



The formula for
successful investing

Guaranteed Return Plans

Benefit highlights

Face the future with certainty

The Discovery Guaranteed Return Plan is a five-year investment that gives you peace of mind from knowing exactly what your investment will be worth at the end of five years.

Discovery Invest offers two Guaranteed Return Plans, the Guaranteed Growth Plan and the Guaranteed Income Plan. Both plans have five-year investment terms and a minimum lump-sum investment of R60 000.

A low-risk investment for uncertain times

The Guaranteed Growth Plan

No matter what happens to the markets, you will get your guaranteed return on your lump-sum contribution after five years. This is a low-risk investment that is well-suited for volatile times.

If you withdraw your money earlier you will not get the guaranteed maturity value.

To get this investment plan:

- You must stay invested for the full five years.

Benefit now and later with a guaranteed return and a guaranteed regular income

The Guaranteed Income Plan

If you invest in this plan, we will split your lump-sum investment into two parts:

Part One: We will give you a guaranteed amount at the end of five years
– the guaranteed maturity value.

Part Two: We will give you a guaranteed regular income for the five years.

When you invest in this plan you need to decide how much you want to invest to give you a guaranteed return at the end of five years, and how much you want to set aside to provide you with a guaranteed regular income.

To get this investment plan:

- You must stay invested for the full five years.

Unique protection for your investment when you die

If you die before age 70, and have a Guaranteed Growth Plan, we will pay your investment's guaranteed maturity value to your beneficiaries. If you are older than 70, we will pay your lump-sum investment, grown at your guaranteed rate up to your date of death, to your beneficiaries.

If you die before age 70, and have a Guaranteed Income Plan, we will pay an amount equal to your growth portion's guaranteed maturity value to your beneficiaries. If you are older than 70, an amount equal to your growth portion, grown at your guaranteed rate up to your date of death, will be paid to your beneficiaries. The guaranteed regular income from your plan will be paid to your beneficiaries until the end of the five-year investment term.

What's next?

Ask your financial adviser for our investment plans fact files for more information on the guaranteed returns and guaranteed income we can offer you. 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:

- If a five-year investment is right for you
- If a low-risk investment is right for you.

Discovery Invest

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