



# Investments Product Brochure



**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  |
|--|---|---|
| <b>Minimum investment</b>                | R10,000   | R30,000   |
| <b>Investment term</b>                   | 5 years   | 5 years   |
| <b>Tax-free return</b>                   | Yes   | Yes   |
| <b>Excellent flexibility options</b>     | Yes   | Yes   |
| <b>Tax implications</b>                  | 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. |
| <b>Underlying Financial Institutions</b> | 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. |   |



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

**Investment Plans:**  
\*\*sms INVEST to 45487



# Clientèle

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**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](http://www.clientele.co.za).

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](http://www.clientele.co.za) or contact us on 011 320 3000.

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