



# Our Group structure

## DISCOVERY PRIMARY MARKETS

Our primary markets are in our home market of South Africa and the United Kingdom. In these markets we own and operate the financial services provider or insurer.

### South Africa

Discovery  
Health

Discovery  
Life

Discovery  
Invest

Discovery  
Insure

Discovery  
Card

Intention to enter  
**BANKING**

### United Kingdom

Vitality **HEALTH INSURANCE**

Vitality **LIFE INSURANCE**

Vitality **INVEST**

Vitality™

## Growth strategy

Expansion into adjacent industries

## GLOBAL VITALITY NETWORK

All our businesses and partnerships apply the Vitality Shared-Value Insurance model. These assets, including partnerships, health-promotion programmes, data and other product and brand assets have been centralised in the GVN. Vitality is now present in 19 countries, through partnerships with leading insurers, offering Shared-Value Insurance products across life, health and short-term insurance, as well as investments.

The Vitality One technology infrastructure went live over the period, offering a globally unified systems architecture that all markets can access. The GVN supports Discovery's broader business strategy by increasing opportunities for integration and growth.

**THROUGH VITALITY GROUP WE OFFER OUR INTELLECTUAL PROPERTY AND ASSETS TO LEADING GLOBAL INSURERS ACROSS THE WORLD. WE FORM PARTNERSHIPS AND JOINT VENTURES TO IMPLEMENT VITALITY SHARED-VALUE INSURANCE IN THESE MARKETS.**



## PARTNER MARKETS

### Vitality Group

Vitality Group manages the Group's expansion outside South Africa and the United Kingdom.

**Vitality™**

**AIA Vitality**

**Generali Vitality**

**John Hancock Vitality**

**Manulife Vitality**

**SUMITOMO LIFE Vitality**

**IGILife Vitality**

Contractual insurance partnerships and a corporate wellness offering in the United States through Vitality USA

PING AN HEALTH

China

中国平安  
PING AN

Equity partnership

myOwn

Australia

myOwn  
health insurance  
— AIA Vitality

Equity partnership

### Growth strategy

Expansion into new markets and adjacencies, and forming new partnerships

Read more about our growth strategy going forward on **page 36**.