

VALUES

Putting the Customer First

I live the 1Life Experience, we are UNconventional and Unfollow when it comes to service, we go the extra mile

Passion

I am passionate about changing lives, we **UNlock** potential

Making a difference

I make a difference, we are **UNstoppable**

I motivate others by being a brand custodian and ambassador, living and leading our values to the betterment of all

I take accountability, responsibility, take charge and initiative with confidence

BEHAVIOURS

Integrity 1DNA with purp

I live the 1DNA with purpose, we are **UNdivided** and fair

Own It

I take ownership of what I do, we are **UNcompromising**



I build trust and rapport with my customers, truly understanding their needs to provide the right solutions.

I treat them fairly with respect and always find a better way I am always willing to go the extra mile, am a positive self-starter, who is perseverant, adaptable and energetic I deal honestly, transparently, building trust by keeping my promises with customers and my colleagues



1Life is known for innovation



First to use convenient HIV saliva testing.



First to sell cover online.



First to sell on mobile and USSD policy servicing.



Remote acceptance of policies via electronic signature and two-factor verification through a one-time pin.



Brand that **gives back** to communities - online education and content.



Limited underwriting
6 Question process and
top-up cover.



WhatsApp technology
 claims documentation process.



Prepaid and subscription funeral (franchise opportunity).



Robotic Process Automation (RPA) of funeral claims.



1Life Referral App.



1Life Vantage, a revolutionary digital solution for IFA's, with Wealthport LISP incorporated.



A South African first Covid-19 screening app, available on 1Life Pulse.

Our awards



Swiss-Re



SACSI



Ask Afrika



City Press



PWC



TION SHORE LET



GENERATIONAL PLAN



COVERED:

Minimum age18, No maximum age

Main member only

Min premium R130

Cover amount R7,500 to R16,000

2 Children covered up to R2000 (R6 extra premium)

WAITING PERIODS:

Accidental death (no waiting period)

Natural death (6 months waiting period and 6 paid premiums)

BENEFITS:

Burial repatriation

Good gesture

RULINGS:

Only sold to SA citizens

Only SASSA grant payment methods accepted(Old age and Disability)

Benefit and Premium Increase

Benefit and premium remain the same for the first 12 months. After this, we will increase the benefits and premium only if you receive an increase on your Sassa grant. This increase will be based on percentage increase of your Sassa grant minus 1%



GENERATIONAL PLAN APPLICATION



PAPER APPLICATION



Generational Plan

for grant recipients.

Policy Application for Funeral Cover



	Generational Plan Application Γ_{i}	LIG. Microbiotick PLAN C
Changing Lives	1Life Insurance Ltd (Reg No. 2005/02/193/05) is a licensed Life Insurer and Financial Services Provider (FSF	PLAN D
Brokerage Name	POLICY NO.	
Region	Branch 906	
Agent Name	Agent Code	
POLICYHOLDE	ER - (Must always be completed)	
Title	Surname	Age
First Names	Solitoria.	Gender M F
ID Number	Date of Birth V V V V M	M D D
Occupation	Cel Number (compulsory)	
Residential Addres		
	Postal Code	
Postal Address - i	please tick if same as residential address	
,	Postal Code	
	IPORTANT INFORMATION: REPLACEMENT QUESTION	
	TE: THE REPLACEMENT OF INSURANCE IS NORMALLY TO THE DISADVANTAGE OF THE PO leation going to replace an existing policy with any insurer?	LICYHOLDER
Please tick	YES OR NO	
Tick to confirm u	lease note that no advice is provided on the replacement process by the intermediary when purchasing	APPLICATION FORM
Tick to confirm u	understanding.	APPLICATION FORM
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COMMON MISTAKES MADE BY REPS



ONLINE APPLICATION

SELLING THE GEN PLAN TO NON GOVERNMENT GRANT RECEIPANTS

The Generational plan may only be sold to Sassa Grant recipients (
Old age and Permanent disability receipients)

The agent must ensure that they ONLY receive the OPT from the grant recipients

Beneficiary

The Beneficiary may not take up a SASSA policy on behalf of the policyholder. This will lead to suspension or debarment.

Always ensure that the client has an active cell phone number. Client will be contacted to confirm the policy.

Contactability

OPTs



SASSA



Customers Experience

As business is all about sourcing customers, providing a service and retaining the customer. Today's clients have many options when it comes financial service providers and the only thing that separates us aside from price is a favorable customer experience. One of the cornerstones of our business at 1Life is to provide a customer journey which is positive, uplifting and meets the needs of our customers on an ongoing basis.

Treating Customers Fairly (TCF) was first introduced in SA in 2011 by the FSCA. The ultimate outcome is to ensure that customers are being treated fairly. Placing clients at the center of your business and aiming to achieve the six TCF outcomes in the fullest sense ensures a win-win situation for everybody. The TCF outcomes, which should already be entrenched within your FSP, are defined by the FSCA as follows:

Outcome TCF2: Outcome TCF3: Outcome TCF1 Outcome TCF4: Outcome TCF5: Outcome TCF6: Recommendation is Services is of an Customers do not Customers are Customer must feel Products and provided with clear acceptable standard face unreasonable suitable and confident that they services in the retail post-sale barriers information and according to the and products dealing with an market which are when they want to kept appropriately customers perform as institution where sold and marketed change a product, customers have informed before, circumstances TFC is the core of are designed during and after a been led to expect. switch providers, their culture according to the submit a claim or point of sale. needs of the make a complaint customer identified and targeted accordingly

SASSA GRANT DEFINITIONS



В

SASSA STOP ORDER COLLECTION METHOD:

Deducting the funeral premium directly from the client's SASSA Grant; i.e., Old age and Permanent Disability



A sales agent working with an

Insurer that sells insurance products
to clients on behalf of the Insurer

OTP:
One Time Pin

BIOMETRICS:

Automatic recognition of individuals by means of unique physical characteristics, typically for the purpose of security

SASSA GRANT DEDUCTION MONTH:

This refers to the month when we will start deducting the clients premium.

Deduction is always on the 1st day of the month.



REPRESENTING 1LIFE



What is UN-acceptable representation:

Informing the client that you represent any other organization other than the registered FSP that you are currently employed by, for example:

Informing the client that you represent SASSA

Informing the client that you represent 1Life

Supplying the client with false information to secure the sale; for example:

Scanning the client's facial biometric without getting permission from the client

Selecting the power of attorney option and misrepresenting yourself as the grant recipient's authorised representative is misleading.

Ignoring any information provided by the client that could/ would hamper the completion of the application form, for example:

Ignoring the fact that the client has sufficient cover being deducted off their grant

Ignoring the fact that the premium exceeds the maximum band of 10% of total grant amount

Steps on Completing the GP Online Sales



1Life has introduced Online Generational plan sale acceptance and Grant deduction payment plans with clients.

The following process has been introduced:

- 1. Representative identifies pensioners to market the 1Life Generational plan application;
- 2. Application is presented to the client with various plans;
- Client confirms interest and confirms income source as monthly Government Grant received not in the form of Child Grant
- 4. Representative confirms type of grant, grant amount received and quoted funeral policy premium does not exceed 10% of the total Grant amount.
- 5. 5. Representative to access web link as provided for by 1Life

https://web04.pol360.co.za/1MinuteFuneralPolicy/AgentLogin.php?Client=CombinedGSI

- If all checks are clear, proceed to complete the Sale using the Online platform
- · Agent must use their own Username and Password to access and capture the policy.



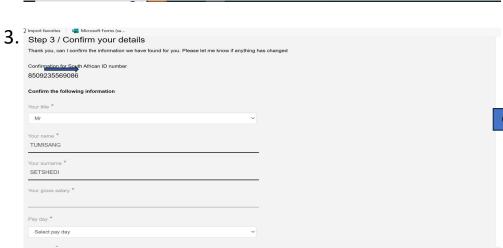
6. Once the Policy has been completed, the agent will use the Ref nr and premium to create the mandate on Qlink

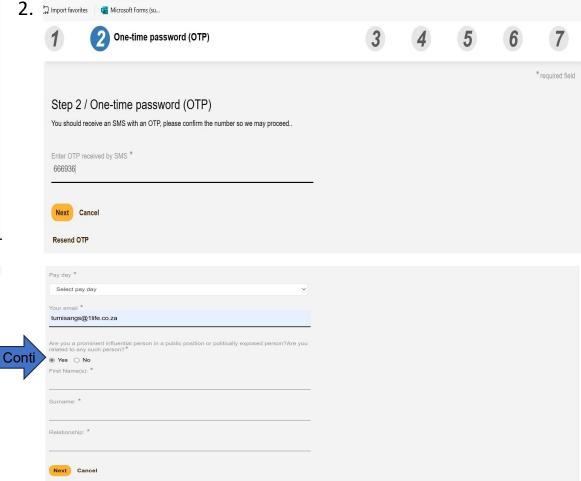


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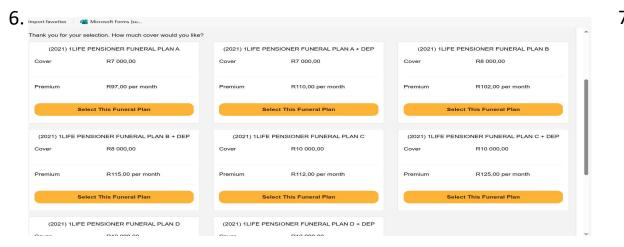
* required field $2.$	Import favorites Import favori
Step 1 / Enter your details Agent disclaimer * I confirm that I am fit and proper and continue to meet all the requirements in accordance with FAIS. All the required information provided to me by the client will be captured accurately and truthfully 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	1 One-time password (O
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	Step 2 / One-time password (OT
start the journey is your ID and cellphone number for verification purposes. Let's get started	You should receive an SMS with an OTP, please confirm
Your South African ID number *	Enter OTP received by SMS * 666936
Your cellphone number *	
Terms and conditions * ☑ Do you give 1Life consent to access and process your personal information.	Next Cancel
<u> </u>	Resend OTP







1	Step 4 / Your address	5
4.	Thank you, can I confirm the address information we have found for you. Please let me know if anything has changed	5.
	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	
	2001	
	Next Cancel	



	EXCLUSIVE FAMILY			PENSIONER
	FAMILY			
Cancel				
< Back				
(2021) 1LIFE	PENSIONER FUNERAL PLAN D	(2021) 1LIFE PE	ENSIONER FUNERAL PLAN D + DEP	
Cover	R12 000,00	Cover	R12 000,00	
Premium	R128,00 per month	Premium	R141,00 per month	
Se	elect This Funeral Plan	Se	elect This Funeral Plan	
	: THE REPLACEMENT OF INSURANCE			LDER.
	advice is provided on the replacement p RMATION: EXISTING POLICY INFORM		y when purchasing this product.	
				e structure/terms of all Funeral policies for all insurers. In c py of your Funeral policy schedule to queries@1pointadmir
Have you cancelled days	or lapsed a funeral policy with 1Life or a	nother insurer within the I	ast 31	
Select option			~	
Select option Yes			_	

5 1Life Plans

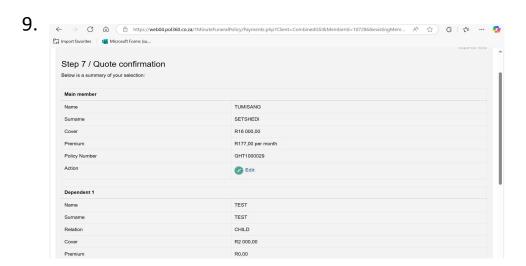
Import favorites Microsoft Forms (su...

Step 5 / 1Life Plans

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



Step 6 / Beneficiary				
Next, we need to know who we should pay out in t	he event of your death.			
Name * TEST				
Surname *				
TEST				
Date of birth * 1990 August	→ 17	~		
Cellphone number * 076307396.				
This person is my *				
Spouse		<u> </u>		



Dependent 1				
Name	TEST			
Surname	TEST			
Relation	CHILD			
Cover	R2 000,00			
Premium	R0,00			
Action	⊘ Edit			
Total				
Premium	R141,00 per month			
Downset him of				
Payment type * Select Payment type V				
Select Payment type				
DEBIT ORDER				
STOP ORDER				



CHILD Cover R2 000,00 R0,00 Premium Action Edit Total Premium R141,00 per month Payment type * GOVERMENT GRANT Inception date * Select Inception February 2025 March 2025 April 2025 May 2025

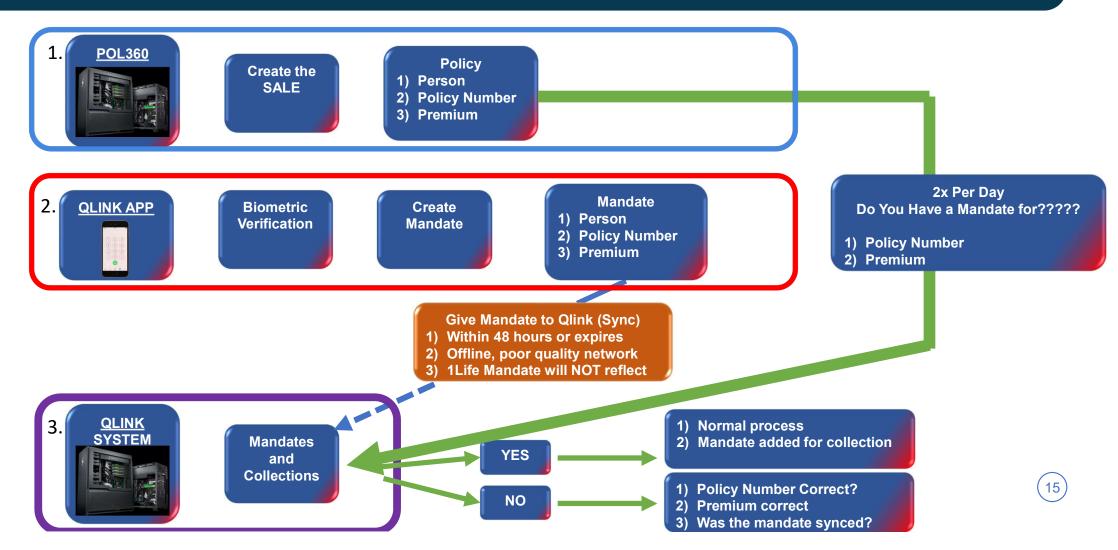
Done!

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

3 Systems Interact for Biometrics





Completing the Sale Online



Terms and

Conditions

SMS sent to the client +27 9609801300012

> Text Message • SMS Today 13:34

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

15. 1Life Disclosures

The final step is receiving a policy number displayed on your screen, while the client will receive it via message.

Next, switch to the biometric app, where you will need to enter the policy number and premium amount.

T&Cs

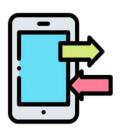
MANDATE SCREEN

AGENT



AGENTS MUST DOWNLOAD THE Q-LINK APP ON THEIR MOBILE PHONE

- This is only available for Android (not iOS Apple).
- The App is only available to agents loaded by 1Life
- The App allows for 1) the biometrics verification of the client & 2) the creation of a SASSA Mandate of the client qualifies
- NB, if the agent is trying to register themselves and the facial biometric doesn't work, the App should should open the "finger print" option.
- Take a photo of the fingerprint and the fingerprint will go through the biometric Match at DHA.



AGENT REGISTRATION PROCESS



Agent using biometrics will need the following;

- 1Life needs agent's valid email address
- Agents will receive a Token on their email and must provide it to the Ops administrator 60min in order to be registered
- · Agents must scan their face on the Qlink app to be registered (Once off registration)
- 1Life will register the agent on the QLink Biometrics system
- 1Life will provide the agent with a Password based on a token which QLink will also provide



MANDATE SCREEN



CLIENT

BIOMETRICS AND THE SASSA SALES PROCESS:

STEP1:

Explain the policy to the client and if the Sassa client is interested

STEP 2:

Create a Generational Plan policy using 1Life Digital Sales Platform

STEP 3:

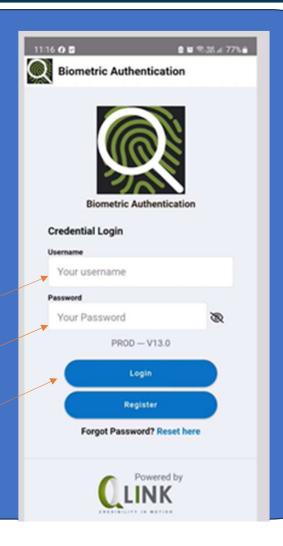
- Make sure you write down the Policy Number and Premium
- Log into the QLink app
 - o Verify the ID of the client using the facial biometric scan
 - Then continue with the QLink app to create a SASSA deduction Mandate using the <u>Policy</u> <u>Number and Premium</u> from above

1. Insert your USERNAME – this is your SA ID number

PLEASE

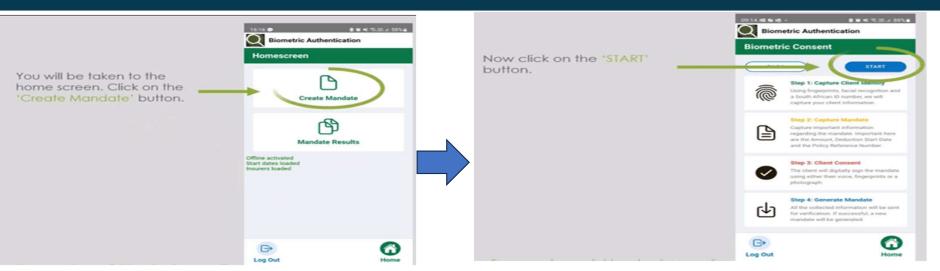
2. Insert your PASSWORD – provided by 1Life

3. Click "LOGIN"



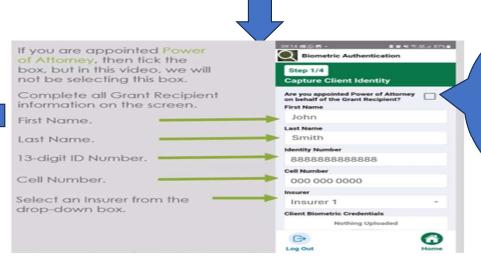
DIOMETRIC ACTIENTICATION





Biometric Authentication on behalf of the Grant Recipient? First Name John Scroll down in order to Smith Capture the Client Biometric Credentials by selecting the Identity Number Capture button. 888888888888 000 000 0000 Insurer 1 etric Credentials Nothing Uploaded 0 Log Out

DIFFERENT SCREENS



Agent must NOT select/tick the box. Only the grant recipients that a POA who must be present when policy is taken out.



DIFFERENT SCREENS



In order for us to verify your identity, we need to capture a clear image of your face.

Click on the CAPTURE FACE button.

Capture Biometrics

CANCEL

DENTITY VERIFICATION

INSTRUCTIONS

In order for us to verify
your identity,
we need to capture
a clear image of your face.

C CAPTURE FACE

Framewold by Whithing

The application will now require that you select which camera you would like to use to capture the grant recipient's face. (We recommend Assisted for the back camera).

Capture Biometrics
CANCEL

CANCEL

DENTITY VERIFICATION

INSTRUCTIONS

In order for us to verify
Selfle (Front Carnera)

Assisted (Back Carnera)

CAPTURE FACE

France of by Mith 17544

Once your clients face is in focus, the application will automatically take a picture and compare this to DHA.



Please remove any hats, caps and glasses and make sure that you are in a well lit space.

Now click on CONTINUE.



DIFFERENT SCREENS



10:59 E Biometric Authentication Are you appointed Power of Attorney on behalf of the Grant Recipient? First Name John Last Name Smith **Identity Number** 88888888888 Cell Number 000 000 0000 The application will then state that the Biometrics Insurer 1 have been confirmed. **Client Biometric Credentials Biometrics Confirmed** Now click on CONTINUE. RESET □ → Log Out

You will now be requested to capture the Mandate Detail. The Policy Reference. Rand deduction amount. (no cents) Select a Deduction Start Date from the dropdown menu. Now click on CONTINUE.



Once the picture has been taken and confirmed against DHA, the status will change to Biometrics



You will now need to capture the client's consent.

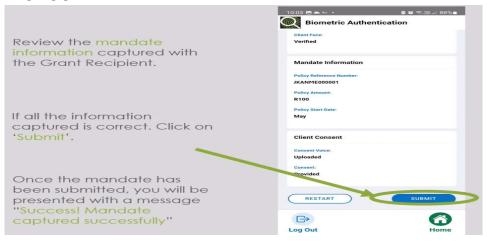
Now click on the Capture button.



1Life Changing Lives

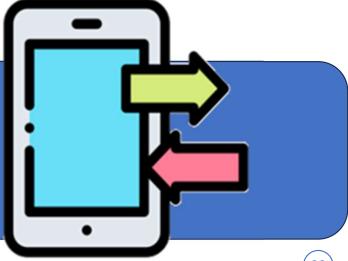
DIFFERENT SCREENS

LAST SCREEN



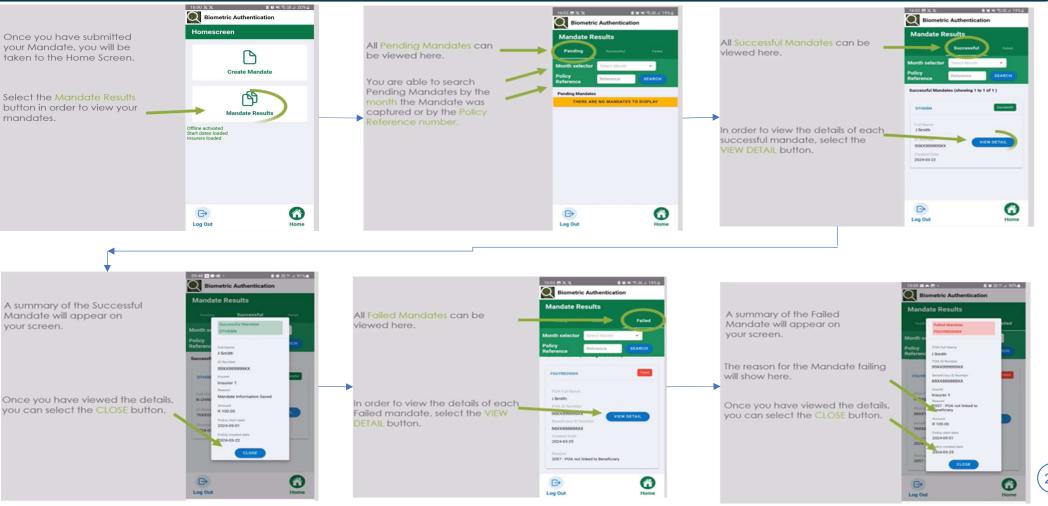
SUCCESSFUL MANDATES HAVE NOW BEEN CREATED

- 1Life will extract these mandates from QLink
- If another broker or insurance company attempts to write a policy for this client it will fail affordability
- The mandate will be locked for 90 days



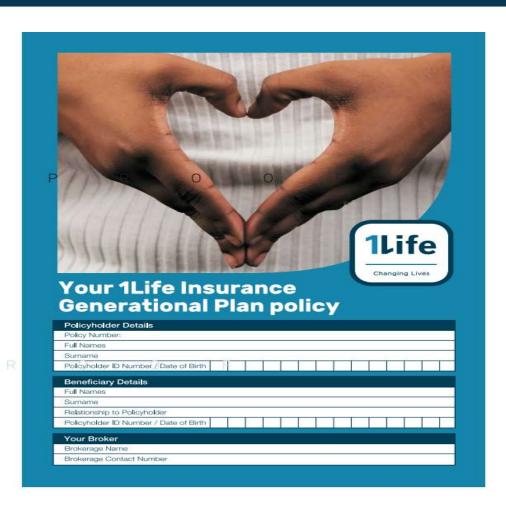
SUCCESSFUL, FAILED AND PENDING MANDATES





LEAVE BEHIND PROOF





Generational Cover and Premiums

 These amounts are the monthly premiums payable in advance.

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		

Important Details					
CLIENT SERVICE (POLICY INFO) CLAIMS			AIMS	ACCESS 1LIFE POLICY	
т	011 568 0380	т	0800 007 700	SERVICES ON WHATSAPP	
F	011 388 2992	F	086 695 6497	Say "Hi" on 078 844 3755 to view	
E	queries@1pointadmin.co.za	E	brokerclaims@1life.co.za	beneficiaries, submit documents, get your Pay® number and more!	

Benefit and Premium Increases

Your benefits and premium will remain the same for 12 months. After this, we will increase your benefits and premium only if you receive an increase to your government grant. This increase will be based on the percentage increase of your government grant minus 1%.

Example: You pay R204 premium p/m for R10 000 cover.

1. For 12 months your premium remains at R204 p/m.

2. Your government grant is subsequently increased by 10%.

3. Your Premium & Surn Assured is Increased by 9% = grant increase percentage lass 1%.

4. Your premium will increase to R222,36 (an increase of R18,36) which is 9% of the initial R204 premium (grant increase percentage less 1%).

5. Your policy benefit will increase to R10 900 (an increase of R900) which is 9% of the initial R10 000 cover (grant increase percentage less 1%).

cover (grant increase percentage less 1%).

The waiting period for natural death on the funeral plan is 6 months and 6 paid premiums. There is no waiting period for accidental death of any Assured Lives covered on the policy after the receipt of the first premium. The above also applies to Assured Lives who have been added onto the policy after the policy has

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 R1000 should the policyholder die during the fifth month of the waiting period, R300 for dependent children under 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 to fourth month this amount will be R500 and R150 for dependent children under 1 year of age and R300 for dependent children under the age of 22 years,

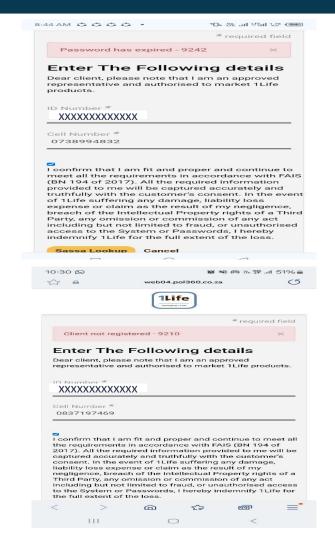
SASSA REJECTION CODES

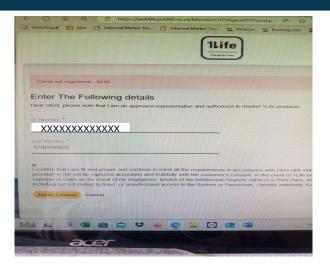
Examples of Common Rejection codes you might Encounter















IMPORTANT SASSA DO's and Don'ts



Practices/Requirements	Following will not be allowed
Any grant recipient with no existing Funeral deduction.	Grant recipient with an existing funeral deduction.
Clients with a clear interest in taking out a new Funeral policy.	Advise client to cancel their existing funeral policy to take up a new policy with you.
Old Age Grants, War Veteran's Grants and Permanent Disability Grants.	Child Grants
Sales must be completed online and deduction only permitted from Sassa Grant deduction	No debit or cash payment will be permitted.
Only agents that have been trained on the product and Biometric will be allowed to sell GP	Agents that have not received training on products and Biometric are not allowed to sell 1Life GP
Premium calculated is less than 10% of the clients grant.	Sell a premium where the total premium value exceeds 10% of the Grant.
Inform the client you a representative of your brokerage marketing 1Life products.	Inform the client that you represent SASSA or 1Life or any other entity aside from your brokerage.
Inform the client you are marketing on behalf of your brokerage.	Inform the client you are marketing on behalf of SASSA or 1Life or any other entity aside from your brokerage.
Scan the client's face for the Biometric acceptance	Scanning the client's face without their permission
Access the Biometric App using your own mobile phone	Using other peoples mobile phone to access ell phone
Notify your broker principle or the allocated Broker Consultant if there are any changes or concerns	Wait until the application is declined before raising concerns, this could impact your 1Life code.
Only sell the Sassa recipients (Old age and Permanent Grant receipants)	Never approach SASSA recipients withing 500 metres of a SASSA office or pay point.

Kindly note: The beneficiary cannot take up a policy on behalf of the policyholder if it will be a SASSA deduction.

Frequently Asked Questions and Support Process



Questions	Answers
What should I do if I receive error "Please supply a Password"	To login you need to enter a username and password. Enter your password and retry login to proceed.
What should I do if I receive error "Invalid username or password supplied"	There is an error in your credentials you entered. Retry entering your username & password. If this error continues after the second attempt, try the "Forgot Password" option and follow the prompts. Error Invalid username or password supplied.
What should I do if I receive error "User must register first"	A. You must register / activate your account via the app. Follow the user manual steps on how to register / activate your profile & complete the process. Error User must register
What should I do if I receive error "User with matching ID Number not found"	Username entered is not allowed to use the app. Retry entering your username. If this error continues contact your team leader to investigate. Error User with matching ID Number not found
What should I do if I receive error "Password needs at least 1 number and 1 special character."	A. Password validation failed. Password is missing a special character or number value. Error Password needs at least 1 number and 1 special character. Q. What should I do if I receive error "Password must be at least 10 characters."
What should I do if I receive error "Password needs at least 1 upper and lowercase character."	Password validation failed. Enter at least 1 upper and 1 lowercase character in your password.
What should I do if I receive error "Passwords do not match"	Your first password entered does not match the confirmed password entered. Retry entering your passwords making sure they match before you click 'Register'
What should I do if I receive error "ID Number has already been registered. Please login."	Your profile has already been registered / activated. Please try logging in. If you forgot your password, try the "Forgot Password" option and follow the prompts
What should I do if I receive error "Invalid OTP entered, please enter valid OTP received."	OTP received does not match OTP token sent via email. Retry entering correct OTP received or request a new OTP token

LIKELY ERRORS

Old Age and Permanent Disability grant recipients



Children

Adding grandchildren on the Generational Plan.

Only add biological children, stepchildren or legally adopted children (under the age of 21 years)



Qlink

When DHA is offline for 48 hours, the mandate becomes invalid.

Qlink is available on an offline available on an offline mode however agents need to ensure that they are capturing the mandate in

Waiting Periods

Explain Natural and Accidental death waiting period

Good gesture benefit (Only for Generational plan clients)



Type of SASSA Grant

Not selecting the SASSA grant or correct grant type i.e. old age, veteran or permanent disability



Steps of Signing a new Client

- 1. Explain the product and premiums
 - 2. Client Select cover
- 3. Capture the policy Online
- 4. Biometric App for mandate (Scan the clients's face)



Deduction Start Date

Failing to complete the deduction start date according to schedule of dates provided

Deduction date is always the 1st of the month for SASSA debits



Client's signature Online Policy

- 1. Online policy are OPTs
- 2. Mandate is Facial Scan



Capturing Process

All agents must use their own username and password for Online capturing
All agents must use their own cell

All agents must use their own cell phones and log in details for the mandate



The Benefits of SASSA New Business



Sassa collection rate is 99,46% compared to

- 1. Debit order 68%
- 2. Stop order 90%
 - 3. Cash 70%

It is an easy collection method: (1st of every month)

Policy captured online

Mandate created online (Qlink App)

There is a low NTU rate

SASSA collections are guaranteed.

The NTU rate on SASSA is very low.

The LAPSE ratio is low

SASSA new business has no lapses since premiums are collected through approved 3rd party (Qlink) The submission process is easy

Online

CUT OFF DATES



DEDUCTION START DATE IS ALWAYS ON THE 1ST OF EACH AND EVERY MONTH.

AGENTS RESPONSIBILITY	AGENTS RESPONSIBILITY
Apps submitted by broker to 1Life	Deduction Start Date to be completed on the Policy Application - only 1st of each month other "days" will reject.
28 December- 29 January	1 March 2025
30 January – 27 February	1 April 2025
28 February - 28 March	1 May 2025
29 March - 26 April	1 June 2025
27 April - 27 May	1 July 2025
28 May - 27 June	1 August 2025
28 June - 29 July	1 September 2025
30 July - 29 August	1 October 2025
30 August - 27 September	1 November
28 September - 25 October	1 December

BROKER'S VERIFICATION SCRIPT





Greetings: Mr/Mrs/Miss...... (Client), to ensure that all your details are captured correctly on our system I would just like to confirm a few details.

- 1. Confirm the policyholder's names and surname?
- 2. Ask the policy holder to confirm their ID number. (if the policy holder is hesitant, kindly ask them to provide the first 6 digits of their ID)
- 3. Kindly confirm who you nominated as beneficiary?
- 4. Mr/ Mrs/ Miss (client surname) please confirm the cover amount & premium? (if the client doesn't remember, you can confirm and get a clear YES from the client)
- 5. Mr/ Mrs/ Miss, (client surname) do you give us permission to debit from your SASSA grant? (get a clear yes)
- 6. Last question, Mr/ Mrs/ Miss, do you acknowledge signing the application form or accepting the thumb print? (get a clear yes)

Thank you for answering all my questions. Congratulations on your policy, someone from 1Life will give you a call to welcome you .



