

Sales guiding notes : 1 Life Exclusive Plan

1. Sales Pitch – Generational Plan by InsureEasy Brokers

"Protect the people who raised you, with dignity and certainty. The Generational Plan ensures that elderly and disabled grant recipients have the peace of mind of knowing that their loved ones will be financially supported in the event of their passing — without hidden costs or complicated processes."

This plan is exclusively designed for SASSA Old Age and Permanent Disability grant recipients and gives them affordable, guaranteed funeral cover with 99.46% guaranteed premium collection.

2. Why Choose the Exclusive Plan with Us?

1. Guaranteed Payments: Premium deducted directly from SASSA grant – no lapses due to missed payments.
2. No Maximum Age Limit: Perfect for elderly and vulnerable members who may be declined elsewhere.
3. Affordable & Fair: Premiums start from R130 with cover up to R16,000.
4. Extra Protection for Children: Optional cover for 2 children up to R2,000 each for just R6 extra.
5. Fast Claim Processing: Includes burial repatriation and a Good Gesture benefit.
6. High Acceptance Rate: Only 6-month waiting period for natural death.
7. Ethical Selling: Sold only by trained and registered biometric agents

3. With InsureEasy Brokers, you also get:

- Personalised service – We guide you from application to claims.
- Local presence – Agents in your community for face-to-face support.
- Easy sign-up – No complicated paperwork, we make it quick and simple.

4. Premium & Cover Table

Generational Plan – Premium & Cover Matrix				
Age 18–59				
Cover	R7,500	R10,500	R14,000	R16,000
Premium	R130	R145	R159	R171
Age 60–69				
Cover	R7,500	R9,500	R11,000	R12,000
Premium	R135	R160	R174	R189
Age 70+				
Cover	R7,500	R9,000	R10,000	
Premium	R188	R198	R204	

5. Comparison: Funeral Parlour Policy vs Generational Plan

Feature	Funeral Parlour Policy	Generational Plan
Who Qualifies	Usually local community	Any SASSA Old Age or Permanent Disability recipient in SA
Payout	Often services only, no cash	Pays cash + services (burial repatriation)
Age Limit	Often max age 75	No maximum age
Payment Method	Cash or manual pay	Direct SASSA deduction
Collection Rate	Depends on client	99.46% guaranteed
Extra Child Cover	Not always available	Yes – R2,000 per child
Regulated	Often unregulated	FSCA regulated, underwritten by 1Life

7. Sales Kit – Q&A

Question 1: Who is eligible to take out the Generational Plan?

Answer: The Generational Plan is available only to South African citizens who receive a SASSA Old Age Grant or a SASSA Permanent Disability Grant.

Question 2: Is there a maximum entry age for the Generational Plan?

Answer: There is no maximum entry age. The plan is open to anyone aged 18 years or older who meets the eligibility criteria.

Question 3: How are premiums for the Generational Plan paid?

Answer: Premiums are paid via direct deduction from the policyholder's SASSA grant. No cash payments, debit orders, or other payment methods are accepted.

Question 4: What is the premium and cover amount for someone aged 65?

Answer: For someone aged 65, the premium for R7,500 cover is R135 per month, and the premium for R12,000 cover is R189 per month.

Question 5: What is the premium and cover amount for someone aged 72?

Answer: For someone aged 72, the premium for R7,500 cover is R188 per month, and the premium for R10,000 cover is R204 per month.

Question 6: Can a beneficiary take out the Generational Plan on behalf of the grant recipient?

Answer: No. The policyholder must take out the plan in their own name and must be the SASSA grant recipient.

Question 7: How many children can be covered under the Generational Plan?

Answer: The plan allows cover for up to two children. Each child can be covered for up to R2,000 at an additional premium of R6 per month for both children combined.

Question 8: What are the waiting periods for the Generational Plan?

Answer: Accidental death is covered immediately once the first premium is received. Natural death has a six-month waiting period and requires six premiums to have been paid. Death as a result of suicide is excluded for the first twelve months of the policy.

Question 9: Is accidental death covered immediately?

Answer: Yes. Accidental death is covered from the moment the first premium is received by the insurer.

Question 10: What additional benefits are included with the Generational Plan?

Answer: The plan includes a burial repatriation service to transport the deceased to their place of burial within South Africa. It also includes a Good Gesture benefit, which provides R500 if death occurs from natural causes in the second to fourth month, and R1,000 if death occurs in the fifth month.

Question 11: Can the Generational Plan be sold to someone who receives a Child Grant?

Answer: No. The plan is restricted to recipients of the SASSA Old Age Grant and the SASSA Permanent Disability Grant only.

Question 12: What advantages does the Generational Plan have over a funeral parlour policy?

Answer: The Generational Plan pays cash directly to the beneficiaries, includes value-added services like burial repatriation, has no maximum age limit, offers a very high premium collection rate of 99.46%, and is regulated by the Financial Sector Conduct Authority.

Question 13: Will my premium change over time?

Answer: Premiums remain the same for the first twelve months. After this period, both the premium and the cover amount will only increase if the SASSA grant increases. The increase will be based on the percentage increase of the SASSA grant minus one percent.

Question 14: How is a Generational Plan sale captured?

Answer: The sale is captured using the 1Life Online Sales Platform (POL360). Once the policy is captured, the SASSA mandate is created using biometric verification on the QLink app.

Question 15: What is the most important compliance rule for agents selling the Generational Plan?

Answer: Agents must always obtain the client's permission before performing a biometric scan and must never misrepresent themselves as SASSA or 1Life. Agents represent their brokerage, which is authorised to market 1Life products.

8. Why Generational Plan Wins

Size of the Opportunity

- Target audience: 3+ million SASSA Old Age & Disability grant recipients.
- Most are unserved by regulated insurers after age 70.
- Local funeral parlours dominate, but they often offer services only, not cash.
- You can own this market by introducing regulated, cash-paying funeral cover.

The Low Competition Factor

- Few regulated options for seniors over 70.
- Grant-linked debit method makes policies “stick” — low lapses and high retention.
- Funeral parlours can't match the size, compliance, and cash payout of the Generational Plan.

What This Means for You as a Business Owner

- Every older SASSA recipient you sign is unlikely to switch (premium deducted from grant).
- Minimal head-to-head competition from big insurers in the over-70 space.
- High trust factor — many seniors prefer regulated products backed by known insurers.

9. Selling the Generational Plan to Children of Older Parents

Why This Strategy Works

This confidential and prepared for internal training use by **InsureEasy Brokers**. It is **not an official training module or marketing material from 1Life Insurance**. Always refer to the official 1Life policy documents for authoritative information.

- Decision-makers are often the children.
Adult children worry about the financial and emotional impact of losing a parent.
- Trust factor is high.
The Generational Plan is underwritten by 1Life, a regulated insurer with guaranteed payouts, making it a credible alternative to informal funeral arrangements.
- Proactive solution.
You are solving the problem before it becomes urgent — reducing stress and financial pressure.

Understanding the Customer

Primary Target:

- Children aged 30–55 with parents who receive an Old Age or Permanent Disability SASSA grant.
- Often already contributing financially to parents' care.

Key Concerns You Can Address:

- “I don’t want to have to borrow money when my parent passes away.”
- “We want to give them a dignified funeral without financial strain.”
- “I’m worried about dealing with unregulated funeral parlours.”

10. How to Start the Conversation

Identify the Need

- “Do your parents have funeral cover that will pay out cash?”
- “Would you feel more at ease knowing the cover is guaranteed to be active when you need it most?”

Build Trust

- Mention that the plan is underwritten by 1Life, a licensed and regulated life insurer.
- Explain that premiums are deducted from the parent’s grant — no risk of missed payments.

Show Affordability

- Use real premium examples:
“For a parent aged 72, it’s only R188/month for R7,500 cover or R204/month for R10,000 cover.”

Highlight Control & Dignity

- “This policy pays cash directly to your family so you can choose the funeral service provider and make arrangements according to your wishes.”

Handling Common Objections

Objection	Your Response
“My parents already have a parlour policy.”	That’s good, but most parlour policies don’t pay cash — this plan gives you flexibility and is regulated to ensure payouts happen.”
“I’m not sure they’ll qualify because of their age.”	“There is no maximum age — as long as they receive an Old Age or Disability SASSA grant, they qualify.”
“What if they stop paying?”	“The premium is deducted automatically from the SASSA grant, so there are no missed payments.”