

<Owner Title><Owner Initial><Owner Surname>
 <Address Line 1>
 <Address Line 2>
 <Address Line 3>
 <City>
 <Postal Code>

<System date>

Investment: <Investment Name>
 Investment number: <Investment number>

Dear <Owner Title> <Owner Surname>

You have chosen to use your Discovery Miles to increase your retirement savings through the Discovery Miles Integrator

The Discovery Miles Integrator rewards you for taking responsibility for your financial future. It provides you with a boost to your Discovery Miles when you invest them for your retirement with Discovery Invest.

If you have Discovery Miles activated on your Discovery Card, then on 14 March 2023 Discovery Invest will automatically transfer 100% of your Discovery Miles balance (up to a maximum of 1 Discovery Mile for every R10 of your lump-sum Retirement or Preserver Plan fund balance) into the Discovery Miles Integrator. We will boost every Discovery Mile transferred into the Discovery Miles Integrator by up to 300%, depending on your Vitality status and your plan type, as shown in the table below.

Vitality status	Discovery Miles Integrator Boosts	
	Non-Purple Plans	Purple Plans
None / Blue	100%	150%
Bronze	125%	175%
Silver	150%	200%
Gold	175%	250%
Diamond	200%	300%

The Discovery Miles Integrator will grow in line with the growth of your portfolio of selected funds, after the deduction of the fund management fees, Discovery's annual administration fees and any ongoing financial adviser fees, until your Boost Vesting Date*. This was detailed in your policy schedule when you initially took out your lump-sum Retirement or Preserver Plan.

You need to remain invested until your boost vests to get the full value of the Discovery Miles Integrator. Once the miles have been transferred into the Discovery Miles Integrator, the rules of the Discovery Miles Integrator will apply and you will not be able to transfer the Miles back into your Discovery Card.

For more details about the Discovery Miles Integrator benefit, please refer to the Retirement Plan or Preserver Plan Fact File you received with your Welcome Pack.

If you want to stop the transfer of Discovery Miles into the Discovery Miles Integrator, you need to call the Discovery Invest Contact Centre on 0860 67 57 77 before 9 March 2023 and communicate your decision to a Discovery Invest agent.

Contact us

For more information, please contact your financial adviser or call us on 0860 67 57 77. You can also email us at invest_support@discovery.co.za. This letter is meant only as information and should not be taken as financial advice. For tailored financial advice, please contact your financial adviser.

Regards

Discovery Invest

Your financial adviser's details

<Intermediary name(/s)> <Intermediary surname>

<Broker House>

Cellphone: <Intermediary telephone number>

Email: <Intermediary email address>

<Franchise name>

*The Boost Vesting Date is the date the Retirement Upfront Investment Integrator will be paid into your investment. This date will be the later of the date you turn age 65 and 10 years from the start of your investment. The Boost Vesting Date is shown on your member certificate.

Disclaimer

Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules, Terms and Conditions Apply.