



Investments Product Brochure



INSURANCE
POLICY

INVESTMENTS



An easy to use summary of our Investments products.
For more information please [visit our website](#).

Investment Plans



Get back more than
what you put in

Tax free returns and 100% guarantees on our Income and Growth Plans. We offer 5 year investment terms options allowing you to choose between endowment or monthly return options. Get back more than what you put in by investing smartly with the name you trust.

Let us help you **grow**
your **investment**





Compare our Investment Plans

Pick the plan that suits your needs and the premium you can afford.

	GUARANTEED GROWTH PLAN	GUARANTEED INCOME PLAN
Minimum investment	R10,000	R30,000
Investment term	5 years	5 years
Tax-free return	Yes	Yes
Excellent flexibility options	Yes	Yes
Tax implications	The policyholder receives a tax-free return in terms of current legislation. The policyholder fund, administered by Clientèle Life, is liable for all taxes, including capital gains tax (CGT).	The policyholder receives a tax-free return in terms of the current legislation at the end of the term. Only the non-capital portion of the monthly/annual annuity is taxable, resulting in the effective tax rate being substantially lower than other investments where the entire income is taxed.
Underlying Financial Institutions	Clientèle Life underwrites the policy. Clientèle Life guarantees the original investment value and the yield thereon. The funds are invested in financial instruments with an A+ or better credit rating e.g. First Rand, Nedbank, Standard Bank, Investec or ABSA.	

Contact us:

Email: investments@clientele.co.za

Tel: 011 320 3233

Fax: 011 783 0115



Please visit our [website](#) for more details

Investment Plans:
**sms INVEST to 45487



Clientèle

Clientèle Office Park, Corner Rivonia & Alon Roads, Morningside, 2196

Monday to Friday: 08h00 – 17h00 • Saturday: 08h00 – 12h00

Tel: 011 320 3000

Fax: 011 320 3133

Email: services@clientele.co.za

Website: www.clientele.co.za

Mobisite: www.clientele.mobi

Investment Plans: sms **INVEST** to **45487** (sms free of charge)

Disclaimers

**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.

Life Insurance policies are underwritten by Clientèle Life Assurance Company Limited, a licensed life insurer and authorised FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually.

Non-life insurance policies are underwritten by Clientèle General Insurance Limited, a licensed non-life insurer and authorised FSP 34655. Premiums and benefits escalate by 10% annually.

Third parties are remunerated for their services to the brand.

This information does not constitute financial advice.

Terms and conditions apply visit www.clientele.co.za.