

Product Features and Benefits

Your customers get:

- Up to **R500 000** cover.
- **No waiting periods** for either accidental or natural death.
- All it takes is a few lifestyle and medical questions, **no HIV test**.
- Benefit is paid out within **24 hours of receipt of full and correct information**.

Specific Features ECC Life Cover:

1. The cover does not expire at any age – customers are covered for life.
2. Tailor the cover to suit the customer's needs: have cover increase with inflation or keep the cover level. The premium pattern will vary correspondingly.
3. Ensure that all their loved ones' financial needs are taken care of when they pass by being able to name up to 10 beneficiaries on their policy.
4. Truth About Money and ForKeeps benefits are automatically included in the offering.
5. Truth About Money is an initiative created by 1Life Insurance to provide easy access to financial literacy for all South Africans. Truth About Money provides an exciting range of financial education courses, including 30-minute short courses for tweens, generational wealth builders and South Africans ready to make the change and learn to live debt free. The offering also includes debt management services, a wills & estate benefit and a legal assistance benefit.
6. ForKeeps enables customer to create a digital legacy for their loved ones once they are no longer around. Customers can download the app and follow the instructions to leave a digital legacy for loved ones that will keep your memory alive, forever.
7. R50 000 of the sum assured is in the form of an early pay-out to help cover funeral costs and other immediate expenses. The early pay-out is available after 6 months for accidental death and after 24 months for natural causes, provided that premiums are up to date.
8. Option of an early pay-out on diagnosis of terminal illness where the life assured is expected to have less than 12 months to live. If elected, the terminal illness benefit provides financial relief for expenses such as medical bills or making the policyholder's remaining life more comfortable and less financially stressful.