

# Prospectus for financial advisers





# A note from our Head of Retail Distribution

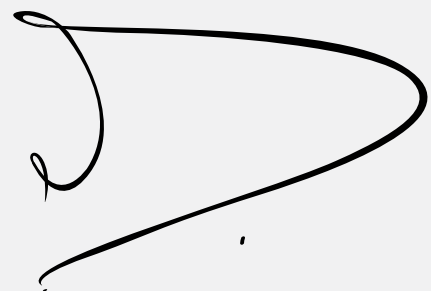
*Discovery's success is driven by our core purpose:  
To make people healthier and to enhance and  
protect their lives.*

To achieve this, we seek to collaborate with proficient financial advisers like you to provide top-notch financial advice to your clients.

We will support you with innovative marketing tools, useful compliance guidelines, and training to support you on your journey with us.

Join us to make a difference and discover the unique experience of being a Discovery financial adviser.

Regards



Callie Nel



**A MESSAGE FROM THE HEAD OF RETAIL DISTRIBUTION,  
CALLIE NEL.**





# Partnering with **Discovery**

*Discovery is more than a financial services provider – we're a global force for good.*

Our mission goes beyond products and policies: we're here to inspire healthier living, protect lives, and create lasting positive change. Through innovative solutions that reward healthy choices and champion social impact, we empower individuals and communities to thrive.

Guided by our core purpose and values, everything we do reflects our commitment to making a meaningful difference – and that's what truly sets us apart.

## OUR VALUES



Great people



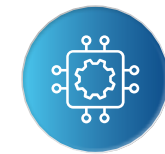
Integrity, honesty and fairness



Liberating the best in people



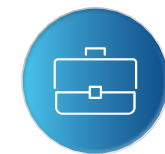
Intellectual leadership



Innovation and optimism



Drive, tenacity and urgency



Business astuteness and prudence



Force for good.



Customer, customer, customer

## SUPPORT FROM DISCOVERY

As a Discovery financial adviser, you will be part of a group that is one of the leading innovators in South Africa in the fields of healthcare, financial and life planning, short-term insurance, investments, behaviour-change programmes and banking. You will have access to:



### WORLD-CLASS TRAINING AND DEVELOPMENT:

We will equip you with the skills and knowledge you need to succeed as a financial adviser and deliver the best service to your clients.



### MENTORSHIP AND BUSINESS SUPPORT:

You will learn from the best in the industry and benefit from the experience and guidance of franchise leads, top financial advisers as well as our technical teams.



### INNOVATIVE AND MARKET-LEADING PRODUCTS:

Your clients can access a variety of products and services tailored to their needs and goals, along with incentives for healthy living.



### LUCRATIVE REWARDS AND RECOGNITION:

By excelling in your work, you'll unlock rewards and pave the way for your career growth and higher earnings with Discovery.



### MARKETING SUPPORT:

You will have access to tools and resources to support your marketing of the Discovery offering to clients and prospects.

A MESSAGE FROM THE HEAD OF SALES AND DISTRIBUTION MARKETING, WILENE COLLINS.



# Sharing the benefits of healthy living – globally



## THE GLOBAL IMPACT OF SHARED-VALUE INSURANCE

Vitality's integration with insurance products has resulted in a new category of insurance: **Shared-Value Insurance**.

### MEMBERS

- Improved health
- Better value through improved price and benefits



### AGENTS & ADVISERS

- Higher sales
- Differentiated offering
- Improved earnings

### SOCIETY

- Healthier society
- Improved productivity
- Reduced healthcare burden

### INSURER

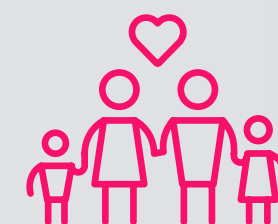
- Lower claims
- Higher margins
- Positive selection and lower lapses

## VITALITY'S GLOBAL IMPACT



**40+**

VITALITY  
MARKETS



**>49M**

LIVES  
IMPACTED



**150+**

PROGRAMME  
PARTNERS



**100K+**

NEW DEVICES  
LINKED  
PER MONTH

To find out more about the global impact of Vitality's Shared-Value Insurance model,



# Our global partners



**THE MARKETS  
WE OPERATE IN**



# Leading products that **meet clients' needs**

*We provide a wide range of products to cater for the various needs of clients.*

**01**

## HEALTH COVER

Comprehensive medical aid plans and more health cover



**02**

## VITALITY

A rewards programme for healthy behaviours



**03**

## LIFE

The evolution of life insurance:



**04**

## INVEST

Various investment plans



**05**

## CAR AND HOME INSURANCE

Short-term, long-term and business insurance



**06**

## BANK

Full banking services with Discovery Bank



**07**

## GREEN

The future of renewable energy



**08**

## DISCOVERY CORPORATE AND EMPLOYEE BENEFITS

A shared value product offering





# Discovery Health Medical Scheme

## South Africa's leading open medical scheme

*Discovery Health Medical Scheme leads the way in transforming access to healthcare in South Africa through unmatched scale, continuous innovation and a proven track record of excellence.*

### WHY DISCOVERY HEALTH MEDICAL SCHEME?

With over **2.7 million members**, Discovery Health Medical Scheme (DHMS) is the largest open medical scheme in South Africa, covering **31% of the total medical scheme population** and **57.8% of the open scheme market** (as at December 2023). Its scale enables **competitive benefits, affordable contributions** and access to **world-class healthcare**.

### COMPREHENSIVE, AFFORDABLE COVER

DHMS offers **25 plan options** tailored to diverse needs, with the lowest average contribution increase (9.3%) among major schemes for 2025. The **Smart Saver plans** establish a new standard in affordable healthcare. The plans' innovative benefit design and affordable monthly contributions are tailored to the unique needs of young families. Members of the **Smart Saver plans** will have risk-funded benefits for their healthcare priorities, flexible benefits to plan for discretionary healthcare, and access to a Personal Health Fund for engaging with their Personal **Health Pathways**.

### SUPERIOR HOSPITAL COVER

Members benefit from **96.1% cover for hospital costs**, compared to the **90.6% industry average** – an extra **R3,850 per admission**. Over **93% of specialists** offer **full cover** through Discovery's extensive provider network.

### BETTER HEALTH AND REWARDS WITH PERSONAL HEALTH PATHWAYS:

All adult members have access to their **Personal Health Pathway** – a tailored, data-driven roadmap to better health.

The Personal Health Pathways programme offers members:

#### 01 | **Precise, science-based next steps**

Through extensive clinical, actuarial and behavioural data, Discovery Health recommends precise, clinically relevant and personalised actions that have the highest chance of improving each member's health.

#### 02 | **Simple, engaging experience**

A series of next best actions make up each member's unique Personal Health Pathway in a simple and intuitive journey through WhatsApp or the Discovery Health app.

#### 03 | **Dynamic, personalised engagement**

Each Personal Health Pathway adapts to a specific member's health, habits and preferences, helping them stay motivated and build lasting healthy behaviours.

### SEAMLESS MEMBER EXPERIENCE

Members get 24/7 support through various channels:



Discovery Health app



Ask Discovery



Call centre



WhatsApp



# More **health cover**

## DISCOVERY GAP COVER

Families have medical scheme cover, but unexpected medical costs can still place significant financial strain on their families. This can happen when healthcare professionals charge more than what their medical scheme pays or when they have a life-changing event. Gap cover from Discovery is a cost-effective solution that gives them extra financial protection against these unforeseen costs.

### WHY GAP COVER FROM DISCOVERY?



#### In- and out-of-hospital cover

Discovery Gap Cover gives your clients rich protection against shortfalls they have on specialist treatment in hospital and extended cover for specific shortfalls they have on out-of-hospital care.



#### Extended cover for scopes and scans

Your clients get cover for co-payments and deductibles that apply to MRI and CT scans when they are done out of hospital, and digestive endoscopies that are done in hospital or in rooms.



#### International travel cover

Discovery Gap Comprehensive covers shortfalls on approved international claims while your clients travel outside South Africa.



#### Comprehensive cover for cancer

Discovery Gap Cover provides additional funding to help cover oncology co-payments.



#### Affordable premiums

Your clients get cost-effective protection at competitive rates starting at only R53 for Gap Active, from R171 for Gap Core and R270 for Gap Comprehensive for a single member a month.



#### Hassle-free payments

With Discovery Gap Cover, your clients don't have to submit a separate claim to us. We automatically identify gaps and then assess and pay once the medical scheme claim has been processed.

## FLEXICARE – AFFORDABLE HEALTH COVER FOR EVERYDAY MEDICAL NEEDS

Healthcare costs can add up quickly. Flexicare health insurance offers affordable options that help pay for everyday medical expenses.

Whether your clients are looking for basic cover or more comprehensive everyday benefits, Flexicare provides control, flexibility, and peace of mind.

### BENEFITS:

**Simple, affordable cover from only R459 per month gives clients access to:**



**Cover for doctor visits** – access consultations



**Everyday healthcare support** – designed to help with everyday medical expenses



**Flexible cover options** – clients can choose a plan that fits their lifestyle and budget



**Easy online activation** – clients can apply and activate their cover online in minutes



**Trusted provider** – backed by experience that can be relied on



Important Information: Flexicare is not a medical scheme and does not replace medical scheme membership. Terms, conditions, limits, and exclusions apply.



# **Vitality** is a dynamic science-based behaviour change programme that rewards your clients for making healthier choices.



*Our comprehensive wellness programme encourages individuals to take proactive steps towards improving their health and wellbeing. Vitality members are encouraged to engage in healthy behaviours, such as regular exercise, health screenings and making conscious dietary choices.*

In return, they are immediately rewarded with a premium range of health, lifestyle and leisure benefits and enjoy the invaluable benefits of a long life lived in good health. Vitality has demonstrated its appeal with a remarkable 55% growth in new members joining in 2024 compared to a decade ago. Our rich rewards include an unrivalled discount of up to 75% on gym club memberships, up to 25% cashback on HealthyFood, HealthyCare and HealthyBaby items, and up to 25% off on local and international flights, local accommodation and car hire. Vitality is the foundational chassis upon which other Discovery product houses are established. Clients integrated into the Discovery ecosystem benefit

from exceptional value through enhanced rewards and benefits across the entire Discovery product range. By seamlessly integrating Discovery Vitality into financial planning discussions, you can provide a distinctive and comprehensive solution that addresses both the financial and health-related objectives of your clients.



# The evolution of **Discovery Life**



*Discovery has pioneered the evolution of life insurance in three distinct phases:*

**01** The separation of risk from investment.

**02** The introduction of the Shared-value Insurance model.

**03** The personalisation of the client experience through digitisation.

Each phase embodies innovative products that meet our clients' needs and create unmatched value, while making them healthier and enhancing and protecting their lives.

## **PHASE 1: SEPARATION OF RISK FROM INVESTMENT FOLLOWED BY CONTINUOUS PRODUCT INNOVATION**

Discovery Life has been instrumental in transforming the South African life insurance market and was the country's first insurer to separate risk and investment products. Transformations thereafter include the use of objective criteria for disability claims, extensive severe illness cover options and automatic whole-of-life income protection. These innovations have provided access to the most comprehensive risk benefits and created a compelling value proposition for our clients and advisers. Over the past 24 years, Discovery Life has paid out more than R60 billion in claims and built market-leading products that cater for the ever changing nature of risk.

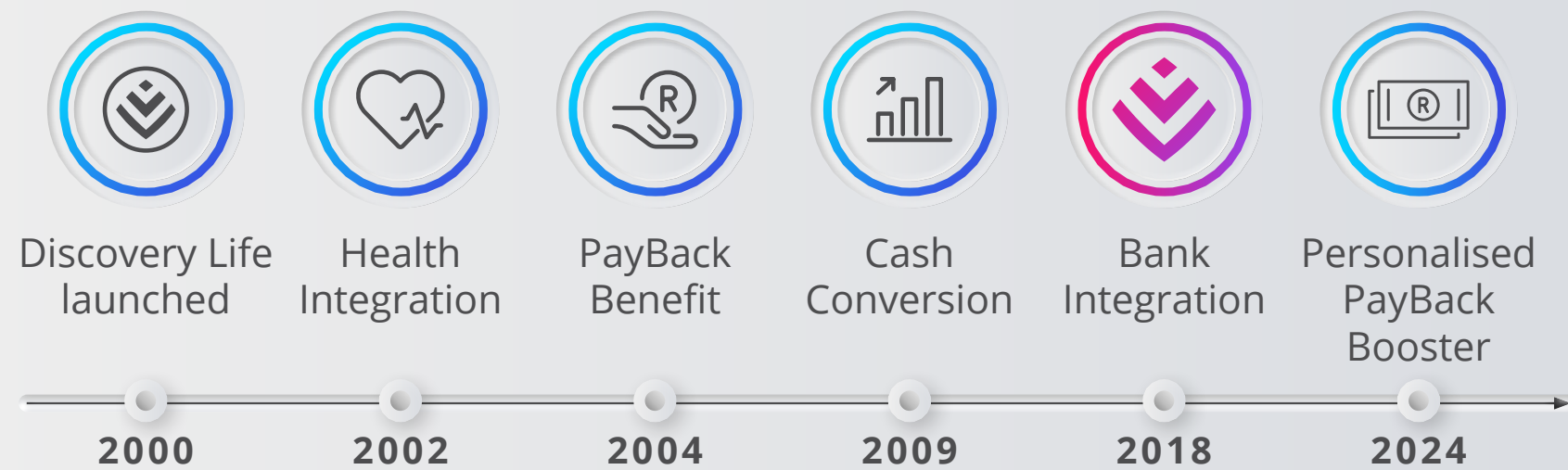


## PHASE 2: SHARED-VALUE DRIVING SUPERIOR OUTCOMES AND CLIENT VALUE

Through Integration with other Discovery products such as Health, Vitality and Bank, Discovery Life can assess and return the surplus value generated by clients who manage their health, wellness and finances well.



### EVOLUTION OF SHARED-VALUE INSURANCE



Shared-value in action:  
**R13.2 billion**  
in PayBack paid to date

**R1.9 billion**  
in premium savings  
through Integration annually

**R3.1 billion**  
in Cash Conversions expected  
to be paid to date.

**57% lower**  
mortality risk for Gold and  
Diamond Vitality members,  
compared to unengaged members

## PHASE 3: PERSONALISATION OF LIFE INSURANCE THROUGH DIGITISATION

The rapid acceleration in digital adoption together with the revolutionary tech assets built across the Discovery Group facilitate a platform on which life insurance and shared-value can now be experienced in real-time. This creates a personalised, simplified journey for all stakeholders. This includes offering simplified yet comprehensive products enabled by digital channels, providing benefits that are easy to understand and access to rewards through digital platforms for both financial advisers and clients.

Life insurance has traditionally been seen as a pile of documents that you file away and only pull out one day when a life-changing event occurs.

With the progression of the Shared-value Insurance model and the massive investment in the digitisation and technological platforms across the Group, the opportunity exists to bring life insurance into the future and create a policy that lives and breathes, every day, on the face of your mobile, providing ongoing incentives and value for healthy living. A transformed customer experience awaits.

**Adviser experience:** Transformation of the financial advice journey by providing **enhanced client views**, enabling **faster application and underwriting**, and **streamlining processing and onboarding**. Advisers can more effectively meet their clients' insurance needs by having **real-time access to policy information** and the ability to **track engagement**.

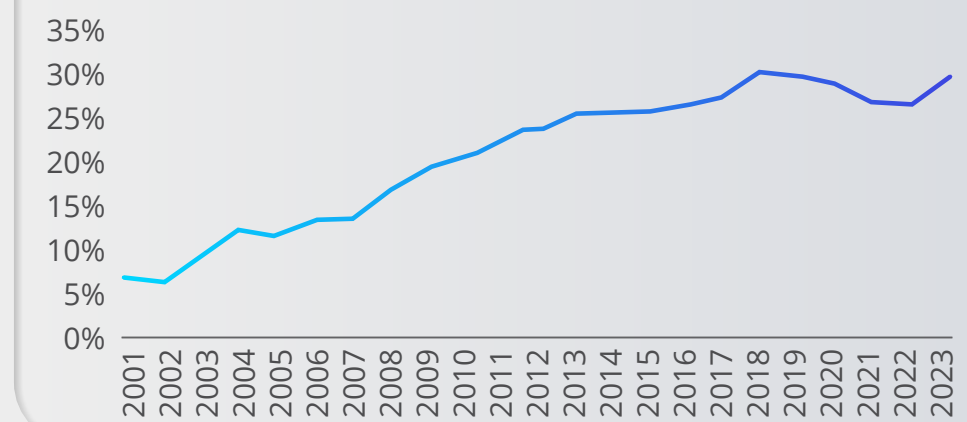
**Client experience:** Digital channels **enhance engagement and understanding of benefits** for clients. **Real-time views** of the impact of engagement allow clients to **easily understand and engage** with their financial rewards, **empowering them** and **highlighting the value** of personalised shared-value.

### Incredible growth underpinned by continued innovation

Over the last two decades, Discovery Life has built the most comprehensive suite of Life Plans, aimed at all client segments and designed to meet the full spectrum of needs. **This has enabled us to consistently write double the amount of new business when compared to our closest competitors.**

With the move towards a new-age digital world, we are committed to providing comprehensive cover delivered through a seamless and hassle-free experience to our clients.

### DISCOVERY LIFE NEW BUSINESS MARKET SHARE SINCE INCEPTION





# Discovery Invest: The Future of Investing. Now.



*Discovery Invest is the first investment provider to reward healthy investment and lifestyle behaviours.*

## OUR SHARED-VALUE APPROACH TO INVESTING CAN CREATE MORE VALUE FOR YOU

The earlier your clients start investing, the longer their money has to grow in the market. This positive behaviour change creates surplus profit which we channel back into boosts and extra rewards that encourage your clients to invest for longer, invest more, live well, and manage their money wisely in retirement. These rewards have resulted in our existing investors investing three and a half years earlier and making 69% more additional contributions. Since the launch of shared value in 2015, clients' Living Annuity withdrawals have decreased by 11%.

## THROUGH SHARED VALUE, OUR WIDE RANGE OF INVESTMENT OPTIONS REWARDS HEALTHY BEHAVIOURS

Our product range includes pre- and post-retirement investments, global investments and discretionary investments.

When investing with us, not only can your clients secure their financial future, they can also receive valuable benefits, including:



### RETIREMENT INVESTMENTS

- A boost of up to 20% on our lump-sum Retirement Annuity and **boosts of up to 25%** on additional contributions, for **investing longer and investing more.**
- A contribution **boost of up to 15%** on our recurring Retirement Annuity for **investing longer and living well.**
- A retirement income **boost of up to 50%** with our Lifespan Linked Income Plan, for **living well and withdrawing wisely.**



### DISCRETIONARY INVESTMENTS

When investing with us, not only can you secure your financial future, you can also receive valuable benefits, including:

- The ability to **invest below the prevailing exchange rate** with our Global Endowment.
- An upfront **boost of up to 20%** on our local Endowment.
- An admin fee **discount of up to 100%** with our Flexible Investment, for **investing longer and living well.**



# Discovery Insure is a fast-growing short-term insurer in South Africa that has been in business for 15 years.

We offer market-leading car and home insurance, protecting almost 300,000 cars and over R500 billion in assets as at 31 December 2025.

Our product range offers comprehensive, innovative insurance at the lowest long-term cost. This is thanks to our unique driver behaviour programme, Vitality Drive, which has had great success in helping Discovery Insure create a nation of great drivers.

Discovery Insure also offers corporate and personal travel insurance, ensuring our clients are protected wherever they go.

## WHY YOUR CLIENTS SHOULD JOIN DISCOVERY INSURE

### 01 | Unique and innovative car insurance

Your clients will get comprehensive car insurance that also lets them select unique benefit features, such as our **Write-off accelerator and Retail value booster**.

In addition, they have the option to join Vitality Drive.

### 02 | Comprehensive and flexible home insurance

Clients get affordable, comprehensive insurance for their home contents, buildings and portable items and access to unique service features such as the Online Vault, where they can easily and safely store important documents.

### 03 | Rewards for driving well with Vitality Drive

Clients can earn up to R1,500 fuel rewards monthly and get weekly Active Rewards plus other great rewards for driving well. To date, we have analysed over 20 billion km of driving data and paid over R2.2 billion in fuel reward.

### 04 | Intelligent technology to keep clients safe

Our award winning Vitality Drive telematics devices give clients access to state-of-the art safety features such as Impact Alert, weather warnings as well as the ability to use their smartphone as a vehicle panic button\*.

*\* only available on Vitality Drive and Crowd Search Sensors*

### 05 | Unique, easy claims services

Clients get access to many claims services, including Fast Track claims, where they can get a replacement for their lost or stolen specified cellphones within 48 hours – or we'll waive their excess.



# Discovery Bank

## The Future of Banking. Now.



*Discovery Bank is the world's first shared-value bank and we're digital-first. A bank that shares the value clients create back with them – through unprecedented rewards, some of the best interest rates in the market, and extensive benefits.*

In addition to a range of transaction, credit card and savings accounts, the Discovery Bank Home Loan offers personalised, competitive interest rates that can be reduced by up to 1%. You can also get up to 5% less on personal loans, based on your financial behaviours.

Vitality Money, Discovery Bank's behaviour-change programme, helps clients improve five controllable financial behaviours to manage their money well. We award them with a single Vitality Money status – and in return, the higher the status, the better their Dynamic Interest Rates, spend discounts and travel incentives. They also have many ways to earn thousands of ₪Discovery Miles – our rewards currency that's more valuable than cash.

Show your clients the benefits of shared-value banking and join a unique commission structure when adding banking clients to your portfolio.

**TO KEEP THINGS SIMPLE, DISCOVERY BANK AWARDS A SINGLE VITALITY MONEY STATUS (BLUE, BRONZE, SILVER, GOLD OR DIAMOND) TO CLIENTS BASED ON THESE FINANCIAL BEHAVIOURS:**

- 01 | Financial planning.**
- 02 | Spending less than they earn.**
- 03 | Having enough emergency funds.**
- 04 | Paying off their property.**
- 05 | Investing for the long-term.**
- 06 | Having essential insurance in place.**

The higher a client's Vitality Money status, the clearer it is that they manage their money well. Based on a client's bank products, individual behaviours and Vitality Money status, they get rewarded with better interest rates, spend discounts, travel incentives, and ₪Discovery Miles.



# Discovery Bank

## The Future of Banking. Now.



### THE CASE FOR SHARED-VALUE BANKING

Clients on Gold and Diamond Vitality Money status are **96%** less likely to be in arrears and have **7x higher average deposits**.

In the last year, clients earned over **ten billion Discovery Miles** and received **upfront savings of over R700 million** on discounted flights, car hire, and accommodation through Vitality Travel, both locally and internationally.

Show your clients the benefits of shared-value banking and join a unique commission structure when adding banking clients to your portfolio.

### MORE REASONS WHY YOUR CLIENTS SHOULD HAVE ACCESS TO DISCOVERY BANK:

- 1 | Boosted Vitality rewards** means clients can boost their Vitality Health rewards and get up to 75% back on HealthyFood items, up to 75% off local and international flights, and much more, and access to the widest range of travel benefits and partners through Vitality Travel.
- 2 | Discovery Miles** is our rewards currency that clients earn for getting active, driving well and spending responsibly. Remember, they're more valuable than cash, with clients getting 5% to 15% off throughout the month – and up to 30% off on Miles ₠-Day (15th of every month) – when spending them at over 40 in-store and online retail partners.
- 3 | State-of-the-art systems and account security** support secure and seamless transactions using a world-first Digital Account Vault, a wide range of digital wallets for tap-and-go payments, free virtual cards, Discovery Pay, the only Real-Time Forex Accounts, share trading with EasyEquities, and more.
- 4 | The Discovery Bank app** creates a truly digital, innovative and intuitive banking experience in the palm of our clients' hands. Clients are empowered to view and access their Discovery Bank products, their integrated Vitality programmes, as well as the rest of their Discovery portfolio, through a simple, clear and intuitive user interface.



# Discovery Green

## Powering the future. Now.

### OUR JOURNEY

In 2021, Discovery set the ambitious goal of achieving carbon neutrality by 2025. As a financial services organisation operating primarily in office buildings, we found that 80% of our emissions were because of our electricity use. To reduce our electricity consumption, we applied Discovery's behaviour-change expertise to the problem but quickly realised that the scope for reduction was limited. The solution was in the source of electricity generation.

In exploring our wheeling and decarbonisation strategy, we discovered a unique opportunity to completely change how businesses purchased renewable energy. The inherent challenge was the variable nature of renewable energy generation and business consumption and how these profiles could be matched as closely as possible.

We believed we had the necessary skill set to fundamentally shift the risk profile of renewable energy generation and delivery. By leveraging traditional insurance principles of risk pooling and diversification, we developed the Discovery Green renewable energy platform along with Discovery's closest corporate partners. A few years later, Discovery Green signed South Africa's largest private renewable energy procurement agreement.

We believe we have a crucial role to play in South Africa's decarbonisation journey and look forward to making South Africa's rich solar and wind resources available to energy consumers across the country.

### OUR PRODUCTS:

#### GREEN GUARANTEE

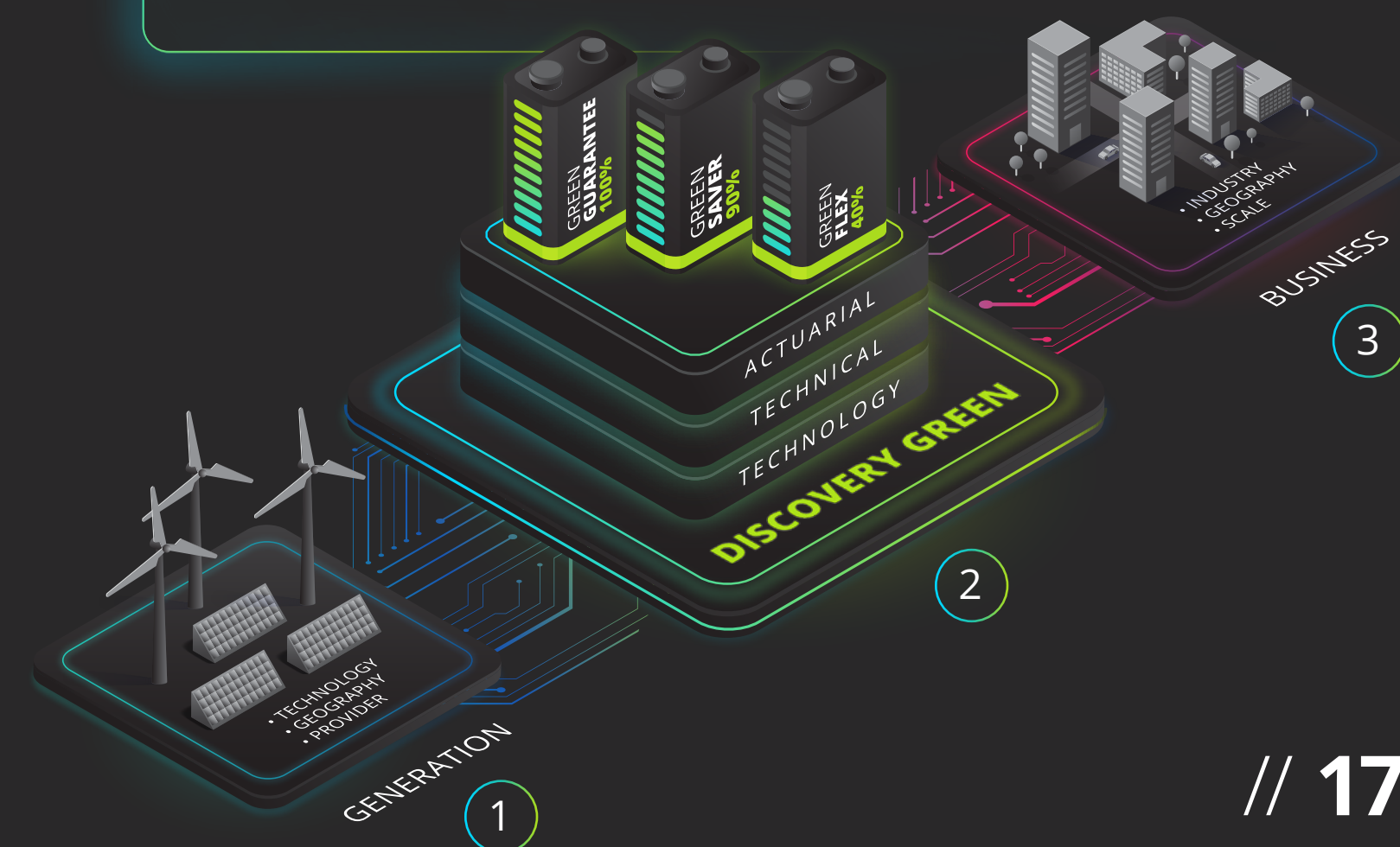
- 1 RUN FULLY ON RENEWABLE ENERGY  
Ensure every single kilowatt-hour consumed has been generated from renewable sources.

#### GREEN SAVER

- 2 MAXIMISE SAVINGS AND COVERAGE  
Replace 90% of your existing demand with renewable energy, with the potential for more.

#### GREEN FLEX

- 3 TAKE YOUR FIRST STEP IN RENEWABLE ENERGY  
Beat any solar proposal with a clear strategy towards maximising future coverage.





# Discovery Corporate and Employee Benefits

A full suite of insurance, financial and wellness products.



*Discovery is a global, integrated financial services organisation that uses a pioneering Shared-value Insurance model across businesses to achieve our core purpose of making people healthier and enhancing and protecting their lives.*

Our employer product offering, Discovery Corporate and Employee benefits, is a shared value product offering that includes employee benefits and risk solutions. We use the expertise built in our healthcare, insurance and wellness businesses to offer employers an integrated product to create healthier, safer workplaces for a sustainable business. Our Shared-value Insurance model is designed to improve health and driving behaviour, which translates into better productivity and lower risk for employers. Find out how we make your Employees the center of our business: <https://www.discovery.co.za/business>

## **DISCOVERY CORPORATE AND EMPLOYEE BENEFITS OFFERS A FULL SUITE OF INSURANCE, FINANCIAL AND WELLNESS PRODUCTS FOR EMPLOYERS:**

This enables Discovery to offer unique rewards, better benefits and lower premiums to employees and employers for their corporate risk and employee benefits solutions.



### **HEALTHCARE**

A wide selection of healthcare products to suit every business and its employees' healthcare needs, providing affordable access to quality private healthcare services.



### **RETIREMENT FUNDS LIFE JOURNEY**

Using the power of shared value to transform employees' retirement savings. In just seven years since its inception, the Discovery Retirement Fund has accumulated R20.8 billion in assets and serving 86,289 members as of April 2025. This remarkable growth showcases the commitment to providing secure and sustainable retirement solutions for our members.



### **GROUP RISK**

Comprehensive risk cover that shapes employee behaviour to create a healthier and wealthier workforce. Since its inception in 2002, Discovery Group Risk covers 711,660 members as of April 2025, reflecting the commitment to providing comprehensive risk solutions to a broader population.



# Discovery **Corporate** **and Employee Benefits**

A full suite of insurance, financial and wellness products.



## **BUSINESS ASSURANCE**

The Business Life Plan provides cost-effective cover that is tailored to meet specific business needs, with significant financial rewards for managing your health.



## **HEALTHY COMPANY**

Healthy Company is Discovery's digitally enabled, comprehensive employee assistance programme and wellness solution that identifies and proactively supports both at-risk employees and those who are well, throughout their work life journey.

**THE NEXT GENERATION OF EMPLOYEE BENEFITS  
IS HERE! SEE HOW WE MAKE YOUR EMPLOYEES  
LIVE BETTER, WORK BETTER AND RETIRE BETTER.**







THE DISCOVERY INSTITUTE OF TRAINING

**MULTI-AWARD WINNING**

LEARNING AND DEVELOPMENT TEAM



# Discovery Institute of Training

Training and business support that will shape your success

*At Discovery, we recognise the crucial role that knowledge and development play in the success of financial advisers. This is why, we formed the Discovery Institute of Training, an award-winning team committed to giving financial advisers everything they need to achieve excellence. Our Institute distinguishes itself through a team of highly qualified professionals who offer a variety of learning solutions and resources tailored to meet the needs of financial advisers.*

## A MESSAGE FROM THE HEAD OF THE DISCOVERY INSTITUTE FOR TRAINING, MARIAN CLARK.

Access the DIT Portal to explore our extensive library of learning materials, all designed to support your growth and success.

### NEW ADVISER TRAINING

Jumpstart your journey with our monthly in-person and online structured inductions and online self-directed training. These will introduce you to our product range, financial planning concepts, and essential sales and soft skills.

### COMPREHENSIVE ONLINE LIBRARY

Our extensive online learning library features over 200 courses, 400 videos, 25 podcasts and 300 infographics, training documents and presentations that cover product information, and financial planning, as well as sales and soft skills, to help advisers in specific areas where they need further development.

### GROW YOUR BUSINESS

We host monthly CPD-registered webinars that are structured to help you identify new sales opportunities. Join the more than 6,650 advisers who benefited in 2024!

### MASTER OUR SYSTEMS

We facilitate online training, with 135 online support videos and documents to help you navigate all the Discovery's systems that financial advisers need to use to be successful in their role.

### STAY COMPLIANT

We make sure that all advisers meet their Class of Business CPD requirements through our Fit and Proper training, offering 150 hours of free online CPD content. We proudly maintain a 90% average competency year after year.

### STAY UPDATED

Our quarterly Professional Development Days cover the latest product enhancements and industry information to keep our advisers updated.

### TESTIMONIAL

Don't just take our word for it. Natalie de Beer says, "This is the best training facility in the world... You can't leave here without gaining the experience that you need to be one of the best in the industry."



# Dedicated Compliance Support

*Discovery's reputation for leadership is built on our unwavering commitment to the highest professional and ethical standards. At the heart of this commitment lies a robust compliance culture.*

As the Financial Advisory and Intermediary Services Centre of Excellence (FAIS COE), we are your dedicated partner, providing expert and tailored support in the complex FAIS environment. Our aim is to empower you, ensuring you navigate your compliance obligations with confidence and expertise.

We proactively support your compliance through:

- Helping you stay informed and prepared for regulatory changes.
- Offering insights through file reviews, compliance training, and efficient systems and processes.
- Developing clear regulatory frameworks to support your daily activities.

We also ensure that all Representatives and Key Individuals consistently meet Fit and Proper requirements. This includes ongoing competency, appropriately authorisation, and are continuously informed of their regulatory status and any relevant changes.

Our FAIS compliance learning pathways and readiness training are designed to foster a compliance-focused approach from the outset. We achieve this through accessible resources like 'How to Guides, Infographics, Frameworks and Standards' that build awareness.

Consider us your first point of contact for all regulatory matters. Whether you require assistance managing non-compliance incidents, navigating complex issues, or resolving client complaints, our core mission is to empower the business with expert compliance support at every step.

**You can count on us for reliable guidance and steadfast support.**

**A MESSAGE FROM THE HEAD OF COMPLIANCE  
– FAIS COE, GINA ALLY.**





A man in a blue shirt is standing and speaking to a group of people. He is gesturing with his hands. The background is a blurred office setting.

# Client **engagement**

*Discovery offers a range of services and benefits to help clients live healthier and happier lives.*

- **Discovery Wellness Experience:** A fun and interactive way to learn about healthy lifestyle choices and get screened for glucose, blood pressure, cholesterol, waist circumference and body mass index. These tests can help your clients achieve Gold Vitality status and enjoy their rewards.
- **Discovery Store:** A one-stop shop for your clients to complete their Vitality Health Check, Kids Health Check and Vitality Fitness Assessment. They can also get assistance from our consultants to activate their benefits and products, navigate the digital world of Discovery and collect their Bank cards. Plus, they can access the WELLTH Fund, a once-off benefit of up to R10,000 for each family, by completing their Vitality Health Check. Our stores are located in five major cities across the country.
- **Discovery Drive Centres:** A place for your clients to maximise their insurance cover and earn rewards with Vitality Drive. Our team will help them get started and keep their vehicle in top condition.
- **Vitality MoveToGive:** A way for your clients to make a positive community impact while getting healthier with Vitality Active Rewards. They can donate their Discovery Miles to a MoveToGive charity and change the lives of those in need. Over 400,000 lives have been affected since the launch of MoveToGive in 2015.



# Grow **your practice**

A fully integrated digital ecosystem designed to help financial advisers grow, engage and deliver exceptional client outcomes

*At Discovery, we equip financial advisers with cutting-edge digital tools that support every stage of the financial advice journey – from prospecting and onboarding to growth optimisation and succession planning.*

## **OUR INTEGRATED ADVISER ECOSYSTEM HELPS YOU:**

- Save time and reduce administration.
- Unlock data driven insights.
- Deepen client relationships.
- Grow and futureproof your practice.

**At the heart of this ecosystem is Adviser 360 – your single, centralised digital sales and service platform**

### **ADVISER 360: SEAMLESS END TO END JOURNEY. ONE PLATFORM. SMARTER SALES**

At the core of Discovery's digital adviser ecosystem is **Adviser 360**, our virtual sales platform designed to deliver a **seamless end to end journey** for both advisers and their clients.

**A single service platform at your fingertips for swifter and smarter sales**, Adviser 360 provides an integrated, centralised sales and service experience.

Powered by Discovery's composite data assets, Adviser 360 **enables powerful individual and collective financial planning and insight**, allowing you to view your client holistically, identify opportunities, and deliver advice with confidence.

### **WITH ADVISER 360, YOU AND YOUR SUPPORT TEAM CAN:**

- Access integrated client data for holistic financial planning.
- Identify new leads and integration opportunities.
- Generate accurate quotes across multiple product lines.
- Log, track and manage claims, queries and service requests.
- Deliver faster, more consistent and exceptional client service.

Adviser 360 brings everything together – simplifying your daily operations, enhancing your advice capability, and empowering you to grow your practice through data driven insight and smarter engagement.



# Grow **your practice**

A fully integrated digital ecosystem designed to help financial advisers grow, engage and deliver exceptional client outcomes

## *The Discovery Financial Advice Journey*

Supporting you at every step, with the right tools at the right time of the financial advice journey.

### 01 Lead & Client Management

**Attract, engage and convert more prospects – efficiently and compliantly**

Powerful digital tools to help you build visibility, generate leads and stay top of mind.

**Tools that support this stage:**

#### 01 | Prospects & Consent Management

Securely manage prospect information and obtain consent with ease, ensuring a compliant start to every client relationship.

#### 02 | Social 360

An all in one social media management tool that helps you:

- Save time with ready made, compliant content.
- Post across multiple social platforms simultaneously.
- Build your digital presence.
- Generate and track leads effectively.

#### 03 | Digital Profiles

A powerful, centralised digital profile that makes it easy for clients and prospects to connect and refer you. Features include:

- Lead capture and referral generation.
- Testimonials and business information in one place.
- QR codes for online and offline marketing.
- Easy sharing via social media, WhatsApp, email and SMS.
- Special offers and promotions.
- Built in analytics to optimise your marketing efforts.

#### 04 | Activation Portal & Marketing Support

Helping you activate campaigns and access professional marketing support to grow your pipeline.

#### 05 | Adviser Insights Dashboard

A data driven dashboard that highlights:

- Client milestones and engagement opportunities.
- Personalised reminders for proactive outreach.
- Actionable insights across products to enhance satisfaction and drive growth.



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## 02 Client Needs Analysis

### **Holistic financial planning made seamless**

Enable meaningful, personalised financial advice with an integrated planning journey that:

- Aligns the client's needs with the right products.
- Leverages pre-filled client data and compliance documentation.
- Provides compliance document support.
- Enables a holistic view of a client's financial position.

This stage ensures advice is client centric, compliant and consistent.

## 03 New Business Processing

### **Faster, smarter and simpler business submission**

Reduce turnaround times and administrative burden with intuitive digital tools.

#### **Tools that support this stage:**

##### **01 | Quoting & Application**

Generate accurate quotes and submit applications efficiently across Discovery products.

##### **02 | AI QUOTE**

An AI powered quoting tool that enables you to:

- Generate Discovery Life and Discovery Insure quotes instantly.
- Improve turnaround times.
- Deliver a smooth, professional client experience.

##### **03 | Smart Compliance**

- Upload, manage and track compliance documentation in one central location – transparent, efficient and secure.



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## 04 Policy Maintenance

### Ongoing service excellence that strengthens client relationships

Deliver consistent, high quality after sales service with tools that simplify policy management.

#### Tools that support this stage:

##### 01 | Servicing

Efficiently manage policy queries and service requests. Tools to communicate in a highly personalised, meaningful way.

##### 02 | Communication Platform

Easily engage your existing clients by:

- Sending professional, informative emails
- Using ready made templates

- Personalising messages
- Targeting specific client segments

##### 03 | Commissions

Track and optimise commission processes with:

- Precision
- Transparency
- Improved efficiency

##### 04 | Tasks & Activities

Stay organised and responsive with structured task and activity management.

## 05 Growth Optimisation

### Unlock new opportunities with data driven insights

Move beyond maintenance and into meaningful growth using advanced analytics and engagement tools.

#### Tools that support this stage:

##### 01 | Adviser Insights Dashboard

Identify opportunities, client trends and engagement gaps across your book.

##### 02 | Adviser Assist

A powerful feature within the Adviser Insights Dashboard that provides.

- Deeper understanding of client needs and behaviours.

- Visibility into client engagement and savings trends.
- Next best product recommendations based on data, interactions and activity.

##### 03 | Practice Valuator

Generate detailed valuation reports with insights and trends that:

- Show the true value of your practice.
- Provide personalised growth recommendations.
- Support strategic planning and leadership transitions.



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## 06 Succession Planning

### Protect the practice you've built

Ensure continuity and future sustainability with tools designed to support long term planning.

#### Tools that support this stage:

##### 01 | Succession Planning Toolkit

Helping you plan confidently for the future of your practice.

##### 02 | Practice Valuator

Use data driven insights to support succession decisions, valuations and transition planning.

### Enhancing the client's experience

##### 01 | Discovery App

Gives your clients easy access to their product information, helping them stay informed and engaged.

Clients must be registered on the Discovery website and have at least one active Discovery product.

##### 02 | The Discovery Bank App

A fully digital banking experience that:

- Replaces the need for branch visits.
- Is available 24/7.
- Provides an integrated view of a client's entire Discovery portfolio.
- Delivers seamless access to banking and product information.

##### 03 | Discovery Health App

For clients looking to take a more active role in their health, the Discovery Health app supports a personalised health journey. It helps members navigate the healthcare system with ease, while providing access to trusted advice and healthcare support 24/7.



# Recognising **achievements**

*Discovery values the efforts of our financial advisers and hosts world-class events to celebrate their achievements. Advisers can qualify for various rewards based on their performance.*



## QUARTERLY RECOGNITION

- **Prestige Club Quarterly:** A quarterly event celebrating advisers' performance. Quarter 2 is hosted at a national event, and the other quarters at regional events. It includes a lucky draw where one financial adviser stands a chance of winning a travel voucher and top performing advisers are also awarded with a Quarterly CEO award.
- **Quarterly challenges:** Advisers meeting specific criteria can qualify for a prize at the end of the quarter.



## YEARLY RECOGNITION

- **Discovery Sales Conference:** An annual event celebrating top performers with motivational content and an awards ceremony.
- **Prestige Getaway:** A four-day trip to a glamorous destination for qualifying advisers and their partners. Past destinations include Dubai, Mauritius, Zambia and Seychelles.
- **Annual CEO Awards:** Top advisers in each product line receive an investment reward from Discovery.
- **International reward:** The top 20 Diamond and Platinum Prestige advisers and their partners are rewarded with a trip to an international destination. Past trips have included Rwanda, The Ritz Carlton cruise, Aspen and Colorado in the USA.



# Discovery **accolades**

*Discovery is globally recognised for its innovative business model and has many achievements in South Africa and beyond over the past decade.*



## 2025 AWARDS

### TOP EMPLOYERS INSTITUTE 2025:

Recognised as a Top Employer in South Africa for seven consecutive years. Discovery proudly stood among 2,400 leading organisations worldwide and 125 certified employers in South Africa.

### INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY 2025:

Recognised as Best Implementing Partner Employer in 2025 by the Insurance Sector Education and Training Authority (Large Organisation category).

### DISCOVERY - QORUS-NTT DATA INNOVATION IN INSURANCE AWARDS

Discovery won a Gold Award for Personal Health Pathways and a Bronze Award in the Global Innovator category at the 2025 Qorus-NTT DATA Innovation in Insurance.



## 2024 AWARDS

### TOP EMPLOYERS INSTITUTE 2024:

Received Top Employer certification from the Top Employers Institute for the sixth consecutive year attached and maintained the ranking as Top Graduate Employer in the insurance sector and runner up in healthcare by the South African Graduate Employers Association.

### ASK AFRIKA ORANGE INDEX 2024:

Discovery Bank was voted the number one bank for client service in the 2024 Ask Afrika Orange Index® survey, and was also the overall winner in the Top 10 achiever category and the industry winner for private banking.

### DISCOVERY - QORUS INNOVATION IN INSURANCE AWARDS 2024:

Discovery won two major awards:

**Global Innovator Award:** This prestigious title recognised Discovery as a world leader in insurance innovation, highlighting its long-term commitment to transforming the industry through technology, behavioural science, and its shared-value model

**Connected Ecosystems and Marketplaces Award:** Awarded for the Discovery Health App and Health Ecosystem, a centralised digital hub offering integrated healthcare services.



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## 2024 AWARDS

### DISCOVERY BANK - ASK AFRIKA ORANGE INDEX® 2024/2025

Best Overall Client Experience: Discovery Bank was recognised as the leader in client experience across all industries, not just banking

Top Retail Bank: For the third consecutive year, Discovery Bank ranked first in the retail banking segment  
Best Private Bank: Discovery Bank also achieved the highest ranking in the private banking segment for the first time.

### ASK AFRIKA BANKING BRAND INDEX® 2024:

Brand Connection and Emotional Satisfaction: Discovery Bank was named South Africa's top retail bank for brand connection and emotional satisfaction, with 72% of clients reporting high levels of delight with their banking experience.



## 2023 AWARDS

### MYBROADBAND AWARDS:

Discovery Bank won the award for **Best Digital Bank in South Africa.**

The award recognises Discovery Bank's outstanding features and services, exceptional user interface, and seamless integration with EasyEquities. It is a testament to the hard work of the entire Discovery Bank team, including dedicated financial advisers like you. This is another reflection of our values – and our absolute commitment to Innovation and Customer, Customer, Customer.

### SOUTH AFRICANS VOTE DISCOVERY BANK #1 FOR A SECOND TIME!

Discovery Bank claimed the prestigious **#1 spot** in client servicing in retail banking in the **2023/2024 Ask Afrika Orange Index®**. This marked the second year in a row at the pinnacle of client satisfaction with Discovery Bank having won in the same category in the previous year.

This achievement is a testament to your invaluable partnership and the outstanding efforts of the entire Discovery Bank team. Highlights of this recognition include:

- 01 | Client vote of confidence:** For the second year running, clients voted Discovery Bank as the leader in client servicing.
- 02 | Private banking:** Discovery Bank achieved the highest service rating in the private banking category, which is a remarkable accolade for the Purple Banking team.

### FIA AWARDS:

Discovery Health **won an award in the Medical Schemes category.**



# Discovery **accolades**

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## 2022 AWARDS

### EFMA ACCENTURE INNOVATION IN INSURANCE AWARDS:

Discovery received the **Global Innovator Award** and the **Gold Product and Service Innovation Award** for our Discovery Hospital at Home offering.

### SUNDAY TIMES TOP 100 COMPANIES AWARDS:

Discovery Group Chief Executive, Adrian Gore, was named **Business Leader of the Year** in recognition of his leadership in the South African corporate sector, especially during the pandemic.

### ASK AFRIKA ORANGE WINDEX:

Customers rated Discovery Life as having the **best client experience in South Africa** in the long-term insurance category. Discovery Bank won **first place in the banking sector** as a large portion of clients reported feeling 'delighted' after interacting with the brand.

### MARKETING ACHIEVEMENT AWARDS:

Discovery received the **Marketing Organisation of the Year award** and our Chief Marketing Officer, Firoze Bhorat, was recognised as the **2022 Marketer of the Year**. Discovery Bank also won the **Strategic Brand Positioning** category while Discovery Business Insurance won in the **Resourceful Marketing category**.





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1 Discovery Place, Sandhurst, Sandton, 2196

Discovery Ltd. registration number: 1999/007789/06. Companies in the group are authorised financial services providers.

