

Liberty Holdings Ltd

Fact Sheet

ADVICE INSURE INVEST

Group Overview



Liberty is a financial services group that offers an extensive, market-leading range of products and services to help customers build and protect their wealth and lifestyle. Products include life, short-term and health related insurance, investment management and financial support for retirement.



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



Liberty owned asset manager STANLIB, 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.



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 **1351** Liberty Entrepreneurs, **761** Liberty@work, **982** Agency and **518** Bancassurance Standard Bank Financial Consultants. 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 leading financial services organisation in, for and across Africa, delivering exceptional client experiences and superior value.



Liberty has an extensive African footprint with a presence in **25 countries.**



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



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.

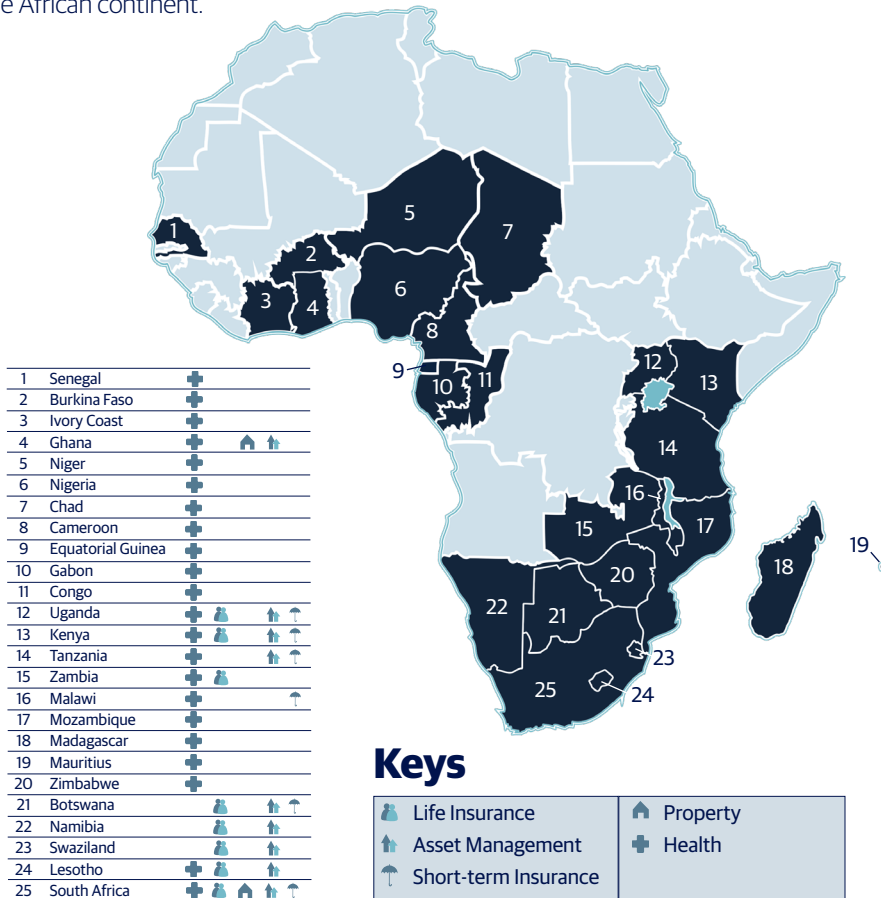
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Where we operate

Liberty has an extensive African footprint with a presence in 25 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.

Group Distribution: A group-wide advisory service and distribution capability for the customer facing units' product offerings throughout multiple channels.

Liberty Financial Solutions (Libfin): LibFin is a centre of excellence for the management of market, credit and liquidity risk, in addition to managing the performance of the shareholder investment portfolio in the life insurance business.

Latest financial metrics – 31 December 2017

Normalised Headline Earnings: R2.7 billion	Liberty Group Limited CAR cover 2.92 times	Long-term insurance indexed new business R8 billion	Group net customer cash flows R6,5 billion	Assets under Management R720 billion
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Quick contacts



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