

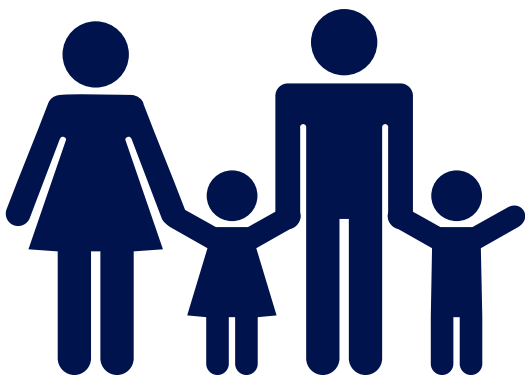
LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

**SIMPLE LIFE PLAN**

A close-up photograph of a diverse family of three. A woman on the left is smiling warmly, wearing a blue turtleneck and a light-colored jacket. A man on the right is also smiling, wearing a green sweater. In the center, a young child is looking directly at the camera with a neutral expression, wearing a striped sweater. The background is softly blurred, showing yellow and white light spots.

Take care of your  
family even after  
you're gone.

In times of  
unfortunate  
events, the  
last thing  
you should  
worry about  
is finances.



That's why  
Liberty's Simple  
Life Plan takes care  
of your financial  
needs, so you can  
focus on what  
really matters –  
your family.

# How you will benefit

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A lump sum pay-out

Up to £1 000 000 to your beneficiary in the event of your death.

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No medical tests

No questions asked.

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ABI Option

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

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Additional benefits

Designed to help you and your family when you can no longer earn an income.



## Your Life Cover Remains

If you claim for Permanent Disability, Critical Illness and Physical Impairment.

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## No waiting period

For accidental causes.

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## Out of Country Cover

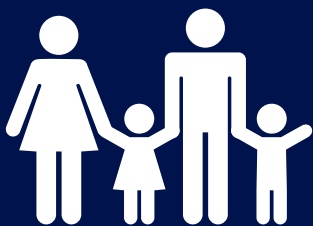
You're covered outside Swaziland for up to 12 months.

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## Cover Increase Benefit

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



## Life Cover

We know that you only want the best for your family. But have you considered how to secure their well-being after you're gone? With this Simple Life Plan you can provide for your family by taking care of their financial needs should the worst happen to you.

## Who can be covered

Anyone between the ages of 18 and 60.

## Cover period

For life – as long as you pay your premiums monthly.

## Cover amount

Choose from E100 000 to E1 000 000.

## Beneficiary

The benefit is paid out to your nominated beneficiary.

## Premium

This is calculated based on your age, gender, cover and the ABI you select.

Monthly premiums must be paid through a bank debit order.

## Waiting period

None for accidental causes.  
12 months for natural causes.



## Additional Benefits

Permanent Disability, Critical Illness, Physical Impairment, Accidental Death and Funeral

We know that Permanent Disability, Critical Illness and Physical Impairment are some of many unexpected life changing events which could result in an inability to earn an income and possibly increase your living expenses.

Which is why, for an additional amount, our policy offers you complete peace of mind knowing that you can choose to be covered for all of these risks to ease your financial burdens.



## 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, speech or major burns, inability to perform at least four out of the following six daily living activities: bathing, dressing, feeding, continence, mobility, transferring.

## Accidental Death

This benefit increases your Life Cover by 25% in the event that you pass away due to an accident.

## Funeral

This benefit pays out an additional lump sum of £10 000 within 48 hours of your death to assist with funeral expenses.

# Additional Benefits

## Cover period

Up to age 65.

## Cover amount

Up to the same value as your Life Cover for Permanent Disability and Physical Impairment, but not higher than your Life Cover.

Up to half the value of your life cover for Critical Illness.

## Cover amount options

LIFE COVER SELECTED	Critical Illness	Physical Impairment
<b>E100 000</b>	E50 000	E100 000
<b>E200 000</b>	E100 000	E200 000
<b>E300 000</b>	E150 000	E300 000
<b>E400 000</b>	E200 000	E400 000
<b>E500 000</b>	E250 000	E500 000
<b>E600 000</b>	E300 000	E600 000
<b>E700 000</b>	E350 000	E700 000
<b>E800 000</b>	E400 000	E800 000
<b>E900 000</b>	E450 000	E900 000
<b>E1 000 000</b>	E500 000	E1 000 000

## Beneficiary

The benefit is paid out to you.

## Waiting period

None for accidental causes.

12 months for natural causes.

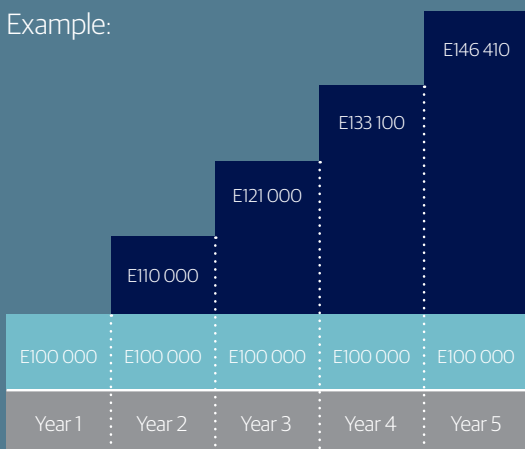
Permanent Disability	Funeral Benefit	Accidental Death Additional Cover
E100 000	E10 000	E25 000
E200 000	E10 000	E50 000
E300 000	E10 000	E75 000
E400 000	E10 000	E100 000
E500 000	E10 000	E125 000
E600 000	E10 000	E150 000
E700 000	E10 000	E175 000
E800 000	E10 000	E200 000
E900 000	E10 000	E225 000
E1 000 000	E10 000	E250 000

# Additional 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:



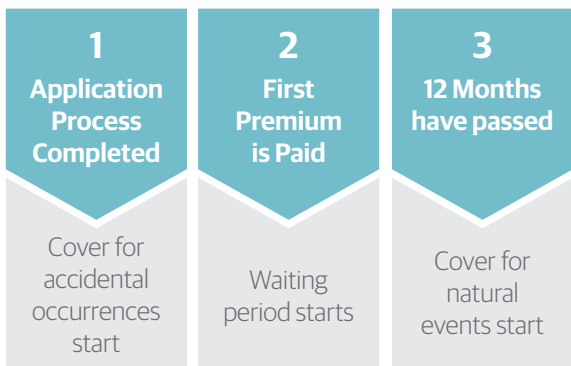
### No ABI

£100 000 with  
No ABI over 5 years.

### 10% ABI

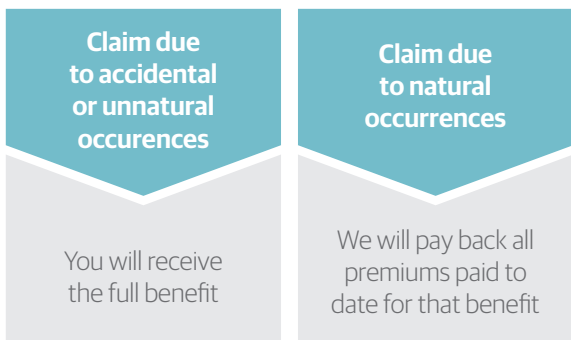
An increase of Cover  
per annum over 5 years.

# When cover starts



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# Claiming during the waiting period



# Additional Benefits

## Cover amount options

You can increase your cover and take up additional benefits every 12-month period from the start date of your policy. A new waiting period will apply only to 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:

E100 000 Life Cover Policy	Life Cover Increased by E100 000	Total Cover
0-12 Months	13-24 Months	25 Months onwards
<p>E100 000 Accidental Death Cover Commences</p> <p>Waiting period for Natural Death Cover</p>	<p>E200 000 Accidental Death Cover in place</p> <p>E100 000 Natural Death Cover in place</p>	<p>E200 000 Accidental Death Cover in place</p> <p>E200 000 Natural Death Cover in place</p>
	<p>Waiting period for Additional E100 000</p>	

## Out of Country Cover

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

# Making a claim

## Life Cover

Your nominated beneficiary must go to your registered 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 is complete.

## Claiming for other benefits

You will need to go to your registered broker, agent or sales consultant to lodge the claim. They will advise you of the required documents.

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

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

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