

# 1Life

Generational Funeral Plan

PRODUCT

**This module deals with the 1Life Generational Funeral plan that is specifically designed for qualifying SASSA grant recipients.**

**Agents qualifying to sell the SASSA product must complete this training in full, pass all assessments and sign and adhere to the Treating Clients fairly declaration.**

# PRODUCT OVERVIEW

## PRODUCT KNOWLEDGE

**As a Sales Agent, having a deep understanding of the insurance products you represent is not just a requirement—it's a reflection of your professionalism and integrity. Mastery of product knowledge enables you to engage confidently with clients, address objections effectively, and ensure that every policy sold aligns with the client's actual needs.**

### The 1Life Generational Funeral Plan – Summary

- This is an individual funeral policy designed specifically for SASSA Grant holders.
- Individual cover for the Main SASSA Grant recipient aged 18 or older.
- Add 2 children (biological or adopted) aged 0 to 21 last birthday.
- Accidental death paid immediately.
- Death due to natural causes waiting period of 6 months.

### Exclusions:

- Suicide in the first 12 months.
- Death due to committing a criminal act.
- Qualifying clients will pay their policy premiums directly from SASSA Grant and not the bank account.

# Section 1

## **Role Players and Relationships**

# Section 1

## Role Players and Relationships

POLICYHOLDER	<ul style="list-style-type: none"><li>• The policyholder on this policy must be a natural person.</li><li>• The policyholder must be the main life assured.</li><li>• The policyholder must be a South African citizen.</li></ul>
PREMIUM PAYER	<ul style="list-style-type: none"><li>• The premium payer on this policy must be a natural person.</li><li>• The premium payer needs to be the same as the policyholder.</li><li>• The premium payer must be the main life assured.</li></ul>
SASSA GRANT	<p>The premium payer must be a SASSA Grant recipient (Grants are paid between the 3rd and the 10th of each month).</p> <ul style="list-style-type: none"><li>• Old Persons Grant.</li><li>• Disability Grant.</li><li>• War Veterans Grant.</li></ul>
MAIN LIFE INSURED	<p>The main life assured on this policy must be a natural person and there must be a main life assured on the policy.</p>

# Section 1

## Role Players and Relationships

LIFE ASSURED	This is any person who is covered by the policy. They will be listed on the policy schedule.
CHILD/CHILDREN	<ul style="list-style-type: none"><li>• These are biological or legally adopted children of the main life assured.</li><li>• Maximum 2 children are covered.</li></ul>
BENEFICIARY	<ul style="list-style-type: none"><li>• The beneficiary must be a natural person.</li><li>• This is the person who receives the benefit when the policyholder dies.</li><li>• The policyholder may nominate a beneficiary, preferably with an account into which the claim amount may be deposited electronically.</li><li>• If the nominated beneficiary is a minor, the money will be paid to their legal guardian.</li><li>• If the policyholder did not nominate a beneficiary or the nominated beneficiary cannot be found, the money will be paid into the policyholder's estate.</li></ul>

# Section 1

## Role Players and Relationships

WHAT DOES THE FUNERAL BENEFIT DO?	<p><b>Funeral Benefit:</b></p> <ul style="list-style-type: none"><li>• We will pay the Beneficiary the total funeral benefit amount if an Insured Life dies.</li><li>• Should death of an Insured Life occur as a result of an Accident between the date the policy application was received by us and the Date of Commencement (for a maximum of 45 days), 100% of the total funeral benefit will be payable.</li><li>• Thereafter cover is dependent on payment of premiums and 100% of the total funeral benefit will be paid on death due to an Accident.</li><li>• Should death of an Insured Life occur due to any reason other than as a result of an Accident, the payment will be determined in the following manner:<ul style="list-style-type: none"><li>◦ 0% of the total funeral benefit from month 1 – 6 (The waiting period).</li><li>◦ 100% of the total funeral benefit from month 7 onwards.</li></ul></li></ul>
ELIGIBILITY	<ul style="list-style-type: none"><li>• All lives, subject to age limits.</li><li>• People residing in South Africa. (residing in SA 9 out of preceding 12 months).</li></ul>
LIVES COVERED	<ul style="list-style-type: none"><li>• Member only (no spouse).</li><li>• Maximum 2 additional children at an additional cost.</li></ul>

# Section 1

## Role Players and Relationships

TERM	Whole of life.
WAITING PERIOD	6 months for death due to natural causes.
EXCLUSIONS	<ul style="list-style-type: none"><li>• Death due to suicide within first 12 months.</li><li>• Death due to a violation of an act of law.</li></ul>
TERMINATION	<ul style="list-style-type: none"><li>• Notice given by policyholder.</li><li>• Cancellation due to policy terms and conditions (e.g... Lapse, fraud etc.).</li><li>• If the Main Insured Life passes away, the policy will be mortalised.</li></ul>



## Section 1

# ADDITIONAL BENEFITS

### Burial Repatriation:

- The benefit provides transportation of the deceased from the place of death, which includes the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22nd parallel) to the funeral home closest to the place of burial within the borders of South Africa and adheres to cultural requirements in this respect.
- Provision has been made for one family member to accompany the deceased during transportation and accommodation for this family member will be catered for.
- To redeem this benefit upon the death of any insured life on the policy, please contact 011 745 9106.

## Section 1

# ADDITIONAL BENEFITS

### A Good Gesture:

- To assist the bereaved family with minor expenses associated with the funeral during the waiting period for natural death, the beneficiary will enjoy a benefit of R1 000 should the policyholder die during the fifth month of the waiting period, R300 for children 1 year of age and R450 for dependent children under the age of 22 years.
- Should the natural death of the policyholder occur during the second or fourth month this amount will be R500 and R150 for dependent children under 1 year and R300 for dependent children under the age of 22 years.

# Section 2

## **Premiums**

### GENERATIONAL PLAN - POLICYHOLDER

CURRENT AGE	PLAN A	PLAN B	PLAN C	PLAN D
Policyholder aged 18 to 59	R7 500	R10 500	R14 000	R16 000
PREMIUM PER MONTH	R 130	R 145	R 159	R 171
Policyholder aged 60 to 69	R7 500	R9 500	R11 000	R12 000
PREMIUM PER MONTH	R 135	R 160	R 174	R 189
Policyholder aged 70 +	-	R7 500	R9 000	R10 000
PREMIUM PER MONTH	-	R 188	R 198	R 204

- The premiums are based on your age at the start of the policy and cover does not decrease as you become older.

### OPTIONAL CHILDREN'S COVER (MAXIMUM TWO CHILDREN)

CURRENT AGE	COVER
Aged 0 to 5	R1 000 Cover
Aged 6 to 21	R2 000 Cover
PREMIUM PER MONTH	R6.00

For an additional R6,00 per month you may add 2 children to your policy for the cover amount stipulated above.

# Section 2

## Premiums

<b>PREMIUM PAYMENTS</b>	<p>Premiums will be deducted directly from the SASSA grant. The premiums are payable monthly and will remain payable until the first of:</p> <ul style="list-style-type: none"><li>• death of the main life assured; or</li><li>• the policy lapses, due to premiums not being paid; or</li><li>• the policy is cancelled;</li></ul>
<b>ENTRY AGES</b>	<ul style="list-style-type: none"><li>• Main Life Assured minimum age is 18 and maximum age is 80 (Cover is for life).</li><li>• Children minimum age is 0 and maximum age is 21 (cover ends when child turns 22).</li></ul>
<b>COVER START DATE</b>	<p>Cover will commence when the first premium has been paid. Cover start date will appear on the policy schedule. All cover is subject to the 6-month waiting period in order for benefits to commence.</p>
<b>POLICY END DATE</b>	<p>The policy will end on the earliest of:</p> <ul style="list-style-type: none"><li>• The expiry of the grace period for the payment of premiums, if no premium has been received;</li><li>• When the policyholder submits a request for cancellation;</li><li>• On the death of the main life assured;</li><li>• When the policy lapses.</li></ul>

## Section 2

# Premiums

PAYMENT METHOD
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The following payment methods are available:

- SASSA Grant deduction only.

# Section 2

## Premiums

PAYMENT METHOD	<p>The following payment methods are available:</p> <ul style="list-style-type: none"><li>• SASSA Grant deduction only.</li></ul>
COOLING OFF PERIOD & CANCELLATION	<p>The Client has the right to cancel the policy within 31 days from date of receiving the policy documents, provided that no benefit has yet been claimed, paid, or an insured event occurred, and will be refunded the full premium.</p> <p>A client has the right to cancel the policy at any time, giving 31 days' notice. Premiums received during this notice period will not be refunded. (This rule is outside of cooling off period).</p>
GRACE PERIOD	<p>From the policy's selected debit date, a Client will be covered for 15 calendar days, regardless if a premium is paid or not.</p> <p>Should a death claim arise during this period and the benefit is paid, the missed premium will be deducted from the benefit paid.</p>



## Section 2

# Premiums

<b>LAPSE</b>	<p>A policy will automatically lapse in the event of non-payment of 2x consecutive premiums. In order for cover to continue:</p> <ul style="list-style-type: none"><li>• Should client start paying your premiums within two months of the policy lapsing, and outstanding premiums are paid in full, policy will be reinstated, and no new waiting period will be applied. If premiums are brought up to date before a death, the death claim will be honoured if valid. If premiums are brought up to date on or after the date of death, the death claim will not be honoured.</li><li>• Should client start paying premiums after two months of the policy lapsing and all missed premiums are not paid up to date, your policy will be restarted, and a new waiting period of 6 months will be applied for all insured lives.</li></ul>
<b>PAID UP</b>	<p>This policy may not be paid up.</p>
<b>PAY-OUT</b>	<p>The payment of any benefit on this policy is paid:</p> <ul style="list-style-type: none"><li>• To the policyholder for death of child claims; or</li><li>• If the policyholder dies, to the beneficiary, if the beneficiary was validly appointed; or</li><li>• If the beneficiary is not validly appointed, to the estate of the deceased.</li></ul>



# Section 2

## Premiums

<b>PREMIUM &amp; BENEFIT INCREASE</b>	<ul style="list-style-type: none"><li>• Automatic Premium Increase: Annually Reviewable.</li><li>• Automatic Benefit Increase: Annually Reviewable.</li><li>• Only if the SASSA grant payment goes up then the premium and cover will increase with 1% less than the SASSA grant increase.</li></ul>
<b>CLAIM EVENT</b>	Death (accidental or natural).
<b>POLICY WILL STOP</b>	Only on death of all insured lives.
<b>CLAIM DOCUMENTS REQUIRED</b>	<ul style="list-style-type: none"><li>• Death Claim forms (accidental or natural) • Death Certificate. • Copy of Deceased ID • Copy of Beneficiary ID • Burial Order • Police report in the event of unnatural or accidental cause of death and • DHA 1663 or Medical certificate • Copy of beneficiary's Banking Details • The date and cause of the claim event.</li></ul>

# Section 2

## Premiums

CLAIMS PAYMENT	Valid claims will be paid within 24 hours, provided the required documents have been received.
NOMINATION OF BENEFICIARY	Only natural persons may be nominated as beneficiaries. Where there is no beneficiary nominated, the proceeds will be paid to the estate.

# Section 3

## **Online Capture**

## Section 3

### Online Capture

**This module will deal with the capturing of the client details via the 1Life Online capturing systems, including all required and compulsory disclosures and actions to validate a SASSA recipient.**

**Agents qualifying to sell the SASSA product must complete this training in full, pass all assessments and sign and adhere to the Treating Clients fairly declaration.**

## Section 3

# Online Capture

**If the client wants the 1Life Generational Funeral Plan, then:**

- You will capture the client details via the 1Life only capture system.
- During the capture process you must make all the required disclosures, and the client must be fully aware of all product and regulatory requirements.
- You will confirm the sale by using the OTP function where the client must confirm that they accept the product.
- The client must sign as confirmation and agreement to the sale.
- You then copy the policy number, the deduction amount and the deduction start date to insert it into the Q-Link biometric system.

# Section 3

## Online Capture

\* required field

Step 1 / Enter your details

Agent disclaimer \*

☐ I confirm that I am fit and proper and continue to meet all the requirements in accordance with FAIS. All the required information provided to me by the client will be captured accurately and truthfully with a customers consent. In the event of 1Life suffering any damage, liability loss expense or claim as the result of my negligence, breach of the Intellectual Property rights of a Third Party, any omission or commission of any act including but not limited to fraud, or unauthorised access to the System or Passwords, hereby indemnifies 1Life for the full extent of the loss".

Dear client, please note that I, **VENOLIA SEGANO**, an approved representative of working / not working under supervision of authorized to market 1Life products. 1Life will share with you a link containing important information and various disclosures

Thank you for making the decision to look after your loved ones. I can assist you with the purchase of a 1Life policy and in order to do that, I require some information from you. All we need to start the journey is your ID and cellphone number for verification purposes.

Let's get started

Your South African ID number \*

Your cellphone number \*

|

Terms and conditions \*

☒ Do you give 1Life consent to access and process your personal information.

# Section 3

## Online Capture

**COMPULSORY SASSA OTP**

To protect you, 1Life will not deduct this Funeral Policy premium from your SASSA grant unless (1) you provide us with YOUR cellphone number AND (2) you insert the One Time Pin (OTP) that we will sms to your cellphone number on this application. Please do not provide your OTP to anyone unless you are certain you wish to pay for this funeral policy by means of a monthly deduction from your SASSA grant. If you wish to pay for this policy by means of a deduction from your SASSA grant, please complete your cell number and insert the OTP in the space below.

OTP number sent to the following number

OTP NUMBER

1

2 One-time password (OTP)

3

4

5

6

7

\* required field

Step 2 / One-time password (OTP)

You should receive an SMS with an OTP, please confirm the number so we may proceed..

Enter OTP received by SMS \*

666936

Next

Cancel

Resend OTP

# Section 3

## Online Capture

### Step 3 / Confirm your details

Thank you, can I confirm the information we have found for you. Please let me know if anything has changed

Confirmation for South African ID number

8509235569086

**Confirm the following information**

Your title \*

Mr

▼

Your name \*

TUMISANG

Your surname \*

SETSHEDI

Your gross salary \*

Pay day \*

Select pay day

▼



## Section 3

# Online Capture

Pay day \*

Select pay day

Your email \*

tumisangs@1life.co.za

Are you a prominent influential person in a public position or politically exposed person? Are you related to any such person? \*

☒ Yes ☐ No

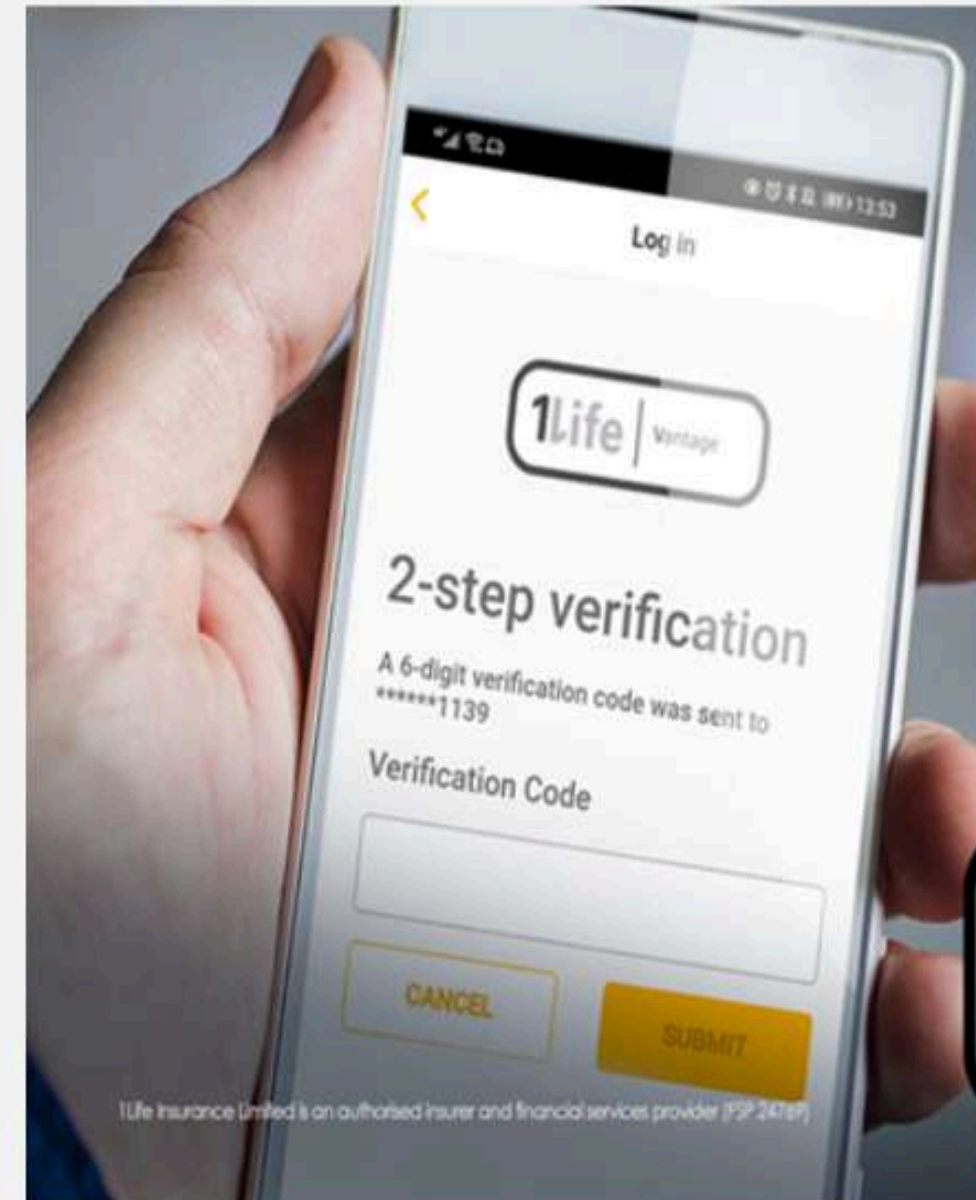
First Name(s): \*

Surname: \*

Relationship: \*

Next

Cancel



# Section 3

## Online Capture

### Step 4 / Your address

Thank you, can I confirm the address information we have found for you. Please let me know if anything has changed

Confirmation for South African ID number

8509235569086

**Please confirm, edit or add your correct address.**

Address \*

HOUSE 315 DIEPSLOOT

Suburb \*

FOURWAYS

City \*

JOHANNESBURG |

Postal Code \*

2001

**Search Code**

**Next**

**Cancel**

## Section 3

# Online Capture

1

2

3

4

5 1Life Plans

6

7

Step 5 / 1Life Plans

Thank you. Are you looking for a family plan or single plan?

EXCLUSIVE FAMILY

PENSIONER

FAMILY

Cancel

[← Back](#)

# Section 3

## Online Capture

<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN A</div><div>CoverR7 500,00</div><div>PremiumR135,00 per month</div><div>Select This Funeral Plan</div></div>	<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN A + DEP</div><div>CoverR7 500,00</div><div>PremiumR141,00 per month</div><div>Select This Funeral Plan</div></div>	<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN B</div><div>CoverR9 500,00</div><div>PremiumR160,00 per month</div><div>Select This Funeral Plan</div></div>
<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN B+ DEP</div><div>CoverR9 500,00</div><div>PremiumR166,00 per month</div><div>Select This Funeral Plan</div></div>	<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN C</div><div>CoverR11 000,00</div><div>PremiumR174,00 per month</div><div>Select This Funeral Plan</div></div>	<div><div>(2025) 1LIFE PENSIONER FUNERAL PLAN C+ DEP</div><div>CoverR11 000,00</div><div>PremiumR180,00 per month</div><div>Select This Funeral Plan</div></div>



## Section 3

# Online Capture

### (2025) 1LIFE PENSIONER FUNERAL PLAN D

Cover R12 000,00

Premium R189,00 per month

Select This Funeral Plan

### (2025) 1LIFE PENSIONER FUNERAL PLAN D+ DEP

Cover R12 000,00

Premium R195,00 per month

Select This Funeral Plan

IMPORTANT NOTE: THE REPLACEMENT OF INSURANCE IS NORMALLY TO THE DISADVANTAGE OF THE POLICYHOLDER.  
Please note that no advice is provided on the replacement process by the intermediary when purchasing this product.

#### IMPORTANT INFORMATION : EXISTING POLICY INFORMATION

The Financial Sector Conduct Authority reviewed Funeral products and has set specific requirements for the adjustment of the structure/terms of all Funeral policies for all insurers. In order for us to consider waiving waiting periods (T's & C's apply), please provide me with the following information and also send a copy of your Funeral policy schedule to [queries@1pointadmin.co.za](mailto:queries@1pointadmin.co.za):

Have you cancelled or lapsed a funeral policy with 1Life or another insurer within the last 31 days

Select option



## Section 3

# Online Capture

### Step 6 / Beneficiary

Next, we need to know who we should pay out in the event of your death.

Name \*

TEST

Surname \*

TEST

Date of birth \*

1990

August

17

Cellphone number \*

076307396.

This person is my ... \*



Spouse

Add New Beneficiary

Cancel


# Section 3

## Online Capture

Main member	
Name	test
Surname	test
Cover	R12 000,00
Premium	R195,00 per month
Policy Number	ZZH1000017
Action	 Edit
Dependent 1	
Name	TEST
Surname	TEST
Relation	CHILD
Cover	R1 000,00
Premium	R0,00
Action	 Edit
Total	

# Section 3

## Online Capture

Dependent 1	
Name	TEST
Surname	TEST
Relation	CHILD
Cover	R1 000,00
Premium	R0,00
Action	 Edit

Total	
Premium	R195,00 per month

You will receive an OTP message to confirm your acceptance of the policy and premium. The terms and conditions have been included in the message.

Enter OTP received by SMS \*

Submit



# Section 3

## Online Capture

Dependent 1

Name	TEST
Surname	TEST
Relation	CHILD
Cover	R1 000,00
Premium	R0,00
Action	<div><div></div>Edit</div>

Total

Premium	R195,00 per month
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Payment type \*




Select Payment type

Select Payment type

GOVERNMENT GRANT

## Section 3

### Online Capture

Relation	CHILD
Cover	R1 000,00
Premium	R0,00
Action	 Edit
Total	
Premium	R195,00 per month
Payment type *	
GOVERNMENT GRANT 	
Inception date *	
Select Inception 	
Select Inception	
May 2025	
June 2025	
July 2025	
August 2025	

Done!

Congratulations on successfully applying for your 1Life policy. Your policy number will be **GHT1000029**. A 1Life consultant will contact you shortly to activate your policy. You will also receive an SMS to confirm your new policy information.

## Finish

**Client receives an SMS with a link to the terms and conditions**  
**You leave the completed brochure with the client**

Hello MR T SETSHEDI. Thank you for your interest in a 1Life Policy. Your OTP is 400917. click on link for Disclosures. <http://360.tinyc.co/a>

[illegible]