



Dear IVPD Member

Grow your wealth with the Discovery Capital 200|300+ (May 2025 tranche)

Back by popular demand : Discovery Capital 200|300+ which aims to provide 100% return if global share portfolio is flat or positive with an **added extra 100%** if the global portfolio is above 40%.

With a **global portfolio linked to 20 companies in Europe and the United States of America**, you can get **enhanced upside returns with downside protection**, hedged against currency movements. In addition, you'll have access to a **boost of up to 20%** on the Discovery lump-sum Endowment Plan.

The growth you can get

You get **100% growth** if the underlying **global portfolio return is flat or goes up by as little as 1% over a five-year period**. If the global share portfolio grows by **40%** or more, over the period, you get an extra **100%** growth.

If the global share portfolio goes up by **more than 200%** over **five** years, you will also receive any **additional growth above that level**.

You'll also enjoy downside protection

Should the **portfolio fall by up to 30%** during the five-year term, **downside protection will kick in**. Should the global share portfolio fall by more than 30% during the five-year investment period, the downside protection will fall away. The downside protection will provide your initial capital back, before the effect of admin fees, advice fees and taxes.

The growth, conditional downside protection or any other resulting return is before the effect of advice fees, Discovery admin fees and taxes where applicable. These fees and taxes will affect the final return.

Enjoy a boost of up to 20% on your investment

In addition to the return of the Discovery Capital 200|300+ Fund, you can get a **boost of up to 20% with a Minimum of 12.5%** on your investment by taking out a **new Endowment Plan**. You will receive a portion of the boost after five years, and the rest of the boost after 10 years.

If you have an existing Endowment Plan, the boost will not apply to transfers into the Discovery Capital 200|300+ Fund from non-qualifying funds.



The Discovery Capital 200|300+ (April 2023 tranche) will be available on Discovery lump-sum Endowment until **30 May 2025**. The minimum investment amount is R100 000

Why a Cap 200 | 300 +

Is a five-year endowment structured product that gives clients the opportunity to grow wealth through exposure. It is a global share portfolio linked to 20 European and US companies, clients can get enhanced upside returns with downside protection.

Selecting this endowment fund means that you have access to the leading investment funds in the industry and the structural benefits herewith.

Suited to investors who are satisfied with a five-year or longer investment term horizon, who want a goal-based savings platform, and want the security of an investment with a protected downside

The endowment wrapper allows for a beneficiary appointment. There **no** executor fees on the death of the policyholder **and** the beneficiary will be paid out directly without waiting for the estate to be wound up.

An individual, or business or trust, is protected from creditors after three years, as well as for five years after the endowment has been terminated, provided that the proceeds are payable to the policyholder's spouse, children or parents.

Preferential cost structure for IVPD members based on investment amount

Please contact me should you wish to discuss this offer in more detail.

OR contact **Fernaaz** directly to prepare documentation and FICA [fernaazh@growthhouse.co.za | 082 843 3240]

Regards

Brian Shear

brian@bluedoor.co.za

082 458 1208