



**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 pages 4 and 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.

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.

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



Clientèle Life Plan rates

Enhanced Life Plan

As at June 2017 (subject to change)

Individual Cover					
Age	R20,000	R30,000	R50,000	R70,000	R100,000
18	R234	R260	R304	R343	R374
25	R251	R285	R324	R352	R384
30	R269	R304	R330	R359	R397
35	R280	R311	R345	R372	R416
40	R291	R321	R356	R391	R445
45	R306	R343	R381	R421	R491
50	R339	R382	R411	R468	R551
55	R389	R445	R480	R525	R629
60	R451	R512	R554	R598	R738
65	R555	R645	R697	R763	R948
70	R688	R831	R897	R984	R1,223
75	R823	R1,005	R1,083	R1,191	R1,481

Family Cover: Includes spouse and up to 8 children					
Age	R20,000	R30,000	R50,000	R70,000	R100,000
18	R296	R345	R434	R517	R572
25	R325	R387	R511	R598	R672
30	R358	R425	R547	R673	R754
35	R376	R443	R568	R705	R789
40	R390	R468	R598	R741	R833
45	R415	R499	R644	R796	R893
50	R469	R564	R732	R906	R1,017
55	R541	R659	R855	R1,063	R1,192
60	R636	R803	R1,043	R1,299	R1,456
65	R824	R1,054	R1,374	R1,710	R1,920
70	R1,082	R1,396	R1,823	R2,270	R2,551
75	R1,313	R1,707	R2,227	R2,776	R3,119



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 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.