



LIBERTY

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Build high-performing
teams **by recruiting &
keeping the best
people**



The Liberty Health Cover (Liberty Blue) product is licensed through a registered Insurer in the countries where it is distributed. Every attempt has been made to ensure complete accuracy of the information provided. This does not constitute medical advice. Always consult your healthcare provider if you have any concerns about your health.



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Presentation
by
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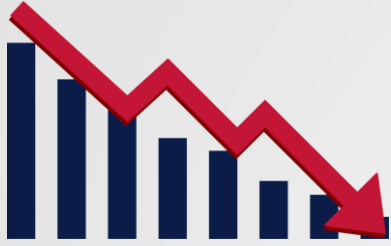
Who We Are?

Liberty Life Insurance Zambia

- Founded in 1957 by Sir Donald Gordon, Liberty Holdings was established with the belief that everyone should have the opportunity to grow their wealth and leave a proud legacy for their families
- In 2023, the Standard Bank Group acquired 100% of Liberty Holdings, making Liberty part of the wider group
- With a Vision to be the trusted leader in Insurance and Investment in Africa and other chosen markets, through understanding the power of knowledge, we strive to pioneer new ways to guide people towards financial freedom



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The impact of an unhealthy workforce on organisations and Africa

How this shows up and affects us and our common future

x Employees

- **Increased absenteeism** due to illness
- **Higher stress** levels
- **Financial strain**
- Diminished overall **well-being and quality of life**
- Potential **long-term health complications**
- They are present at work but **unable to perform at their best**

x Employers and organisations

- Higher **employee turnover** and **recruitment and training costs**
- Decreased **productivity**
- Increased **errors, accidents, and mistakes**
- **Present employees but with reduced performance** due to declining physical & mental health
- Disrupted **workflow and delays** in project completion
- **Financial burden** of providing assistance or coverage

x Africa

- **Impaired social and economic well-being** of communities
- **Limited human capital potential** and productivity
- Increased **strain on healthcare systems**
- **Reduced competitiveness** in the global market
- **Stifled economic growth** and development

Our employee benefits enable you to attract and retain the best staff because we ensure that we take care of their physical, mental, and financial needs. This provides peace of mind. We call this Total Wellbeing.

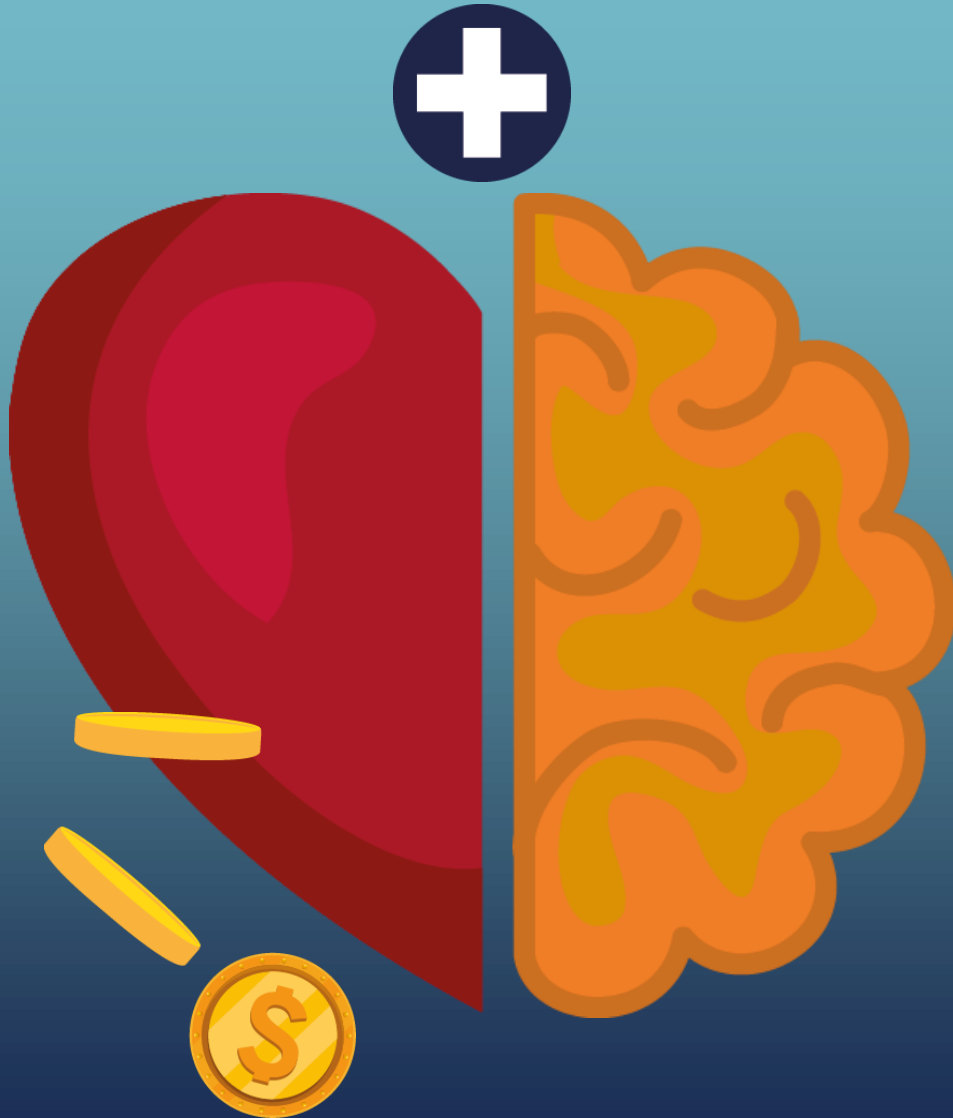


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Our solution: Total Wellbeing



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Liberty Health's Total Wellbeing looks after the entire human

A three-pronged approach to motivate and develop high-performing teams

Physical wellbeing



Mental wellbeing



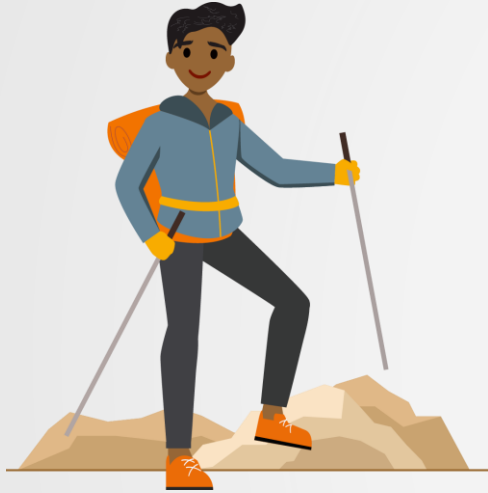
Financial wellbeing





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Total Wellbeing: what it is and how it goes beyond just health insurance



1. Physical health

- Diagnosis
- Ways to manage chronic conditions & medicines
- Access to care
- Physical wellbeing tools



2. Mental wellbeing

- Access to care for psychological illnesses.
- Tools to manage anxiety, stress, and improve employee mental wellbeing.



3. Financial wellbeing

- Mitigate the **financial impact of the costs associated with physical illness.**
- Holistic **financial wellbeing** (financial education and advisory services).



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How we deliver on this promise

Solutions



Group, Credit and Individual Life



Permanent & Total Disability



Temporary and Total Disability



Critical Illness and Impairment



Health Insurance



Family Support Benefits



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Our Health product, five core plans



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Benefit plan	Global Elite	Plus, Africa	Classic Critical Care	Classic	Lite
Region of cover	Worldwide* Evac & critical care: Africa & India	Africa, India & UAE Evac & critical care: Africa & India	In-country, SA Evac & critical care: Africa & India	In-country only	In-country only
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Enhanced Network	Enhanced Network	Standard Network**

We provide tailored solutions to large clients

Note: The range of benefit plans varies slightly in certain countries. Our standard benefit plans offer a full range of cover.

* Worldwide cover excludes North America.

** No payment for providers outside this Network.



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**Why you can count on us to be there
in all of it with you**

Why we are a reliable partner:



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Financial strength

We are a part of the Standard Bank Group, which is Africa's largest financial services group with over \$87 billion in assets under management.

Trust

For 15 years, hundreds of small, medium, large, and multinational organisations, with over 140 000 employees (and their families) have relied on us both in their times of need and to improve their wellbeing.

Our partnership approach provides:

- reliability and expertise to employee benefit teams, and
- budget and staff expense certainty (and reduced risk) to organisations just like yours.

Proven technology tools delivered with the support of a local human touch.

We understand what it takes to deliver health insurance benefits that work in Africa.

- We invest in developing technology-driven tools to make access to healthcare as easy as possible.
- We have partners and offices in the countries in which we operate, so there is someone to speak local languages, help you understand regional or country-specific nuances, and resolve queries fast.

Our Presence Today

- The support and importance of the ZIHRM practitioners towards Liberty's growth and sustainability is appreciated;
- Hereby it is our pleasure to participate in today's event by presenting our sponsorship of ZMW80,000.



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Thank you

Please get in touch to chat about how we can help you structure the most attractive Group Health & Group Risk Covers to the following contacts:

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