



Clientèle

CLIENTÈLE PRODUCTS



IFA is a division of Clientèle Life

CHOOSE THE RIGHT PRODUCT FOR YOU AND YOUR FAMILY



Clientèle knows that they are not merely selling products, but working with people who deserve the best policies and products their money can buy them.



IFA GOLD

Make your money go further with IFA GOLD Rewards and experience an IFA world of exclusive benefits.



CLIENTÈLE FUNERAL PLANS

Clientèle lifts the burden of cost and brings you or your family peace of mind during bereavement.



CLIENTÈLE ULTIMATE FOUNDATION PLAN

This Plan is the first step in building strong foundations for your future.



CLIENTÈLE WEALTH PLAN

The Clientèle Wealth Plan is a savings plan that gives you the opportunity to invest on a monthly basis.



CLIENTÈLE CLASSIC LEGAL PLAN

A team of dedicated legal advisors is available telephonically to assist you!

REWARDS AS GOOD AS GOLD














MORE REWARDS, MORE VALUE FOR YOU, AND BIGGER EARNINGS!



SIGN UP FOR IFA GOLD TODAY TO GROW YOUR QUALITY BUSINESS AND BENEFIT FROM GREAT REWARDS!

The move towards a digital business means we constantly need to move in a direction that offers our IFAs better and easier opportunities to be successful in their businesses. We are proud to introduce Rewards as Good As GOLD, a product that offers amazing benefits and Rewards to IFAs!

Below is a list of the great benefits that are offered with IFA GOLD:

-  **R250** airtime **EVERY MONTH** plus up to **35%** discount on airtime and up to 30% on data with your Clientèle Mobile SIM Card.
-  Save with **100** monthly grocery coupons on selected products redeemable at Shoprite, Checkers and Checkers Hyper.
-  Save with **100** coupons on selected health and beauty products redeemable at Dis-Chem.
-  **FREE** access to the COVID-19 Info & Trauma Line. This counselling service is available to you 24/7.
-  **FREE Education:** Complete a Boston Connect online short learning programme and access Ivy Academy High School Learner Support.
-  **Gift Vouchers:** Save up to 10% off Fashion, Food, Health & Beauty, Homeware, Sporting goods and Jewellery at stores such as Edgars, The Foschini Group, Woolworths, Shoprite, Checkers, Dis-Chem and more!
-  **Discounted bus tickets:** Save 15% with Eldo Coaches.
-  **Save on Movie Tickets** Enjoy up to 50% off 2D movie tickets at Nu Metro Cinemas as well as 10% off 2D and 3D movie tickets and on popcorn & beverage combos at Ster-Kinekor Cinemas.
-  **Save on Dining:** Get up to R100 cash back on the second most expensive meal every time you dine at over 1000 participating restaurants.
-  **Save on Fast Food:** Steers: R15 voucher off your purchase when spending R100, or R30 voucher when spending R150. Minimum spend when redeeming these vouchers is R50 and vouchers are valid for fourteen days.
-  **Discounts on Clientèle Products:** Get up to 20% discount on new Clientèle Funeral or Clientèle Legal Products purchased through the IFA App and paid via a DebiCheck mandate, after you have an IFA GOLD product.
-  **Save up to 50%** off South African Premier League Soccer Tickets.
-  **10%** discount on Showmax and Showmax Mobile subscriptions.

Pay an R80 once-off activation fee with your first premium and you will get your SIM Card delivered to your door. Activate your SIM Card to unlock these incredible savings and your R250 Airtime every month!

Existing IFAs can also enjoy these great Rewards by using the IFA App to Power Up to the NEW IFA GOLD

Terms and conditions apply.



Clientèle
FUNERAL



CLIENTÈLE FUNERAL PLANS

With both individual and family options, covering 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 unique and one of a kind 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 and Intercape transport.
- 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 Europ Assistance.

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

The example below is based on an IFA who is 32 years old and takes R30,000 Individual Cover in 2021. It is based on an active IFA at death; with all premiums and IFA Business Fees paid during this period and based on a 6% annual increase in benefit, a 10% annual increase in premiums and an appropriate increase in IFA Business Fees.

CLIENTÈLE FUNERAL DIGNITY PLAN

If you purchased a Clientèle Funeral Dignity Plan, your beneficiary would receive **R50,684.37**
(if they claim after 10 years).

Clientèle Ultimate Dignity Plan Benefit

+
PREMIUM
PAY BACK

If you have purchased a Clientèle Ultimate Dignity Plan and paid all of your monthly payments, your beneficiary will receive **R108,632.84**
(if they claim after 10 years). (the cover amount with increases PLUS all payments paid).

Clientèle Ultimate Dignity Plan Benefit

+
PREMIUM
PAY BACK

+
IFA
BUSINESS
FEE PAY
BACK

Because you are an IFA and have purchased a Clientèle Ultimate Dignity Plan, your beneficiary will receive **R125,683.03**
(if they claim after 10 years).

The cover amount with increases PLUS all the premiums paid PLUS all the IFA Business Fees paid from the date of commencement of the Clientèle Ultimate Dignity Plan.



THE DIFFERENCE BETWEEN THE ULTIMATE DIGNITY PLAN AND THE CLIENTÈLE FUNERAL DIGNITY PLAN

		CLIENTÈLE ULTIMATE DIGNITY PLAN Entry age is 18 - 70 Cover is available up to R50,000 per person.	CLIENTÈLE FUNERAL DIGNITY PLAN Entry age is 18 - 70 Cover is available up to R50,000 per person.
1	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 spouses death.	All premiums back on Main Insured and spouse	
2	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 policyholder, 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	
3	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	
4	Transport Benefit Cash available immediately.	R2,000	
5	Grocery Benefit Cash or vouchers available immediately or in 3 monthly payments.	R3,000	R3,000
6	Unveiling Benefit Cash available immediately or within 12 months.	R2,000	R2,000
7	Airtime When you claim to assist with the funeral arrangements.	R200	R200
8	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
9	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
10	Individual and Family cover	Spouse and up to 3 Children	Spouse and up to 3 Children
11	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
12	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

*Up to 21 if a full time student



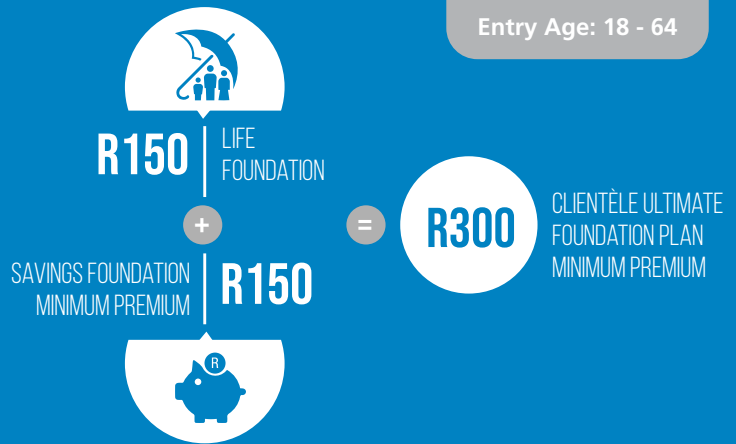
Clientèle
INVESTMENTS

CLIENTÈLE ULTIMATE FOUNDATION PLAN

Entry Age: 18 - 64

The Clientèle Ultimate Foundation Plan is the first step in building strong foundations for your future. Clientèle recognises that all IFAs need to take care of their families in the event of unforeseen circumstances and at the same time understands that saving is an important part of everyone's life.

So in designing this product for IFAs, Clientèle has added a savings component to the valuable life benefits offered on the plan.



LIFE FOUNDATION: R150

01

R50,000 Accidental Death Benefit

(reduces to 50% at 76 and ceases at 80)

02

R50,000 Accidental Disability Benefit

(ceases at 70)

03

R30,000 Dread Disease Benefit

(reduces to 50% at 60 and ceases at 70 and excludes pre-existing conditions.)

Investment Percentage

From the first month 95% of the Savings Foundation premium starts accumulating an investment value.

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 for every month 2 years thereafter.

Investment Booster

Provided no claim or surrender has been submitted in the relevant period: for every 60 premiums paid the first 6 months' Life Foundation premiums will be paid into the Savings Foundation.

Inflation Protection

Built in annual increases protect your policy from the effects of inflation: premium increases by 10% Life Foundation Benefits increase by 6% annually.

Premium Pay Back Benefit

All Life Foundation premiums paid, are paid back in the event of the natural or accidental death of the Policyholder after a 6 month waiting period. The Premium Pay Back Benefit is forfeited when a policy lapses and starts again after re-sale.

IFA Business Fee Pay Back Benefit

All Business Fees paid, are paid back in the event of the natural or accidental death of the Policyholder after a 6 month waiting period. This is calculated from the commencement of the oldest Ultimate Plan and any Business Fees paid prior to the commencement of this plan are excluded. The IFA Business Fee Pay Back Benefit is forfeited when a policy lapses and starts again after re-sale. Only applicable on 1 IFA policy and should the IFA have more than 1 Ultimate policy, it will only be paid once.

Pay Back Benefits at 65 Option

If an IFA is under the age of 50 when purchasing a Clientèle Ultimate Foundation Plan, the IFA has the option to select 50% of the Premium Pay Back and IFA Business Fee Pay Back Benefits to be paid when the Policyholder turns 65. The balance of the premiums will then be paid upon death.

Clientèle Ultimate Foundation Plan Effective Annual Cost (EAC)

The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the changes you incur and their impact on investment returns when you invest in different financial products. It is expressed as an annualised percentage. The EAC is made up of four components, which are added together, as shown in the table below. The effect of some of the charges may vary, depending on your investment period (i.e. how long you continue to pay your policy). The EAC calculation assumes an investor terminates his or her investment in the financial product at the end of the relevant period.

The table below is illustrative and based on an assumed monthly Savings Foundation premium of R250 on the Clientèle Ultimate Foundation Plan (such a policy would have a total premium of R400 including R150 for the Life Foundation Benefit).

Impact of charges	Surrender After				
	1 Year	3 Years	5 Years	10 Years	20 Years
Investment Management*	1.0%	1.0%	1.0%	1.0%	1.0%
Advice**	0.0%	0.0%	0.0%	0.0%	0.0%
Administration***	9.6%	3.5%	2.2%	1.1%	0.6%
Other****	48.8%	12.1%	5.3%	0.6%	0.0%
Effective Annual Cost	59.4%	16.6%	8.5%	2.7%	1.6%

*Refer to page 9



EXAMPLE

BENEFIT AMOUNT

Example based on a 32 year old IFA, who takes a R300 Ultimate Foundation Plan in 2021 and pays all premiums and IFA Business Fees and dies as a result of an accident after 10 years.

Accidental Death Benefit PLUS Premium Pay Back Benefit plus IFA Business Fee Pay Back Benefit.

Total amount payable: R129,745.53 in addition to the accumulated savings in your Investment Account.

This example is based on an active IFA at death, all premiums and IFA Business Fees paid during this period and based on a 6% annual increase in the Accidental Death Benefit, a 10% annual increase in premiums, an appropriate increase in IFA Business Fees and no claims or surrenders during the period.

Note: For the Clientèle Ultimate Foundation Plan the amount invested will be the Savings Foundation premium only i.e. R150, and does not include the Life Foundation premium or the IFA Business Fee.

PREMIUM PAY
BACK BENEFIT | **R28,687.36**

01

+

IFA BUSINESS FEE
PAY BACK BENEFIT | **R17,050.18**

02

+

ACCIDENTAL
DEATH BENEFIT | **R84,473.95**

03

=

TOTAL ACCUMULATED SAVINGS:
R130,211.49



CLIENTÈLE WEALTH PLAN



The Clientèle Wealth Plan is a savings plan that gives you the opportunity to invest on a monthly basis with a trusted partner that has your best interests at heart. With a minimum premium of R300 per month over 20 years, this is a top class investment plan.

Investment % Entry Age: 18 – 54	
Initial Monthly Premium	Percentage Invested *
R300 - R400	90.0%
R401 - R500	92.5%
> R501	95.0%

**The amount invested will be determined at commencement based on your initial policy premium (which does not include the IFA Business Fee) less the IFA Earnings Guarantee Benefit premium times the relevant allocation percentage. The allocation percentage will not change during the lifetime of the policy (unless premiums are reduced). The percentage invested is as at February 2021 (subject to change). Terms and Conditions apply.*



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 premium equal to the last monthly earnings earned will be paid every month for 2 years thereafter. If this is your first product, the first R22 of your premium will cover the cost of the Earnings Guarantee Benefit.



Investment Booster:

Provided no claim or surrender has been submitted in the relevant period: Last 120 Earnings Guarantee Benefit premiums paid are added to your investment account after each 120 Earnings Guarantee Benefit premiums are paid.



Inflation Protection:

Built in annual increases protect your policy from the effects of inflation: premium increases by 10% annually.

Clientèle Wealth Plan Effective Annual Cost (EAC)

The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the charges you incur and their impact on investment returns when you invest in different financial products. It is expressed as an annualised percentage. The EAC is made up of four components, which are added together, as shown in the table below. The effect of some of the charges may vary, depending on your investment period (i.e. how long you continue to pay your policy).

The EAC calculation assumes an investor terminates his or her investment in the financial product at the end of the relevant period. The table is illustrative and based on an assumed monthly savings premium of R550 on the Clientèle Wealth Plan (such a policy would have a total premium of R572 including R22 for the Earnings Guarantee Benefit).

Impact of charges	Surrender After				
	1 Year	3 Years	5 Years	10 Years	20 Years
Investment Management*	2.0%	2.0%	2.0%	2.0%	2.0%
Advice**	0.0%	0.0%	0.0%	0.0%	0.0%
Administration***	9.6%	3.5%	2.2%	1.2%	0.7%
Other****	37.1%	10.2%	4.6%	0.4%	0.0%
Effective Annual Cost	48.7%	15.7%	8.8%	3.6%	2.7%

*Refer to page 9

References to Clientèle Wealth Plan Effective Annual Cost (EAC) and the Clientèle Ultimate Foundation Plan EAC Tables

* The Investment Management Charge is a reduction in the actual investment return because of charges incurred investment management. The actual reduction in return may vary significantly, as it will depend on how the markets perform during your investment in this product. The above example assumes an annual investment return of 6%. For the Clientèle Ultimate Foundation Plan / Clientèle Wealth Plan these are:

- Clientèle's participation in 10% of net interest, investment income, capital appreciation and/or losses
- The management charge levied by the external fund manager which is 0.3% of asset value plus 1% of investment returns
- The Clientèle Management charge of 1% of the Investment Account per annum (Clientèle Wealth Plan only)

** As the services of an advisor were not engaged, the Advice Management Charge is set to zero.

*** The Administration Charge consists of unallocated premiums.

For the Clientèle Ultimate Foundation Plan this is a fixed charge of 5% of the monthly Savings Foundation premium you pay. For the Clientèle Wealth Plan, this will depend on the size of the monthly premium. The unallocated proportion currently ranges from 5% to 10%. Based on the assumed monthly savings premium of R550 used in the above calculations, this charge is 5% of each monthly premium you pay. For lower premiums, the charge would be higher.

****Other charges is a catch-all, which measures other costs that you will incur.

If you surrender your policy within 10 years, these are a percentage of the Investment Account (refer to table in policy document) and zero percentage of Investment Account if you surrender after 10 or more years plus R500 Policy Surrender Charge; where the total charge is limited to 30% of the Investment Account.

This means that the longer you keep paying the policy, the lower the Effective Annual Cost will be. For example, if you surrender your Clientèle Ultimate Foundation Plan after 3 years, the Effective Annual Cost will be 16.6% and 15.7% on a Clientèle Wealth Plan if the client surrenders after 3 years. However, if you surrender it after 20 years, this cost drops to 1.6% on the Clientèle Ultimate Foundation Plan and 2.7% on the Clientèle Wealth Plan. Remember that you will get the maximum benefit from your Clientèle Ultimate Foundation Plan / Clientèle Wealth Plan if you invest for the full term.



The Effective Annual Cost (EAC) is an annualised cost, which means the calculation takes into consideration the extra yearly return you need to earn on the amount after charges, in order to get back to the same closing balance you would have had if there were no charges deducted.

The values in the EAC tables are for illustrative and explanatory purposes only, based on the following assumptions:

- An initial monthly savings premium of R250 on the Clientèle Ultimate Foundation Plan and an initial monthly savings premium of R550 on the Clientèle Wealth Plan.
- All future premiums are paid (an Unpaid premium Charge, currently R35, will be deducted from your Investment Account for every missed premium).
- There are no partial surrenders during the period.
- An investment return of 6% per annum (before any charges, but net of tax).
- A 10% annual premium increase.

The Effective Annual Cost shown would apply if the above assumptions hold, and you terminate your policy at the end of the period in each case.

The periods indicated in the table refer to full years:	
Years	Description
1 year	12 months and 12 paid premiums
3 years	36 months and 36 paid premiums
5 years	60 months and 60 paid premiums
10 years	120 months and 120 paid premiums
20 years	240 months and 240 paid premiums

For the Clientèle Ultimate Foundation Plan the amount invested will be the Savings Foundation premium only and does not include the Life Foundation premium or the IFA Business Fee.



Clientèle
LEGAL

CLIENTÈLE CLASSIC LEGAL PLAN

From the moment your first premium is paid, a team of dedicated legal advisors is available telephonically to assist you with new legal matters that you may have. For the first 3 months you will have access to limited telephonic legal advice only; and thereafter, you will have access to full legal assistance.



The plan covers Civil, Labour and Criminal related matters



The Clientèle Classic Legal Plan provides you with easy access to personal legal services that are available 24 hours a day.



Includes Bail Protect Benefit if you are arrested (for a minor crime) and need bail, we will go to the police station and pay the bail of up to R5,000 for you.

Benefits

Entry Ages	18 - 84
Premium	R277
Annual Legal Cover	R255,000
Lifetime Legal Cover	R2.55 million
Retrenchment Benefit will provide a 3-month grace period on your premium payments, should you be retrenched after you have paid 12 consecutive premiums.	✓
Cover for IFA business related matters, where the dispute is not against another IFA.	✓
Excess	No excess
Accidental Death Benefit for the Main Insured person.	R10,000
A Bail Protect Benefit, administered by Road Protect, which provides assistance in posting bail of up to R5,000 following arrest for a minor (and non-violent) crime.	✓
Family cover for your spouse and 4 children under the age of 18 (21 if the child is a full time student). Proof of registration will be required at claims stage for full-time students on your policy.	✓
Inflation Protection: To protect your policy against the effects of inflation, your premium and legal benefits will increase by 10% every year. The Accidental Death Benefit on the Classic Legal Plan will increase by 6% per year.	✓
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 for 2 years thereafter.	✓
Optional Extended Members: You can have 2 additional extended members covered at R30,000 at an additional premium of R26 each.	✓
Optional Spouse Accidental Death Benefit: You can add Spouse Accidental Death Benefit of R10,000 at an additional premium of R11.	✓

Note: Premiums are as at February 2021 (subject to change) and inclusive of VAT. Terms & Conditions apply.

AUTHORISATIONS AND DECLARATIONS

DEBIT ORDER AUTHORISATION

I hereby authorise Clientèle to draw against my bank account or from my monthly IFA Earnings, the payment and IFA Business Fee payable monthly, and I request my bank to debit my account in terms of this instruction using reasonable collection methods and tracking for however many days. Should Clientèle not be successful in obtaining the premium, I authorise them to resubmit their request to my bank at any time. I authorise Clientèle to debit my account up to 10 working days before my salary day except for December when the debit could be processed up to 15 working days before my salary day. This instruction will remain in force until cancelled by me. Should the relevant total premium be adjusted by Clientèle as a general increase/decrease in premium or IFA Business Fee, or should I request Clientèle to increase/decrease the premium for certain reasons, I confirm that the adjusted premium may be deducted from my bank account or monthly IFA earnings until such time as I cancel this authorisation. Furthermore, I hereby authorise Clientèle to perform the necessary verification, validation and correction of the debit order details, supplied by me, with my bank or other third parties to ensure that this application form can be processed. This account will also be used for earnings payments to me. Should I require the earnings to be paid into a different bank account, I will provide these details separately along with my IFA number. Credit Card deductions will occur on the 1st of the month. Should the 1st of the month fall on a public holiday or Sunday, the deduction will take place on the following working day. Resubmission will be applied. The aforementioned debit order transactions will reflect as "Clientèle" (together with my policy number) on my bank statement.

For Government Employees: This account may also be used for the collection of initial premiums via debit order during the period in which affordability testing is conducted by your government department.

PERSONAL INFORMATION AUTHORISATION

- I/we hereby authorise:
 1. Clientèle to obtain from any person any information which Clientèle may need, according to their practice, to validate and correct the application, to assess the ability of the applicant to meet this financial obligation, to assess the risks to which this proposal relates, to trace any of the third parties linked to the policy from time to time, or to assess claims in respect of contracts to which this proposal relates.
 2. The person concerned to give Clientèle the information which Clientèle requests under the authorisation in (1) above and I/we hereby request the person to do so.
 3. Clientèle to give to other insurers and/or any related partner companies any information obtained by Clientèle under the authorisation in (1) above, as well as any information contained in the proposal or in any document or contract to which this proposal relates or in any document to which such contract relates, in order for them to assess risks and claims, and also to give such information to the Association of Savings and Investments South Africa (ASISA).

4. The ASISA to give any such information that it receives from Clientèle to other insurers to assess risks or claims.
5. That this information may be obtained or given at any time, even after my/our death and in such detail, or in such abbreviated or coded form as Clientèle or ASISA may, from time to time, decide.

- I/we understand and accept that my/our right to privacy may be infringed to the extent permitted by me/us in this authorisation and hereby waive such right to that extent.
- I/we accept that if any claims information is misplaced by a party other than Clientèle or an employee or employees of Clientèle, Clientèle reserves the right to indefinitely postpone the assessment of the claim until the information is forthcoming.

GENERAL DECLARATION

- I have made a personal evaluation of my savings and/or life insurance needs and confirm that I have been provided with sufficient information to enable me to make an informed decision to proceed with the application.
- I understand that the person who presented the Clientèle products to me is not allowed to provide me with any advice.
- The information and answers given in this application are, to the best of my knowledge true and complete.
- I am satisfied that at present I can afford the total monthly payment on the product.
- By signing the application form I accept all the terms and conditions set out in these declarations.
- I confirm that the complete Digital Presentation, the IFA Presenters Track and Script, where applicable, all necessary disclosures in terms of the Financial Advisory & Intermediary Services Act (FAIS Act), as amended, has been disclosed to me and understood by me.

IFA DECLARATION

- I have been provided with a copy of the Clientèle Life IFA Network Marketing Agreement. I have read these documents, understand and accept them, and hereby make an application for an IFA Appointment.
- I also confirm that I have viewed the Digital Presentation and have understood the complete presentation.
- As a result of the above, I believe that I have enough information to proceed with my application to benefit from the IFA Business Opportunity.
- By signing the application form I accept all the terms and conditions set out in the attached IFA Network Marketing Agreement.

OPT OUT PROCEDURE

At Clientèle we aim to provide our clients with valuable information on our products throughout the year. Should you not wish to receive this information SMS STOP 31767.



IFA IS A DIVISION OF CLIENTÈLE LIFE.



011 320 3000



Physical Address:
Clientèle Office Park
Cnr Rivonia and Alon Roads, Rivonia



Visit www.ifa.co.za or www.ifamobile.co.za

Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered 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 registered insurer: FSP 34655. This is a monthly renewable policy with premiums and legal benefits escalating by 10% annually.

The IFA Rewards and IFA GOLD Rewards programme is brought to you by CBC Rewards (Pty) Ltd which provides non-insurance services and products relating to lifestyle and loyalty benefits.

For policy terms and conditions visit www.clientele.co.za or contact us on 011 320 3000.

Third parties are remunerated for their services to the brand. This manual and its contents do not constitute financial advice.

Terms & conditions apply.

