



**GROW YOUR COVER AS
YOU MAKE BETTER
WELLBEING CHOICES**

**1Life
Pulse**

1Life

Changing Lives

Licensed Life Insurer & FSP. Ts & Cs online.

A blue-tinted photograph showing hands interacting with a tablet and a pen. The text "Life cover of the future" is overlaid in white. The background is dark and out of focus, showing more hands and papers.

**Life cover of
the future**

Cover that continues to grow

You deserve life cover that continues to grow as you make better wellbeing choices. Life cover that can help support your family if something happens to you. Life cover backed by sophisticated intelligence.

About the cover

1Life Pulse is life cover that continues to grow as you make better wellbeing choices, as tracked on your Samsung Galaxy Watch Active2.

Backed by sophisticated intelligence, this is life cover of the future – where your cover grows based on real time tracking of the choices you make to improve your wellbeing.

Why 1Life Pulse?

- Small lifestyle changes can make a big difference to your total sum assured.
- You don't need to be an athlete, just do the activities of life well.
- 1Life Pulse monitors your well-being even whilst you sleep.

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.

**Grow your life
cover with
better wellbeing
choices**



Key features and benefits

1



Life cover

2



Up to **R500,000** in additional cover
over two years

3



A **Samsung Galaxy Watch Active2**
that connects to your smartphone

4



Subscription to the **VeoSens Health
Management App**

How to activate 1Life Pulse

1. Ensure you have the **Galaxy Wearable App** downloaded to your smartphone (*available on Play Store and App Store*)
2. Pair your **Samsung Galaxy Watch Active2** to your mobile device (*refer to your Samsung Galaxy Watch Active2 quick start guide*)
3. Activate **1Life Pulse**
 - Open 1Life website, select Policyholder login
 - Enter your ID and the site will send you an OTP
 - Enter the OTP
 - Look for the 1Life Pulse product
 - 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 personal VeoSens login details
4. Download the **VeoSens App** to your smartphone (*available on Play Store and App Store*). Open your VeoSens App and follow the prompts to login and set up VeoSens on your Samsung Galaxy Watch Active2.



How to grow your life cover

- You can grow your life cover by up to R500,000 over two years.
- When you sign up for 1Life Pulse, you are immediately allocated a Base Bonus Cover starting from R50,000.
- You can then grow your cover in two ways: 50% by simply monitoring your activities on your Samsung Galaxy Watch Active2 and another 50% by making positive lifestyle changes to improve your wellbeing.
- You can grow your cover up to R16,320 per month or R526 per day.

Bonus cover options available on 1Life Pulse Cover

Cover starts from R1 million sum assured to get up to R250 000 bonus cover all the way up to >R2.5 million sum assured taken out to get up to R500 000 bonus cover. New cover options:

| Underlying policy sum assured | R1m - 1.5m | R1.5m - 2m | R2m - 2.5m | > R2.5m |
|-------------------------------|-------------|-------------|-------------|-------------|
| Maximum bonus cover | R250,000.00 | R300,000.00 | R400,000.00 | R500,000.00 |
| Base cover | R50,000.00 | R75,000.00 | R100,000.00 | R125,000.00 |



Grow your cover

Grow your cover by making better lifestyle choices

- Act on the recommendations prompted by the **VeoSens app** on your **Samsung Galaxy Watch Active2**.
- Look after your heart and general well-being by:
 - Increasing activity time and intensity (*if recommended*)
 - Losing excess body fat or stopping smoking
 - Improving 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.

Things to consider

- 1Life Pulse is available to customers who qualify based on income and a healthy credit score, upon taking up a new **1Life Elevated Pure Life** policy with a minimum cover amount of R1 million. It is an optional and additional benefit to your life insurance cover.
- 1Life Pulse has an initial term of 24-months whereafter the total Bonus Cover earned at that stage will be added to the sum assured of the underlying **1Life Elevated Pure Life** 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**.
- The bonus is earned according to a pre-determined formula and depends on your engagement and health scores – each contributing to 50% of the bonus. For the engagement element, if the Samsung Galaxy Watch Active2 is worn for 20 days per month, the full bonus for this component is given (*50% is given if it is worn for 15 days*). Total monthly potential engagement bonus is up to R8,160 per month.
- 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.
- You 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.

- Your 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 7th of every month until the end of the 24-month period.
- Should you cancel your **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.
- The **1Life Pulse** benefit and associated health scores do not constitute medical advice or diagnosis and only serve as a solution to assist you to monitor your health and well-being.
- The cost of **1Life Pulse** will be included in your monthly premium.
- 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.
- The LifeQ Covid-19 screening app is now included and works together with the Samsung Active2 device and runs on the data that is synced to the Veosens App. It can assist in slowing down the spread of Covid-19 and the pre-symptomatic detection, encouraging individuals to isolate earlier rather than later.

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**

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