

Life insurance

Made for living, *just like you.*



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

Access tailored life insurance solutions to protect what's **most important to you**.

At Investec Life, we understand that no family or individual is the same. Our products are comprehensive, fully customisable and have been designed with your unique requirements in mind. With Investec as your wealth building partner, you can bank, invest and **insure** – all in One Place™.

Elegantly simple

At Investec Life, we believe that there is sophistication in simplicity, but never at the expense of comprehensiveness. So, while we've created tailored life insurance that pushes the boundaries, we also offer you the choice between **several high-tech, high-touch processes** to apply for the cover that's right for you.

Your experience will be seamless and relevant to you, thus removing the pain points associated with the traditional life insurance process.



PROTECT YOUR HOME

Mortgage Protection Cover

Your home is a place of refuge, it's where memories and dreams are made. There's a priceless sense of comfort that comes with the knowledge that this asset is safeguarded. Should you pass away, Investec Life will automatically settle the outstanding balance on your Investec Private Home Loan.

- Cover and premiums **auto-adjust** to the outstanding balance on your home loan, ensuring that there is no wasted portion of your monthly premium.
- This feature is a first-of-its-kind and could **save you up to 50% in premiums** over the term of your policy, compared with traditional cover in the market.



AN ENHANCED BENEFIT

Accelerated Disability Cover

You can enhance your Mortgage Protection Cover with our Accelerated Disability Cover. This offers a more comprehensive solution by:

- Ensuring that the outstanding balance on your home loan can also be settled in the event of a **permanent disability**.
- Covering the monthly interest charged on your home loan until you recover, or for a maximum of 24 months, if you are **temporary disabled**.

*Accelerated Disability Cover is an optional add-on to your standard death benefit (i.e. Mortgage Protection Cover). When a payout is made on permanent disability, the benefit on death falls away.

PROTECT YOUR LOVED ONES

Life Cover

Give yourself peace of mind knowing that your loved ones will be financially protected and able to maintain their lifestyles, should you pass away.

- With comprehensive cover, we'll pay your main beneficiary upfront while we assess your claim, with a first instalment of up to R100,000 **within two business days**.

Funeral Cover

When someone in your family passes away, the last thing you want to worry about is the cost of the funeral. Investec Life's Funeral Cover provides the funds for a dignified funeral - either your own, your direct family or your extended family, **with up to 10 individuals** on one policy.

- There is no waiting period on accidental death.
- Funeral Cover is exclusively available to clients who have Life Cover with us.



PROTECT YOUR HEALTH

Severe Illness Cover

No one likes to dwell on the “what ifs”, but the reality is that a major illness could affect you at any age. Severe Illness Cover is one of the best ways to take ownership of your health by reducing the financial stress associated with suffering a major illness. This cover will allow you to focus on what matters most – your health.

- Automatic cover is included for unknown **future severe illnesses**.
- We promote **early detection** and treatment by covering you for early-stage cancers (pre-cancerous cells or stage 0 cancer).
- A tiered benefit payout allows for **multiple payouts** in line with the progression of an illness. Your cover automatically reinstates for unrelated illnesses, allowing you to claim your full cover amount for up to three times within each of the following categories:
 - Cardiovascular (e.g. heart attack)
 - Cancer (e.g. lung cancer)
 - Cerebrovascular and central nervous system (e.g. stroke)
- Severe Illness Cover is also available as an accelerated benefit* if you have a Life Cover benefit with us.

*When a payout is made on Accelerated Severe Illness Cover, there is a corresponding reduction in cover on your Life Cover benefit. Please consult an Investec Life accredited Financial Adviser to discuss if an accelerated benefit is appropriate for you.



PROTECT YOUR LIFESTYLE

Disability Cover

While the future is uncertain for all of us, you want to be secured in the knowledge that you'll have access to optimal rehabilitation opportunities if the unexpected were to happen. With Investec Life's Disability Cover, you get a lump sum payment if you're permanently disabled after a significant injury or illness, knowing that costs relating to lifestyle adjustments or nursing care can be taken care of.

- Payouts are based on **objective medical criteria** and take into account your specific occupation. This means that you have certainty around when and how much you get paid.
- You can use the payout to settle any outstanding **debt**.
- We'll also pay out 50% of your cover for less severe disabilities.
- Disability Cover is also available as an accelerated benefit* if you have a Life Cover benefit with us.

*When a payout is made on Accelerated Disability Cover, there is a corresponding reduction in cover on your Life Cover benefit. Please consult an Investec Life accredited Financial Adviser to discuss if an accelerated benefit is appropriate for you.



PROTECT YOUR FUTURE EARNINGS

Income Protection Cover

As a professional, your ability to earn an income is your most important asset. Your financial security depends on it. Give yourself the peace of mind knowing you can still cover your living expenses and save for retirement if you're unable to work due to illness, injury or a disability, with Investec Life's Income Protection Cover.

- Payouts are based on **objective medical criteria** and take into account your specific occupation. This means that you have certainty around when and how much you get paid.
- If you are self-employed or a professional, we can **backdate qualifying claims** from the first day you're off work.
- Investec Life's Income Protection Cover makes a monthly payment to help replace up to 75% of your net of tax income.
- Should you become permanently disabled, your Investec Life Income Protection Cover benefit can be **upgraded to cover up to 100% of your net of tax income**.

AN ENHANCED BENEFIT

Temporary Income TopUp Cover

Investec Life's Temporary Income TopUp Cover is designed to enhance your Income Protection Cover benefit.

- This means that Investec Life will cover you for **up to 100% of your net of tax income** when you are temporarily unable to work* for up to 24 months, or for the first 24 months of a non-permanent disability claim that lasts longer than 24 months.
- To qualify for Investec Life's Temporary Income TopUp Cover, you will need to have (or already be in the process of applying for) Investec Life's Income Protection Cover.

*due to illness, injury or a disability.



PROTECT YOUR BUSINESS

Business Overheads Cover

As a business owner, one of the biggest risks your business faces is if something happens to you. Even a relatively short absence from work could have implications on your ability to carry out key functions. You will still need to pay your bills and make sure your business doesn't suffer unnecessarily in your absence. Business Overheads Cover makes a monthly payout to protect your business against financial losses while you are unable to work.

- Covers up to **100% of qualifying business overheads** for non-permanent and permanent events.
- You choose how long we pay out for: maximum **12 or 24 months**.
- To qualify for Investec Life's Business Overheads Cover, you will need to have (or already be in the process of applying for) Investec Life's Income Protection Cover.



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

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