



The formula for
successful investing

Flexible Investment Plans

Benefit highlights

No matter what you are saving for, we can help you get there

Discovery Invest offers five Flexible Investment Plans that allow you immediate access to your money. Some plans have unique benefits that reward you the longer you stay invested. We give you the freedom to choose from top local and international funds, managed by leading fund managers.

Built-in protection if your funds underperform

The Classic Performance Protector

Your Classic Performance Protector is an extra amount that we invest for you to cover you if the funds you chose underperform. We match **10%** of your investment in qualifying Discovery funds, and **7.5%** of your investment in other funds, and invest it at a fixed rate of 6% each year. After five years, if your investments are not in the top 25% of their sector, we will pay up to **100%** of your Classic Performance Protector into your investment plan. After ten years, we give you the remainder of the money in your Classic Performance Protector.

This plan might be right for you if:

- You can invest a minimum lump-sum of R100 000
- You can keep most of your money invested for at least five years.

Pay lower fees to make the most out of your money

Essential Flexible Investment Plan

The Essential Flexible Investment Plan is our most cost-effective plan. You will pay no annual administration fees for investments in Discovery funds. However, if you withdraw from your investment within the first three years, you may pay an early exit fee.

This plan might be right for you if:

- You can invest a minimum lump sum of R60 000
- You can keep most of your money invested for at least three years.

Access to a broad range of funds

Lump-sum Core Flexible Investment Plan

Get access to a broad range of funds, including Discovery funds. You have access to all your money, right from the start.

This plan might be right for you if:

- You can invest a minimum lump-sum of R60 000
- You are unsure about when you may need access to your money.

Make monthly investments that all add up

Recurring Core Flexible Investment Plan

Get access to a broad range of funds, including Discovery funds. You have access to all your money, right from the start.

This plan might be right for you if:

- You can invest at least R850 a month
- You are unsure about when you may need access to your money.

A tax-efficient way to save

Tax-free Flexible Investment Plans

All growth on your investment is tax-free. You can choose to pay:

- A lump-sum contribution of R33 000
- Monthly contributions at a minimum of R850 a month
- Yearly contributions at a minimum of R10 200 a year.

The most you can invest in any year is R33 000. There is also a lifetime limit of R500 000 for this investment.

This plan might be right for you if:

- You want to make the most out of tax-free investments.

What's next?

Ask your financial adviser for our investment plan fact files for more information on how our benefits work and what you must do to qualify for them. Our quotations will show you how the choices you make will affect the benefits you qualify for and the fees you will pay.

If you change the various products you have with us, you could affect your existing benefits and features on your investment plans. Please speak to your financial adviser before making any changes to your investment plans.

Remember to discuss:

- The benefits of investing a lump-sum or recurring contributions
- How long you want to invest for
- The Classic Performance Protector
- Fees
- Tax benefits.

