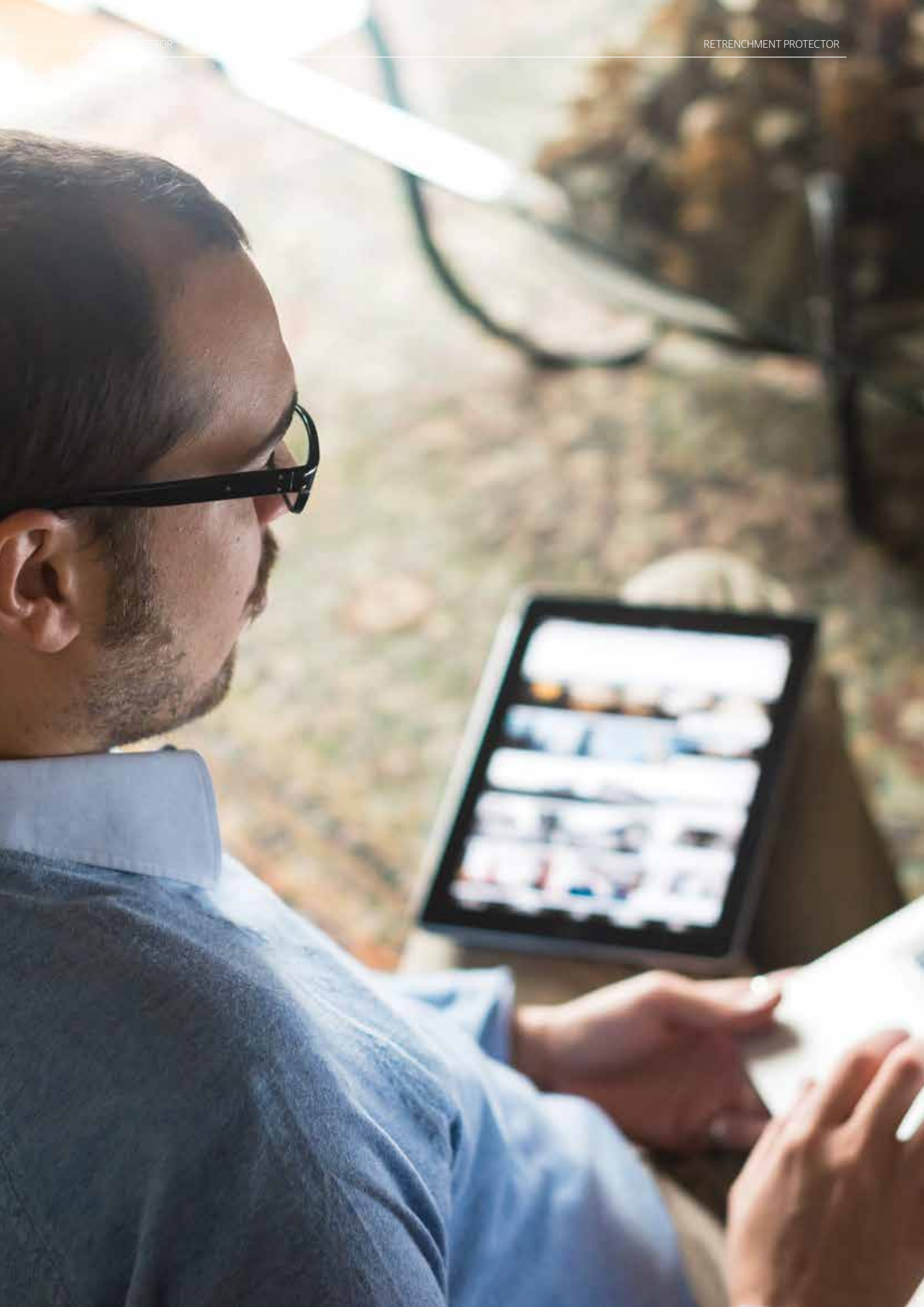
As meticulous as Nigel was about the detail in his work so too was his sense of protecting his income. Four years ago he had bought the Extended Absolute Income Protector benefit with the Whole of Life cease age and a sum assured of R75 000 to cover 75% of his after-tax insurable monthly income.

Nigel cannot do his job as a result of his injury and is considered occupationally disabled. He is also considered to be permanently impaired at the highest severity level (100%) under the impairment claims definitions. Nigel therefore also qualifies under the Claim Booster claim definition.

Nigel will be paid this amount until he is 70 years old where his pre-retirement claim payments will stop, but his condition will be reassessed to see whether he qualifies for a post-retirement claim. Nigel’s paralysis qualifies for a post-retirement permanent impairment claim at the 50% severity level (highest severity level for post-retirement claims) and he will therefore be paid R37 500 every month (50% of his Extended Absolute Income Protector sum assured of R75 000), for the rest of his life. At every claim anniversary Nigel’s payment will be increased by CPI (capped at 10.5%). He will therefore not be subject to any erosion of his retirement savings as a result of his impairment.

Had Nigel become paralysed at age 75 instead of at age 32, his claim would immediately have been assessed on the post-retirement impairment definition only.

His decision to choose Liberty meant that he will receive cover that he otherwise would not have been able to get – cover for the rest of his life. It gave Nigel great comfort and peace of mind knowing that he would be able to provide for himself and his wife well into their golden years.





# Retrenchment Protector

At Liberty we are dedicated to removing the financial pressures of retrenchment so that you have the full confidence, and focus, to find a new job.

Retrenchment is a reality in our economic climate, with thousands of individuals being retrenched every month. Being retrenched is emotionally challenging as the prospects of finding a new job sometimes feels completely out of your control. At the same time, financial pressure to maintain your loans and general living expenses can unnecessarily increase the pressure during this time.

## What does it cover?

Retrenchment Protector protects you against financial losses as a result of retrenchment. The benefit provides you with your monthly sum assured for up to six months (after a one month waiting period) or until you find a new job. A maximum sum assured of R30 000 per month can be selected.

A claim will only be admitted where you have been in full-time uninterrupted employment for a period of at least 24 months prior to the date of retrenchment with at least 12 months full-time and active employment with your current employer. Over a 24 month period, one break of less than a month between employers will still be considered as uninterrupted employment. You will also need to provide proof that you are unemployed on a monthly basis through registration as an unemployed individual with the Unemployment Insurance Fund in order to claim and continue claiming under the benefit.

## What does it not cover?

There are specific occupations that are excluded from this benefit, for example, self-employed individuals, directors and contractors. Liberty will also not accept claims under certain circumstances where you might be aware that your employment may be coming to an end and we will not cover any claims within the first six months of the benefit. These circumstances can be explained in detail by your financial adviser.

### A real life "what if"

Henry enjoyed 12 years employment at an attorneys firm in Durban where he worked as a trustworthy assistant. On an overcast day in August, his boss unexpectedly called him into his office and told him that due to circumstances beyond his control, he had to let him go. Henry was devastated. As a single father he had his kids to think about and didn't even know where or how to start looking for a new job. It had been such a long time since he suited up for an interview.

### Enter Henry's financial adviser

Henry's Liberty financial adviser contacted him and told him there was absolutely no rush. Henry had six months to find a new job as Liberty had his finances covered. He had the foresight to purchase the Retrenchment Protector long before his retrenchment and was paid out R20 000 per month after a one month waiting period. Four months later Henry found a new job and has been happily working there ever since. Thanks to Liberty, his unexpected retrenchment was nothing more than a bump in the road.

# Guaranteed Dependant Protector

Disability or impairment affects people in many different ways, depending on the nature of their accident or illness. Some people remain disabled for long periods of time while others who are lucky enough can return to work quickly. A sad reality however, is that some people die shortly after becoming disabled.

The loss of a family member is devastating for anyone. If you are the person who is a large contributor to your family's income or even the sole provider, the emotional and financial stresses to your family after your death will heighten. The first few months after a death often are the most crucial to maintaining a normal lifestyle.

We understand the pressure of this risk and are proud to offer a market first benefit that protects your family should you pass away shortly after you become disabled. Guaranteed Dependant Protector protects your family when they need financial protection the most.

## What does it cover?

Guaranteed Dependant Protector protects your family from financial loss where death occurs within 12 months of payments commencing for a disability or impairment, for which you are receiving an Absolute Income Protector claim payment at the time of your passing away. This ensures your family is still supported by cover if you die shortly after becoming disabled.

Your family will not lose all of the remaining cover that you would have had if you were still alive. Instead, they will be paid a multiple of between one and 12 of the Absolute Income Protector sum assured as a final lump sum. The multiple that makes up the lump sum will be dependent on the number of monthly claim payments that have already been paid under the Absolute Income Protector benefit at the time of death.

## A real life "what if"

Mandy, who is a self-employed owner of a logistics firm, has always been her family's breadwinner. After feeling unwell for some time, she visited her family doctor and through many tests, scans and procedures was diagnosed with cancer. Shortly thereafter Mandy became impaired, she could not do her job and was bedridden.

## Enter Mandy's financial adviser

Her Liberty financial adviser is quick to get her Absolute Income Protector benefit payment to cover the income she lost by not being able to work. Mandy purchased the Absolute Income Protector benefit with a seven day backdated waiting period and sum assured of R25 000 per month. She was wise enough to also add the Guaranteed Dependant Protector benefit. Mandy is unfortunately diagnosed with an aggressive form of brain cancer and as a result dies shortly after receiving her second Absolute Income Protector payment. As Mandy was paid two full monthly payments on her Absolute Income Protector claim, the Guaranteed Dependant Protector multiple is calculated at 10 (i.e. 12 minus two). The Guaranteed Dependant Protector therefore pays her family a lump sum of R250 000 (10 times the Absolute Income Protector sum assured). This payment ensured that Mandy's dependants could remain financially secure over the balance of the one year period.





# Living Lifestyle Protector

Your ability to take care of yourself and your family is an everyday priority. If the unthinkable happens and you suffer a critical illness, your ability to do this is significantly reduced. That's why we have included our Living Lifestyle Protector benefit, a benefit which helps you take care of yourself, and your family when critical illness strikes.

## What does it cover?

Living Lifestyle Protector provides you with additional security and cover through payments in respect of specified critical illnesses. The lump sum payable is up to 24 times the monthly amount you are covered for on your Absolute Income Protector benefit if you are diagnosed with one of the specified critical illnesses. Claims are assessed independently and are paid out over and above any claims on the Absolute Income Protector benefit.

### A real life "what if"

Carey and Mike recently moved to Cape Town to explore their passion for organic food. Mike, the hard worker that he is, spent much of his time out and about getting their new dream started, while Carey ensured all the finances were in place. On a Wednesday afternoon, Mike called Carey to let her know he had booked a doctor's appointment for a prostate exam. Little did he know that a week later the couple would be silently concerned about their future. Mike was diagnosed with a serious prostate cancer.

### Enter Carey's financial adviser

Carey was always the more conservative of the two and had wisely bought an Absolute Income Protector benefit and added, amongst other benefits, the Living Lifestyle Protector benefit for herself and convinced Mike to do the same. After many trips to the oncologist they discovered that Mike's condition was treatable. Mike's sum assured was R20 000 per month under his Absolute Income Protector benefit. The severity of Mike's cancer meant that he qualified to receive a payment of 24 times his Absolute Income Protector sum assured, i.e. R480 000 as a lump sum. Mike also received an additional income of R20 000 per month under his Absolute Income Protector benefit while he was unable to perform his job due to the cancer.

Today both Carey and Mike are living life to the full while building their organic food distribution company and have a 1 year old daughter named Natalie.



# Living Lifestyle Dependant Protector

The cost of caring for a dependant who contracts a critical illness is often very high. To relieve the financial strain when this occurs, we have included the Living Lifestyle Dependant Protector as an optional benefit within the Income Protector offering.

## What does it cover?

Living Lifestyle Dependant Protector offers additional cover and security to your family by providing a lump sum of six times your Absolute Income Protector sum assured if one of your dependants is diagnosed with a critical illness (based on specified critical illness claims criteria). This benefit covers your spouse and children provided they are legally declared as such. Children who are born after the inception of the policy will automatically be included under the cover. Your child must be 18 years or younger at the date of diagnosis to qualify for this benefit. Your child or spouse will not have to undergo any medical examinations but you will need to declare their good health at inception of the policy. The Living Lifestyle Dependant Protector will be payable if your spouse or child suffers a critical illness. Once one member of the family claims, cover for the rest of your family will not automatically end since up to three claims are allowed on the benefit (one per individual).

## A real life "what if"

Bongani is the apple of his father's eye. He loves his sport and loves being on the first team even more. While playing a cricket match for his school, Bongani was struck on the head by a cricket ball and fell unconscious. Sandile, Bongani's father rushed him to hospital. After numerous neurological scans of his brain, doctors concluded that Bongani was in a severe coma. Although Bongani eventually recovered, he was in a coma for over two weeks and as a result the family's finances were put under severe pressure.

## Enter Sandile's financial adviser

Luckily Sandile was very protective of his kids and had earlier in the year taken out an Absolute Income Protector benefit on his Lifestyle Protector policy and had also selected the Living Lifestyle Dependant Protector benefit. Bongani was 17 years old and still falls within the age limit for children and, although adopted, was a legal child of Sandile. Bongani's condition qualified under the Living Lifestyle Dependant Protector and Sandile's sum assured under Absolute Income Protector was R40 000 per month. This meant that Sandile received a lump sum of R240 000.

Today Bongani is fighting his way into the under 21 provincial cricket team thanks to Liberty's Living Lifestyle Dependant Protector and his father's protective nature.



## Maternity Pause Option

What a good time to enjoy a bit of helpful budgetary relief, especially with a range of extra expenses coming up – this free benefit underlines our commitment to providing benefits specific to women.

Watching your child develop in your pregnancy is a very exciting moment for any woman. While the excitement (and tummy) grows, so too do your expenses as you prepare for the little one's arrival. When you start your maternity leave your key focus is to keep healthy, active and spend as much time caring for yourself as possible. Paying your Income Protector premiums should be the last thing on your mind.

This is why we introduced this market first benefit. The Maternity Pause Option provides new mothers with financial relief through paying their Income Protector premiums for the 4 months while on maternity leave. This is paid as a lump sum payment upfront.

The Maternity Pause Option is **free of charge** to women younger than 59, who have at least 2 of the following benefits with Liberty:

- Living Lifestyle Protector
- Living Lifestyle Dependant Protector
- Guaranteed Dependant Protector

To claim under this benefit, all you need to do is supply us with proof of maternity leave, a birth certificate or adoption papers. A maximum of two maternities are allowed per policy. Maternities and adoptions that occur within the first 9 months of the benefit are not covered.

Give yourself complete peace of mind that you and your family are comprehensively covered for any threat to your income.

Speak to your Liberty financial adviser or broker now or call us on 0860 327 327

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

For more information please contact your Liberty financial adviser or broker,  
contact our call centre on 0860 327 327 or visit [www.liberty.co.za](http://www.liberty.co.za)

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