



Life insurance that
rewards healthy living

The Capital Disability Benefit



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Cover for disability

The Capital Disability Benefit offers cover that ensures the financial security of your family through a lump-sum payout if you become disabled.

When choosing your level of cover you should consider any outstanding debt and other liabilities that you would have to settle if you were to become disabled. You can choose to be covered until age 65 or 70.

To give you continued peace of mind in retirement, your Capital Disability Benefit will automatically convert to the Severe Illness Benefit at the selected benefit expiry age to provide cover for Severity A and B illnesses.

How we assess your claim

Depending on your benefit option, your claim payout may be assessed according to the following categories:

Total disability (Category A)

You can receive 100% of your insured amount. Your disability will be evaluated according to objective medical criteria or Activities of Daily Living.

Partial disability (Category B)

You can receive 50% of your insured amount. Your disability will be evaluated according to objective medical criteria or Activities of Daily Living.

Loss of income (Category C)

You can receive a payout of 2.5% of your insured amount every four months while we establish the permanence of your disability, provided you are losing more than 80% of your income.

Occupational disability (Category D)

You can receive 100% of your insured amount if you are permanently unable to perform your nominated occupation.

We will pay your claim as soon as it meets our qualifying criteria – no general waiting period is applicable.

Additional benefits to provide you with further disability protection

- **The LifeTime Capital Disability Benefit:**
Dynamic cover that considers the long-term impact of your specific disability, and your expected future salary growth.

By objectively assessing the impact your disability may have on your future income, we can boost your Capital Disability Benefit payout by up to 200%.
 - **The Spouse Capital Disability BenefitBooster:**
Boost your spouse's cover by up to 40% at no extra premium, based on how your policy is structured.
 - **Protection of key living expenses:** On the Classic Life Plan, you can qualify for boosts to your Discovery Card partner discounts of up to 50% if you become permanently disabled.
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Speak to your financial adviser about the range of Discovery Life products to suit your individual, personal or business needs.

Discovery Life is an authorised financial services provider. Registration number 1966/003901/06.

The Dollar Life Plan and Dollar Discovery Retirement Optimiser are issued by Discovery Life International, the Guernsey branch of Discovery Life Limited (South Africa), licensed by the Guernsey Financial Services Commission, under the Insurance Business (Bailiwick of Guernsey) Law 2002 to carry on long-term insurance business. The Dollar Life Plan and the Dollar Discovery Retirement Optimiser are also subject to the South African Long-term Insurance Act of 1998.

Discovery Life is an authorised financial services provider. Registration number 1966/003901/06. The Dollar Discovery Retirement Optimiser is administered by Discovery Life Investment Services (Pty) Limited trading as Discovery Invest, a subsidiary of Discovery Limited.

The trustee appointed by the Branch must hold the licensed insurer's assets representing at least 90% of policyholder liabilities in trust as imposed by a standard condition on the licence of the Insurer under section 12 of the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

The information given in this document is based on Discovery's understanding of current law and practice in South Africa and Guernsey.

No liability will be accepted for the effect of any future legislative or regulatory changes.