



GENERATIONAL WEALTH

Building Generational Wealth Together

We can provide you with access to the financial services sector, through our suite of insurance and investment solutions. You will have access to white-labeled 1Life products to supply to your stakeholders. This in turn can help you optimise your relationship with them, increase value and help them attain generational wealth.

1Life

Changing Lives

Global insurance expertise

1Life is part of the broader financial services holding company, BHL, which is represented globally.

BHL over
11 million
policy holders

08
countries

11
short-term insurers

02
life insurers

05
price comparison sites



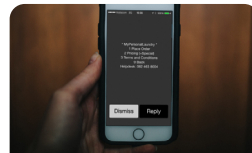
1Life is known for innovation



First to use convenient **HIV saliva testing**.



First to sell cover online.



First to sell on mobile and **USSD policy servicing**.



Remote acceptance of policies via electronic signature and two-factor verification through a one-time pin.



Brand that **gives back** to communities – online education and content.



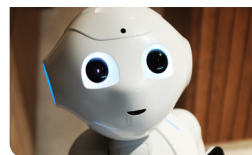
Limited underwriting **6 Question process** and top-up cover.



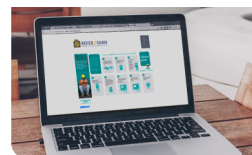
WhatsApp technology – claims documentation process.



Prepaid and subscription funeral (franchise opportunity).



Robotic Process Automation (RPA) of funeral claims.



1Life Referral App.



1Life Vantage, a revolutionary digital solution for IFA's with Wealthport LISP incorporated.



A South African first **Covid-19 screening app**, available on 1Life Pulse.

We have awards



Swiss-Re



SACSI



Ask Afrika



City Press



PWC



BCX
DIGITAL
INNOVATION
AWARDS



1LIFE VANTAGE



1Life

Changing Lives

Affinity & Partnership Programme

THE OPPORTUNITY

We want to help you upscale your business. 1Life Affinities & Partnerships provide access to insurance and investment solutions through the white labelling of 1Life Products to your client base. This is why it's a good opportunity.

Compete directly in the competitive market space.

Price competitive savings for the consumer

Additional value add to existing client value proposition.

Relationships

All relationships are protected by

- NDAs (Non- Disclosure Agreements)
- SLAs (Service Level Agreements)
- POPI Act

ENABLED BY



Innovative Products

Innovative products that focus on customised experience and being partner specific



Targeted Marketing & Distribution

Targeted digital marketing programs based on data focusing on the most efficient distribution channel



Greater Integration

Greater integration into the consumer member ecosystem resulting in a better customer experience



Gain Consumer Trust

Affinity relies on growing consumer trusts

DELIVERING

- A product offering that leverages your brand.
- Increases customer loyalty.
- Alternative revenue for your company
- Grow brand affinity and customer loyalty
- **Additional leads**, generated through your customer base, but with you playing an **active role**.
- A **digital approach** that provides a common platform for all stakeholders, one-stop access to policies and claims and centralised data for insightful analysis.

- 1Life Insurance acts as brand agent to the Partner

1Life

Changing Lives

Distribution Channels & Commercial Models

COMMERCIAL MODELS | Customer experience

ATTRACTIVE REFERRAL FEE STRUCTURE

Supported by 1Life servicing: Marketing; Sales Execution; Customer Service and Retention; and Claims Processing.



Once off model

Partner get remunerated on a once off payment, on all active policies



License fee model

Where the partner has no risk and gets a license fee for use of the brand (top line participation)



License fee and profit share

A hybrid model whereby the initial J curve of losses is mitigated by a license fee, but later profits are participated in



LIFE
FUNERAL
INVESTMENT - High
Advice Centre (HAC)
FINANCIAL PLANNING
FINANCIAL NEEDS
ANALYSIS



LIFE
FUNERAL
INVESTMENT
FINANCIAL PLANNING



LIFE & WEALTH
Call Centres (overflow)
FUNERAL
Mass market
Group Scheme Indiv.
Group Scheme
Prepaid
AFFINITY
Embedded products



LIFE
FUNERAL
INVESTMENT
FINANCIAL PLANNING
STI
COMMERCIAL
INSURANCE
VAPS
HEALTHCARE

PRODUCTS

DIRECT OR INBOUND

Call centre model
Client inbound
SMS
Personalised SMS
OUTBOUND

ONLINE

Digital media
Emailers - customised
Newsletters
APP integration
Up to 28% discount to
you.

INTERMEDIATED

F2F Kiosk
Digital media - prepaid
Partner representatives

INTERMEDIATED

F2F Kiosk
Direct Outbound

CHANNELS



We partner with a variety of industries and organisation types.

Perfectly positioned for any company or group with a large, reputable consumer base.



Retail Operations



Intermediary Organisations



Consumer groups



Professional associations



Membership groups



Non-Profit organisations

A customisable, comprehensive product suite that provides value to all stakeholders

With flexible underwriting systems and strong digital and technical expertise.



Access to 1Life Risk Products

- 1Life Elevated Pure Life cover
- 1Life Pure Life cover - Limited Underwriting
- 1Life Pure Life Plus
- 1Life Funeral cover
- 1Life Pulse
- 1Life Will - an online will drafting service with safe storage, executor facilities and more.
- 1Life Disability cover
- 1Life Dread Disease cover
- 1Life All Woman cover
- 1Life Expense Protector
- Mass Market Funeral and Life cover



Access to 1Life Investment Products

- 1Life Living Annuity
- 1Life Global Fixed Return and Growth Protector
- 1Life Guaranteed Future Value Investment
- Retirement Annuity Plan
- 1Life Tax Free Savings Account
- 1Life Will - an online will drafting service with safe storage, executor facilities and more.



Personal Loans



1Life Will

- an online will drafting service with safe storage, executor facilities and more.



Lifestyle Benefits

- 1Life Pulse Health Management
- Truth About Money
- Guaranteed Assurability
- 1Life Rewards



Premium Flexibility

- Fixed/Age rated
- Pre-paid (as and when)
- Monthly Premiums
- CPI/CPA



Other benefits

- Premium Waiver
- Accelerated Funeral benefit
- 3-minute robotic process automation on Funeral Claim approvals
- 24 hour claim payment
- No need for full medicals



Other benefits

- Group Funeral cover
- Credit Life cover

Short-Term Insurance (STI) Product Overview

Delivering a comprehensive STI product suite to address the needs of consumers across multiple risk types and segments including motor, non-motor and value added products (Personal Lines)

Personal - Vehicle Insurance

- Car
- Motorcycle
- Caravan
- Trailer
- Watercraft
- Off-roadAdventure
- Express Bundles

Home & Personal Insurance

- HomeContents
- Buildings
- Portable Possessions
- GapCover
- LifeInsurance
- Coffee -Our Work from Home Offer

Value Added Products

- Scratch&Dent Inside & Out
- Pet Insurance
- LegalCover
- ServicePlanCover
- PersonalAccident
- Tyre&Rim
- Pre-Owned & Extended Vehicle Warranties
- FuneralPlan
- AutoTop-Up

- Strong pricing capability and underwriting history
- Competitive product suite with all cover and benefit types
- Multi product discounting



Product Offering: Flexicare

We can offer a range of Health Insurance products that add value to all clients.

Flexicare – Primary Health Care

- Provides affordable cover for day-to-day healthcare expenses using a network of private sector providers. It is underwritten by Auto & General.

Primary Health Care Benefits

- GP visits
- Basic dentistry
- Optometry
- Acute and Over-the-counter medicine
- Chronic medicine for a defined list of conditions
- Radiology
- Pathology
- HIV treatment
- Covid testing
- Wellness screening

Basic Accident Cover

- Ambulance services
- Casualty Treatment
- Death Cover

Advanced Accident Cover

- Includes the same as for the Basic Accident Cover, PLUS
- Private in-hospital cover, limited to specific benefits



TRUTH ABOUT MONEY

a 1Life initiative



FINANCIAL EDUCATION

Get access to a digital financial education course. Financial education is the key to your financial freedom.



WILLS & ESTATE

Because we know how important it is to have your affairs in order, estate mediation services with LIPCO.



DEBT MANAGEMENT

Has your debt become unmanageable? Apply for telephonic debt management and counselling services.



ABOUT

Truth About Money, a 1Life initiative, launched March 2014 to help all South Africans through financial education.



TOOLS AND TIPS

Read our blog or visit our Tools & Tips section for a savings calculator, budget spreadsheets and more.

1Life

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LET'S TALK 1-to 1™

ferdiv@tihsa.co.za

to discuss our partnership
opportunities.

www.1life.co.za



1Life is a Licensed Life Insurer and Financial Services Provider. Ts & Cs online. Administered by Wealthport, a Licensed Administrative FSP and Retirement Fund Administrator.

