



CHANGING REALITIES WITH LIFE INSURANCE

When life happens, **good advice goes a long way**

Be prepared for life's ups and downs by turning to us for financial advice, which is based on real human experiences.

We want to help you make tangible strides toward your unique direction in life. This is why we provide a holistic and supportive approach to life-based financial planning, and good advice.



Overview

A personal approach to the realities of life insurance.

Liberty Claim Statistics 2018

At Liberty we always strive to see you with your own unique life story.

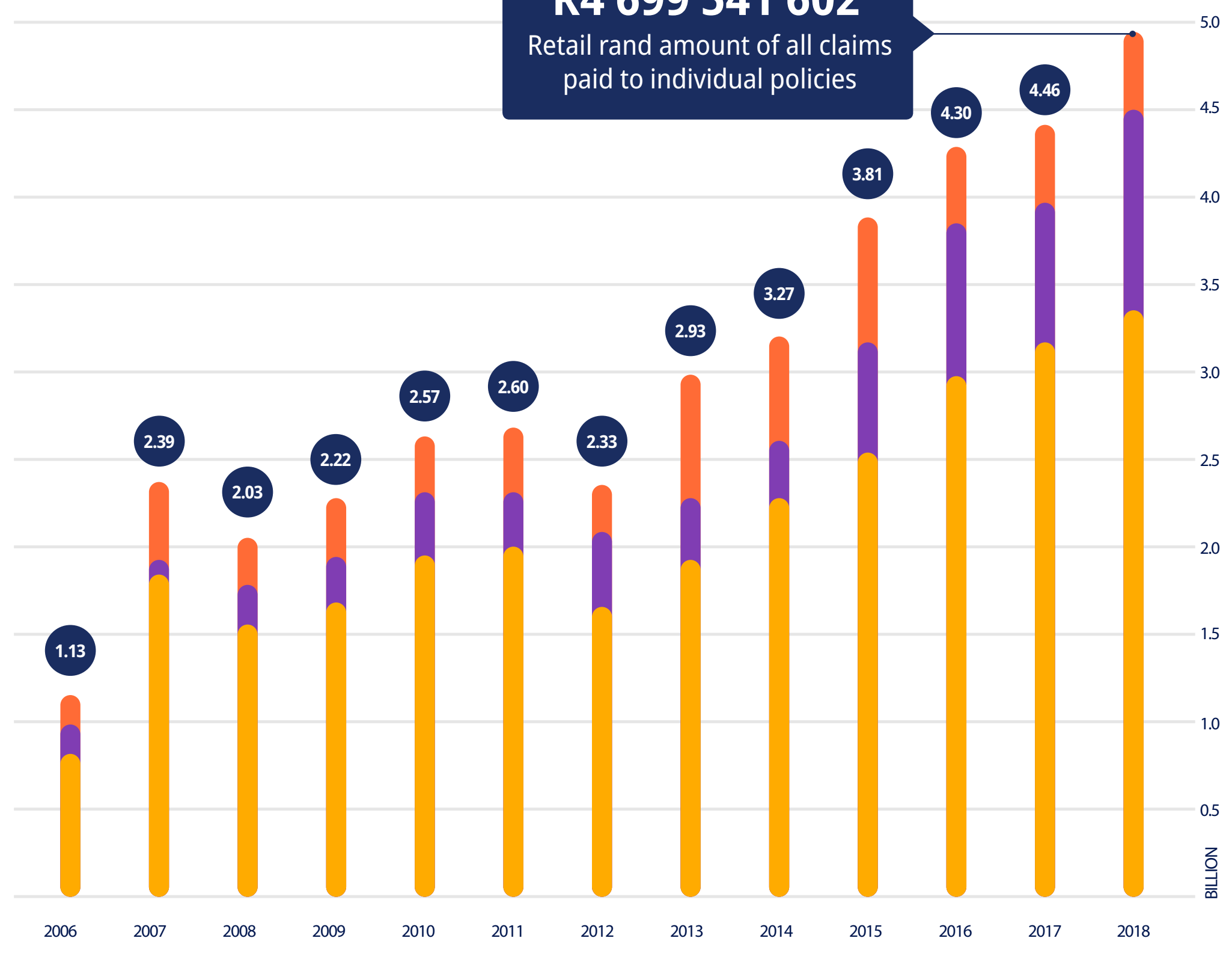
We are interested in whether you have a plan for living. That is why we developed Lifestyle Protector - a comprehensive cover to help you maintain the quality of your life, for life.

It is in life's many unforeseen moments that we pay out claims, so it should come as no surprise that claims are not just an administrative event to us, but a continuation of our commitment to support you when you need it most.

Liberty paid valid claims to over 31 000 families in 2018. These claims represent many unique life stories that we continue to be part of. They are part of a promise that the future our clients work so hard to achieve is not being left to chance.


Lifestyle Protector claims

R4 699 541 602
Retail rand amount of all claims paid to individual policies



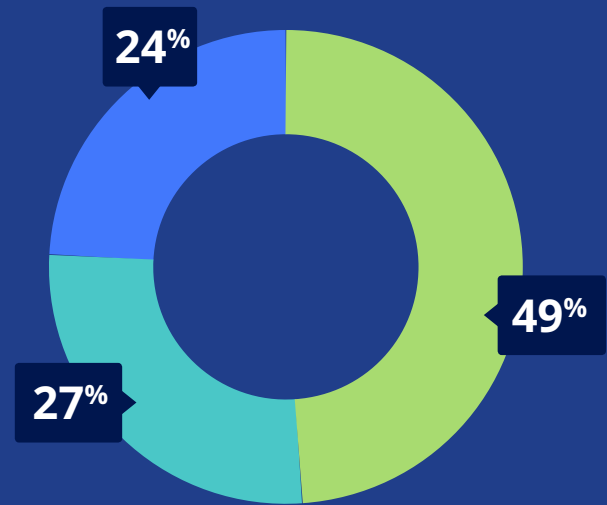
 Life Protection
R3 307 143 782

 Lifestyle Protection
R758 629 023

 Loss of Income Protection
Recurring: **R455 970 538**
Lump sum: **R177 798 259**

Liberty Rand amount of all SA claims paid in 2018

R9.6 BILLION



 Lifestyle Protector claims
R4 700 000 000

 + Non-Lifestyle Protector claims
R2 577 000 000

= Total Retail claims
R7 277 000 000

 Corporate/Institutional claims
R2 285 000 000

= Total 2018 claims paid
R9 600 000 000



Life Moments

To maintain the quality of your life, for life

As an individual or a business owner who cares for others, we care about you being able to live through a major life event. You do not only need to be financially prepared but should have the right information to start making the necessary changes to lessen the upheaval that comes with your own or your staff's critical illness, retrenchment or disability.

Working and earning

THE BILLS KEPT COMING LONG AFTER MY PAY CHEQUES STOPPED

| Working and earning

Vicky - recently retrenched.

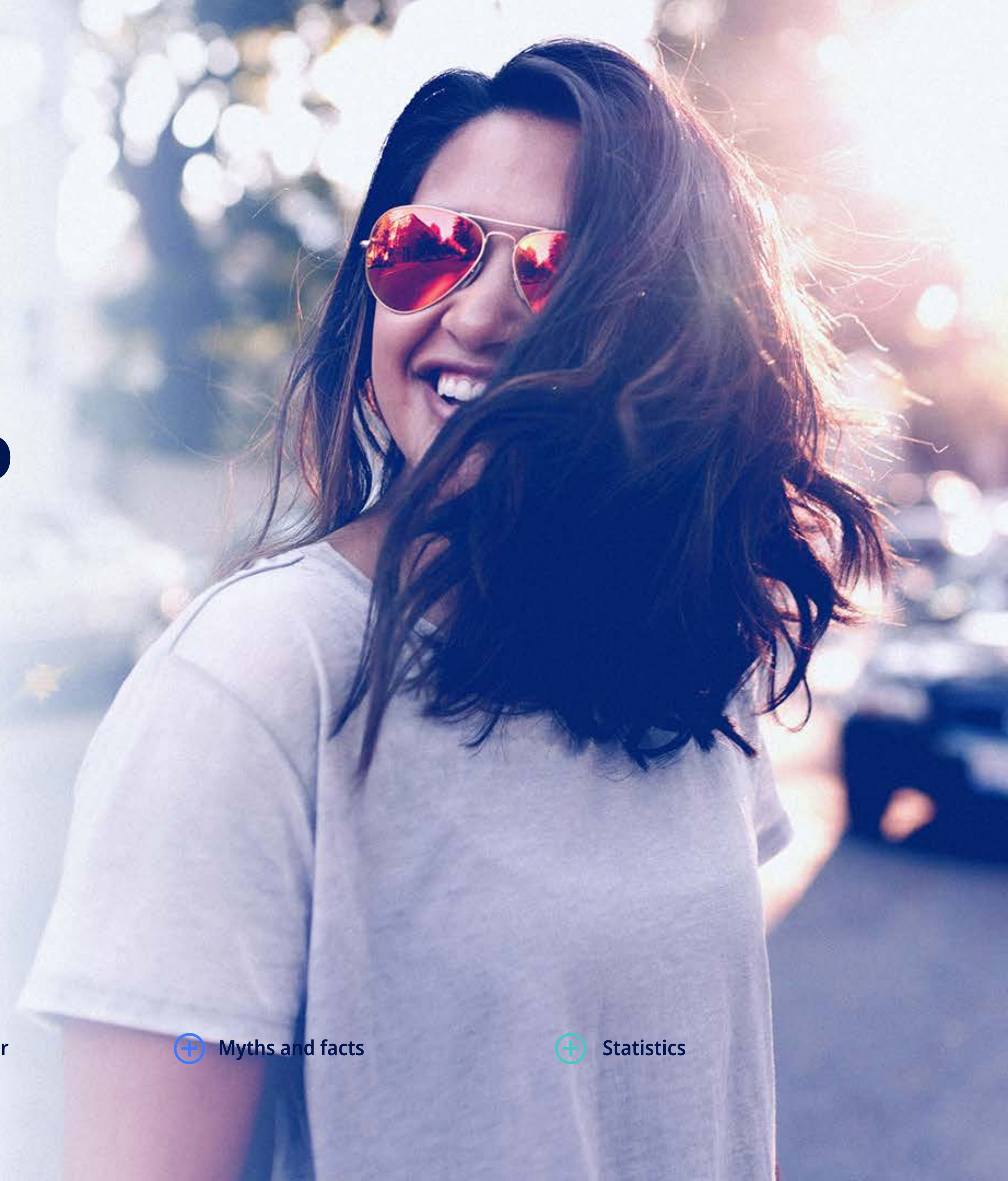
Working and earning

 Vicky's journey

 Your need for cover

 Myths and facts

 Statistics



Vicky's journey

Vicky¹ was focused on building her career as an HR manager at a small sales-based company. However, a sustained period of poor sales forced the company to downscale. It came as an enormous shock to Vicky when she was told that she would be one of those retrenched. Despite this, Vicky's good work and self-development ethic meant that her skills would be valuable and transferable. Finding a new job would be an urgent priority, but she knew it could take some time.

Earlier on in her career, Vicky took the Retrenchment Protector under her Lifestyle Protector policy. So, from September last year until February this year, Vicky was paid 75% of her after-tax salary, a total amounting to R186 372. Instead of worrying about how to keep paying for everyday expenses and keeping her policy in place; she was able to put her efforts into getting employed.

As an added benefit, her claim for retrenchment did not decrease her total insured amount for the rest of her Lifestyle Protector cover. Vicky had previously chosen income protection and critical illness protection benefits and these are still available on her Lifestyle Protector policy. In the event one of these specified events unexpectedly happens, her financial adviser will help with her claim enabling her to maintain quality of life.

Are you adequately covered for such an unexpected event?



Your need for cover while you earn

Your lifestyle depends on the income you earn while working. Whether it is the joy of pregnancy or the trauma of a disability, events in life may interrupt or even prevent your ability to continue earning. In some instances, these events may even add to the cost of living.

| Working and earning



Retrenchment Protector

Lifestyle Protector's Retrenchment Protector allows you to cover up to 75% of your after tax insurable monthly income (capped at R30 000 per month) for up to six months per period of retrenchment.

Income Protector

Lifestyle Protector's Income Protector protects your future monthly income against unforeseen temporary or permanent disability.

Living Lifestyle Protector

Lifestyle Protector's Living Lifestyle Protector pays a lump sum based on the severity of the critical illness suffered.

Absolute Protector (Plus)

Lifestyle Protector's Absolute Protector (Plus) pays you a lump sum if you are permanently impaired or unable to perform your occupational duties. The amount depends on the severity of your impairment and if disability is permanent.

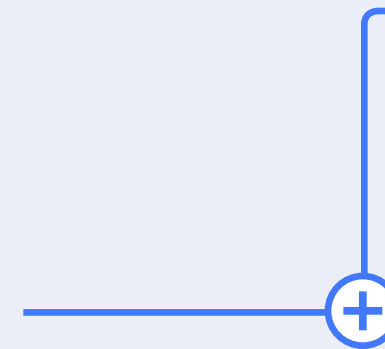
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Myths and facts

Are you like Vicky - a Young Achiever?

You are in your twenties or thirties, establishing your career, earning an income, accumulating assets and growing your wealth. However, depending on your life choices – such as buying a house or getting married – you may have an even wider range of potential risk cover needs (other than just protecting your income).

Myths

- You cannot add additional income protection cover once your policy starts without additional underwriting.
- Laws around cannabis have recently changed and it is now legal for recreational use, therefore it has no impact on an insurance policy and Liberty cannot reject (repudiate) a claim.

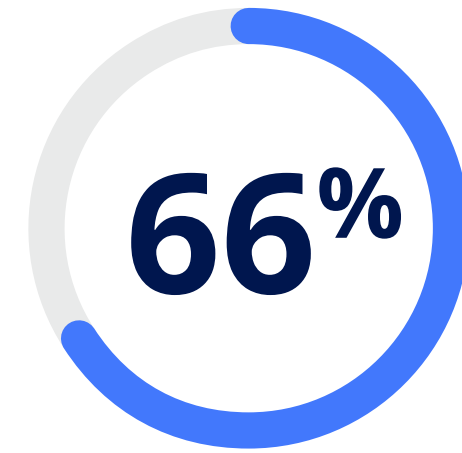
Myths* busted for Young Achievers

- You can add additional cover without requiring blood tests within the first 27 months of your first cover by answering a few questions.
- Compared to older age groups, your age group is more at risk of being in a road accident.
- If you use cannabis in any form (eating, drinking, smoking and other) you will pay smoker rates.
- Non-disclosure of your cannabis use may result in the repudiation of a claim; it depends on the impact your cannabis use has on other risk factors.

Facts*

- Liberty covers you for life cover from the moment you sign your application.
- As a young professional, our Super-In Claim Escalation feature recognises your potential earnings, in the event of you not being able to earn due to a disability.
- Critical health conditions show later on in your life so consider getting cover while you are still healthy and qualify.
- It is important to disclose cannabis usage at underwriting stage - at Liberty, each claim is considered holistically on individual merits. Let the underwriters decide.
- Testicular cancer occurs in younger men, ages 15 - 39. CANSA research has shown a definite link between smoking of cannabis and this type of cancer.

Do you have adequate cover in place?

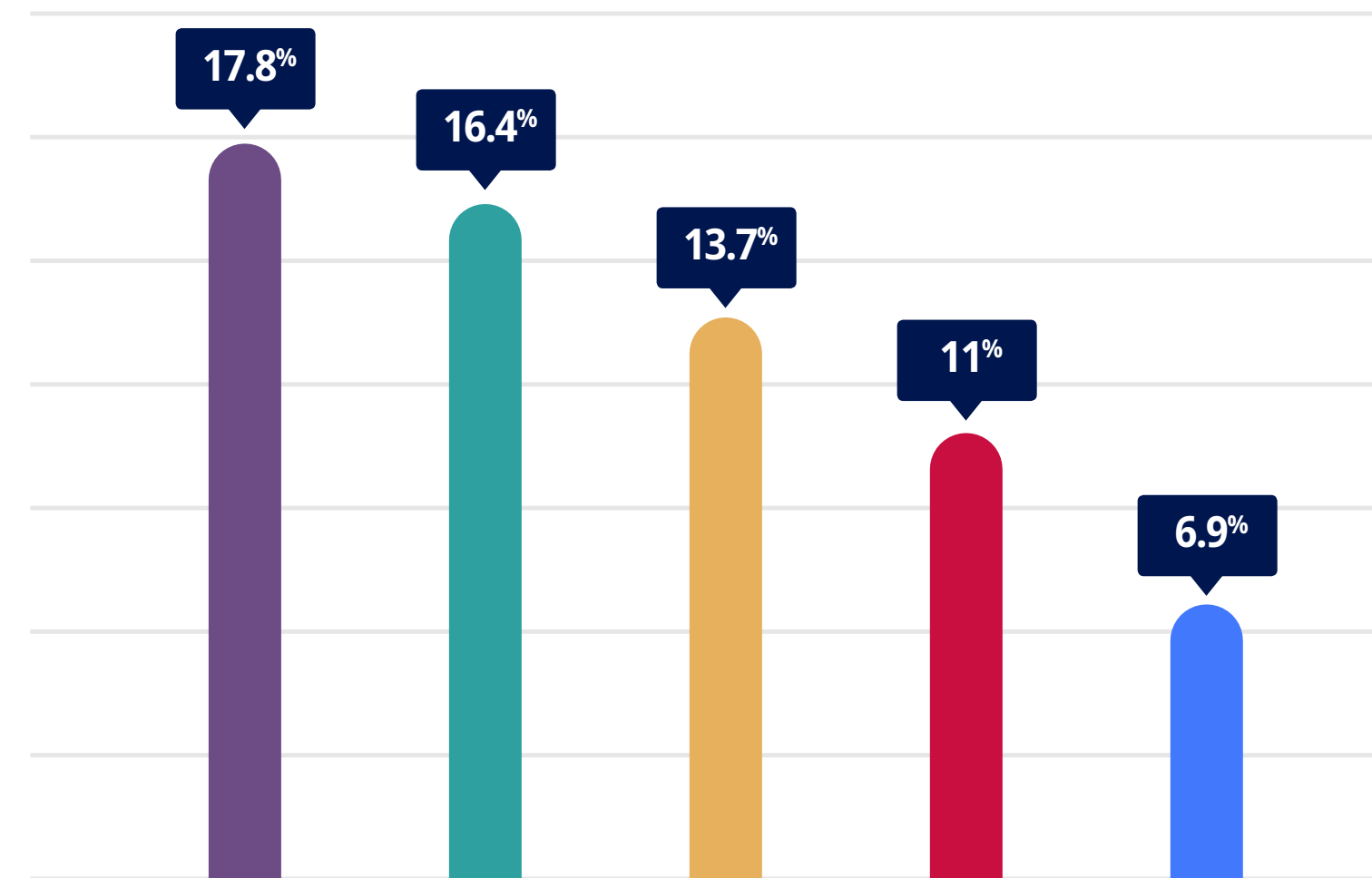


66%
of all claims paid to Young Achievers are attributable to these top five causes:

Young Achiever

Are those individuals in their twenties or thirties, establishing their career, earning an income, accumulating assets and growing their wealth. However, depending on life choices – such as buying a house or getting married – they may have an even wider range of potential risk cover needs other than just protecting their income.

What Young Achievers are claiming for: Top five claim causes



- Retrenchment
- Cancer
- Motor Vehicle Accident
- Musculoskeletal diseases and disorders
- Central Nervous System disorders

Based on Liberty’s 2018 claim statistics, at 31.2%, Gauteng made up the largest province to claim for Motor Vehicle Accidents. Of this, only 8.6% of claims were from Young Achievers. According to the South African Department of Transport¹, 80% of South African road fatalities involve males between 19 and 35 years of age. As the Young Achievers’ third highest reason to claim, consider cover against loss of income, and the financial impact of injury and even death.

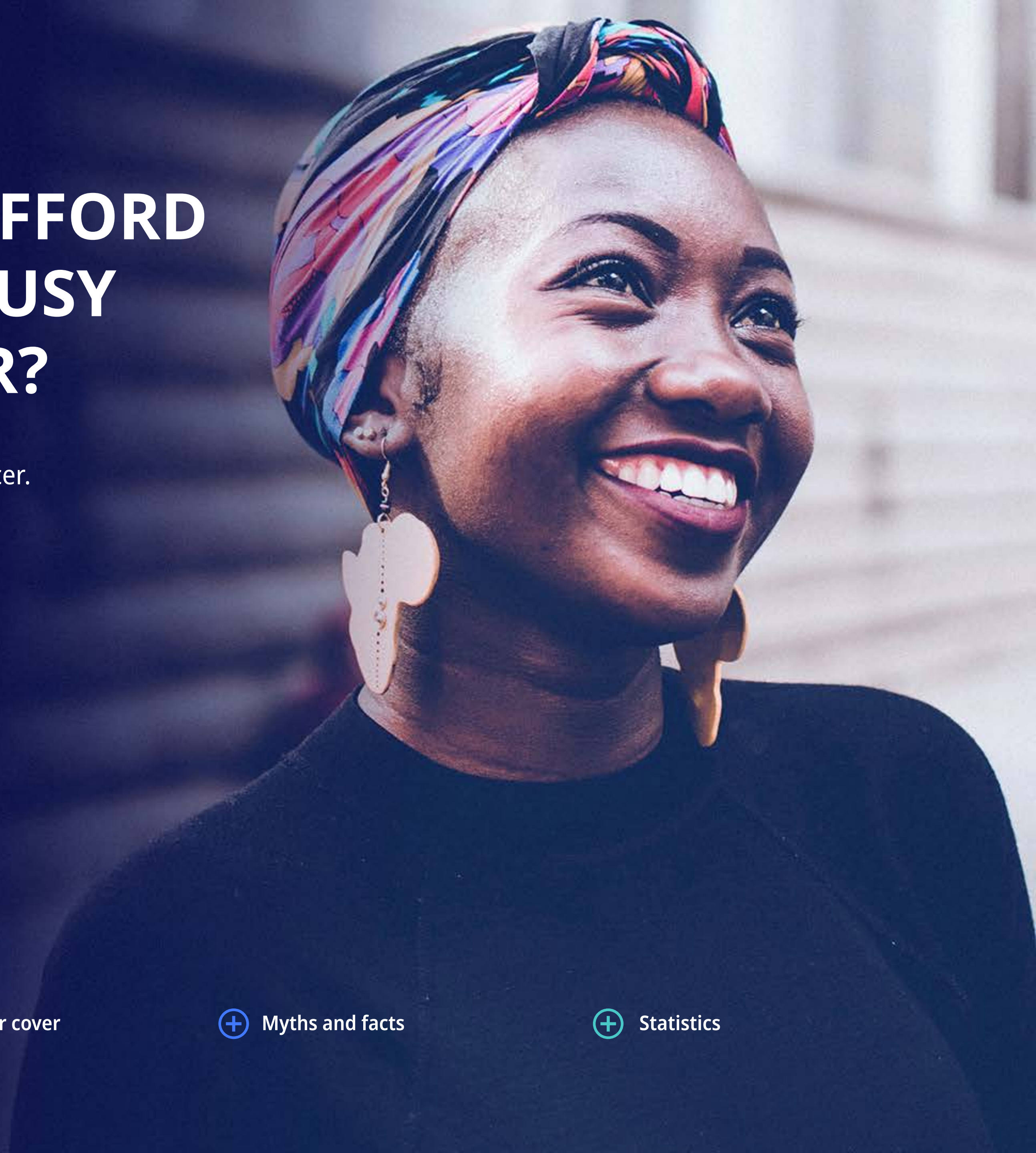
¹Sources available on: <https://www.timeslive.co.za/news/south-africa/2018-04-24-sa-road-carnage-a-national-crisis/>

HOW CAN YOU AFFORD TO LIVE WHILE BUSY BEATING CANCER?

| Lifestyle and wellness

Mapule - mother who lives through breast cancer.

Lifestyle and wellness

[+ Mapule's journey](#)[+ Your need for cover](#)[+ Myths and facts](#)[+ Statistics](#)

Mapule's journey

At 34, Mapule¹ discovered a lump in her breast. After consulting her doctor, her worst fears were confirmed – breast cancer, Stage 3. Mapule was devastated, and she rejected the first diagnosis because the doctor wasn't very friendly. But this didn't change the fact that she knew he was right. Mapule's cancer was an aggressive strain so she had to start treatment immediately, including surgery and 10 cycles of chemotherapy. Her daughter cried when she first saw her with no hair. However, Mapule knew she had to undergo this treatment to keep on living. She worked throughout her treatment with the support of her family and colleagues.

Lifestyle Protector's Living Lifestyle really changed her life. Without it Mapule believes she would have had to sell her house and possibly change her children's school to be able to cover some of the costs. To help with the expenses related to her diagnosis, Lifestyle Protector paid out over R430 000. Based on the severity of her cancer on diagnosis, Liberty paid out 50% of the cover amount to assist in her lifestyle adjustment expenses. However, it is a possibility that cancer can reappear in the future and she may need to claim again. Mapule continues to live her new life, which means she has made changes to her everyday routine, such as taking hormone replacement therapy and seeing a psychologist.

For the days when she needed a bit of extra help fetching her kids from school, she had the financial freedom to get help from a transport service provider, as well as pay for expenses like her wig and special dietary needs. She is living and remaining strong.



Are you adequately covered for such an unexpected event?

Your need for cover for lifestyle and wellness

Anyone can suffer a critical illness. Would you be able to cope financially if a traumatic health event happened to you? The likelihood of such an event is related to factors such as your age, gender, family history and lifestyle.

| Lifestyle and wellness



Living Lifestyle (Plus)

Lifestyle Protector's Living Lifestyle (Plus) with Top-Up and Extended Options pays out a lump sum if you are diagnosed with a critical illness and is comprehensive in its cover of all critical illnesses that could impact your lifestyle through your inability to perform your daily tasks.

Living Lifestyle Dependant Protector

Lifestyle Protector's Living Lifestyle Dependant Protector pays a lump sum if your spouse or your child suffers a critical illness.

Medical Advancement Protection

Lifestyle Protector's Medical Advancement Protection feature automatically provides protection against the risk that claims criteria definitions, systems, diagnostics test or surgeries and procedures become outdated due to medical advancements.

ADDLIB and Wellness Bonus

ADDLIB is a cash benefit paid to the Lifestyle Protector policyholder every five years after inception. The value of your benefit is based on your total Lifestyle Protector premiums, the total sum assured of specified benefits and the value of your other Liberty investment policies.

Wellness Bonus is a feature on Lifestyle Protector and pays you a percentage of your qualifying Lifestyle Protector premiums back in cash, after five years from when the Wellness Bonus is added. To qualify, you need to add a Liberty recognised external wellness programme.

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| [Lifestyle and wellness](#)

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Myths and facts

Are you like Mapule - a Young Parent?

A younger parent in their thirties and early forties is more established in their career and by now their income is more stable. However, their responsibilities are ever increasing as their family and needs grow.

| Lifestyle and wellness

Myths

- Only women can suffer from breast cancer.
- People do not survive following a cancer diagnosis.
- Once cover has been taken up and put in place, there is nothing left to worry about.
- I will always be able to get cover, no matter how old I get.

Myths* busted for Young Parents

- Men can develop breast cancer too, but more so if they are obese, heavy users of alcohol or using anabolic steroids.
- With improvements in preventative screenings, medicine and the treatment of cancers, the likelihood of surviving cancer and leading a normal life thereafter have greatly increased.
- You should revisit your protection needs regularly to ensure it keeps up with your earning potential and any changes in your lifestyle.
- You may not qualify for long-term insurance when you are older due to deterioration in your health, so waiting until you are older may not be to your benefit.

Facts*

- Cancer is the top Liberty claim cause, although according to CANSA at least 30-40% of cancers are preventable by living a healthy life. This includes managing obesity and not smoking.
- Cancers have different survival rates. Prostate and breast cancer showed a 99% survival rate after five years due to medical intervention.
- A woman diagnosed with Stage 1 breast cancer has an 88% chance of being cured.
- Once you are covered, and continue paying your policy premiums, you are financially protected against these risk events until the end of the policy or benefit end date.

Do you have adequate cover in place?



| Lifestyle and wellness

Being a parent

THE FUTURE IS THE ONLY THING THAT MATTERS TO US


Simon's dream - keeping his children's education on track.

| Being a parent

Being a parent

 Simon's journey

 Your need for cover

 Myths and facts

 Statistics

Simon's journey

Simon¹, a tradesman by profession, suffered a critical trauma at work. After a number of months in hospital, his doctors declared him unable to perform his work or any similar occupation. Despite this devastating news, Simon quickly saw the benefits of his existing Lifestyle Protector Policy.

Through this accident, he was able to claim for the two EduCator benefits on his policy. He appreciated that it allows his children to study overseas.

As Simon further explains, "My son is going to be an electrical engineer and he will be allowed to study for five years with accommodation-associated costs paid up to a generous set level."

"My daughter already has two years of her varsity fees paid for by the benefit and she wants to complete her studies with her brother. She has been given two years to complete her final year with the same benefits."

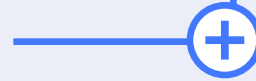
Simon's children are very grateful for the opportunity that their lives have not been hampered by his disability. They have seen the power of protecting one's lifestyles with Liberty's risk solutions.

Are you adequately covered for such an unexpected event?



Your need for cover as a parent

As a new, young or established parent, placing your children's needs above your own is one of your most important priorities. That is why we offer cover that provides financial security against any unexpected event that may negatively affect your ability to earn an income or that may create higher cost burdens to you or your family.



EduCator

Lifestyle Protector's EduCator pays the costs associated with a child's education (until the end of the child's first tertiary level qualification) should you pass away, become occupationally disabled or severely ill.

Dependant Protector

Lifestyle Protector's Living Lifestyle Dependant Protector pays a lump sum if your spouse or your child suffers a critical illness.

Child Living Lifestyle

Lifestyle Protector's Child Living Lifestyle is designed specifically for children until the ages of 18. This provides you with some financial assistance towards covering associated costs if your child is diagnosed with a listed condition.

Medical Premium Protector

Lifestyle Protector's Medical Premium Protector pays the main member and up to 16 nominated dependants' medical scheme contributions, for up to 10 years if you pass away or become permanently disabled or impaired.

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Myths and facts

Are you like Simon - an Established Provider?

Established Providers are considered as individuals aged from their mid-forties to their mid-fifties. These parents are still paying for children's higher education and maintaining their family lifestyle. The likelihood of contracting a life-altering illness is increasing while retirement is also approaching.

| Being a parent

Myths

- The rise in education costs or medical costs will be covered by any standard benefit increases on my policy.
- If I have cover, then I am protected for the rest of my life.
- My income protection cover moves in line with my salary and promotional increases.
- The cover I ask for is the payout I will get if I claim.

Myths* busted for Established Providers

- The cost of inflation on education and medical expenses is higher than general inflation - a lump sum payout for death or critical illness may not be enough if you have children.
- If you are under-insured, your lifestyle may be larger than what you are protecting.
- Review your income protection amount frequently to suit your circumstances.
- You are covered based on the income you earn, therefore multiple policies do not necessarily increase your income claim payout, as you are over-insured.

Facts*

- Around 40% of all cancer and cancer-related deaths and 80% of heart related conditions are preventable through making healthy lifestyle adjustments.
- Obesity can lead to diabetes, which can accelerate the damage to your health caused by smoking, high blood pressure and high cholesterol.
- Obesity is also linked to chronic illnesses such as kidney disease.

Do you have adequate cover in place?

[< Back](#)

| [Being a parent](#)

Managing staff

A FREAK ACCIDENT MEANT I COULD NO LONGER WORK, BUT I STILL RECEIVE A SALARY

| Managing staff

Ray - a miracle story.

Managing staff

[+ Ray's journey](#)

[+ Your need for cover](#)

[+ Myths and facts](#)

[+ Statistics](#)

Ray's journey

Ray¹, a mining engineer, was conducting an inspection underground during which time he suffered a devastating, freak accident.

The accident was sudden and unexpected, as a metal rod impaled his skull. This caused a major brain injury and the loss of one of his eyes. They had to use steel plates to mend the hole in his skull.

Ray survived, but his recovery did not come without changes. He has lost his sense of depth, taste and smell and has ongoing headaches. He explains how not having a sense of depth perception has made for some interesting experiences.

Because of his injuries, Ray was unable to work. However, Liberty corporate's income protection has been and is still paying him a salary to this very day, which means he can continue to help support his family.

Ray still has other Liberty corporate benefits, should another specified event unexpectedly happen.

Do you only have life cover? Does your income protection adequately cover your needs? Speak to your Liberty corporate financial adviser today.



| [Managing staff](#)

Your need for corporate cover

By taking care of your employees you can move your business to a higher level. With Liberty's corporate benefits, we can develop a tailored umbrella fund to ensure your employees' risk and investment needs are secured. Not only do we safeguard your employees' financial wellbeing, but our suite of wellness services will provide them with 24-hour Emergency Ambulance Assistance, Legal Assistance, Medical Advice, Trauma Counseling and Funeral Assistance at no additional cost.

| Managing staff



Mind My Money

Liberty educates employees on the basics of financial planning, such as how to understand their pay slips, how to file tax returns, monthly budgeting and the importance of drafting a Will with the Mind My Money programme.

Corporate protection benefits

Liberty Corporate's life, disability and critical illness cover is focused on providing a relevant service and valuable risk solutions that are simple for your employees to understand.

Umbrella Fund

Our Corporate Selection suite of Umbrella Funds offers a choice of risk underwriters and external asset managers so you can structure your benefits to suit your business. It provides innovative life-stage investing alongside significant risk benefits and value-added services.

Corporate Fund Administration

Liberty Corporate's retirement fund administration service offers real-time access to benefit statements to more than 300 000 members.

Corporate Specialists

A set of specialists who are highly skilled are available to provide you with a deep understanding of your employee benefit needs; leading economic research and product advice; the structuring of fund benefits, the valuing and managing of balance sheet liabilities; post-retirement medical aid obligations and packaging of your employee benefits.

Corporate value added service

Professional counsellors are available via a telephonic service, 24 hours a day, 365 days a year in the member's language of choice. These professionals can aid with legal advice, emergency medical information and trauma assistance, including actual ambulance services and body repatriation.

Your need for corporate cover

By taking care of your employees you can move your business to a higher level. With Liberty's corporate benefits, we can develop a tailored umbrella fund to ensure your employees' risk and investment needs are secured. Not only do we safeguard your employees' financial wellbeing, but our suite of wellness services will provide them with 24-hour Emergency Ambulance Assistance, Legal Assistance, Medical Advice, Trauma Counseling and Funeral Assistance at no additional cost.

| Managing staff



Mind My Money

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Myths and facts

Are you an employer with employees like Ray?

It is well known that companies that take better care of employees suffer less absenteeism, benefit from improved productivity and enjoy greater company loyalty*. Benefits are used to attract good talent and give them financial security against life's uncertainties while they are employed by you.

Myths

- I cannot get any cover if I am HIV positive.
- I will not be able to continue working if I am HIV positive.
- Cancer only affects old and unhealthy people.
- Where I work does not affect the likelihood that I claim or the type of cover I require.

Myths** busted for Corporate cover

- The ability to treat HIV now allows it to be as manageable as a chronic illness.
- This means a fairly good prospect in the rate of return to work for HIV positive individuals.
- Cancer appears as a claim cause across all corporate benefit types and age bands. Over the years it has become a more prevalent cause of claims among younger individuals.
- Different occupations across industries can lead to exposure to different types of claims and the unique circumstances need to be considered in determining the appropriate cover for your staff.

Facts**

- The impact of the mining Health and Safety Code of Practice has found that most people with lifestyle diseases such as diabetes, obesity, and asthma apply for permanent disability as a result of these regulations.
- The retail industry is plagued with claims for orthopaedic conditions due to the high incidence of vehicle accidents as many people use public transport to get to work.
- The financial services industry found that there is a higher incidence of mental health claims, which could be linked to the level of an individual's profession and age. It is often difficult to reintegrate these individuals into alternative roles.

Do your staff have adequate cover in place?

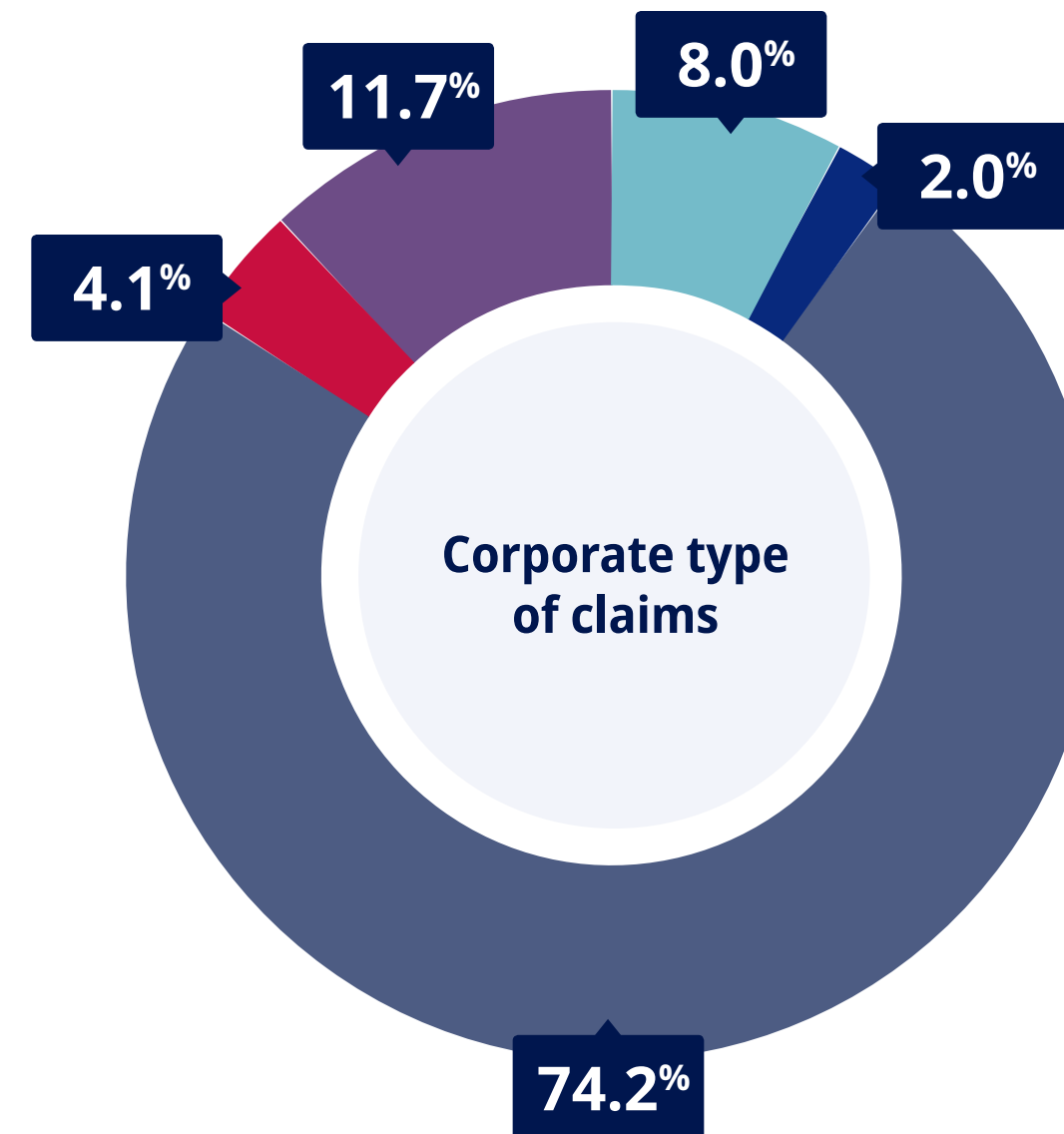
Call a Liberty corporate financial adviser or broker today.

Corporate claims paid

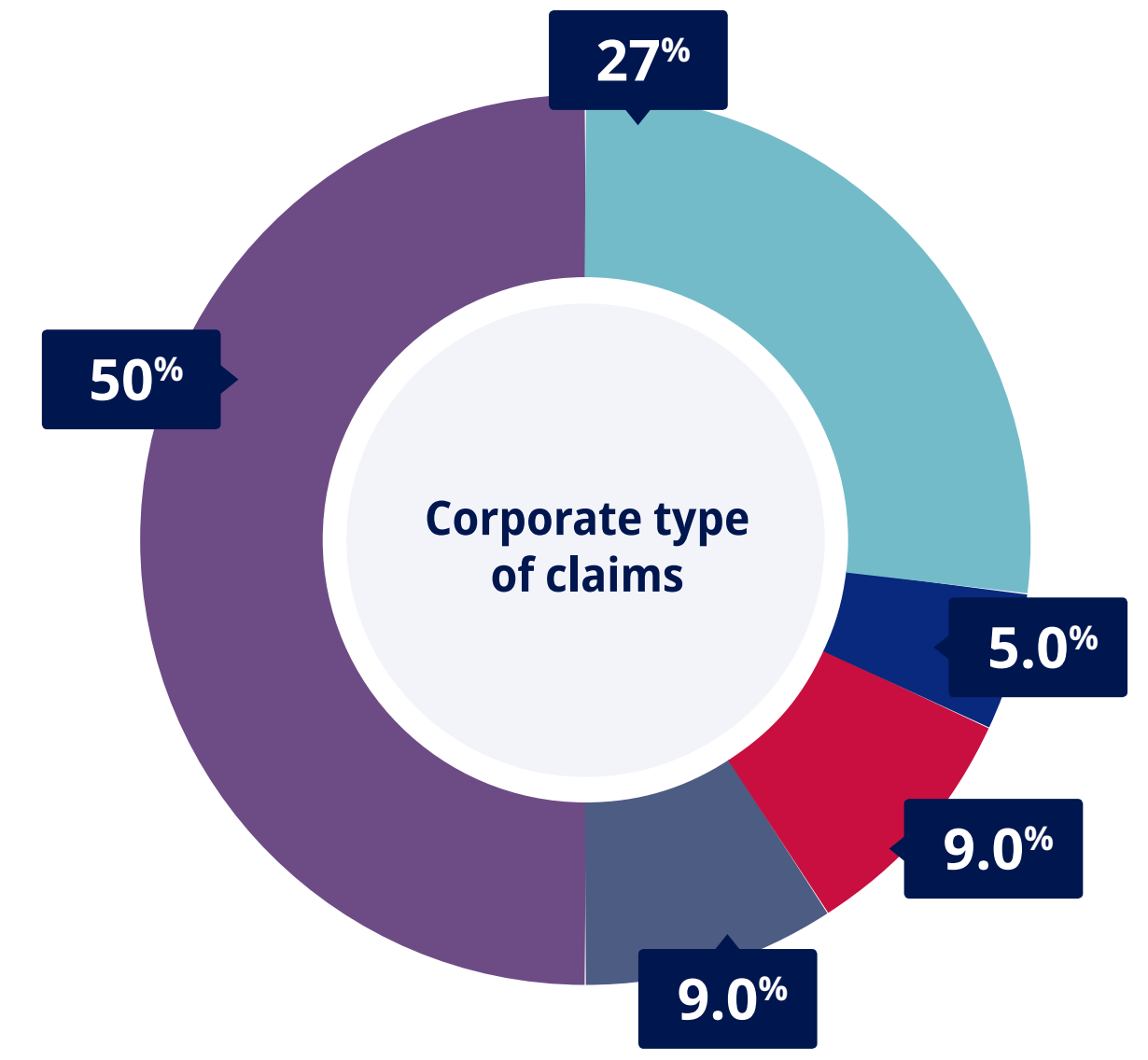
Higher values per claim were paid for income protection, with lower values per claim paid for funeral protection. The lowest amount of claims received for 2018 was for disability and critical illness.

Liberty is seeing more claims for males older than 50 years of age and for income protection. With key reasons being mental health issues or multiple conditions (such as hypertension, diabetes, osteoarthritis and back pain) businesses are finding it more difficult to accommodate this group in the workplace.

Percentage breakdown of number of claims paid per benefit type



Percentage breakdown of value of claims paid per benefit type



Types of claim benefits

- Death
- Disability and Critical Illness
- Funeral
- Credit Life
- PHI

Leaving a legacy

MY MEDICAL BILLS COULD HAVE DEPLETED MY FAMILY'S SAVINGS

Joey - recently had a heart attack.

| Leaving a legacy

Leaving a legacy

 Joey's journey

 Your need for cover

 Myths and facts

 Statistics

Joey's journey

Joey¹, a long-time and seasoned executive was closing in on his retirement, and looking forward to it.

His role as an executive and thoughts of retirement were cut short by a sudden and massive heart attack. In fact, so severe that this unexpected event resulted in his heart operating at only 30% capacity. Joey's Lifestyle Protector policy paid him 100% of his R2 million lump sum income protection which, together with his own medical cover, helped pay for his numerous additional unexpected costs.

Although faced with a change in his day-to-day health, his ability to adjust to a different lifestyle has been assisted by a Living Lifestyle payout of R1.3 million. This helps him pay for the support he needs for his everyday expenses, including walking aids, a specialised bed and wheelchair ramps. Joey focuses on making this income work for him. He knows that his life cover enables him to leave a legacy for his family.

| Leaving a legacy



Are you adequately covered for such an unexpected event?

¹ To protect the client's identity, their real name and image were changed, while the quote and story is the sentiment of an interview of their actual Liberty claim case. This real story does not constitute advice.

Your need for cover in preparation of leaving a legacy

To leave a legacy entails planning and commitment for those events beyond your passing away, to ensure those who depend on you are able to live and thrive.

| [Leaving a legacy](#)

Life Cover

Lifestyle Protector's Life Cover will provide immediate cover from when we receive your application and in the event of your death, will pay your nominated beneficiaries a lump sum.

Immediate Expenses Cover

Lifestyle Protector's Immediate Expenses Cover benefit provides some comfort that a payment towards funeral costs will be made in the event of your death and paid within 48 hours of the claim being submitted.

Medical Advancements Protection

Lifestyle Protector's Medical Advancements Protection feature automatically provides protection against the risk that claims criteria definitions, systems, diagnostics test or surgeries and procedures become outdated due to medical advancements.

Medical Premium Protector

Lifestyle Protector's Medical Premium Protector pays the main member's and up to 16 nominated dependants' medical scheme contributions, for up to 10 years, if you pass away or become permanently disabled or impaired.

Death Income feature

Lifestyle Protector's Death Income feature on life cover helps your spouse better manage the payout as it pays the assured a monthly income, instead of a lump sum.

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I want to make sure my beneficiaries have less debt or can make the best use of what they receive.



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| [Leaving a legacy](#)

Myths and facts

Are you like Joey - an Empty Nester?

Empty Nesters are those individuals who are in their mid-fifties to late sixties. They have worked hard all their lives to raise their families and accumulate wealth. They are now aiming to retire or start their second career and are focused on preserving their wealth and managing their increasing health risks.

Myths

- Your medical aid will cover all the costs if you have a heart attack and other critical illnesses.
- A heart attack leads to the imminent death of the individual.

Myths* busted for Empty Nesters

- There may be the additional costs of a caregiver and additional household equipment that might be needed after a heart attack – they can erode retirement savings.
- Heart attack damage may be reduced if treated within three to four hours and the likelihood of surviving is dramatically increased.

Facts*

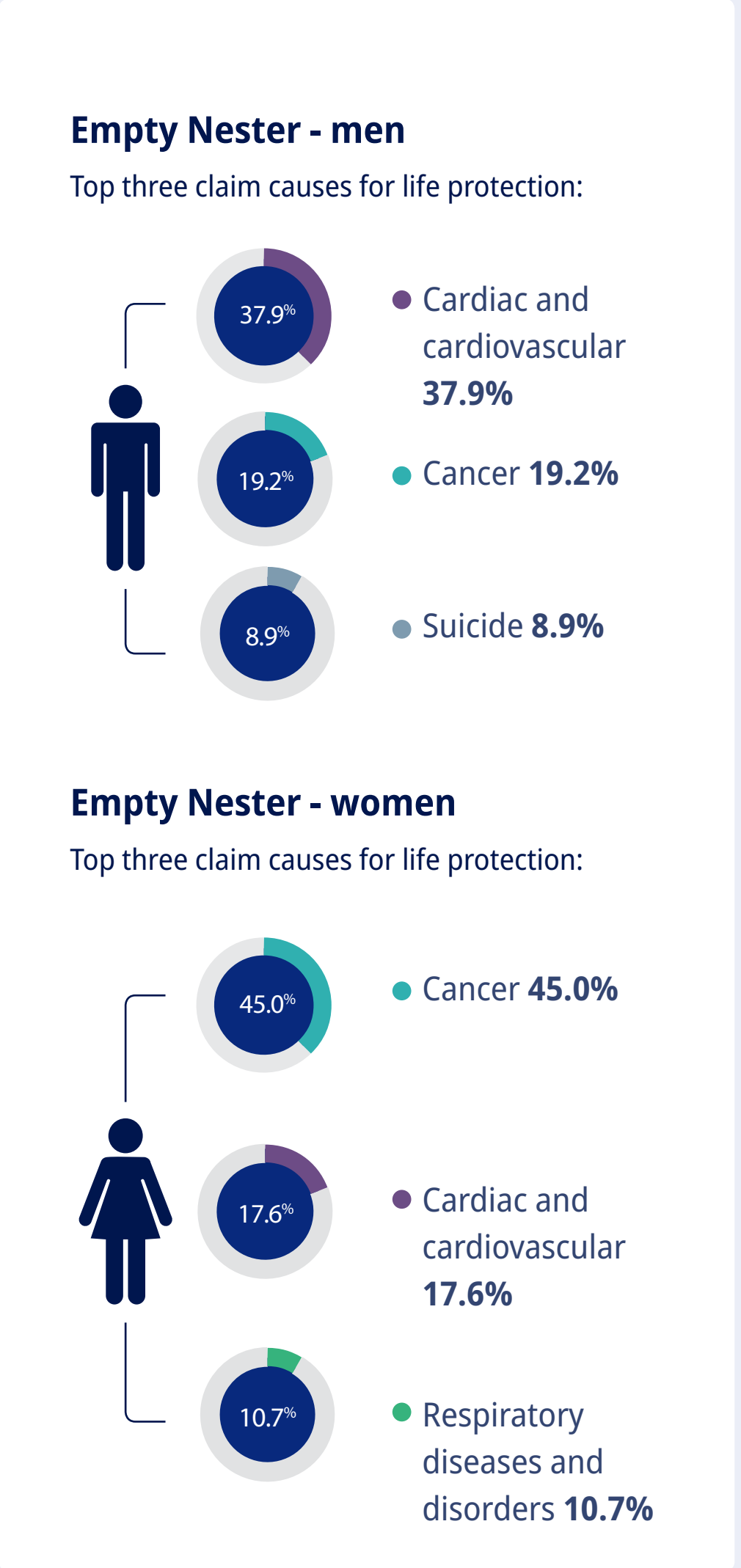
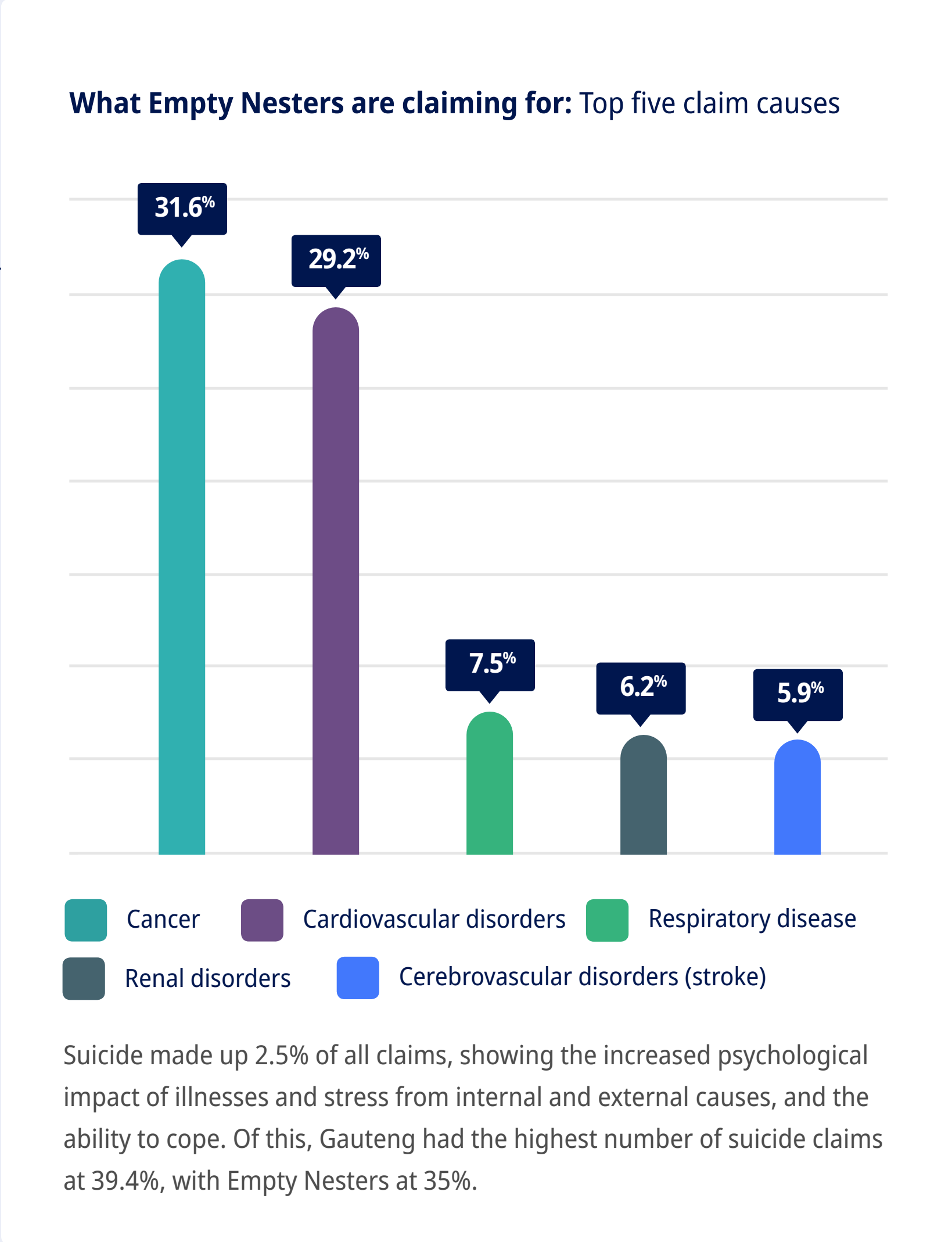
- About 90 - 95% of heart attack victims, who reach the hospital, survive.
- About 80% of heart diseases and strokes that happen before old age can be prevented with healthy living, treating high blood pressure, high blood cholesterol and diabetes.
- Sleeping less than five hours a night increases your risk of obesity by 15%.
- The risk of stroke doubles in each successive decade after age 55.

Do you have adequate cover in place?



Empty Nester

An Empty Nester's main priority is to maintain their family's lifestyle and to secure their hard-earned retirement savings against the financial impact of unexpected risk events.



Lifestyle Protector and Wellness Bonus AV

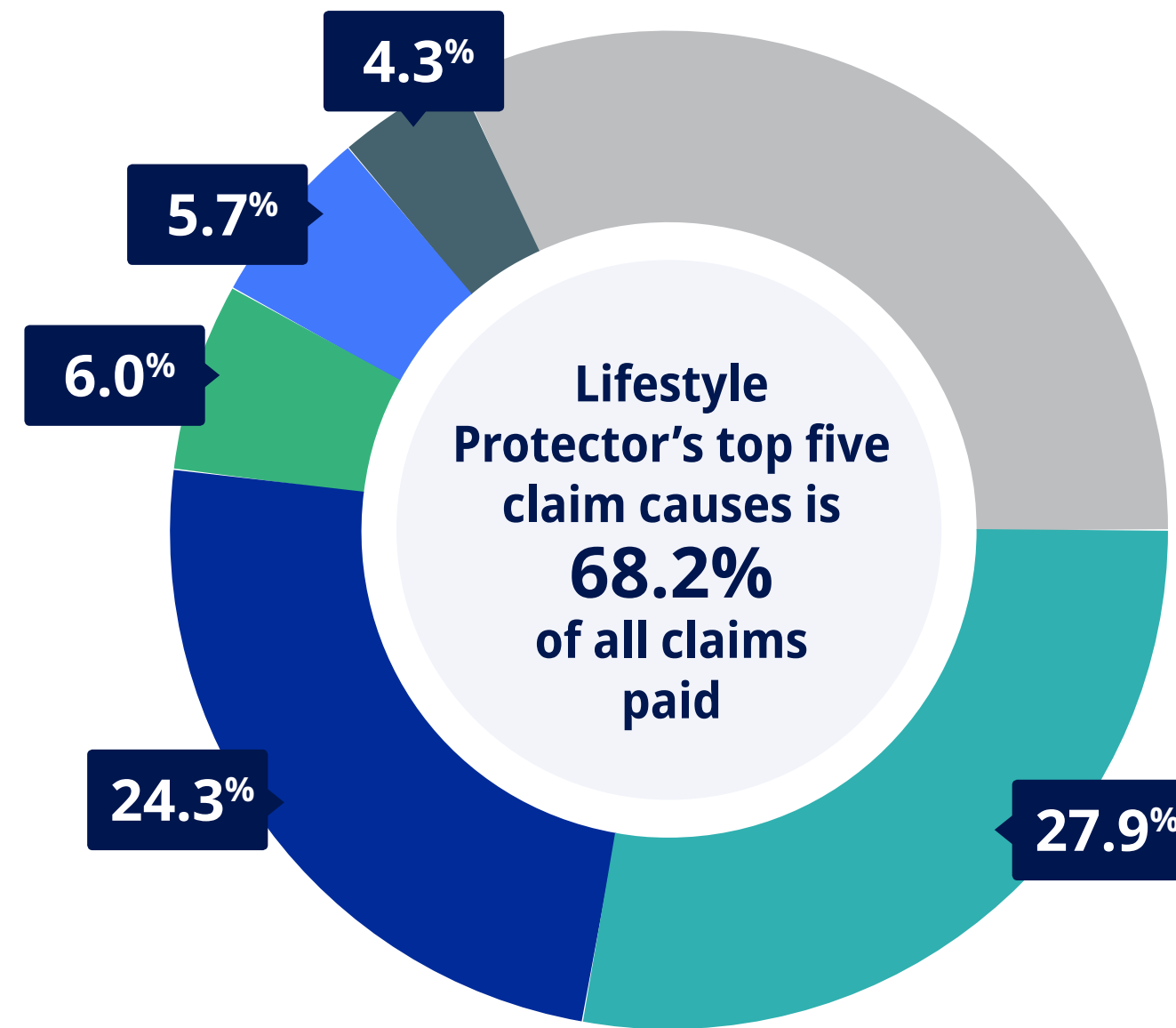
[▶ Lifestyle Protector AV](#)

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Lifestyle Protector Top five claims - overall

It's a fact that most of our policyholders who had claims for events in the top five causes, were more often than not survivors. Based on their Lifestyle Protector cover, Liberty made a positive difference in helping these clients to maintain the quality of their life.

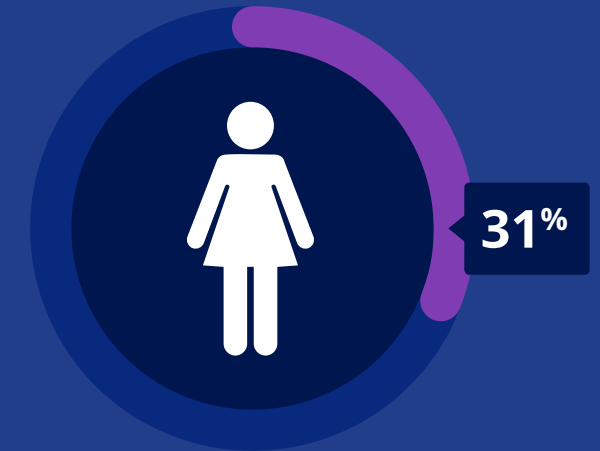
- Cancer
- Cardiovascular disorders
- Respiratory disease
- Cerebrovascular disorders (stroke)
- Renal disorders

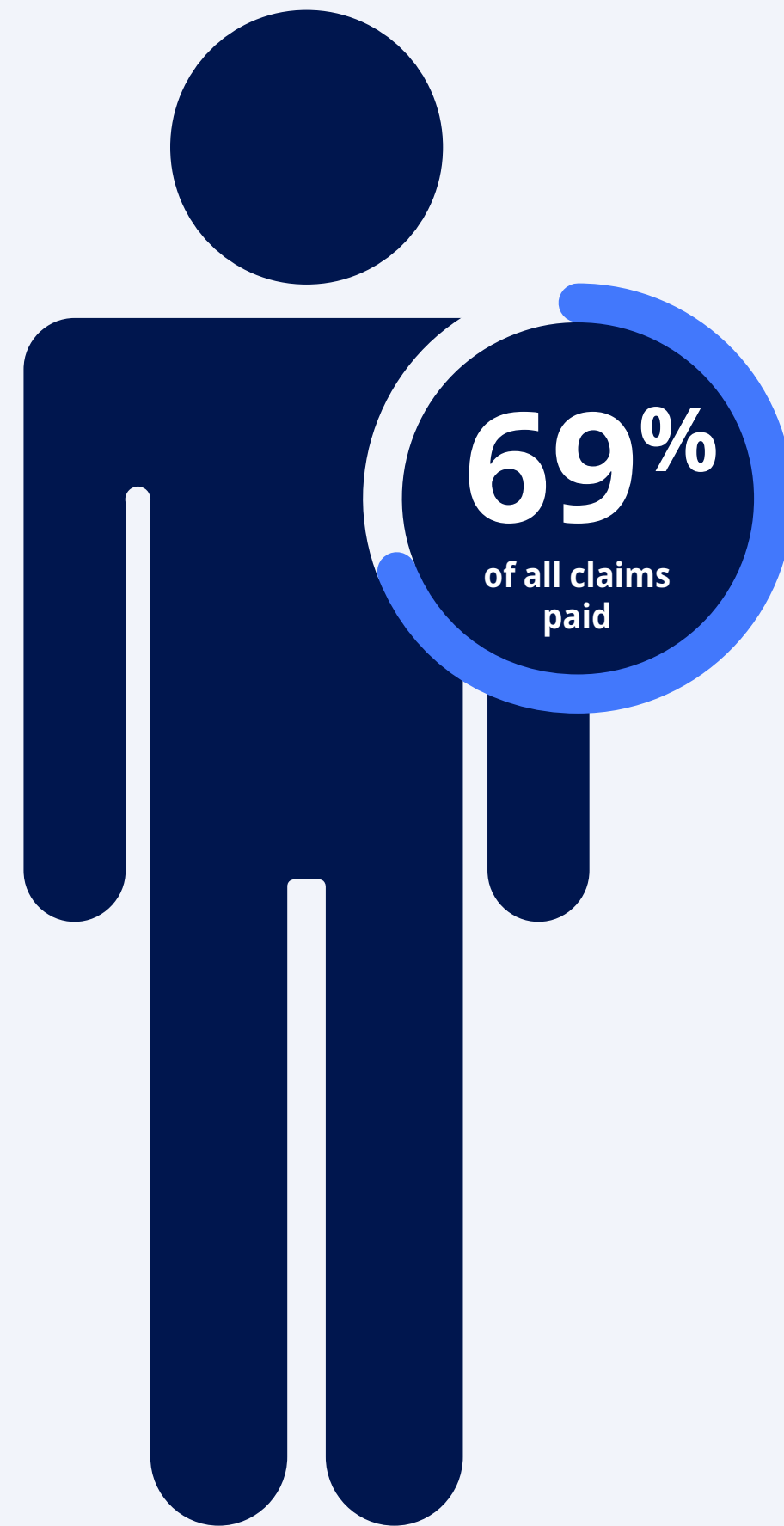


Claims gender split



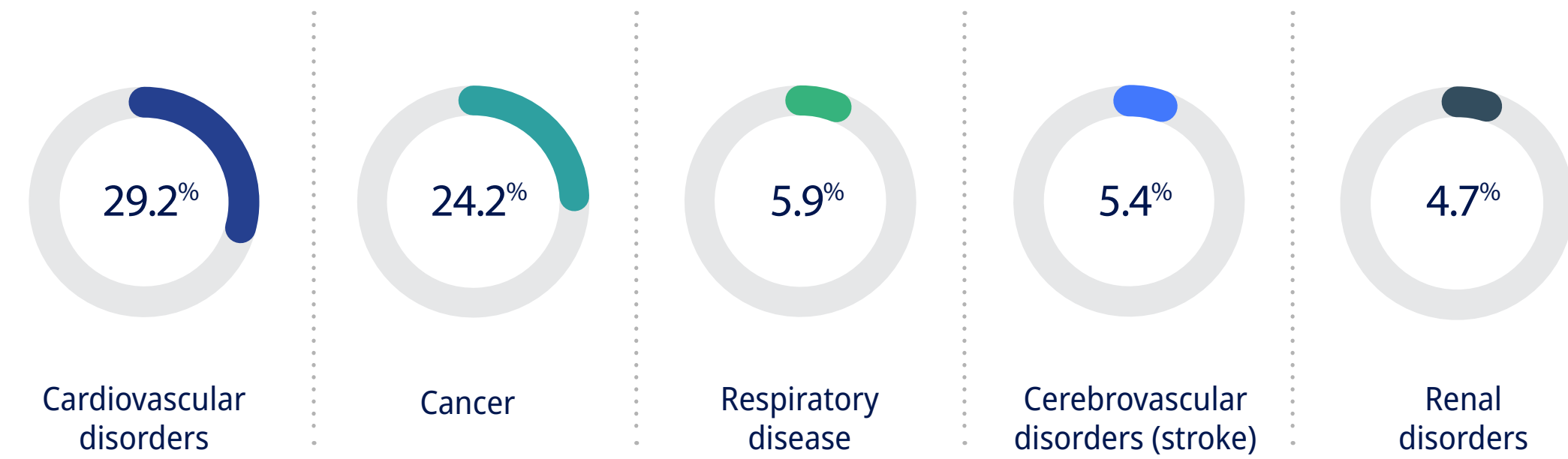
Women make up less than half of the insurance coverage customer base even though just over 51% of the population is female*.



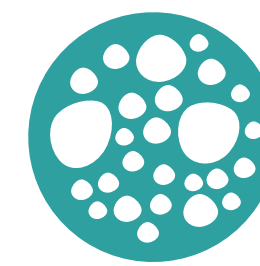


Top Men's Claims

69.4% of all claims paid to men are attributable to these top five claim causes.



Top 5 causes of men's cancer conditions

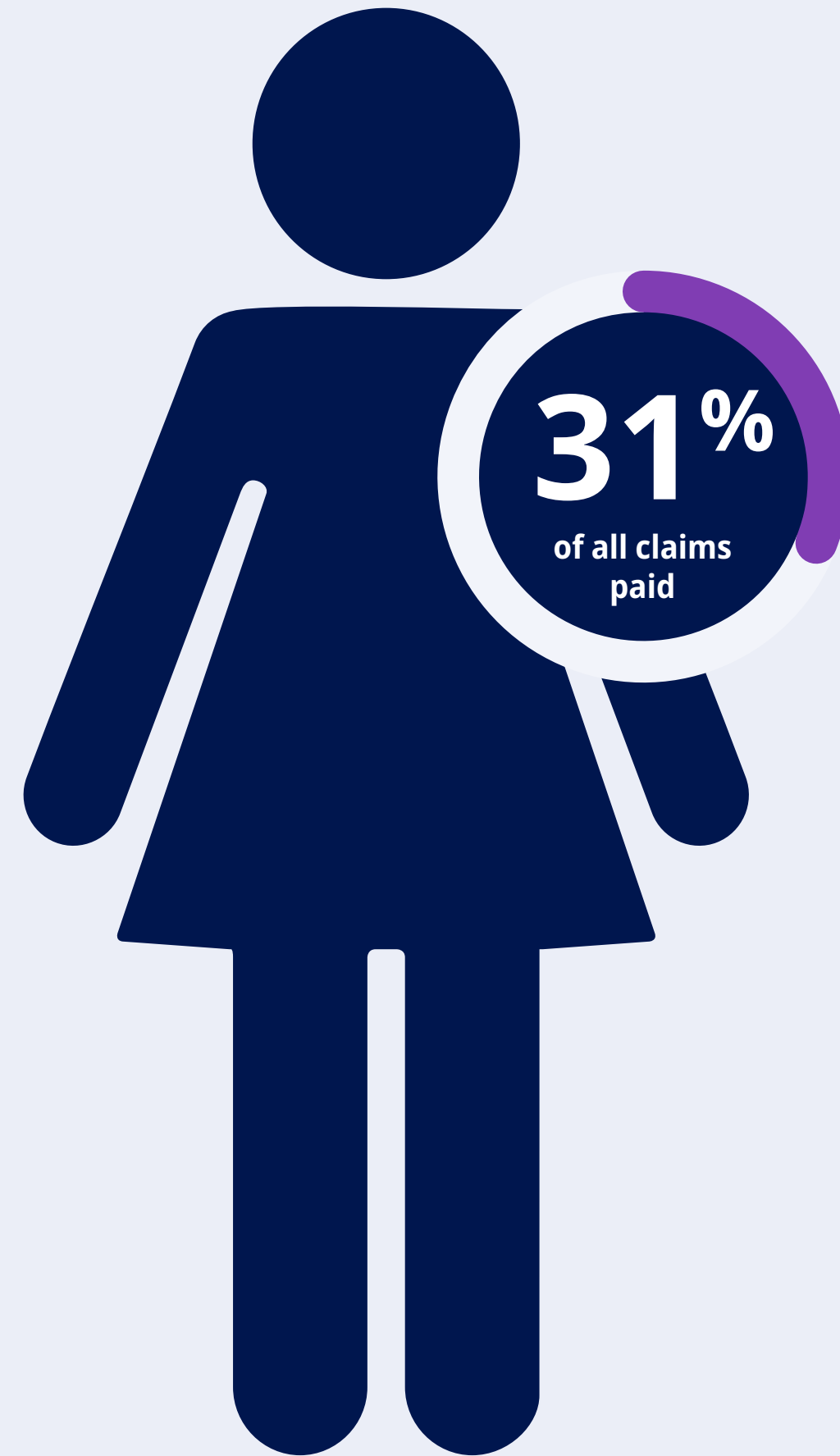


- 32.3% Prostate
- 14.3% Colon and Rectal
- 13.1% Lung
- 11.1% Skin
- 5.4% Gastro-intestinal

Top 5 causes of men's cardiovascular diseases

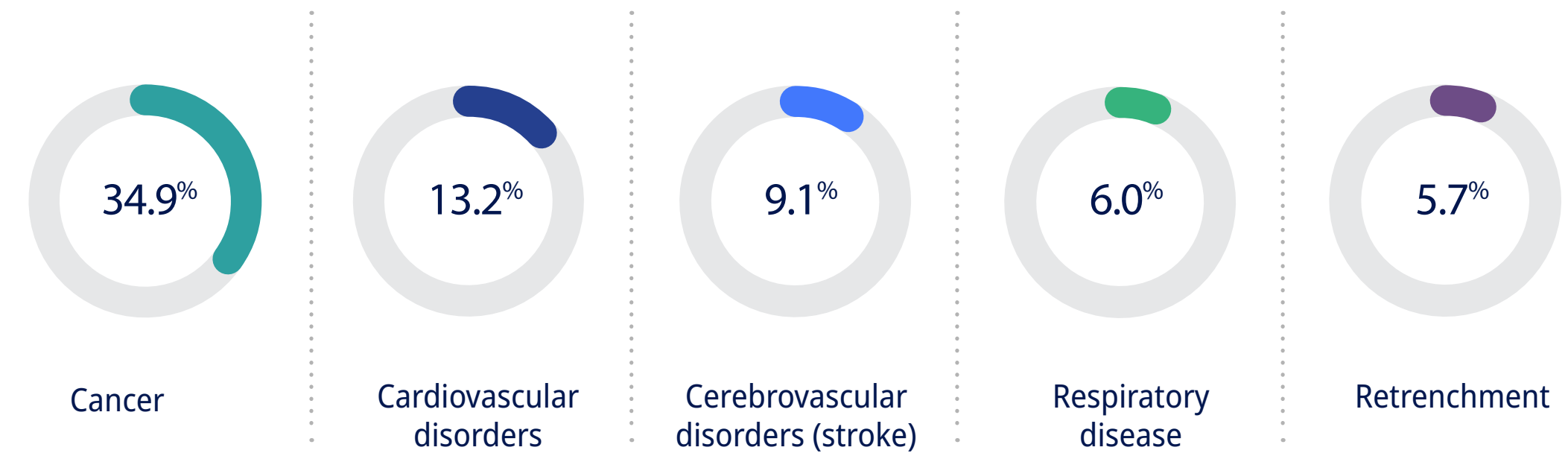


- 48.0% Coronary artery disease
- 36.3% Heart attack
- 4.5% Arrhythmia
- 4.5% Vascular heart disease
- 2.7% Disease of the aorta

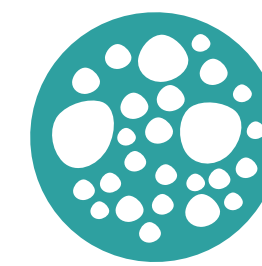


Top Women's Claims

68.9% of all claims paid to women are attributable to these top five claim causes.

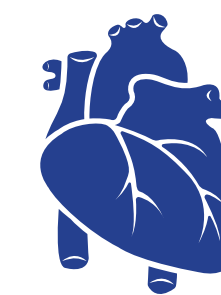


Top 5 causes of women's cancer conditions

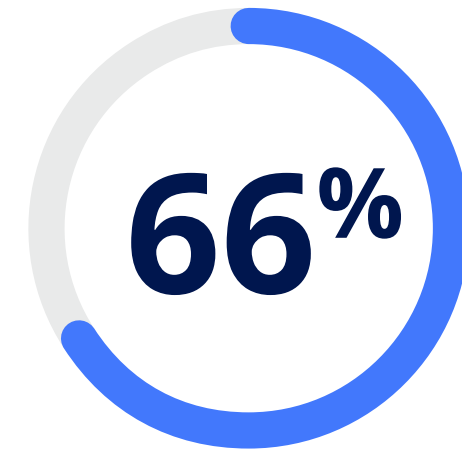


- 49.4% Breast
- 7.5% Colon and Rectal
- 5.0% Lymphoma
- 4.6% Thyroid
- 4.1% Cervical

Top 5 causes of women's cardiovascular diseases



- 41.9% Coronary artery disease
- 25.8% Heart attack
- 17.7% Arrhythmia
- 9.7% Vascular heart disease
- 3.2% Disease of the aorta

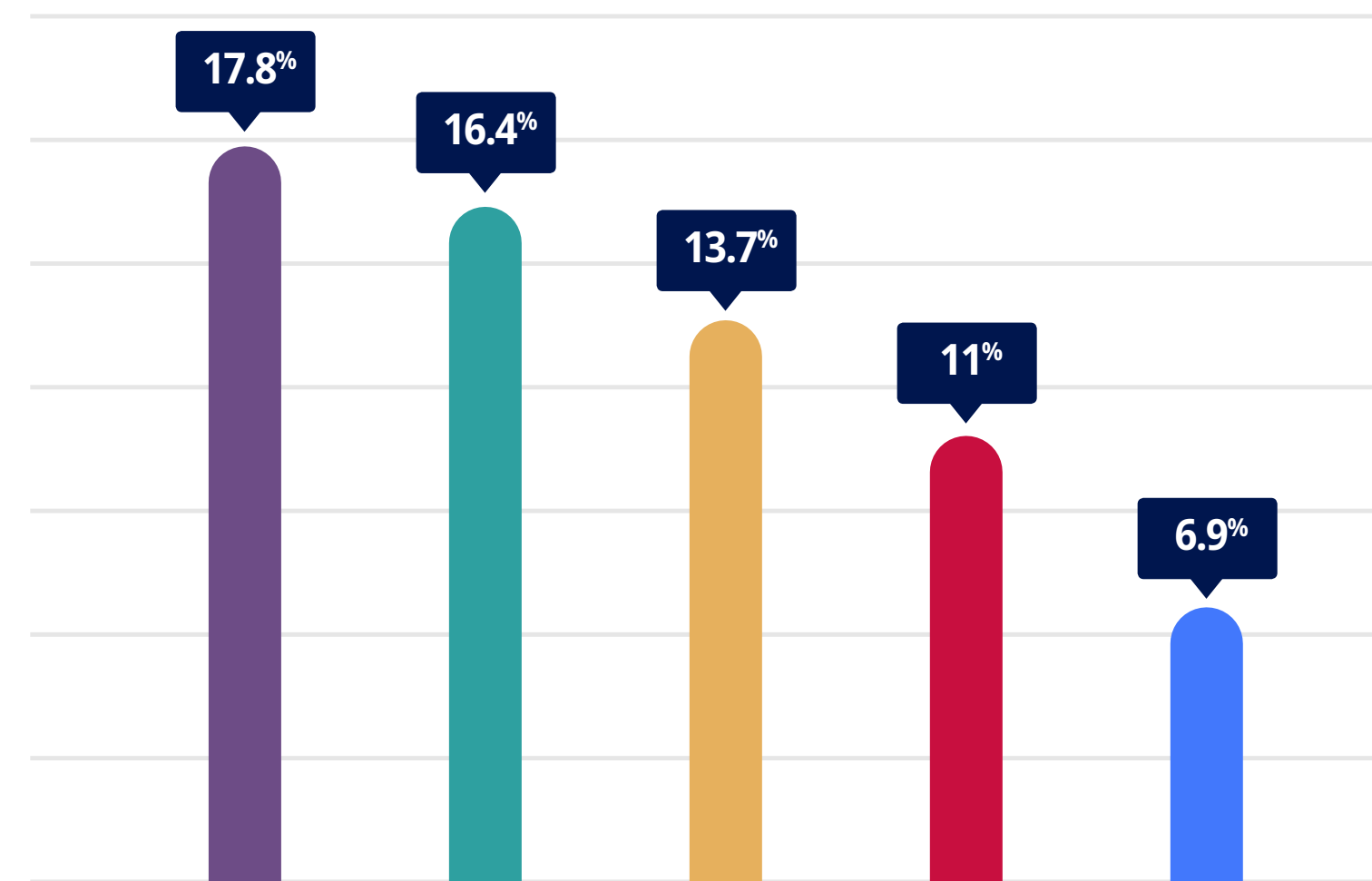


of all claims paid to Young Achievers are attributable to these top five causes:

Young Achiever

Are those individuals in their twenties or thirties, establishing their career, earning an income, accumulating assets and growing their wealth. However, depending on life choices, such as buying a house or getting married, they may have an even wider range of potential risk cover needs other than just protecting their income.

What Young Achievers are claiming for: Top five claim causes



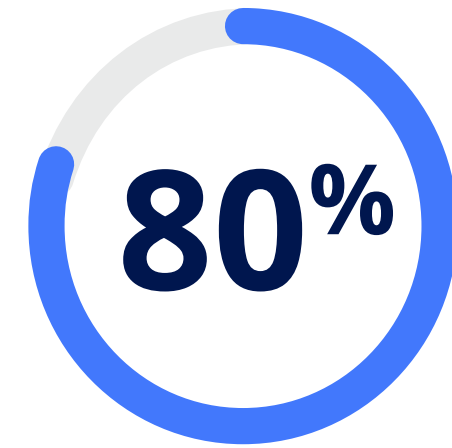
- Retrenchment
- Cancer
- Motor Vehicle Accident
- Musculoskeletal diseases and disorders
- Central Nervous System disorders

Based on Liberty's 2018 claim statistics, at 31.2%, Gauteng made up the largest province to claim for Motor Vehicle Accidents. Of this, only 8.6% of claims were from Young Achievers. According to the South African Department of Transport¹, 80% of South African road fatalities involve males between 19 and 35 years of age. As the Young Achievers' third highest reason to claim, consider cover against loss of income, and the financial impact of injury and even death.





[< Back](#)

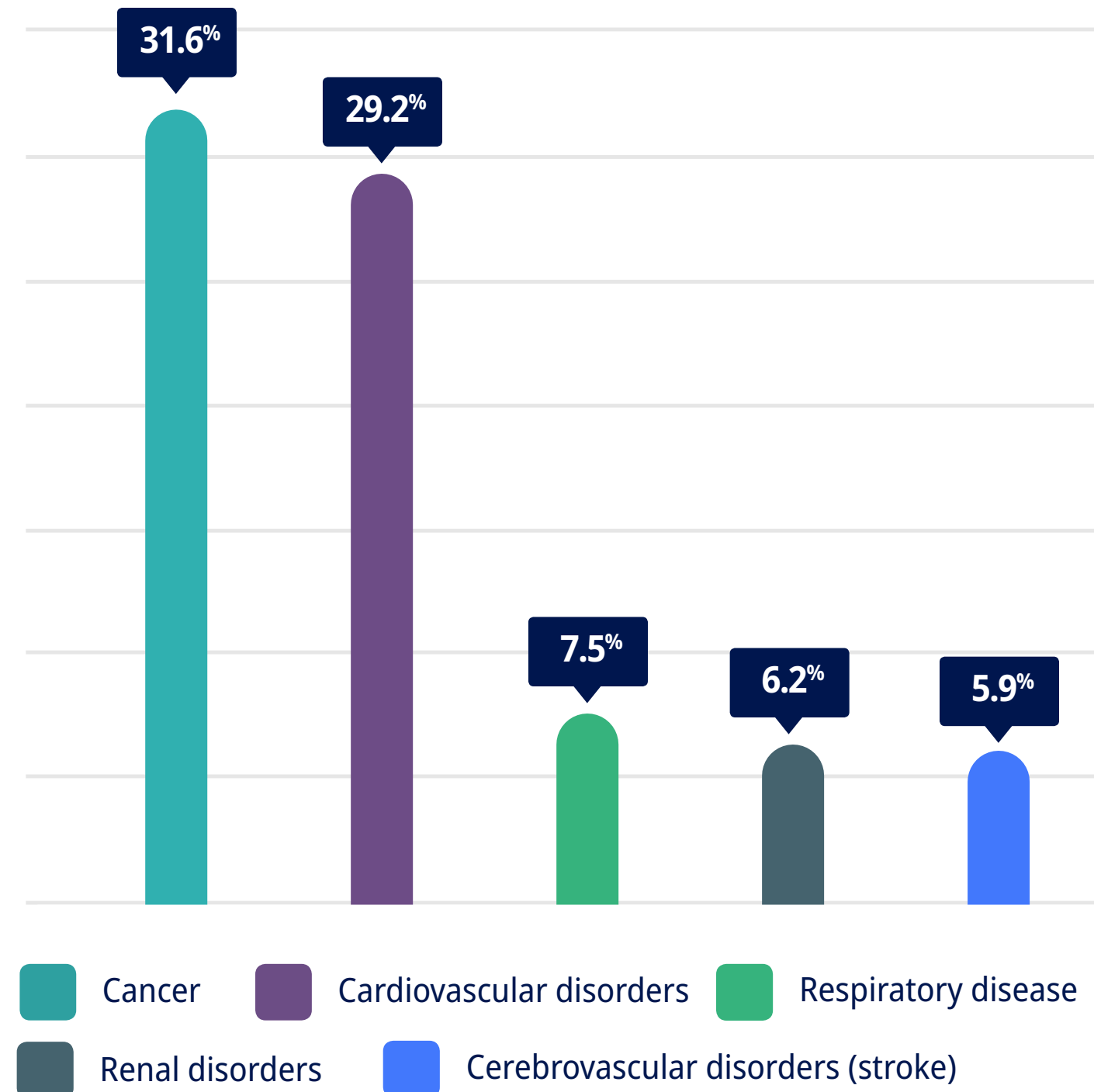


of all claims paid to Empty Nesters are attributable to these top five causes:

Empty Nester

An Empty Nester's main priority is to maintain their family's lifestyle and to secure their hard-earned retirement savings against the financial impact of unexpected risk events.

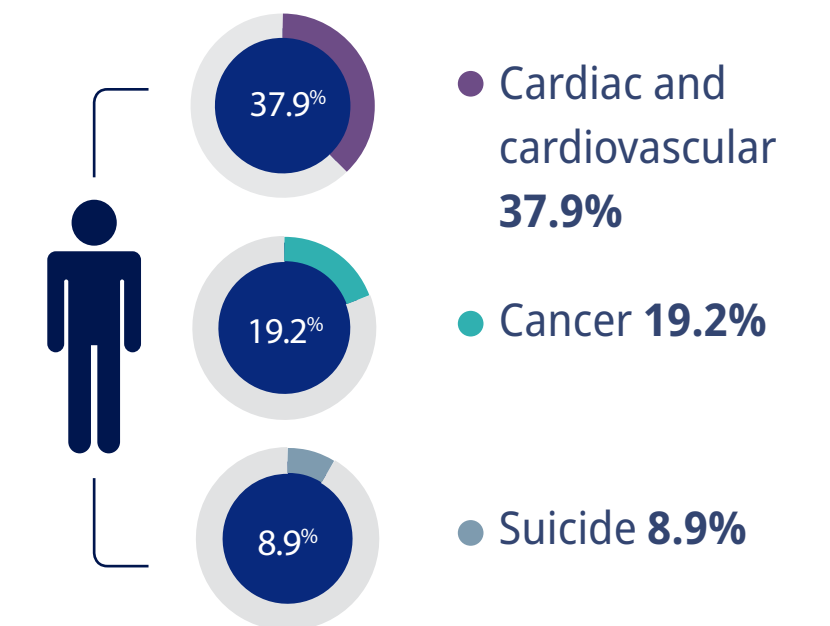
What Empty Nesters are claiming for: Top five claim causes



Suicide made up 2.5% of all claims, showing the increased psychological impact of illnesses and stress from internal and external causes, and the ability to cope. Of this, Gauteng had the highest number of suicide claims at 39.4%, with Empty Nesters at 35%.

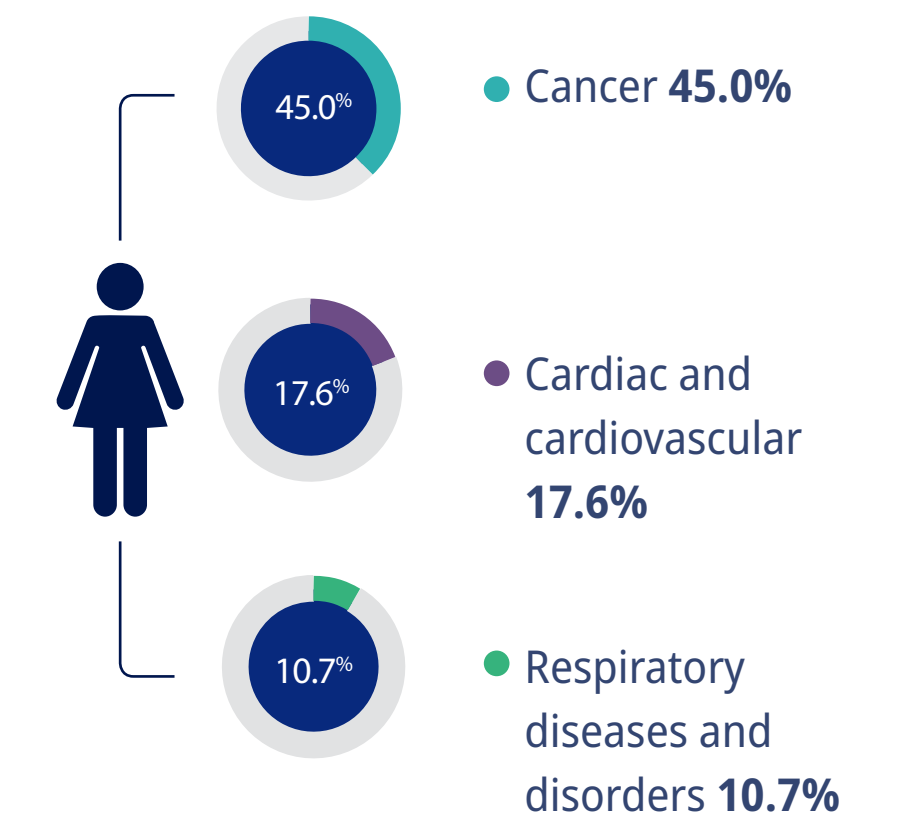
Empty Nester - men

Top three claim causes for life protection:



Empty Nester - women

Top three claim causes for life protection:

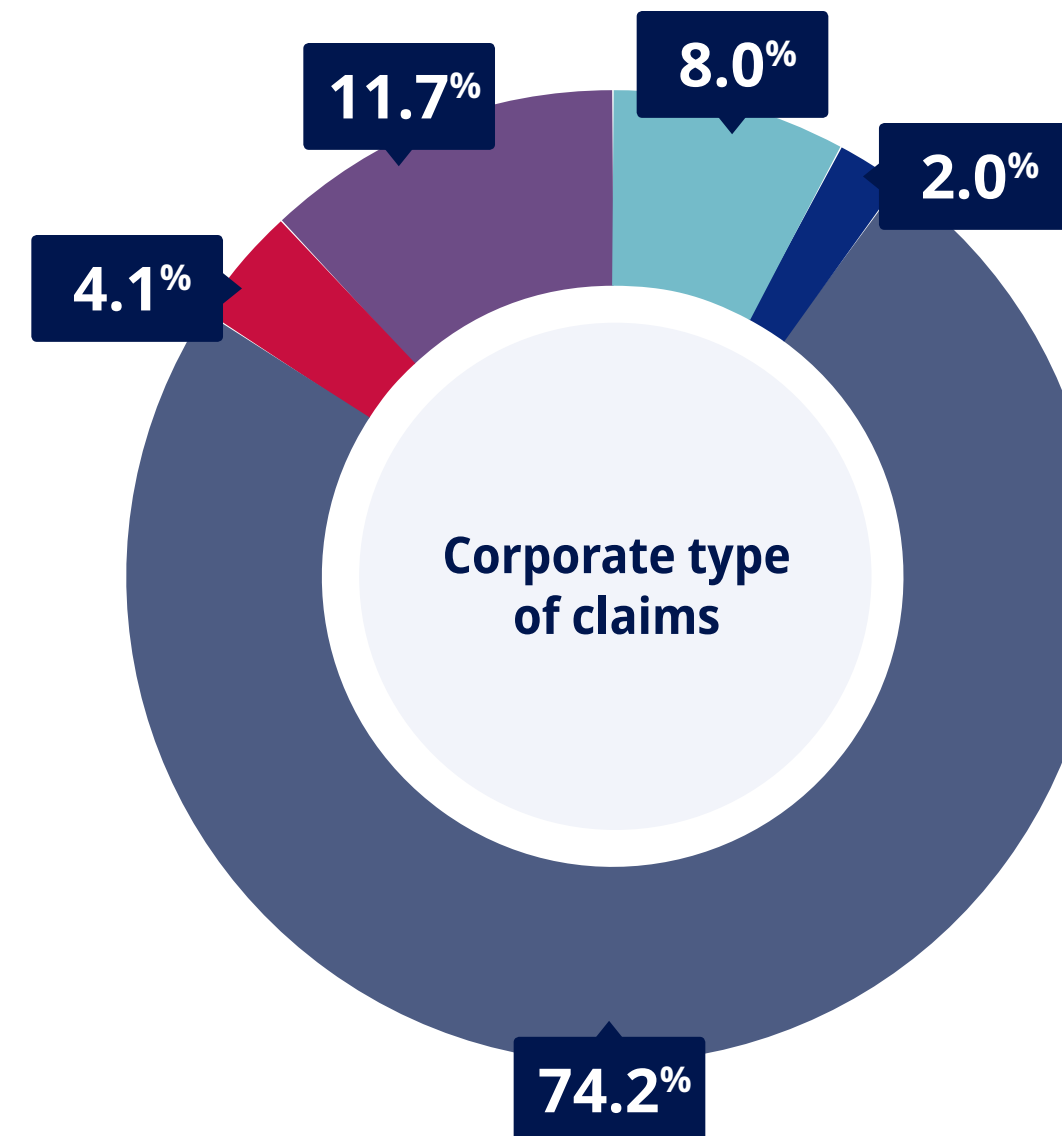


Corporate claims paid

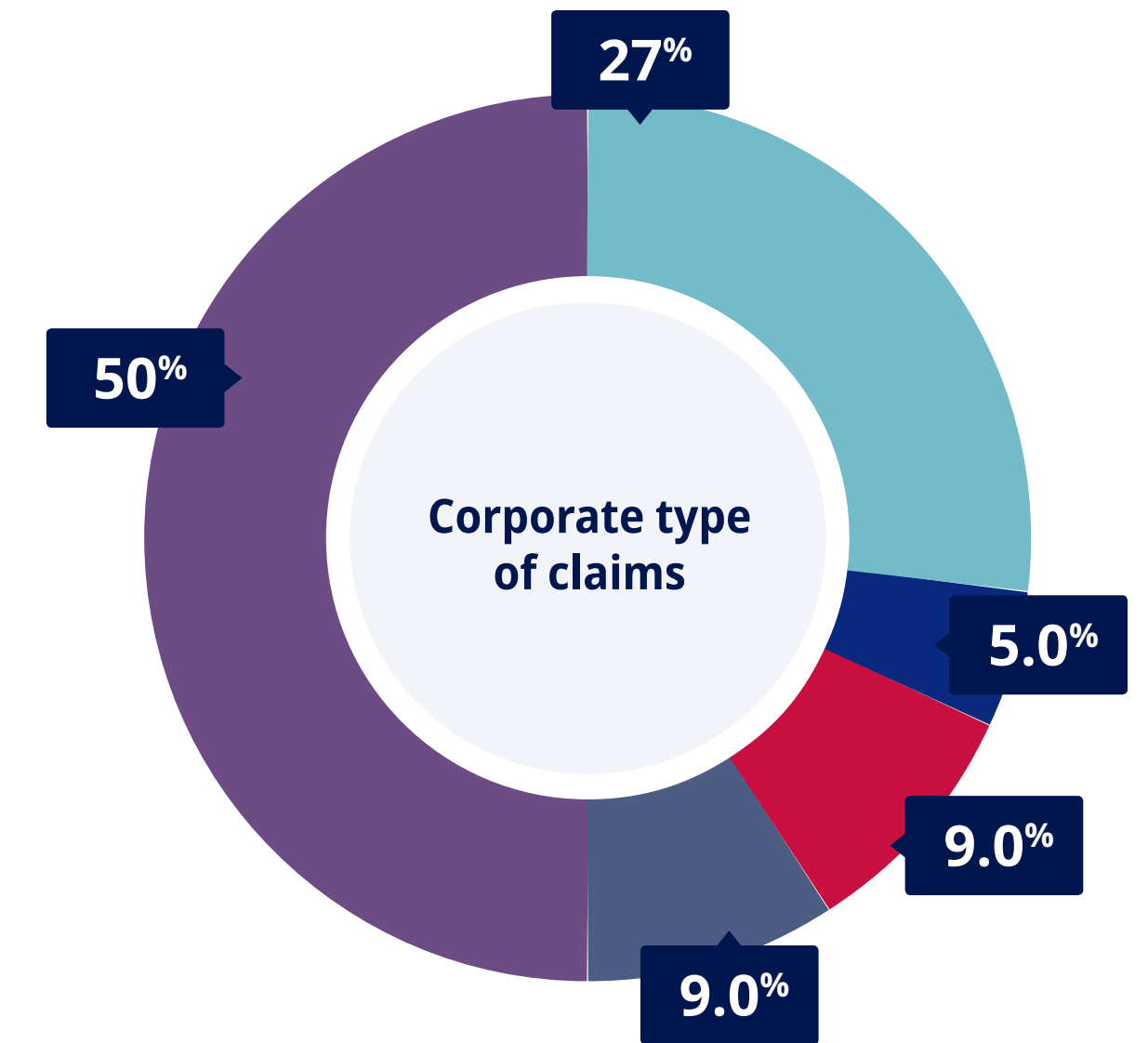
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Liberty is seeing more claims for males older than 50 years of age and for income protection. With key reasons being mental health issues or multiple conditions (such as hypertension, diabetes, osteoarthritis and back pain) businesses are finding it more difficult to accommodate this group in the workplace.

Percentage breakdown of number of claims paid per benefit type



Percentage breakdown of value of claims paid per benefit type



Types of claim benefits



Lifestyle Protector

Cover to maintain the quality of your life, for life.



Liberty Lifestyle Protector is more than just life insurance. It's about facing the future head-on and acknowledging that the unfortunate could happen to you.



It provides financial security for you or for your loved ones, should you become critically ill, disabled, retrenched or when you pass away.

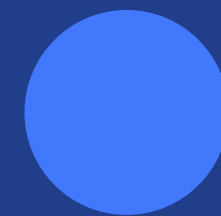


Lifestyle Protector offers four areas of protection. Within each of these areas there are a number of individual benefits which you can use to build the type of cover that best suits you.



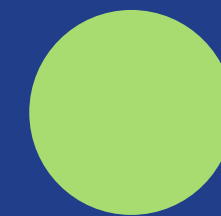
As your needs change, you are able to adjust or change any benefit so that you have the most appropriate cover to enable financial security if the worst had to happen.

Four areas of protection



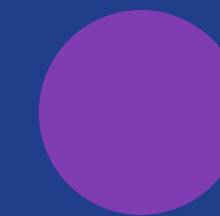
LIFE PROTECTION

Cover in the event of you or a loved one passing away. The cover and benefits take into consideration the financial impact this loss will have on your family, from terminal illness to the cost of the funeral and even ongoing payment for children's education.



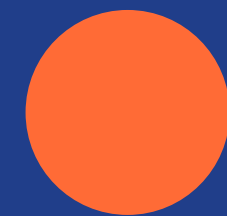
LIFESTYLE PROTECTION

Cover in the event of you or a loved one suffering from a critical illness or a traumatic event. The cover and benefits take into consideration the financial impact on you and your family, surviving and recuperating from these events.



LOSS OF INCOME PROTECTION

Cover should you lose the ability to earn an income either permanently or temporarily. It not only considers illness and injury but also retrenchment, the impact of maternity leave and even your children's illness.



POLICY PROTECTION

Cover to ensure that you do not lose access to the appropriate levels of cover in the future, either because you were not able to make premium payments or because your health circumstances changed.

Validity and non-disclosure of claims

Liberty encourages you to continuously keep us informed of any life-changing medical and lifestyle changes that would impact your policy. We welcome you to call us if you are uncertain of the severity of your condition or to confirm if the condition is covered under your policy.

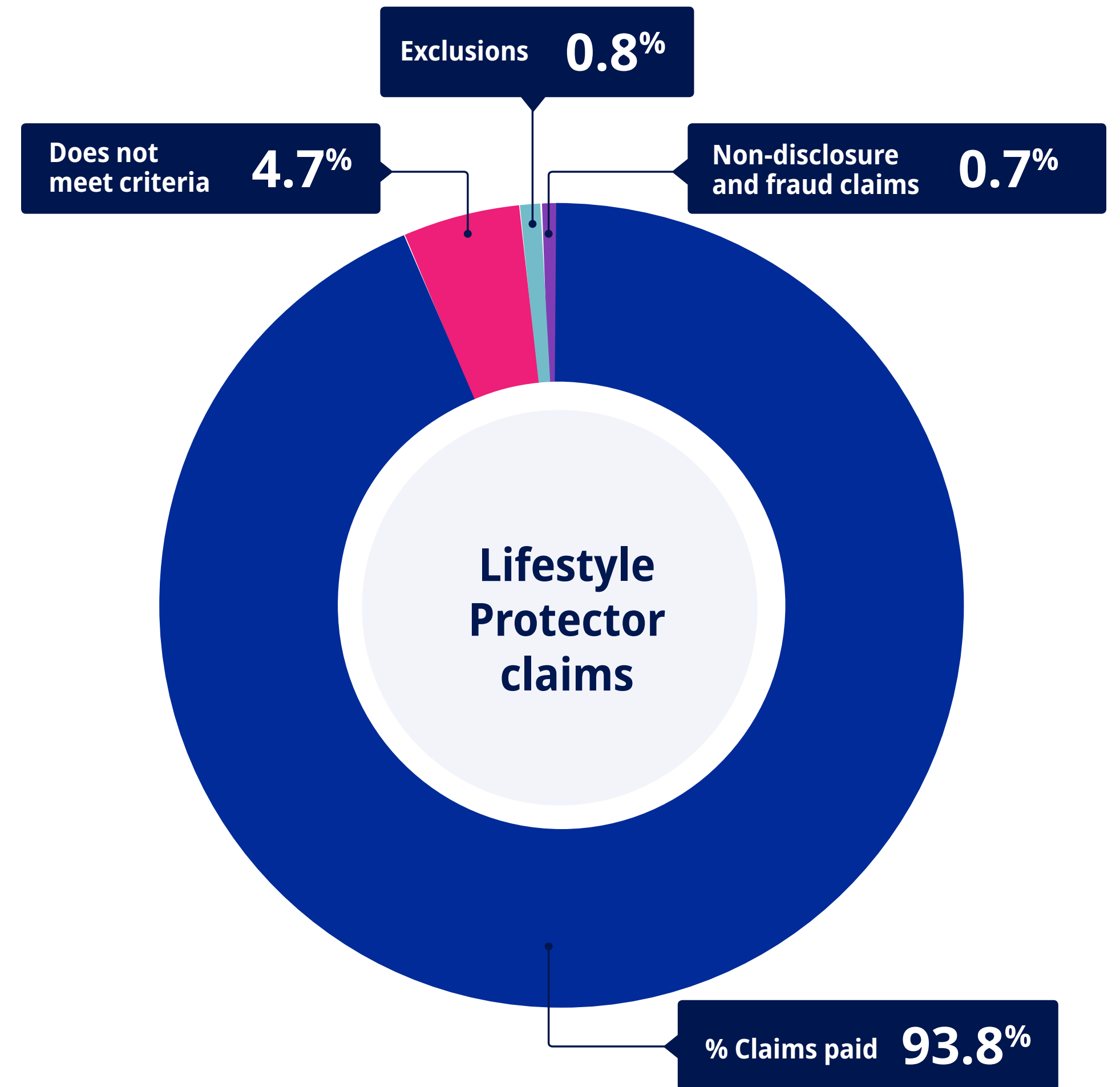
Validity

Conditions are defined with minimum requirements in order to clearly set out when a claim can be considered. Some claims may not meet these minimum requirements as set out in the policy document.

Of all claims received in 2018, 5.5% were for conditions that did not meet the claims requirements in the policy documents (criteria on the policy or the policyholder had an exclusion) and were therefore not valid claims.

Non-disclosure

At the application stage when medical, financial, lifestyle or occupational questions are answered incorrectly, or when important information is omitted during underwriting, this is called non-disclosure and may have serious implications on the payout of a claim. Only 0.7% of claims were not paid due to non-disclosure.



Additional Support

Care kit support

Support groups to help you when you need it the most.



What is a heart attack ?

The supply of blood to the heart becomes blocked and this can cause the death of the heart muscle.

HEART AND STROKE FOUNDATION

www.heartfoundation.co.za
0860 143278

File size: 3MB

What is cancer?

Cancer is a general term for cells that have lost their normal control mechanisms, causing rapid, uncontrollable cell growth in any tissue or organ. It is not contagious.

CANSA

www.cansa.org.za
Toll free 0800 22 66 22

File size: 1.5MB

What is a stroke?

A stroke is a brain attack. The blood supply to part of your brain is restricted. Without the blood's essential nutrients and oxygen your brain cells can be damaged or die. This damage can have different effects, depending which part of the brain is affected.

STROKE SURVIVORS FOUNDATION

www.strokesurvivors.org.za
082 306 3213

File size: 700KB

What is diabetes?

Diabetes occurs when the level of glucose (sugar) in your blood is too high, either because your body does not produce enough insulin or your body does not effectively use the insulin that it does produce. This can lead to a higher risk of heart disease and stroke.

DIABETES SOUTH AFRICA

www.diabetessa.org.za
021 425 4440

File size: 700KB

Disclaimer



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