

Guaranteed Return Plans

Face the future with certainty

Our Guaranteed Return Plans are five-year investment plans that give you peace of mind from knowing exactly what your investment will be worth at the end of the five-year period.

You can choose from two Guaranteed Return Plans: the Guaranteed Growth Plan and the Guaranteed Income Plan. The minimum lump sum investment is R60 000.

Guaranteed Growth Plan

No matter what happens to the markets, you will get your guaranteed return on your lump-sum contribution after the five-year investment term. This is a low-risk, tax-efficient investment that is well-suited for volatile times. If you withdraw your money earlier, you will not get the guaranteed maturity value.



Discovery Protectors™

Unique investment protection on your death

If you die before age 70, we could pay your investment's guaranteed maturity value to your beneficiaries. If you are older than 70, we will pay your lump-sum investment, grown at your guaranteed rate up to your date of death, to your beneficiaries. Certain conditions apply.

Guaranteed Income Plan

This plan provides you with a guaranteed return and a guaranteed regular income on your investment for five years. Your investment will be split into two parts:



Part 1

We will give you a guaranteed amount at the end of five years – the guaranteed maturity value.



Part 2

We will give you a guaranteed regular income for the five years.

When you invest in this plan, you need to decide how much you want to invest to give you a guaranteed return at the end of five years, and how much you want to set aside to provide you with a guaranteed regular income.



Discovery Protectors™

Unique protection for your investment on your death

If you die before age 70, we could pay an amount equal to your growth portion's guaranteed maturity value to your beneficiaries. If you are older than 70, an amount equal to your growth portion, grown at your guaranteed rate up to your date of death, will be paid to your beneficiaries. The guaranteed regular income from your plan will be paid to your beneficiaries until the end of the five-year investment term. Certain conditions apply.



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