



Offshore Investment Plans

Unique benefits for global investors

With our Offshore Investment Plans, you can choose to invest monthly in US dollars, or a lump-sum amount in US dollars, British pounds or euros. These plans are designed to give you added value in the form of additional boosts to your investment, and protection against fund underperformance.

BENEFITS AVAILABLE TO YOU WHEN YOU INVEST IN OUR OFFSHORE PLANS




Discovery Boosters™

Booster to your offshore investment	To get this benefit:
<p>We will invest an extra 10% of your initial lump-sum contribution when you invest in our offshore plans. This extra amount is treated separately and will grow at the same rate as your chosen funds. You can choose to withdraw half of this extra amount plus growth after five years, or to reinvest it. You can withdraw the rest after 10 years.</p> <p><i>This benefit is known as the Offshore Investment Integrator.</i></p>	<ul style="list-style-type: none"> • You must have a qualifying Discovery Life Plan with a monthly premium above the minimum level for the full 10 years to receive the full value of the benefit • You must remain invested for the full 10 years to receive the full value • You must be invested in the Core Offshore Endowment Plan.

Recurring Dollar Endowment Plan

Allows you to save monthly in US dollars, in a range of risk-profiled dollar-denominated funds.

Investment minimum:

- A minimum monthly contribution of **\$200**.

Offshore Flexible Investment

This is a lump-sum investment plan that gives you access to your money when you need it, and a wide range of offshore investment funds to choose from.

Investment minimum:

- A minimum lump-sum contribution of **R100 000**.

Core Offshore Endowment Plan

This is a lump-sum Endowment Plan that offers a Core investment option. You have limited access to your money in the first five years.

Investment minimum:

- A minimum lump-sum contribution of **R100 000**.

www.discovery.co.za[@Discovery_SA](https://twitter.com/Discovery_SA)[discoverysouthafrica](https://www.facebook.com/discoverysouthafrica)[Discovery_SA](https://www.instagram.com/Discovery_SA)[youtube/DiscoverySA](https://www.youtube.com/DiscoverySA)

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

The Offshore Endowment Plan is issued by Discovery Life International, the Guernsey branch of Discovery Life Limited (South Africa), licensed by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law 2002, to carry on long-term insurance business. The trustee appointed by the Branch must hold the licensed insurer's assets representing at least 90% of policyholder liabilities in trust as imposed by a standard condition on the licence of the Insurer under section 12 of the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended). The information given in this document is based on Discovery's understanding of current law and practice in South Africa and Guernsey. No liability will be accepted for the effect of any future legislative or regulatory changes. Discovery Life is a registered long term insurer and authorised financial services provider. Registration number 1966/003901/06. The Offshore Endowment Plan is also subject to the South African Long Term Insurance Act of 1998. The Offshore Endowment Plan is administered by Discovery Life Investment Services (Pty) Limited trading as Discovery Invest, a subsidiary of Discovery Holdings Limited, an authorised South African financial services provider. Discovery Life Investment Services Pty (Ltd) is an authorised financial services provider. Registration number 2007/005969/07. Copyright - Discovery Invest - All rights reserved. The value of units may go down as well as up and past performance is not necessarily a guide to the future. Fluctuations or movements in exchange rates may cause the value of underlying investments to go up or down. This document does not include the full detail of how our investment plans work. The information in this document must be read with the relevant fact files.