

|||


CURRENT OFFER

 **Discovery**
Invest

The formula for
successful investing



DISCOVERY
RETIREMENT
OPTIMISER



Extended to 30 June 2018
T's and C's apply. An authorised FSP

Your clients can get an enhanced Life Plan Optimiser

The Discovery Retirement Optimiser allows clients to convert their unused life cover into tax-free income in retirement through a benefit called the Life Plan Optimiser.

With this current offer, your Life Plan Optimiser is multiplied by 1.2, which gives clients even more income in retirement. This offer applies to the Life Plan Optimiser for the full term of a client's policy.

How the offer works



The client's accrued Life Plan Optimiser amount is multiplied by 1.2, after growth and fees have been allowed for.



Clients' policy schedules will initially not contain the details of the offer. These details, as well as the terms and conditions of the offer, will be communicated to clients in letters of confirmation that we will send to the clients within 60 days of them activating their policies. The letter of confirmation will serve as an addendum to a client's policy schedule.



Servicing events on the policy will affect the Life Plan Optimiser as per the normal rules in your Life Plan Guide.



Quotes will include the following wording: 'Please note that the Life Plan Optimiser shown on this plan may qualify for the enhanced Life Plan Optimiser. This means that any Life Plan Optimiser value on this policy will be multiplied by 1.2. The terms and conditions required to qualify for the offer will also be included on quotes, but no offer values will be shown. Clients will also be able to see the details of the offer in their fund statements from the second quarter of 2018.'

Qualifying criteria

- This offer is only available for new investments written in the offer period.
- New applications must be activated before 30 June 2018 to qualify for the offer. All documentation must be correctly completed and received by 30 June 2018.
- Existing investments will not qualify for this offer. Any in-progress applications submitted will qualify for the offer, as long as the investment is activated by 30 June 2018.

The contents of this document should not be seen as financial advice; for any advice-related matters please contact your financial adviser. The Discovery Invest Retirement Plans are administered by Discovery Life Investment Services (Pty) Limited trading as Discovery Invest, a subsidiary of Discovery Limited. Product rules, terms and conditions apply.

