

A man with a beard, wearing a grey suit jacket, a patterned shirt, and a dark tie, is smiling and looking at a tablet computer. He is standing in an office environment with a whiteboard in the background. The whiteboard has some diagrams and text on it, but it is out of focus.

**DIVERSIFY YOUR
INVESTMENT PORTFOLIO**

**1Life Fixed
Return and
Global Growth
Protector**

1Life

Changing Lives

A man in a dark suit and white shirt is shown in profile, talking on a dark mobile phone held to his ear. He is also holding a silver laptop with the Apple logo visible on the back. The background is blurred and has a blue tint.

Benefit from global exposure

Diversify your investment portfolio

Globally, investors are looking to diversify their investment portfolios and benefit from the growth potential of global developed stock markets, while minimising the risk of losing their capital and eliminating the risk of zero returns.

About the investment

The **1Life Fixed Return and Global Growth Protector** offers you an attractive above-average fixed return, plus the potential of capital growth linked to global developed stock markets, all in one fully capital-protected South African rand investment. In addition, should there be any capital growth, this return will have exposure to the South African rand/US dollar exchange rate.

The Investment is available exclusively in a 1Life endowment-linked investment policy.

1Life Fixed Return and Global Growth Protector is what you need if you

- Are seeking a fixed return with additional equity linked exposure for upside potential.
- Require additional access and flexibility to your investment.
- Are seeking international exposure from the growth of potential European and US share markets but do not want the risk of zero returns or losing your capital.
- Are in need of capital protection for your investments.
- Are looking for a global developed stock exchange hedge.

Key features and benefits

-  **Tax-free returns** as the policy is issued within an endowment wrapper.
-  **100% capital protection**
-  Beneficiaries can be added to assist with **estate planning**.
-  South African rand/USD foreign exchange exposure on any growth

Offshore equity exposure via cutting-edge index exposure

Things to consider

- The minimum investment amount is **R100,000**.
- **No additional deposits** can be made over the term of the investment period.
- The payout received at the end of year five will be taken to be **the one withdrawal made during the five year** term and no further withdrawals will be allowed until the maturity date.
- 1Life may make **changes to the terms of the investment** but may not reduce the rights and benefits you have under the investment unless the amendment is due to changes in taxation, legislation or practise or interpretation by any court, regulatory authority or 1Life. Any such changes will be communicated to you and your FSP in writing by 1Life.

How it works

Minimum investment amount

Lump sum minimum investment amount **R 100,000**

How to invest in the 1Life Fixed Return and Global Growth Protector

- Your financial adviser will provide you with a quotation.
- 40% of your investment amount will be allocated to a "Fixed Return Investment" that matures after 3 years and the other 60% will be allocated to an "Equity Index Investment" that matures after 5 years. The investment amount and capital protection are in South African rand.
- Invest a lump sum of a minimum of R100 000 for a duration of 5 years, with a protected rate of return per annum (simple interest) which is paid out on half of the capital amount originally invested after 3 years. The remaining invested capital will receive full capital protection while being exposed to offshore equity via cutting-edge index exposure.
- The protected rate of return is established when the investment is first made.

Invest in South African Rand

Minimum investment
R100,000

After 3 years

40% of your investment amount will be allocated to a fixed return investment that **matures after three years.**

After 5 years receive

Participation is 150%, the return is uncapped, the assessed loss is capped at **75% return over 5 years.**

The security afforded to you on this investment is encompassed in the relationship between the partners.

- ABSA Bank, is the issuer, product provider and guarantor of the product, and
- 1Life, the number one direct life insurer in South Africa (based on Swiss Re Reports 2010-2020), is the underwriter of this product.
- Wealthport, recently recognised as the Best Linked Investment Service Provider (LISP) platform, for 2017 and 2018 at the Annual Africa Structured Products and Alternative Investments Awards, is the company administering the product.

Building Generational Wealth

We believe that financial planning has the power to change lives with a 1-to-1. We believe that generational wealth starts with one conversation that helps you create a future your loved ones will benefit from. That's why it's always important to consult with your financial adviser and/or a specialist professional to ensure that you understand all the product terms that apply to your plan.

1Life has been in operation since 2006 and forms part of a broader group of companies under the TIH (Telesure Investment Holdings) umbrella in South Africa. TIH in turn, forms part of our global holding company, BHL, which currently has an international footprint spanning eight countries across four continents.

1Life has evolved over the years from being a direct life insurer to becoming a multi-distribution insurer in 2013. We are proudly South African and have over the years initiated a number of industry firsts.

We offer affordable, simple and convenient products that meet the needs of all South Africans.

**Your best interest
is our priority**

You can build generational wealth through our range of life insurance and investment products:

LONG-TERM INSURANCE PRODUCTS

- All Woman female-specific, dread disease cover
- Dread disease cover
- Disability cover
- Elevated Pure Life cover
- Expense Protector
- Funeral cover
- Pure Life cover - Limited Underwriting
- Pure Life Plus, life cover combined with funeral cover for extended members
- 1Life Pulse, life cover of the future, with the benefit of earning additional bonus cover

INVESTMENT PRODUCTS

- Fixed Return and Global Growth Protector
- Guaranteed Future Value investment
- Living annuity
- Retirement annuity
- Tax-free savings account

1Life, Life and Wealth is powered by 1Life Vantage.

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