

LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

EDUCATION PROTECTOR



Provide for your
child's education
even after you're
gone

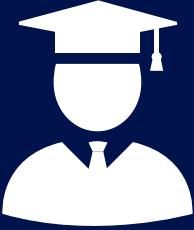
Protect your child's **tomorrow, today.**

We know as a parent you have big dreams for your children. You want them to have a better life, graduate one day and achieve their goals.

What if your plans to provide for their education got interrupted by you suffering a physical impairment or if you pass away? Who would make sure that your child's education is not interrupted?

We know how to change realities and with our comprehensive Education Protector you can have peace of mind knowing that your child's education can be taken care of when you can no longer do so.

Because we know how to help you provide for your child's education even after you're gone.



Should you become physically impaired or pass away, we will help you to provide for your child's education so that they can continue studying and achieve their goals

How you will benefit



No medical tests

No medical documents required or questions asked when taking this policy



Unlimited children

No limit to the number of children you can cover



No waiting period

For accidental causes of the insured event



Parent Payback Benefit

Get 10% of your lump sum at the end of the policy term if no claims were made



Out of country cover

You are covered anywhere in the world for up to 12 months



More options to suit your needs

You may choose to convert your Education Protector at the end of the policy term to a Simple Life Plan. There are no medical tests, medical documents required or questions asked.

**Death
Benefit**

**Physical
Impairment**

The Benefits

Education
Protector

**Parent
Payback
Benefit**

**Child
Funeral
Benefit**

Death Benefit

Provides a lump sum benefit should you pass away.

Physical Impairment

Provides a lump sum benefit in the event that you suffer from any one of the following physical impairments:

- Permanent loss of sight in both eyes
- Permanent loss of hearing in both ears
- Permanent loss of speech
- Loss of or loss of use of two limbs
- Major burns
- Inability to perform at least 4 of these Activities of Daily Living (ADLs):
 - Washing
 - Dressing
 - Feeding/eating
 - Contenance
 - Mobility
 - Transferring

Parent Payback Benefit

Get money back - 10% of your lump sum at the end of the policy term if no claims were made and all premiums have been paid.

Child Funeral Benefit

A funeral benefit for your child should they pass away and is equal to the benefit option selected. This benefit pays out within 48 hours to assist with funeral expenses.

Cover for primary, secondary and tertiary education at Public or Private institutions.

Because we know there is much more than fees to pay for, the lump sum could also help to pay for your child's books, uniform, stationery, transport and even school trips.

Who can be covered

A parent between 18 and 60 years of age, with a child who is 17 years or younger when taking the policy.

Cover amount

At inception the cover is calculated depending on the benefit amount you select and your child's age. The cover remains fixed for the duration of the policy term.

Waiting period

There is no waiting period for accidental causes of the insured event. There is a 6-month waiting period for natural causes from the date that the first premium is paid.

Premiums

The monthly premium is calculated depending on the parent's age and the cover amount.

Beneficiary

Should you pass away the benefit will be paid to your nominated beneficiary or trust or guardian of the child.

Should you become physically impaired, your benefit will be paid to you.

On policy maturity the Parent Payback benefit will be paid to you.

Should your child pass away the funeral benefit will be paid to you.

Making a claim

You or your nominated beneficiary 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.

Additional documents will be requested when claiming for any other benefits selected.

Illustration of benefits

Benefits	Your Child's Age at entry	The term of your policy (maximum policy period)
Death / Physical Impairment	0 - 6	Between 16 and 22
	7	15
	8	14
	9	13
	10	12
	11	11
	12	10
	13	9
	14	8
	15	7
	16	6
	17	5
Child Funeral Benefit	All ages	All terms

Once the benefit option has been chosen, it does not reduce as the child gets older but remains fixed until policy maturity.

Benefit option E10,000	Benefit option E20,000	Benefit option E30,000
E160,000	E320,000	E480,000
E150,000	E300,000	E450,000
E140,000	E280,000	E420,000
E130,000	E260,000	E390,000
E120,000	E240,000	E360,000
E110,000	E220,000	E330,000
E100,000	E200,000	E300,000
E90,000	E180,000	E270,000
E80,000	E160,000	E240,000
E70,000	E140,000	E210,000
E60,000	E120,000	E180,000
E50,000	E100,000	E150,000
E10,000	E20,000	E30,000

*benefit amounts are not linked to actual school fees

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

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