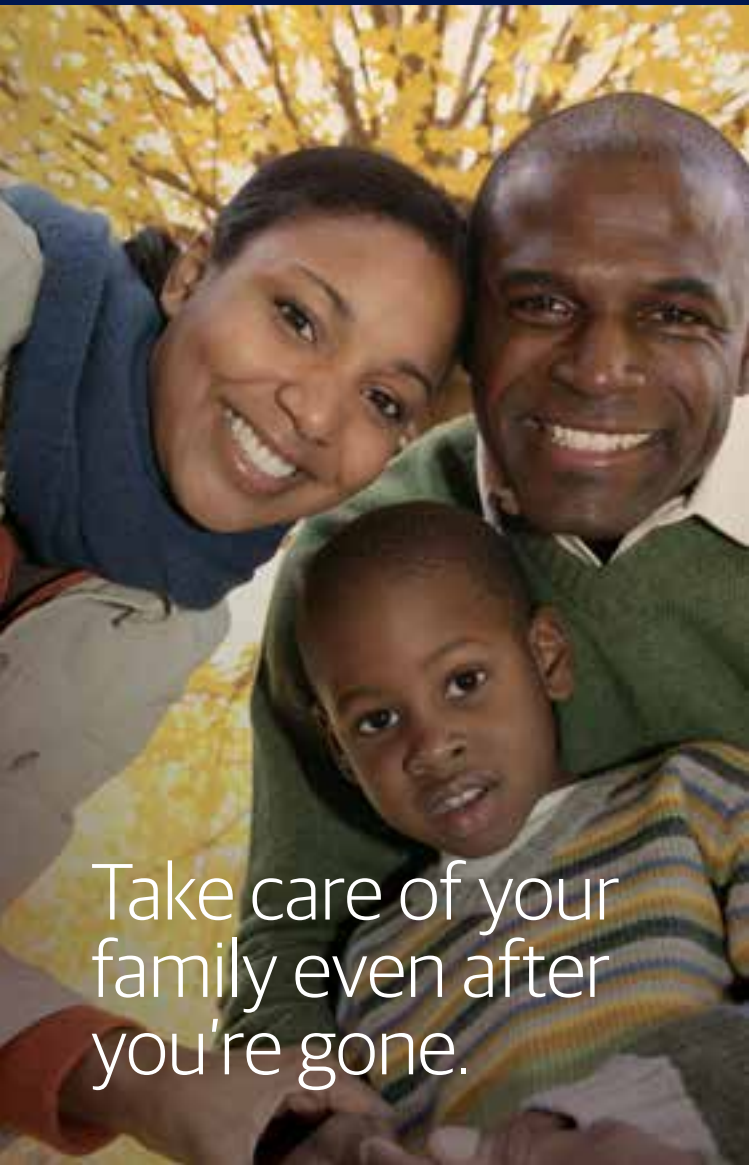


ADVICE INSURE INVEST



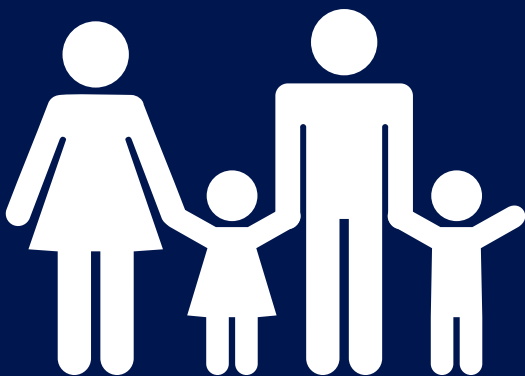
LIBERTY

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

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A lump sum pay-out

Up to K600 000 to your beneficiary in the event of your death.

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No medical tests

No questions asked.

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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.

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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.

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## No waiting period

For accidental causes.

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## Out of Country Cover

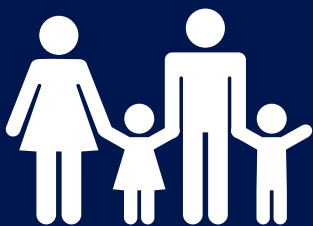
You're covered outside Namibia for up to 12 months.

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## 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 K50 000 to K600 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 K5 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
<b>K50 000</b>	K25 000	K50 000
<b>K100 000</b>	K50 000	K100 000
<b>K150 000</b>	K75 000	K150 000
<b>K200 000</b>	K100 000	K200 000
<b>K300 000</b>	K150 000	K300 000
<b>K400 000</b>	K200 000	K400 000
<b>K500 000</b>	K250 000	K500 000
<b>K600 000</b>	K300 000	K600 000

## Beneficiary

The benefit is paid out to you.

## Waiting period

None for accidental causes.

12 months for natural causes.

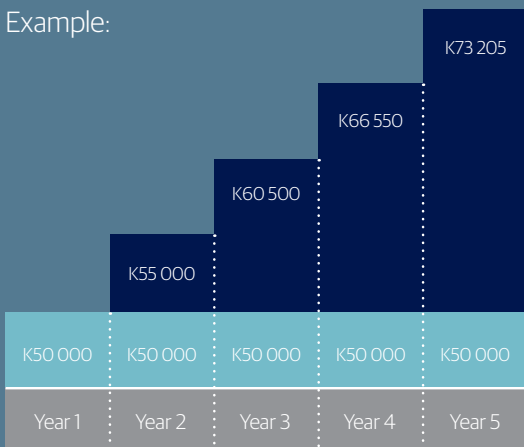
Permanent Disability	Funeral Benefit	Accidental Death Additional Cover
K50 000	K5 000	K12 500
K100 000	K5 000	K25 000
K150 000	K5 000	K37 500
K200 000	K5 000	K50 000
K300 000	K5 000	K75 000
K400 000	K5 000	K100 000
K500 000	K5 000	K125 000
K600 000	K5 000	K150 000

# 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:



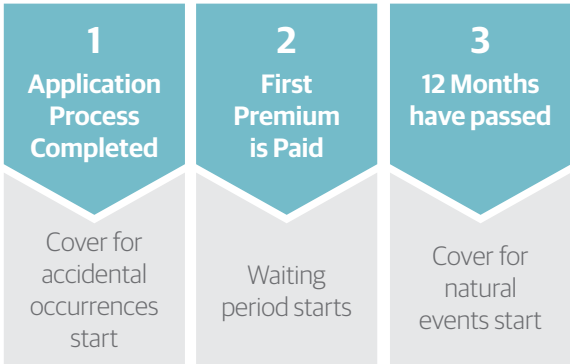
**No ABI**

K50 000 with No ABI over 5 years.

**10% ABI**

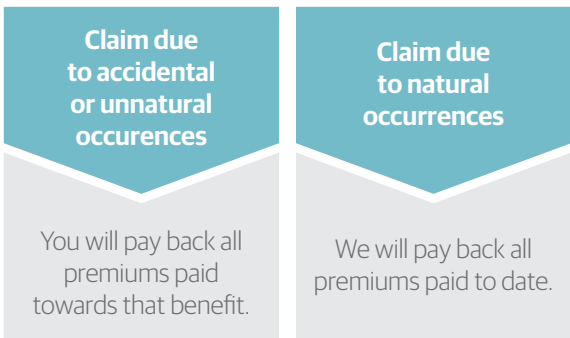
An increase of Cover per annum over 5 years.

# When cover starts



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# 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 K50 000 Life Cover initially and increase that by K50 000 after the first 12 months, your cover would be as follows:

N\$100 000 Life Cover Policy	Life Cover Increased by N\$100 000	Total Cover
0-12 Months	13-24 Months	25 Months onwards
<p>K50 000 Accidental Death Cover Commences</p> <p>Waiting period for Natural Death Cover</p>	<p>K100 000 Accidental Death Cover in place</p> <p>K50 000 Natural Death Cover in place</p>	<p>K100 000 Accidental Death Cover in place</p> <p>K100 000 Natural Death Cover in place</p>
	<p>Waiting period for Additional N\$100 000</p>	

## Out of Country Cover

You will be covered outside Namibia 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 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 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.**

Liberty Life Insurance Zambia Reg. no. 13488

1st Floor, Kwacha Pension House  
Stand 4604, Tito Road  
Lusaka

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w: [www.liberty.co.zm](http://www.liberty.co.zm)

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