

Vital Living Benefit

Lifestyle Protector



LIBERTY

Own your life

Get cover that holds up, when life knocks you down

We know that life insurance is not at the top of your priority list. On a **tight budget** there are just so many other things that you would rather spend your money on – a nicer car, a flat screen TV, or simply a few more dinners with friends.

You probably also feel that you don't have the need for traditional life cover because you don't have any dependents or long-term debts. However, ask yourself the question – what is my biggest asset? At Liberty we believe that your biggest asset is your **future income**. We know that you have great career aspirations and that you will do everything in your power to achieve those aspirations! But what happens to this asset if something serious happens to your health?

The reality is that an impairment, due to illness or an accident, can leave you in a position that could disable you and prevent you from reaching your full potential. Those anticipated salary increases won't be realised, assuming you are still able to work. Or even worse, if you can't work you may have to rely on your family or friends to take care of you without being able to make any contribution to expenses.

Simple and affordable cover to plan for the unpredictable

Liberty has developed the **Vital Living benefit** – an **affordable** benefit that aims to cover you for **any serious health event** that hampers your ability to reach your full potential. The Vital Living benefit was designed specifically with **simplicity** in mind. Rather than complicate matters with tiered payout percentages that are dependent on various different benefit definitions, we aimed at keeping the benefit as simple as possible.



Should you suffer a severe impairment that limits you from performing the activities of daily living, you will receive **100% of the sum insured** – giving you **certainty and peace of mind**.

In addition, we also added some specific **additional benefits** to ensure that you are covered against all serious health events. This includes cover for advanced stage cancer, stroke and various other impairments.

A flexible policy that changes with you, hassle free

We know that life is busy and you can be sure that your insurance **needs will change** when you marry or start a family. We also know that you don't necessarily want to be subjected to more medical tests to get a more comprehensive benefit, so we decided to make it **easier** for you. At each policy anniversary or upon getting married or having a child, you will have the option to **voluntarily convert** your Vital Living benefit into any of Liberty's lump sum disability and/or critical illness benefits – **flexibility and choice** to you! Because your income may have changed (and hence your needs as well), this conversion option allows you to take out up to 1.5 times your Vital Living sum insured in the form of lump sum disability benefits **PLUS** up to 1.5 times the sum insured in critical illness benefits – **all free of any medical tests or declarations!**

When you reach **age 40** and come to the end of the Vital Living benefit term, you have all the same options as above to convert your benefit. However, if you don't let us know what you would like to do we won't just end your cover and leave you without protection. We will **automatically convert** your benefit into a standard combination of more comprehensive lump sum disability and critical illness cover at age 40, all without you having to do anything.

Life's 'what ifs' do not discriminate against age and gender. As a young person it is even more important to protect your biggest asset – your future earnings potential – against the uncertainties of life. The Vital Living benefit will provide you with the peace of mind that will allow you to pursue all your important goals now without having to worry about life's 'what ifs'.

Contact your Liberty Wealth Adviser now or contact our call centre on **0860 327 327**. Alternatively, visit www.liberty.co.za or email lifeinsurance@liberty.co.za.



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