

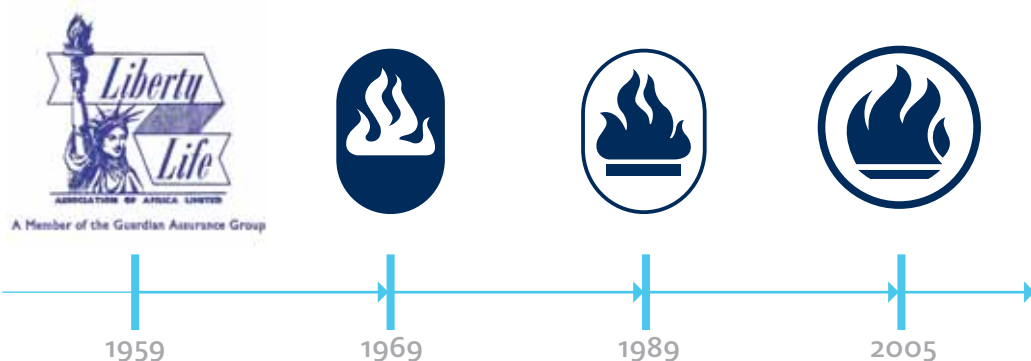
Our vision and values

Our vision is to be **the market-leading investment and insurance provider** in **Africa**

We live by a set of values, which are:

- Always **passionate, positive**, professional and having fun
- Maintaining **open channels of communication** that encourage freedom of expression
- Interacting with **respect and integrity**, by being honest, trustworthy and transparent
- Working **together** to achieve common goals
- Taking **responsibility** for our attitudes, actions and development
- Providing excellent **customer service**, from end to end, all the time
- Creating a culture of **sharing knowledge** and expertise

Evolution of the brand



Who we are

Refer to
www.liberty.co.za for
detailed company
information



Liberty is **a progressive African wealth management group** which, for more than fifty years, has delivered innovative long-term solutions **that assist customers to achieve financial stability** in their chosen lifestyles and throughout their life cycles.

As a group of companies Liberty offers an extensive, market-leading range of products and services to help customers build and protect long-term wealth. These include life and health-related insurance, investment management and retirement income facilitation. Customers have flexible choices and the input provided by Liberty's advisers equips them with the knowledge and expert advice they need to make the right decisions with confidence, no matter what their stage of life.

An important role in South Africa's economy	By helping people to save, Liberty plays an important part in gathering the nation's savings, and so providing capital to all sectors of the economy. With in excess of R416 billion of assets under management in South Africa, Liberty continues to be the custodian of a sizeable portion of South Africa's savings.
A large contributor to the South African fiscus	During the 2011 calendar year, Liberty paid R3,2 billion in tax revenue to the South African Revenue Services directly in the form of corporate taxes and as agent in respect of its employees and policyholders via personal income tax as well as other indirect taxes such as VAT.
Positive contributor in a changing regulatory environment	Liberty employees serve on various industry, regulatory and government forums and are well respected. They provide considerable contributions in shaping the regulatory and social framework in the territories in which the group operates.
An enabler in Africa	Liberty has a presence across 15 African countries. Its products touch the lives of thousands of customers across the continent as it grows into a formidable financial services provider at a time when Africa is experiencing exciting new growth potential.
Products protect customers' futures	With 2,5 million retail policies and 1,6 million credit life policies in-force as well as 367 thousand members under corporate schemes administered in South Africa, Liberty ensures that customers continue to benefit from a range of products that protect them in the event of personal tragedy, enhance the value of their savings and provide for their future.
A major employer	With 7 650 employees and agents in South Africa and 873 across Africa, the company is one of South Africa's significant employers. By actively driving transformation and embracing diversity, Liberty is committed to creating a workplace that is equitable and which develops skills and leadership.
Solid investment	With a market capitalisation of over R22 billion on the JSE, it ranks as one of the 50th largest companies in South Africa and continues to deliver value for its shareholders. The company is known as a consistent provider of substantial dividends to shareholders. Over the past five years an equivalent total of R19,95 per ordinary share has been paid to shareholders.
Contributions to communities	Over the past five years, Liberty has contributed over R140 million in corporate social investment initiatives and donations to the communities in which it operates.