

DISCOVERER

 **Discovery**
Corporate and
Employee Benefits

2026
OCTOBER
LAUNCH



Enter →

01

Introduction



03

Fast Track Underwriting



02

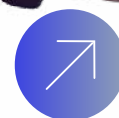
WeightCare



04

Gambling Support

By Healthy Company



05

Portfolio Status



SECTION 01

Introduction



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Helping members live better, work better and retire better through Corporate and Employee Benefits

Corporate and Employee Benefits (CEB) plays a meaningful role in supporting the wellbeing, financial independence and resilience of employees and their families through comprehensive benefit solutions. Through Retirement Funds, Group Risk and Healthy Company, CEB supports members across their working lives and into retirement.

**RETIREMENT FUNDS**

Pension & Provident
Umbrella Funds
Single and multi manager funds
Active and passive management
Sharia compliant options

**GROUP RISK**

Life Cover
Income Protection
Severe Illness
Capital Disability
Global Education Protector

**HEALTHY COMPANY**

Physical

Emotional

Financial

Legal

Proactive 24/7 support

INTEGRATING WITH

Bank

Vitality

Discovery Health Medical Scheme

TO CREATE EXTRA VALUE FOR EMPLOYEES

Growing strongly through impactful innovation

MORE THAN 1 MILLION POLICIES UNDER ADMINISTRATION



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Physical

Emotional

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INTEGRATING WITH

Bank

Vitality

Discovery Health Medical Scheme

TO CREATE EXTRA VALUE FOR EMPLOYEES

Delivering impact across South Africa

**LIVE BETTER**

**WORK BETTER**

**RETIRE BETTER**

Group Risk
>123,000
years of
education funded

Healthy Company
3x
engagement
vs industry

Retirement Funds
R1.7bn
in boosts
accumulated

Experience the life-changing impact of CEB through an employees journey



Watch the story of one of our very own CEB employees to see the life-changing impact of GEP in action.

 Watch now



Scan the QR code to watch the video

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Redefining the role of employee benefits

From future security to everyday impact



For decades, employee benefits have been designed to provide protection against future risks, helping employees and their families navigate life's most significant events. While this future security remains essential, today's employees face **immediate challenges** that traditional benefits were never designed to solve. To truly help employees thrive, benefits must **create value not only for tomorrow, but for today.**

Future Security



Retirement



Death



Disability



Critical Illness



Everyday Impact



School Fees



Financial Stress



Mental Wellbeing



Life's Everyday Challenges

CEB is evolving employee benefits from protecting against future events to solving everyday challenges.

EMPLOYEES CANNOT ACHIEVE FUTURE SECURITY
IF THEY ARE STRUGGLING WITH THE REALITIES OF TODAY

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LAUNCHED IN 2025
AND NOW LIVE

Debt Reset: Everyday Impact in Action

Debt Reset was born from a simple insight: many employees cannot focus on their future because they are overwhelmed by financial pressure today. By combining debt relief, financial coaching and retirement restoration, Debt Reset helps members break free from the debt cycle, rebuild financial confidence and create a more sustainable path to long-term financial wellbeing.

Industry-first Debt Reset Benefit

Realign

Hyper-personalised financial coaching, education and budgeting

Repay

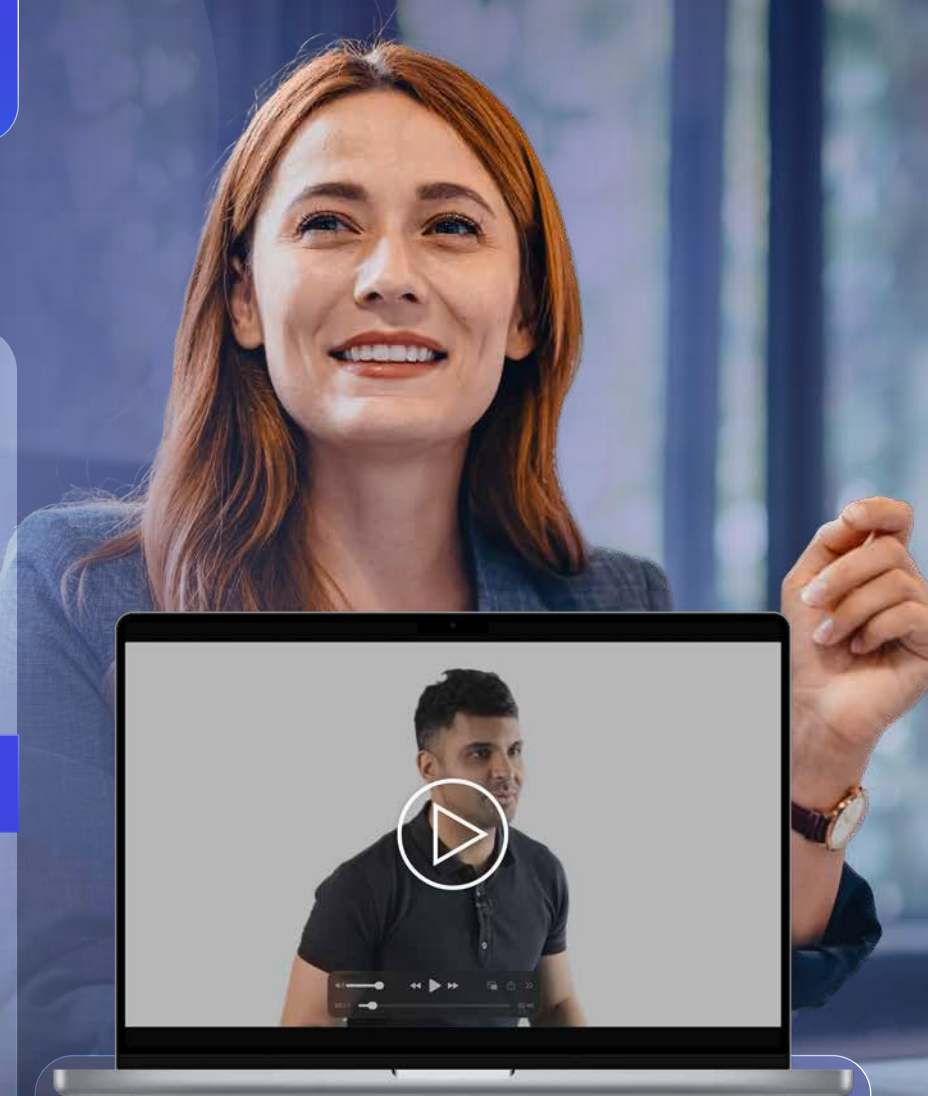
Unlock up to R25,000 in contribution relief

Restore

100% of missed contributions refunded via Boosts



The only retirement fund benefit that helps you **pay off your debt** whilst preserving your financial future



Watch a real story of everyday impact

Hear directly from one of our own employees about how Debt Reset is helping them take control of their financial future.

Scan the QR code to watch the video



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The next evolution of employee benefits that manifests now

Expanding our focus on Everyday Impact through benefits that help employees **improve their health, strengthen financial wellbeing** and **navigate life's challenges with confidence.**



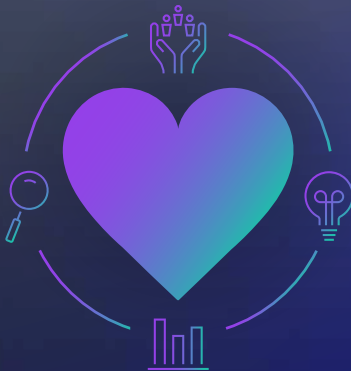
WeightCare



Fast Track Underwriting



Gambling Support



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SECTION 02

WeightCare

Empowering members to take control of their health with clinically guided care and tangible monthly rewards.



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The obesity crisis: A growing crisis we cannot ignore

Obesity is a growing concern



>28m

South Africans are currently overweight / obese



YEAR	ADULTS LIVING WITH OBESITY
1990	195 million
2022	890 million
2035 PROJECTED	1.5 BILLION

It has a significant impact on claims

Obesity significantly increases the risk of multiple life-threatening conditions:

DEATH

2.7x

increase in mortality risk for obese members



Click To View More Info

DISABILITY

2.5x

increase in morbidity risk for obese members



Click To View More Info

Obesity is not a choice – it's a complex condition

It's not just how much you eat: it's how your body processes what you eat



45m

individuals are currently trying to lose weight globally



ONLY

1 in 200

individuals are able to move from obesity to normal weight

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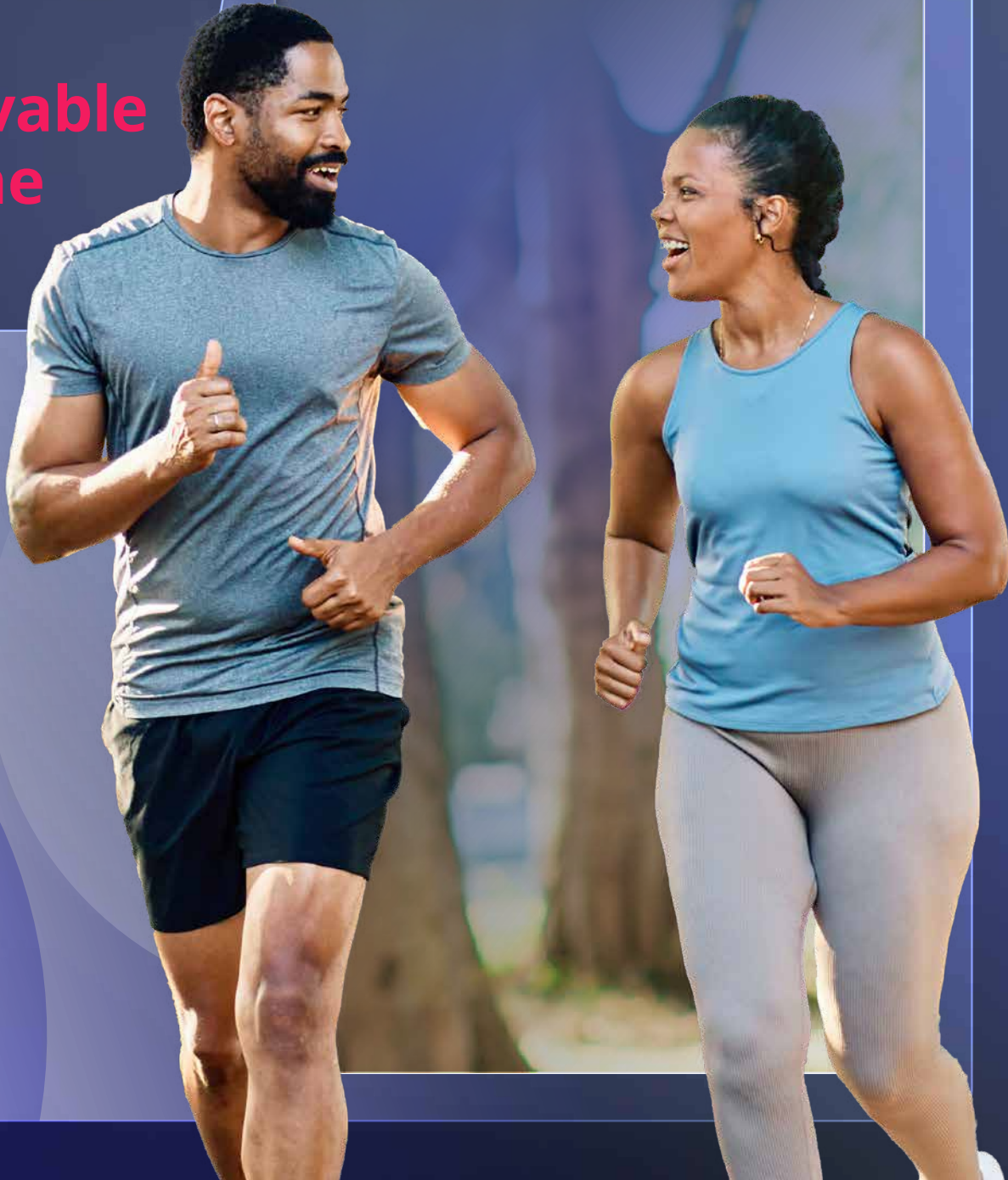
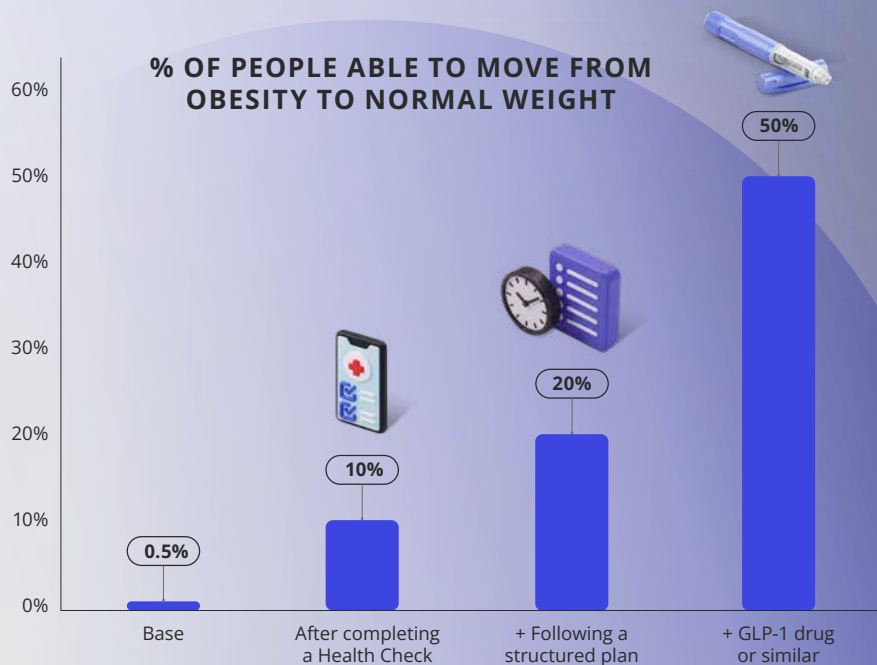
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Losing weight remains difficult for members, but it is now more achievable than ever before with the right support

Weight loss is not a journey that members need to navigate alone.

Research shows that outcomes improve significantly when people have access to health insights, professional guidance and clinically appropriate interventions.



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GLP-1 drugs have been highly effective...



Weight loss

Modern GLP-1 therapies are producing **15-21% average weight loss**.

Approaching outcomes historically only seen with bariatric surgery



Diabetes control

GLP-1s have seen a **reduction in HbA1c** by up to **2.5 percentage points** in patients



Cardiovascular health

The reduction in weight from GLP-1 therapies shows a corresponding **20% reduction in heart attack, stroke and cardiovascular deaths**

... but COST and SAFETY concerns remain

Safety

Side effects, clinical suitability



Cost

Still not affordable for the average individual



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Group Risk WeightCare

WeightCare helps Group Risk members access structured, clinically guided weight-loss support and rewards them for staying committed to their journey. Eligible members can earn up to 10,000 ¢Discovery Miles every month.

WeightCare helps overcome two of the biggest barriers to successful weight management: access to support and the cost of treatment.

Up to 50% reduction in monthly GLP-1 costs for members

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WeightCare Journey for Members

STEP

01



Check if member is eligible

If an employer qualifies for WeightCare, and the member's Vitality Health Check indicates that they may be eligible for the programme, CEB will proactively reach out to the member.

Members will receive an email with information about WeightCare and the next steps available.

Members are required to complete a Health Check if not already completed.

Outcome: Understand whether WeightCare could be relevant to your health journey

STEP

02



Complete a free independent clinical assessment

Explore whether a medicated weight-management pathway may be appropriate through an independent clinical assessment supported by experienced healthcare professionals.

This may include:

- Dietitian consultation
- Clinical questionnaires
- Pathology tests
- Consultation with a Vitality-approved doctor

Outcome: Receive a personalised recommendation based on your health profile.

STEP

03



Activate Vitality HealthyWeight

If the clinical assessment indicates that the programme is appropriate for the member, the member can activate Vitality HealthyWeight and begin their weight-management journey.

For **R295** per month, members receive access to:

- Daily support from a registered dietitian
- Personalised meal plans and recipes
- Progress tracking tools
- Ongoing guidance and coaching
- Weight-management resources

Outcome: Start a structured, supported journey towards sustainable weight management.

STEP

04



Members stay engaged and submit their GLP-1 script

Members participating in a medicated weight-management journey will need to maintain their programme participation and upload a valid GLP-1 prescription to the Member Zone.

Continue engaging through:

- Dietitian check-ins
- Regular weigh-ins
- Vitality HealthyWeight participation
- Script submissions
- Active Rewards exercise goals

Outcome: Stay on track and remain eligible for monthly rewards.

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STEP

05

Earn up to 10,000 Discovery Miles every month

Members who meet the programme and adherence requirements can earn monthly Discovery Miles rewards.



Active Rewards Goal Achieved

Miles Earned

4

10 000

3

7 500

2

5 000

1

2 500

We'll keep members updated on their progress and rewards through regular communications.

Outcome:

Members get rewarded for staying committed to their health journey.



Case study



MEET
Jane
AGE
35

Jane is 35 years old and has Discovery Group Risk cover through her employer. She is also a Vitality member. During her annual Vitality Health Check, Jane discovers that her BMI is above 30, placing her at increased risk of future health complications.

Shortly afterwards, she receives an email inviting her to explore WeightCare and learn more about the support available to her.

STEP 1

We reach out to Jane

Based on her Vitality Health Check results, Jane receives an invitation to explore WeightCare and understand whether she may benefit from the programme.

STEP 2

Jane completes a free clinical assessment

Through a guided assessment journey, Jane completes clinical questionnaires, meets with a dietitian and consults with a Vitality-approved doctor to determine whether a medicated weight-management pathway would be appropriate for her.

STEP 3

Jane activates Vitality HealthyWeight

Following the assessment, Jane activates Vitality HealthyWeight for R295 per month and gains access to personalised support, coaching, meal plans and ongoing guidance to help her achieve sustainable results.

STEP 4

Jane stays committed to her journey

Jane regularly engages with her dietitian, completes weigh-ins, participates in Active Rewards and uploads her GLP-1 prescription through the Member Zone to remain on track with the programme.

STEP 5

Jane gets rewarded for healthy behaviours

By staying engaged and achieving her Active Rewards goals, Jane earns **10,000 Discovery Miles every month**, rewarding her commitment to improving her health and wellbeing.

Takeaway

For Jane, WeightCare isn't simply a weight-loss programme. It's a structured, doctor-guided journey that helps her build healthier habits, improve her long-term health and rewards her every step of the way.

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Market-first WeightCare benefit



Who qualifies for this benefit

Employer eligibility

Employees may have access to WeightCare when their employer provides:

Group Life Assurance of at least 2x
their annual salary

Core or Comprehensive Income
Continuation Benefit

Once an employer qualifies, eligible employees can be identified
and invited to participate in the programme.



Employee eligibility

To be considered for WeightCare, employees must:

- Be a Vitality member
- Complete a Vitality Health Check
- Have a BMI ≥ 30
- **OR** Have a BMI ≥ 27 with qualifying health conditions
- Successfully complete the independent clinical assessment
- Be deemed clinically suitable by a Vitality-approved healthcare professional

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SECTION 03

Fast Track Underwriting

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Underwriting: Balancing member convenience and price sustainability



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Introducing Fast Track Underwriting

Enabling healthy, integrated members to be
underwritten in less than 60 seconds



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The Fast Track Underwriting journey

STEP 01

Complete a Vitality Health Check and Vitality Age assessment



As part of their usual health journey, members complete a Vitality Health Check (VHC) and a Vitality Age (VA) assessment which considers their health and lifestyle.

The VHC measures five key health metrics which are completed by healthcare professionals:



Blood pressure



Blood glucose



Cholesterol



BMI



HIV status (subject to member consent)

The VA assessment evaluates health and lifestyle factors relevant for underwriting, specifically:



Family medical history



Alcohol consumption

Members whose VHC results are all in-range and VA assessment responses do not indicate a risk requiring further assessment will receive a pre-approval email.

STEP 02

Assessing eligibility for pre-approval of additional cover



The members will be prompted to complete the underwriting questions to confirm their additional cover.



Click to zoom



Read More

Members whose VHC and VA assessment results do not meet the criteria will complete underwriting through the standard journey.

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STEP 03 Complete the underwriting questions in less than 60 seconds and confirmation of cover

Discovery LOG OUT

Employee Benefits Dashboard

Complete questions to confirm additional cover

1 2 3 4

Outstanding medical test results

Are you currently awaiting any medical test results (including biopsy or blood results) or are you awaiting any health issue for which you are planning to see a doctor in the next six months? This excludes routine medical and dental check-ups.

Yes
☒ No

BACK CONTINUE

Investment portfolio Balance split
 Discovery Life Balanced Lifestyle: 70%
 Alexander Forbes Performer: 30%

Click to zoom

The member will have to complete 4 to 9 questions on the Discovery app with the number of questions depending on which benefit/s the member is being underwritten for and whether the member has completed their VA assessment.



Discovery LOG OUT

Employee Benefits Dashboard

Complete questions to confirm additional cover

1 2 3 4 5

Your additional cover is now confirmed

Life Cover

Benefit	Your previous cover	Your additional cover	Your total cover
Life Cover	R7,500,000	R5,000,000 (Approved)	R12,500,000

CLOSE

3 Your investment choices >

Investment portfolio Balance split
 Discovery Life Balanced Lifestyle: 70%
 Alexander Forbes Performer: 30%

Click to zoom

Members whose responses to the underwriting questions meet the confirmation criteria will have their additional cover unlocked and confirmed via email.



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Meet John

He has Group Life Assurance (GLA) cover through his employer with entitled cover of R7,000,000.

His employer scheme's Free Cover Limit is R5,000,000.

This means that he requires underwriting for the additional R2,000,000.

Fast Track Underwriting where cover is confirmed immediately

As part of his usual routine, John completes his annual VHC and VA assessment on the 31st of January upon returning to work after the festive season.

John's VHC health metrics are all in range, and the VA assessment indicates that he drinks an average of one alcoholic drink per day with no relevant personal or direct family medical history requiring further assessment.

He therefore meets the pre-approval criteria and receives the pre-approval email on the 1st of February.

Because he only has GLA cover, he has to complete four quick underwriting questions to confirm the additional R2,000,000 cover.

On the same day (1 February), John completes the four underwriting questions in less than 60 seconds on the Discovery app.

His responses indicate that he meets the confirmation criteria for his R2,000,000 additional cover. This cover is immediately approved and confirmed by email.



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Meet Naledi

She has GLA and Critical Illness (CI) cover with a sum assured of R8,000,000 and R3,000,000 respectively.

Her employer scheme’s Free Cover Limit for GLA is R5,000,000 and R2,000,000 CI cover.

This means that she requires underwriting for the additional R3,000,000 GLA cover and R1,000,000 CI cover.

Fast Track Underwriting
where additional medical
information is required

Naledi completes her VHC and VA assessment for the first time ever on the 4th of March.

Naledi’s VHC health metrics are all in range, and the VA assessment indicates that she does not drink and has no relevant personal or direct family medical history requiring further assessment.

She therefore meets the pre-approval criteria and receives the pre-approval email on the 5th of March.

Because she has to be underwritten for GLA and CI covers, she has to complete 9 underwrtng questions to confirm the additional covers.

It is a busy day in the office on the 5th of March and Naledi only manages to complete the questions over the weekend on the Discovery app.

On one of her responses, she indicates that she has had a condition affecting her neck.

This is a condition which requires further assessment; thus, she does not obtain immediate confirmation of cover but is contacted by an underwriter for additional information.



Following the underwriters’ review of the additional information submitted by the member, Naledi’s additional cover may be approved.

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SECTION 04

Gambling Support

By Healthy Company



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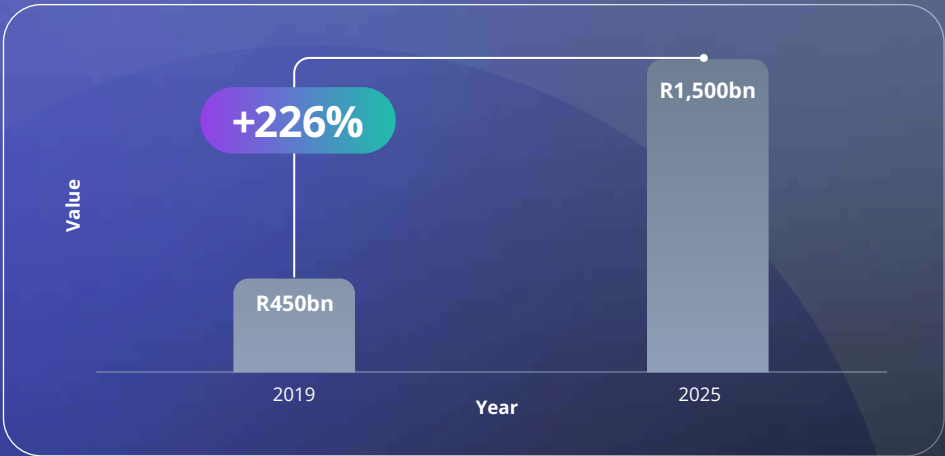
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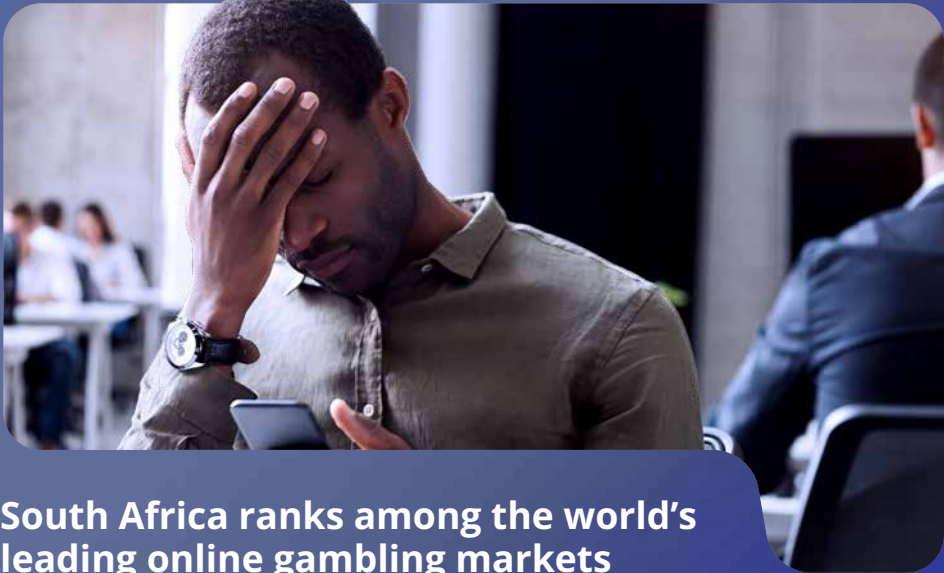
Gambling is an epidemic in South Africa



There has been a surge in gambling spend in South Africa



Total value of bets wagered by South Africans rose sharply over the five years to 2025, reaching **R1.5 trillion.**



South Africa ranks among the world's leading online gambling markets



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The impact of gambling is growing rapidly with support limited



Gambling has had a severe impact on broader wellbeing



MENTAL HEALTH

People who gamble are **4x more likely** to experience anxiety and mood disorders



DEBT

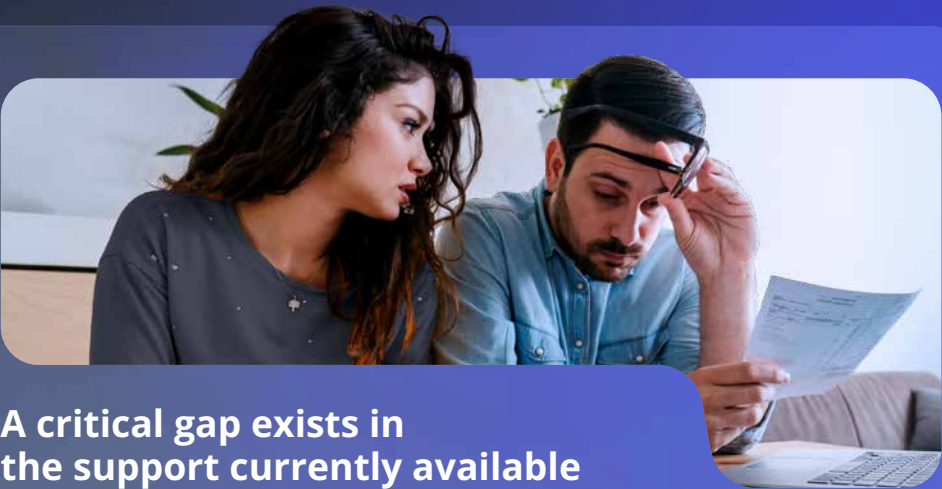
There is a **28%** observed increase in overdraft activity amongst gamblers



SAVINGS

Heavy bettors contribute **50% less** towards their savings

57% of gamblers sacrifice essentials like food, transport and rent to fund gambling



A critical gap exists in the support currently available

Support is available for severe gambling addictions, but nothing exists to help the wider population manage gambling spend



As gambling prevalence grows, its impact on the workforce is increasing, yet employers have no visibility into its prevalence or tools to limit its impact.

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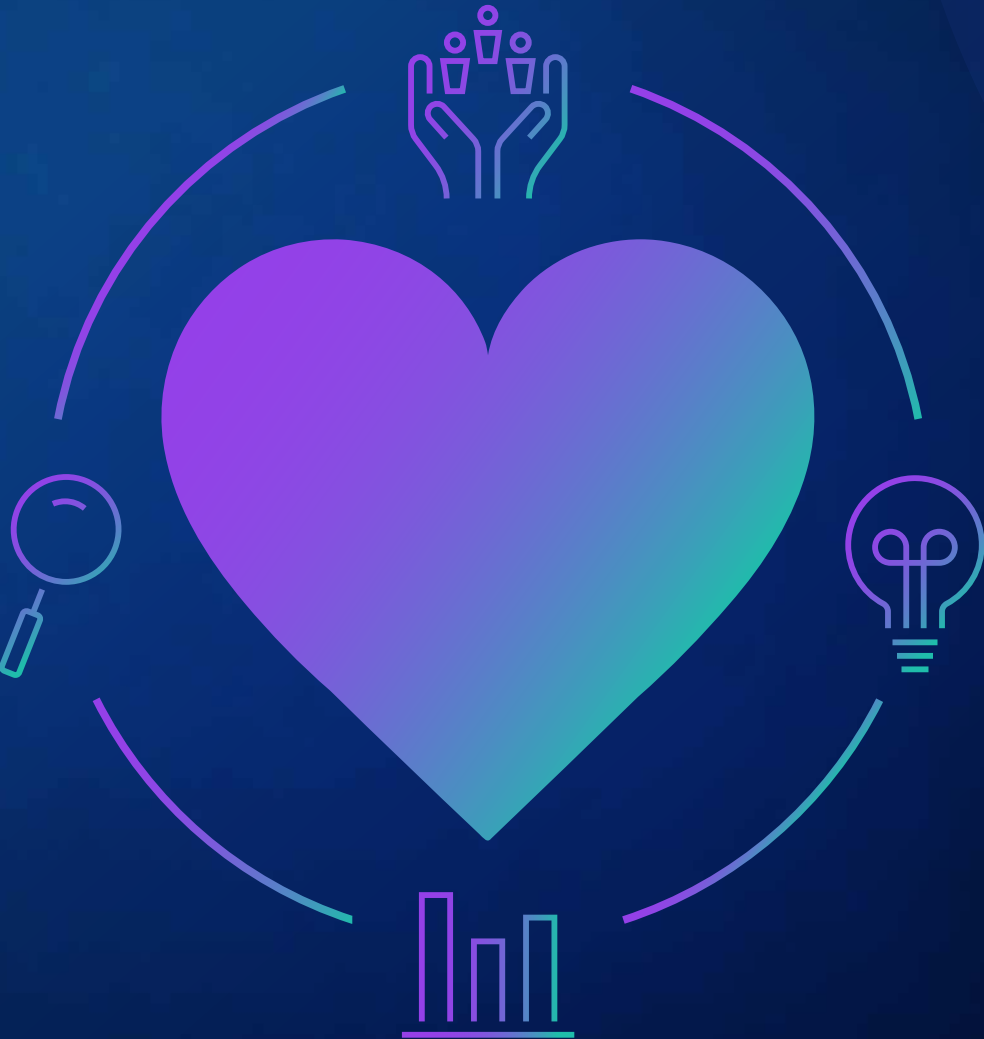
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Introducing Gambling Support

By Healthy Company

Providing the right level of support at the right time, before gambling-related harm escalates.



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STEP 01 Screening and risk stratification

A certified, brief early-identification screening tool available to assess gambling risks and behaviours

This screening tool includes four questions covering key indicators of gambling-related harm and forms part of the broader financial wellbeing assessment available through the Discovery app. Members are prompted to complete the assessment through the following access points:



WhatsApp nudges when they go for their Vitality Health Check



QR-enabled stands on Wellness Days, allowing members to scan the QR code using their mobile phones to access the assessment



Recommender tile in the Discovery app



GAMBLING
DIMENSION

I

Spend

GAMBLING
DIMENSION

II

Financial strain

GAMBLING
DIMENSION

III

Control

GAMBLING
DIMENSION

IV

Relationships

OUTCOME: Healthy Company Coaches will proactively reach out to members identified as at risk of gambling-related harm, leveraging Healthy Company's world-class proactive wellbeing approach

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STEP 02 Employee education and awareness



Gambling awareness course

Accessible digitally through the Discovery app

The Gambling Awareness Course is an interactive, digital learning experience designed to help members understand gambling-related risks and make safer, more informed decisions. The course uses short content modules, practical examples, and quiz questions covering five key areas:

- 01 | How gambling stacks the odds against you
- 02 | The impact of gambling on wellbeing
- 03 | Warning signs to look out for
- 04 | Where to seek support
- 05 | What safe gambling looks like



Upon completion of the course, members earn 100 Discovery Miles.

Workshops and webinars

Workshops will be costed on an ad-hoc basis



The workshops and webinars are interactive sessions delivered in person or online, helping employees understand gambling-related risks, recognise early warning signs, practise safer gambling behaviours and know where to access support.

Workshops and webinars will cover topics such as:

- **Is gambling worth it?**
Exploring how gambling can affect emotional wellbeing, relationships and everyday life, and learn what safer gambling looks like
- **Risk business (leader's workshop)**
Understand the human and business impact of gambling-related financial stress including the effect on employee wellbeing and productivity
- **Know the game before you play**
Exploring the gambling risks and learning practical skills for budgeting, saving, managing debt and setting financial goals.

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STEP 03

Specialist gambling coaching and recovery support



Gambling Support Coaches proactively engage with members identified as being at-risk of gambling-related harm (as in step 1), providing personalised and confidential support tailored to their needs.



Coaches use the brief screening tool and a comprehensive gambling-risk assessment to help members better understand their gambling habits, spending and triggers, before guiding them towards practical steps to regain control.



Members identified as high risk are referred directly to the South African Responsible Gambling Foundation care network for specialised support and intervention.

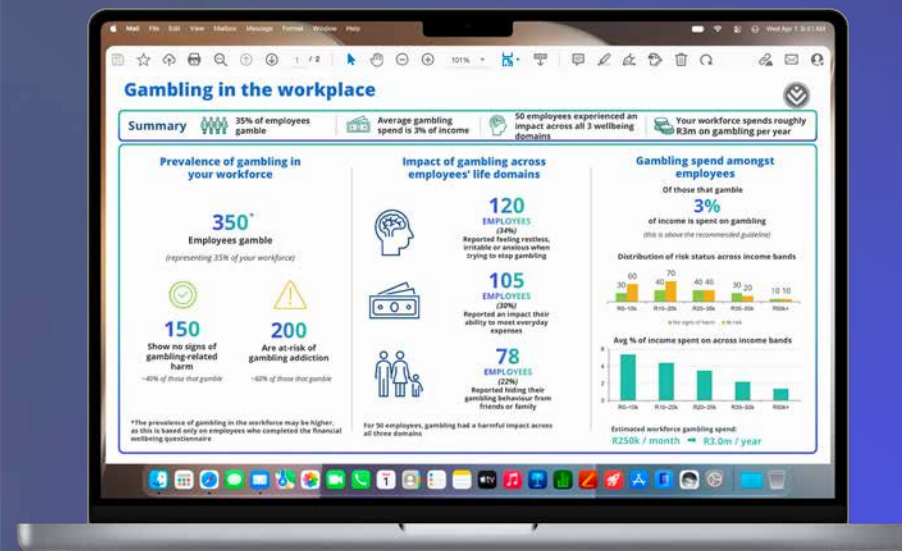
STEP 04

Reporting and insights for employers



The Gambling Report uses aggregated employee responses to provide employers with insights into:

- The prevalence of gambling among employees,
- The proportion of employees showing signs of gambling-related harm,
- The financial impact of gambling, and
- The effect of gambling on employees' emotional, financial and social wellbeing



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Gambling Support components available to each employer group



SCREENING AND RISK STRATIFICATION



EMPLOYEE EDUCATION AND AWARENESS



SPECIALIST COACHING AND RECOVERY SUPPORT



REPORTING AND INSIGHTS FOR EMPLOYERS

Group Risk Employers



Discovery Health Medical Scheme Employers



Healthy Company Core & Comprehensive Employers



Retirement Fund Employers



All employers receive access to the new gambling assessment and reporting. Healthy Company employers also get access to the Gambling Risks and Harm Awareness Course and specialist gambling support.

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SECTION 05

Portfolio Status

Employees can now get richer rewards through their Portfolio Status with Discovery Corporate and Employee Benefits



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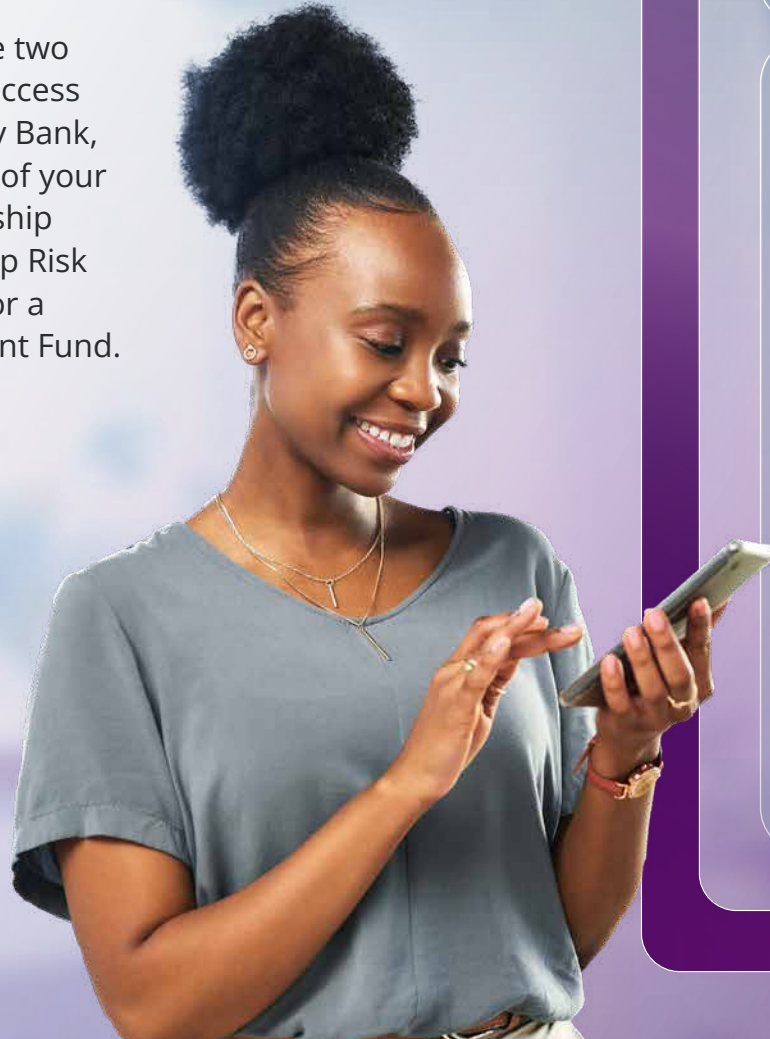
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The power of South Africa's leading behavioural bank, now in the pocket of every employee

There are two ways to access Discovery Bank, by virtue of your membership in a Group Risk scheme or a Retirement Fund.



All members have access to a Discovery account with zero monthly fees

OR

Discovery Corporate Bank offer for paid accounts



50% off monthly fees (up to R100)

by depositing your salary into your Discovery Bank Account

once your employer activates this benefit

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With rich rewards and benefits unlocked

NEW!

Up to **100%** off flights



NEW!

Unlock up to 45% off on **MILES ₪-DAY**



NEW!

Access to Vitality Active



Vitality Money and Shared Value Banking



Up to 75% back on healthy food



Up to 20% back on fuel



Up to 50% back on personal care items



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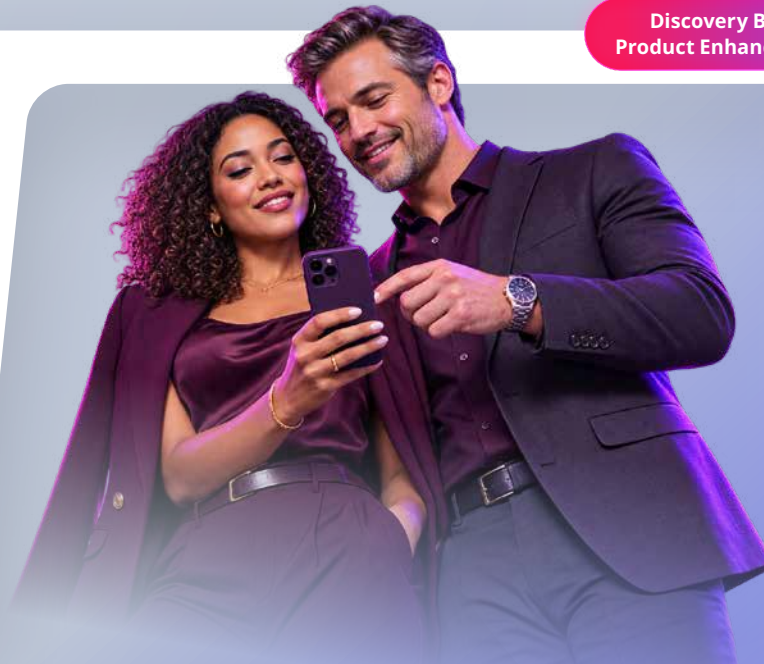
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Introducing Portfolio Status

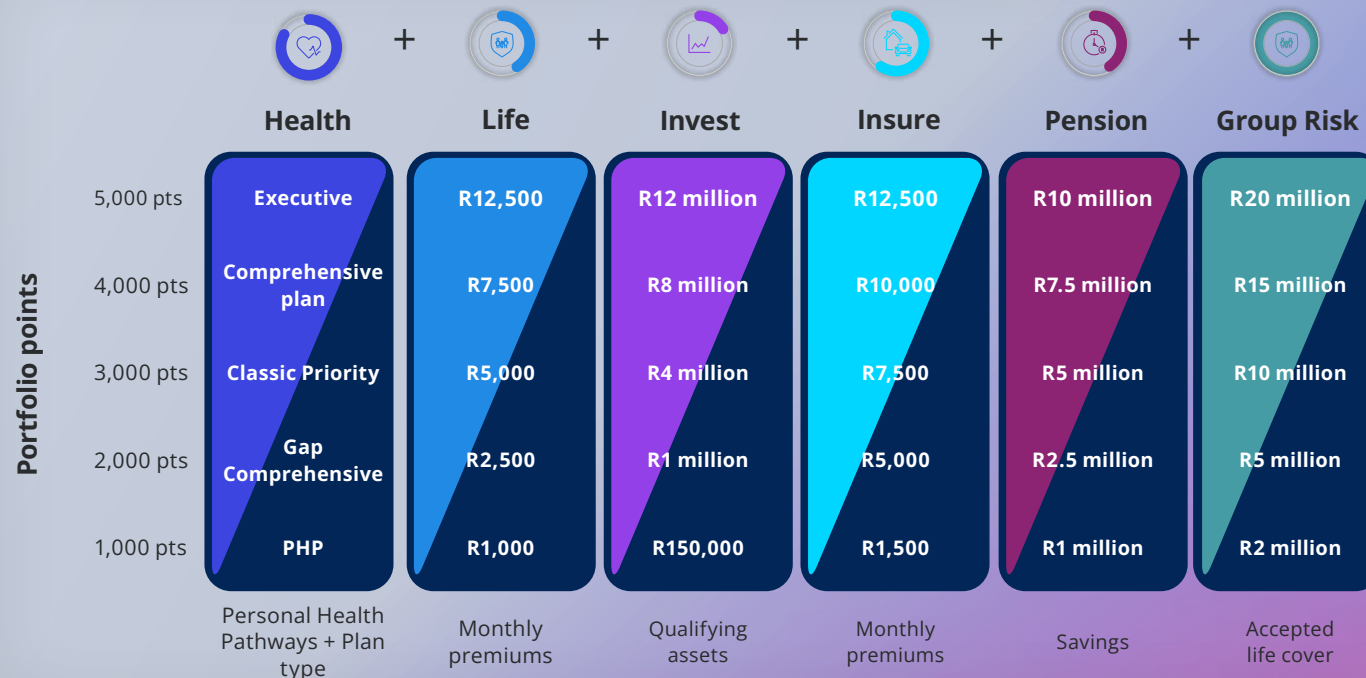
Portfolio Status rewards clients for their Discovery product holdings.

Portfolio points are based on the products and contributions clients hold across their Discovery portfolio. These points determine their Portfolio Status, reflecting the breadth and depth of their relationship with Discovery. **A higher Portfolio Status unlocks additional shared-value rewards.**

Portfolio Status creates new advice opportunities. Advisers can help their clients identify where additional Discovery products or contributions may meet their financial needs, improve their Portfolio Status and **unlock greater rewards.**

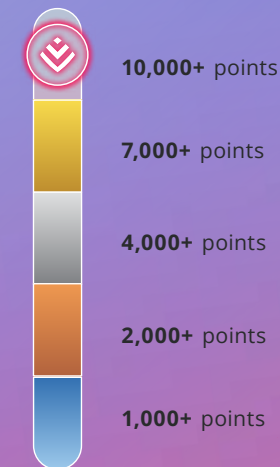


QUALIFYING PRODUCTS AND CONTRIBUTIONS EARN PORTFOLIO POINTS



PORTFOLIO STATUS

Total Portfolio points



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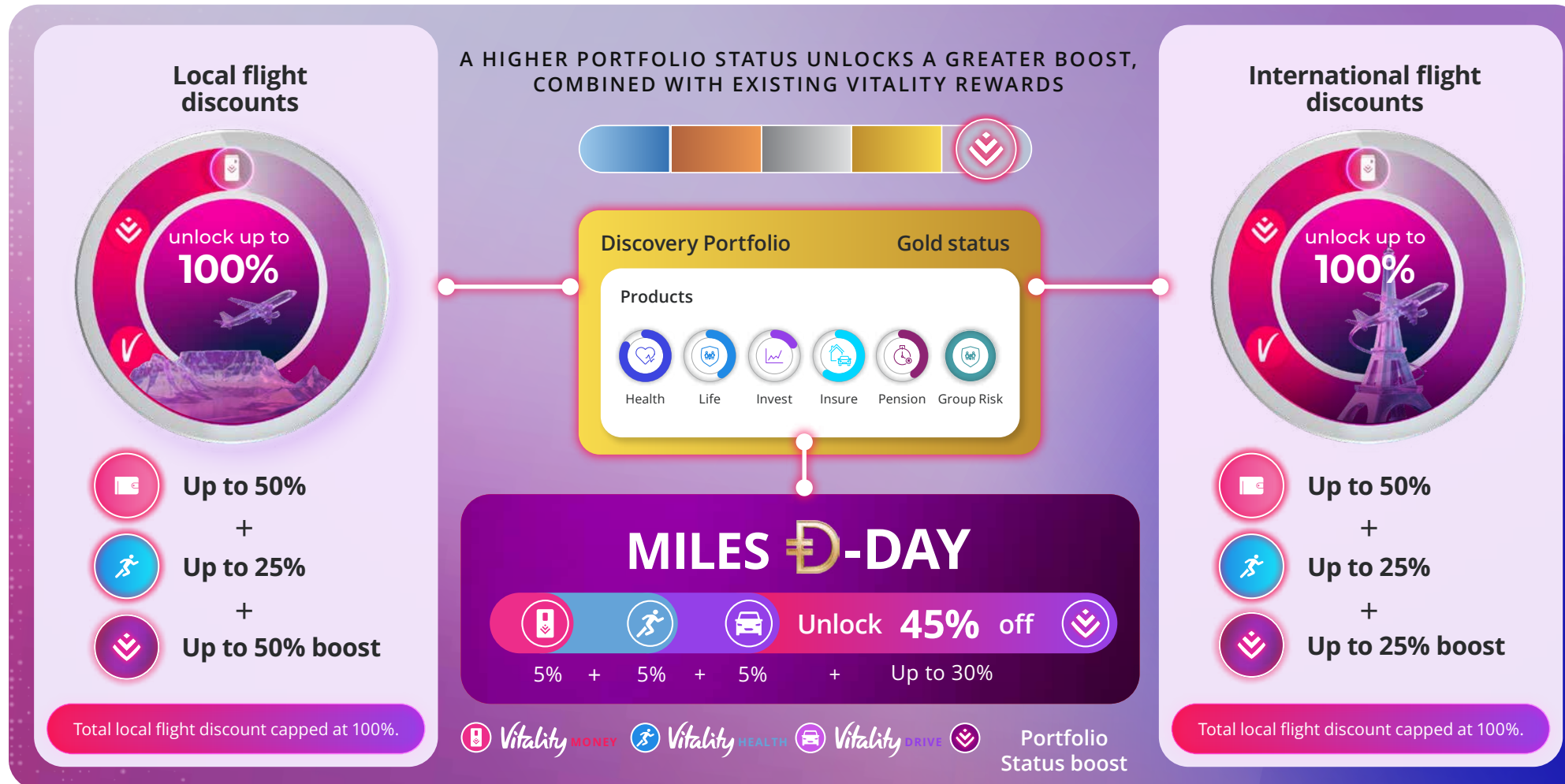


Superbank flights and Discovery Miles

The higher the Portfolio Status, the greater the Portfolio Status boost.

Clients can combine their Portfolio Status flight boost with qualifying Vitality rewards to **unlock up to 100% off local and international flights, and up to 45% off on Miles ₪-Day.**

Advisers can help their clients understand how their Portfolio Status combines with their existing Vitality Money, Vitality Health and Vitality Drive rewards to determine the total reward they can unlock.



*The Portfolio boost applies to clients' existing qualifying flight allocations. It does not provide additional flights, and existing usage and advance-booking rules continue to apply.

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The Portfolio Status In Action

How Group Risk & Retirement Fund employees can earn richer rewards through Discovery Bank



Dave has a Platinum bank suite, R5.5m life cover & R3.2m retirement savings. He has no other Discovery products.



He earns a **Silver Portfolio Status**.
With this he unlocks:

	Local flight discount Currently at 60%	NOW 80%
&		
	Miles D-DAY discount Currently at 5%	NOW 20%



Jade has a Purple bank suite, R26m life cover and R11m retirement savings. She has no other Discovery products.



She earns a **Diamond Portfolio Status**.
With this she unlocks:

	Local flight Currently at 75%	NOW 100%
&		
	International flight Currently at 75%	NOW 100%
&		
	Miles D-DAY discount Currently at 5%	NOW 35%



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