



DISCOVERY PURPLE COLLECTION

HEALTH | LIFE | INVEST | INSURE | CARD | VITALITY



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

Get access to your own personal Purple consultant for all your Discovery products and benefits. Our team of trained professionals are on hand to assist you with a variety of services on your behalf – 24 hours a day, seven days a week.

This brochure is a summary of select product features from the Discovery Group product houses as well as select plan benefits from the Discovery Health Medical Scheme, administered by Discovery Health. The content is a tailored summary and does not replace the individual Discovery product guides or the complete Discovery Health Medical Scheme member benefit guide. Please visit www.discovery.co.za for more information.



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 58% without additional underwriting.



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.



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 automatic licence renewal – 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.



PURPLE INVESTMENTS

Purple Flexible Investment Plans offer you the ability to enjoy zero administration fees, additional boosts to your investments, unique fund performance protection and a preferential fee structure. Our Purple Pre-Retirement Plans rewards you for saving earlier, saving more and getting healthier.



DISCOVERY PURPLE CARD

The Discovery Purple Card has been designed with the explicit objective of offering a wealth of rewards and VIP travel benefits. Available on an invitation-only basis.



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.



A HEALTH OFFERING CRAFTED
WITH YOU IN MIND





DISCOVERY HEALTH MEDICAL SCHEME EXECUTIVE PLAN

At Discovery Health Medical Scheme, we are committed to ensuring that you have complete peace of mind at every stage of your health journey. The Executive Health Plan ensures 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 access to unlimited cover in any private hospital, including private ward cover. 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.

Most extensive day-to-day cover

The highest savings account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs. You also have access to additional cover through the Day-to-day Extender Benefit for GP consultation fees and kids casualty visits when your Medical Savings Account runs out.

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.

Access to the Global Treatment Platform

Members and their treating specialist can access a second opinion for life-threatening and life-changing conditions from world-leading clinical experts at the Cleveland Clinic, funded in full by the Executive Plan.

Executive Plan members can access advanced medical care outside South Africa. Members 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. These benefits are subject to Scheme guidelines and managed care protocols, and a 20% co-payment.

Executive Plan members have cover for up to 1 million US dollars for emergency medical cover while traveling outside of South Africa, for each member on each journey.



BESPOKE LIFE INSURANCE
FOR YOU AND YOUR FAMILY



THE PURPLE LIFE PLAN

The Purple Life Plan is the pinnacle of our life insurance product range, catering to the specific needs of select clients with more than R10 million in life cover, combining the most comprehensive local and global cover with a 24 hour on-demand service offering.

With unique financial rewards for managing your health and wellness, the Purple Life Plan ensures you and your family are globally protected, rewarded and financially secure.

BENEFITS OFFERED BY DISCOVERY LIFE:



COMPREHENSIVE PROTECTION AGAINST LIFE-CHANGING EVENTS

The Purple Life Plan offers a collection of customisable benefits, covering the full range of possible life-changing events, from death and disability to severe illness, loss of income, and much more.



FINANCIAL REWARDS FOR HEALTHY LIVING

Discovery Life offers you a range of benefits for managing your health and driving well, including an upfront premium discount of up to 39% and up to 50% of your premiums paid back to you, every five years.



GLOBAL EDUCATION COVER FOR YOUR CHILDREN

Discovery Life's Global Education Protector covers your children's education costs if you suffer a qualifying life-changing event, both locally and globally. If you don't claim, Discovery Life will also fund up to 100% of your children's tertiary education, based on how well you manage your health.

THE PURPLE LIFE PLAN OFFERS THE FOLLOWING UNIQUE BENEFITS

Cost efficiency and guaranteed future cover without underwriting

The Purple Life Plan automatically includes the Vitality Fund, an additional boost of life cover included upfront at no additional cost. Furthermore, a deterioration in your health could result in you being unable to purchase additional life insurance at a time when you need it most. The Purple Life Plan's proprietary Vitality Fund provides you with up to 58% additional non-accelerated life cover with no additional underwriting.

Flexible global protection

The Dollar Swap Option with the Exchange Rate Protector are automatically included on the Purple Life Plan at no additional cost. These benefits ensure that 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.

Access to the best medical treatment in the world

On the Purple Life Plan, your Severe Illness Benefit automatically includes the Global Treatment Benefit which gives you and your family up to 250% of your Severe Illness Benefit sum assured for a qualifying illness treated abroad. This includes cover for any medically necessary travel, accommodation and living expenses incurred for you and any family members. You also get a Cancer Exome Sequencing Benefit, providing you with a lump sum to fund the cost of tumour sequencing to inform the optimal treatment regime.



TAILORED INVESTMENTS
FOR GROWTH





DISCOVERY INVEST

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.

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

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:



Discovery Boosters, which grow your investment.



Discovery Fee Optimisers, which reduce fees on your investment.



Discovery Protectors, which give you peace of mind by protecting your investment.

PURPLE INVESTMENTS OFFER THESE EXCLUSIVE BENEFITS

Boost your investments

Initial investment boost

Enjoy a boost to your initial lump sum investment of up to 25% depending on your qualifying Discovery Fund holdings and term to retirement* at inception. This is on Retirement and Preserver Plans.

Investment boost based on portfolio size

You also have the ability to enjoy even bigger enhancements to your retirement boost every year if you expand your investment portfolio by increasing other savings. If you are invested in a qualifying lump sum pre-retirement plan and you expand your investment portfolio to include a Flexible Investment Plan with a fund value of at least R5 million, you can enhance your retirement boost on your Retirement or Preserver Plan each year. The increase to the boost is calculated based on up to 75% of the asset management fees paid on the Flexible Investment Plan each year, for up to 10 years.

Boost in retirement

If you are a Purple Life Plan policyholder with a recurring investment of at least R5 000 a month in a Discovery Retirement Optimiser, you can enjoy a Purple Life Plan Optimiser boost. You are therefore able to use your unused life cover to enjoy larger boosts to your income in retirement.

Reduce your annual administration fees to zero

Receive a discount of up to 100% on the annual administration fees levied on your Purple Flexible Investment Plans based on your health and term invested. With the Purple Retirement and Preserver Plans you can use your retirement boost to enjoy both zero annual administration fees on all funds from day one and a yearly rebate amount of 0.2% to offset asset management fees on qualifying internal and external funds.

Earn enhanced boosts for managing your health and continued investing

Your additional investments can be boosted through the Purple Enhanced Savings Integrator by up to 30% and you can receive boosts of up to 35% to your Life Plan PayBacks reinvested into your Purple Core Retirement Plan. The boosted percentages depend on the term to retirement* from the date of the additional investment or reinvested PayBacks.

You can also enjoy the Discovery Miles Integrator, which will boost your Discovery Miles used to enhance your retirement boosts by up to 300% depending on your Vitality status.

** Retirement age used for the calculation of the boosts is the later of age 65 or 10 years from age at inception.*



SOPHISTICATED MOTOR AND
HOUSEHOLD INSURANCE THAT CELEBRATES
AND REWARDS GOOD DRIVING



THE PURPLE INSURE PLAN

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

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



The Vitality drive programme also offers you a range of benefits for driving well, like up to **50%** of your fuel spend back every month.



Get a coffee, smoothie, popcorn, airtime or discounted car wash every week for 100 kms of consecutive event-free driving.



Achieve a 3-in-a-row goal streak to earn exciting prizes including a dream holiday.

In the event of an accident, ImpactAlert gets you immediate emergency assistance if we detect a severe impact to your car, even if we can't get hold of you. You will also not pay any excess for theft- or weather-related claims, or if an accident is caused by an insured third party.

PURPLE INSURE CLIENTS HAVE ACCESS TO THESE EXCLUSIVE BENEFITS

Sophisticated cover that takes into account your unique needs

You get access to the widest all risk cover with higher limits and lower excesses. In addition, you will enjoy rewards for driving well and have access to sophisticated safety features to keep you safe on the roads. You are also able to reduce your premium if you own several cars, but only one is driven at a time.

Annual cellphone upgrades and unique portable possessions features

You would not need to specify certain items and the general clothing and personal effects limit has been increased to 25% of the sum insured with a maximum of R150 000 for each item, pair or set. On the Purple Insure Plan, you are also able to upgrade to the latest iPhone or Samsung phone every year, if you are claim-free.

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.

Unrivalled service

Your Purple Plan grants you access to a dedicated Service Executive to help you with anything you need, including the administrative burden of renewing your vehicle licence.



A WEALTH OF REWARDS AND VIP TRAVEL
BENEFITS FOR THE DISCERNING FEW



BY INVITATION ONLY

The Discovery Purple Card

The Discovery Purple Card has been designed with the explicit objective of offering you a wealth of rewards and VIP travel benefits.

IN ADDITION TO ALL THE DISCOVERY PLATINUM CARD BENEFITS,
PURPLE CARDHOLDERS ALSO RECEIVE:



UP TO 100% DISCOUNT ON
BUSINESS CLASS FLIGHTS

Up to **100% off** local and international economy and business class flights for you and your spouse, and up to **50% off** local and international flights for your dependants under the age of 25, to over 150 destinations.



FREE GYM MEMBERSHIP

Free national access for one member on your policy to any Virgin Active or Planet Fitness gym.



50% OFF EXCLUSIVE HOTELS GLOBALLY

Up to **20 room nights** locally and internationally through the new Purple Vitality Hotel Collection.



Exclusive access to global concierge services from Discovery Purple Concierge.

Use your Discovery Purple Card to pay for your purchases – anytime, anywhere – and enjoy the fantastic rewards.
Discovery Purple Card benefits apply only if you are a member of Vitality.



UPGRADED EXPERIENCES AND
REWARDS FOR A HEALTHIER YOU





With Vitality Purple you get access
to the most exclusive health,
wellness and lifestyle experiences.

Vitality Purple offers you the richest benefits and rewards for leading a healthy, active lifestyle, and provides you access to a personal Purple consultant for all your Discovery-related services – 24 hours a day, seven days a week. You can also get rewarded with savings on fitness devices, bicycles or golf clubs, and at luxury spas, as well as exclusive access to iconic global experiences.

To activate any Vitality Purple benefit or reward, contact a Discovery Purple Private Consultant.

GET HEALTHY



Get **50% off** a Discovery Executive Wellness assessment



Get **high-quality home gym equipment** at the lowest monthly rental rates



Get **75% off** at any Virgin Active or Planet Fitness gym



Get a **personalised coaching programme** with a panel of industry experts

GET REWARDED



Get up to **50% off** top-of-the-range fitness devices



Get up to **25% off** premier bicycle brands or golf clubs



Get exclusive access to **iconic global experiences**



Get up to **50% off** at a range of luxurious spas

Vitality members with a qualifying Discovery Purple product or on the Discovery Health Medical Scheme Executive Plan, are eligible to upgrade to Vitality Purple. This is a summary of the benefits. Specific terms, conditions and limits apply to each benefit.



HEALTH | LIFE | INVEST | INSURE | CARD | VITALITY