

INCOME PROTECTION SOLUTION

Whole of Life Term Option

Add more living to life, when life's uncertainties happen.

Life begins when work ends, so providing and maintaining the lifestyle that you imagine for tomorrow is important to protect today. At Liberty we know that an impairment can have serious effects on your income and expenses in your retirement years. This is why we have included our market first - *Whole of Life* term as an option under your *Extended Absolute Income Protector*. This protects your income against disability or impairment for the rest of your life and makes sure your golden years are as bright as possible.

**LIBERTY**

Own your life

WHOLE OF LIFE BENEFIT

Your need for income protection does not end at retirement, neither should your cover.

Some of our competitors believe that your income protection needs end at retirement. But with us you can choose to continue your benefit for the rest of your life. Being covered for your entire life, even after retirement, is crucial as people are living longer. This means your retirement savings have to support you for so much longer, but what if you suffer an impairment in old age? The reality is that the cost of a caregiver and lifestyle changes may erode your retirement savings very quickly. When you stop earning an income at retirement you will still need to support yourself.

This is why Liberty has introduced this innovative option that protects your income against disability or impairment for the rest of your life – regardless of when an unfortunate event happens.

How can I get this benefit?

To get fully comprehensive cover for the rest of your life you can choose the *Whole of Life* option under your *Extended Absolute Income Protector* benefit.

How does it work?

If you suffer a disability or impairment before retirement, Liberty will pay your monthly claim up to the day you turn 70. At age 70 we will reassess your condition and, if you qualify under the post retirement claims definitions, we will pay you a monthly income for the rest of your life! We will even increase your claim amount by inflation each year to make sure you are fully protected.

But remember to keep your cover active when you retire. If you become permanently impaired after retirement, your benefit will be paid for as long as you live, guaranteed!

Consider this...

Impairments after retirement can have a devastating impact on your savings. Be wise and protect your income for life!

Contact Us

Contact us without delay. Speak to your Liberty Adviser or Broker to discuss these benefits in full. Alternatively call 0860 327 327 or visit www.liberty.co.za.

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