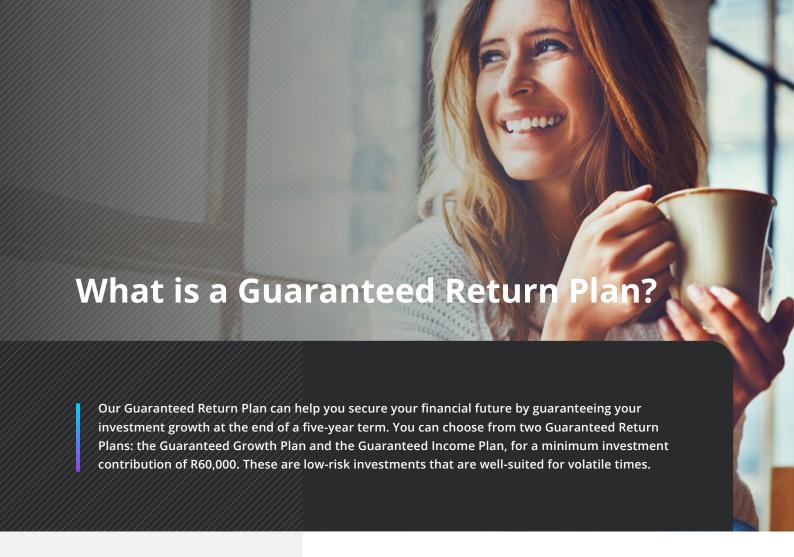






Guaranteed Return Plans



# Features of a Guaranteed Return Plan



You can get guaranteed returns and a guaranteed income for five years.



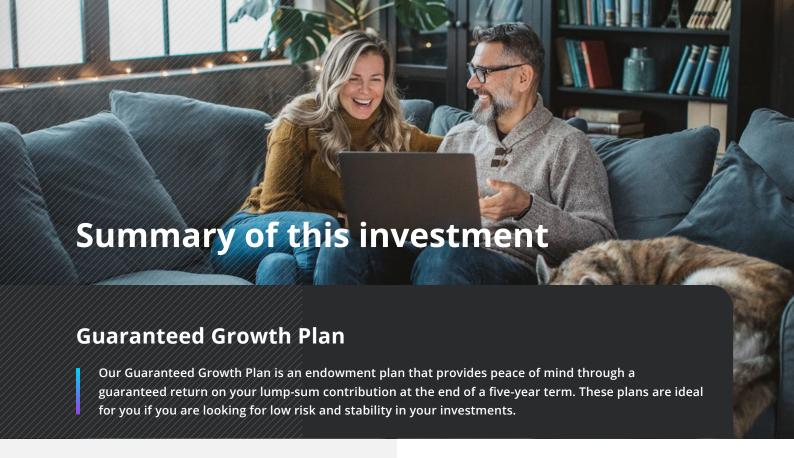
Tax efficiency for individuals who have an average tax rate of 30% or more.



At the end of the five-year term, you will be able to reinvest the proceeds of your investment.



You have to invest for a minimum of five years. See when you can access your money, and if you need to withdraw earlier.



#### Investment term



# Minimum investment amount

R60,000

## **Investment guarantees**

 You will get a guaranteed return on your investment at the end of a five-year term

#### **Fees**

 Any fees payable to Discovery Invest under this contract have already been taken into account in the guaranteed rate offered.

#### Tax

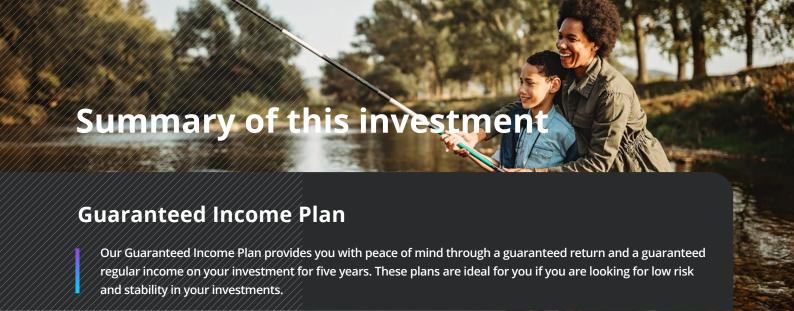
 All tax on the Guaranteed Return Plan is taken into account in the guaranteed maturity value.

## Unique investment protection on your death

We could pay your investment's **full guaranteed maturity value** to your beneficiaries. Certain conditions apply. You can read more about what happens to your investment

# Ask your financial adviser for the relevant fact file for details of:

- The impact of withdrawing before the investment term
- How the fees work
- Protection if you die during the guarantee period



When you invest in this plan, you need to decide how much you want to invest to give you a guaranteed return at the end of five years. You must also decide how much you want to set aside to provide you with a guaranteed regular income for five years.

# Your investment will be split into two parts:

## Part 1: Growth portion

We will give you a guaranteed amount at the end of five years. This is known as the guaranteed maturity value.

# Part 2: Income portion

We will give you a guaranteed regular income for the five years through a voluntary annuity. When you start your investment, you may also choose to have a level income over the five years or for your income to grow at 5%, 10%, 15% or 20% each year.

#### Investment term



#### Minimum investment amount

■ R60,000

# Investment guarantees

- Guaranteed return at the end of five years
- Guaranteed regular income

#### **Fees**

 Any fees payable to Discovery Invest under this contract have already been taken into account in the guaranteed rate offered.

#### Tax

 All tax on the Guaranteed Income Plan is taken into account in the guaranteed maturity value and guaranteed income.

## Unique investment protection on your death

We could pay your investment's **full guaranteed maturity value** to your beneficiaries. The guaranteed regular income from your plan could be paid to your beneficiaries until the end of the five-year investment term. Certain conditions apply. You can read more about what happens to your investment

# Ask your financial adviser for the relevant fact file for details of:

- The impact of withdrawing before the investment term
- How the fees work
- Protection if you die during the guarantee period

# Fees for your investment

There are certain fees that apply to our Guaranteed Return Plan









# Fees to Discovery Invest

Any fees payable to Discovery Invest under this contract have already been taken into account in the guaranteed rate offered.



# Fees to the investment manager

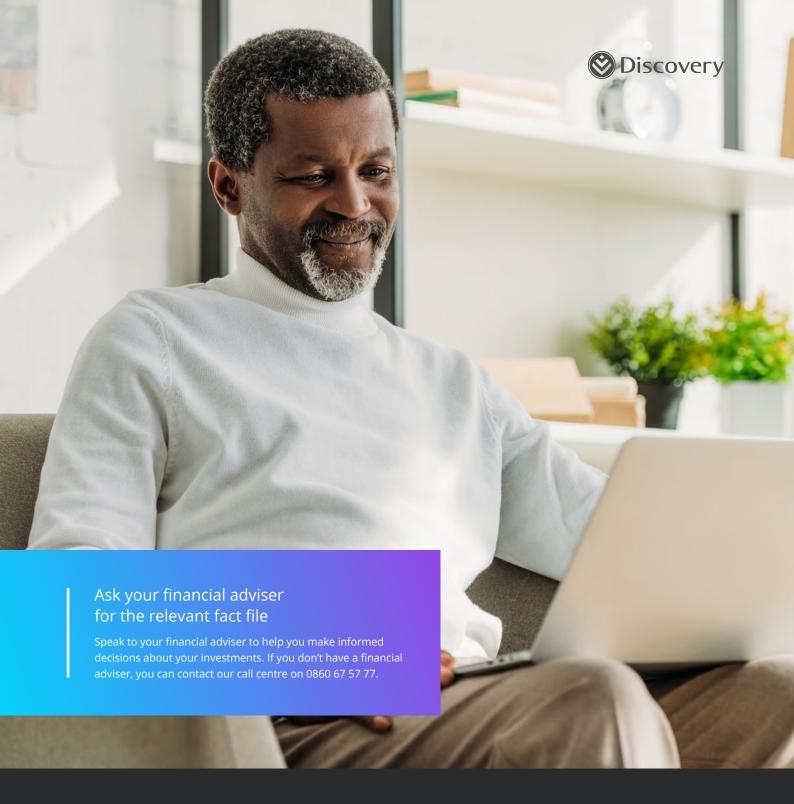
This investment has no fees payable to the investment manager.



# Fees to your financial adviser

You may pay an upfront financial adviser fee.

Ask your financial adviser for the relevant fact file for more information about all fees.



## **Discovery Invest** | www.discovery.co.za

This document is meant only as information and should not be taken as financial advice. For tailored financial advice, please contact your financial adviser.

Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. All life assurance products are underwritten by Discovery Life Ltd. Registration number: 1966/003901/06, a licensed life Insurer, an authorised financial service provider and registered credit provider, NCR Reg No. NCRCP3555. All boosts are offered through the insurer, Discovery Life Limited. The insurer reserves the right to review and change the qualifying requirements for boosts at any time. Product Rules, Terms and Conditions apply.

RCK\_104210DI\_11/06/2024\_V