The plan that takes care of all your funeral needs, allowing your family to focus on what matters most.
The loss of a loved one is a difficult and emotional time for family members left behind.

The high costs of arranging a funeral can add financial stress, which is why this Funeral Plan provides you and your family with peace of mind and financial freedom during these difficult times.

How you will benefit

**No Medical Examination**
No medical tests are needed and no medical questions need to be answered.

**HIV/AIDS not excluded**

**Cover for life**
Cover does not end provided all monthly premiums are paid.

**No Waiting Period**
for death due to an accident.
There are **3 cover options** so you can choose the one most suitable to your financial needs

### Ts’epo Funeral Plan

This package covers the main member only or a family (1 main member, 1 spouse, and up to 6 children), parents/parents-in-law and extended family.

### Cover Option

Choose the cover that suits your needs.

<table>
<thead>
<tr>
<th>Ts’epo Funeral Plan</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover Amounts</strong></td>
<td><strong>Main member only</strong></td>
</tr>
<tr>
<td>M5 000</td>
<td>M20.00</td>
</tr>
<tr>
<td>M10 000</td>
<td>M31.00</td>
</tr>
<tr>
<td>M15 000</td>
<td>M43.00</td>
</tr>
</tbody>
</table>
Khothatso Funeral Plan

This package covers the main member only or a family (1 main member, 1 spouse, and up to 6 children), parents/parents-in-law and extended family.

Cover Option
Choose the cover that suits your needs.

M20 000  M30 000  M40 000

As a main member, you have more reasons to enjoy peace of mind knowing when you’re gone, everything will be taken care of, such as:

Premium Waiver
If the policy has been in force for at least 12 months, the insured immediate family (spouse, and up to 6 children) will be covered for 6 months without paying any premiums. Thereafter the spouse may continue with the policy by paying the monthly premiums with no waiting periods applied. At the end of the waiver period, the spouse may become the main member and premiums will be due in order for the policy to remain in-force.

Grocery Benefit
An additional M4, 500 will be paid as a lump sum amount to cover groceries.

Tombstone Benefit
An additional M4, 500 will be paid as a lump sum amount to cover the cost of a tombstone.

Double Accidental Death Benefit
The funeral Benefit will be doubled. (example, if you selected M40 000 and die due to an accident, we will pay M80 000).
<table>
<thead>
<tr>
<th>Khothatso Funeral Plan</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover Amounts</strong></td>
<td>Main member only</td>
</tr>
<tr>
<td>M5 000</td>
<td>-</td>
</tr>
<tr>
<td>M10 000</td>
<td>-</td>
</tr>
<tr>
<td>M15 000</td>
<td>-</td>
</tr>
<tr>
<td>M20 000</td>
<td>M60.00</td>
</tr>
<tr>
<td>M30 000</td>
<td>M79.00</td>
</tr>
<tr>
<td>M40 000</td>
<td>M98.00</td>
</tr>
</tbody>
</table>
As a main member, you have more reasons to enjoy peace of mind knowing when you’re gone, everything will be taken care of, such as:

**Premium Waiver**
If the policy has been in force for at least 12 months, the insured immediate family (spouse, and up to 6 children) will be covered for 6 months without paying any premiums. Thereafter the spouse may continue with the policy by paying the monthly premiums with no waiting periods applied. At the end of the waiver period, the spouse may become the main member and premiums will be due in order for the policy to remain in-force.

**Grocery Benefit**
An additional M6, 600 will be paid to cover groceries for the family left behind.

**Tombstone Benefit**
An additional M6, 600 will be paid to cover the cost of a tombstone to honor your burial.

**Cow Benefit**
An additional M7, 000 will be paid to cover the cost of the cow for the funeral.

**Double Accidental Death Benefit**
The funeral benefit will be doubled. (example. if you selected M50,000 and die due to an accident, we will pay M100,000) to help with unexpected expenses.

Hlompho Funeral Plan

This package covers the main member only or a family (1 main member, 1 spouse, and up to 6 children), parents/parents-in-law and extended family.

**Cover Option**
Choose the cover that suits your needs.

- M30 000
- M40 000
- M50 000
<table>
<thead>
<tr>
<th>Hlompho Funeral Plan</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover Amounts</strong></td>
<td><strong>Main member only</strong></td>
</tr>
<tr>
<td>M5 000</td>
<td>-</td>
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<tr>
<td>M10 000</td>
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</tr>
<tr>
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</tr>
<tr>
<td>M30 000</td>
<td>M88.00</td>
</tr>
<tr>
<td>M40 000</td>
<td>M105.00</td>
</tr>
<tr>
<td>M50 000</td>
<td>M123.00</td>
</tr>
</tbody>
</table>

**Cover the family receives**

<table>
<thead>
<tr>
<th>Policyholder, spouse and Child (Age 14 - 21)</th>
<th>100% of cover selected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child (Age 6 - 13)</td>
<td>50% of cover selected</td>
</tr>
<tr>
<td>Child (under age 5)</td>
<td>25% of cover selected</td>
</tr>
</tbody>
</table>
When funeral cover starts

1. Complete the application process
2. Accidental cover starts immediately
3. Pay your first premium
4. Waiting period starts
5. At the end of the waiting period, cover for natural events start
Frequently asked questions

Q. Until what age will my nominated dependents and I be covered?
A. Provided monthly premiums are maintained – the policyholder, spouse and parents are covered until death. Children are covered up to age 21 or up to age 25 if they are still students.

Q. How many policies can one life be covered under?
A. The insured may only be a main member on one Liberty Life Lesotho Family Funeral Plan.

Q. How many spouses does the policy cover?
A. The policy covers one spouse. An additional spouse can be added as an extended family member.

Q. How many parents/parents-in-law and extended family members can I cover?
A. You can cover a maximum of 2 parents/parents-in-law and a maximum of 2 extended family members.

Q. How are premiums paid?
A. You can pay through Debit order.

Q. How do I lodge a claim?
A. You or your beneficiary will need to submit a claim to your nearest Liberty branch within 6 months of the date of death and will have 12 months to submit supporting documentation from the date of death.

All valid claims are paid within 48 hours after all the required claim documents have been submitted.

Q. When can a claim be made?
A. You can make an immediate claim after your policy has been activated should death be due to accidental causes. The Ts’epo Funeral Plan has a 6 months waiting period for natural deaths. The Khothatso Funeral Plan and Hlompho Funeral Plan have a period 3 month waiting period for the main member, spouse and children and a 6 month waiting for extended family and parents/parents-in-law for natural deaths.
For more information please speak to your broker or agent. Terms and Conditions apply.

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