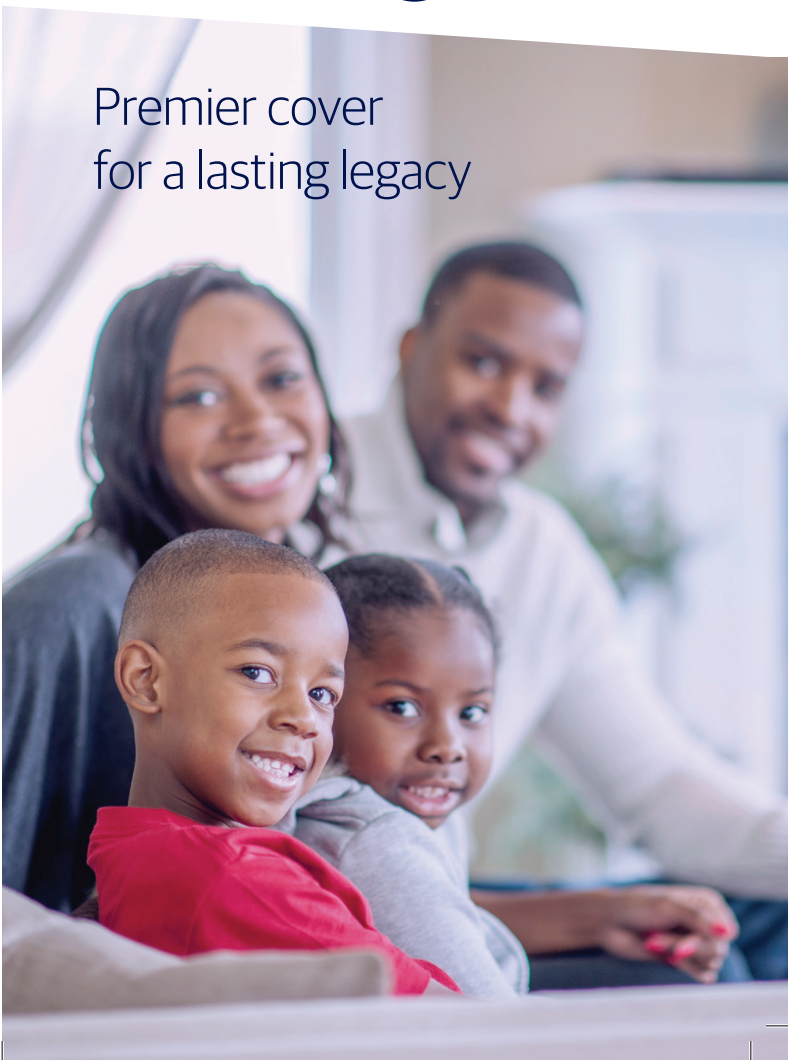


LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

PLATINUM LIFE PLAN



Premier cover
for a lasting legacy



Changing realities for generations to come

We know that you've worked hard to provide for your family over the years.

From building your career, buying a house and putting food on the table to taking care of all life's expenses, you've built a legacy that's worth preserving.

So, when life takes an unexpected turn for the worst, your focus should be on your family's wellbeing, and not your finances. That's where our comprehensive Platinum Life Plan can make a real difference to you and your family. Get complete peace of mind knowing that if you were to pass away or become unable to provide for your loved ones due to illness or disability, your family will receive a lump sum to help them through this difficult time.

Platinum Life Plan

- > Life Cover of up to **K9 000 000**
- > **Competitive premiums** due to simplified upfront underwriting
- > **Free Accidental Death Cover** during the underwriting period
- > **Cover for life!** Your Life Cover does not end as long as your premiums are paid
- > There is **no waiting period**. Cover starts immediately after the finalisation of underwriting and acceptance of the policy
- > Choose from a comprehensive range of **additional benefits** to cover events that leave you unable to earn an income or result in increased living expenses
- > **100% pay-out** on any one of the **listed critical illnesses** no matter the severity
- > A claim for Permanent Disability, Critical Illness or Physical Impairment **will not reduce your Life Cover**
- > **Annual Benefit Increase (ABI)** option assists with keeping your benefit in line with inflation

Optional Benefits for complete peace of mind



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, loss of speech or major burns, inability to perform at least four out of the following six daily living activities: bathing, dressing, feeding, continence, mobility, transferring.



Immediate Expenses Benefit

Pays out within 48 hours of your death to help take care of any expenses that come up immediately before the full Life Cover claim is finalised. These could include paying for groceries, transporting family members and making funeral arrangements.

*Only one claim can be made for any one of the illnesses listed.

How does the Annual Benefit Increase work?

Annual Benefit Increase – keeping up with inflation

We know that increases in living costs are a fact of life. That's why our optional Annual Benefit Increase (ABI) automatically increases your cover by either 5% or 10% annually.

Example:

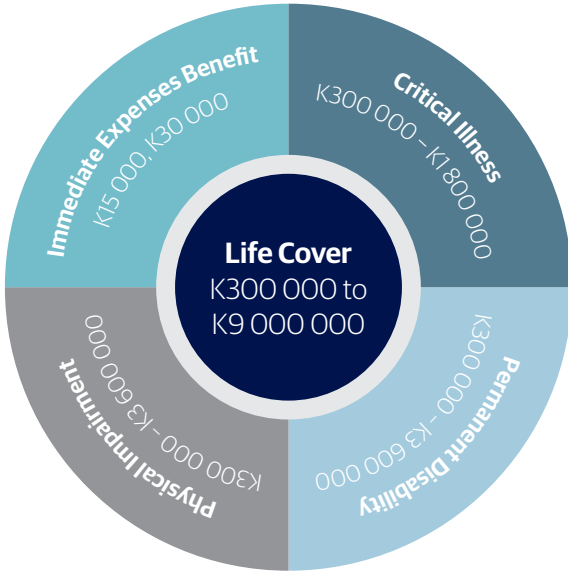
K900 000 Life Cover with ABI 10% annual increase	K900 000 Life Cover without ABI
Year 1 K900 000	Year 1 K900 000
Year 2 K990 000	Year 2 K900 000
Year 3 K1 089 000	Year 3 K900 000
Year 4 K1 197 900	Year 4 K900 000
Year 5 K1 317 690	Year 5 K900 000

Premiums will be adjusted based on increased cover amounts each year.

Life Cover

Benefits and Cover Options

More ways to change your reality for the better



- > The Critical Illness, Physical Impairment and Permanent Disability Benefits may not be higher than your main Life Cover.
- > If an Immediate Expenses Benefit is chosen, an additional K15 000 or K30 000 benefit will be paid out should you pass away.
- > Premiums are calculated based on your age, gender, cover, education, smoker status and the ABI selected.
- > Cover for Permanent Disability, Critical Illness and Physical Impairment will only end when you are 65 years of age.

What you need to know

> How do I pay my premiums?

Premiums can be paid by debit order.

> How do I increase my cover?

Increases in cover or addition of new benefits can be implemented at any time subject to minimum cover amounts and additional underwriting requirements. No waiting periods will be applied.

> Beneficiaries

- For Critical Illness, Permanent Disability and Physical Impairment the benefit will be paid to you.
- Should you pass away, the Life Cover and Immediate Expenses Benefits will be paid to your nominated beneficiary.

> Cover Wherever You Go

You will be covered outside Botswana for a maximum of 30 days provided that premiums are paid monthly.

> Making a Claim

Life Cover

To lodge a claim, your nominated beneficiary must go to your broker, agent or sales consultant or send the claim request to claims@liberty.co.zm.

All valid claims will be paid after all the required claim documents have been submitted to Liberty and the claims assessment has been completed.

> Claiming for Other Benefits

To lodge a claim you are required to consult your broker, agent or sales consultant or send the claim request to claims@liberty.co.zm

Terms and Conditions apply.

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