



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

Clientèle Life Plan

Valuable benefits

From R250 per month

Premiums are affordable, starting from R250 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 R50,000 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.

Clientèle Rewards

With the new Clientèle App, you can access Clientèle Rewards from the comfort of your home or office. The new loyalty benefit offers policyholders significant monthly savings on groceries, bus tickets and store gift cards. Clientèle Rewards is available to policyholders for only R20 per month. Download the Clientèle App now! It's clear, simple, easy and free to use on all major South African networks. On the Clientèle App you can also buy insurance online, update your policy information and lodge a claim 24 hours a day.



**Choose
the Plan
that suits
your
needs.**



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 2018 (subject to change)

| Individual Cover | | | | | |
|------------------|---------|---------|---------|---------|----------|
| Age | R50,000 | R60,000 | R70,000 | R80,000 | R100,000 |
| 18 | R250 | R272 | R297 | R305 | R323 |
| 25 | R279 | R287 | R304 | R311 | R330 |
| 30 | R285 | R297 | R309 | R319 | R338 |
| 35 | R294 | R306 | R317 | R329 | R355 |
| 40 | R305 | R321 | R333 | R350 | R377 |
| 45 | R325 | R342 | R359 | R376 | R413 |
| 50 | R351 | R372 | R396 | R418 | R460 |
| 55 | R399 | R413 | R439 | R470 | R524 |
| 60 | R461 | R477 | R499 | R536 | R608 |
| 65 | R568 | R590 | R623 | R668 | R769 |
| 70 | R726 | R754 | R795 | R857 | R989 |
| 75 | R913 | R948 | R1,003 | R1,077 | R1,246 |

| Member and Family | | | | | |
|-------------------|---------|---------|---------|---------|----------|
| Age | R50,000 | R60,000 | R70,000 | R80,000 | R100,000 |
| 18 | R374 | R411 | R444 | R455 | R491 |
| 25 | R422 | R469 | R494 | R510 | R551 |
| 30 | R462 | R524 | R568 | R590 | R636 |
| 35 | R483 | R550 | R597 | R619 | R668 |
| 40 | R508 | R579 | R628 | R652 | R703 |
| 45 | R537 | R612 | R663 | R690 | R744 |
| 50 | R606 | R690 | R749 | R778 | R839 |
| 55 | R708 | R807 | R879 | R912 | R985 |
| 60 | R853 | R970 | R1,058 | R1,098 | R1,186 |
| 65 | R1,111 | R1,267 | R1,378 | R1,433 | R1,549 |
| 70 | R1,463 | R1,670 | R1,821 | R1,891 | R2,045 |
| 75 | R1,869 | R2,134 | R2,327 | R2,419 | R2,616 |



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 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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Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually. Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer: FSP 34655. This is a monthly renewable policy with premiums and benefits escalating by 10% annually. Clientèle Rewards is an optional loyalty benefit offered by Clientèle Limited. For Policy and Rewards terms and conditions visit www.clientele.co.za. Third parties are remunerated for their services to the brand. This commercial and its contents do not constitute financial advice.