



GET SALARY PROTECTION
WHEN YOU NEED IT MOST

1Life Expense Protector

1Life

Changing Lives

Licensed Life Insurer & FSP. Ts & Cs online.

**Get salary
protection
when you need
it most**



Being unable to work shouldn't mean you're unable to pay

We realise that your income sustains your lifestyle. A disabling accident or illness might leave you unable to work and without an income for a few months, but it certainly won't leave you without monthly expenses.

About the cover

Expense Protector is a form of income protection, which will pay out a monthly income if you're ever temporarily or permanently disabled by accident or illness. This money can be used to replace part of your monthly income, so that you can pay monthly living expenses, until you are well enough to return to work or until you retire.

1Life Expense Protector is what you need if you

- Earn and are reliant on a monthly income.
- Are self-employed.
- Have family or others who depend on you financially.
- Have no other source of income apart from your monthly salary.

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

1 Premium option 1

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

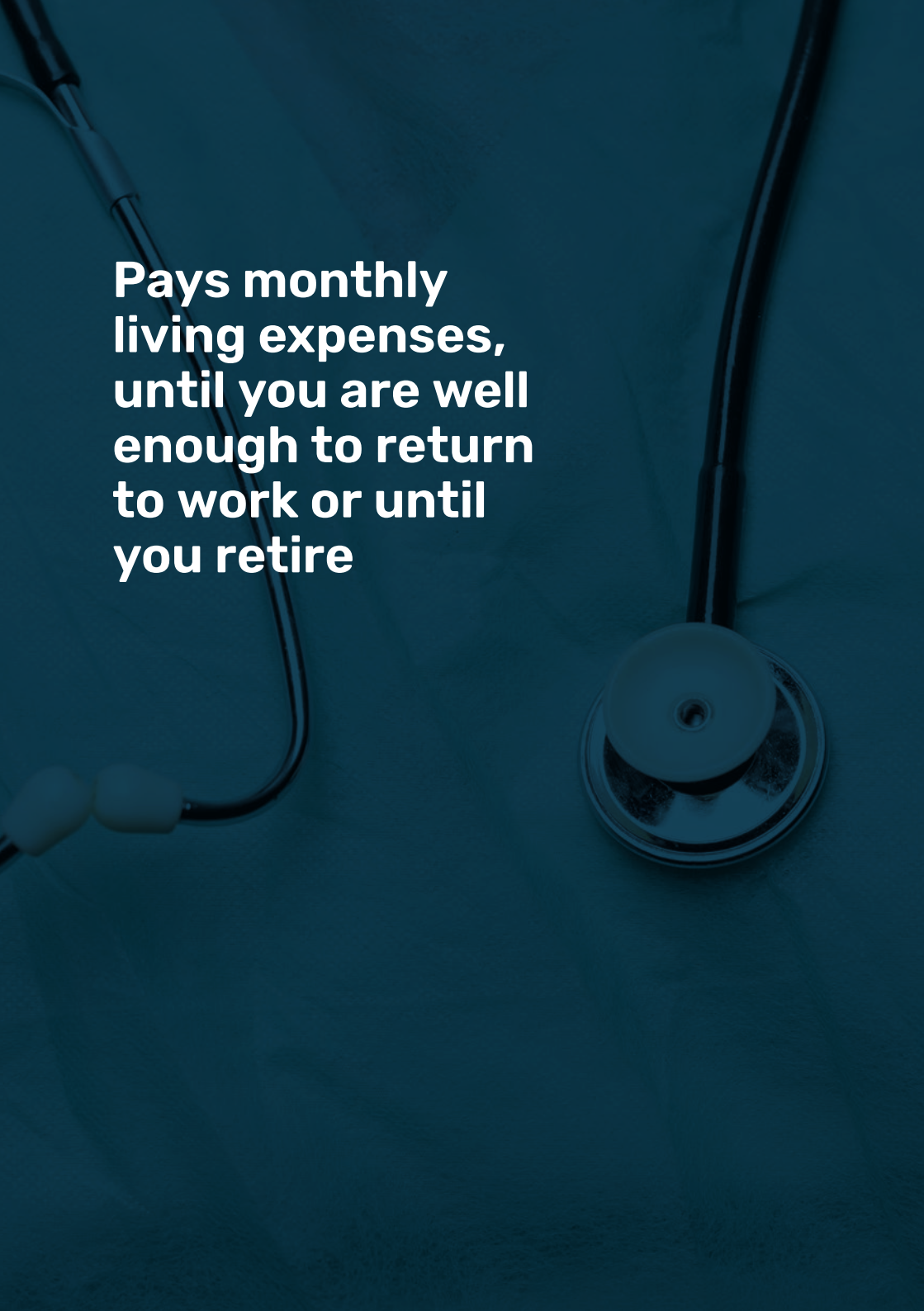
2 Premium option 2

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.

A stethoscope is positioned diagonally across the frame, with its chest piece on the right and its tubing extending towards the top left. The background is a solid dark blue color. Overlaid on the left side of the image is white text.

**Pays monthly
living expenses,
until you are well
enough to return
to work or until
you retire**

Key features and benefits

1



The pay-out on **Expense Protector** is limited to 75% of monthly income or R100 000, whichever is the lower.

2



An **occupation-based Expense Protector**, gives you the option to increase your benefit pay-out by 5% at inception of your policy, or per year, to keep up with inflation.

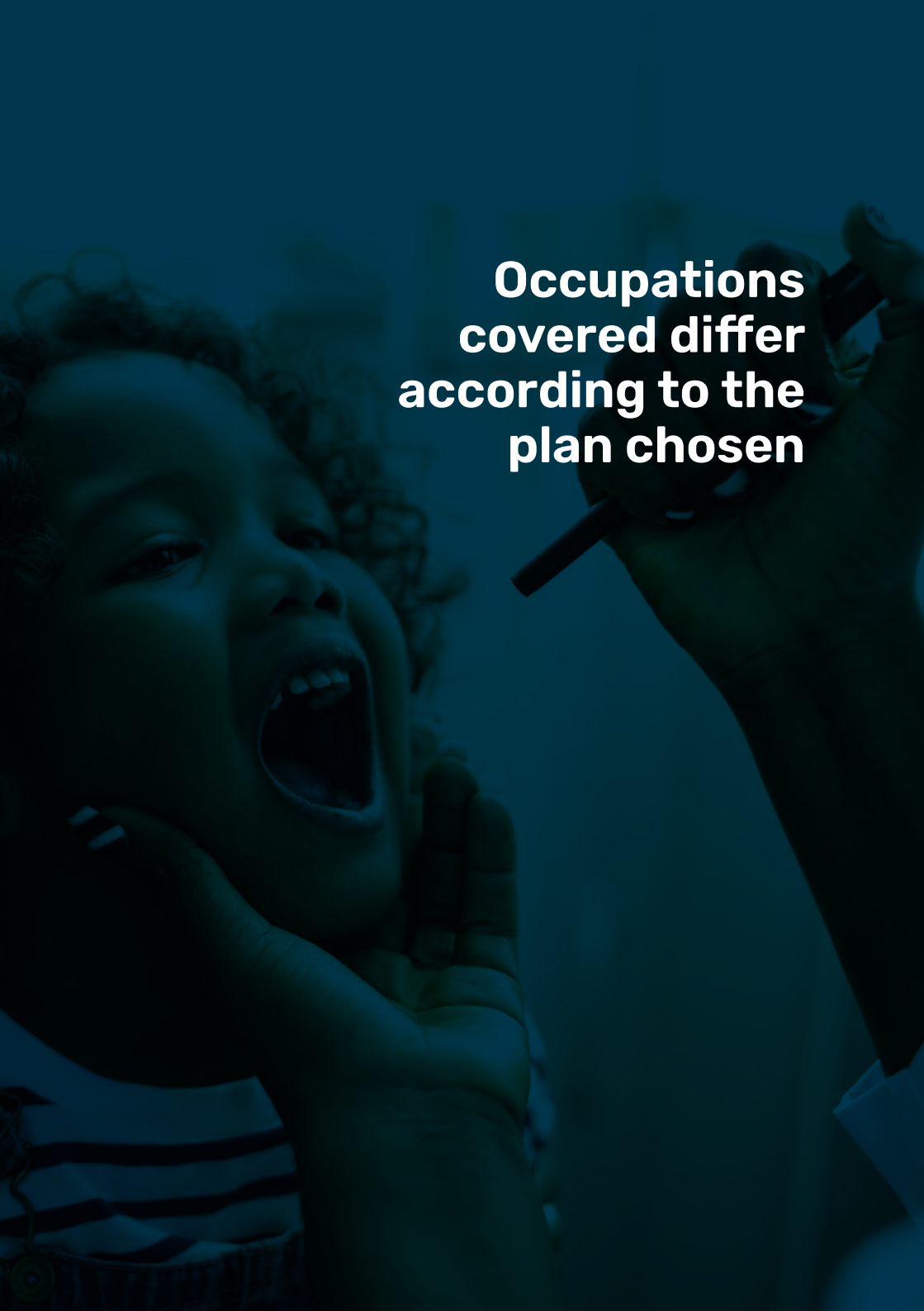
Things to consider

- Cover is available to people aged between 18 and 59 years.
- The cover expires at age 65 or when the pre-selected retirement age is reached.
- You are immediately covered for accidental disablement.
- No medical check-ups. Only an HIV test is required.
- Can be taken as part of our **1Life Elevated Pure Life cover**. You can choose to take out disability cover in the form of a lump sum or as an income benefit (Expense Protector); or take out a combination of both, or a stand-alone policy.

The type of occupations covered

The type of occupations covered differ according to the plan chosen. In addition, qualifying for Expense Protector is dependent on the type of occupation of the potential policyholder.

- Qualifying for Expense protector is based on occupation and underwriting.
- The life assured must inform the insurer if there is any change in occupation, within three (3) months of the said change.



**Occupations
covered differ
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plan chosen**

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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