



**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 R338 per month

Premiums are affordable, starting from R338 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.

Pays up to R200,000

Between R50,000 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 Airtime when you claim

We will send R200 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.

Clientèle Rewards

With the Clientèle App you can access Clientèle Rewards from the comfort of your home or office. The loyalty benefit offers policyholders significant monthly discounts on life's most valuable items. Download the Clientèle App now! It's clear, simple, easy and free to use on all major South African networks. The Clientèle App also allows you to buy a policy online, view your policy information and lodge a claim 24 hours a day.



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.

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:

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 up to R500,000

* Standard rates apply.



Clientèle

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Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and licensed 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 licensed insurer: FSP 34655. This is a monthly renewable policy with premiums and benefits escalating by 10% annually.

The Rewards programmes are provided by CBC Rewards(Pty) Ltd, which provides non-insurance services and products relating to lifestyle and loyalty benefits. The Rewards programmes are offered either as stand-alone products, or as optional loyalty benefits to policyholders in conjunction with insurance policies offered by either Clientèle Life Assurance Company Limited, or Clientèle General Insurance Limited. For policy or The Rewards programme terms and conditions visit www.clientele.co.za or contact us on 011 320 3000. Parties are remunerated for their services to the brand.

This brochure and its contents do not constitute financial advice. Terms and conditions apply.