



# Provide enough early on

At 1Life, we know you shouldn't have to worry about spending your hard-earned savings or borrowing money to bury your family members. Funerals are expensive and come with many unexpected costs.

Provide enough, early on.

#### **About the cover**

1Life Funeral Cover protects against the often, unexpected cost of a funeral. You can include yourself and your immediate family as well as extended family members on one policy.

You or your policy beneficiaries will receive a lump-sum pay-out within 48-hours of a valid claim. Loved ones will have the money that they need to arrange a funeral for an insured member. The money can be used to pay for the funeral, to arrange food, for transport during the funeral, for groceries, for a memorial and/or for repatriation.

## Key features and benefits



- You **choose between R10 000 and R50 000 cover** for the main member and between R5 000 and R50 000 cover for the main member's spouse. Additional members, such as children, parents or extended family members, can get cover of up to R50 000. Limits apply depending on the age of the children.
- Cover includes a **burial repatriation service** from anywhere within the borders of South Africa to the place of burial, a R5 000 memorial benefit for members over the age of 14 years and a R6 000 grocery benefit. You can include your spouse, up to five children and 11 extended family members on your funeral policy.
- Claims **pay out within 48-hours** and you choose how much cover you want and a monthly premium you can afford.

  Funeral cover for family members, such as children, parents or extended family members, can be added onto the policy.

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### Things to consider

- The main member and their spouse must be under the age of 65 years to take out cover.
- Accidental death is covered from the day that 1Life receives the client's first premium.
- Any person covered is covered for death by natural causes after 6 months and 6 premiums.
- If the main member has another funeral policy being replaced by this one and has gone through the waiting period or part thereof on that policy while still active, only the balance of the waiting period will apply on this policy, if any.
- Claims are paid out within 48-hours, provided that all claims documentation has been submitted and approved.
- It's easy to pay premiums with a convenient monthly debit order.
- The funeral plan is flexible. You may add children, parents or extended family members to the policy at any time. No premium increases for the first 12 months.
- Premium waiver. If the main member passes away, cover will remain in place for other members on the policy for an additional 24-months, provided that the main member has had continuous, uninterrupted cover for 6 (six) months plus. No further premiums will have to be paid during this time.
- Continuation option. If the main member passes away, the first spouse of the main member (or eldest additional member) is entitled to exercise a continuation option, if they comply with a specific entry age, whereby the policy continues to provide cover for the additional members.
- We provide help with the legal requirements of funeral and claim procedures.
- We provide advice on obtaining a death certificate and associated documents, if necessary.





### **Building Generational Wealth**

We believe that financial planning has the power to change lives with a 1-to-1. We believe that generational wealth starts with one 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.

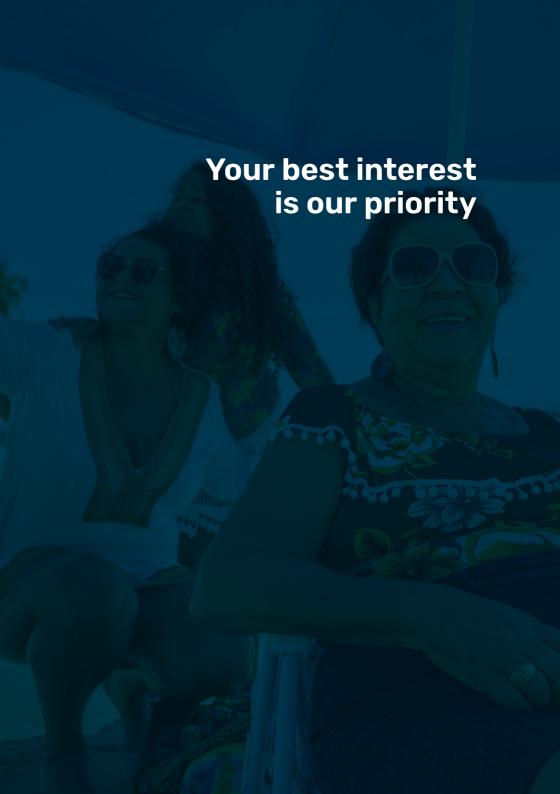
1Life has been in operation since 2006 and forms part of a broader group of companies under the TIH (Telesure Investment Holdings) umbrella in South Africa. TIH in turn, forms part of our global holding company, BHL, which currently has an international footprint spanning eight countries across four 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 a number of industry firsts.

We offer affordable, simple and convenient products that meet the needs of all South Africans, through either age-rated or level premiums; or annual contribution increases (ACI) or 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 concerning your policy.



You can build generational wealth through our range of life insurance and investment products:

## LONG-TERM INSURANCE PRODUCTS

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

# 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

Auto & General Park
PO Box 11250 1 Telesure Lane, Riverglen
Dainfern 2191, Johannesburg
www.1life.co.za