

9 August 2018 - 15 December 2018 (DOC 01/03/2019)

DISCOVERY LIFE SPECIAL OFFERS

VITALITY RATING SPECIAL OFFER

Up to 50%
guaranteed
PayBacks for
three years

- Available on the Classic, Purple & Smart Life Plans
- Only LifeTime Select & Select Vitality Rating clients qualify
- To encourage all clients to improve their health metrics so that they can lock in a Vitality Rating discount for whole-of-life
- All qualifying Vitality Rating clients will get a guaranteed PayBack of up to 50% over the first three years of their policy.
- These PayBacks are payable at the end of a client's first five-yearly PayBack cycle.

Important to note:

- Paid up policies do not qualify
- Offer will be removed if policy no longer qualifies for paybacks in the first 5 years

The Guaranteed PayBack that a client qualifies for depends on their Life Plan, their Vitality Rating class, their qualifying health plan administered by Discovery Health Medical scheme and type of Integration, as summarised in the table below.

	Integration Type	Lifetime Select Vitality Rating	Select Vitality Rating
Classic Life Plan or Purple Life Plan	Health Integrator (Comprehensive/Priority)	50%	20%
	Health Integrator (Saver)	45%	17.5%
	Health Integrator (Core)	40%	15%
	Vitality Integrator	20%	10%
Smart Life Plan	Health or Vitality Integrator	50%	20%

Value Proposition

Health Integrated, LifeTime Select Vitality Rating Client

Health Integrator PayBack Matrix without Guaranteed PayBack*

Health Claims band	Blue	Bronze	Silver	Gold	Diamond
1	20%	22.5%	30%	40%	50%
2	15%	17.5%	25%	32.5%	40%
3	10%	12.5%	20%	27.5%	35%
4	7.5%	10%	15%	22.5%	30%
5	2.5%	7.5%	10%	20%	25%
6	0%	5%	7.5%	17.5%	20%
7	-2.5%	2.5%	5%	15%	17.5%

Health Integrator PayBack Matrix with Guaranteed PayBack*

Health Claims band	Blue	Bronze	Silver	Gold	Diamond
1	50%	50%	50%	50%	50%
2	50%	50%	50%	50%	50%
3	50%	50%	50%	50%	50%
4	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%

LIFETIME SEVERE ILLNESS SPECIAL OFFER

LifeTime Max 200% for the same effective price as the LifeTime Max 100% for three years

Our LifeTime Max 200% Severe Illness Benefit is designed to **protect policyholders** against the **lifestyle impact of a severe illness**. Not only do clients experience the most comprehensive multiple claims facility in the market, but **clients can also get boosted payments of up to 215%** based on the **expected long-term impact of the illness** as well as access to a number of unique features, such as the **market-first Cancer Relapse Benefit**.

Key features of the LifeTime Severe Illness Benefit



Highest payouts in the market

Provides clients with a minimum payout of 100% of their insured amount for all Standardised Critical Illness Definitions Project (SCIDEP) conditions, and pays up to 215% of the sum assured based on the long-term impact of the illness.



Global Treatment Benefit

The Global Treatment Benefit provides up to 250% of the benefit amount* if treatment is required at international facilities.



Child Severe Illness and Parent Care

Automatic severe illness coverage for the children and parents of the insured person.



Cancer Relapse Benefit

On recurrence of a cancer after a one-year remission period, clients receive an additional payout of 50% or 100% of their sum assured, based on the LifeTime Maximum selected.

- Available on the Classic, Purple & Smart Life Plans
- Clients will be able to select the LifeTime Max 200% SIB & get the **difference in premiums** between LifeTime 200% & 100% benefit paid back to them for the **first 3 years**

Important to note:

- For new & existing clients who upgrade to latest version of LifeTime Max 200% (but cannot have LifeTime 200% SIB already)
- Clients must be Comprehensively Health or Vitality Integrated
- Difference in premiums will be refunded based on chosen payback structure (annually or after 5 years)

Minimum funding of up to 33% of tertiary tuition fees

GLOBAL ED SPECIAL OFFER

- Available to new (ancillary & standalone) & existing clients
- Client's must be a Vitality member
- 10% added to UFA at inception - guaranteed according to the below table

Minimum funding of up to 33% of tertiary tuition fees

To encourage further engagement in healthy behaviour, Discovery Life is providing an opportunity to take out this international award winning Global Education Protector (GEP) with an immediate guarantee of up to 33% as funding towards your clients children's tertiary tuition fees through the University Funder Benefit.

The guaranteed percentage is based on the child's age when they take out the policy and on the benefit selected, as set out in the table below. By engaging in Vitality, clients can increase the amount of tertiary education fees that we will fund to up to 100%*.

*If the Core option is selected, half this percentage will apply.

Child's actual age at inception	Minimum percentage of tertiary tuition fees covered*		
	Private and Dollar GEP	Core GEP	Number of years covered
Younger than 5 years	33%	16.5%	3
From 5 to 9 years old	25%	12.5%	2
From 10 to 12 years old	20%	10%	1
13 years or older	Not applicable		

Annual Adjustments to University Funder Account

Vitality Status

Private Global Education Protector	Blue	Bronze	Silver	Gold	Diamond
Annual University Funder Benefit adjustment*	0.5%	1.5%	3%	4%	5%

*Please note that if the Core option is selected, half these percentages will apply.

Kim's actual age

	Inception	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Annual University Funder Benefit adjustment	10%	4%	4%	4%	5%	5%	-	-	-	-	-	-	-	-	-	-	-	-	5%
Accrued University Funder Benefit amount	10%	14%	18%	22%	27%	32%	-	-	-	-	-	-	-	-	-	-	-	-	97%

Lock in an exchange rate of **R9.90/\$1** on a new Dollar Life Plan for **three years**

DOLLAR LIFE PLAN SPECIAL OFFER

Discovery Life is the only major life insurer to offer an authentic offshore life insurance policy denominated in the most widely used global currency, the US dollar.

With the rand/dollar exchange rate having fluctuated by approximately 40% over the past 24 months, ensuring that clients can access offshore protection at a certain exchange rate is key.

Key features of the R9.90/\$1 Dollar Life Plan offer



A minimum Dollar Life Plan premium of \$50 means that clients can access offshore protection from only R495 a month.



Billed rand premium is fully quantified for three years while providing protection in dollars at the prevailing exchange rate.



Ability to supplement and diversify retirement savings through the Dollar PayBack Fund. Over \$54 million is currently in force through this benefit.



Clients are protected against the financial impact of a life-changing event - no matter where they may find themselves in the future.

- Available to new Dollar Life Plan clients
- Existing clients do not qualify
- Preferential rate does not apply to Dollar DRO premiums

