

1Life Risk Product Suite



1LIFE ELEVATED PURE LIFE COVER (COMPREHENSIVE AND ACCIDENTAL COVER)

Up to R10 million sum assured with choice between level or age related premium increases.

- Full medical underwriting including HIV test
- No waiting periods applicable
- R50 000 - Funeral Benefit (natural/accidental death in the case of comprehensive cover and accidental death cover only in the case of accidental cover)
- Guaranteed Assurability of up to 25%
- Terminal Illness benefit
- Premium waiver up to 5 years
- Select up to 10 beneficiaries
- Whole of life policy

1Life Pure Life Plus: Is an optional addition, where a spouse, up to five children and 11 extended family members can be added for funeral cover.



1LIFE FUNERAL COVER

Up to R50 000 sum assured.

- Up to 16 members covered
- No underwriting required
- 6-month natural death waiting period
- 1-month accidental death waiting period
- No waiting period on accidental death after the first premium
- Repatriation, Headstone and Grocery benefit
- 2-year premium waiver benefit
- Whole of life policy



1LIFE PURE LIFE COVER - LIMITED UNDERWRITING

Up to R500 000 sum assured.

- Limited underwriting (6 questions)
- No HIV test required
- R50 000 - Funeral benefit (natural/accidental death)
- No waiting periods applicable
- Terminal Illness benefit
- Select up to 10 beneficiaries
- Whole of life policy



1LIFE ALL WOMAN COVER

Up to R1 million sum assured.

- Standalone policy cover for women
- Limited underwriting with no HIV test
- Female and children's cancers
- Pregnancy and new-born complications
- Accidental HIV exposure
- Lupus
- Additional tailored female lifestyle benefits



1LIFE DISABILITY COVER

Up to R10 million sum assured.

- Standalone policy
- Full medical underwriting including HIV test
- No waiting periods applicable
- Event or Occupation based disability
- 50% or 100% pay-out
- Guaranteed Assurability of up to 25%
- 5-year premium waiver benefit
- Selected retirement age



1LIFE DREAD DISEASE COVER

Up to R4 million sum assured.

- Standalone policy
- Full medical underwriting including HIV test
- No waiting periods applicable
- Life impacting pay-out - 25%
- Life threatening pay-out - 100%
- Guaranteed Assurability of up to 25%
- Whole of life policy



1LIFE EXPENSE PROTECTOR COVER

75% of total CTC up to R100 000.

- Standalone policy
- Full medical underwriting including HIV test
- 3-month waiting period or 1 month if self-employed
- Own occupation and Event based
- Protection of income if unable to work due to illness or injury
- Level sum assured or increasing at 5%
- Up to retirement age of 65



1LIFE WILLS AND ESTATE PLAN

Online Will. Liquidity benefit, estate shortfall lumpsum and monthly income.

- Estate shortfall lump sum paid out to the Estate
- Monthly income paid to chosen beneficiary for selected months
- Liquidity benefit up to R50 000 paid out to beneficiary within 48 hours of successful claim
- Online, valid, signed and retrievable Will
- Support from fiduciary experts
- Zero disintermediation
- Earn a share of the executor fees
- Savings on executor & conveyancing fees and estate costs

Guaranteed Assurability

- Can increase the sum assured amount every three years by up to 25% or the maximum sum assured without underwriting other than a negative HIV test.

Terminal Illness benefit

- If a client has less than 12-months to live which is confirmed by the 1Life Chief Medical Officer, they can receive the full Life sum assured to enjoy whilst alive and all other benefits cease.

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.
- 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.
- 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.

Expense protector cover is not available on age rated premium pattern

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1Life

Changing Lives