



**SECURE YOUR
FAMILY'S FUTURE WITH
COMPREHENSIVE
LIFE COVER**

1Life Elevated Pure Life cover

1Life

Changing Lives

Licensed Life Insurer & FSP. Ts & Cs online.

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Look after your family's finances even after you're gone

You have great dreams and hopes for your children. Dreams of a quality education, a safe home and a family of their own. What would happen to those dreams if anything ever happened to you? Would they be left with medical expenses that can't be paid? Would they be financially secure? How would your family survive the loss of your income?

About the cover

Life insurance is the financial protection your family needs against the death of a breadwinner. **1Life Elevated Pure Life cover** ensures that your family is looked after. It pays out if you pass away, providing your loved ones with the money they need to pay off all or some of the family debt, as well as cover medical bills, school fees, funeral costs and daily living expenses.

You have two cover options, comprehensive cover or accidental cover:

Comprehensive cover

A cash amount from R250 000 to as much as R10 million is paid out to your chosen beneficiaries if you die of natural causes or accidentally. You can add our funeral cover, which can cover up to 16 additional family members, as an optional extra.

Accidental cover

A cash amount from R250 000 up to R10 million is paid out to your chosen beneficiaries, but only if your death is accidental.

Please note, if you die of natural causes, this policy will not pay out.

We offer a **range of premium options**:

1 Premium option 1

A level-rated premium that increases each year at a fixed percentage.

2 Premium option 2

Especially for younger policy holders, an age-rated premium increase, which increases as you get older.

3 Premium option 3

Annual Contribution Increase (ACI) and Annual Benefit Increase (ABI) - It's important to make sure that your cover keeps up with the cost of living and you can ensure this by choosing to increase your cover by a small percentage each year. At 1Life we allow you to structure your premium increases and the sum assured on any new policy taken out. ACI and ABI is also available on an age-rated premium increase.

- If you select the inflation aligned option, it will allow your premium to increase by CPI (*this will be based on the average inflation over the last 6 months prior to the increase*) + 3% per year to keep up with inflation. This option also impacts your benefit amount (sum assured amount) as this will automatically increase by CPI, annually.
- If you select the fixed sum assured option, your premium will increase annually with 5% from month 13 onwards. Your benefit will remain flat for life.

1Life Elevated Pure Life cover is what you need if you

- Are thinking of starting a family or already have a family or other people who depend on you for financial support.
- Are a single adult who would like to cover your own funeral costs or if you care financially for an elderly parent or another person.
- Plan on buying a home with a mortgage. A life insurance policy can be ceded to cover your mortgage debt so that you don't have to buy extra mortgage insurance when you buy your first home.
- Have life insurance through your work. You should never rely only on life insurance at work, e.g., Group life because you could lose your job or decide to change jobs, thus losing that life insurance policy, resulting in insufficient cover.
- If you have a business partner or own a business, it might help to have a separate life insurance policy to cover your business obligations.

Key features and benefits

- 1 This is **flexible life cover**. You can get cover from as little as R250 000 or up to as much as R10 million.

- 2 Along with life cover, you can add dread disease and/or disability cover to your **Elevated Pure Life policy**, as long as you stay within the minimum and maximum cover ranges. For instance, you can get life cover of R250 000 and disability cover (*if you become disabled and totally or permanently unable to engage in your own or similar occupation*) or dread disease cover (*otherwise known as critical illness cover*) for R200 000.

- 3 You can also choose to include our **Expense Protector benefit**. This is a form of income protection and will pay out a monthly income if you're ever temporarily or permanently disabled by accident or illness.

- 4 If you pass away, a **R50 000 pay-now funeral benefit** is included. The pay-now benefit pays out to your nominated beneficiaries within 24-hours of a valid claim. The money it pays out can be used to help with funeral costs and other expenses. A 12-month waiting period may apply on natural death and a six-month waiting period on accidental death, from the commencement of the policy, before you can claim the funeral benefit. Once the claim has been approved, the balance of the life cover will be paid out. Pay-outs are tax free.

A photograph of a family of three—a woman, a man, and a young girl—smiling and hugging each other. The image is covered with a dark teal overlay, and the text is in white.

**Financial
protection and
peace of mind
for the family**

Things to consider

- Life Insurance is only issued to persons between the ages of 18 and 64.
- The cover does not decrease while the policy is active.
- No medical check-ups are required, but you have to complete an HIV test.
- Upgrade and get additional cover with no medicals.
- If you have a life insurance policy with another insurer that was taken out in the past 24-months, without loadings or exclusions, you may qualify to upgrade with 1Life and add up to R3 million to your existing cover without an HIV test or medical examination. Ts & Cs apply.
- Waiting period. You are covered immediately for accidental death and death from natural causes.
- Guaranteed assurability. You may increase your cover amount by up to 25% of the sum assured or max R10 million whichever is lower. This option is only available to you every three years or when certain predefined events happen, such as marriage, the birth of a child, or buying a new home. You must test negative for HIV, but no further medical underwriting is required at policy inception. Ts & Cs apply.
- Premium waiver: If the life assured suffers a dread disease and is paid a 100% lump sum dread disease benefit, the premiums for pure life and disability cover (*if applicable*) will not be charged for five years.
- A terminal illness benefit is automatically included in all life policies.

Building Generational Wealth

We believe that financial planning has the power to change lives with a 1-to-1 conversation. We believe that generational wealth starts with 1 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 a global financial services business, BHL, that 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 several industry firsts. We offer affordable, simple, and convenient products that meet the needs of all South Africans, through either age-rated or level premiums; annual contribution increases (ACI), with annual benefit increases (ABI).

Your best interest is our priority

It's always important to consult with your Financial Adviser and/ or a specialist professional to ensure that you understand all the relevant product terms.



**Your best interest
is our priority**

You can build generational wealth through our range of life insurance, investment products and estate planning solutions:

LIFE INSURANCE PRODUCTS

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

INVESTMENT PRODUCTS

- Fixed Return and Global Growth Protector
- Guaranteed Future Value Investment
- Living Annuity
- Retirement Annuity
- Tax-free Savings Account

**1Life, Life and Wealth
powered by 1Life Vantage**

1LIFE INSURANCE

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