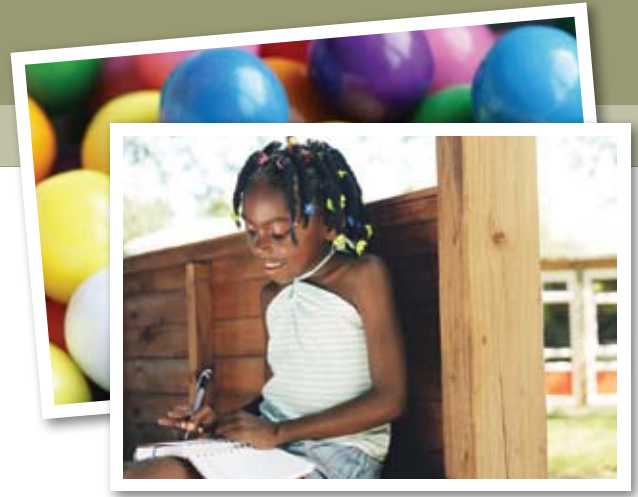


# Education Builder

The building blocks for your children's future



From the first moment they learn the ABC and discover the wonderful worlds hidden in books, you have to start saving for your children's education.

Knowledge is, after all, one of the keys to a successful future and as a parent you want only the best for your child. At Liberty Investments we understand this and want to help you and your family achieve all your goals and beyond. We want you to enjoy the learning years and not be worried about how you are going to afford it. Take the time to help with algebra, build a volcano or explain Shakespeare – **we will take care of your financial interests.**

## The promise of progress

As a financial services provider we are also in the business of making dreams come true. We look at the numbers and assist you in making the right investments for you, but we also dream with you. We see your child attending one of our world-class universities, graduating and taking the world by storm. We believe in nurturing children and their talent and helping them to progress through the exciting stages of life with no financial fears to curb their imagination or enthusiasm. **We will help you and your family get more out of life.**

## Our report card is A+

**We have been in the business of making people's lives better for 50 years.** Our heritage is built on trust and credibility. We offer consistent performance with positive returns on your investments.

Our **Education Builder** offers:

- peace of mind
- flexibility
- value for money
- access to your money after five years
- paying a monthly premium together with an optional lump sum
- market-leading investment guarantees.



**LIBERTY**

*Own your life*

## Consider the Education Builder

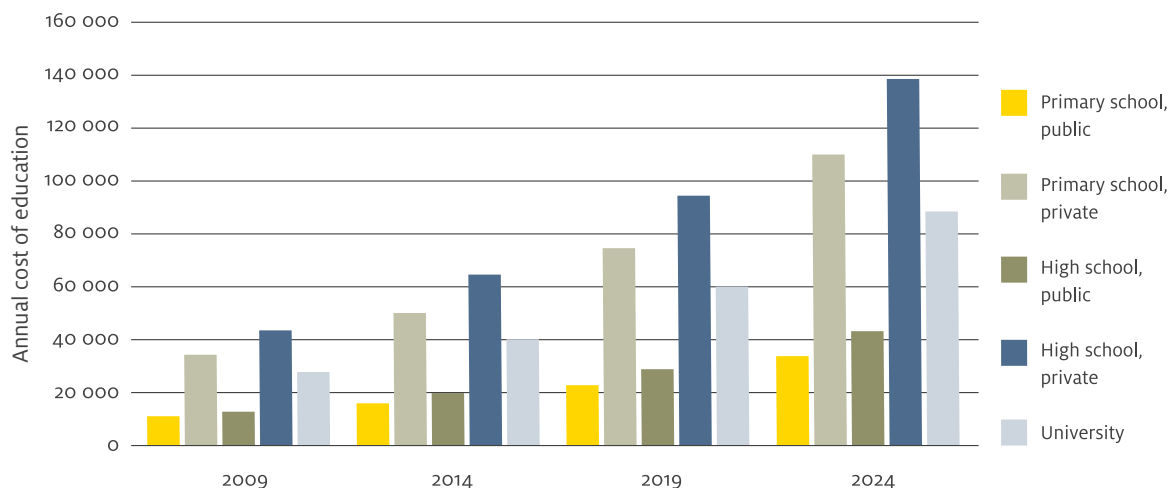
- Save for your children's future education with a **structured investment plan**.
- **Invest in the best** professionally managed investment portfolios.
- Optional **investment performance guarantees** on selected portfolios give you the security of a minimum guaranteed return with no restrictions on benefitting from any market growth in excess of guarantees.
- Add the **EduCator risk benefit** to secure your children's education should you die or become disabled.
- The optional **Retrenchment Premium Waiver** will pay all premiums due for the next 12 months if you\* are retrenched and cannot find employment within a month.
- The optional **Disability Premium Waiver** will pay all premiums due until the end of the benefit term if you\* become disabled.
- Benefit from a **policy bonus** and **reduction in management fees** over time.

\* 'You' refers to the premium payer.

Education is a gift for all times – your children can take it everywhere they go. Give them the opportunity to learn and see how they grow and enjoy a successful future.

If you would like to find out more about the Education Builder from Liberty Investments, please contact your Liberty Wealth Adviser or our Call Centre on **0860 456 789** or visit **www.liberty.co.za**.

## Expected annual future cost of education



Assuming an education inflation rate of 8% p.a.

Source: Liberty Investments

This graph is for illustrative purposes only.

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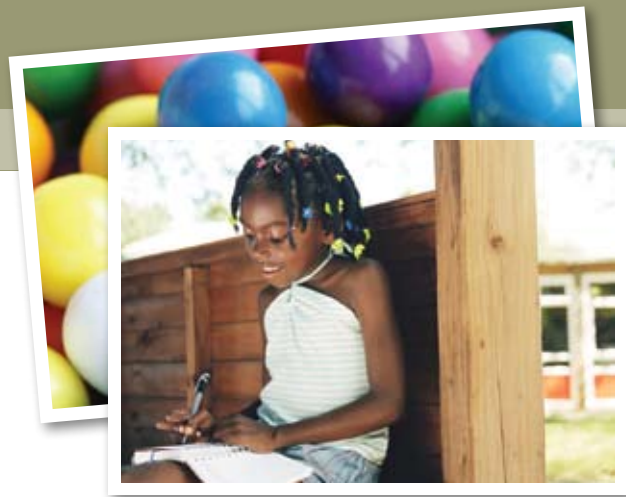
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