

CRITICAL ILLNESS PLAN



LIBERTY

Ease the financial
burden due to a
critical illness.

You want to
live a **long &
fulfilling life.**

**With many unexpected life
changing events you want
peace of mind knowing
that you are prepared for
any of them.**

Being diagnosed with a critical illness could be a painful and stressful time for you and your family. It could require large health care resources or life sustaining medical expenses.

Your financial freedom and peace of mind is important to us. That is why we've designed a Critical Illness Plan that will give you a lump sum to help ease the financial burden that you could suffer due to a critical illness. **Our Knowledge is your advantage.**

How you will **benefit**



A lump sum pay-out

A lump sum payout of up to £250 000 will help you during this difficult time. The benefit will be paid on first diagnosis of a defined critical illness regardless of medical expenses incurred.



No medical tests

No medical tests questions asked when taking this policy.



Cover Increase Benefit

Choose to increase your cover every 12-months as your lifestyle changes.



Funeral Cover

Choose to add a funeral cover of E10 000. Payout within 48 hours of your death.



Annual Benefit Increase

Choose an Annual Benefit Increase of 5% or 10% to assist in keeping your benefit in line with inflation for additional peace of mind.



Out of Country Cover

You're covered outside Swaziland for up to 12 months.

Overview

Who can be covered

Anyone between the ages of 18 and 60.

Cover period

Until age 65.

Cover amount

Choose from the following cover amounts:

£50 000

£150 000

£250 000

£100 000

£200 000

Illnesses covered*

The Critical Illness Plan gives you a lump sum on first diagnosis of any one of the following illnesses: Cancer, Heart Attack, Coronary Artery Bypass Graft (CABG), Stroke, Major Organ Transplant, End Stage Renal Failure.

*Benefits are not payable for any critical illness diagnosed prior to the policy start date

Beneficiary

The benefit is paid out to you or your nominated beneficiary.

Premium

This is calculated based on your age, gender, cover amount and if you choose the Annual Benefit Increase.

Monthly premiums must be paid through a bank debit order.

Waiting period

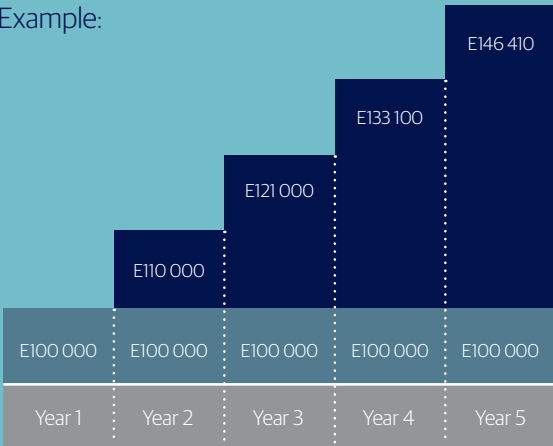
6 months for natural causes.

Optional Benefits

Annual Benefit Increase - Keeping up with inflation

We know that the cost of living only ever increases, which is why we offer you the option of an Annual Benefit Increase (ABI). For an additional amount, you can choose to increase your cover by either 5% or 10% annually.

Example:



No ABI

£100 000 with
No ABI over 5 years.

10% ABI

An increase of Cover
per annum over 5 years.

What you need to know

Waiting period?

There is a 6 months waiting period before you can claim for a critical illness.

There is a 6 months waiting period for death due to natural causes. Should you pass away due to an accident during the waiting period you will receive a funeral benefit provided that you selected the option.

When cover starts



Complete application process
Pay first premium



6 months waiting period



Cover for critical illness starts at the end of the waiting period

Out of Country Cover

You will be covered outside Swaziland for a maximum of only 12 months provided that premiums are paid monthly. You may increase the 12 month period however you will need to inform us in writing and we will confirm before this is effected.

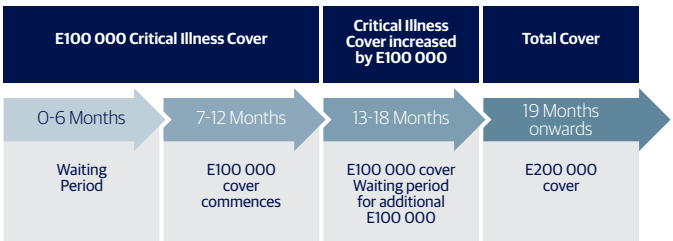


Increasing Your Cover

You can increase your cover every 12-month period from the start date of your policy.

A new waiting period will apply only on the additional cover.

For example: If you take out E100 000 Life Cover initially and increase that by E100 000 after the first 12 months, your cover would be as follows:





Making a **claim**

You must go to your broker, agent or sales consultant to lodge the claim.

All valid claims will be paid after all the required claim documents have been submitted to Liberty and claims assessment is complete.

In the event of death your beneficiary must go to your broker, agent or sales consultant to lodge a claim and additional documents for the funeral cover will be requested if this benefit was selected.

For more information please speak to your broker or agent. Terms and Conditions apply.

www.liberty.co.sz

t +268 2404 1765

f +268 2404 7566

Mbabane Office Park, 2nd Floor South Wing, Mhlambanyatsi Road,
Mbabane, Swaziland

PO Box A294 Swazi Plaza

Disclaimer

The information contained in this document does not constitute advice by Liberty. Liberty shall not be liable for any loss that may occur directly or indirectly, arising from any losses based on any information contained in the document.

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 or, where applicable any product rules, the latter will prevail.

Any recommendations made must take into consideration your specific needs and unique circumstances. Before any actions are taken based on the information contained herein, it should first be established whether the information meets your specific needs and unique circumstances.

Liberty Life Swaziland Reg. No. R7/29653