

LUMP SUM RETIREMENT ANNUITIES OR PRESERVER PLANS



# Clients

*can enjoy a higher boost  
on their retirement savings*

CURRENT  
OFFER

This offer is valid from 28 October 2019 to 31 March 2020

# Clients can enjoy an extra boost on their retirement savings with our current offer

Our retirement plans give clients more than conventional solutions by rewarding them for investing longer, investing more, living well and withdrawing wisely. When clients follow these positive investment behaviours, they can get a boost of up to 20% to their investment in qualifying Discovery funds. With our current offer clients can receive an even bigger boost of up to 29%.

**Extra boost = 7.5% x (amount in qualifying Discovery funds + original boost)**

## Lump-sum retirement savings: Boosts to contributions

### INVEST CLIENTS

With our current offer, Invest clients can get boosts of up to 29%

Current offer		
<p>This boost is calculated upfront, based on the client's term to their boost payment date*</p> <p>Our current offer gives clients a higher boost on their investment in qualifying Discovery funds. They will still receive the same amount at age 65*, with the extra boost from the current offer paying five years later**</p> <p>Valid from 28 October 2019 to 31 March 2020</p>		
Investment term	Discovery funds	
From 10 to 15 years	7.5%	15.6%
From 15 to 20 years	10%	18.3%
From 20 to 25 years	12.5%	20.9%
From 25 to 35 years	15%	23.6%
35 years or more	20%	29%
	Boost paid at 65*	Total of boosts paid at 65 and 70*

### PURPLE INVEST CLIENTS

Purple Invest clients can now get boosts on external funds, as well as higher boosts on Discovery funds

Current offer				
<p>Clients qualify for Purple boosts if they invest more than R3.5 million</p> <p>Our current offer gives Purple Invest clients a higher boost on their investment. They will still receive the same amount at age 65*, with the extra boost from the current offer paying five years later**</p> <p>Valid from 28 October 2019 to 31 March 2020</p>				
Investment term	Discovery funds	External funds***	Discovery funds	External funds***
From 10 to 15 years	7.5%	3.75%	15.6%	4%
From 15 to 20 years	12.5%	6.25%	20.9%	6.7%
From 20 to 25 years	15%	7.5%	23.6%	8.1%
From 25 to 35 years	20%	10%	29%	10.75%
35 years or more	25%	12.5%	34.4%	13.4%
	Boost paid at 65*		Total of boosts paid at 65 and 70*	

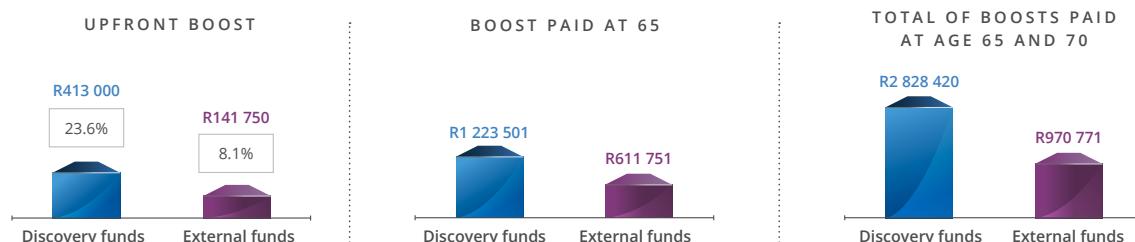
\* The boost payment date is the later of the date that the client turns 65 or 10 years from the start of the investment. For this example we used a boost payment date of 65.

\*\* The additional growth from Vitality gives clients up to 2% extra return each year on their investment in qualifying Discovery funds and their boost for living well by engaging in Vitality. This extra growth pays into the client's investment five years after the boost payment date. With the current offer, the maximum of the additional growth from Vitality and the current offer boost will be paid.

\*\*\* Purple Invest clients must invest at least half their assets in qualifying Discovery funds to qualify for boosts on external funds.

## An unmatched pre-retirement solution

Cindy is 45 years old. She transfers R3 500 000 into a lump-sum Discovery Retirement Annuity, with 50% in qualifying Discovery funds and 50% in external funds. Cindy will receive the following boosts, assuming 8% growth each year:



## Details of the offer

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In order to qualify for this offer, we must receive all policy documents on or before 31 March 2020 and the investment contributions on or before 30 June 2020.



Applications already submitted at the launch of this offer (28 October 2019) will also qualify as long as all documents and contributions are received on or before 30 June 2020.



Existing policies, internal Section 14 transfers, upgrades, and applications received or activated outside the offer period will not qualify for this offer. Policies with the Boost Accelerator selected will not qualify.

Clients will receive the larger of the extra boost and their additional growth from Vitality five years after their boost pays out. The same servicing rules that apply to the additional growth from Vitality will apply to the extra boost.

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Discovery

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