



LIBERTY
In it with you

Special Package Discount.

Comprehensive insurance cover that **protects you and your family** from all types of unforeseen circumstances is more important today than ever. Having a spread of benefits on your Lifestyle Protector policy means you get more **peace of mind**, as well as more **value for your money**. Take advantage of our **special discount package** and save on your premiums for the first three years.

If you purchase **three or more core benefits** (Life Cover, Non-Accelerated Lump Sum Disability, Non-Accelerated Living Lifestyle, Income Protector Benefit) you get a **10% discount on your Life Cover and Non-Accelerated Lump Sum Disability premiums**. This tapers over three years to zero. You also get an **additional 2% discount**, making it **12%**, if you add Medical Premium Protector, Future Protector, or EduCator benefits.

Special Discounts.

3 or more core benefits:

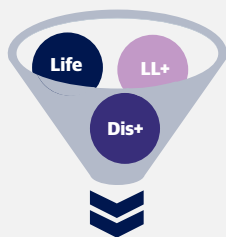
- Life Cover.
- Non-Accelerated Lump Sum Disability.
- Non-Accelerated Living Lifestyle.
- Income Protector Benefit.

Minimum sum assured:

- Lump sum benefits - R500k.
- Income benefits - R10k per month.

Other criteria:

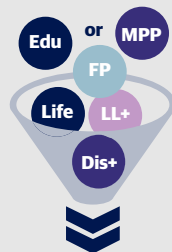
- Whole of Life policy, not Term.
- Age-rated or Fixed increasing Premium patterns.
- > 3% ABI (includes CPI and R/\$).
- Standard lives only - no health loadings or exclusions.
- Where there are two lives on a policy, both lives must qualify for the discount to apply.



10%

First year discount.

Applied to **Life Cover** and **Non-Accelerated Lump Sum Disability**.



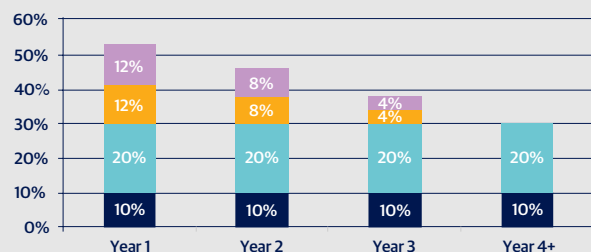
12%

First year discount

Add **EduCator, Future Protector or Medical Premium Protector** for 12% discount instead of 10%.

TAPERS OVER 3 YEARS*

Applies over and above AQC discounts, Risk Revealer and Large Case Discounts. FP Potential discount applicable to Life Cover.



■ Adviser Quality Score Discounts ■ Large Case Discounts
■ Risk Revealer Discounts ■ Special Discounts Package

*A hypothetical example of how the benefit tapers over 3 years.

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