

1Life Elevated  
Pure Life Cover

**1Life**

Vantage

# 1Life

## [ ELEVATED PURE LIFE COVER ]

### **LOOK AFTER YOUR FAMILY'S FINANCES EVEN AFTER YOU'RE GONE**

You have great dreams and hopes 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? Would they be left with medical expenses that can't be paid? Would they be financially secure? How would your family survive the loss of your income?

Secure your family's future with comprehensive life cover.

Life insurance is the financial protection your family needs against the death of a breadwinner.

**1Life Elevated 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 costs and daily living expenses. You have two cover options: Comprehensive cover or accidental cover:

#### **COMPREHENSIVE COVER**

A cash amount from R100 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 R50 000 up to R10 million is paid out to your chosen beneficiaries, but only if your death is accidental. Please note, if you die of natural causes, this policy will not pay out. We offer a range of premium options:

#### **Premium Options**

1. A level-rated premium that increases each year at a fixed percentage; or
2. Especially for younger policy holders, an age-rated premium increase, which increases as you get older.

## **1LIFE ELEVATED PURE LIFE COVER 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.
- Plan on buying a home with a mortgage. A life insurance policy can be ceded to cover your mortgage debt so that you don't have to buy extra mortgage insurance when you buy your first home.
- Have life insurance through your work. You should never rely only on life insurance at work, because you could lose your job or decide to change jobs, thus losing that life insurance policy.
- If you have a business partner or own a business, it might help to have a separate life insurance policy to cover your business obligations.

## **KEY FEATURES AND BENEFITS**

This is flexible comprehensive life cover. You can get cover of as little as R100 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. For instance, you can get life cover of R200 000 and disability cover (if you become disabled and totally or permanently unable to engage in your own occupation) or dread disease cover (otherwise known as critical illness cover) for R200 000.

You can also choose to include our Expense Protector benefit, which is a form of income protection and will pay out a monthly income if you're ever temporarily or permanently disabled by accident or illness.

If you die by accident, a R50 000 pay-now funeral benefit is included. The pay-now benefit pays out to your nominated beneficiaries within 24 hours of a valid claim. The money it pays out can be used to help with funeral costs and other expenses. A waiting period may apply 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 64.
- Fixed premiums. There is no increase in your premiums for the first 24 months. After that, they will increase by only 5% per year. Your cover will stay at the same level.
- The cover does not decrease while the policy is active.
- No medical check-ups are required, but you do have to have an HIV test and let us know the results within three months of your policy's date of commencement.
- Upgrade and get additional cover with no medicals.
- If you have a life insurance policy with another insurer that was taken out in the past 24 months, without loadings or exclusions, you may qualify to upgrade with 1Life and add up to R3 million to your existing cover without an HIV test or medical examination.
- **Waiting period.** You are covered immediately for accidental death and death from natural causes.
- **Guaranteed assurability.** You may increase your cover amount by up to 25% of the sum assured. This option is only available to you every three years or when certain predefined events happen, such as marriage, the birth of a child, or buying a new home. You must test negative for HIV, but no further medical underwriting is required at policy inception. Ts & Cs apply.
- **Premium waiver.** If the person whose life is assured experiences a 100% occupational disability and is paid a lump sum disability benefit, the premiums for life cover and dread disease cover (if applicable) will not be charged for a period of five years.
- A terminal illness benefit is automatically included in the policies.

## 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 product terms that apply to your policy.

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, the first of which was launched in 1985. TIH 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 promise more than just insurance. We offer affordable, simple and convenient products that meet the needs of all South Africans, through either age-rated or level premiums. We ensure that your family always has the money they need to survive and prosper, using our range of long-term 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
- Limited Underwriting Pure Life cover
- Pure Life Plus, life cover combined with funeral cover for extended members

### **INVESTMENT PRODUCTS**

- Fixed Return and Global Growth Protector
- Guaranteed Future Value investment
- Living annuity
- 1Life Pulse
- Retirement annuity
- Tax-free savings account

1Life Life and Wealth  
powered by



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