



**Life is
priceless
life cover is
affordable**

Clientèle Life Plan

Valuable benefits

From R130 per month

Premiums are affordable, starting from R130 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 pages 4 and 5 to select appropriate cover and premiums.

Pays up to R200,000

Between R10,000 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.

Frequently asked questions



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.

What is the difference between the Standard Life Plan and the Enhanced Life Plan?

The waiting period for death due to natural causes on the Standard Plan is 12 months and only 6 months on the Enhanced Plan. Should death occur due to natural causes within the waiting period, your premiums will be paid back to your beneficiary plus 6% interest.

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.

Rates table

Standard Life Plan

As at April 2017 (subject to change)

Individual Cover					
Age	R10,000	R20,000	R30,000	R50,000	R100,000
18	R130	R166	R185	R218	R269
25	R149	R179	R204	R232	R276
30	R155	R192	R218	R237	R285
35	R160	R200	R223	R247	R300
40	R166	R208	R230	R256	R321
45	R172	R219	R246	R274	R355
50	R186	R244	R275	R296	R399
55	R207	R280	R321	R346	R456
60	R230	R325	R370	R401	R536
65	R277	R402	R467	R505	R689
70	R333	R499	R604	R652	R891
75	R383	R598	R731	R788	R1,080
Family Cover: Includes spouse and up to 8 children					
Age	R10,000	R20,000	R30,000	R50,000	R100,000
18	R170	R212	R247	R313	R414
25	R183	R233	R279	R369	R487
30	R193	R257	R306	R396	R547
35	R200	R270	R320	R411	R573
40	R207	R281	R338	R433	R605
45	R216	R299	R361	R466	R649
50	R237	R339	R408	R531	R740
55	R269	R391	R478	R622	R868
60	R307	R461	R584	R759	R1,062
65	R378	R599	R767	R1,002	R1,402
70	R459	R787	R1,018	R1,330	R1,864
75	R543	R957	R1,245	R1,626	R2,280



Ensure your family are protected.

Rates table

Enhanced Life Plan

As at April 2017 (subject to change)

Individual Cover					
Age	R10,000	R20,000	R30,000	R50,000	R100,000
18	R173	R208	R233	R276	R342
25	R186	R225	R258	R294	R351
30	R194	R242	R276	R301	R363
35	R201	R253	R282	R314	R383
40	R208	R263	R292	R325	R410
45	R216	R277	R312	R349	R454
50	R234	R310	R350	R377	R511
55	R262	R357	R410	R442	R585
60	R292	R415	R474	R514	R689
65	R353	R515	R600	R649	R888
70	R425	R641	R778	R840	R1,151
75	R490	R770	R943	R1,017	R1,397

Family Cover: Includes spouse and up to 8 children					
Age	R10,000	R20,000	R30,000	R50,000	R100,000
18	R198	R250	R293	R375	R500
25	R214	R276	R333	R445	R591
30	R227	R306	R367	R477	R665
35	R236	R321	R384	R497	R697
40	R243	R336	R406	R524	R736
45	R255	R358	R435	R565	R791
50	R281	R407	R493	R645	R904
55	R320	R472	R579	R758	R1,062
60	R368	R558	R710	R927	R1,303
65	R455	R730	R938	R1,228	R1,723
70	R555	R962	R1,248	R1,634	R2,295
75	R659	R1,173	R1,529	R2,001	R2,811



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

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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Clientèle Legal Plans are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer, FSP 34655. Terms and conditions apply.