



LIBERTY



COVID-19 Premium Relief Option to support investment clients.

We're in the business of helping you and your Clients meet their financial goals and aspirations and, where possible, it's important that your Clients maintain their recurring investment contributions. Considering the uncertain times we're in now, as the COVID-19 lockdown impacts the markets and many industries, we understand that financial plans may need adjusting to ensure your Clients remain financially stable.

Be sure to clearly discuss with your Clients the various options available and the longterm implications that reducing contributions will have on their investments goals.

For recurring contributions on investment business:

- 01 The Premium Relief Option allows Clients to reduce their contributions to zero on both their Retirement Annuity policies and their Endowment policies, for up to six months, **without triggering paid-up charges.**
- 02 Contributions will automatically be reinstated after the six-month period. However, should the Client request it, the contributions can be reinstated before the expiry of the six-month period.
- 03 The Premium Relief Option will cease on 30 September 2020. However, the cease date will be reviewed as circumstances unfold.

INVESTMENT PRODUCTS

- This offer is applicable to all Retirement Annuity Builders and Investment Builders, that have no risk benefits attached
- This includes Multiple Choice, Delta Series, Excelsior Series: E200, E300, E1000 and E2000, and ECM Savings and Investment Plans
- Liberty must have received a minimum of two contributions
- This is a once-off concession
- The Premium Relief Option is available immediately

IMPORTANT:

- If your Client does not meet a premium payment without informing Liberty, then the above premium relief option will be applied automatically
- To request the Premium Relief Option, please email info@liberty.co.za
- Be sure to use the subject line: **Premium Relief Option and include the contract number**

For more details about benefits, definitions, guarantees, fees, tax, limitations, charges, premiums/contributions or other conditions and associated risks, please speak to your Liberty Investment Specialist.

Disclaimer: The information contained in this document does not constitute advice by Liberty. Any legal, technical, or product information contained in this document is subject to change from time to time. If there are any discrepancies between the document and the contractual terms and conditions or, where applicable, any fund rules, the contractual terms and conditions or fund rules will prevail. Past performance cannot be relied on as an indication of future performance. Investment performance will depend on the growth in the underlying assets, which will be influenced by prevailing market conditions. Any recommendations made must take into consideration your client's specific needs and unique circumstances.

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