



**Life is
priceless
life cover is
affordable**

Clientèle Ultimate Life Plan

Valuable benefits

We pay back all your money. Yes, all your premiums back – in cash

The Clientèle Ultimate Life plan will pay back all your premiums in addition to your life cover amount. For example, if you take out cover for R100,000, we will pay your beneficiaries the full R100,000 PLUS we will pay back every cent paid on the policy for that member. The money will be paid on all valid death claims of the insured person.

Half your premiums back at age 65

We know you worry about your family should you die. But you also worry about money when you retire. Clientèle now gives you the option to receive 50% of your premiums back in cash at the age of 65. The money can be used to ease the pressure of not earning an income anymore. The remaining 50% of premiums will be paid back to the beneficiaries upon death. This benefit only applies to main members who join before the age of 50.

From R190 per month

Premiums are affordable, starting from R190 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 R20,000 paid within 24 hours

The first R20,000 could be paid within 24 hours, once the correct documentation has been received.

R200 free airtime when you claim

We will send R200 FREE airtime on approval of the claim to help with the necessary funeral arrangements.

Optional Cash Back Benefit

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 70 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

How is it possible for Clientèle to pay back all my money?

We are rewarding you for paying your premiums every month. Many people stop paying their premiums. Not only do they lose that money, but their family is not covered when the inevitable happens. Clientèle have very skilled professionals who know how to create value. That is how we are able to pay back all your money. You have made us the 'People's brand.' Now it is time for us to give even more back.

Why is it important to pay my premiums every month?

As long as your premiums are paid up to date your policy does not lapse and you don't lose the valuable cover.

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.

Rates table

As at April 2017 (subject to change)

Individual Cover					
Age	R20,000	R30,000	R40,000	R50,000	R100,000
18	R190	R218	R242	R265	R327
25	R200	R233	R263	R281	R335
30	R239	R286	R312	R333	R398
35	R249	R294	R320	R345	R420
40	R245	R274	R290	R306	R383
45	R253	R284	R306	R327	R419
50	R279	R320	R334	R355	R468
55	R342	R396	R412	R433	R572
60	R394	R459	R481	R501	R666
65	R548	R637	R665	R694	R945
70	R717	R876	R914	R953	R1,303



Rates table

As at April 2017 (subject to change)

Family Cover					
Age	R20,000	R30,000	R40,000	R50,000	R100,000
18	R266	R311	R352	R395	R515
25	R282	R339	R391	R445	R576
30	R328	R390	R442	R498	R682
35	R346	R407	R461	R520	R715
40	R348	R414	R465	R524	R720
45	R366	R436	R490	R553	R761
50	R403	R487	R548	R623	R857
55	R500	R606	R690	R785	R1,086
60	R576	R724	R826	R941	R1,305
65	R827	R1,053	R1,198	R1,367	R1,902
70	R1,145	R1,476	R1,683	R1,923	R2,685



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. 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.