

Liberty Holdings Ltd

Fact Sheet



LIBERTY

Liberty, with a strong relevant brand of more than 60 years, is currently the **largest provider** of long-term insurance solutions to South Africa's retail affluent market.

Liberty's tied **distribution force** expertly equips customers with knowledge to make financial decisions that **add value** throughout their various life stages.

Liberty is a **focused SA business** in support of the bancassurance footprint.

The **closer relationship** with Standard Bank Group places Liberty as an integral part of a universal financial services organisation **focused on delivering exceptional customer experiences** and superior value across Africa.

Liberty has a unique **bancassurance partnership** with Standard Bank Group, Liberty's largest Shareholder, which **provides synergies and advantages** not available to other market participants.

Liberty is a **JSE listed financial services group** that offers an **extensive, market-leading range of products and services** to help clients **build and protect their wealth and lifestyle**.

A **modern technology plan** for future value.

Liberty owned asset manager is one of **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.



Group Overview

STRATEGIC FOCUS AREAS

Universal financial services organisation

Integral part of the Standard Bank Group

Digitisation

Through digital platforms

Client and Adviser experience

Deliver an exceptional client and financial adviser experience

Our purpose and vision



Improving people's lives by making their **financial freedom possible**.

Transforming Liberty to be **the trusted leader** in South Africa and chosen markets by delivering superior value through **exceptional client and adviser experiences**.

Our founding principles

We will

Remember the humanity in what we do.

Help people leave a legacy for their families.

Make liberty not just our name, but what we do.



Pioneers of the insurance industry

FIRST
Retirement Annuity offering

FIRST
Insurer to build shopping malls

FIRST
JSE-listed Life assurer

FIRST
Insurer to introduce Nurses on the Road

FIRST
To introduce Umbrella Funds



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Value Drivers



▶ Improve outcomes to clients and the broader market

THROUGH AN EXCEPTIONAL CLIENT AND ADVISER EXPERIENCE AUGMENTED BY TECHNOLOGY, SUPPORTED BY MOTIVATED EMPLOYEES SUPPORTED BY GOOD RISK AND CONDUCT

- Capital managed within risk appetite
- Enhanced financial control environment
- Strengthened cyber security resilience
- Adopted modern digital technologies
- Implemented Office365
- Culture shifts through conscious leadership behaviours
- Support our clients and advisers
- Exceptional client experience
- STANLIB offering
- Relationship with Standard Bank

DECENT WORK AND ECONOMIC GROWTH

Promote financial freedom and inclusion

REDUCED INEQUALITIES

Promote greater economic inclusion through transformation

QUALITY EDUCATION

Promote quality education

INDUSTRY, INNOVATION AND INFRASTRUCTURE

Innovative products and national infrastructure funding

RESPONSIBLE CONSUMPTION AND PRODUCTION

Innovative products and national infrastructure funding

Latest financial metrics

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Quick contacts



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