

HOW TO USE THE ONLINE REPLACEMENT ADVICE RECORD TOOL

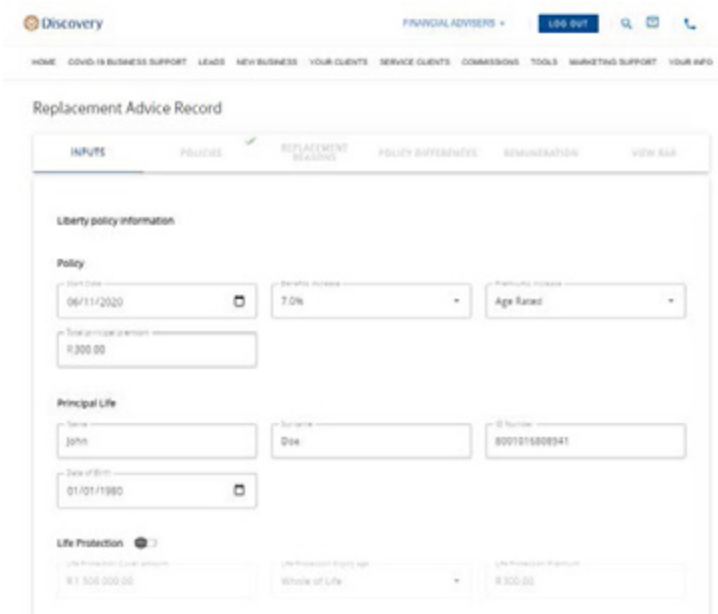
The Discovery Life Replacement Advice Record Tool was created to assist financial advisers in comparing Discovery Life's benefits with competing products available in the market. This tool also contains the capability to generate a fully populated replacement advice record. This tool has now been moved online and integrated with our various systems to improve its ease of use.



How does the enhanced Discovery Life Replacement Advice Record Tool work?

The Discovery Life Replacement Advice Record Tool will be accessible on Adviser 360, SmartAdvice and AI Quote, ensuring that it seamlessly fits into your quoting journey, regardless of your chosen quoting method. If you started your journey in AI Quote, we are able to prepopulate the competitor inputs in addition to the Discovery policy details.

Prepopulated inputs



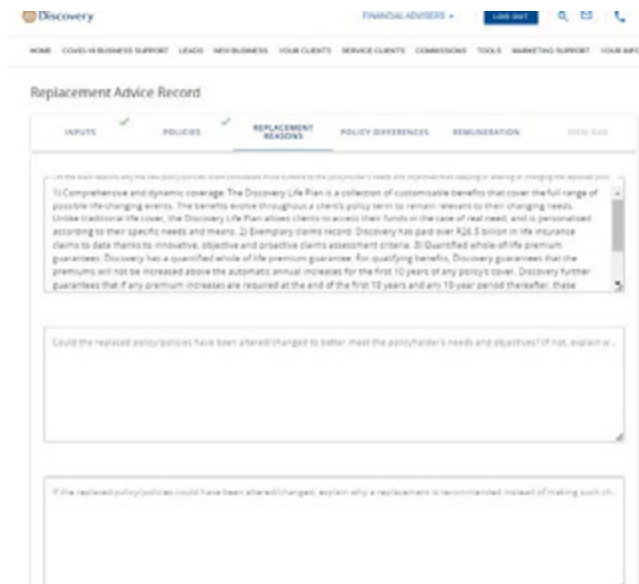
The screenshot shows the 'Replacement Advice Record' tool interface. The 'INPUTS' tab is active, displaying prepopulated data for a Liberty policy and Principal Life. The Liberty policy information includes a start date of 06/11/2020, a 7.0% benefit interest rate, and an age-rated policy. The Principal Life section shows a name of John, a date of birth of 01/01/1980, and a life protection amount of \$1,500,000.00. The Life Protection section shows a Whole of Life policy type and a premium of \$300.00.

Once you have completed your journey, the details of the Discovery quote as well as the competitor policy, where applicable, will be pre-populated into the Discovery Life Replacement Advice Record Tool.

Where the competitor details haven't already been extracted via AI Quote, you will need to complete those details manually.

Once all inputs have been completed, the tool will generate a comparison of the two products, populating the required fields of a replacement advice record with tailored insights based on the specific Discovery and competitor policy and benefit details.

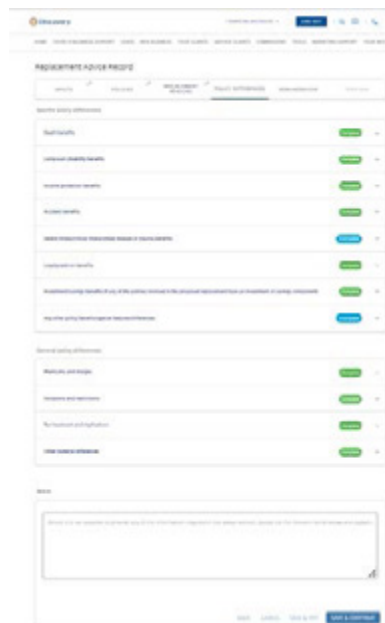
Dynamically-generated output



The tool will generate a comparison of the two policies, based on the inputs, and populate the required fields for a replacement advice record. You will have the option to edit these fields to include additional details. This may include the details of additional policies held, where one Discovery policy is replacing multiple competitor policies.

Additionally, the tool will prompt you to provide additional information or fill in fields where necessary.

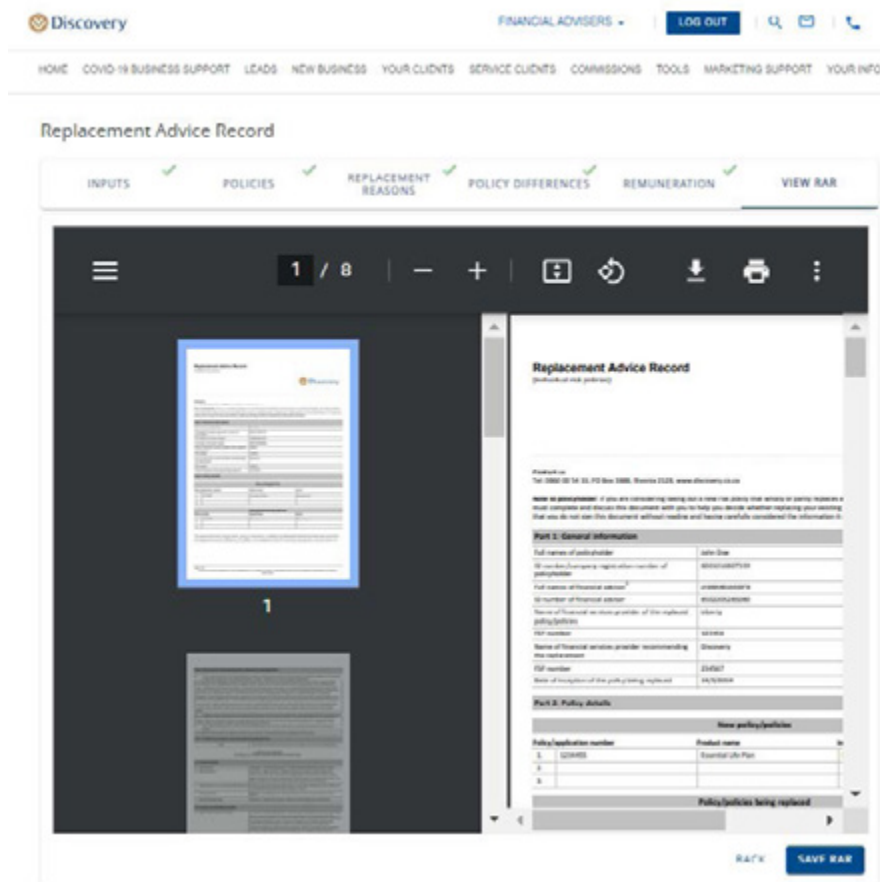
User guidance



The user will also be guided throughout their journey, ensuring that the resulting replacement advice record is as comprehensive as possible. The tool will identify sections which require additional information and mark these as incomplete.

At any point in the journey, the user has the option to save and exit. The user will be able to resume editing, where they left off, at a later point in time.

Replacement Advice record form generation



After reviewing and editing the generated output, a replacement advice record will be generated. The user can then save, print or send this for digital acceptance.

Manage your replacement advice records

Replacement Advice Record

Replacement Advice Records

| SMAD Quote No. ↑ | AI Quote No. ↑ | Client ↑ | Created by ↑ | Date Created ↑ | Date Last Modified ↓ | Status ↑ |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 291651128 | 47901 | John Doe | Joe Soap | 30/03/2022 14:14 | 30/03/2022 14:39 | Completed |
| 291637246 | 47835 | Sam Smart | Joe Soap | 30/03/2022 10:21 | 30/03/2022 10:31 | Completed |
| 4726102 | 47263 | James Smith | Joe Soap | 24/03/2022 14:59 | 30/03/2022 10:30 | Completed |

New functionality for saving, storing and editing past replacement advice records will be available through the “Manage Replacement” function on the SmartAdvice and Advisor 360 application screen or via the Financial Adviser Zone menu option. This shows a summary of all replacement advice records. From here, you can re-enter the Replacement Advice Record Tool inputs, view the completed replacement advice record or exit the browser and navigate back to SmartAdvice. You can also access the Replacement Advice Record tool via the compliance step in the application journey on Adviser 360.