

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

PLATINUM LIFE PLAN



LIBERTY

**Premier cover**  
for a lasting legacy

# Changing realities for generations to come

We know that you've worked hard to provide for your family over the years

From building your career, buying a house and putting food on the table to taking care of all life's expenses, you've built a legacy that's worth preserving.

So, when life takes an unexpected turn for the worst, your focus should be on your family's wellbeing, and not your finances. That's where our comprehensive Platinum Life Plan can make a real difference to you and your family. Get complete peace of mind knowing that if you were to pass away or become unable to provide for your loved ones due to illness or disability, your family will receive a lump sum to help them through this difficult time.

# Platinum Life Plan

- > Life Cover of up to **€15 000 000**
- > **Competitive premiums** due to simplified upfront underwriting
- > **Cover for life!** your Life Cover does not end as long as your premiums are paid
- > There is **no waiting period**. Cover starts immediately after the finalisation of underwriting and acceptance of the policy
- > Choose from a comprehensive range of **additional benefits** to cover events that leave you unable to earn an income or result in increased living expenses
- > **100% pay-out** on any one of the **listed critical illnesses** no matter the severity
- > A claim for Permanent Disability, Critical Illness or Physical Impairment **will not reduce your Life Cover**
- > **Annual Benefit Increase (ABI)** option assists with keeping your benefit in line with inflation

# Optional Benefits

for complete  
peace of  
mind

Permanent Disability,  
Critical Illness, Physical  
Impairment and  
Immediate Expenses  
Benefit



#### Permanent Disability

A lump sum is paid out should you become permanently unable to work due to disability. This will help with the loss of income and unexpected new expenses as a result of the disability.



#### Critical Illness\*

A lump sum is paid out on the first diagnosis of the following illnesses: Cancer, Heart Attack, Coronary Artery Bypass Graft, Stroke, Major Organ Transplant or End-Stage Renal Failure. In this difficult time, assistance may be needed for health care resources or other medical expenses.



#### Physical Impairment

It's an emotional time that can cause financial strain due to life style changes. Which is why this benefit pays out a lump sum should you suffer any of the following permanent impairments: loss of sight, loss of hearing, loss of or loss of use of the limbs, loss of speech or major burns, inability to perform at least four out of the following six daily living activities: bathing, dressing, feeding, continence, mobility, transferring.



#### Immediate Expenses Benefit

Pays out within 48 hours of your death to help take care of any expenses that come up immediately before the full Life Cover claim is finalised. These could include paying for groceries, transporting family members and making funeral arrangements.

\*Only one claim can be made for any one of the illnesses listed.

# Immediate Expenses Benefit

Pays out within  
48 hours of your  
death to help take care  
of any expenses that  
come up immediately  
before the full Life  
Cover claim is finalised

# Optional Benefits

for complete peace of mind

## Annual Benefit Increase – keeping up with inflation

We know that increases in living costs are a fact of life. That's why our optional Annual Benefit Increase (ABI) automatically increases your cover by either 5% or 10% annually.

Example:

<b>E900 000</b> Life Cover with ABI 10% annual increase	<b>E900 000</b> Life Cover without ABI
Year 1 <b>E900 000</b>	Year 1 <b>E900 000</b>
Year 2 <b>E990 000</b>	Year 2 <b>E900 000</b>
Year 3 <b>E1 089 000</b>	Year 3 <b>E900 000</b>
Year 4 <b>E1 197 900</b>	Year 4 <b>E900 000</b>
Year 5 <b>E1 317 690</b>	Year 5 <b>E900 000</b>

Premiums will be adjusted based on increased cover amounts each year.

# Life Cover

## Benefits and Cover Options

More ways to change your reality for the better



- > The Critical Illness, Physical Impairment and Permanent Disability Benefits may not be higher than your main Life Cover.
- > If an Immediate Expenses Benefit is chosen, an additional £25,000 or £50,000 benefit will be paid out should you pass away.
- > Premiums are calculated based on your age, gender, cover, education, smoker status and the ABI selected.
- > Cover for Permanent Disability, Critical Illness and Physical Impairment will only end when you are 65 years of age.



## What you need to know

- > How do I pay my premiums?  
Premiums can be paid by debit order.
- > How do I increase my cover?  
Increases in cover or addition of new benefits can be implemented at any time subject to minimum cover amounts and additional underwriting requirements. No waiting periods will be applied.
- > Beneficiaries

  - For Critical Illness, Permanent Disability and Physical Impairment the benefit will be paid to you.
  - Should you pass away, the Life Cover and Immediate Expenses Benefits will be paid to your nominated beneficiary.
- > Cover Wherever You Go  
You will be covered outside Swaziland for a maximum of 30 days provided that premiums are paid monthly.

## **Making a claim**

### **Life Cover**

The 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 the claims assessment has been completed.

## **Claiming for Other Benefits**

You are required to consult your broker, agent or sales consultant to lodge the claim. They will advise you of the required documents and processes.

# For more **information**

Please speak to your  
broker or agent. Terms  
and Conditions apply.

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Terms and Conditions apply.**

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