




SECURE YOUR FAMILY'S  
DREAMS AFTER YOU'RE  
GONE

---

# 1Life Limited Underwriting Pure Life Cover

**1Life**

Changing Lives

A photograph of a woman and a young girl embracing. The woman is on the right, smiling broadly, with her arms around the girl. The girl is on the left, looking down and smiling. The entire image is overlaid with a semi-transparent blue filter. The text is positioned in the upper left quadrant.

**Secure your  
family's future  
with limited life  
cover**

# Keep your family's dreams a reality even after you're gone

---

You realise the need to protect your family's income after you are gone. You are concerned that they might be left financially insecure, with medical expenses and no means of income.

But you don't want to go through the cumbersome procedure of purchasing comprehensive life insurance and are looking for an alternative option, that will keep your family's dreams a reality.

# About the cover

Life insurance is the financial protection your family needs against the death of a breadwinner. 1Life Limited Underwriting 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 cover and daily living expenses.

With 1Life Limited Underwriting Pure Life Cover one cash amount of up to R500 000 is paid out to your chosen beneficiaries in the event of natural or accidental death.

## **1Life Limited Underwriting Pure Life 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.
- Have life insurance through your work. You should not rely solely 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 or resulting in insufficient cover.
- Already have life cover, but would like a convenient way to top up cover without going through a fully underwritten process.

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.



**Protect your  
family needs  
against the  
death of a  
breadwinner**

# Key features and benefits

1



Provides you with **life cover** by completing an evaluation of up to eight questions. You can get cover for as little as R150 000 or up to as much as R500 000.

---

2



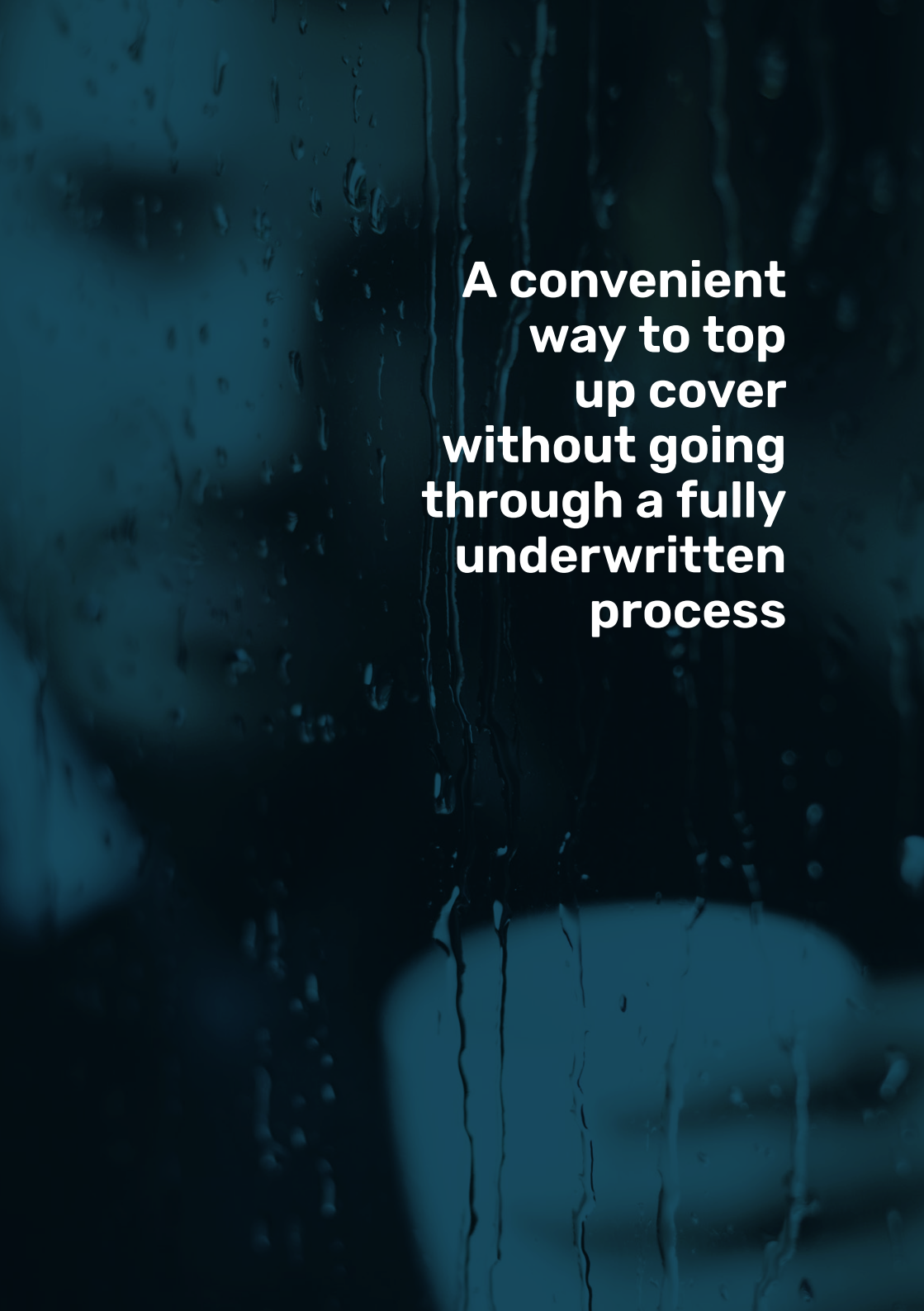
A R50 000 pay-now benefit is included. The **pay-now benefit** pays out to your nominated beneficiaries within 48-hours of a valid claim. The money it pays out can be used to help with funeral costs and other expenses. A 12-month waiting period may apply on natural death and a six-month waiting period on accidental death, 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.

---

# Things to consider

- Life Insurance is only issued to persons between the ages of 18 and 59.
- The cover does not decrease while the policy is active.
- Limited underwriting (up to eight questions) and no medical check-ups or HIV testing is required.
- Waiting period. You are covered immediately for accidental death and there is a waiting period of six months for natural death. For the pay-now funeral benefit, there will be a waiting period of six months for death due to accidental cause and a twelve-month waiting period for death due to natural causes.
- A terminal illness benefit is automatically included in the policies.





**A convenient  
way to top  
up cover  
without going  
through a fully  
underwritten  
process**

# 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 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**

Auto & General Park

PO Box 11250, Johannesburg, 2000

1 Telesure Lane, Riverglen

Dainfern 2191

[www.1life.co.za](http://www.1life.co.za)