



**Premium  
life cover  
from the  
name you  
trust**

# Clientèle Premium Life Plan

## Valuable benefits

### From R215 per month

Options are available from R215 per month. Choose the cover that suits your needs at a premium you can afford. Refer to the rate examples on pages 4 and 5 for more information on personalised quotes.

### Up to R10 million cover

Valuable life cover from the name you trust. Pays up to R10 Million tax free. Your beneficiaries can use the money as they wish.

### 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. This benefit is optional.

### Convenient application

- Anyone between the ages of 18 and 65 can apply, provided you have a valid South African ID.
- We do not require a medical examination. All we require is one simple blood test, but we will send a nurse to you at a time and place that's convenient for you.

### No upfront or hidden fees

Unlike many other life insurers, we do not charge any upfront fees. No administration fees. No initiation fees. Just affordable premiums.

### Optional benefits

- Occupational Disability Cover: Up to R5 million.
- Critical Illness Cover: Up to R3 million.

**R10  
Million  
Tax  
Free**

# Frequently asked questions

## How are my premiums calculated?

Your premium is calculated to suit your personal and unique risk profile. We will ask you a few questions in order to generate a quote. The factors that influence your premium include:

- Your age and gender.
- Whether you smoke or not.
- Your occupation, etc.

## How does the blood test work?

You do not need to undergo a medical examination on application. All we require is one simple blood test and as part of our pledge to making life insurance easier we will send the nurse to you. On receipt of your first premium our travelling nurse will contact you in order to make an appointment at a time and place of your convenience. Once we have received the result of your blood test, we will be in contact to confirm your cover.

## How do I submit my claim to receive my payout quickly and effortlessly?

To submit a claim, please phone 011 320 3000 and one of our friendly consultants will assist you. We will require certified copies of the completed claim form, ID of Beneficiary & Life Insured and Death Certificate. Additional documentation may be requested. Clientèle must receive notice of a claim within 60 days of the date of the event you are claiming for.

## What is excluded from the policy?

Death as a result of suicide or self-inflicted injury within the first two years is excluded. Death as a result of participation in a criminal act or in violation of the law is also excluded. For a complete list of exclusions please refer to your policy documentation.

## Will my premiums increase yearly?

To protect the value of your policy against the effects of inflation, your benefits increase by 6% every year. This will result in an annual premium increase of 10%.

# Rate example 1

## Quote calculated for A 28 year old female

*\*As at April 2017 (subject to change)*

BENEFIT AMOUNT	R1 million	R2 million	R3 million	R4 million	R5 million
LIFE COVER BENEFIT	R288.96	R432.10	R575.24	R718.36	R861.51
OWN/SIMILAR OCCUPATION DISABILITY BENEFIT	R63.27	R126.54	R189.81	R253.09	R316.36
CRITICAL ILLNESS BENEFIT	R113.80	R227.60	R341.40		

\*Quote is risk profile dependent.

We offer cover up to R10 million. Contact us for a personalised quote.



**\*A healthy 28 year old female can get R1 million life cover for around R288 per month.**

Accountant:  
Non-smoker.  
Healthy Body Mass Index (BMI).

## Rate example 2

# Quote calculated for A 38 year old male

\*As at April 2017 (subject to change)

BENEFIT AMOUNT	R1 million	R2 million	R3 million	R4 million	R5 million
LIFE COVER BENEFIT	R479.82	R818.46	R1,157.09	R1,495.73	R1,834.36
OWN/SIMILAR OCCUPATION DISABILITY BENEFIT	R112.65	R225.30	R337.94	R450.60	R563.25
CRITICAL ILLNESS BENEFIT	R363.92	R727.83	R1,091.75		

\*Quote is risk profile dependent.

We offer cover up to R10 million. Contact us for a personalised quote.



## 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.

#### 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.  
Terms and conditions apply.

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.