



**DISCOVERY**  
**FLEXIBLE**  
**INVESTMENT PLANS**

LUMP-SUM CONTRIBUTIONS





# Contents

Flexible Investment Plans



# What is a Flexible Investment Plan?

A Flexible Investment Plan allows you access to your money when you need it. This investment is ideal if you are looking for a short- to medium-term investment, like saving for unforeseen expenses on a rainy day.

For more information about our Tax-free Flexible Investment Plan, [click here](#). Continue reading [here](#) for information about our Flexible Investment Plan.

## Features of a Flexible Investment Plan



Access to your money whenever you need it.



You are responsible for paying the tax on the investment.



If you die while invested in a Flexible Investment Plan, we will pay the proceeds of your investment to your estate.

# Summary of this investment

Our Flexible Investment Plans reward you for your healthy lifestyle and investment behaviours.

This investment is ideal if you are looking for a short- to medium-term investment, like saving for unforeseen expenses on a rainy day.

## Investment term



## Minimum investment amounts

Younger than 30

30+

R5 000

R60 000

## Rewards

For investing more, investing longer and living well, you can get rewarded with a discount on your yearly admin fees of up to 100% and up to 50% of your asset management fees back.

If you invest more than **R5 million**, you get even more rewards as a

The Discovery Purple Collection is an exclusive suite of risk, wealth and wellness products designed to deliver our most comprehensive benefits and unsurpassed rewards.

## Competitive fees

- Discovery Invest admin fees
- Financial adviser fees
- Investment manager fees

You get a discount on your admin fees based on your Vitality status, the amount you invest in qualifying funds and how long you're invested.

## Access to a wide range of investment funds

There are almost 200 investment funds to choose from.

## Investment guarantees

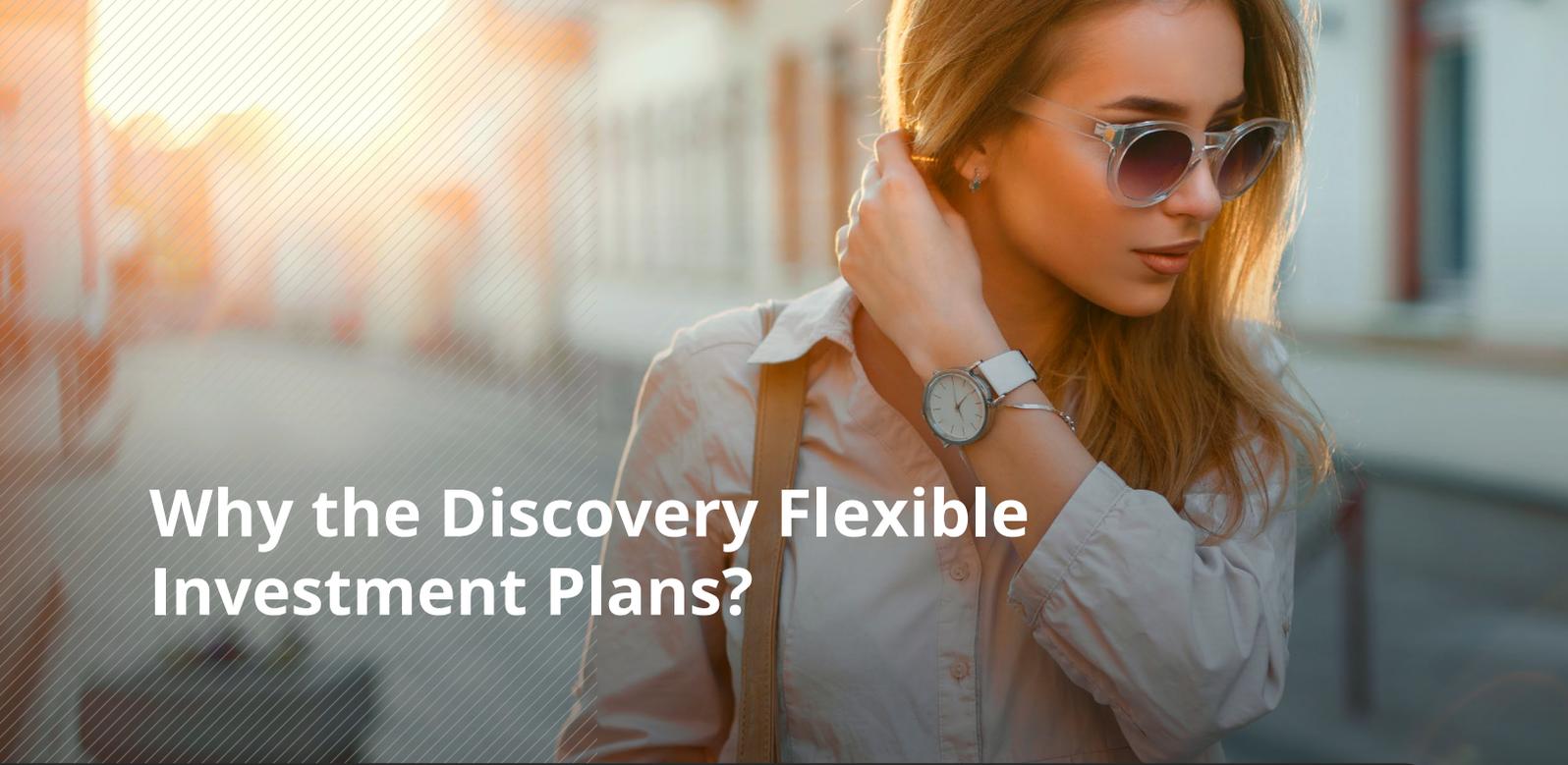
If you have an investment of R100 000 or more, for an extra premium you can get a boost to you if your funds underperform. Depending on how your funds perform, you get a portion of the boost after five years, and the balance after 10 years.

## Tax

- Your personal rate of tax on investment growth
- 20% on dividends

## Read the relevant Fact Files for details of:

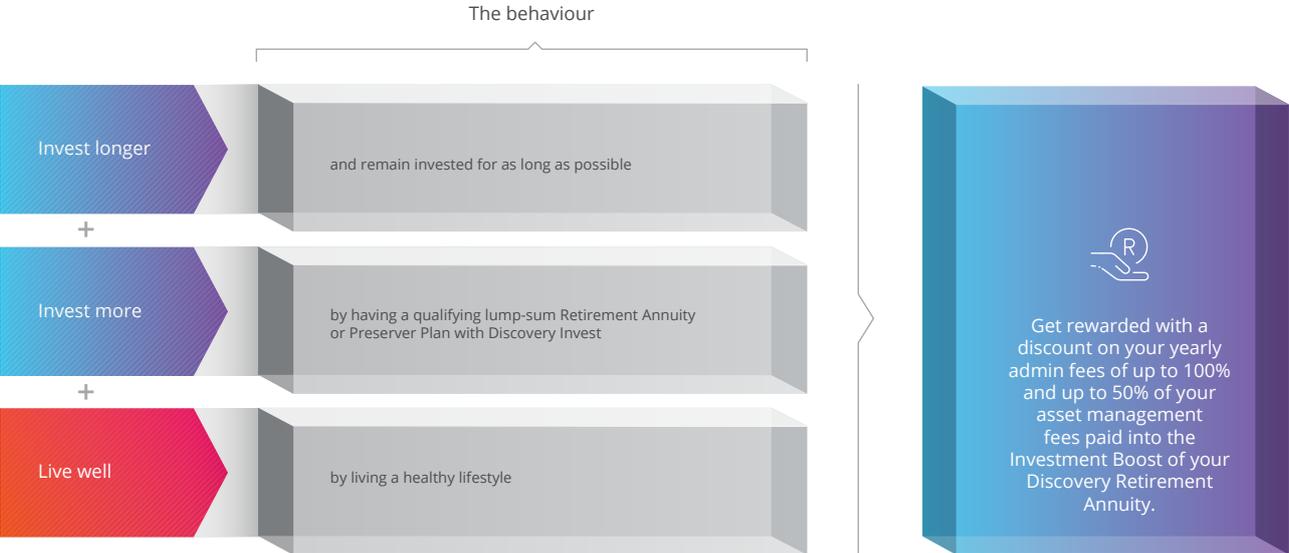
- The fees and discounts
- How the performance protector works
- How you can get investment manager fees back if you have a qualifying Retirement Annuity or Preserver Plan.



# Why the Discovery Flexible Investment Plans?

## Unique benefits of our Flexible Investment Plans

We reward you the longer you stay invested, the more you invest and the healthier you become.



## Lump sum: Invest more, invest for longer and live well

We reward you for investing more, investing longer and living well.

	Your behaviour	What you get
 <b>Invest more, invest for longer and live well</b>	<input type="radio"/> You invest more for retirement	<input type="radio"/> You get up to 50% of the investment management fees you pay on this plan paid into the Investment Boost of your Discovery Retirement Annuity.
	<input type="radio"/> When you invest for longer and live well	<input type="radio"/> You can receive a discount of up to 100% on your yearly admin fees.

  
**Protection**

Protector against fund underperformance

For an extra premium, you can get protection against fund underperformance.



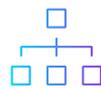
# A wide choice of funds to invest in

There are over 200 funds to choose from, managed by leading investment managers. You can choose from either Discovery funds or external funds, giving you the diversification you need.

## Your plan is a collection of funds

Once you have chosen your investment plan, you decide which funds to invest your money into. Your decision should align with the investment strategy that you and your financial adviser agreed on and the investment goals you have.

We offer you access to a range of unit trust funds across various investment managers through a single entry point. This means you can invest in our investment plans and choose investment funds that are managed by leading investment managers. Discovery funds (with the exception of the Discovery Money Market Fund) qualify for fee discounts and asset management fee refunds on your investment. The list of qualifying funds may be updated from time to time and can be seen on individual fund fact sheets available at



You can invest in Discovery funds where our investment managers pick the right blend of asset classes (shares, bonds, cash, property and so on) to reach your investment goals. We have that make it easier for you to get what you want from your investment.



You can invest in funds managed by top external investment managers.



We offer both local and global investment opportunities.

# Fees for your investment

There are certain fees that apply to our Flexible Investment Plans



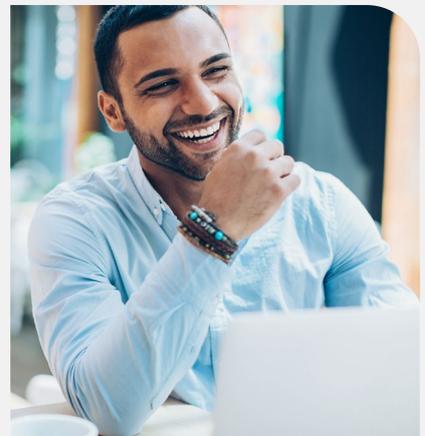
## Fees to Discovery Invest

There are no initial investment fees to Discovery Invest. We charge a yearly admin fee, which depends on the size of your investment.



## Fees to the investment manager

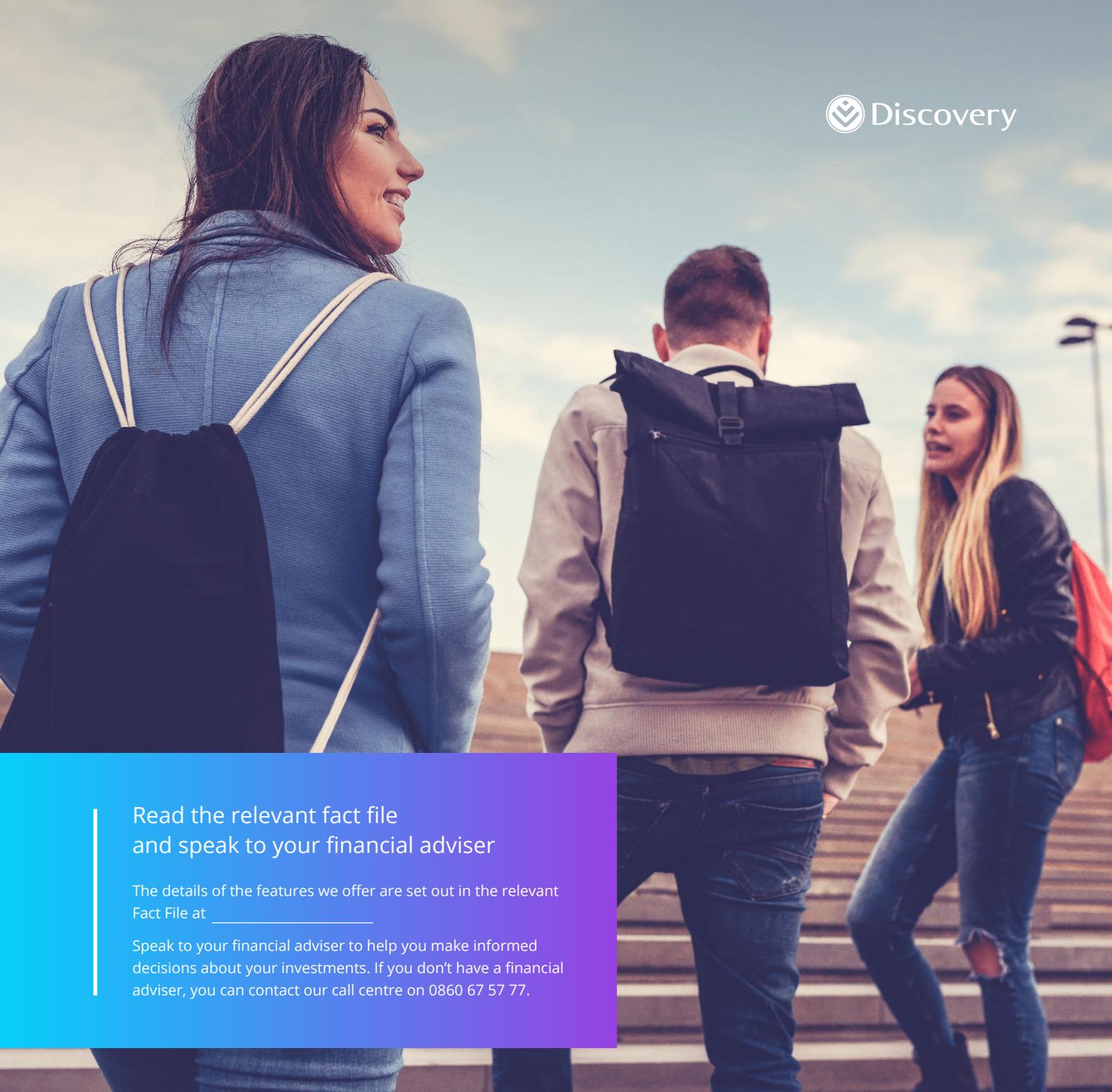
Investment managers may charge initial and ongoing fees. You can find these fees on the relevant fund fact sheets available at



## Fees to your financial adviser

Financial advisers will charge initial and ongoing advice fees for the advice they give.

Refer to the Fact File for more information about all fees.



## Read the relevant fact file and speak to your financial adviser

The details of the features we offer are set out in the relevant Fact File at \_\_\_\_\_

Speak to your financial adviser to help you make informed decisions about your investments. If you don't have a financial adviser, you can contact our call centre on 0860 67 57 77.

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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