



GROW YOUR WEALTH

If you can say **YES** to these questions, we are the perfect investment partner for you:

- Do you need a tax efficient investment vehicle?
- Do you want a safe and stable investment vehicle with good returns?
- Are you able to invest for a minimum of 5 years?
- At death, do you want your funds paid out to a beneficiary?

All our plans have the following outstanding benefits:

1

WITHDRAWALS/ SURRENDERS

You are entitled to either one Withdrawal or Surrender after one year. An administration fee will apply.

2

CESSIONS

All plans can be ceded outright or collateral.

What happens at death?

In the event of death, the beneficiary has the option to either submit a death claim or continue until maturity. In either case, no administration fees are levied.



WHY INVEST WITH **Clientèle** INVESTMENTS

Our funds are invested in financial instruments with an A+ or better credit rating, i.e. First Rand, Nedbank, Standard Bank, Investec or Absa. Compared to our competitors, we offer exceptional returns as per Moonstone. With initial investments from only R10,000, Clientèle Investments is ideal for those that seek affordable investment opportunities.

About Clientèle

Clientèle Limited's business model and the execution thereof has resulted in Clientèle Life becoming one of the fastest growing Life Offices in South Africa in relative terms. This model has provided shareholders with sustained growth and returns on their investments with Return on Shareholder Equity consistently exceeding 50%. Clientèle has also consistently been rated in the top 50 companies for sustainable growth and return on shareholder interests on the JSE.



**CHOOSE THE
PLAN THAT MEETS
YOUR FINANCIAL
GOAL**

**01. GUARANTEED
GROWTH PLAN**

The Guaranteed Growth Plan is an endowment product where the original investment amount, plus the yield at the guaranteed rate for the investment period, is payable to the policyholder at the end of a five year term.

Why choose this plan?

The Guaranteed Growth Plan offers returns which are both guaranteed by Clientèle and the financial institution. This is the ideal risk free investment.

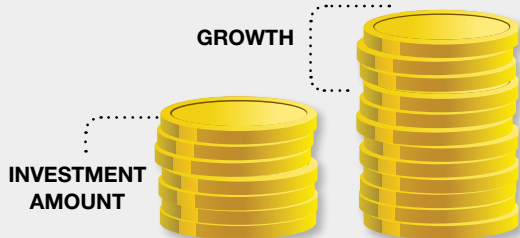
Product Characteristics

- Investment return is payable at the end of 5 years
- Minimum investment R10,000.
- Investment term: 5 years.
- Tax-free return.
- Excellent flexibility options

INVESTMENT GROWTH

Over 5 years:

Guaranteed Maturity Amount (Tax free)



**02. GUARANTEED
INCOME PLAN**

The Guaranteed Income Plan is a two-fold investment product where the initial capital is returned to the policyholder after five years and a guaranteed monthly/ annual income is provided.

Why choose this plan?

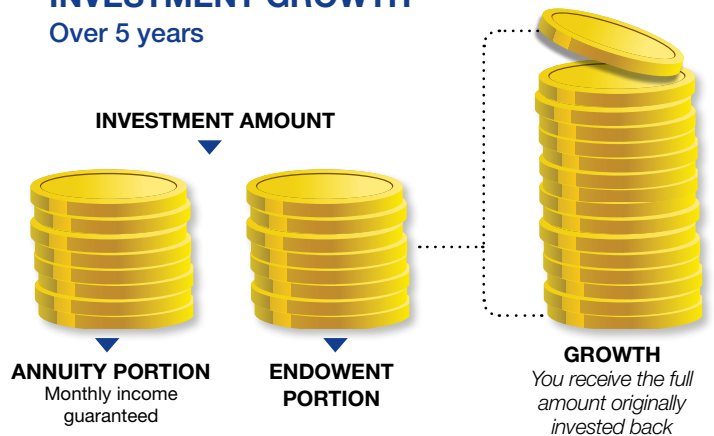
Not only does the Guaranteed Income provide you with a fixed income on a monthly or annual basis, it is extraordinarily tax efficient. Only the non-capital portion of the investment is taxable resulting in the effective tax being substantially lower than other investments where the entire income is taxed.

Product Characteristics

- Two fold investment where capital is returned after five years
- Only the non-capital portion of the fund is taxable
- Minimum investment R30,000.
- Investment term: 5 years.
- Tax-free return.
- Excellent flexibility options.

INVESTMENT GROWTH

Over 5 years



Contact us

If you are ready to invest with a partner you can trust, contact us on 011 320 3233 or email us on invesments@clientele.co.za. For more information, visit www.clientelelifeinvestments.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.

