

Life Cover

from Investec Life



Life Cover tailored to your needs

Investec Life brings you smart, comprehensive Life Cover that protects your assets and your family, while adapting to your changing life.

Because we see you as an individual, we design and price your Life Cover based on your life stage and the needs of your loved ones.

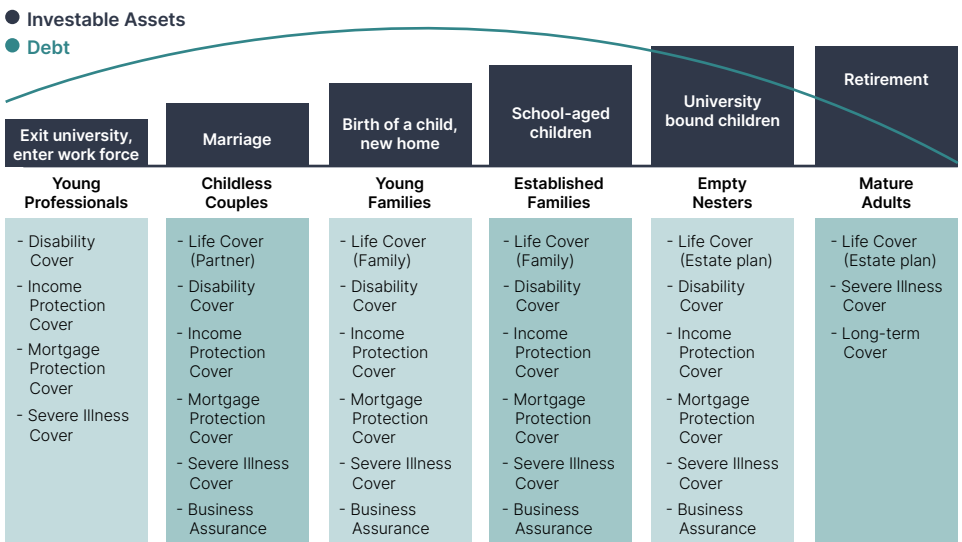
Why do you need Life Cover?

Having Life Cover in place is not only about you, but more about protecting your loved ones from the financial impact in the event of your death.

The payout can enable your family to maintain their lifestyle, continue with their education and keep the assets you have left behind. This ensures that your wealth is protected and that you leave a legacy.

It can also provide a replacement income, settle any outstanding debts or liabilities you might have, and pay estate duty costs.

Matching your life insurance needs with your life stage



For illustrative purposes only.

Never settle for ordinary with Investec Life



Efficient

Your main beneficiary will receive upfront payouts while we assess your claim. The first payment of up to R100 000 is made within two business days.



Flexible

For large payouts, your beneficiary will have the option to select a lump sum or have the benefit amount paid out in instalments.



Rewards

Bank, invest, and **insure** all in One Place™ and earn Rewards points on your monthly premium through Investec Rewards.

Funeral Cover

When a loved one dies, the last thing you want to worry about is the cost of the funeral.

Investec Life's Funeral Cover is an optional add-on benefit to your Life Cover, which provides the funds for a dignified funeral - either your own, your direct family or your extended family. You can cover up to ten individuals on one policy.

Should you pass away, your cover will pay the nominated main beneficiary a lump sum within two business days (requirements include a death certificate). Should another individual covered under your policy die, we will pay the lump sum directly to you (the policyholder).

There are two options to choose from:

Option A cover amount:

- Policyholder
R100 000
- Spouse/Partner
R100 000
- Other adults
R50 000
- Child over 13
R50 000
- Child aged 6-13
R25 000
- Child under 6
R20 000

Option B cover amount:

- Policyholder
R50 000
- Spouse/Partner
R50 000
- Other adults
R25 000
- Child over 13
R25 000
- Child aged 6-13
R12 500
- Child under 6
R12 500

Important points to note:

Applicable to Life Cover and Funeral Cover

- Premiums are age-rated and not guaranteed, this means that each year on your policy anniversary (because you are a year older) your premium will most likely increase for the same level of cover.
- To qualify for this benefit, you need to be under the age of 70 at application stage, and have (or be in the process of applying for) a Life Cover benefit from Investec Life.

Applicable to Funeral Cover only

Investec Life's Funeral Cover can cover up to 10 individuals, including the policyholder. There is no waiting period on accidental death.

For non-accidental deaths, the following waiting periods are applicable for our Funeral Cover benefit:

- Six months for a spouse (the partner of the policyholder).
- Six months for a child under the age of 24 (biological or legally adopted by the policyholder).
- Six months for a child over the age of 24 (biological or legally adopted by the policyholder).
- Six months for a parent (biological, legally adoptive or in-law of the policyholder).
- Six months for an extended family member (second and additional partners, fifth and additional parents, siblings, grandparents, parent's siblings, grandchildren, cousins, nephews and nieces).



Financial planning experts suggest life cover of between 12 and 20 times your annual salary to make sure your family is sufficiently covered.*

*This is subject to your individual circumstances as well as the income you require to support your dependants. For tailored financial planning, please consult an Investec Life accredited Financial Adviser.

Ready to take the next step?

Applying is an easy **digital-only** process, and most clients do not require medical testing. You can apply for any of Investec Life's products through **Investec Online** or on the **App**.



Let's talk

✉ Email us on AdvisorySupport@investec.co.za

☎ Call us on [+27 11 291 3934](tel:+27112913934) or [0860 443 443](tel:0860443443).



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