

LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

## SIMPLE LIFE PLAN

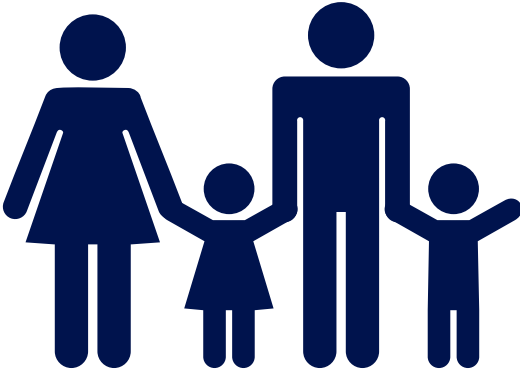


**LIBERTY**

A close-up photograph of a diverse family of three. A woman on the left, a man on the right, and a young child in the center are all smiling warmly. They are holding hands, and the background is a soft-focus yellow and white pattern.

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 N\$1 000 000 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

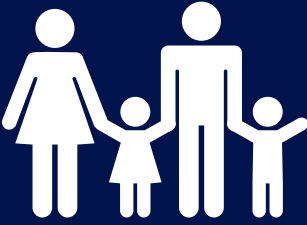
You're covered outside Namibia for up to 12 months.

---



## 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 N\$100 000 to N\$1 000 000.

## 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 N\$10 000 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>N\$100 000</b>	N\$50 000	N\$100 000
<b>N\$200 000</b>	N\$100 000	N\$200 000
<b>N\$300 000</b>	N\$150 000	N\$300 000
<b>N\$400 000</b>	N\$200 000	N\$400 000
<b>N\$500 000</b>	N\$250 000	N\$500 000
<b>N\$600 000</b>	N\$300 000	N\$600 000
<b>N\$700 000</b>	N\$350 000	N\$700 000
<b>N\$800 000</b>	N\$400 000	N\$800 000
<b>N\$900 000</b>	N\$450 000	N\$900 000
<b>N\$1 000 000</b>	N\$500 000	N\$1 000 000

## Beneficiary

The benefit is paid out to you.

## Waiting period

None for accidental causes.

12 months for natural causes.

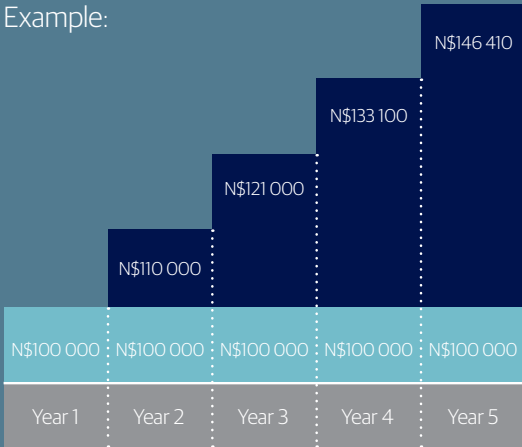
Permanent Disability	Funeral Benefit	Accidental Death Additional Cover
N\$100 000	N\$10 000	N\$25 000
N\$200 000	N\$10 000	N\$50 000
N\$300 000	N\$10 000	N\$75 000
N\$400 000	N\$10 000	N\$100 000
N\$500 000	N\$10 000	N\$125 000
N\$600 000	N\$10 000	N\$150 000
N\$700 000	N\$10 000	N\$175 000
N\$800 000	N\$10 000	N\$200 000
N\$900 000	N\$10 000	N\$225 000
N\$1 000 000	N\$10 000	N\$250 000

# 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:



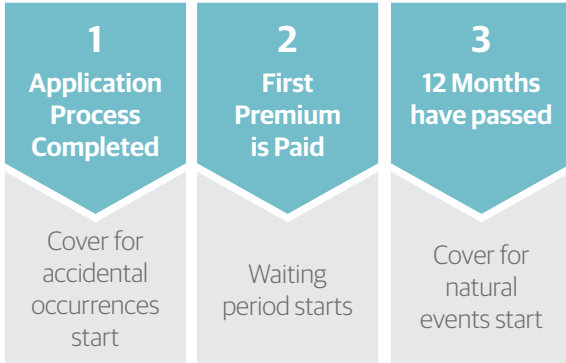
**No ABI**

N\$100 000 with No ABI over 5 years.

**10% ABI**

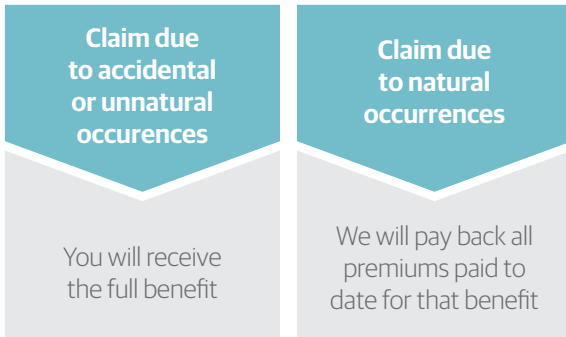
An increase of Cover per annum over 5 years.

## 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 N\$100 000 Life Cover initially and increase that by N\$100 000 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
<p data-bbox="177 1056 401 1145">0-12 Months</p> <p data-bbox="177 1151 401 1266">N\$100 000 Accidental Death Cover Commences</p> <p data-bbox="177 1272 401 1362">Waiting period for Natural Death Cover</p>	<p data-bbox="405 1056 629 1145">13-24 Months</p> <p data-bbox="405 1151 629 1266">N\$200 000 Accidental Death Cover in place</p> <p data-bbox="405 1272 629 1362">N\$100 000 Natural Death Cover in place</p> <p data-bbox="405 1372 629 1483">Waiting period for Additional N\$100 000</p>	<p data-bbox="632 1056 857 1145">25 Months onwards</p> <p data-bbox="632 1151 857 1266">N\$200 000 Accidental Death Cover in place</p> <p data-bbox="632 1272 857 1362">N\$200 000 Natural Death Cover in place</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 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.**

Liberty Life Namibia Ltd Registration number 2003/639

Maerua Office Park, 5th Floor, Office 5001, Jan Jonker Road,  
Windhoek, Namibia.  
P O Box 23001, Windhoek.

T +264 61 294 2343

F +264 61 294 2441.

**Disclaimer**

The information contained in this document does not constitute advice by Liberty. Liberty shall not be liable for any loss that may occur directly or indirectly, arising from any losses based on any information contained in the document.

Any legal, technical, or product information contained in this document is subject to change from time to time. This document is a summary of the features of the product as at the time of publication. If there are any discrepancies between this document and the contractual terms and conditions or, where applicable any product rules, the latter will prevail. Any recommendations made must take into consideration your specific needs and unique circumstances. Before any actions are taken based on the information contained herein, it should first be established whether the information meets your specific needs and unique circumstances.