



DISCOVERY
GUARANTEED
RETURN PLANS





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| **Guaranteed Return Plans**

What is a Guaranteed Return Plan?

Our Guaranteed Return Plan can help you secure your financial future by guaranteeing your investment growth at the end of a five-year term. You can choose from two Guaranteed Return Plans: the Guaranteed Growth Plan and the Guaranteed Income Plan, for a minimum investment contribution of R60,000. These are low-risk investments that are well-suited for volatile times.

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.



Summary of this investment

Guaranteed Growth Plan

Our Guaranteed Growth Plan is an endowment plan that provides peace of mind through a guaranteed return on your lump-sum contribution at the end of a five-year term. These plans are ideal for you if you are looking for low risk and stability in your investments.

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

Summary of this investment

Guaranteed Income Plan

Our Guaranteed Income Plan provides you with peace of mind through a guaranteed return and a guaranteed regular income on your investment for five years. These plans are ideal for you if you are looking for low risk and stability in your investments.

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.

Ask your financial adviser for the relevant fact file

Speak to your financial adviser to help you make informed decisions about your investments. If you don't have a financial adviser, you can contact our call centre on 0860 67 57 77.

Discovery Invest | www.discovery.co.za

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