DISCOVERER

Discovery Vitality

2027 OCTOBER LAUNCH



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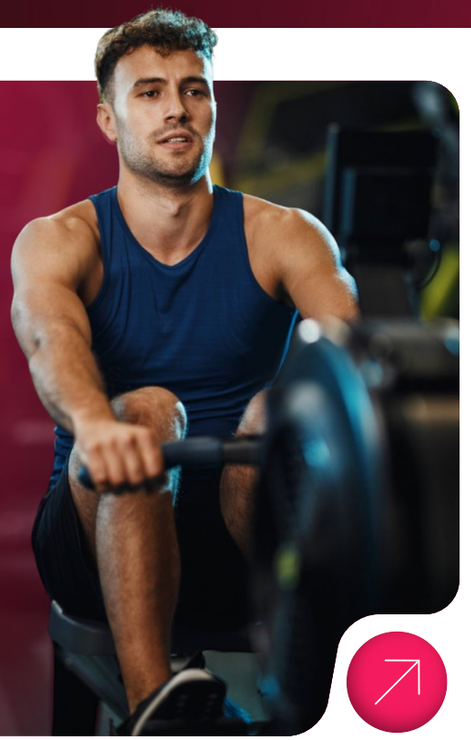


01

The next evolution in Vitality's HealthyWeight programme

02

Fitness that fits every lifestyle



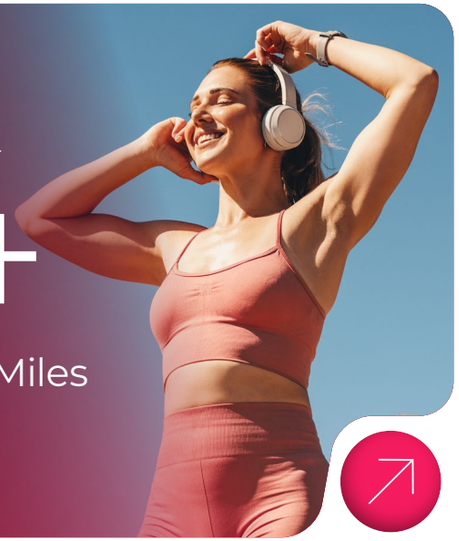
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Better sleep, made easier and more rewarding



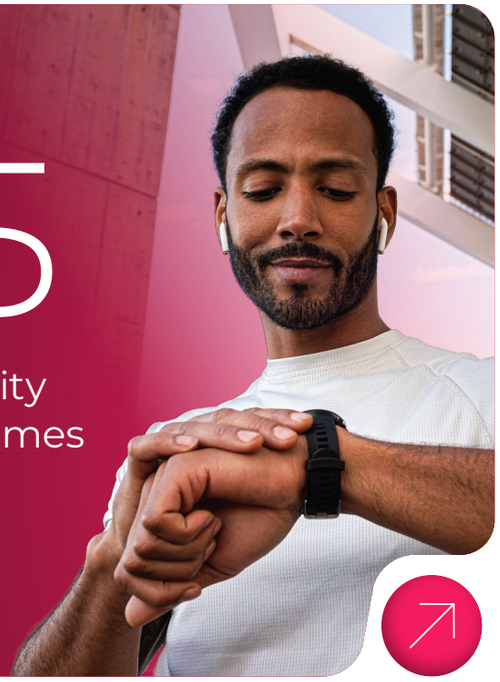
04

Discovery Miles and other updates



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The Vitality programmes in 2027



SECTION 1

The next evolution in Vitality's HealthyWeight programme

Weight management is evolving rapidly. Advances in obesity treatment are expanding the options available to support healthier outcomes, while reinforcing the importance of healthy lifestyle choices and habits.

Through Vitality's enhanced HealthyWeight programme, members can access a comprehensive suite of weight management support, including daily personalised coaching, customised meal plans and recipes and discounted gym access at Virgin Active or Planet Fitness with no activation fee. Members can now also benefit from doctor-led GLP-1 support, providing access to a more integrated and holistic approach to sustainable weight management.



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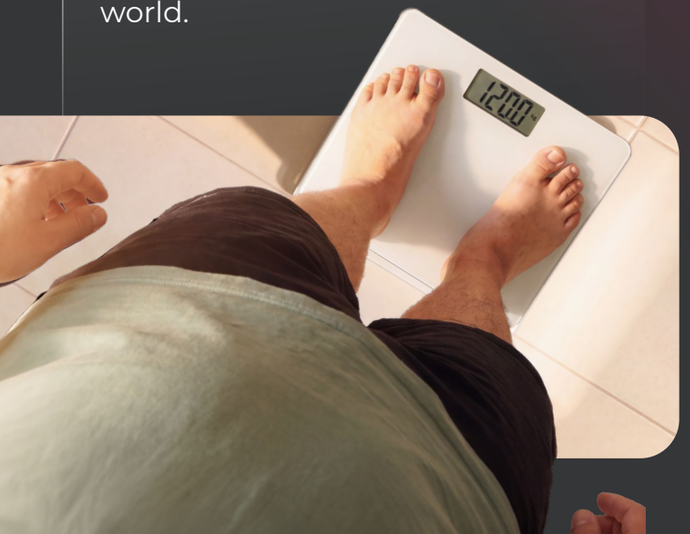
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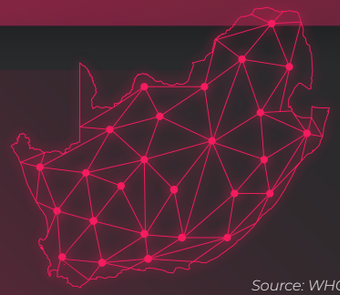
Obesity is common, costly and difficult to reverse

Obesity is a chronic, relapsing condition that affects health across multiple disease pathways, increasing the risk of conditions such as type 2 diabetes, cardiovascular disease, hypertension and certain cancers.

Despite growing awareness and ongoing public health efforts, obesity remains a rising challenge in South Africa and around the world.



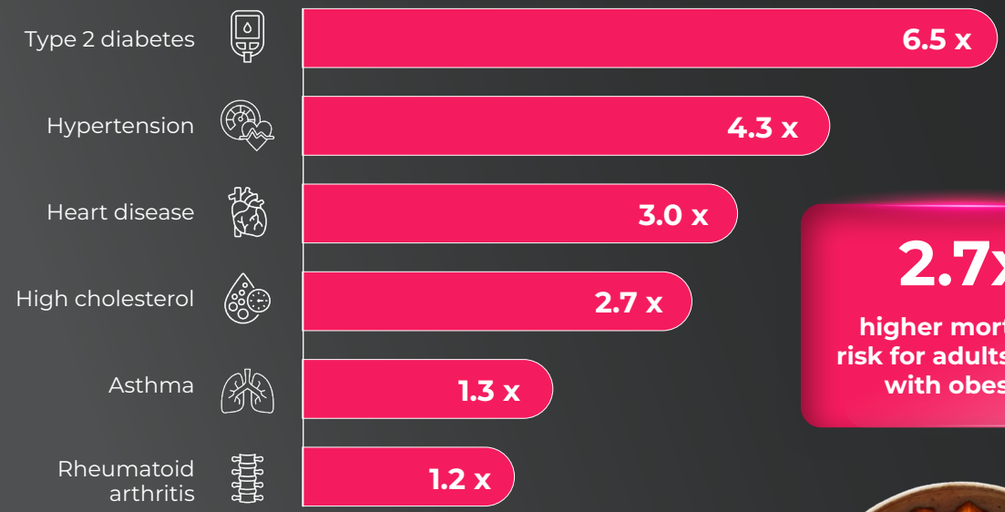
1 in 2 South African adults were overweight or obese in 2024



73% of women **38%** of men

Source: WHO, 2026; Age-standardised estimate

OBESITY INCREASES THE RISK OF A CHRONIC CONDITIONS



2.7x
higher mortality risk for adults living with obesity

Based on Discovery Health Medical Scheme illness registrations, controlled for age and gender. The information contained herein is based on aggregated data derived from multiple sources, including anonymised member data. No personal information has been disclosed, and no individual member can be identified from the data presented. The insights are presented for research, analytical and informational purposes only.

70% of those living with obesity still struggled with the condition 15 years later

Source: Discovery Vitality data for members who completed a Vitality Health Check (VHC) in both 2010 and 2025.



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Understanding the weight management landscape

Effective weight management can be achieved through different approaches, from healthy lifestyle changes to medicine and surgical interventions. Each approach plays a distinct role, with the most appropriate option depending on an individual's health status, weight-related risks and support needs.



Surgery

Bariatric procedures, including gastric sleeve, gastric bypass and gastric band

A medical intervention that may be considered for individuals who need a higher level of support, with procedures helping them achieve significant weight loss and health improvements.

Recommended for BMI > 35 kg/m² or BMI > 30 kg/m² with unsuccessful non-surgery

Pharmacology

Anti-obesity medicines, including oral and injectable treatments

Prescription weight management medicine, used alongside healthy lifestyle changes, to help manage appetite, hunger and cravings and provide additional support on a weight loss journey.

Recommended for BMI > 30 kg/m² or BMI > 27 kg/m² with comorbidities

Lifestyle modification

Nutrition, physical activity and behavioural therapy

Building healthier habits through nutrition, physical activity, sleep and behavioural support to help achieve sustainable weight management and overall wellbeing.

What is BMI?

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A step change in weight management

The treatment of obesity is undergoing a fundamental shift. Historically, lifestyle interventions delivered modest weight loss, while bariatric surgery was the only option capable of producing substantial and sustained results. Today, a new generation of weight-loss medicine is transforming the landscape, bringing levels of weight loss once associated primarily with surgery within reach through non-surgical treatment.

Surgery
Bariatric procedures, including gastric sleeve, gastric bypass and gastric band

Pharmacology
Anti-obesity medicines, including oral and injectable treatments

Lifestyle modification
Nutrition, physical activity and behavioural therapy

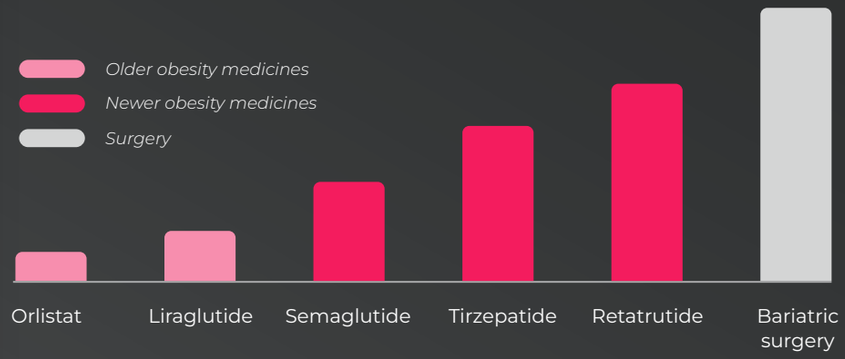
Although lifestyle modifications remain the foundation across all tiers, there has been a step change in what can be achieved through pharmacological treatment.

DEMAND FOR OBESITY MEDICINE IS SURGING AND THE PIPELINE IS EXPANDING

12%
of adults in the USA have used GLP-1 medicine for weight loss
Source: Bozick et al., 2025

10%
of adults on higher end DHMS plans have used GLP-1 medicine
Source: DHMS, 2025

NEW OBESITY MEDICINE IS BECOMING AS EFFECTIVE AS WEIGHT-LOSS SURGERY



Typical mean % body weight-loss

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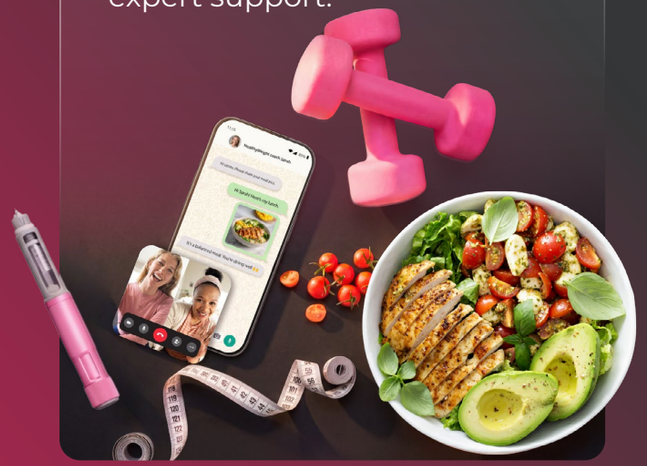
Find out more about these medicines

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Integrated, holistic care is key

When appropriate, medicine can support weight loss and improve health outcomes. However, medicine alone is not enough.

Healthy and sustainable weight loss is achieved through lasting behaviour change across nutrition, physical activity and sleep - emphasising the importance of personalised coaching and expert support.





Click on **each arrow** to find out more

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Vitality's enhanced HealthyWeight programme: Now with GLP-1 support

By combining expert clinical guidance with proven behaviour change support, Vitality helps members build sustainable habits for lasting weight loss and improved metabolic health.

DAILY PERSONALISED COACHING



Get personalised support five days a week from a registered dietitian on WhatsApp to help them make healthier food choices, build healthier habits and stay motivated.

CUSTOMISED MEAL PLANS AND RECIPES



Stay on track with suggested weekly menus, practical shopping lists, over 10,000 dietitian-approved recipes, visual progress tracking, tools and resources to support lasting change.

ZERO GYM ACTIVATION FEE



Enjoy even more affordable access to gym with a zero-gym activation fee and up to 75% off local monthly gym membership fees at Virgin Active or Planet Fitness.

DOCTOR-LED GLP-1 SUPPORT



Explore whether weight management medication may be appropriate through an obligation-free assessment, including a dietitian consultation, blood tests and a virtual doctor consultation, at no cost to the member.

Eligibility criteria

6-MONTH PLAN | **R295 per month**

HealthyWeight supports lifestyle change. Medical assessment, treatment and prescribing are provided independently by registered healthcare professionals.

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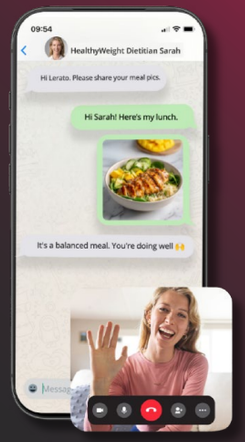
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Doctor-led GLP-1 support for responsible weight management

Members can explore the most appropriate weight management approach for them through a no-cost, obligation-free clinical assessment that includes an introductory dietitian consultation, relevant blood tests and a virtual doctor consultation.

CONSULT A DIETITIAN



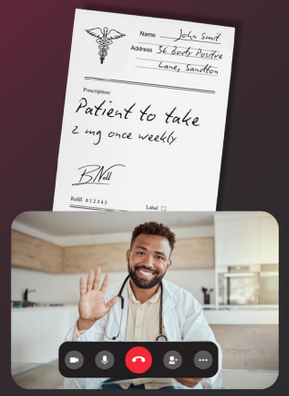
Consult a registered dietitian to learn more about the programme and next steps in the journey

GO FOR BLOOD TESTS



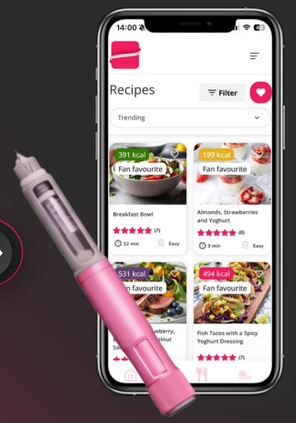
Complete relevant blood tests at the nearest Ampath to enable the doctor to make an informed recommendation

CONSULT A DOCTOR



Connect with an independent doctor to determine the most appropriate treatment

ACTIVATE HEALTHYWEIGHT



Activate Vitality HealthyWeight and start the weight management journey

Technical details

AT NO COST TO THE MEMBER **BEFORE ACTIVATING HEALTHYWEIGHT**

HealthyWeight supports lifestyle change. Medical assessment, treatment and prescribing are provided independently by registered healthcare professionals. The injection pen shown is for illustrative purposes only and does not represent any specific medicine. Vitality does not provide medical advice or recommend treatment options. Clinical decisions are made independently by qualified healthcare professionals.

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Discovery is your partner in long-term weight management

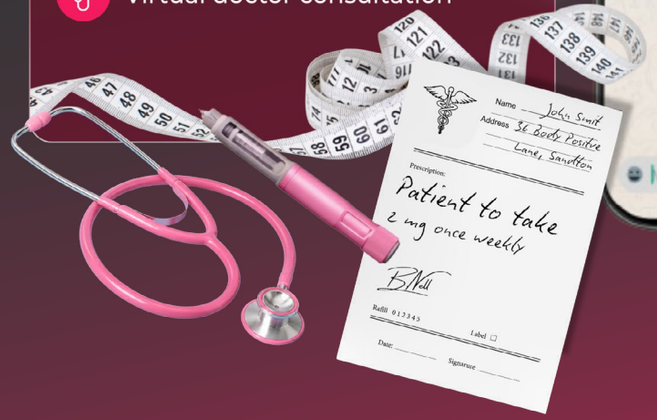
Sustainable weight management requires healthy habits, ongoing support and a focus on long-term wellbeing. Discovery's integrated ecosystem – nutrition, physical activity, sleep and rewards – helps members build routines that deliver lasting health outcomes.

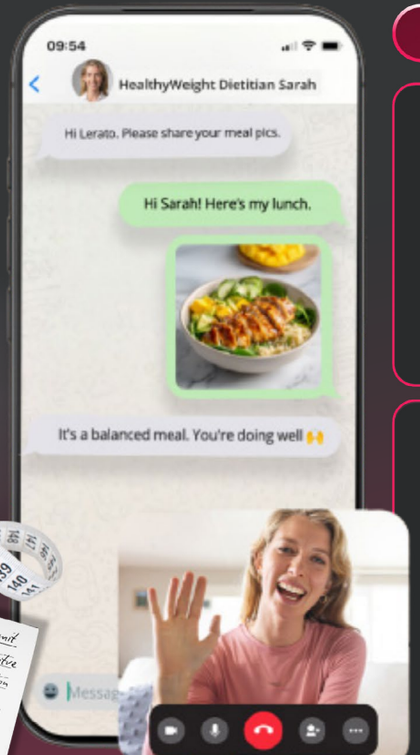
BEFORE THE MEMBER COMMITS

Expert-led support to get the member started

Explore a weight loss approach that's right for you, at no additional cost:

- First dietitian consultation
- Blood tests
- Virtual doctor consultation





AFTER THE MEMBER COMMITS

6-MONTH PLAN
From R295
per month

Dietitian in your pocket

- Real-time coaching and support via WhatsApp
- Personalised meal plans
- Recipes tailored to your goals and budget



+

Lifestyle rewards

- Get up to 75% back on HealthyFood items
- R0 gym activation fee
- Earn rewards for reaching your weekly exercise and sleep goals
- Group Risk members earn up to Đ10,000 every month for reaching your weekly exercise goals

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SECTION 2

Fitness that fits every lifestyle

Vitality continues to evolve its fitness offering, giving members even more ways to exercise and get rewarded. Members can access nearly 700 fitness facilities, enjoy discounts on gym memberships and workouts booked through the Vitality Fitness platform, and earn rewards for staying active.

In 2027, members can enjoy 75% off workouts at any fitness facility in the Vitality Fitness network. Plus, they get 2 free workouts every month.

Lastly, Vitality Active members can also get 75% off a monthly local club membership at either Virgin Active or Planet Fitness.



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Vitality makes it easier and more rewarding to stay active

In 2026, Vitality continued to give members access to a comprehensive fitness ecosystem designed to make exercise more convenient, accessible and rewarding.

EXERCISE ANYWHERE



JOIN THE GYM

Get **75% off** monthly local club membership fees at Virgin Active or Planet Fitness.



BOOK A WORKOUT

Get **75% off workouts** at **any fitness facility** in the **Vitality Fitness network**. Plus, get **2 free workouts** every month.



EXERCISE OUTDOORS

Get **20% off padel** bookings in the Discovery Vitality Padel network. Earn 300 points with **parkrun**, and conquer SA's biggest running and cycling races with **Team Vitality**.

GEAR UP FOR LESS



Fully fund Apple Watch with Vitality Active Rewards or Oura Ring with Vitality Sleep Rewards over 24 months.



Get up to 25% off qualifying sports gear and equipment and up to 50% off fitness devices.



Get up to 50% off qualifying Nike performance footwear and apparel.

>12m **Vitality Active Rewards goals achieved**

>100m **workouts logged**

Rewards for staying active

VITALITY MoveToGive

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Vitality's fully funded wearable device offering

Vitality gives members access to leading wearable devices that monitor daily movement, heart rate and sleep patterns, providing personalised insights and coaching to help members stay informed, motivated and engaged. With a range of options to suit different lifestyles, members can choose the device that best fits their needs and get more from the Vitality programme.

	WATCH	OR	ŌURA	OR	Coming mid 2027 GARMIN	+	Coming 2027 Google Fitbit Air
Device covered under limit	Apple Watch Series 12 in 42 mm		Oura Ring 5 in Black or Silver with a 24-month Oura membership		Vivoactive 6 or Forerunner 170		Google Fitbit Air with performance loop band in any colour
Activation fee	R1,199		R999		R799		None
Qualifying Discovery Bank product	Suite Account		Credit Card or Suite Account		Credit Card or Suite Account		Credit Card, Transaction or Suite Account
Qualifying Vitality plan	Vitality Premium		Vitality Premium		Vitality Premium		Vitality Premium or Vitality Active
Device funding mechanism	Vitality Active Rewards		Vitality Sleep Rewards		Vitality Active Rewards		Vitality Active Rewards

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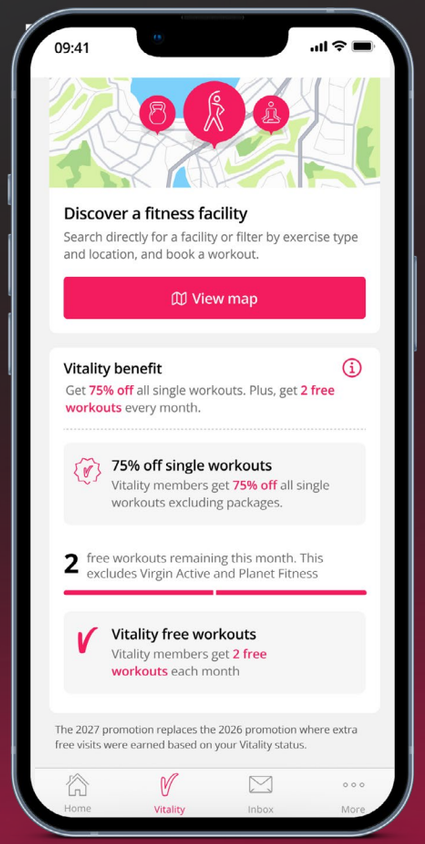
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More flexibility and ways to stay active with Vitality Fitness

In 2027, members can enjoy 75% off workouts at any fitness facility in the Vitality Fitness network. Plus, they get 2 free workouts every month. Vitality Active members can also get 75% off a monthly local club membership at either Virgin Active or Planet Fitness, giving them more flexibility and choice.

More ways to stay active with Vitality Fitness



Since the launch of the Vitality Fitness platform in 2024, Vitality members have made more than **600,000 bookings** across nearly **700 fitness facilities,** ranging from yoga and pilates to boxing. To support this strong engagement, the benefit has been enhanced to give members **75% off workouts** across the Vitality Fitness network, plus **2 free workouts** every month.

75% off workouts at any facility

+

2 free workouts every month

More flexibility for Vitality Active members

With Planet Fitness added to the Vitality Active gym benefit, Vitality Active members can now get 75% off a monthly local club membership at either Virgin Active or Planet Fitness.

Virgin active

OR

planetfitness

NEW OFFERING FOR VITALITY ACTIVE MEMBERS



stretch · THE YARD ATHLETIC · 2.0 STRENGTH & FITNESS · moove MOTION FITNESS CLUB · CR FITNESS BOXING · SPRINGS pilates studio · WWF · CityROCK · THE ENGINE ROOM MMA · MissFit Exclusive Women Fitness · F S 8 PILATES · TONE · YOGA · GOLD'S GYM · POLESTAR · PURE MOTION FITNESS · RPM FITNESS · SCULPT · FIGHT SPORTS CENTRE

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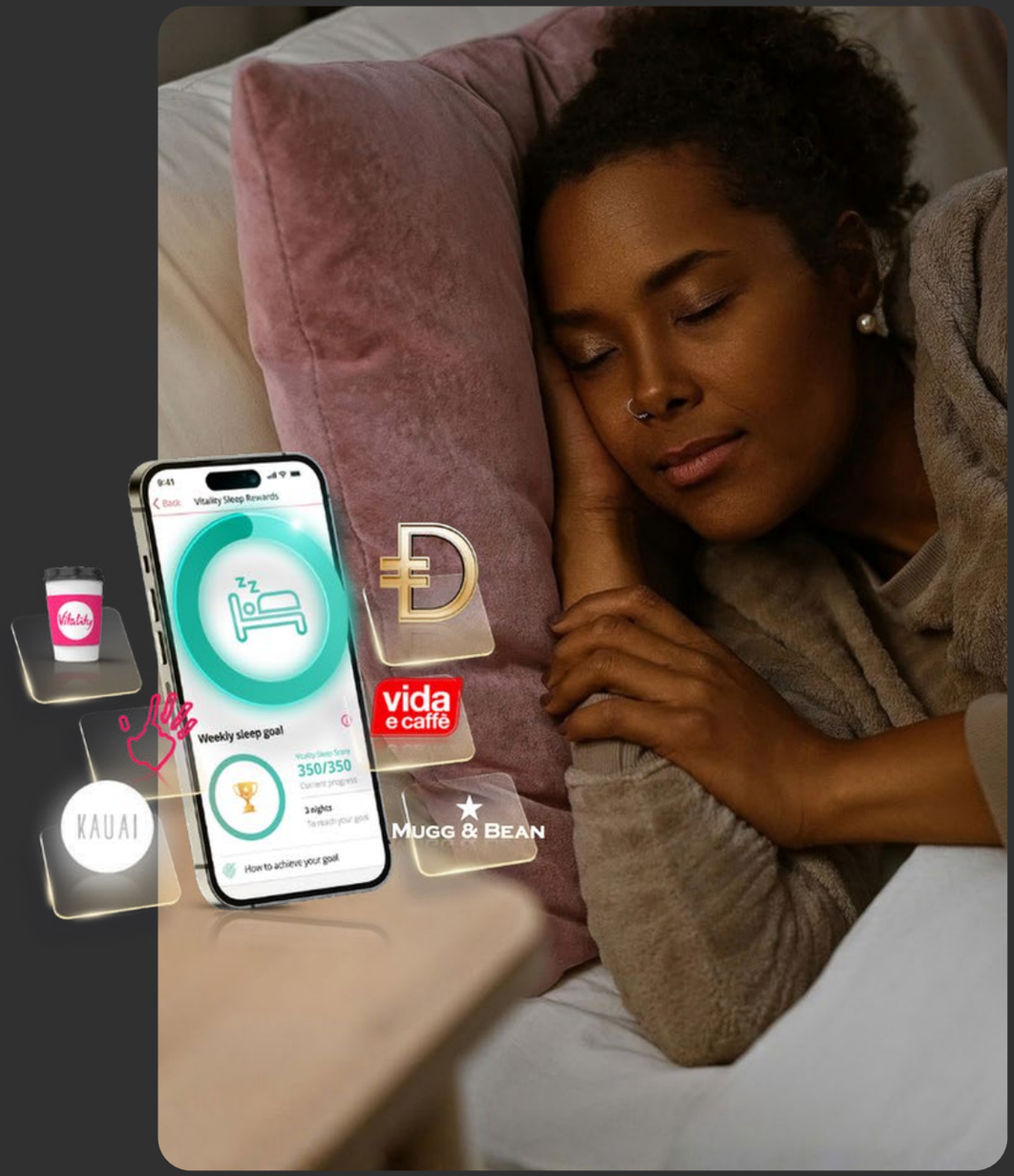
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SECTION 3

Better sleep, made easier and more rewarding

With the introduction of sleep as the fourth Vitality Active Rewards goal, members are empowered to build healthier habits during the day and recover better at night, making it easier to track, understand and improve their overall sleep health.



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Sleep well and get rewarded with Vitality Sleep Rewards

Following the addition of sleep as a pillar of the Vitality programme, Vitality Sleep Rewards helps members improve their health by enabling them to track their sleep, work towards a personalised weekly sleep goal and get rewarded for achieving it.



260k members have activated Vitality Sleep Rewards



12m
nights of sleep tracked through Vitality Sleep Rewards

1.1m
Vitality Sleep Rewards weekly sleep goals achieved

138m
Ðiscovery Miles earned by sleeping well

150k
Instant Rewards earned by sleeping well

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Vitality Sleep Rewards in the Discovery Bank app

The addition of Vitality Sleep Rewards to the Discovery Bank app enhances the Vitality member experience by bringing exercise, sleep, driving and spend goals together in a single, integrated member experience.

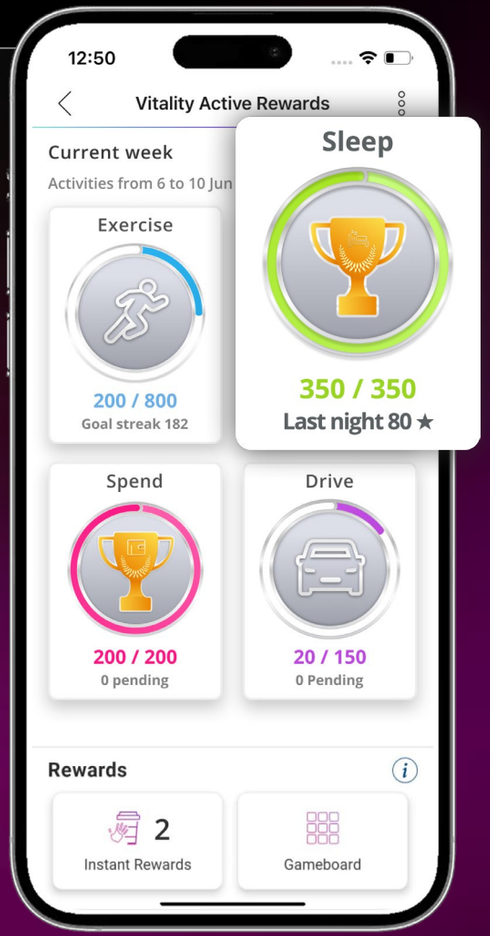
SLEEP AS THE FOURTH GOAL

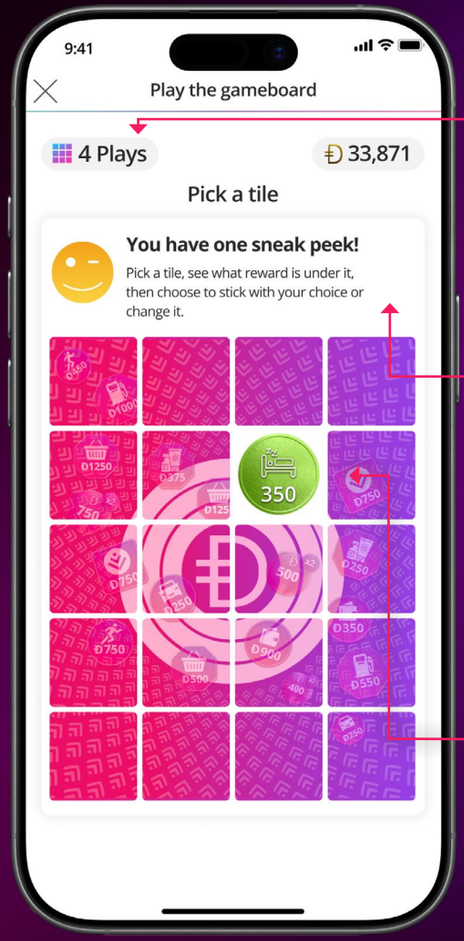
Vitality members can track their progress towards their weekly sleep goals in the same intuitive way they currently track their exercise, drive and spend goals.

Members can:

- ✓ Activate Vitality Sleep Rewards.
- ✓ Link and sync compatible wearable devices.
- ✓ View detailed metrics such as each night's Vitality Sleep Score, progress toward achieving weekly sleep goals, focus areas and recommended sleep onset windows.

All in the Discovery Bank app!





GAMEBOARD PLAY OPTION FOR ACHIEVING SLEEP GOAL

Aligning with Vitality Active Rewards, members can choose between an instant reward and a gameboard play when achieving their weekly sleep goal.

GAMEBOARD SNEAK PEEKS

Members can earn a gameboard sneak peek by getting an excellent sleep score (75+) every night in the week.

SLEEP TILES ON THE GAMEBOARD

Members will see a sleep tile on their gameboard, based on their aggregate sleep score for the week.

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Vitality's sleep offering to help members sleep better

In 2027, Vitality continues to help members understand and improve their sleep by encouraging regular sleep tracking and rewarding members for building healthy sleep habits and achieving weekly sleep goals.

Track your sleep
with compatible devices

WEARABLE DEVICES

ŌURA

WATCH

NEW
HUAWEI

GARMIN

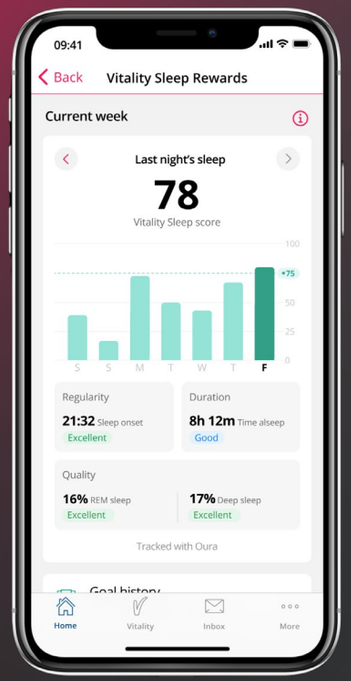
SAMSUNG

COMING 2027
Google Fitbit Air

PHONE

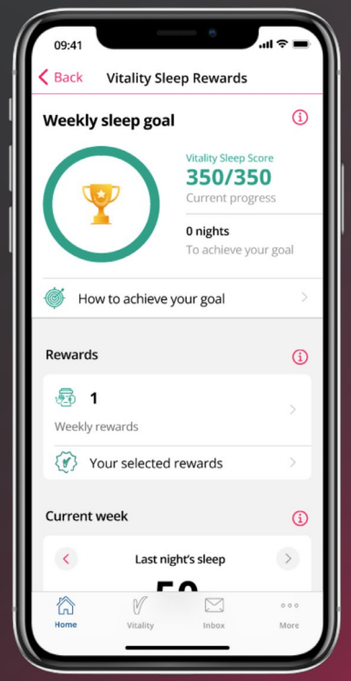
NEW
Vitality Sleep Tracker

Understand your sleep
with the Vitality Sleep Score



Vitality Sleep Score explained

Get rewarded
with Vitality Sleep Rewards



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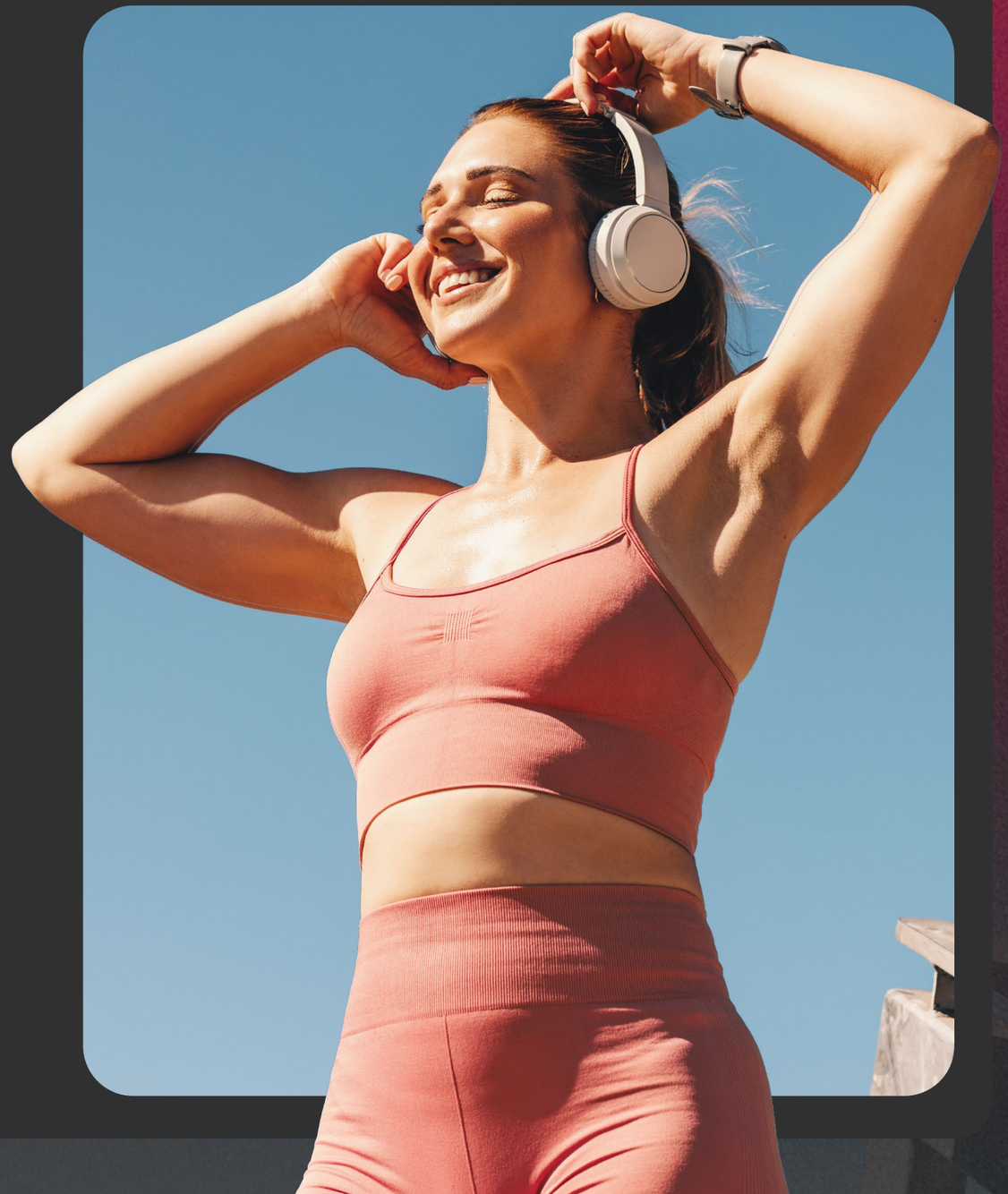
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SECTION 4

Ðiscovery Miles and other updates

Vitality members can look forward to even more opportunities to unlock value through their membership. From the introduction of new Ðiscovery Miles spend partners and an expanded Ðiscovery Miles+ partner network to enhancements that make rewards more accessible and rewarding, these updates are designed to give members greater flexibility, convenience and choice when earning and spending their Ðiscovery Miles.



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Ðiscovery Miles partners

In 2027, Ðiscovery Miles remains the most valuable rewards currency, with new partners joining the Ðiscovery Miles ecosystem, bringing the in-store and online network to over 45 partners.

NEW ÐISCOVERY MILES **PLUS** PARTNERS

Discovery Bank clients can earn up to 15% back in Ðiscovery Miles when purchasing items at select partner stores, expanding the ways in which members can earn Discovery Miles.

NEW

LEROY MERLIN · ALDO · CAPE UNION MART Est 1933

Dial-a-Bed SLEEP FOR LIFE · EXCLUSIVE BOOKS · incredible

jasper & jute · Kloppers · NESPRESSO

NETFLORIST · OLD KHAKI · poetry

SUPERBALIST · COOK · VOLPES THE HOME OF LINEN

Ðiscovery Miles rewards apply only to purchases made directly on participating Discovery Miles+ partner websites. Purchases through third-party marketplaces (incl. Bash) do not qualify. Volpes purchases qualify only when made in-store.

NEW ÐISCOVERY MILES **SPEND** PARTNERS

Members can use their Ðiscovery Miles to make real-time purchases both in-store and online at a growing network of select partner stores. In 2027, Discovery Vitality's partner network expands even further with the addition of **Superbalist** and **Tiger Wheel & Tyre**.

NEW

SUPERBALIST.COM · CAPE UNION MART Est 1933 · TOTALSPORTS · Sportsmans Warehouse winning starts here

NEW

Tiger Wheel&Tyre · makro · incredible · iStore Premium Partner

WOOLWORTHS · EXCLUSIVE BOOKS · YUPPIECHEF · takealot.com

And many more

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Other Vitality updates

In 2027, the following updates will be made to the Vitality programme.



HEALTHYLIVING UPDATE

- All Discovery Vitality members will now receive their HealthyCare rewards at Dis-Chem and HealthyBaby rewards at Babies R Us and Dis-Chem Baby City in Discovery Miles, instead of partner points or cash back.
- The Vitality HealthyDining benefit is coming to an end.
- Toys R Us rewards will now be paid as Discovery Miles.

VACCINE POINTS UPDATE

- Pregnant members will earn 1,000 points for the maternal respiratory syncytial virus (RSV) vaccine.
- Discovery Vitality is adding the Bexsero (meningitis B) vaccine to the list of child vaccines that qualify for Vitality points.
- Adult members aged 50 and older will earn 1,000 points for the Shingrix (shingles) vaccine once per lifetime.

FITNESS POINTS UPDATE

- Discovery Vitality is expanding points-earning opportunities for hybrid fitness events.

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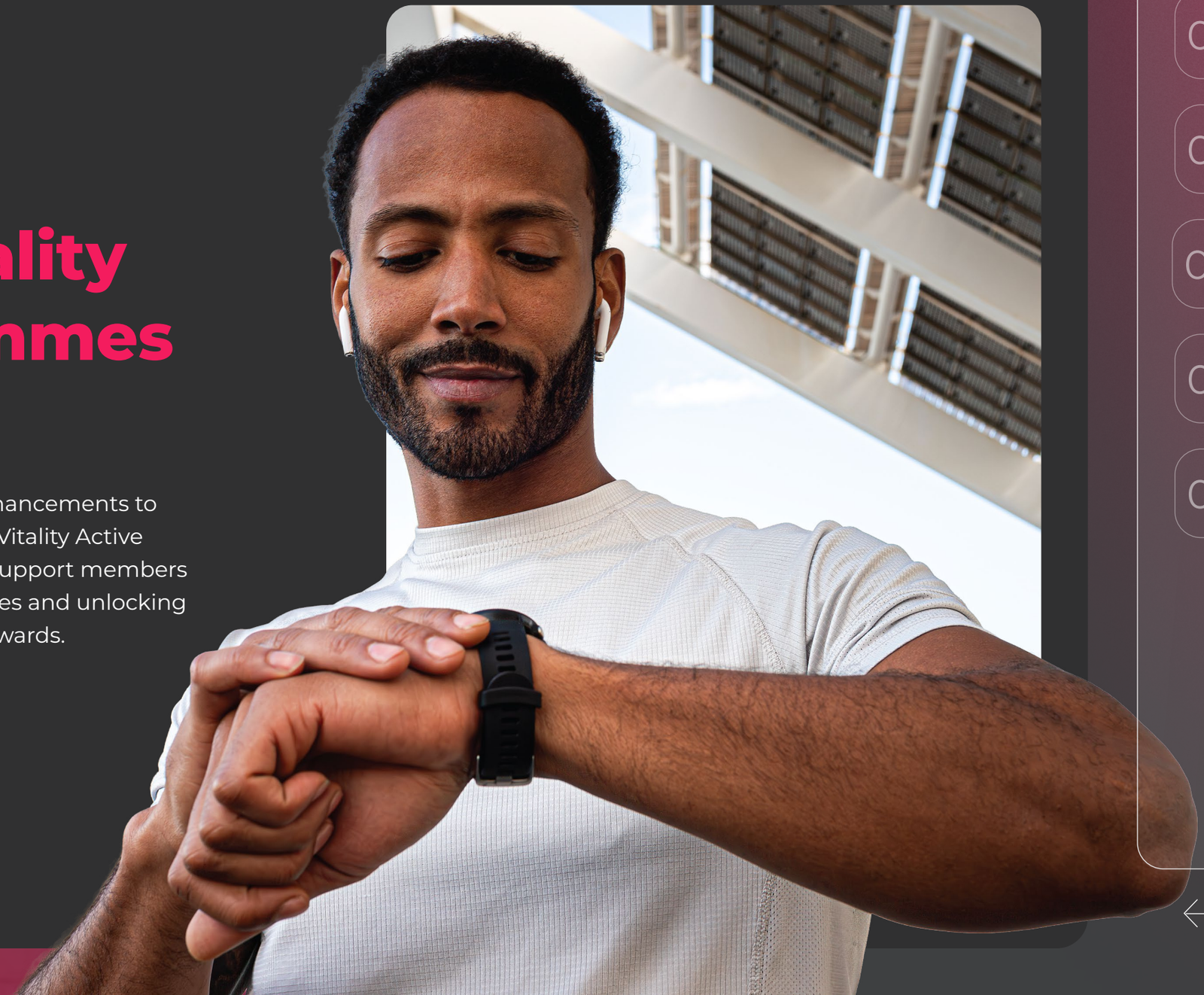
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Technical details

SECTION 5

The Vitality programmes in 2027

Vitality will introduce enhancements to its Vitality Premium and Vitality Active programmes to further support members in leading healthy lifestyles and unlocking greater value through rewards.



01 The next evolution of Vitality's HealthyWeight programme

02 Fitness that fits every lifestyle

03 Better sleep, made easier and more rewarding

04 Discovery Miles and other updates

05 The Vitality programmes in 2027

Vitality Active in 2027

Experience Vitality Active - a wellness programme now richer than ever, designed for cost conscious individuals who prefer an entry level Vitality programme.

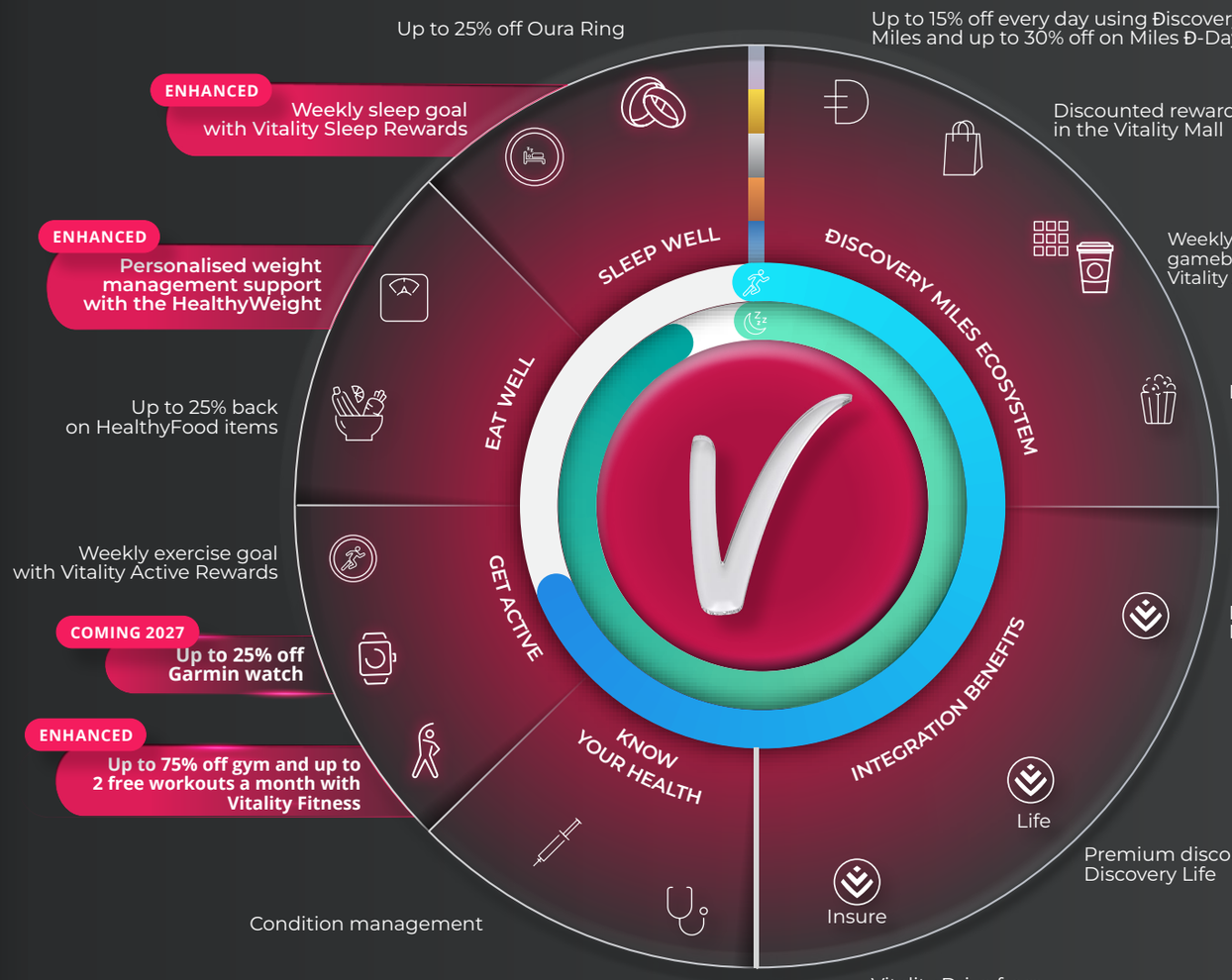
VITALITY ACTIVE
RATES FOR 2027

R199

PER ADULT MEMBER

GET HEALTHY

GET REWARDED



01 The next evolution of Vitality's HealthyWeight programme

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04 Điscovery Miles and other updates

05 The Vitality programmes in 2027

Vitality Premium in 2027

Experience an extensive wellness programme with Vitality Premium – tailored for individuals and families who prioritise healthy living and value travel benefits.

VITALITY PREMIUM
RATES FOR 2027

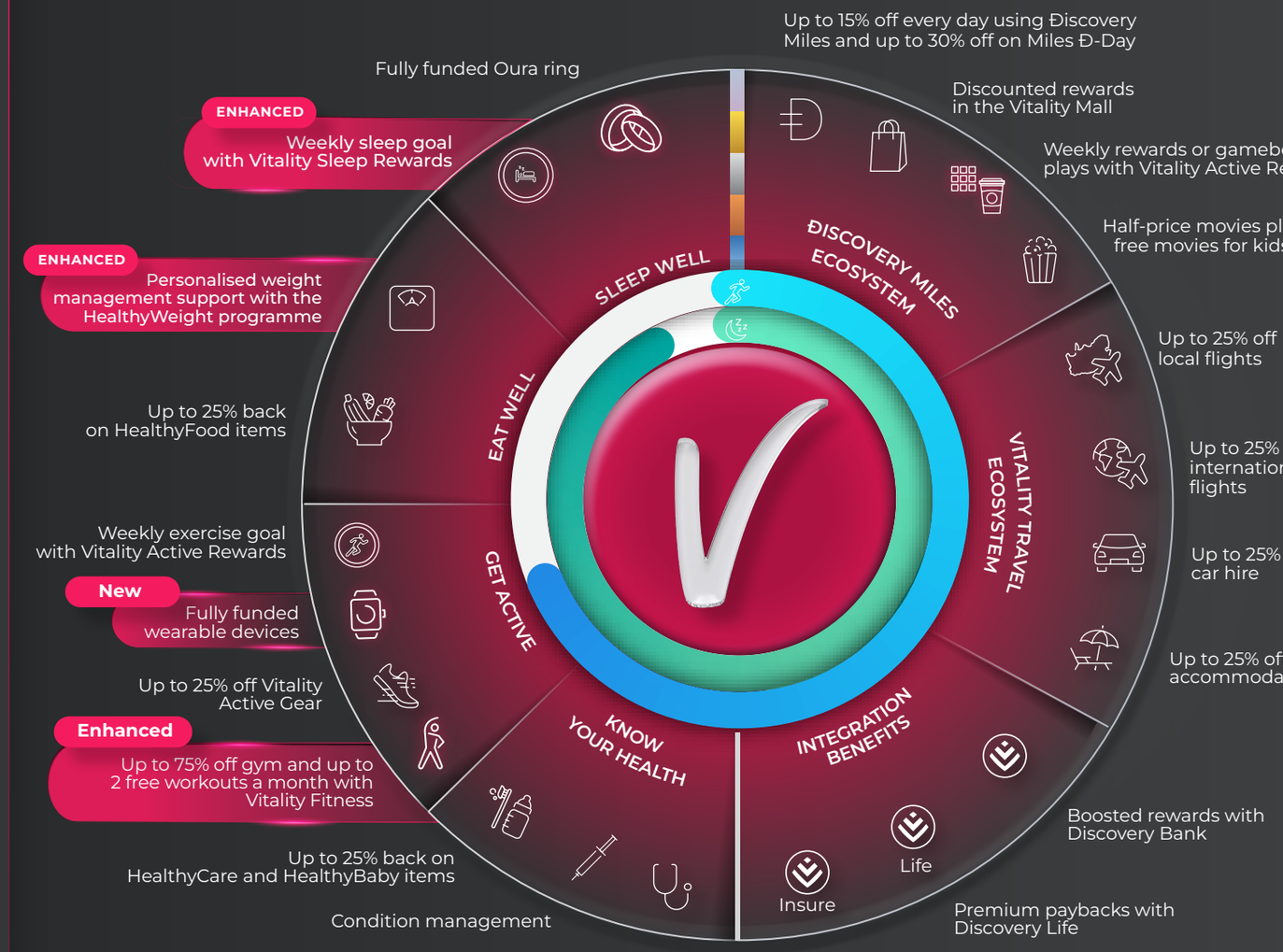
R459

R555

R645

GET HEALTHY

GET REWARDED



Technical details

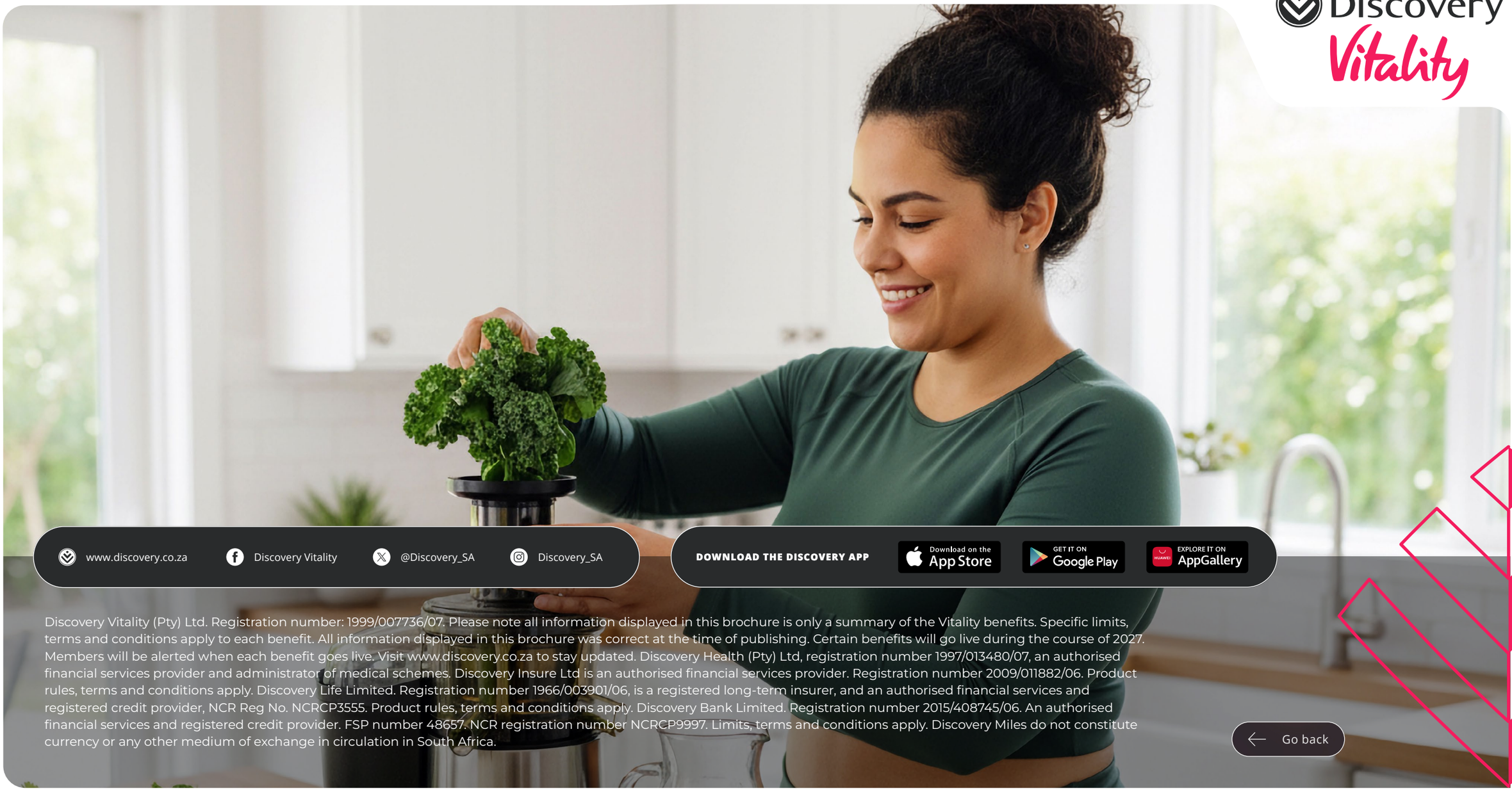
01 The next evolution of Vitality's HealthyWeight programme

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