



Our longer-term focus

We will continue using Ambition 2018 as a **framework to drive performance in our businesses, our foundation and our social and financial impact.**

To ensure we have a roadmap to reach future goals, we are developing a number of new stretch targets for the next three years to ensure we continue our ambitious growth in a focused way.

To be the world's **best insurance organisation** and **largest behavioural platform** through which leading global insurers and companies can access the **Vitality Shared-Value Insurance model.**

OUR FOCUS AREAS:

1

Continue to scale our businesses and our model to diversify earnings.

2

In our primary markets of South Africa and the United Kingdom, we will focus on growing emerging and new businesses we launched in adjacencies, which include Discovery Bank and VitalityInvest.

3

In Vitality Group, we will continue to expand by entering into new partnerships and new markets, while we grow existing businesses and identify latent opportunities.

Our people and technology development play a major part in our delivery. We have focused employment and systems, and technology development plans.

TO ACHIEVE OUR NEXT GOALS, WE HAVE TO:

Ensure a brilliant performance by businesses in South Africa, which includes successfully launching Discovery Bank

Build an excellent insurer in the United Kingdom and grow VitalityInvest

Continue to support Ping An Health's growth

Continue to build the Vitality platform and behaviour-linked financial service offerings to optimise the network

Expand our partnerships

DEVELOPMENT OF THE GVN AND VITALITY PLATFORM

We aim to continue growing the success of our GVN and the single platform into adjacent industries. This platform stimulates continuous growth in the collective value of the Vitality asset for the benefit of partners, insurers and members.

KEY DATA

8.9 million

Vitality members

MORE THAN

17 million

clients

+150 000

new members each month

200 million

exercise activities tracked every year

40 million

life years of behaviour-linked mortality and morbidity data

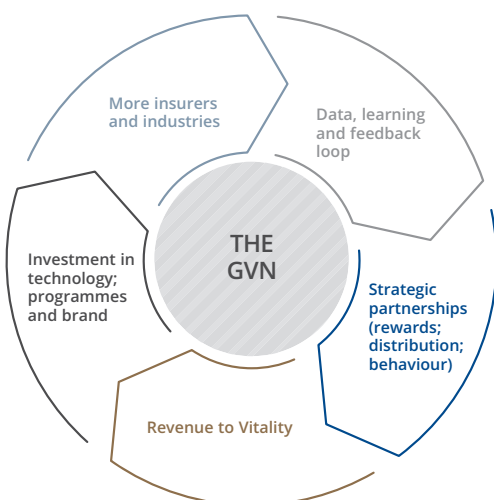
OUTLOOK

In developing capabilities, the GVN will focus on the following:

1. Refine the Shared-Value Insurance model for each industry to support the Vitality Group.
2. Develop programmes and functions that are core to Vitality in all markets.
3. Increase global partnerships.
4. Develop and execute an intellectual leadership and consumer brand strategy that create value for all our partners.
5. Make Vitality One, the technology infrastructure launched during the year, core to all new partners, with a timeline to on-board all partner insurers and primary markets.



THE AIM OF THE GVN



- 1 Bolster the global Vitality proposition.
- 2 Deliver ongoing value to insurance partners through innovation at the forefront of science and health improvement.
- 3 Facilitate speed to market and leverage our global network scale and interconnectivity to deliver benefits that would not ordinarily be available to our partners.
- 4 Become synonymous with Shared-Value Insurance (at a corporate level), and promote healthy living in a fun and engaging way, built on science and executed with leading partners (at a consumer level).
- 5 Shape public opinion and policy direction favourably by contributing a significant collective and credible voice to the promotion of the individual and societal benefits of health and wellbeing.