

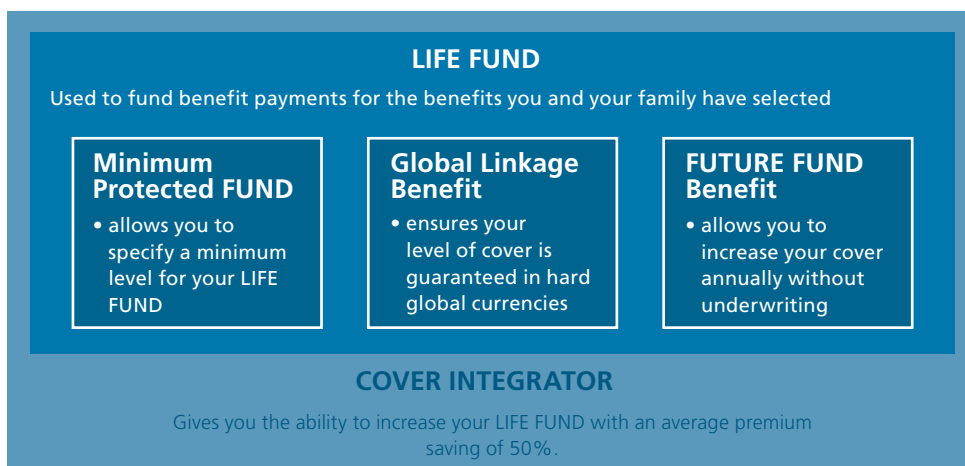
Why Discovery Life
Unique features and benefits of the
Discovery Life protection range

The Discovery LIFE PLAN

The Discovery LIFE PLAN has been designed to deliver a flexible solution that will protect you and your family throughout your lives.

Each component of the Discovery LIFE PLAN has been designed to safeguard you against the financial impact of a particular risk you may face during the course of your life.

1 Determine the level of your cover through the LIFE FUND and Cover Integrator



2 Determine your protection benefits according to your individual needs

INCOME / ASSETS	LIFESTYLE	RETIREMENT
<ul style="list-style-type: none"> Life Cover Capital Disability Benefit Income Continuation Benefit Overhead Expenses Benefit 	<ul style="list-style-type: none"> Severe Illness Benefit Family Trauma Benefit DiscoveryCard Protector Global Education Protector Health Plan Protector Global Health Protector 	<ul style="list-style-type: none"> Discovery retirement Optimiser

3 Determine your premium structure to ensure maximum cost effectiveness

FUNDING PROFILE	INTEGRATION
<p>A range of funding options offers you flexibility and certainty</p> <ul style="list-style-type: none"> Standard ModeRater AcceleRater SupeRater 	<p>A unique opportunity to benefit in a number of ways as you manage your health and wellness through Discovery's products</p> <ul style="list-style-type: none"> Health Integrator Vitality Integrator DiscoveryCard Integrator

Unique features of the Discovery LIFE PLAN

The Discovery LIFE PLAN offers a range of unique features to ensure you have absolute certainty of cover and benefits that are relevant throughout your lifetime at the most cost effective premiums. These are some of Discovery Life's key advantages over traditional assurance.

Premiums are structured to achieve maximum cost effectiveness

- **Integration benefits for Vitality, Discovery Health and DiscoveryCard members**
 - **Initial premium discounts of up to 32%**
 - The PayBack Benefit: the opportunity to **receive up to 60%** of your premiums back every five years
 - The ability to control premium increases and generate further premium savings by managing your health and DiscoveryCard spend.
- **Cover Integrator**
 - Maximise product efficiency through the Cover Integrator: an average **premium discount of 50% for up to 40% additional cover**.
- **Flexible funding patterns to suit your individual needs**
 - The best balance between initial affordability and sustainability
 - The Paid-up option provides free cover after the age of 65
 - With the Lock-in option premium increases will stop after the age of 65, or after 20 years.
- **Quantified whole of life premium guarantees**
 - Premiums are costed for whole of life. Discovery Life guarantees that if any premium increases are required at the end of the first 10 years and any 10 year period thereafter, these premium increases will never exceed 25%.

Certainty of cover for life-changing events

- **Severe Illness Benefit**
 - Provides protection for the **whole body**
 - Clinically defined **objective claim definitions** considers the immediate clinical lifestyle impact of the severe illness
 - No explicit survival periods.
- **Capital Disability Benefit**
 - Objective medical criteria are designed to **objectively measure your inability to work**
 - **No explicit waiting periods.**

Benefits are designed to match your needs over your life time

- **Severe Illness Benefit**
 - **Multiple claim coverage**, ensuring that future claims, including related, unrelated and progressive illnesses are covered
 - Global Treatment Benefit: provides up to 180% of the benefit to give **access to medical centres of excellence worldwide**
 - Provides automatic **severe illness cover for your parents and children** at no extra cost
 - The LifeTime Severe Illness Benefit **takes into account the impact of a life-changing event on your long-term financial obligations** as measured by the number of financial dependants, and medical treatment protocols, boosting your Severe Illness Benefit by up to 100%.
- **Capital Disability Benefit**
 - The LifeTime option automatically **reflects your loss of future earnings** based on either standard or high expected salary growth
 - The cover **converts to the Severe Illness Benefit after 65 or 70** to ensure protection when incidence of illness is highest
 - Protection against loss of income while permanency is established
 - **Dynamic Spend Protector**: on becoming permanently disabled your **DiscoveryCard savings will be enhanced by up to 50%**.
- **Income Continuation Benefit**
 - When you become permanently disabled you will have an **immediate upgrade of cover to 100% of selected earnings**
 - Contribution Protector: **covers up to a 100% of your Discovery Health and Discovery Life premiums** for up to two years when temporarily disabled
 - The **Interest Rate Protector provides protection against interest rate movements** on temporary disability
 - **Dynamic Spend Protector**: on becoming permanently disabled your DiscoveryCard savings will be enhanced by up to 50%
 - Flexible in-claim escalation of up to inflation + 3% to match the benefit to your expected future earnings growth.
- **Minimum Protected FUND**
 - Ensures that cover is maintained at a selected level after a life-changing event, regardless of the level of your benefit payment.
- **Global Protection**
 - Whether you want access to the best medical treatment in the world or the latest medical technology, our Severe Illness Benefit and Global Health Protector will assist you with the necessary funding, while our Global Linkage option ensures that your cover is maintained in hard currency.

- **Integrated Cover**

- Converts at age 65 into the Medical Contribution Funder benefit. It is designed to help fund the cost of your Discovery Health contributions.

- **Discovery retirement Optimiser and Annuity Integrator**

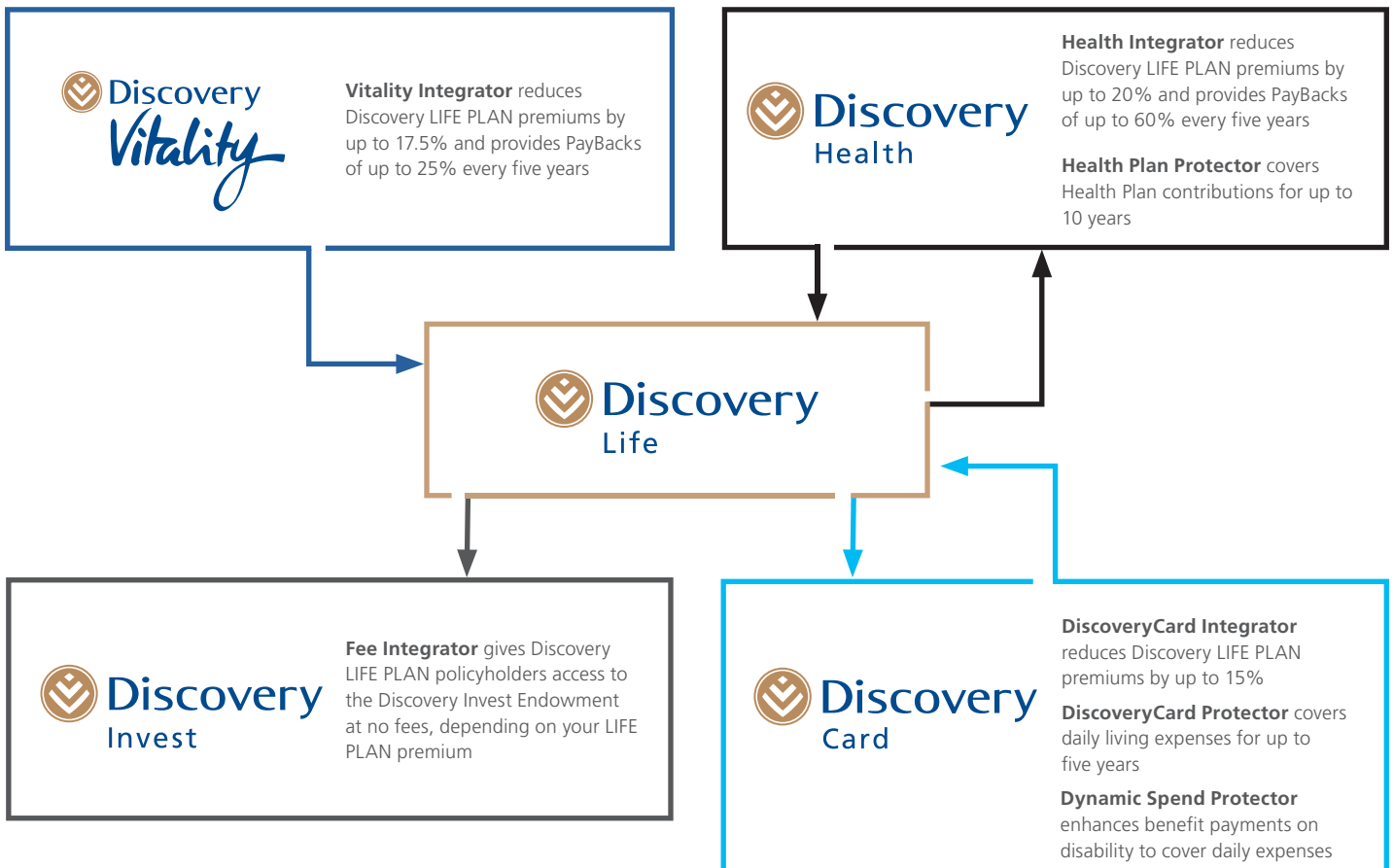
- Converts excess risk cover into additional retirement income.

- **Indemnity cover for certain key living expenses after a life-changing event**

- Global Education Protector: takes care of your children’s future education costs
- Health Plan Protector: will cover your health plan contributions for up to 10 years
- DiscoveryCard Protector: will cover your key living expenses for up to five years.

Discovery’s unique integrated product suite

While all of Discovery’s products are designed to be the best of their breed in their own right, the value provided to clients is significantly enhanced through product integration. The health and clinical benefits of engagement in the Vitality Programme are used to deliver the most cost effective risk cover. Similarly, Discovery Life policyholders can derive benefits on their investments through Discovery Invest and other Discovery products. By integrating your financial and protection needs, you are able to access a range of unique benefits and achieve the most cost efficient, comprehensive product solutions, also providing unique value to Keyman Assurance and Partnership Assurance through Business Integrators.



This guide contains a summary of Discovery Life benefits and the maximum benefits which clients may enjoy and should be read together with the LIFE PLAN Guide. The percentage of each client’s benefits will depend on various factors such as the client’s Discovery Health Plan, Vitality status and the DiscoveryCard spend. For more detailed information, you can refer to the LIFE PLAN Guide or visit, www.discovery.co.za. This guide is for illustrative purposes only and does not constitute advice as defined in FAIS. For more detailed explanation contact your financial adviser.