

Explore the bonus cover available on 1Life Pulse and the addition of our COVID-19 screening app.



1Life Pulse and **1Life Vantage** provides you and your clients with outstanding value. While **1Life Pulse** provides a world-first life insurance option, **1Life Vantage** assists you, the broker, with straight-through processing and remote acceptance via electronic signature and two-factor verification with a one-time pin. You earn commission as your clients engage on **1Life Pulse**, through healthy choices. The more they engage, the more commission you earn.



Bonus Cover

Our bonus cover options available on **1Life Pulse**.



Unbeatable combination

1Life Pulse and **1Life Vantage** an unbeatable combination for brokers and their clients.



What is 1Life Pulse?

1Life Pulse is life cover that continues to grow as your client makes better wellbeing choices.



Why 1Life Pulse?

1Life Pulse monitors your client's wellbeing even whilst they sleep.



How to grow

Your client can grow their life cover by up to **R500,000** over two years.



Sleep and wellness

Sleep, weight and heart health is a concern for over 50% of South Africans.



Covid-19 screening app

Featuring a first-in-SA Covid-19 screening app.



FAQs

Want to know more about **1Life Pulse**? Our FAQs will answer your questions.



How to activate

Step by step instructions on how to activate and pair the Samsung Galaxy Watch Active2.



Terms and conditions

Carefully read our terms and conditions to find out how we handle the policy, privacy and more.

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1Life Pulse and **1Life** world-first life insurance acceptance via electronic clients engage on **1Life**

The bonus cover options available on 1Life Pulse

1Life Pulse cover starts from R1 million sum assured life cover up to R2.5 million sum assured life cover. You can earn as much as R500 000 in bonus cover.

Cover options:

| Underlying policy SA | R1m-1.5m | R1.5m-2m | R2m-2.5m | >R2.5m |
|----------------------|------------|------------|------------|------------|
| Proposed Bonus Cover | 250,000.00 | 300,000.00 | 400,000.00 | 500,000.00 |
| Base Cover | 50,000.00 | 75,000.00 | 100,000.00 | 125,000.00 |



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1Life Pulse and 1Life Vantage is an unbeatable combination for brokers and their clients

1Life Pulse is available, together with **1Life Vantage** for simplicity and ease-of-use and with remote acceptance through electronic signatures and two-factor verification.



- Making it safer for you and your client during this Covid-19 pandemic.
- Improving your persistency.
- Earn commission linked to the booster cover on the Regulatory Commission Model only.
- Unlike other providers where the opportunity to earn "rewards" requires a lifetime membership fee, this offering is just 24-months after which the watch is the client's and the vested bonus cover is in the bag.



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What is 1Life Pulse?

1Life Pulse is life cover that continues to grow as your client makes better wellbeing choices, as tracked on their **Samsung Galaxy Watch Active2**. Backed by sophisticated intelligence, this is life cover of the future – where their cover grows based on real time tracking of the choices they make to **improve their wellbeing**.

What this includes:

- Life cover
- Up to R500,000 in additional cover over two years
- A **Samsung Galaxy Watch Active2** that connects to their smartphone
- Subscription to the VeoSens Health Management App



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1Life Pulse and **1Life** world-first life insurance acceptance via electronic clients engage on **1L**

Why 1Life Pulse?

- Small lifestyle changes can make a big difference to your client's total sum assured.
- They don't need to be athletes, they just need to do the activities of life well.
- **1Life Pulse** monitors your client's well-being even whilst they sleep.



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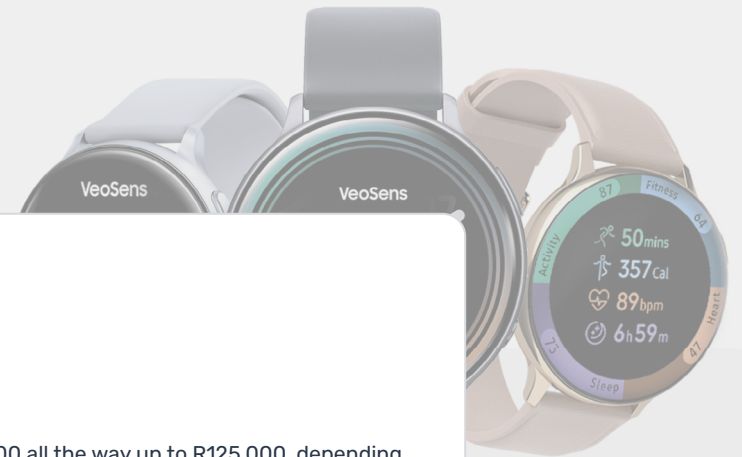


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How to grow your client's life cover

- Your client can grow their life cover by up to R500,000 over two years.
- When they sign up for **1Life Pulse**, they are immediately allocated a base cover from R50,000 all the way up to R125,000, depending on their sum assured.
- Your client can grow their cover in two ways: 50% by simply monitoring their activities on their **Samsung Galaxy Watch Active2** and another 50% by making positive lifestyle changes to improve their wellbeing.
- Your client can grow their cover up to R16,320 per month.

Your client can grow their cover by making better lifestyle choices

They simply need to act on the recommendations prompted by the **VeoSens app** on their **Samsung Galaxy Watch Active2**. Look after their heart and general well-being by:

- Increasing activity time and intensity (if recommended)
- Losing excess body fat or by stopping smoking
- Improving their nutrition
- Reducing alcohol intake
- Reducing stress

Focus on **good sleeping habits**:

- Duration and consistency (7-8 hours a night)
- Continuity and peacefulness (reduce light and noise; limit stimulants before bed)
- Mindset (reduce stress; limit screen usage)

Refer to the terms and conditions for a further breakdown of how the score is calculated.

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Sleep – a critical aspect of overall wellbeing, and essential for a healthy heart, is impacted predominantly by stress and financial pressures, as indicated by 58% of South Africans, according to a new survey by 1Life with over 5 000 respondents.

What's more, 51% of survey respondents say they are overweight and 53% are worried about their heart health. When asked what people consider a healthy state of wellbeing, 1Life survey respondents indicated that getting the right amount of sleep (20%), looking after their mental health (22%) and eating well (19%) are within their top 3 priorities – but that does not necessarily mean they are achieving this.

"Wellbeing is so much more than a good diet and regular exercise and we are on a quest to help South Africans realise and achieve this. We can't all be athletes or go to the gym, especially now with social distancing – but we can all do the activities of 'life' well," says Laurence Hillman, CEO of 1Life, which today launched its 1Life Pulse offering that allows consumers to grow their life cover by monitoring and improving their wellbeing through a Samsung Galaxy Active 2 wearable device.

"By directly linking your cover to daily wellbeing decisions in an automatic and dynamic way, you can ensure that as your life and wellbeing grows, so too does your cover. This is a new way of long-term insurance, which we believe will be the way of life cover in the future," concludes Hillman.

By simply downloading and activating the VeoSens App by Samsung and LifeQ, consumers can start growing their life insurance by choosing to get a little extra sleep or go for a walk, for example.

According to Elan Lohman, Founder of Sleek Geek Health Revolution and 1Life Pulse representative: "Our research shows that 80% of consumers have checked in on their wellbeing in the past 12 months so just imagine the power of technology in aiding this on a daily basis, while growing your life cover through small, simple changes. This is a new way of life cover, the life cover of the future," adds Lohman.

The research indicates that consumers already have a positive mindset towards critical areas of wellbeing – which is half the battle won. The other half is monitoring and taking action to improve on these key areas. Coupled with good nutrition – getting the right amount of sleep, keeping active and looking after your heart health – are central to a solid state of wellbeing and can help boost your immune system.

Lohman says that it is important to remember that you don't have to be an 'Ironman' to achieve wellness. In fact, 52% of consumers consider walking their dog, running errands or doing housework as a successful measure of fitness.

"You shouldn't feel overwhelmed about your wellbeing. Rather, it is about making small changes incrementally to achieve a healthier state of wellbeing longer-term," says Lohman.

For example, spending less time on social media or watching TV before you go to bed can help you manage your mental health and improve sleep – which is a key element to improving your wellbeing. Similarly, doing some form of light exercise each day and eating a more balanced diet, quitting smoking and slowing down on the 'bubbles' can all contribute to a healthier heart and body.

"Today, we are really fortunate to have devices and products on the market to help not only monitor such areas of wellbeing to help keep you on track, but also reward you for your achievements. More than ever, it is this assisted monitoring of health that will go a long way in helping consumers stay on track," concludes Hillman.

For more information on 1Life Pulse, [click here](#).

*Survey undertaken pre COVID-19 outbreak in SA

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There is growing evidence for the use of biometrics in early detection of many physical conditions. This app can flag potential Covid-19 onset in an individual entering the dangerous 48-hour period.

The LifeQ Covid-19 app can assist in slowing down the spread of Covid-19 and the pre-symptomatic detection, encouraging individuals to isolate earlier rather than later.

The LifeQ COVID-19 App works together with the **Samsung Active 2** device and runs on the data that is synced to the **VeoSens App**.



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Samsung Galaxy Watch Active2.

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Explore the bonus cover available

Frequently asked questions

What is the difference between 1Life Pulse and other 1Life Life insurance products?

With 1Life Pulse you can earn up to R500 000 additional life cover when you make better lifestyle choices through the VeoSens health management app.

What if the client already has life insurance?

Your client may take out the 1Life Pulse offer provided they have not exceeded their individual allowed maximum cover, as stipulated by industry regulation.

How is the Bonus Cover calculated?

The bonus is earned according to a pre-determined formula and depends on their engagement and health scores – each contributing 50% of the bonus.

For the engagement element, if the device is worn at least 20 days per month, the full bonus for this component is given (50% is given if it is worn for at least 15 days). Total monthly potential engagement bonus is R8 160, depending on cover taken.

The health score is made up of sleep, activity, fitness and heart scores. Each component carries equal weight and is evaluated and allocated a bonus separately.

Ts&Cs apply

Does the client need to be a member of a gym to grow their cover?

They do not have to be a member of a gym to grow your cover. Your health score includes a fitness element; however, it is not specific to gym membership.

When does the client's Bonus Cover get allocated?

Their health score is calculated daily, and your total accumulated bonus cover will reflect on your VeoSens app under 'coverage'. It is then updated on your policy schedule on the 1st of every month until the end of the 24-month period.

Are there any other watches available with 1Life Pulse?

1Life Pulse is currently only available with the Samsung Galaxy Watch Active2.

Who do I contact if I have issues with syncing the app?

Contact 1Life Client Services on **0860 10 51 94** or clientservices@1life.co.za

Who do we contact if we have issues with the Samsung Galaxy Watch Active2?

Contact 1Life Client Services on **0860 10 51 94** or clientservices@1life.co.za

What is the warranty on my Samsung Galaxy Watch Active2?

Warranty starts from the day your client opens the seal on the device packaging. They should refer to their Samsung Galaxy Watch Active2 Quick Start guide for more information.

If the client cancels their policy do they still keep the Samsung Galaxy Watch Active2?

Should they cancel the 1Life Pulse cover at any time during the 24-month period, the full price of the Samsung Galaxy Watch Active2 will become due and payable immediately to 1Life.

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How to activate 1Life Pulse

1. Ensure that your client downloads the **Galaxy Wearable App** to their smartphone



2. Pair the **Samsung Galaxy Watch Active2** to their mobile device (refer to the **Samsung Galaxy Watch Active2 Quick Start guide**)

3. Activate **1Life Pulse**

- Open 1Life website, select Policyholder login
- Client must enter their ID number and the site will send them an OTP to their mobile
- Client then enters the OTP
- They need to search for the 1Life Pulse product
- Then click on "click here to activate"
- Read the consent scripting
- Tick both boxes
 - Accept Privacy Policy
 - Accept VeoSens Terms of Use
- Once consent is provided, the portal will display your client's personal VeoSens login details

4. Client must download the **VeoSens App** to their smartphone



5. Client must open the **VeoSens App** and follow the prompts to login and set up VeoSens on their **Samsung Galaxy Watch Active2**



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1Life Pulse terms and conditions

- 1Life Pulse is an optional and additional benefit to your life insurance cover, together referred to as your "Policy".
- 1Life Pulse is available to customers who qualify based on income and a healthy credit score, upon taking up a new 1Life Life insurance policy with a minimum cover amount of R 1 000 000.00.
- Bonus cover is variable and based on the sum assured of the underlying Life Insurance Policy.
- 1Life Pulse will commence on the same date as your underlying Life insurance policy.
- 1Life Pulse has an initial term of 24-months where after the total Bonus Cover earned at that stage will be added to the sum assured of the underlying Life insurance policy.
- At the end of the initial term the 1Life Pulse benefit may be renewed for a further period of 24-months at an additional cost.
- Base Cover and Bonus Cover refers to additional cover a customer could obtain by selecting 1Life Pulse.
- Upon selection of 1Life Pulse the customer will automatically receive 25% of the bonus cover amount applicable to your policy as Base Cover. The Base Cover portion of 1Life Pulse will be effective from the commencement date of the Policy.
- The customer will be required to participate in the VeoSens Health Management Programme in order to qualify for Bonus Cover. The maximum possible Bonus Cover is R500 000,00 over the initial term.
- The 1Life Pulse Bonus Cover can be earned from the 1st of the month following the activation of the VeoSens Health Management Programme until the end of the 24-month period in monthly increments based on your engagement and health scores.
- The 1Life Pulse Benefit includes access to the VeoSens Health Management Application that enables the tracking of health data and the calculation of Bonus Cover through the Samsung Galaxy Active2 Smart Watch ("the wearable") or any such other Smart Watch that may be available from time to time.
- The cost of 1Life Pulse is additional but is included in your monthly premium.
- The Wearable will be shipped to you once we have confirmed receipt of your first premium, you have completed your HIV test and we have received the results.
- The Wearable will only be shipped if your premium payments are up to date.
- Should you default with your monthly premium at any time during the 24-month period the full price of the Wearable will become due and payable immediately to 1Life and 1Life reserves all its rights in this regard.
- Once you have received the Wearable you need to activate the VeoSens Health Management Application to enable the earning of Bonus Cover, by downloading the VeoSens Application and pairing the Application with your Wearable. Instructions to do this will be included in the package when the Wearable is delivered.
- Your first Bonus Cover will become available and reflect on the VeoSens Application from the 7th of the month following activation subject thereto that you have met the minimum data requirements in order to generate a Health Score.
- 1Life will on a monthly basis inform you of the value of your Bonus Cover.
- The Bonus Cover is calculated according to a pre-determined formula and dependent on engagement and various health scores for the previous month. The Bonus Cover amount may therefore vary each month. No negative bonuses will be applied. The total potential maximum Bonus Cover amount for each month will be the same.
- The Bonus Cover allocation is derived by an engagement and a health score each contributing 50% of the Bonus Cover.

- For the engagement score the Samsung Galaxy Watch Active2 must be worn for a minimum of 7 days in order to generate a qualifying score. If the Samsung Galaxy Watch Active2 is worn for 20 days per month, the full bonus for this component is given. Only 50% is given if it is worn for 15 days, and a lower engagement score is given if the Samsung Galaxy Watch Active2 is worn for less than 15 days.
- The health score is made up of the following health indicators: sleep, activity, fitness and heart scores. Each indicator carries equal weight and is evaluated and allocated a bonus separately as follows:

| Score Band | Range | Amount |
|------------|-----------|----------|
| 0 - 25% | Very low | 0 |
| 26 - 40% | Low | 0 |
| 41 - 60% | Fair | R 500.00 |
| 61 - 75% | Good | R 650.00 |
| 76 - 100% | Excellent | R 820.00 |

- The total monthly health bonus is the sum of all individual health bonuses.
- Customers disclosing a HIV+ status at application will be offered 1Life Pulse, however the insurance cover and bonuses earned will be payable on accidental death only.
- Customers whose HIV tests come back reactive or who do not provide an HIV test within the required 3-month period will have their initial base cover applicable to accidental death only. Bonus Cover can only be earned on activation after the submission of the HIV test.
- Customers whose test results reflect as inconclusive will be required to re-test. Their cover will remain on cover, unless the second test reflects as reactive in which instance their cover will drop to Accidental Death Benefit
- Should a customer provide a negative HIV test after the 3 months, their insurance cover, Base and Bonus Cover will be reinstated to full life cover as per the underlying product rules.
- Should a premium be unpaid for a certain month, the 1Life Pulse Bonus Cover will be suspended and a customer will be unable to earn this cover until the premiums are paid up to date. Bonus Cover earned up to date will not be lost and will not increase while the Policy is suspended.
- Should the policy be reinstated within the 24-month period the Bonus Cover earned prior to reinstatement will be reactivated and the customer can earn the available Bonus Cover for the remainder of the 24-month period.
- Customers who participate in the 1Life Pulse offering acknowledge and consent that limited personal information, including the health indicators generated, will be processed by 1Life, LifeQ and Samsung for purposes of the provision of the services and benefits set out herein.



Safety Information

The 1Life Pulse benefit and associated health scores do not constitute medical advice or diagnosis and only serve as a solution to assist the client in monitoring their health and well-being.

Contact Us

For queries about the life cover, the VeoSens App, and the Samsung Galaxy Watch Active2

Contact 1Life Client Services on 0860 10 51 94 or clientservices@1life.co.za

Contact your broker consultant on brokers@1life.co.za

1LIFE INSURANCE

Auto & General Park

PO Box 11250 1 Telesure Lane, Riverglen

Dainfern, 2191, Johannesburg

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1Life Pulse is an optional benefit at an additional cost, subject to specified qualifying criteria. Premiums are risk profile dependent and subject to annual review. 1Life is a licensed Life Insurer & FSP. Ts & Cs Online.

