



**DISCOVERY  
PRESERVER  
PLANS**





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# What is a Preserver Plan?

A Preserver Plan is an investment designed to keep your retirement savings invested if you're leaving your employer as a result of resignation, dismissal, or retrenchment, or if your pension or provident fund is wound up. With these plans you preserve your pension or provident fund savings from your previous employer until you retire.

## Features of a Preserver Plan



Tax advantages that make it easier for your investment to grow faster.



Only one withdrawal until age 55, which means that you have limited access to your money before retirement.

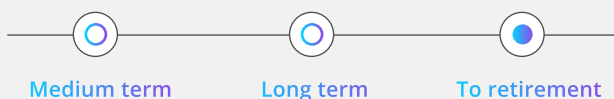


Guidelines and limits on how you can access your money when you retire to ensure your savings last as long as possible in retirement.

# Summary of this investment

With our Preserver Plans we reward your healthy investment behaviours, like investing and investing longer. This helps keep you on track to achieve the retirement you aspire to.

## Investment term



## Deciding how to invest

Our preserver plans have minimum investment amounts, depending on your age.

### Minimum investment amount

Age	Lump sum
If you are under 30	R5,000
If you are 30 or over	R75,000

Minimum investment amount of R100,000 for investments into Cogence models for both younger than and older than 30 years.

## Unique rewards and boosts

We reward you for investing longer with a boost of up to 20% to your initial investment.

And if you invest more than **R3.5 million**, you get even more rewards as a

## Competitive fees

- Discovery Invest admin fees
- Financial adviser fees
- Investment manager fees

## Access to a wide range of investment funds

You can tailor your investment to your own personal investment goals. We have a wide range of funds available for investment, with almost 200 funds from leading investment managers to choose from.

## Investment guarantees

- No guarantee of performance

## Tax

You get tax advantages that make your investment grow faster. The growth on your investment is tax-free and contributions can be deducted from your taxable income.

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

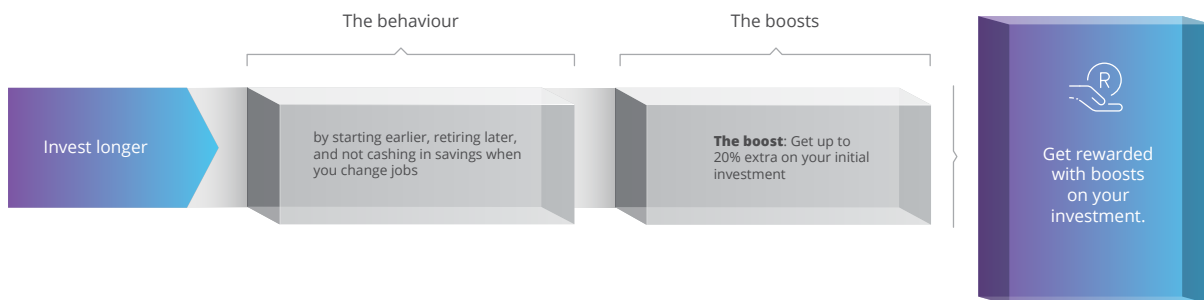
- How you can get boosts to your investment
- How the fees work
- What happens to your investment

# Why the Discovery Preserver Plan?

## A structurally superior retirement solution

Our Preserver Plans give you more than conventional retirement solutions. You get rewarded with boosts to your investment for investing longer, and investing more. You also get increased global exposure, and enhanced flexibility at retirement.

When you invest for longer, we reward you with boosts to your investment



You can choose how you'd like the boost to grow and how you want to use your boost when you retire or you can use the boost to pay zero administration fees (known as the Boost Accelerator).

### Choose where you want to invest your boost

- **Invest your boost globally in dollars:** The boost is offered through the Fund's appointed administrator, therefore you can invest it in a range of multi-asset risk-profiled Cogence Global Funds, advised by BlackRock, one of the world's leading asset managers. This gives you more offshore exposure than any other retirement solution.
- You can also choose to invest your boost in the same funds as your investment.

### Choose how to use your boost when you retire

- Add the boost into your retirement investment to increase your retirement savings
- Invest the boost into a Discovery Global Endowment and keep funding your retirement in hard currency
- Take the boost in cash for extra liquidity in retirement.

*Different boost percentages apply depending on the term you invest for and the portion you invest in qualifying funds. The insurer reserves the right to review and change the qualifying requirements for boosts at any time. If the boost is linked to a global portfolio, additional fees may be charged in some cases for hedging global markets. Product rules, terms and conditions apply.*

## Invest for longer

With our preserver plans, you can get boosts added to your investment for investing longer and investing more. Your boosts are held separately to your investment and will grow with your investment in line with the growth of your selected funds for your boost.



Invest longer

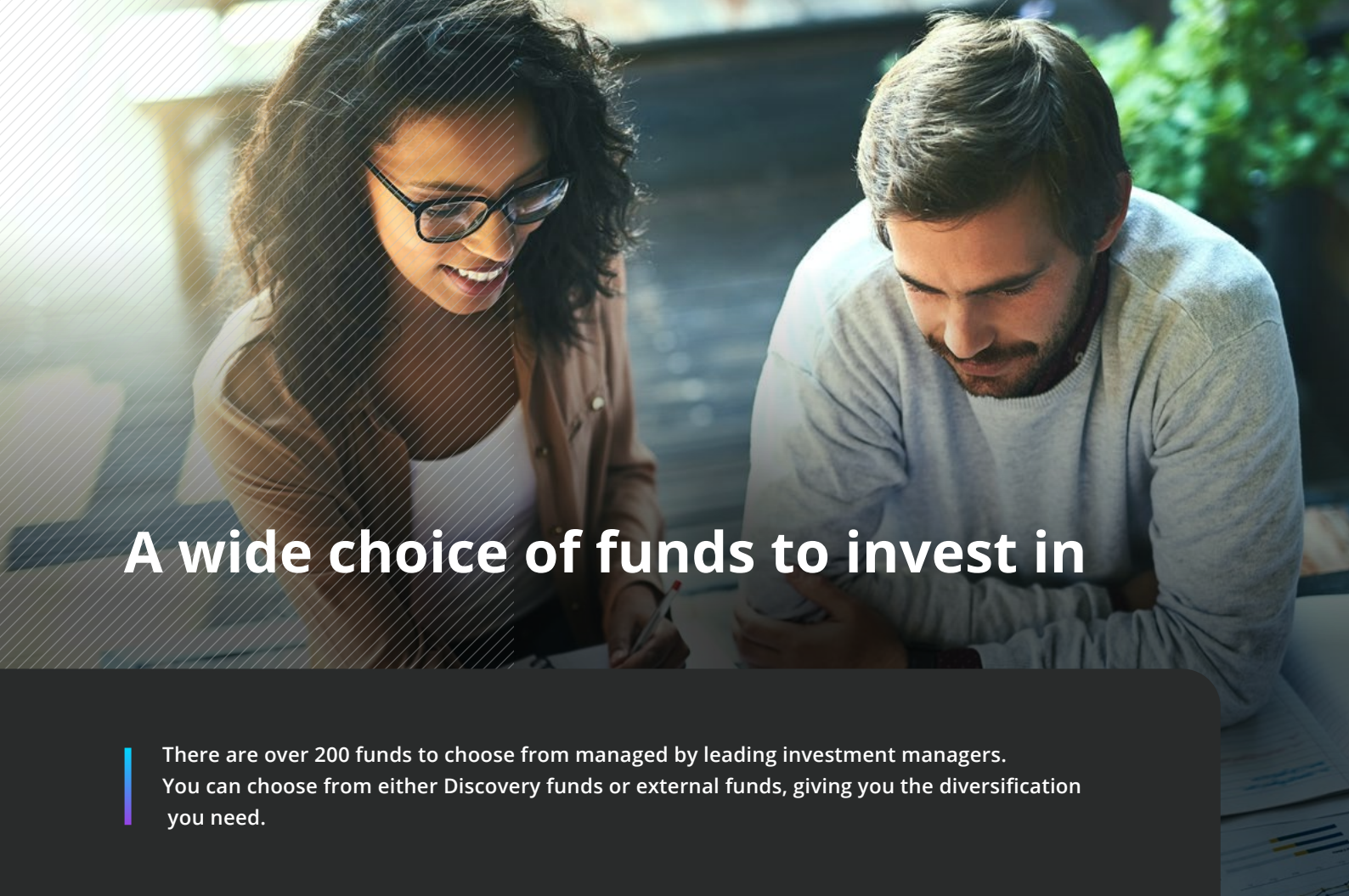
### Your financial behaviour

You invest from as early as possible

### What you get

You get a boost of up to 20% of your initial lump-sum investment.





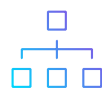
# A wide choice of funds to invest in

There are over 200 funds to choose from managed by leading investment managers. You can choose from either Discovery funds or external funds, giving you the diversification you need.

## Your plan is a collection of funds

Once you have chosen your investment plan, you decide which funds to invest your money into. Your decision should align with the investment strategy that you and your financial adviser agreed on and the investment goals you have.

We offer you access to a range of unit trust funds across various investment managers through a single entry point. This means you can invest in our investment plans and choose investment funds that are managed by leading investment managers.



You can invest in Discovery funds where our investment managers pick the right blend of asset classes (shares, bonds, cash, property and so on) to reach your investment goals. We have uniquely designed funds that make it easier for you to get what you want from your investment.



You can invest in funds managed by top external investment managers.



We offer both local and offshore investment opportunities.

# Competitive fees for your investment

There are certain fees that apply to our preserver plans. You can use the boost to your investment to pay zero administration fees (known as the Boost Accelerator)



## Fees to Discovery Invest

There are no initial investment fees to Discovery Invest. We charge a yearly admin fee, which depends on the size of your investment.



## Fees to the investment manager

Investment managers may charge initial and ongoing fees. You can find these fees on the relevant fund fact sheets available at



## Fees to your financial adviser

Financial advisers will charge initial and ongoing advice fees for the advice they give.

*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](http://www.discovery.co.za)

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