



Ultimate H.E.L.P Plan Premium Payback Benefit

Our Ultimate H.E.L.P plan includes the Premium Payback Benefit. This benefit will pay back all your premiums in the unfortunate event of death.

Premiums paid back are for the main member and spouse (excludes children).

Step 1

Sign up for an Ultimate H.E.L.P Plan



Step 2

Pay your premiums every month



Step 3

Submit your claim



Should you (the main member) pass away, we will pay back to your beneficiary, all premiums received for you.

Should your spouse pass away, we will pay back to you, all premiums received for your spouse.

I.e. If you have paid 20 years' worth of premiums, your beneficiary will receive the portion of premiums paid for yourself or for your spouse for the 20 years.

Or
You (the main member) also have the option to receive 50% of your premiums back at the age of 65, if you purchase the policy before you turn 50. The rest of the premiums will be paid back on a valid death claim.



Health plans:
sms **PAYBACK** to 45487
(sms free of charge)

By sending a SMS, you consent to Clientèle processing and retaining your personal information in line with our Privacy Policy which is available on www.clientele.co.za.

*This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

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.

For terms and conditions visit www.clientele.co.za or contact us on 011 320 3000. This information does not constitute financial advice.