



World Class Service



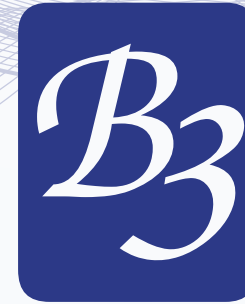
Executive Experience



Experienced Consultants



High-end Vehicles



INSURANCE BROKERS
For Service Beyond Ubuntu

B3 Loyalty Rewards Benefit



Grocery Coupons, Retail Vouchers, Discounted Bus Travel, Car Hire, FastFood Vouchers, Soccer Tickets.
B3 Loyalty Rewards Fee is R40(incl. Vat).

The Rewards fee is increased annually by 7.5%. Rewards are a non-insurance optional benefit. Terms and conditions apply.

For more information on Rewards you can visit:

Contact us



www.b3.co.za

Emergency Number:

086 033 0033

Batho Batsho Bakopane

SMS "Wonke" 41233



INSURANCE BROKERS

For Service Beyond Ubuntu

B3 is an Authorised Financial Services Provider. FSP NO:20662



Non-insurance Benefits are brought to you by CBC Rewards (Pty) Ltd.

This brochure does not constitute financial advice

Providing Dignity for Yourself and your Loved ones

Wonke Umuntu Funeral Packages

From providing high end vehicles, coffins, tombstones or catering we will honor your loved one in the most elegant and dignified way possible.



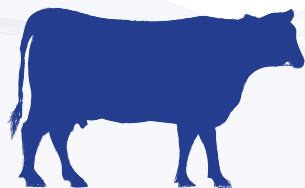
We make Prestige for Wonke Umuntu



Over an **about** the Standard Funeral packages...

Up to 10% CASH PAYOUT on B3 Packages

Terms & Conditions Apply



Grocery Voucher or Inkomo Benefit available to the value of 10%



Insurance Benefits

Waiting period (Applicable for all packages)

No Waiting Period (after 1 st premium)	Accidental Death
6 months	Natural Causes
12 months	Suicide

Will My Benefit And My Premium Increase?

To protect your policy against the effects of inflation the Package Amount will increase by 4.5% each year. The policies also have a built-in annual premium increase of 7.5%.

When Will I Not Be Covered?

- Death due to a violation of an act of law.
- Death in a waiting period due to any cause other than an accident.
- Death as a result of suicide within the first 12 months (12 paid premiums).
- Where the claim is fraudulent in any way.
- Death due to an accident where such accident occurred before policy commencement or re-sale date (whichever occurred last).
- For any payout below R30 000, only a cash benefit will be released.

NB: For full terms and conditions, please refer to your policy schedule or visit www.b3.co.za

* Up to 10% Cash Payout

** Up to 10% Cash Payout & 10% Grocery or Inkomo Benefit

*** Up to 10% Cash Payout, 10% Grocery or Inkomo Benefit & 10% Tombstone Benefit

Important Points To Remember

- All lives insured under Wonke Umuntu Funeral Packages (Kopano Family Plan) must be South African residents and in possession of a valid SA ID number.
- An insured life may not be covered more than twice on any Wonke Umuntu Funeral Packages (Kopano Family Plan) and only once as a Main Insured Life.
- Any child covered on the Wonke Umuntu Funeral Packages (Kopano Family 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 is limited by law.
- The Main Insured, Insured Dependents and Extended members are covered for death due to natural causes after 6 months.
- All our packages come with free repatriation (T's & C's apply).

SERVICE PACKAGES

*** R 100 000

** R 75 000

* R 50 000

R 40 000

R 30 000

CASH PACKAGES

R 25 000

R 20 000

R 15 000



Clientèle
LIFE

10% Tombstone Benefit

Age Bands: 0 - 85 yrs



Insurance Benefits are underwritten by Clientèle Life Assurance Company Limited a licensed life insurer and an authorised Financial Services Provider, FSP No. 15268