

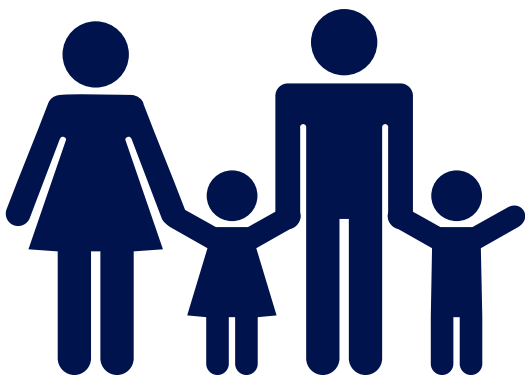
LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

SIMPLE LIFE PLAN



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



A lump sum pay-out

Up to M1 000 000 to your beneficiary in the event of your death.



No medical tests

No questions asked.



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.



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.



No waiting period

For accidental causes.



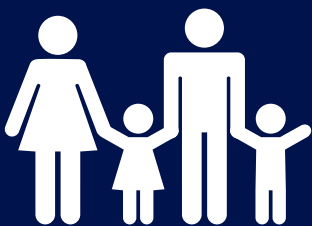
Out of Country Cover

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



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 M100 000 to M1 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 M10 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
M100 000	M50 000	M100 000
M200 000	M100 000	M200 000
M300 000	M150 000	M300 000
M400 000	M200 000	M400 000
M500 000	M250 000	M500 000
M600 000	M300 000	M600 000
M700 000	M350 000	M700 000
M800 000	M400 000	M800 000
M900 000	M450 000	M900 000
M1 000 000	M500 000	M1 000 000

Beneficiary

The benefit is paid out to you.

Waiting period

None for accidental causes.

12 months for natural causes.

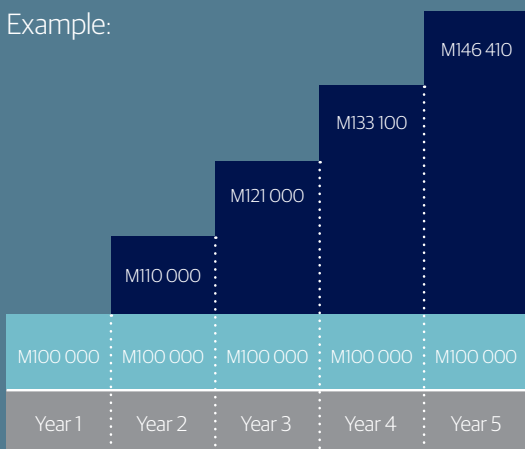
Permanent Disability	Funeral Benefit	Accidental Death Additional Cover
M100 000	M10 000	M25 000
M200 000	M10 000	M50 000
M300 000	M10 000	M75 000
M400 000	M10 000	M100 000
M500 000	M10 000	M125 000
M600 000	M10 000	M150 000
M700 000	M10 000	M175 000
M800 000	M10 000	M200 000
M900 000	M10 000	M225 000
M1 000 000	M10 000	M250 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:



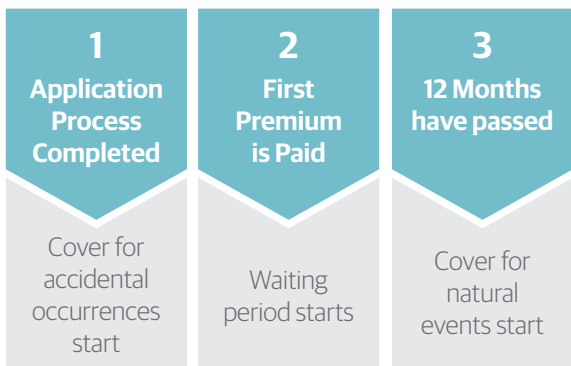
No ABI

M100 000 with
No ABI over 5 years.

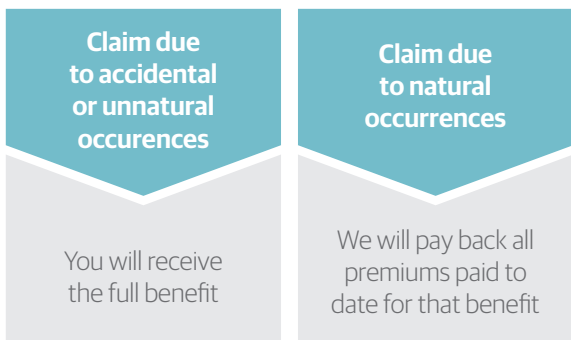
10% ABI

An increase of Cover
per annum over 5 years.

When cover starts



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 M100 000 Life Cover initially and increase that by M100 000 after the first 12 months, your cover would be as follows:

M100 000 Life Cover Policy	Life Cover Increased by M100 000	Total Cover
0-12 Months	13-24 Months	25 Months onwards
<p>M100 000 Accidental Death Cover Commences</p> <p>Waiting period for Natural Death Cover</p>	<p>M200 000 Accidental Death Cover in place</p> <p>M100 000 Natural Death Cover in place</p>	<p>M200 000 Accidental Death Cover in place</p> <p>M200 000 Natural Death Cover in place</p>
	<p>Waiting period for Additional M100 000</p>	

Out of Country Cover

You will be covered outside Lesotho 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.**

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