

# Liberty Holdings Ltd

## Fact Sheet



LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

## Group Overview



Liberty is listed on the JSE, as a financial services group that offers an **extensive range of market-leading products and services** to help customers build and protect their wealth and lifestyle. These products include life and health related insurance, investment management and financial support for retirement.



Liberty with a strong relevant brand of nearly 60 years is currently the **largest provider of insurance solutions in the retail affluent market in South Africa**. And the 4th largest provider of insurance solutions in the employee benefits market, bolstered by a solid track record in the SME market.



Liberty owned asset manager STANLIB, is the **biggest retail unit trust managers (including money market) in South Africa**. Comprising unique investment propositions in alternatives combined with strong capabilities in property and fixed interest, and quality offshore partners such as Columbia Threadneedle.



Liberty's tied distribution force expertly equips customers with knowledge to make financial decisions that add value throughout their various life stages. Liberty's tied distribution headcount consists of **1373** Liberty Entrepreneurs, **807** Liberty@work, **1018** Agency, **578** Bancassurance Standard Bank Financial Consultants in South Africa and **455** in the rest of Africa. Our tied advisers (**1000** have more than 5 years' experience) expertly equip customers with knowledge to make financial decisions that add value throughout their various life stages. For customers not wanting to go through an adviser, we have **>350** call centre agents and **>400** direct sales agents dedicated to customer service.



## Our vision

To be the trusted leader in investment and insurance in Africa and other chosen markets.



Liberty has an extensive African footprint with a presence in **24 countries**, the ability to serve companies in multiple geographies (e.g. healthcare), and the capability to easily replicate the insurance model in new geographies to facilitate faster expansion on the African continent.



Liberty has a unique bancassurance partnership with Standard Bank Group who **owns 54% of the issued share capital**.

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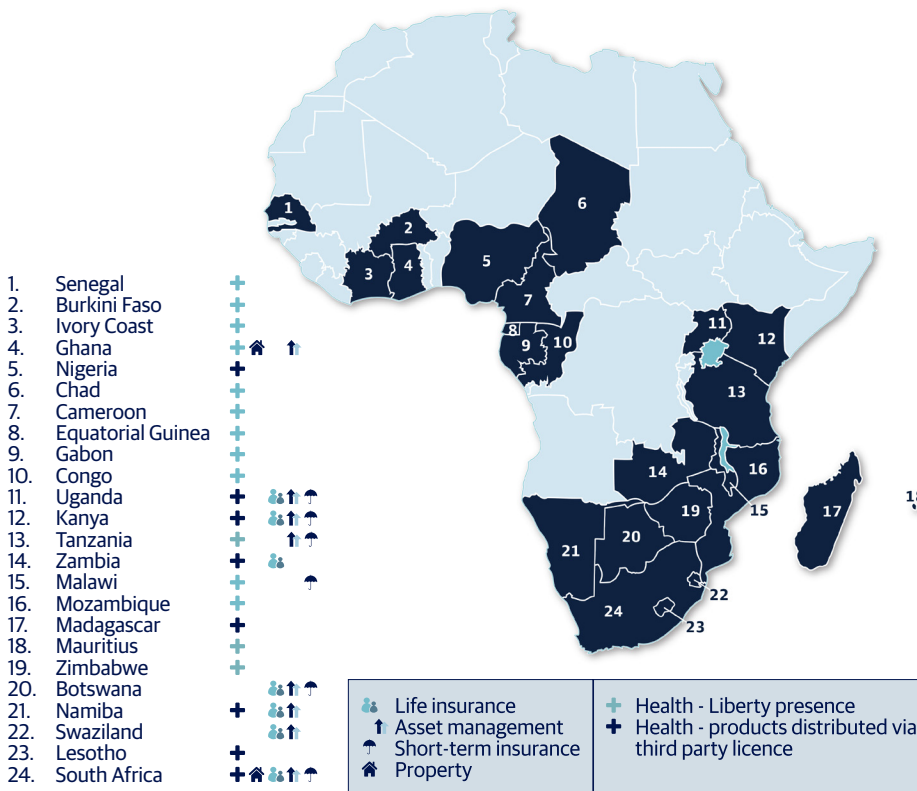
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### Where we operate

Liberty has an extensive African footprint with a presence in 24 countries, with the ability to serve companies in multiple geographies (e.g. healthcare), and the capability to easily replicate the insurance model in new geographies to facilitate faster expansion on the African continent.



### How we operate

Our operating model is intended to maximise our focus on our chosen customer segments, and more effectively leverage group shared capabilities.

Customer Facing Units are supported by the Standard Bank Bancassurance partnership.

**Individual Arrangements:** Provides insurance and investment solutions to individual mass-affluent and affluent customers, mainly in South Africa.

**Group Arrangements:** Provides insurance and investment solutions to corporate customers and retirement funds across sub-Saharan Africa.

**Asset Management:** Provides asset management capabilities to manage investment assets invested in Africa.

### Latest financial metrics – 31 December 2016

Group Equity Value <b>R41 billion</b>	Group equity value per share <b>R145,86</b>	Liberty Group Limited CAR cover <b>2,95 times</b>	Assets under management <b>R676 billion</b>	Liberty Two Degrees (L2D) successfully listed on the JSE as a REIT at a R9.1 billion market capitalisation
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### Quick contacts



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