



INVEST WITH
PEACE OF MIND

1Life
Guaranteed
Future Value
Investment

1Life

Changing Lives



**Guarantee
your future**

Invest with peace of mind

Making investment decisions in an unstable economic climate can sometimes leave you feeling unsettled. With the 1Life Guaranteed Future Value Investment you can invest with peace of mind, knowing that no matter what - the future value of your investment is guaranteed.

About the investment

The 1Life Guaranteed Future Value Investment provides you with a guaranteed return after five years. It is ideal if you are looking for a secure investment for your money.

1Life Guaranteed Future Value Investment is what you need if you

- Have discretionary savings to invest.
- Want to invest in a low-risk product.
- Have a medium-term investment goal.
- Are seeking to diversify your investment strategy.
- Need a guaranteed return after five years.
- Are looking for a secure investment for your money.
- Have a high marginal tax rate.
- Don't need your capital for the next five years.
- Have previously used your interest tax exemption.

Key features and benefits

1



At the **end of the term** the original amount and yield will be paid tax free

2



Beneficiaries can be added to assist with **estate planning**

3



Guaranteed capital growth provided during the five-year term

4



Both individuals and trusts may invest



Are you looking to diversify your investment strategy?

Things to consider

- The **minimum investment amount is R100 000**.
- **No additional deposits** can be made over the term of the investment period.
- The product is a linked endowment policy, which means that the returns you will earn under the policy are directly related to the underlying investments. 1Life itself does not guarantee the returns you will earn under the policy. However, the **underlying investments are invested with the guarantor**, which is a large South African bank with one of the highest credit ratings among South African banks. This ensure that the investment risk to you has been mitigated to the best extent possible.
- Quotes are **only valid for the period specified** in the quotation received from your adviser and are subject to change if any details are altered.
- 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 the Insurer. 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**

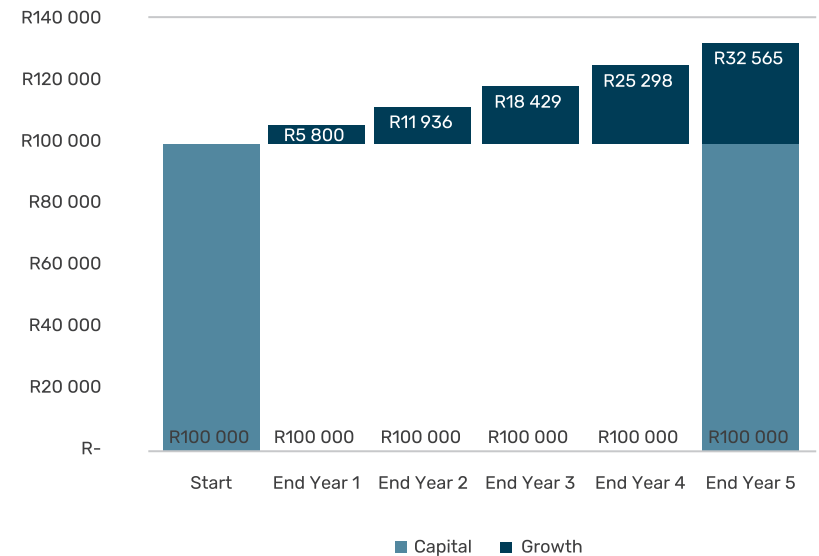
How the 1Life Guaranteed Future Value Investment works

- Your financial adviser will provide you with a quotation.
- Invest a lump sum of a minimum of R100,000 for a duration of five years, with a guaranteed fixed interest rate.
- The guaranteed rate is established when the investment is made.
- After the first year of investment, you will be permitted a one-part withdrawal during the investment period. This withdrawal is not repayable. A surrender option is also available after the first year. It's important to note that should withdrawals or surrenders be made on the investment, the projected value will be reduced.
- At the maturity date, the maturity value will be payable to you. This will be automatically be invested into a money market product. You also have the option of switching into any available investment portfolio on the platform.

Illustrative performance

This graph indicates the illustrative value of the investment over the 5 year term and indicates such under the assumption that R100,000 is invested with a return of *7.3% pa with no part withdrawals or surrenders, no changes in taxation or financial legislation.

Growth Future Value illustration



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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