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<System date>

Investment: <Product>
Investment number: <Policy number>

Dear <Owner Title> <Owner Surname>

Get rewarded for achieving your Vitality status and personalised health goals

Your Discovery Living Annuity rewards you with boosts to your retirement income for life when you draw down wisely and live well through Vitality.

You can get a boost of up to 30% for achieving your Vitality status and a further boost of up to 20% for achieving your personalised Vitality health goals, depending on your income drawdown rate.

Now, with the launch of Vitality65+ from 3 August 2020, achieving your income boosts has never been easier. Here is a summary of some of the recent adjustments to the Vitality programme for members aged 65 or older:

- The in-range limits for waist circumference and blood pressure in a Vitality Health Check have been adjusted upwards to reflect the changing health risks that come with age, in line with international guidelines. You can earn up to 22 500 Vitality points for doing your Health Checks.
- There is new risk-specific pre-screening for hearing, vision loss and falls risk.
- You earn Vitality points for getting your flu vaccine and your once-off Pneumococcal vaccine, which can now be done during your Vitality Health Check for 65+.
- You get referrals to healthcare professionals, such as audiologists and optometrists, for identified health risks. We reward you with Vitality points for visiting these practitioners and managing your conditions.
- We've added a new Vitality Functional Assessment which focusses on falls risk, functional ability, flexibility and cardiovascular capacity. Members who are 65 years or older can choose to do the Vitality Functional Assessment instead of the Vitality Fitness Assessment, or they can do both. You earn 2 500 Vitality points plus a boost to your HealthyGear rewards for completing the Vitality Functional Assessment.
- It's now easier to achieve fitness points with unlimited monthly fitness points which you can earn through steps. You also now get 100 Vitality points for achieving 7 500 steps in a day, instead of the previous 10 000 steps. Also, you now earn an extra 100 points on top of the usual points for each of the following:
 - Light workouts for 60 minutes or more at 60% to 69% of the maximum heart rate in this age group

- Moderate workouts of 30 minutes or more at 70% to 79% of the maximum heart rate for this age group.

These points count towards your Vitality status and Vitality Active Rewards exercise goal.

- For the remainder of 2020, members who are 65 years or older can get their full Apple Watch benefit activation fee refunded, meaning they can get a fully funded Apple Watch with Vitality Active Rewards.
- Vitality 65+ members can save up to 50% on select health monitoring devices when purchased at Dis-Chem. This includes blood pressure monitors, glucometers and wireless scales.
- We've waived the activation fee for new gym memberships at Virgin Active and Planet Fitness for Vitality 65+ members, plus seniors enjoy tailored exercise classes.

Achieving your personalised health goals has, therefore, never been easier, with:

- Lowered requirements to achieve fitness points for weekly Activity goals
- Simplified health checks with adjusted in-range limits to achieve your Health Check goal
- Up to 50% off HealthyFood at your preferred partner and personalised weekly HealthyFood goals to achieve your monthly HealthyFood goal.

Removal of weight management module

Due to the updates to the Vitality programme mentioned above, all the metrics relating to weight management are now contained within the other health goal modules and the Vitality status. As such, the weight management goal will fall away.

Please note that you can still achieve the maximum income boost of up to 20% from Vitality health goals by achieving your Activity, Health Check and HealthyFood goals. For clients with qualifying chronic conditions, you can also earn income boosts by achieving your personalised medicine tracker goals (if applicable).

For more details about your Vitality health goals, we've attached a guide to assist you.

Contact us

If you would like more information, please contact your financial adviser or call us on 0860 67 57 77. You can also email us at invest_support@discovery.co.za

Thank you for investing with Discovery.

Regards



Lance Geysers
Chief Operating Officer
Discovery Invest

Your financial adviser's details:

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