

Why Liberty?



LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

Choosing a company you trust to partner with, in adding value to your clients' growth and stability, is critical.



Risk Products

PRODUCTS

Our **Lifestyle Protector** risk cover solutions ensure that your commitments to your dependants are met when you no longer can. Grouped into four main categories, our benefits are designed to:

- Pay a lump sum to your beneficiaries in case of your untimely death with **life cover**.
- Protect your future income against unforeseen disability with **loss of income protection**.
- Help you maintain your quality of living by providing a cash payment following the diagnosis of a **critical illness or impairment with critical illness cover (lifestyle protection)**.
- **Enhanced Lump Sum:** The enhanced Lump Sum Disability cover, longer term options including the Whole of Life term, and the Activities of Daily Living Catch-All benefit category.
- Help keep your cover in place by paying your premiums in times when you are unable to do so with **policy protection**.
- **EduCator** benefit pays fees directly to the academic institution providing you with peace of mind that your children's education will be paid for in the event of your death or disability. Additional benefits make provision for school clothes, stationary, even recognition for provincial and national colours.

PRODUCTS

TERM BENEFITS:

- Term cover offers protection against death, disability or critical illness for a specified period of time.
- This provides the flexibility to match your cover to your needs and responsibilities at different stages in your life.
- Liberty's term benefits gives you the flexibility to choose a cover period of 5 to 25 years.
- The security of knowing you can extend your cover with limited underwriting.
- The comprehensiveness of an optional **PayOut** feature and as-and-when commission.

UNIQUE OFFERING

- Our market-first and revolutionary **Medical Advancements Protection (MAP)** feature is automatically included under our Living Lifestyle benefits. **MAP** provides enhanced protection against the risk that claim definitions become outdated over time due to medical advancements and ensures your benefit always remains relevant.
- Our Living Lifestyle benefits contain the **Catch-All** benefit category that protects you against rare and unknown critical illnesses that are not explicitly covered under other benefit categories.
- The **Guaranteed Dependant Protector** protect your dependants by paying out the balance of one year's monthly income protection benefits should you die within 12 months of the first benefit payment.
- **Offer of Additional Cover (OAC)** provides customers with the opportunity to increase their risk cover within 24-months of being fully underwritten, free of medical underwriting, subject to a declaration of health.

VALUE ADDED SERVICES

- **Risk Revealer:** provides a premium discount for clients with a lower accidental risk profile by completing a questionnaire which will be fun and engaging. www.riskrevealer.liberty.co.za
- **Tele-interviewers** contact customer directly to collate comprehensive Risk related information (from 011 558 4836).
- **Claims Explorer** provides insight into the types of claims made based on age and gender. www.claimsexplorer.liberty.co.za.
- **ADDLIB** is a cash benefit paid every 5 years to qualifying customers who own a Lifestyle Protector policy as well as other investment policies with Liberty.
- Lifestyle Protector for HIV positive lives - offering Life Cover, Renewable Life Cover, Immediate Expenses Benefit and EduCator (Death only).

WE DELIVER

Claim Statistics: Ten years ago, in a true pioneering style, Liberty became the first long term insurance company to publicise claim statistics.

Delivering on our commitments
In 2015 we paid claims to the value of
R3 566 333 934

R2.48 billion was paid
FOR LIFE PROTECTION

R678 million was paid
FOR CRITICAL ILLNESS PROTECTION

R407 million was paid
FOR INCOME PROTECTION

- lump sum payments R276 million
- monthly recurring payments R131 million

Our knowledge put to work changes realities, every single day.



Disclaimer

The information contained in this document does not constitute advice by Liberty. 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 the latter will prevail. Any recommendations made must take into consideration your specific needs and unique circumstances. All Risk products are underwritten by Liberty Group Ltd. Liberty Group Ltd is an Authorised Financial Services Provider in terms of the FAIS Act (no 2409). ©Liberty Group Ltd 2016. All rights reserved.



Investment Products

AGILE

- The Exact Income Fund offers the ability to start securing retirement income today. It provides investors with the ability to put a portion of their investment into the **Exact Income Fund** that will not fluctuate, what you see is what you get. Your income secured is exactly that, secured.
- The **Other Investment Portfolio** also provides clean class Portfolios at an extremely competitive and flat annual management fee.

GATEWAY

- GateWay Investment Range provides investors with access to over 75 different unit trusts managed by 16 different Asset Managers. GateWay is already listed in the top ten Linked Investment Service Provider (LISP) platforms in South Africa.
- The use of only clean class portfolios on GateWay and Agile.
- Enhanced allocation on LISP (GateWay) - first in the market if coupled with Evolve mandatory portion of 60% or 40%.

EVOLVE

Since its launch in October 2012, Liberty's Evolve Investment range has always done things differently. We offer clients comprehensive investment solutions. Along with Gateway we reached the R20 billion mark in October 2015.

Hero Points:

- First to market Growth Sharing concept
- Evolve focuses on generating returns before fees erode the investment
- Minimum 100% allocation of your clients investment
- Flexible and accessible
- Low on-going cost to client

FLEXIBLE ANNUITY

- The Flexible Annuity provides the potential to manage and grow your wealth in the new stage of your life.
- The policy is made up of the following two benefits:
 - Living Annuity Benefit**
 - Tax-efficient wrapper
 - Flexible investment options
 - Allow single portfolio drawdowns
 - Low product costs
 - Income Enhancer Benefit**
 - A valuable industry first that can potentially provide bonuses to protect against longevity risk
 - Chosen percentage of your retirement savings invested in bonus pool
 - Enjoy bonus payout each year
 - Enables the annuitant to have up to a 2.5% p.a. higher sustainable income drawdown rate than without the benefit

BOLD AND OFFSHORE

New **BOLD** product:

- Provides protection from market downturns
- Offers investors the ability to seek greater growth through a wide range of SA's top performing funds, while reducing risk with a guarantee that increases at the end of every three months when their returns hit a new high.
- Guarantee available** on any fund selection including external funds - guarantee applicable to investment as a whole.
- Guarantee applicable** on Income with possible top up at the end of 5 years and on death
- Guarantee charge structure (very competitive and address cost sensitivity)
- Very competitive** Product charge structure.

New **OFFSHORE** product:

- The Liberty Offshore Investment Plan is an Endowment with all of the benefits (eg 5 Fund taxation), the investment is taxed at a rate of 30%, versus the highest marginal tax rate of 41%. Since the investment is in a 5 year endowment wrapper, the tax is paid by Liberty and no further tax (such as CGT) is attracted in your hands on withdrawal or maturity.
- Charge structure - very competitively prized
- Portfolio selection - experienced offshore asset managers who share our valuation-driven approach.

REIT

New **REIT**:

- A listed REIT is a **tax efficient**, listed structure in the property sector. It invests in a portfolio of properties in order to earn rental yield, with the added potential of capital growth.
- Capital uplift (LPP) in value of between 3%- 5% on listing
- Existing LPP investors can benefit from a special 5% discount on the listing price.
- Access to wider variety of property assets.
- Offers more diversification by investing in development opportunities in the rest of Africa and is set to expand both locally and in Sub-Saharan Africa.

EXCELSIOR RANGE

The tried and tested product ranges encompassing:

- Endowments
- Retirement Annuities
- Preserver plans

Our knowledge turns retirement planning into retirement knowing.

VALUE ADDED SERVICES

Customer Market Strategy

- A support team consisting of business development specialists from Investment, Risk, Learning and Legal which strives to ensure that Financial Advisers/ Independent Financial Advisers get world-class assistance in terms of product, process and practice development.

FULL VIEW

- FullView is a system which gives you a holistic view of your client's total wealth, across all major providers irrespective of platform
- Through FullView your Broker/Adviser can generate Investment reports on Liberty products as well as external investments
- FullView has a Fund Fact sheet library
- Brokers/Advisers can have branded reports
- Generates weekly GateWay reports
- You can set and track your goals on FullView
- All Broker/Advisers can access FullView

UNIQUE PRODUCT FEATURES

Excelsior Progressive

- The Progressive Bonus fund is invested in 100% protected equity and works on a smooth bonus principle and declares a monthly bonus that aims never to be zero - hence it is an extremely safe portfolio without having to pay the guarantee charges. There is only a 0.1% p.a. additional charge for this fund. A great alternative to cash or money market.
- Higher of Death Benefit**
 - A free of charge benefit that is available on all endowments (excl. sinking funds) which offers the beneficiaries the higher of initial contribution (less withdrawals and ongoing advisory fees) or the fund value at date of death.

CALCULATORS

Liberty offers a variety of Calculators:

Agile Analyser

Liberty Evolve Risk Profile Tool

Evolve Comparer

Evolve Portfolio Switch Model

Retirement

UNIQUE OFFERING / GENERAL

- Liberty Property Portfolio is a unique portfolio in the market and offers clients direct access to South Africa's premier retail space such as Sandton City, Nelson Mandela Square, Liberty Midlands Mall and Eastgate Mall
- Retrenchment premium waiver - unique to Liberty
- There is a premium holiday benefit available on Retirement Annuities
- Policy bonus is not performance related or fund specific

