

WORRY LESS AND

LIVE MORE

WITH SMART LIFE INSURANCE
FROM ELEVATE.

PRODUCT OVERVIEW



PRINCIPAL PROTECTION

Do you worry how your family would get by if you passed away unexpectedly or suffered a life-changing event?

Let's lessen those worries with comprehensive protection designed especially for you. Should you no longer be there to provide for your family, the cover you put in place today, will be.

August 2021 | Version 5



*An authorised Financial Services Provider.
Products underwritten by Centriq Life Insurance Company Limited, a licensed life insurer.*

A manifesto for peace of mind ***And the shorthand guide to living your best life***

A life free from worry. That is our wish for you.
A real chance to live spectacularly more.
You deserve ample opportunities to live a life less worried.
A life filled with abundance and joy. Indeed, it is your birthright.

We dedicate all the tools we have and everything we have learned,
so that we may help elevate you above the worry
so that you may live your very best life.
Let us walk together on this journey.

Our mantra is focused into 4 empowering words
that embody everything we do.

Worry less. Live more.
With Elevate

PRINCIPAL LIFE PROTECTION

Ensuring your family can maintain their quality and way of life when you pass away

Standalone

Principal Life Protection

- Fully comprehensive cover
- Highly configurable benefit and premium features
- Wide range of product features and choices to align to your exact financial needs
- Flexibility to adjust features over time

Rider



Legacy Life Protection

- Up to 20% additional lump sum cover paid to a cause of your choice
- Percentage applicable to each beneficiary can be adjusted at any time
- A benefit of a life well lived

Complimentary benefits provided on Life Protection at no additional premium:



Elevate Rewards



Global Premium Waiver



Flexible Cover



Premium Holiday



Immediate Payment



Child and Spouse Cover

PRINCIPAL DISABILITY PROTECTION

Ensuring you and your family can maintain your quality and way of life if you are unable to work due to disability

Standalone

Principal Disability Protection

- Replaces your lost income (for up to 24 months) if you are disabled, sick or injured and unable to perform your **own occupation**
- Highly configurable benefit and premium features
- Wide range of product features and choices to align to your exact financial needs
- Flexibility to adjust features over time

Riders



Principal Disability Protection **Extender**

Replaces your lost income (after 24 months until your selected retirement age) if you are disabled, sick or injured and unable to perform your **own occupation**



Impairment Disability Protection

- Lump sum payment on confirmation of **permanent** impairment
- Cover is tiered according to the severity of the impairment

Complimentary benefits provided on Disability Protection at no additional premium:



Elevate Rewards



Global Premium Waiver



Flexible Cover



Premium Holiday



Cancer Cover Enhancer

PRINCIPAL SEVERE ILLNESS PROTECTION

Ensuring you and your family can adapt to the significant life changes associated with severe illness

Standalone or Accelerated

Principal Severe Illness Protection

- Lump sum cover on diagnosis of one of a defined list of **250 medical conditions**
- Cover is tiered according to the severity of the condition
- Highly configurable benefit and premium features
- Wide range of product features and choices to align to your exact financial needs
- Flexibility to adjust features over time

Complimentary benefits provided on Severe Illness Protection at no additional premium:



Elevate Rewards



Global Premium Waiver



Flexible Cover



Premium Holiday

COMPLIMENTARY BENEFITS

Provided on all benefits at no additional premium to help ensure that you are always protected.

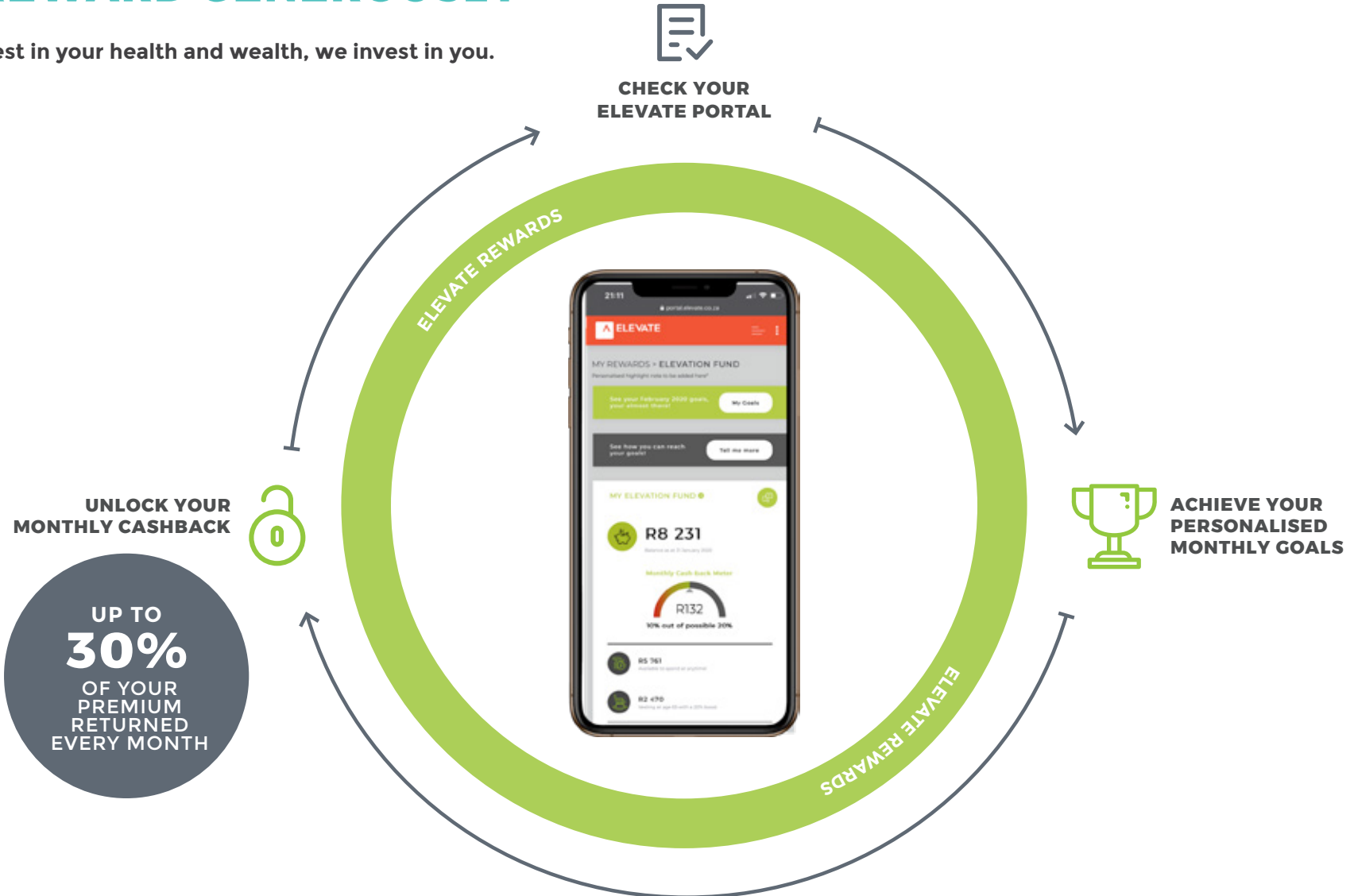
The complimentary benefits provided on each of the products are illustrated in the grid below:

■ Life ■ Disability ■ Severe Illness

Elevate Rewards	Up to 30% of your premiums paid back to you in cash, each month. The percentage paid is based on your achievement of a personalised set of wellness goals that directly impact your health and longevity	■ Life ■ Disability ■ Severe Illness
Global Premium Waiver	Waiver of all premiums from the time of your inability to perform your own occupation through disability, for up to 24 months or until your passing	■ Life ■ Disability ■ Severe Illness
Flexible Cover	Ability to increase cover, on certain life events, by up to 20% of the sum assured without additional underwriting, and to decrease or remove benefits at any time – all without fees	■ Life ■ Disability ■ Severe Illness
Premium Holiday	Three months' premium holiday over the full policy duration, claimable on certain life events (namely birth of a child, purchase of a property, marriage, divorce, or bereavement)	■ Life ■ Disability ■ Severe Illness
Child and Spouse Cover	Lump sum of up to R20,000 on the death of your partner or child beneficiary – with no effect to your premiums or cover	■ Life
Immediate Payment	Guaranteed payment of at least R50,000 within 48 hours of your life claim	■ Life
Cancer Cover Enhancer	All periods of chemotherapy or radiation treatment are paid at your full cover level, with no waiting periods applying on subsequent treatments within two years	■ Disability

WE REWARD GENEROUSLY

As you invest in your health and wealth, we invest in you.





ELEVATE *life*

A Long, Healthy, Prosperous Life

We hear you loud and clear.
Contact us and put our service to the test.

011 030 7184 or 011 030 8370
support@elevate.co.za

CONTACT

CUSTOMER PORTAL

