



LIBERTY

LIFESTYLE PROTECTOR EduCator

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

YOUR CHILD'S EDUCATION SHOULD ALWAYS BE TAKEN CARE OF, EVEN WHEN YOU CAN'T.

Lifestyle Protector's unique EduCator benefit will help pay for your child's education and related expenses all the way through pre-primary, primary, high school and university should you pass away, become critically ill or disabled. Have the confidence that your child's education is taken care of.

For the past 12 years South Africans have entrusted Liberty with more risk cover than any other insurer. This is testament to the holistic and comprehensive protection provided through our Lifestyle Protector which ensures you and your children are covered against all of life's what ifs.

* according to the Swiss Re Individual Risk Market New Business Volumes Survey by sum assured.

Risk of passing away	Lifestyle Protector covers the risk of passing away and the financial impact this event will have on your surviving family.	EduCator benefit provides for your child's education if you pass away, become permanently disabled or suffer one of these critical illnesses: <ul style="list-style-type: none">• cancer and leukaemia• conditions affecting the cardiovascular system• stroke• paralysis
Risk of becoming disabled or impaired	Lifestyle Protector covers the risk that if you lose your income through some form of disability or impairment.	
Risk of being diagnosed with a critical illness	Lifestyle Protector covers the risk of being burdened with the cost of surviving and recuperating from a critical illness or unexpected traumatic event.	

What does the EduCator benefit cover?

Tuition costs and other allowances associated with your child's education should you have a critical illness, become disabled or pass away.

How can I get the EduCator benefit?

- The EduCator benefit is available when selecting a stand-alone risk protection benefit, i.e. Life Cover.
- This benefit can also be added to an Education Builder, an investment product which allows you to save for your children's education.

EduCator offers holistic protection

comprising of six main components:



International study

This allowance covers tuition and residence fees for a first undergraduate degree at qualifying tertiary institutions internationally, i.e. Harvard, Oxford, etc.



Supplementary allowance

This allowance is paid directly to the child beneficiary as an annual lump sum to cater for additional expenses such as textbooks, stationery, uniforms and after-school care. The limits are set each year by Liberty.



Tuition

This allowance covers the child's actual tuition fees at a pre-primary, primary and secondary level, as well as tertiary level and residence fees, subject to maximum limits set each year by Liberty. As payment is made directly to the academic institution, parents are assured that benefits will be handled appropriately.



Achievement allowance

This allowance is payable as a lump sum directly to the child beneficiary when they achieve provincial or national colours in any sport or other activity. The limits are set each year by Liberty.



Special needs

Up to 40% more is paid by Liberty for children who attend a school catering for special learning, behavioural or physical needs. Tuition payout limits increase for all levels except tertiary education.



Guaranteed cover

- Newborn babies, born within five years from the date the life assured was underwritten for their EduCator benefit, can be added without further underwriting, other than HIV and cotinine tests.
- Children born within nine months of the life assured's death or disability will be covered by their current EduCator benefit, even though no premiums were received for that child.
- Liberty offers the child beneficiary life cover of up to R1 million, irrespective of whether there has been a claim under the EduCator benefit or not, when they turn 18 subject to terms and conditions.

For more information

Please contact your Liberty financial adviser or broker, contact our call centre on 0860 456 789 or visit www.liberty.co.za

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