

**DISCOVERY**  
**PRIMEFLEX**



# Contents

 PrimeFlex



# Summary of this investment

PrimeFlex provides a sophisticated flexible investment while providing simplicity and efficiency. This investment is ideal if you are looking for a short- or medium-term investment, like saving for unforeseen expenses on a rainy day.

## Investing in the PrimeFlex is as easy as 1, 2, 3

- 01 | Invest in a single lump sum
- 02 | Determine your risk profile with your financial adviser
- 03 | Select from top-performing portfolios of Discovery funds

### Investment term



### Minimum investment amount

Age	Investment amount
Younger than 30	R5 000
30 or over	R60 000

You cannot make extra contributions to your investment. If you want to invest more, we will start a new investment for you.

### Discovery Miles

If you take out a new PrimeFlex and you are a member of Vitality Active Rewards, either through Vitality or Vitality Money, you will qualify for Discovery Miles awards during the course of your investment.\*

\*Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will qualify for the Miles awards for as long as you remain invested with Discovery in qualifying funds. The Miles that you are eligible to be awarded may be adjusted for any withdrawals that may have occurred throughout the course of your investment.

### Competitive fees

- Competitive low admin fees
- Financial adviser fees
- Investment manager fees

### Funds

- With PrimeFlex you get access to four top-performing Discovery funds, carefully selected to meet any risk profile, that can give you full diversification by asset class, currency and geographic region.

### Investment guarantees

- No guarantee of performance

### Tax

- Your personal rate of tax on investment growth. You are responsible for paying the tax on the investment.

### Read the relevant fact files for details on:

- The funds available for this investment
- How you can be awarded Discovery Miles by Vitality
- What happens to your investment if you die.

# Sophistication and simplicity

Our PrimeFlex provides a sophisticated flexible investment while providing simplicity and efficiency.

## Investing is as easy as 1, 2, 3

01



Invest a single lump sum

02



Determine your risk profile with your financial adviser

03



Select from top-performing portfolios of Discovery funds that provide a diverse, sophisticated investment solution

## PrimeFlex has a single, ultra-low administration fee

Investment size	Discovery Invest annual administration fee (excluding VAT)
First R3 million	0.1%
Over R3 million	0%

If you make a partial or full withdrawal within three years, it will result in an early exit fee of 0.45% (excluding VAT) being applied on the amount withdrawn.

# Simple fund selection suitable for all risk profiles

You get access to four top-performing Discovery funds, carefully selected to meet any risk profile, that can give you full diversification by asset class, currency and geographic region.

## Discovery Dynamic Asset Optimiser Fund range

You can invest in the Discovery Dynamic Asset Optimiser Fund range. These funds give you exposure to a diverse blend of top-performing underlying Discovery funds that dynamically change allocations in changing market conditions to maximise performance.

Managed by RisCura – a global investment advisory and financial analytics firm with a proven track record in running dynamic allocation models.

### Simplified choice architecture

Investment solutions managed by RisCura that dynamically adjust allocations between the Discovery funds

	<b>Discovery Conservative Dynamic Asset Optimiser</b>
	Managed by <b>RISCURA</b>
	<b>Discovery Moderate Dynamic Asset Optimiser</b>
	Managed by <b>RISCURA</b>
	<b>Discovery Aggressive Dynamic Asset Optimiser</b>
	Managed by <b>RISCURA</b>

Comprised of



### Building blocks

Underlying Discovery funds, each with a diverse blend of underlying assets

Discovery Equity Fund	
Discovery Diversified Income	
Discovery Global Equity Feeder Fund	
Discovery Flexible Property Fund	
Discovery Value Equity Feeder Fund	
Discovery Global Real Estate Securities Feeder Fund	

# Discovery Global Multi-Asset Fund

Managed by Ninety One Asset Management.



You can also invest in the Discovery Global Multi-Asset Fund, which provides a managed, globally diversified portfolio of assets.

## Simplified choice architecture

Diversified global portfolio managed by Ninety One

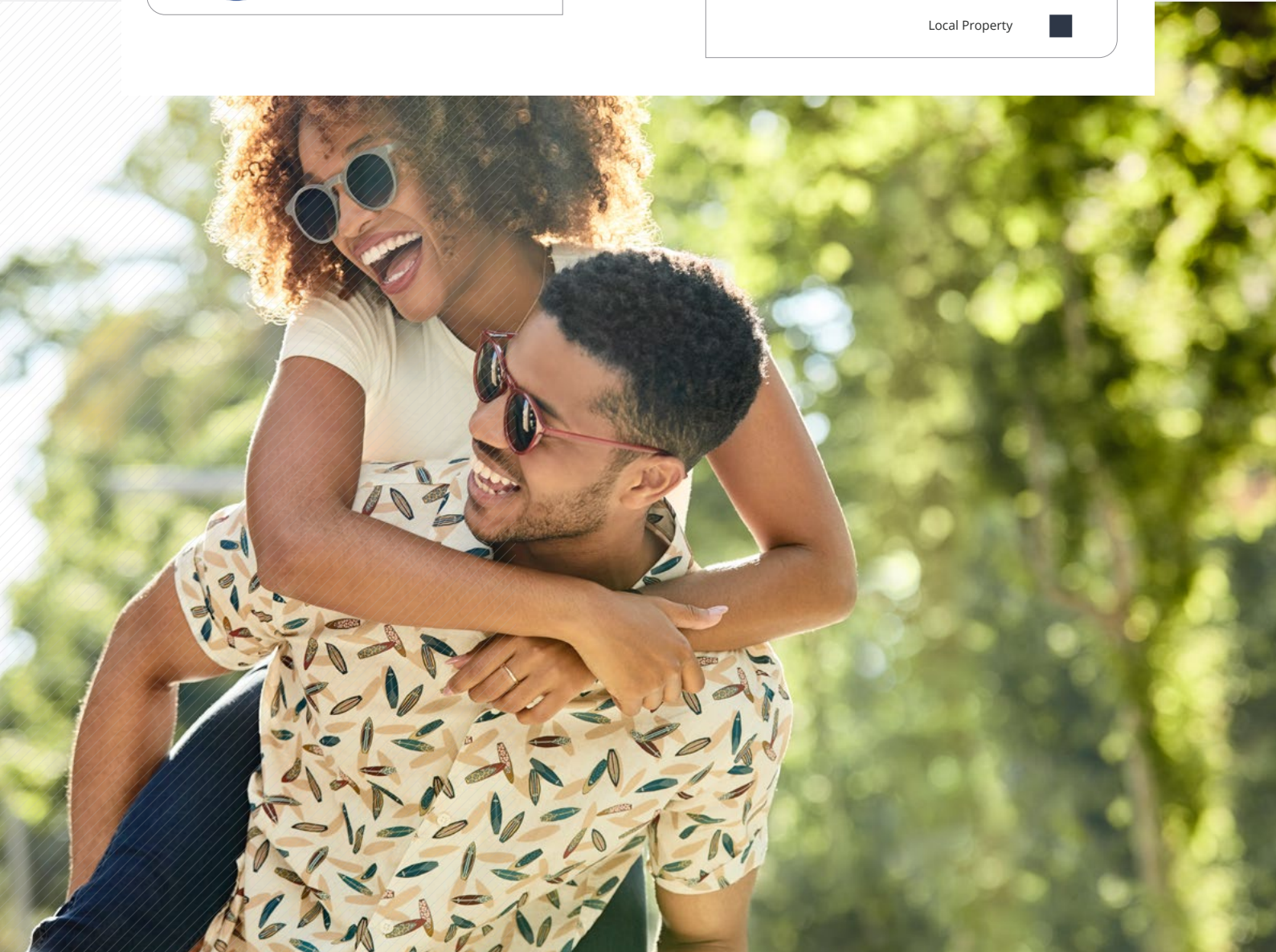
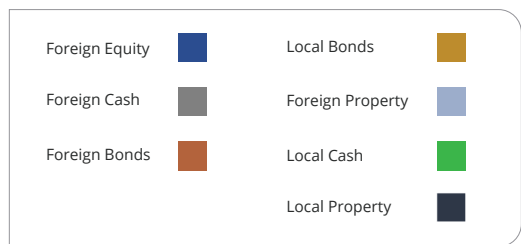


Comprised of



## Building blocks

Foreign and local asset classes



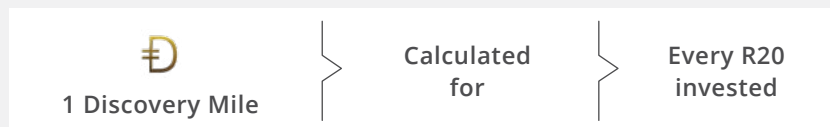
# Get awarded Discovery Miles through Vitality

## Miles awards by Vitality for PrimeFlex clients

If you take out a new PrimeFlex and you are a member of Vitality Active Rewards, either through Vitality or Vitality Money, you will qualify for Discovery Miles awards during the course of your investment.\*

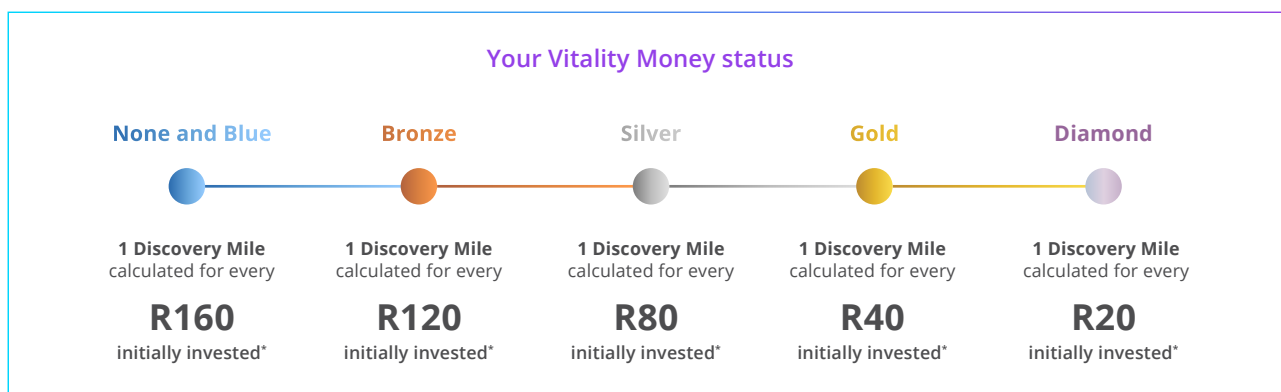
## Get awarded Discovery Miles after being invested for three months

Miles are determined at the discretion of Discovery and the current guideline is:



## And every year thereafter Miles are awarded based on your Vitality Money status

Discovery Miles awards in every subsequent year will be based on your Discovery Money status provided you are still a member of Discovery Active Rewards at that time.\* Miles are determined at the discretion of Discovery and the current guideline is based on your Vitality Money status. However, we may update this guideline from time to time.



\* Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will qualify for the Miles awards for as long as you remain invested with Discovery in qualifying funds. The Miles that you qualify for may be adjusted for any withdrawals that may have occurred throughout the course of your investment.

The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion.



## What's next

Ask your financial adviser or visit \_\_\_\_\_ for the PrimeFlex Fact File for more detailed information on minimum investment, fees and terms and conditions that apply. The quotation will show how the choices you make will affect the benefits you qualify for and the fees you will pay.

Please note that if you change the various products you have with us, you could affect the existing benefits and features on your investment plans. For example, if you cancel your contract early, you may pay an early exit fee and lose any existing benefits you have. Please speak to your financial adviser before making any changes to your investment plan.

Discovery Invest | [www.discovery.co.za](http://www.discovery.co.za)

This document is meant only as information and should not be taken as financial advice. For tailored financial advice, please contact your financial adviser.

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