



Pulse Life Cover

1Life

Changing Lives



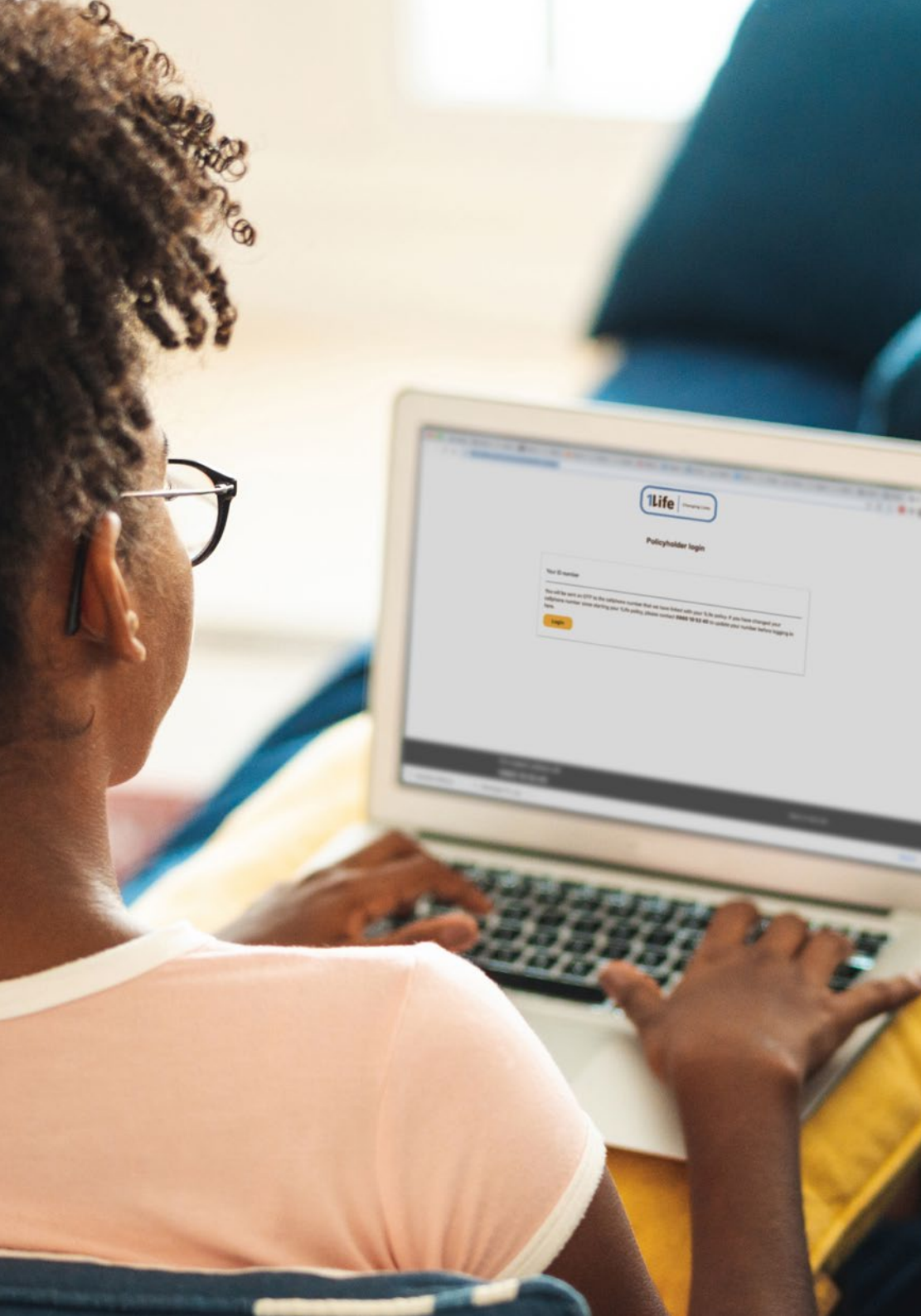
Do life better and grow your life cover today

Welcome to 1Life Pulse, where growing your life insurance is as simple as taking the stairs, walking your dog or getting eight hours shut eye.

That's right.

By pairing Your Samsung Galaxy Watch Active2 and the VeoSens App you can watch your Life Insurance cover grow by up to R500 000 while you do life better.



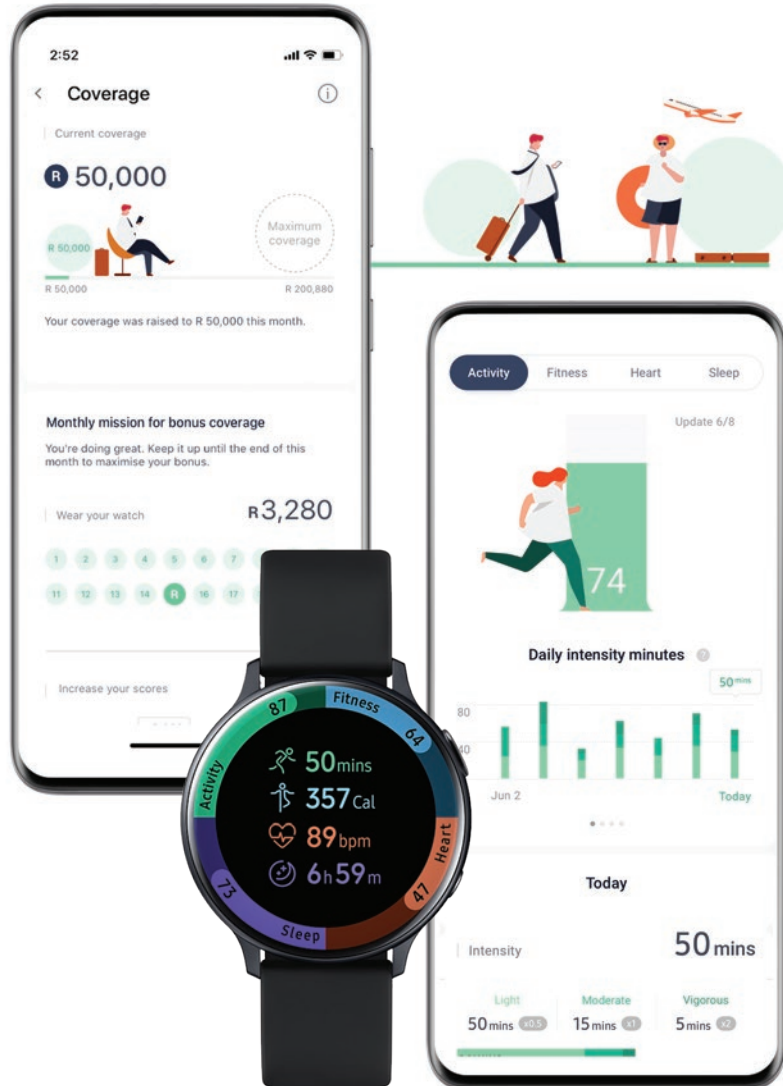


How to get started

- 1** Register on the 1Life website (Policyholder login), and you will receive your **VeoSens login details**.
- 2** Download the VeoSens app from **Google Play** or the **Apple App Store**.
- 3** Download the Galaxy app from **Google Play** (Galaxy Wearable) or the **Apple App Store** (Galaxy Watch).
- 4** Pair the watch and your mobile phone.
- 5** Open the VeoSens app, select 1Life as your insurer and capture your profile details.

If you have issues with syncing your watch with the app, contact 1Life Client Services on **0860 10 51 94** or **clientservices@1life.co.za**.

All that's left for you to do is wear your watch and start doing life better - with Life Insurance cover that grows with every healthy step you take.



How to grow your cover

Now that you're all synced up, growing your Life Insurance cover is as easy as playing fetch with your furry friend.

When you signed up for 1Life Pulse and activated VeoSens, you were immediately allocated your Base cover (see table below), the amount depends on the sum assured you chose.

The cover is earned according to a pre-determined formula and depends on your engagement and health scores – each contributing to the cover. For the engagement element, if the **Samsung Galaxy Watch Active2** is worn for 20 days per month, the full bonus for this component is given (50% is given if it is worn for 15 days).

That's up to R16 230 per month or R514 per day. It all adds up. The more life cover you have, the bigger your maximum bonus.

Underlying policy sum assured	R1m - 1.5m	R1.5m - 2m	R2m - 2.5m	> R2.5m
Maximum bonus cover	R250,000.00	R300,000.00	R400,000.00	R500,000.00
Base cover	R50,000.00	R75,000.00	R100,000.00	R125,000.00

So, go on, do life better and grow your Life Insurance cover by up to R500 000.



How to get more out of 1Life Pulse

Act on the recommendations prompted by the **VeoSens app** on your **Samsung Galaxy Watch Active2**.

Using the bio-signals recorded by your smartwatch, VeoSens assesses your **lifestyle and physical state**, and provides you with four scores:



Wearing your smartwatch for a minimum of 18 hours a day counts as one day, and at least seven days' worth of data is required to generate your scores. Your scores will be updated daily based on your health data over the last 28 to 31 days. Your scores will fall into one of five categories: "very low", "low", "fair", "good", "excellent". That's why it's important to get into the habit of wearing your smartwatch. Here's how your scores are determined, and how you can improve them.

The Activity Score



This measures how physically active you are. Depending on what your heart rate is during physical activity, the intensity will fall into one of three categories: “light”, “moderate”, or “vigorous.” The more energy you exert during an activity, the more weight is given to your Intensity Minutes.

For example, a power walk is given more weight than a light stroll, and a brisk jog over a power walk. You’ll obtain higher scores if you log over 150 Intensity Minutes each week, and even higher scores if you go over 300 Intensity Minutes.

The Fitness Score



This measures cardiorespiratory fitness by tracking the results of your regular physical activity. If your movement indicates exercise activity that’s above “moderate”, your smartwatch will automatically detect it, and measure your heart rate and the number of calories burned. Your “moderate” or “vigorous” level of activity, BMI and resting heart rate (RHR) are taken into account when determining your VO2 max. You could receive a higher Fitness Score if you improve your VO2 max by engaging in above-

moderate exercise regularly.

What is VO2 max, you ask? It’s the maximum amount of oxygen your body utilises while exercising. The higher your VO2 max is, the higher your cardiorespiratory endurance is. FYI, the average marathoner’s VO2 max is around 77 to 85, while the average person’s VO2 max is around 27 to 40.

The Heart Score



This measures your heart health. It’s a comprehensive score that’s determined by your continuously monitored heart rate, which takes your age and gender into account. Keep in mind the healthier one’s heart is, the lower the resting heart rate (RHR) is. Having a lower RHR means your heart is working more efficiently by pumping less.

You can improve this score by adopting healthy habits such a regular exercise, managing your stress level, eating healthy, and getting adequate sleep.

The Sleep Score



Finally, the Sleep Score is measured by how long, regularly and well you’re sleeping. You’ll receive a higher score if you get restful sleep for about 7 to 9 hours a night, and have the same bedtime and wake-up times. A good night’s rest requires that you have the right proportion of light, deep and REM sleep. How much you wake, move, and spend in each sleep stage also affects your overall sleep score. Sleep well at night by getting plenty of sunshine during the day, avoiding caffeine in the late afternoon, and adjusting the temperature, brightness, and noise level of your room to create an optimal sleep environment.

Just tap on “information” to learn more about the scores.

As your health scores improve, feel your overall health improve as well!



Once you've activated 1Life Pulse, why not check out some of the other options available to you in the **1Life Policyholder Portal**.

You can do things such as:



Update/Change your beneficiary details



Download your policy documentation



Make payments of any outstanding premiums



View your VeoSens login details

Remember, with 1Life Pulse, you get the **best of both worlds** – better wellbeing and your family's protection.

Frequently asked questions

What is the difference between 1Life Pulse and other 1Life life insurance products?

With 1Life Pulse you can earn up to R500 000 additional life cover when you make better lifestyle choices through the VeoSens health management app.

What if I already have life insurance?

You may take out the 1Life Pulse offer provided you have not exceeded your individual affordability, as stipulated by industry regulation.

How is my bonus cover calculated?

The bonus is earned according to a pre-determined formula and depends on your engagement and health scores – each contributing 50% of the bonus.

For the engagement element, if the Samsung Galaxy Watch Active2 is worn for 20 days per month, the full engagement bonus is earned (50% is given if it is worn for at least 15 days). Total monthly potential engagement bonus is R16 230, depending on cover taken.

The health score is made up of sleep, activity, fitness and heart scores. Each component carries equal weight and is evaluated and allocated a bonus separately.

Do I need to be a member of a gym to grow my cover?

You do not have to be a member of a gym to grow your cover. Your health score includes a fitness element; however, it is not specific to gym membership and there are other non-fitness elements that also impact your life cover.

When does my bonus cover get allocated?

Your health score is calculated daily, and your total accumulated bonus cover will reflect on your VeoSens app under 'coverage'. It is then updated on your policy schedule on the 1st of every month until the end of the 24-month period.

Who do I contact if I have issues with syncing the app?

Contact 1Life Client Services on 0860 10 51 94 or clientservices@1life.co.za.

Who do I contact if I have issues with the watch?

Contact 1Life Client Services on 0860 10 51 94 or clientservices@1life.co.za.

Can I get this offer if I don't have a Samsung smartphone?

The offer is available to all users whose smartphones are on Android or iOS operating systems.

Are there any other watches available with 1Life Pulse?

1Life Pulse is currently only available with the **Samsung Galaxy Watch Active2**.

What is the warranty on my device?

Warranty starts from the day you open the seal on the device packaging. Refer to your Samsung Galaxy Watch Active2 Quick Start guide for more information.

If I cancel my policy, do I still keep my watch?

Should you cancel your 1Life Pulse cover at any time during the 24-month period, the full price of the watch will become due and payable immediately to 1Life.

Should you need further assistance, please call us on

0860 10 53 40
clientservices@1life.co.za

1Life Pulse is proof that small changes can add up
and make a real difference.

1Life - Changing Lives



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

1Life Insurance Limited is an authorised life insurer and financial services provider - 24769.
1Life Pulse is an optional benefit at an additional cost, subject to specified qualifying criteria. Ts & Cs online.