

Kick-start

your clients' retirement savings

Get up to 24 months of extra contribution allocated upfront

CURRENT
OFFER

Valid from 28 October 2019 to 31 March 2020

Kick-start your clients' retirement savings with our current offer

The Discovery Retirement Optimiser allows clients to convert their unused life cover from their Discovery Life Plan into tax-free payments in retirement, through a benefit called the Life Plan Optimiser. This benefit gives a boost on each monthly contribution of up to 65%, which is then used to convert their Discovery Life cover into tax-free income in retirement.

Clients can also receive fee discounts of up to 100%, boosts of up to 100% to their Discovery Life PayBacks, and an additional boost of up to 15% to each contribution for engaging with Vitality, which is paid into their investment at retirement.

Clients can get even more from a Discovery Retirement Optimiser with our current offer

Clients who take out a Discovery Retirement Optimiser between 28 October 2019 and 31 March 2020 (the current offer period) can get up to 24 months of contributions allocated to their Life Plan Optimiser upfront.

When clients invest in this plan during the current offer period, they start their Life Plan Optimiser balance with a multiple of their monthly Discovery Retirement Optimiser contribution as shown in the following table:

Time to retirement	Monthly contribution of less than R2 500	Monthly contribution of R2 500 to R4 999	Monthly contribution of R5 000 or more
Less than 10 years	0	0	0
10 to 15 years	0	3	3
15 to 20 years	6	9	12
20 years or more	12	12	24

The offer in action



Jack invests in a Discovery Retirement Optimiser in the offer period. He pays a monthly contribution of R3 000 and has a term to retirement of 21 years. With this offer, Jack will receive R36 000 ($R3\,000 \times 12$) in his Life Plan Optimiser account on day one.

Details of the offer

The current offer period is from 28 October 2019 to 31 March 2020. The offer only applies to applications we receive in the current offer period. We will not accept late applications for the offer. Any in-progress Discovery Retirement Optimiser applications at the start of the current offer period will qualify for the offer.

We must receive all the necessary documents before or on 30 April 2020.

Discovery Invest



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