



**AFFORDABLE FUNERAL  
COVER FOR YOUR FAMILY  
WITH LIFE COVER**

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**1Life Pure  
Life Plus  
Cover**

**1Life**

Changing Lives

**Combine  
affordable  
funeral cover  
for your family  
with your life  
cover**



# Protect your family's future

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You have great hopes and dreams 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? How would your family survive the loss of your income? Would your family be left with medical expenses that can't be paid? How would they survive without you and the income that you provide? 1Life's Pure Life Plus is a cost-effective way to get Pure Elevated Life cover and funeral cover for your family as well as extended family members on one policy.

# About the cover

Life insurance is the financial protection your family needs against the death of a breadwinner. **1Life Pure Life Plus 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 can qualify for either 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 pass away from 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.

# Pay now benefit

A R50 000 pay-now funeral benefit known as Pure Life Plus cover is included, which pays out to your nominated beneficiaries within 48-hours of a valid claim. If the life assured is only covered for accidental death, then the benefit will only be paid out in the event of accidental death by accidental causes. Waiting periods apply.

Funerals are expensive and come with many unexpected costs. The money from your funeral benefit pay-out can be used to pay for the funeral itself or for transport during the funeral, a memorial and/or repatriation. What's more, your family will be looked after financially, by a pay-out of the additional life cover provided by our 1Life Pure Elevated Life Cover policy. For your family members funeral cover protects against the often-unexpected cost of a funeral. 1Life's Pure Life Plus provides cost-effective funeral cover for your loved ones, which may be added to our 1Life Pure Elevated Cover, providing basic cover for your 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 to cover funeral expenses.

## **1Life Pure Life Plus cover is what you need if**

- Are thinking of or already have Pure Life Elevated Life cover. 1Life Pure Life Plus cover is an add-on product to our Pure Life Elevated Life cover.
- If you are starting a family or already have a family or other people who depend on you for financial support and would like to make provision for their funeral cover.
- 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.

# Key features and benefits

1Life Elevated Pure Life cover is **flexible comprehensive life cover**. You can get cover of as little as R250 000 or up to as much as R10 million. You can also choose to take up only one benefit or take out cover on several benefits, as long as you stay within the minimum and maximum cover ranges.

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 R250 000.

If you pass away, a R50 000 pay-now funeral benefit is included. The funeral benefit is only available after six (6) months for death due to accidental causes and after twelve (12) months for death due to natural causes, from commencement of policy. The money it pays out can be used to help with funeral costs and other expenses. Once the claim has been approved, the balance of the life cover will be paid out. Pay-outs are tax free.

**Funeral cover** for family members, such as children, parents or extended family members, can be added onto the policy. Under the funeral cover, family members' cover includes a burial repatriation service from anywhere within the borders of South Africa to the place of burial. A memorial benefit to the value of R5 000 is included for members over the age of 14 years. You can include your spouse, up to five children and 11 extended family members per policy. Valid claims pay out within 48-hours and you choose how much cover you want and a monthly premium you can afford.

**Your family will  
be looked after  
financially.**





# Things to consider

- The life assured and spouse must be under the age of 65 years to take out cover.
- It's easy to pay premiums with a convenient monthly debit order.
- 1Life Pure Life Plus cover is flexible. You can add children, parents or extended family members to the policy at any time.
- Premium waiver. If the life assured dies, cover will remain in place for other members on the policy for an additional 24-months. No further premiums will have to be paid during this time.
- 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.
- The life assured cannot add additional funeral cover for himself/herself as an additional member because the pay-now funeral benefit is already included in the life sum assured.

# 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**

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