

LifeStarter *by Investec Life*

A complimentary life insurance package to
kickstart your journey with us.



Life insurance made for living, *just like you.*

The life you're working towards is **anything but ordinary**. That's why we've built a range of living benefits to help you access cutting-edge treatments, protect your wealth and adapt to your lifestyle so you can **continue to live an Out of the Ordinary life, no matter what the future holds.**

When many of us think about life insurance, we think about leaving a legacy and inheritance for our loved ones when we're gone. And while death benefits help your family maintain their lifestyle and financial security, what about benefits that help you recover from a serious illness, like cancer, or help you make the necessary lifestyle adjustments if you get disabled?

The upside of life insurance in your 20's

There are many reasons why people in their 20's delay taking out life insurance. But the truth is if you start early, the payoffs for creating and protecting your future wealth can be truly exponential.

You'll typically pay lower premiums: the older you are, the more likely you are to have pre-existing conditions that may result in higher premiums.

You will have fewer exclusions: this means that you can access more comprehensive benefits, without worrying about any exclusions on your policy.

But we understand that managing competing responsibilities and financial pressures can feel like a balancing act. **So, we've developed a product to kickstart your life insurance journey with us.**



In South Africa, people tend to be over-insured for their death but under-insured for policies that help them recover from illness, injury or disability.

LifeStarter by Investec Life

Get R25,000 in complimentary life insurance with our LifeStarter package, available exclusively to you as an Investec Private Banking client under the age of 30 years old.

Your complimentary cover includes:



Living benefits

Severe Illness Cover

This benefit helps you cover costs associated with diagnosis, treatment, and lifestyle adjustments if you are diagnosed with a severe illness like cancer, a stroke, or a heart attack.

Disability Cover

This benefit helps you to cover lifestyle adjustments arising from a permanent disability. The lump sum payout can be used to settle your debts, adjust your living space, or motor vehicle.



Death benefits

Should you pass away, your death benefit will pay out to your deceased estate or nominated beneficiary. This can be used to cover funeral costs, settle debt, or provide funds for your loved ones.

Please refer to the terms and conditions in your policy documents for further information on what you are covered for.

Important points to note:

- The LifeStarter package is only available to **Investec Private Banking clients** under the age of **30 years** old.
- **You will not pay a monthly premium** on this policy. Your premiums are fully subsidised by Investec Life.
- Your policy will end in the earlier event of:
 - A valid claim payout.
 - The month that you turn 30 years old.
 - You no longer having an Investec Private Banking Account.
- You do not need to go through medical underwriting to qualify.
- Cover is subject to a **six-month waiting period** on non-accidental death claims and all severe illness and disability claims. There is **no waiting period** on accidental death claims.
- If you pass away, your death benefit will pay out to your estate. To change your beneficiary, please email us at: LifeQueries@investec.co.za.
- This complimentary cover is limited to one policy per client.

Planning for your next move with us

Our LifeStarter package is a great first step in securing your financial future, however, it only provides an **entry level solution to protecting your future with us**. You may want to consider the below products* to help you take the next step towards ensuring you are appropriately protected.

FUNERAL COVER

Although you have complimentary cover for yourself, you can **take up a Funeral Cover policy with us** to appropriately cover you, your family, and extended family.

Cover amount:
R50K or R100K.

DISABILITY COVER

Take up a Disability Cover policy to ensure that you are **appropriately protected** in the event of a permanent disability.

Cover amount:
5 x your gross annual salary.

MORTGAGE PROTECTION COVER

This cover settles the outstanding balance on your Investec home loan **if you pass away or become permanently disabled**.

Cover amount:
Your Investec home loan balance.



SEVERE ILLNESS COVER

Take up a Severe Illness Cover policy to ensure that you are **appropriately protected** if you are diagnosed with a major illness.

Cover amount:
1 x your gross annual salary.

INCOME PROTECTION COVER

This benefit allows you to **replace up to 100% of your income** (net of tax) if you are unable to work.

Cover amount:
Your monthly net of tax income.

**This does not constitute as financial advice. The information provided above is purely illustrative of the basic amounts of cover you may require, and do not take into consideration your individual circumstances as well as the income you require to support your dependants. For more tailored financial planning, please consult a financial adviser.*

Partner with the private client insurer that *never settles for ordinary*



Tailored: our products are designed and priced to match your individual needs as a private client.



Objective advice: access to a dedicated Financial Adviser, at no additional fee.



Rewards: earn Rewards points on policies that you pay a monthly premium towards through Investec Rewards.

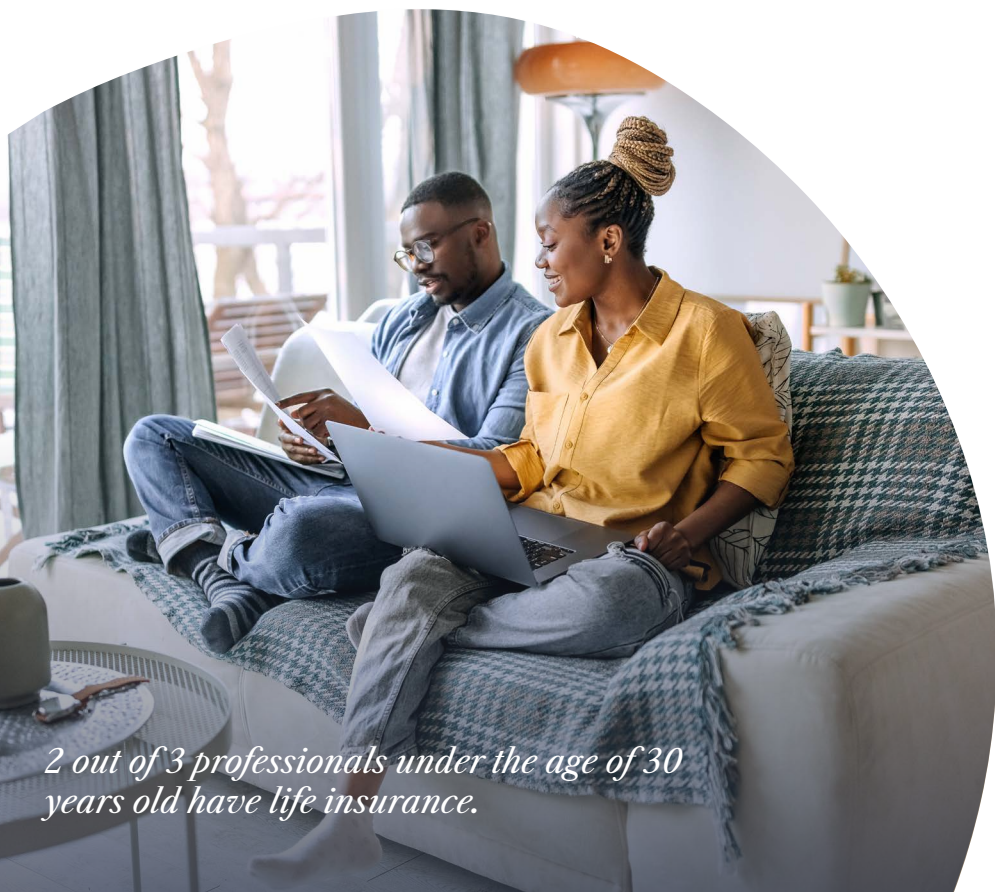


Efficient: an easy digital application process, with most clients not requiring medical tests.

Have a look at our full suite of products to ensure you are appropriately insured.



Learn more



2 out of 3 professionals under the age of 30 years old have life insurance.

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**.



Questions?

 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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