



**Life is  
priceless.  
Life cover is  
affordable**

## ● Clientèle Life Plan

### Valuable benefits

#### From R180 per month

Premiums are affordable, starting from R180 per month. The premiums are dependent on your age and the level of cover you choose. You can choose to cover yourself, or yourself and family members. Refer to the rate tables on page 5 to select appropriate cover and premiums.

#### Pays up to R200,000

Between R20,000 and R200,000 could be paid out in the event of death. This benefit is paid tax free. Your beneficiaries can use that money as they wish: to pay for funeral expenses, educational costs or simply take care of their daily needs, like groceries and transport.

#### First R10,000 paid within 24 hours

The first R10,000 could be paid within 24 hours, once the correct documentation has been received.

#### Cash back

Cash back – for life! For every 60 premiums paid, you will receive the equivalent of the first 6 months' premiums back – in cash, to use as you wish.

#### Easy application

- Anyone between the ages of 18 and 75 can apply, provided you have a valid South African ID.
- No medical examination is required.

## Accidental death cover

You are covered for accidental death immediately. The amount you are covered for is equivalent to your benefit amount.

## Living benefits feature

This allows you to claim a cash advance of up to 75% of the benefit amount if you are diagnosed with a terminal illness, so you can get the benefit of the best medical treatment available. The remaining amount becomes payable to your beneficiaries upon death. This benefit is available after 24 premiums have been paid.



## Why is it important to pay my premiums every month?

As long as your premiums are paid up to date your policy will not be cancelled due to changes in your health or occupation, or whether you might be traveling or not.

## What is excluded from the policy?

Death as a result of suicide or attempted suicide within the first two years. Death as a result of participation in a criminal act or in violation of the law. Death as a result of a pre-existing medical condition. For a complete list of what is not covered, please refer to your policy documentation.

## Will my premiums increase yearly?

To protect the value of your policy, your premium automatically increases by 10% each year to assist in fighting the effects of inflation. Your benefit amount will also increase by 6%.

## What does “no obligation” mean?

You have the right to examine your policy for 30 days. If you are not satisfied, return or cancel your policy within 30 days of receipt. Any premiums you might have paid will be refunded in full.

# Clientèle Life Plan rates

## Standard Life Plan

As at June 2017 (subject to change)

| Individual Cover |         |         |         |         |          |
|------------------|---------|---------|---------|---------|----------|
| Age              | R20,000 | R30,000 | R50,000 | R70,000 | R100,000 |
| 18               | R180    | R200    | R234    | R264    | R288     |
| 25               | R193    | R219    | R249    | R271    | R295     |
| 30               | R207    | R234    | R254    | R276    | R305     |
| 35               | R215    | R239    | R265    | R286    | R320     |
| 40               | R224    | R247    | R274    | R301    | R342     |
| 45               | R235    | R264    | R293    | R324    | R378     |
| 50               | R261    | R294    | R316    | R360    | R424     |
| 55               | R299    | R342    | R369    | R404    | R484     |
| 60               | R347    | R394    | R426    | R460    | R568     |
| 65               | R427    | R496    | R536    | R587    | R729     |
| 70               | R529    | R639    | R690    | R757    | R941     |
| 75               | R633    | R773    | R833    | R916    | R1,139   |

  

| Family Cover: Includes spouse and up to 8 children |         |         |         |         |          |
|--|---------|---------|---------|---------|----------|
| Age  | R20,000 | R30,000 | R50,000 | R70,000 | R100,000 |
| 18   | R228    | R265    | R334    | R398    | R440     |
| 25   | R250    | R298    | R393    | R460    | R517     |
| 30   | R275    | R327    | R421    | R518    | R580     |
| 35   | R289    | R341    | R437    | R542    | R607     |
| 40   | R300    | R360    | R460    | R570    | R641     |
| 45   | R319    | R384    | R495    | R612    | R687     |
| 50   | R361    | R434    | R563    | R697    | R782     |
| 55   | R416    | R507    | R658    | R818    | R917     |
| 60   | R489    | R618    | R802    | R999    | R1,120   |
| 65   | R634    | R811    | R1,057  | R1,315  | R1,477   |
| 70   | R832    | R1,074  | R1,402  | R1,746  | R1,962   |
| 75   | R1,010  | R1,313  | R1,713  | R2,135  | R2,399   |



Ensure  
your  
family are  
protected.

## For more information

Should you have any questions about this plan or want to know more about any other products from Clientèle, please visit our website on: [www.clientele.co.za](http://www.clientele.co.za) or simply sms us and we will call you back.

## Other products from Clientèle:

**PREMIUM LIFE PLAN: sms PREMIUM LIFE to 45487\***

Pays up to R10 million.

**H.E.L.P PLAN: sms HELP to 45487\***

Pays out up to R200,000 per year.

**PREMIUM H.E.L.P PLAN: sms PREMIUM TO 45487\***

Pays up to R3,000 per day. Paid from day one.

**LEGAL PLAN: sms LEGAL to 45487\***

Superior legal services, 24 hours a day.

**FUNERAL PLAN: sms FUNERAL to 45487\***

Family cover of R110,000 for less than R2 per person per day.

\* Standard rates apply.



# Clientèle

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Clientèle Life, Funeral and Health Event Life Plans (H.E.L.P) are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered insurer, FSP15268.

Clientèle Legal Plans are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer, FSP34655.

Terms and conditions apply.