



The formula for
successful investing

Preserver Plans

Benefit highlights

Preserve your retirement savings when you leave your employer

Discovery Invest offers two Preserver Plans, the Core and Classic Preserver Plans. These plans give you a unique combination of benefits that work together to make it easier for you to save for retirement.

Both Core and Classic Preserver Plans offer you:

More money for your retirement

Retirement Upfront Investment Integrator

We give you up to **15%** more money for your retirement at the start of your investment when you invest in qualifying Discovery funds. You need to stay invested in the qualifying Discovery funds until age 65 to get the full additional amount. The upfront boost grows at the same rate as your portfolio (after fees), and is paid into your investment plan at retirement (age 65).

To get this benefit:

- You need to invest a lump-sum of:
 - R60 000 or more for the Core Preserver Plans
 - R100 000 or more for the Classic Preserver Plans
- You need to stay invested in these plans, and in the qualifying Discovery funds, until age 65 to get the full value of the benefit.

Increase your retirement savings even further

Discovery Miles Integrator

You can use your Discovery Miles to enhance your Retirement Upfront Investment Integrator. These Discovery Miles will get boosted by as much as three times, depending on your Vitality status.

To get this benefit:

- You need to be a Discovery Card client and have activated the Discovery Miles program
- Stay invested in these plans and qualifying funds until age 65 to get the full value of the benefit.

Enjoy zero admin fees from day one

Boost Accelerator

You can reduce your annual administration fees to zero, for as long as your Retirement Upfront Investment Integrator and Discovery Miles Integrator, if applicable, remains positive. This benefit is available on Discovery and external funds.

To get this benefit:

- You need to have selected the Retirement Upfront Investment Integrator with the Boost Accelerator option on your Preserver Plan
- You need to stay invested in these plans, and in the qualifying Discovery funds, until age 65 to get the full value of the benefit.

Unique benefits of our Classic Preserver Plans

Get better returns, even if the funds you chose underperform

Quartile Performance Protector

If the Discovery funds you chose are not in the top 25% of their sector, we will add up to **20%** more money to your returns at the end of every five-year period. If you own a Discovery Life Plan, we boost this to **30%**.

To get these benefits:

- You need to invest a lump-sum of R100 000 or more.

Additional money to help you fund your tax

The Retirement Tax Funder

The Retirement Tax Funder is designed to fund a portion of the tax liability on your one-third withdrawal by boosting your fund value at your retirement.

Boost your Target Retirement Date Funds if they underperform

Target Retirement Date Inflation Protector

At the end of every five years, if your Target Retirement Date Fund has performed below its inflation-linked target, we will add to your savings in the Target Retirement Date Fund.

To get these benefits:

- You need to invest a lump-sum of R100 000 or more.

Get the highest value the Escalator Fund has ever reached when you retire or on your death

100% Escalator Retirement Guarantee or the 100% Escalator Death Guarantee

The Discovery Escalator Funds have a built-in guarantee that you will always get at least **80%** of the highest unit price that the fund has ever reached. With the **100%** Escalator Retirement Guarantee, we will pay out **100%** of the highest unit price the fund has ever reached when you retire. With the **100%** Escalator Death Guarantee, we will pay your beneficiaries **100%** of the highest unit price the fund has ever reached if you die before your retirement.

To get these benefits:

- You need to invest a lump-sum of R100 000 or more.

We will add to your fund if you become disabled

Early Retirement Disability Protector

If you become disabled, we will give you an extra amount of up to **20%** of your investment value, tax-free. The amount depends on the number of years until age 65 and the severity of the disability.

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 Retirement Upfront Investment Integrator and Protector Premiums
- The Boost Accelerator
- Fees
- Discovery Miles Integrator
- The funds to invest into, and the Discovery Medical Investment Funds
- Tax
- The benefits applicable to the funds you choose.

Discovery Invest

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