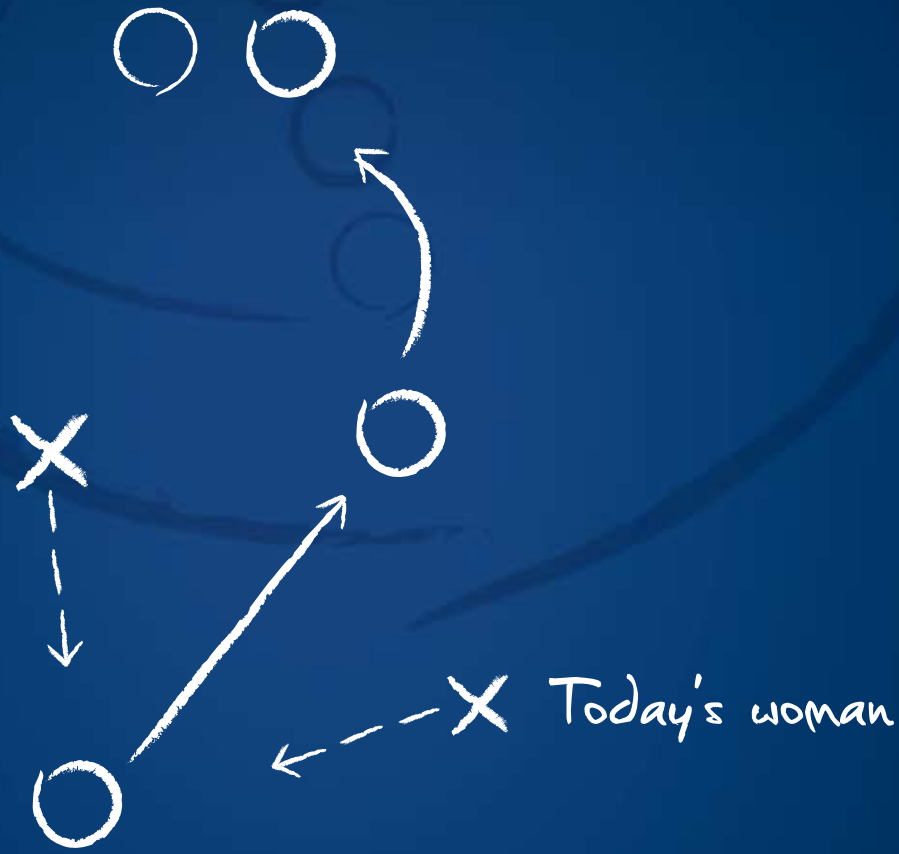




Game Play:  
Be yourself!



# Today's woman

Today's woman has many roles, choices, opportunities and challenges, and the world opens up to her like never before.

The first role today is to be herself! As an unencumbered free-thinking single – she will in all likelihood start her career (as a key focus area while having fun...) with no significant responsibilities other than focusing on her career. Young, dynamic women can move quickly through the corporate ranks. More women are also making it into the corner office and the boardroom of large corporations. Globally, women have in many respects broken through the glass-ceiling and are 'making it' in traditionally male-dominated industry sectors such as the sciences, technology, farming, manufacturing and the likes.

Her second role is that of wife and mother - with a responsibility not only for herself but also for her husband and children. Once a woman decides to start a family, she may decide to stop working, but this is a luxury that many women today can't really afford. The trend in South Africa is that most mothers continue to work out of necessity once they have had their children, and so the juggling act of motherhood and work life begins. This also means that a working mom is in some aspects a 'liability' to her family, and so additional risk is involved if they are reliant on her income and this also needs to be accounted for.

Although there are fewer of them, the stay-at-home or soccer mom also fulfills a very unique role. Although stay-at-home moms do not contribute to the household financially, their contribution is significant to the family. If they are lost or inhibited due to death, disability or dread disease, the family experiences huge emotional and financial hardship.

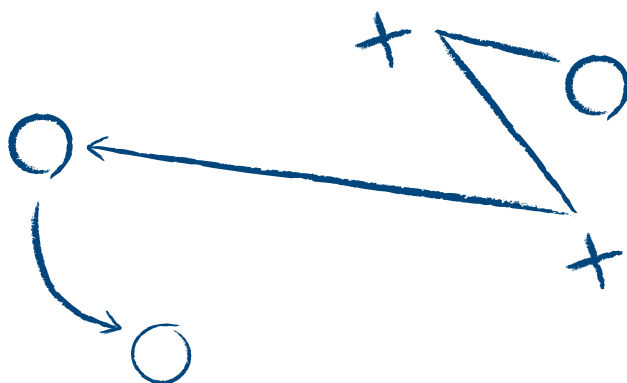
When looking at the financial needs of a woman it is useful to bear in mind that today's woman needs to make provision for herself. Statistics tell us that approximately 20% of women will never get married, 50% of all marriages end in divorce, and that as many as 75% of women will spend the last one-third of their lives single, either through divorce or widowhood.

## 1. Women have always had unique needs when it comes to risk benefits

This is because of a large number of female **specific illnesses and dread diseases**. In addition the ever-increasing numbers of women in the workplace have caused a far greater financial need for life, critical illness and disability cover.

Furthermore, the **Female Living Lifestyle** benefit is designed to cover lifestyle-changing health events specific to females - particularly those conditions related to pregnancy. The benefit provides financial assistance up to an amount of R500 000 for pregnancy related conditions and for congenital birth defects in your child. Woman can enjoy peace of mind knowing that they have financial protection should any of the conditions covered disrupt their physical and financial well-being.

Liberty Medical Scheme has developed a product offering with unique benefits that cater to those needs that are specific to women. Pap smears, Mammograms, Maternity Benefits and Ultrasounds, are all available on the **Gold Plus** and **Titan Options**.



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## 2. Protecting the Working Woman

If a woman is working and contributing to the family financially then you need to protect her potential future income in the event of her dying too soon.

**Life Cover** provides protection to the beneficiaries, by paying a lump sum upon the death of the Life Assured.

**Income Disability** pays up to 75% of the monthly income in the event of being unable to perform the duties on their own occupation, due to illness, injury or accident.

A **critical illness** protection such as Living Lifestyle helps provide for the costs associated with the recovery and recuperation from a critical illness, such as cancer, heart attack, stroke and coronary artery disease.

The **Premium Protector** ensures the continuation of contribution payments in the event of death, disability or retrenchment. There are three types:

- Premium Protector-Retrenchment: Ensures the continuation of payments on the policy in the event of a retrenchment of the life assured.
- Premium Protector-Death: Ensures the continuation of payments on the policy in the event of the death of the life assured
- Premium Protector-Disability: Ensures the continuation of payments in the event of the life assured becoming disabled.

## 3. Retirement Savings for Women

The need for **retirement savings for women** becomes increasingly evident if you look at the following statistics:

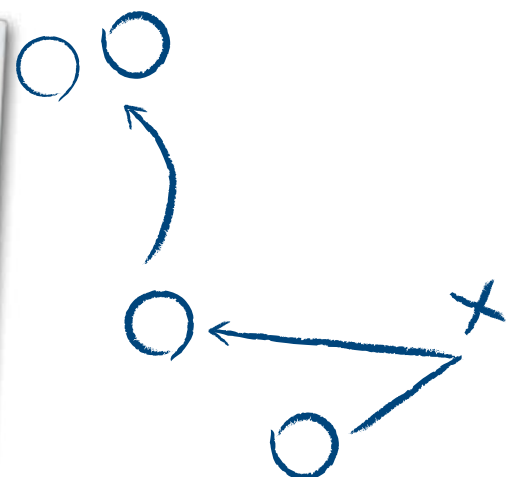
- Nearly 85% of the elderly poor are women
- 80% of people in nursing homes are women
- In one study, 18% of women are saving nothing for their retirement
- 60% of women have no pensions

A **Retirement Annuity Builder** can help provide for a certain financial future through investment portfolios tailor-made for individuals, flexible payment structures and most comprehensive range of guaranteed portfolios.

Long Term Protector Plus is a monthly benefit payable from age 65 to assist in lessening the financial impact of impairment in old age.

**STANLIB's Classic Retirement Annuity** is a savings mechanism that can be used by all investors, including company employees, professionals, small business owners and unemployed individuals. It is a vehicle in which retirement money can be invested either as a lump sum or monthly debit order.

Game Play:  
Retirement Savings



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#### 4. Woman in Corporate's

**Liberty Corporate dread disease benefit** provides cover for the costs associated with living with a life altering illness by providing a lump sum payment on the diagnosis of a stated dread disease. Dread disease benefits must be taken together with unapproved Group Life Assurance.

Corporate Selection and Corporate Insured Series schemes offer three different dread disease plans.

- Living Plan
- Progressive Living Plan
- Progressive Living Plan Plus

The days following bereavement are very often the most trying for a family. **Liberty Corporate Family Benefits** provide a lump sum on the death of the member or their immediate family. This helps the family deal with urgent costs associated with funeral expenses. The family benefit pays a cash lump sum on the death of the member or their immediate (spouse and children) family.

**Capital Disability** provides protection the event of becoming permanently unable to perform the duties of their occupation, as a result of illness, injury or accident. This amount is payable as a lump sum.

Liberty Corporate offers the **Corporate Selection Umbrella Scheme** as an efficient and cost effective option for employees who wish to offer structured, subsidised retirement benefits to their employees. Fiduciary duties relating to the scheme are taken care of by a Board of Trustees on behalf of the employer. This independent board includes external and independent industry experts and Liberty Corporate management.

Standalone Retirement Scheme employees who opt for a standalone retirement scheme are required to set up a board of trustees that determine the scheme rules and manages the scheme in line with their fiduciary responsibilities, which include appropriate management of investments. These trustees determine their investment strategy independent of Liberty Corporate and are able to select from a wide range of investment portfolios.

Women have more opportunities than ever before, but along with that comes a far greater risk as many women find themselves in single-parent families today and have to take care of all their own and their children's schooling, emotional and financial needs.

Today a woman can no longer rely on the fact that she will get married and 'settle down', as in many instances she will need to take care of herself and her dependents alone, throughout her adult life. This requires of women to be far more insured than was the case in the past. This also requires that she is far more informed, so that she does not find herself without options when she encounters life difficulties.

When you help a woman towards financial independence and self-empowerment, you are helping her for life.

