



## 1LIFE ELEVATED PURE LIFE COVER: COMPREHENSIVE OR ACCIDENTAL COVER

Up to R12 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 EXPENSE PROTECTOR COVER 75% of total CTC up to R100 000.

- 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 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
- Repatriation, Headstone and Grocery benefit
- 2-year premium waiver benefit
- 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 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 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 Insurance 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 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

Your broker consultant:

Name:

Cell:

Email:

## Get MORE with 1Life

Contact your specialist broker consultant today to discuss our partnership opportunities or find out about what 1Life has to offer our partners.

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