



# ● Clientèle Wealth Plan

## Valuable benefits

### Long term investment option

It is recommended that you keep your policy for 20 years, so you can gain the maximum benefit. Clientèle will invest a percentage of each premium you pay in an investment portfolio. The portfolio is managed and developed by professional trust fund managers who invest in shares listed on the Johannesburg Stock Exchange as well as other assets such as cash and property.

### Save from only R300 per month

The Clientèle Wealth Plan is a valuable savings plan that gives you the opportunity to invest and save on a monthly basis. With a minimum premium of only R300 per month, this is a top class investment plan.

### Grow your savings for the future

Did you know? Less than 50% of South Africans over the age of 16 are actively saving for their future? The Clientèle Wealth Plan will help you take care of the future by helping you grow your savings. You can use your savings for education, your dream car, new home, lobola or luxuries like an overseas holiday.

### Money for your family if you die

In the event of your death, your beneficiary will be paid the full value of your investment account without any deductions.



## Frequently asked questions



### What does it mean to 'surrender' my policy?

A surrender is when you withdraw some or all of the funds from your investment. You may surrender your policy at any time, but it is important to remember that this policy was designed as a long term investment and it is in your best interests to pay the monthly premiums for the whole term. In terms of legislation, you may action a maximum of one partial or one full surrender during the first 5 years of the policy.

### What happens if I surrender my policy?

If you choose to surrender before the term is up, surrender charges will apply. These charges are used to offset certain upfront and administration costs. We have kept the surrender charges as low as possible. They will never be more than 15% of the investment account plus the administration charge.

### What happens when my policy reaches maturity?

When your policy reaches its maturity date, you have the option of withdrawing the full value of your investment account with no surrender charges or administration charges. Alternatively, you can choose to leave the funds and then withdraw the full value at a later stage with no surrender charges or administration charges.

### Why is it important that I pay my premium every month?

It is important that you pay your monthly premium as each unpaid premium will result to an unpaid premium charge of R33.00



## 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:

### **STANDARD LIFE PLAN: sms LIFE to 45487\***

Pays up to R200,000.

### **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\***

Professional legal services, 24 hours a day.

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

Family cover of up to R500,000

\* Standard rates apply.



## Clientèle

Clientèle Office Park, Corner Rivonia & Alon Roads, Morningside, 2196

Monday to Friday 08h00 – 17h00. Saturday 08h00 – 12h00

Tel: 011 320 3000 Fax: 011 320 3133

Email: [services@clientele.co.za](mailto:services@clientele.co.za) Website: [www.clientele.co.za](http://www.clientele.co.za) Mobisite: [www.clientele.mobi](http://www.clientele.mobi)

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 Benefits Company (Pty) Ltd. For Policy and Rewards terms and conditions visit [www.clientele.co.za](http://www.clientele.co.za). Third parties are remunerated for their services to the brand.

This commercial and its contents do not constitute financial advice.