

Dollar Discovery Retirement Optimiser

Save for retirement in US dollars

The Dollar Discovery Retirement Optimiser allows you to save for retirement in US dollars if you have a Discovery Dollar Life Plan with a monthly premium that meets the qualifying minimum criteria. This plan is an offshore endowment plan with a minimum contribution of \$200 a month, and you must be younger than age 55 to invest in this plan. If you do not have a Discovery Dollar Life Plan, you can still save monthly in US dollars with the Recurring Dollar Endowment Plan.

This plan offers Discovery Boosters™ which encourage you to save for retirement, and you get more incentives the earlier you start saving, the more you save and the healthier you are. The Fee Optimisers™ on this plan help you to increase the growth on your investment by giving you the ability to reduce the administration fees paid on your investment.



Discovery Boosters™

Booster in US dollars from age 65

When you turn age 65, we add an extra amount to your Dollar Discovery Retirement Optimiser endowment plan. The amount depends on how long you have invested for, and ranges from:

- 5% of your investment value for a 10-year investment, to
- 40% of your investment value for an investment of 25 years or more.

This amount is paid to you from age 65 in ten annual payments, which adjust according to US inflation. Under current practice (March 2018) these payments are tax free. The amounts are deducted from your Discovery Dollar Life Plan as and when they are paid in retirement.

This benefit is known as the Dollar Life Plan Optimiser.

To get this benefit:

- You must contribute to a Dollar Discovery Retirement Optimiser policy for ten years or more
- You must keep your qualifying Discovery Dollar Life Plan active.



Discovery Fee Optimisers™

Discount on fees until age 65

You can immediately get a discount of between **20% and 80%** of your annual administration fees, commission recoupment charges and fund management fees levied on your investment until you reach age 65. This discount depends on the size of your monthly Dollar Discovery Retirement Optimiser contributions.

This benefit is known as the Dollar Retirement Investment Integrator.

To get this benefit:

- You must have a Discovery Dollar Life Plan with a monthly premium that meets the minimum criteria.

