

# The global education protector

Holistic protection at every stage  
of your children's education

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*The Global Education Protector covers the actual costs of your children's education, from crèche to tertiary education, if you or your spouse pass away or suffer a severe illness or disability. If you actively manage your health and wellness, we will fund up to 100% of your child's tertiary tuition, even if you have not experienced a life-changing event like death or severe illness in your family.*



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With the demands of today's competitive world, children are required to start school at an earlier age. As a result, it is becoming more difficult to save for your children's education, let alone make sure that it is protected. Discovery's innovative Global Education Protector protects your children at every stage of their education if you die, become disabled or suffer a severe illness. It also funds 100% of their tertiary tuition if you don't experience such a life-changing event but simply lead a healthy lifestyle.

#### THE GLOBAL EDUCATION PROTECTOR INCLUDES A NUMBER OF PROTECTION OFFERINGS TO SUIT YOUR NEEDS:

- You have the option to choose whether you want to be covered for disability, severe illness and death, severe illness and disability only, or only for death.
- You can choose whether to protect your children's education if these events happen to your spouse.
- You can choose between our Core and Private Global Education Protector benefits, which provide the same key benefits at different levels of cover, to make sure your children's education needs are protected.
- If you are a member of Vitality, you could also qualify for the University Funder Benefit. This benefit funds up to 100% of your children's tertiary tuition fees on the Private Global Education Protector, and up to 50% on the Core Global Education Protector, subject to a maximum amount.

#### WE PROTECT YOUR CHILDREN'S EDUCATION NEEDS IF YOU ARE NO LONGER ABLE TO

##### Covering tuition and tertiary residence fees

The Core and Private options both cover the costs of local institutions from crèche to secondary school, and will also pay for tertiary studies, locally and internationally.

The education costs will be covered up to a maximum, which varies based on the Global Education Protector Benefit selected.

Stage of education	Number of years covered
Crèche	Three years
Pre-primary school	Two years
Primary school	Seven years
Secondary school	Five years
Tertiary education	An undergraduate degree or recognised diploma or certificate



#### REWARDING ACHIEVEMENTS

If your children receive a bursary after a claim has been made under your Global Education Protector, the Bursary CashBack Benefit provides an additional payout to reward them for excelling.



#### ANNUAL LUMP-SUM PROVIDING COMPLETE PROTECTION

Making sure your children have all the necessary resources to excel in their education is key in our ever-competitive world. The Discretionary Lump-sum Benefit provides an annual lump-sum when you claim, to help with the cost of:

- Uniforms
- Stationery and textbooks
- Technology such as laptops and iPads
- Tutoring and extra lessons
- Transport
- School trips.



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# Rewarding your improved health and wellness



## Funding up to 100% of your children's tertiary tuition fees, even if you don't claim

Over the years, we have gathered an in-depth understanding of the impact that health and wellness have on insurance risk. Based on our knowledge of these relationships, we are able to reward your improved health and wellness with a financial asset that can help fund your children's tertiary tuition fees through the University Funder Benefit.

### REWARDING YOUR IMPROVED HEALTH AND WELLNESS BY FUNDING YOUR CHILDREN'S TERTIARY TUITION

We automatically fund up to 10%\* of your children's tertiary tuition fees at the start of your policy. By engaging with Vitality each year, you can increase the percentage of your children's tertiary education that is funded up to 100%\* of their actual tuition fees. The annual University Funder Benefit amounts you can earn depend on your Vitality status.

VITALITY STATUS					
Global Education Protector	Blue	Bronze	Silver	Gold	Diamond
Private	0.5%	1.5%	3%	4%	5%
Core	0.25%	0.75%	1.5%	2%	2.5%

\* The Core Global Education Protector initially funds 5% of your children's tertiary tuition fees and the maximum amount that we will fund is set at 50%.

At the beginning of the year in which your child first attends a qualifying tertiary institution, we calculate the accumulated percentage earned to date and fund that percentage of your child's fees, up to a specified maximum. The number of years of tertiary education we will fund is based on the child's age at the start date of this benefit as shown in the following table:

Age of your child at inception	Number of years covered
Younger than 5	3
Between 5 and 9	2
Between 10 and 12	1
Older than 12	0



REWARDING  
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This brochure is a summary of the Global Education Protector Benefit offered by Discovery Life. Speak to your financial adviser about the full range of Discovery Life products. For more information, please visit