

# DISCOVERY PURPLE

## Collection 2021

Discovery Purple Collection is an exclusive suite of products that has been designed to deliver the most comprehensive benefits and unsurpassed rewards.

HEALTH | LIFE | INVEST | INSURE | VITALITY | BANK



As a high net-worth individual, and whether you take advantage of one or all of the Purple offers available, you will experience a unique personal touch, backed by a team of trained professionals. This team will make sure that you enjoy a truly bespoke Discovery experience tailored exactly to your unique needs.



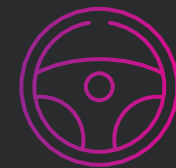
### THE PURPLE LIFE PLAN

The Purple Life Plan from Discovery Life offers you the most comprehensive, efficient life cover; access to the best medical facilities in the world and funding for the cost of cancer exome sequencing in the event of a severe illness; flexible global protection; and the ability to increase your cover by up to 78% without additional underwriting.



### PURPLE INVESTMENTS

Our Purple investment range offers you access to bigger rewards and exclusive benefits. Enjoy bigger boosts, exclusive access to boosts on external funds, zero administration fees, asset management fee refunds, preferential fee structures and more.



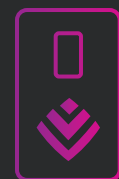
### THE PURPLE INSURE PLAN

The Purple Plan from Discovery Insure offers you comprehensive vehicle and home insurance with enhanced limits, exclusive benefits – such as annual cellphone upgrades and a dedicated Discovery Insure Service Executive. The Vitality Drive programme rewards you for driving well and gives you access to state-of- the-art safety features.



### VITALITY PURPLE

Vitality Purple offers you the richest benefits and rewards for leading a healthy, active lifestyle and provides access to a 24/7 personal consultant for all your Discovery-related services.



### DISCOVERY BANK PURPLE

Our Discovery Bank Purple Suite offers a uniquely sophisticated banking experience with bespoke world-class service. Indulge in unforgettable experiences while travelling the world in style, and earn exceptional rewards.



### THE DISCOVERY HEALTH MEDICAL SCHEME EXECUTIVE PLAN

The Discovery Health Medical Scheme Executive Plan offers you the most comprehensive hospital, day-to-day and chronic cover as well as unique access to the Global Treatment Platform.



# A HEALTH OFFERING CRAFTED WITH YOU IN MIND

---

## DISCOVERY HEALTH MEDICAL SCHEME

As an Executive Plan member you have access to Vitality Purple and this allows you to have access to Purple Rewards.

Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, an authorised financial services provider.

The Executive Plan makes sure you and your family have access to world-class benefits.

## EXECUTIVE PLAN MEMBERS HAVE ACCESS TO THESE EXCLUSIVE BENEFITS:



### UNLIMITED COVER IN ANY PRIVATE HOSPITAL

You have guaranteed full cover in hospital for specialists who we have a payment arrangement with and up to 300% of the Discovery Health Rate for other specialists.



### ACCESS TO THE GLOBAL TREATMENT BENEFIT

You have R750 000 to cover the cost of medical treatment not available in South Africa, and R300 000 to cover the cost of voluntary medical treatment outside South Africa.

You have cover for up to 1 million US dollars for emergency medical cover while travelling outside of South Africa, for each member on each journey.



### MOST EXTENSIVE DAY-TO-DAY COVER

The highest savings account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs.



### FULL COVER FOR CHRONIC CONDITIONS

Full cover for chronic medicine for all Chronic Disease List conditions plus some additional chronic conditions as well as access to an exclusive list of brand medicine.

### EXTRA BENEFITS

You have cover for up to two annual cycles of Assisted Reproductive Therapy (ART) if you meet the Scheme's benefit and clinical entry criteria. Cover includes a defined basket of care. We pay up to a limit of R110 000 per person per year at the Discovery Health Rate (DHR). You will need to pay up to 25% of the costs and any excess above the Discovery Health Rate (DHR).

You have the opportunity to join the world's leading science-based wellness programme, Vitality, which rewards you for getting healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live healthier, longer lives.

Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, an authorised financial services provider and administrator of medical schemes.

BESPOKE LIFE  
INSURANCE FOR  
YOU AND YOUR  
FAMILY

---

DISCOVERY LIFE

## PURPLE LIFE PLAN

The Purple Life Plan from Discovery Life is available to clients with more than R10 million in life cover.



### EXCLUSIVE BENEFITS OF THE PURPLE LIFE PLAN: UNPARALLELED PROTECTION

Unparalleled integrated protection across all the key benefits which gives you the most efficient life insurance structure in the market, while also rewarding you for healthy living through upfront premium discounts of up to 42% and paybacks of up to 100% as well as mechanisms to supplement your retirement funding.



### GET MORE LIFE COVER AT NO EXTRA COST

Receive an immediate 20% boost to your life cover for three years at no additional initial premium. You also have the ability to increase your life cover by up to 58% by living a healthy life and engaging in the Vitality programme, with no additional underwriting. This unique offer is available to Purple Life Plan clients through the Vitality Fund.



### ACCESS TO THE BEST MEDICAL TREATMENT IN THE WORLD

You receive automatic access to the Global Treatment Benefit, which allows you to receive up to 2.5 times your Severe Illness Benefit sum assured for qualifying illnesses treated abroad. You also get the Cancer Exome Sequencing Benefit, providing you with a lump sum to assist in funding the cost of sequencing of a tumour to inform the optimal treatment regime.

## THE PURPLE LIFE PLAN OFFERS THE FOLLOWING UNIQUE BENEFITS



### FLEXIBLE GLOBAL PROTECTION

At no additional cost, you can convert your rand cover amount on your Purple Life Plan to dollars with no underwriting, while ensuring premium certainty through a fixed exchange rate for the first three years after conversion

The Discovery Dollar Life 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 Discovery Dollar Life Plan is also subject to the South African Insurance Act, 2017.

Discovery Life Limited. Registration number 1966/003901/06, is a licensed insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. 3.4 GAP

TAILORED  
INVESTMENTS  
FOR GROWTH

---

DISCOVERY INVEST

## PURPLE INVESTMENT PLANS

Our formula is to give you unique benefits that provide value beyond the performance of our funds and rewards you for taking responsibility for your financial future.

**Our Retirement and Preserver Plans** give you a unique combination of benefits that work together to make it easier for you to save for retirement and reach your retirement goals.

**Our Flexible Investment Plans** have unique benefits that reward you for saving for longer, the more you invest and the healthier you get. We give you extra value through integrating with other Discovery products and our unique innovations within each investment plan.

There are three types of benefits you could get on our investment plans:

**Boosts** which grow your investment.

**Fee discounts** which reduce fees on your investment.

**Protection benefits** which give you peace of mind by protecting your investment.

The Purple Flexible Investment Plan is available to clients with a fund value of at least R5 million. Purple Retirement Plans and Preserver Plans are available to clients with an initial lump-sum investment of R3.5 million or more.

The Discovery Dollar Life 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 Discovery Dollar Life Plan is also subject to the South African Insurance Act, 2017.

Discovery Life Limited. Registration number 1966/003901/06, is a licensed insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. 3.4 GAP



## PURPLE INVESTMENTS OFFER THESE EXCLUSIVE BENEFITS:

---



### EXCLUSIVE ACCESS TO BOOSTS ON EXTERNAL FUNDS AND ENHANCED BOOSTS ON DISCOVERY FUNDS ON LUMP-SUM RETIREMENT SAVINGS

Our lump-sum retirement plans reward you for investing longer and more, with investment boosts on qualifying Discovery funds of up to 20%.

Purple clients get enhanced boosts on investments in qualifying Discovery funds of up to 25% and exclusive access to boosts on external funds, when you invest at least 50% in qualifying Discovery funds.



### ADDITIONAL TAX-FREE INCOME IN RETIREMENT WITH THE DISCOVERY RETIREMENT OPTIMISER

The Discovery Retirement Optimiser allows you to convert your unused Discovery Life cover into tax-free income in retirement. If you have a Purple Life Plan, you can convert up to 65% of your life cover into tax-free income in retirement.



### EXCEPTIONAL VALUE THROUGH INTEGRATION

Get up to 75% of the asset management fees on your Flexible Investment paid into the boost on your lump-sum pre-retirement savings each year.

---

Discovery Life Investment Services Pty (Ltd), registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. All life insurance products are underwritten by Discovery Life Ltd, registration number: 1966/003901/06, a licensed life insurer and an authorised financial service provider and registered credit provider, NCR Reg No NCRCP3555. All boosts are offered through the insurer, Discovery Life Limited. The insurer reserves the right to review and change the qualifying requirements for boosts at any time. Product Rules and Terms and Conditions Apply.

SOPHISTICATED  
VEHICLE AND  
HOME INSURANCE  
THAT CELEBRATES  
AND REWARDS  
GOOD DRIVING

---

DISCOVERY INSURE PURPLE PLAN

The Purple Plan from Discovery Insure offers clients with over R5 million in insured assets, comprehensive vehicle and home insurance with enhanced benefit limits, exclusive experiences and a dedicated Discovery Insure Service Executive. This, together with the Vitality Drive programme, rewards you for driving well, and gives you access to state-of-the-art safety features and caters for all your short-term insurance needs.

## INSURE PURPLE CLIENTS HAVE ACCESS TO THESE EXCLUSIVE BENEFITS:

---



### SOPHISTICATED COVER THAT TAKES INTO ACCOUNT YOUR UNIQUE NEEDS

Pay no excess in the event of theft- and weather-related claims or an accident being caused by an insured third party plus reduce your premium if you own several cars, but only one is driven at a time. In addition, you will enjoy rewards for driving well and have access to sophisticated safety features to keep you safe on the roads.



### UNIQUE PORTABLE POSSESSIONS FEATURES AND ANNUAL CELLPHONE UPGRADE

You get flexible portable possessions cover with limited need to specify items. You are also able to upgrade to the latest iPhone or Samsung phone every year.



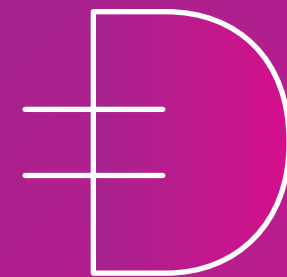
### FREE ASSET INVENTORY ASSESSMENT

Get a free asset inventory assessment if your household contents sum insured is more than R1.5 million, to ensure you have adequate cover for your household contents. If you have a household contents inventory assessment done by a Discovery Insure-accredited provider and insure your household contents for the appropriate amount, you will receive a no-average guarantee from Discovery Insure. This means valid household contents claims will be paid out in full, in accordance with the terms and conditions of the Plan Guide, as you are not underinsured.

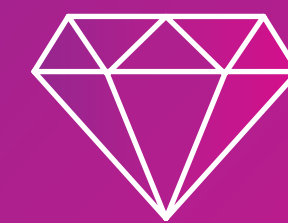
IN ADDITION TO GETTING COMPREHENSIVE VEHICLE AND HOME INSURANCE,  
ENJOY THESE REWARDS FOR DRIVING WELL:



Up to 50% of your BP and Shell fuel spend back every month



Access to weekly Vitality Active Rewards where you can earn Discovery Miles to spend on a range of rewards



Drivers with Diamond Vitality Drive status do not pay a vehicle insurance renewal increase



Up to 25% off Uber trips and discounts at partners based on your Vitality Drive status.

In the event of an accident, Impact Alert gets you immediate emergency assistance if we detect a severe impact to your car, even if we can't get hold of you.

\* Discovery Insure Ltd is a licenced insurer and an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Uber and Gautrain spend limits, terms and conditions apply. Full product details including limitations can be found on our website, [www.discovery.co.za](http://www.discovery.co.za) or you can call 0860 751 751.

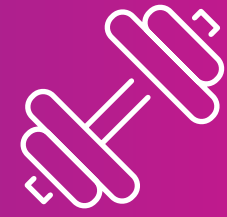
# UPGRADED EXPERIENCES AND REWARDS FOR A HEALTHIER YOU

---

## VITALITY PURPLE

Designed for the most discerning of clients, Vitality Purple is an exclusive programme that offers world-class rewards luxury experiences and unsurpassed service levels.

As a Vitality member with an eligible Discovery Purple product, you can upgrade your Vitality Health policy to Vitality Purple and enjoy a wealth of tailored services, enhanced benefits and exclusive rewards.



Up to 75% off at any Virgin Active or Planet Fitness gym, including Virgin Active Classic or Planet Fitness Platinum gyms.



Up to 50% off spa treatments at a range of select spas around South Africa.



Cash back on high-end fitness devices, premier road or mountain bikes, or the best golf clubs.



Access to local and international entertainment and sporting events.



Access to a range of Technogym equipment to build your own bespoke home gym, at the lowest monthly rates.



Access to tailored training programmes and support provided by South Africa's leading sports scientists and professional coaches.



50% off a Discovery Executive Wellness assessment.

WELCOME  
TO THE  
EXCEPTIONAL

---

DISCOVERY BANK

With a Discovery Bank Purple Suite, you get a uniquely sophisticated banking experience, enhanced with exceptional benefits and rewards, and world-class personalised service.

## DISCOVERY BANK PURPLE

Available to clients with a gross annual income of R2.5 million or more.

As an individual of distinction, you can apply for a **Discovery Bank Purple Suite**, which offers market-leading savings rates, bespoke features, world-class service and exceptional rewards.

Your banking experience is enhanced to complement your lifestyle with clever features for seamless everyday banking. The Discovery Bank Purple Suite comes with a **stylish and smart Discovery Bank Purple credit card** paired with a transaction account, and **unlimited free savings accounts**.

You'll get to know your **own relationship banker** for a personalised banking experience, and you have **access to Discovery Purple Servicing**. Get one of the best credit card interest rates in South Africa and you could pay as little as prime -2%. You'll also have access to **Discovery Bank Treasury** for better rates on investments.



### TRAVEL REWARDS

With a Discovery Bank Purple Suite, you get:

- Up to **75% off a return local flight**.
- Up to **75% off one international flight booking** in business or economy class.
- **Free and unlimited airport lounge visits worldwide** with LoungeKey.
- **24 free Comair-operated airport lounge visits** when you travel on domestic flights with kulula.com and British Airways (operated by Comair).
- **Faster security clearance** at OR Tambo International Airport with Priority Fast Track.



### MORE DISCOVERY BANK PURPLE REWARDS

You can choose to use either your international flight benefit or the **Purple home technology benefit**, which gives you up to **50% off premium Apple or Samsung** products up to the value of R25 000, or up to **50% off Technogym** equipment up to the value of R50 000.

You get up to **100% in savings on gym fees** at Virgin Active or Planet Fitness. Plus, you can get up to **75% back on qualifying healthy items** by boosting your existing Vitality Health earning rate by an additional up to 25% to 50% with Discovery Bank and Vitality Money. These boosted dynamic lifestyle rewards also give you up to **20% back on your fuel and Uber spend**, in addition to Vitality Drive rewards. You also get up to **100% of fitness and drive points** in additional Discovery Miles each week.



HEALTH | LIFE | INVEST | INSURE | VITALITY | BANK