



Clientèle

Clientèle Funeral Plans



A division of Clientèle Life



With both individual and family options, covering you, your spouse and up to 3 children and 8 extended family members, Clientèle lifts the burden of cost and brings you or your family peace of mind during bereavement.

Clientèle Ultimate Dignity Plan

The Clientèle Ultimate Dignity Plan is a Funeral Plan that will pay back all your premiums, in addition to your cover amount. So, if you take out cover of R50,000 we will pay the full R50,000 to the beneficiaries PLUS we will pay back every single cent paid on the policy for that insured life (not applicable for children and extended family). The benefit will be paid on a valid death claim.

Additional Exclusive Funeral Benefits For IFAs

- Funeral assistance services to advise and assist you in arranging a reliable undertaker, casket, venue, catering, printing, flowers and tombstone.
- Discounts at reputable partners on car hire, flight and bus bookings.
- Grief counselling and emotional support you need after losing a loved one.
- Repatriation of mortal remains if the body must be moved for burial.

For assistance with these additional benefits, please call 0860 320 333.

All Business Fee paying IFAs have access to the above additional funeral related benefits from Direct Rewards.

Should you choose a Clientèle Funeral Dignity Plan or Clientèle Ultimate Dignity Plan?

In this example, we have used a 32 year old active IFA who takes out R35,000 Individual Cover in 2024. From the date of commencement of their policy until death, they pay all their premiums and IFA Business Fees. There is a 6% increase in benefits, a 10% annual increase in premiums and an appropriate increase in IFA Business Fees.

Clientèle Funeral Dignity Plan Benefit

If you choose a Clientèle Funeral Dignity Plan, your beneficiary will receive **R59,131.76** (if they claim after 10 years).

Clientèle Ultimate Dignity Plan Benefit

Premium Pay Back

If you choose a Clientèle Ultimate Dignity Plan without an IFA Business Fee, your beneficiary would only receive **R133,910.16** (if they claim after 10 years + the cover amount with increases and all payments paid).

Premium Pay Back IFA Business Fee Pay Back

Because you are an IFA with a Clientèle Ultimate Dignity Plan, your beneficiary will receive a whopping **R162,597.52** (if they claim after 10 years).

The cover amount of your Clientèle Ultimate Dignity Plan continues to grow as your benefits increase and paid premiums (including IFA Business Fee) accumulate.

The difference between the **Ultimate Dignity Plan** and the **Clientèle Funeral Dignity Plan**

	Clientèle Ultimate Dignity Plan Entry age is 21 – 70 Cover is available up to R50,000 per person.	Clientèle Funeral Dignity Plan Entry age is 21 – 70 Cover is available up to R50,000 per person.
 Premium Pay Back Benefit For the Main Insured (and spouse where applicable) on death. All funeral benefit premiums paid are paid back in the event of the natural or accidental death of the main insured/ spouse, after a 6-month waiting period. The Premium Pay Back Benefit is forfeited when a policy lapses and starts again after re-sale. That is why it is so important to pay your premium every month and not allow your policy to lapse. For family plans, premiums paid back will be 50% of the total premium on the main insured or spouse's death.	All premiums back on Main Insured and spouse	
 IFA Business Fee Pay Back Benefit For the main insured on death. All Business Fees paid are paid back in the event of the natural or accidental death of the Insured Life (if such a person is an IFA at the time of death), after a 6 month waiting period. This is calculated from the commencement (start) of the oldest Ultimate Plan. Any IFA Business Fees paid prior to the commencement of this plan are excluded. The Business Fee Pay Back Benefit is forfeited when a policy lapses and starts again after re-sale. Only applicable on one IFA policy - should the IFA have more than one Ultimate policy, this benefit will still only be paid once.	All Business Fees back	
 Pay Back Benefits at age 65 If an IFA is under the age of 50 when purchasing a Clientèle Ultimate Dignity Plan, the IFA has the option to select 50% of the Premium Pay Back and Business Fee Pay Back Benefits to be paid when the main insured turns 65 years of age. The balance of the Premium Pay Back Benefit will then be paid upon death.	50% Payout option at age 65	
 Transport Benefit Cash available immediately.	R2,000	
 Grocery Benefit Cash or vouchers available immediately or in 3 monthly payments.	R3,000	R3,000
 Unveiling Benefit Cash available immediately or within 12 months.	R2,000	R2,000
 Airtime When you claim to assist with the funeral arrangements.	R200	R200
 Earnings Guarantee Benefit Upon an IFA's death or total and permanent disability, a lump sum equal to 12 months' IFA Earnings, as per the month prior to the claim event, is paid. In addition, a payment equal to the last monthly earnings earned will be paid every month for two years thereafter.	Lump sum PLUS 24 monthly payments	Lump sum PLUS 24 monthly payments
 Waiting period All Insured lives are covered for death due to natural causes after 6 months.	100% Cover after 6 months	100% Cover after 6 months
 Individual and Family cover	Spouse and up to 3 Children	Spouse and up to 3 Children
 Extended family member cover Cover up to 8 extended family members. Nominated Extended Family includes additional spouses and children, parents, siblings, grandparents, aunts, uncles, cousins, nieces and nephews.	Up to 8	Up to 8
 Inflation protection These policies also have a built-in annual premium increase of 10%, which protects your policy against the effects of inflation by increasing your benefit amount by 6% each year.	6% yearly increase in benefit	6% yearly increase in benefit

Any child covered on either the Clientèle Ultimate Dignity Plan or the Clientèle Funeral Dignity Plan will be allocated a Benefit Amount based on their age at claim event. These may be subject to legislative changes, as the benefit that can be paid to children under the age of 14 are limited by law.

Age	Benefit payable (irrespective of Funeral Benefit amount selected)
Below 2	R2,500
2 – 5	R5,000
6 – 13	R10,000
14 – 18*	100% of Total Funeral Benefit

Life insurance policies are underwritten by Clientèle Life Assurance Company Limited. Premiums escalate by 10% and benefits escalate by 6% annually.

CLIENTÈLE FUNERAL PLANS FAQ'S



1 How is it possible for Clientèle to pay back all my money on the Ultimate Dignity Plan?

It is simple - we are rewarding you for paying your premiums every month. Many people forget about the importance of paying their premiums, resulting in money lost and more importantly their loved ones not being covered in the unfortunate incident of death. Clientèle continuously looks for ways to add value and give our clients more and it is for this reason we created the Premium Pay Back Benefit that rewards you for paying your premiums by enhancing your funeral cover amount. You have made us the 'People's brand', so it's now time for us to give you even more back.

2 Does the Premium Pay Back Benefit only help me on death?

No, the Main Insured Life has the option to receive 50% of their premiums back in cash at age 65 to enjoy during their retirement years if a Ultimate Dignity Plan is taken out before the age of 50. The remaining 50% will be paid back to the Beneficiary on subsequent death of the Main Insured Life.

3 How do I get my claim paid out within 24 hours?

Claims will be validated once all necessary documents are received. The documents you need to submit for a 24 hour payout are:

- A certified copy of the death certificate
- Certified copies of the deceased's ID and
- Certified copies of the Beneficiary's ID and payment information.

4 We make it easy for you to submit your claim. Choose the method you are most comfortable with:

- Contact us on 011 320 3000
- Initiate a claim via our WhatsApp platform: 067 342 7248
- Fax us on 011 320 3170
- SMS your policy number to 31041 and we'll call you back (standard rates apply)
- Visit our website at www.clientele.co.za, click on the self-service tab and submit a claim via self-service or
- Email us at claims@clientele.co.za.

5 Will my Benefit and my premium increase?

To protect your policy against the effects of inflation the Benefit Amount will increase by 6% each year. The policies also have a built-in annual premium increase of 10%.

6 When will I not be covered?

- Death due to a violation of an act of law.
- Death in a month where the premium is not received.
- Death in a waiting period due to any cause other than an accident.
- Death as a result of suicide within the first 12 months (12 paid premiums).
- Where the claim is fraudulent in any way.
- Death due to an accident where such accident occurred before policy commencement or re-sale date (whichever occurred last).

The Main Insured, Insured Dependents and Extended members are covered for death due to natural causes after 6 months.

IFA IS A DIVISION OF CLIENTÈLE LIFE

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Life insurance policies are underwritten by Clientèle Life Assurance Company Limited. Premiums escalate by 10% and benefits escalate by 6% annually.

Visit www.ifa.co.za. Terms & conditions apply.