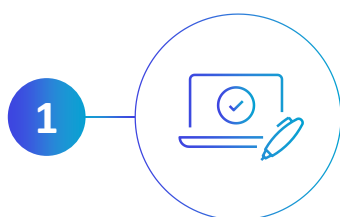


Discovery's Testamentary Specialist Team

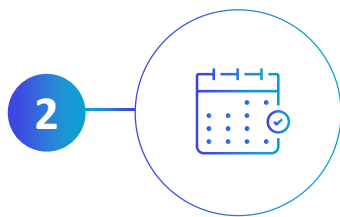
Ensuring a Seamless Referral Process

As a financial advisor referring clients to our testamentary specialists, you can expect the following:



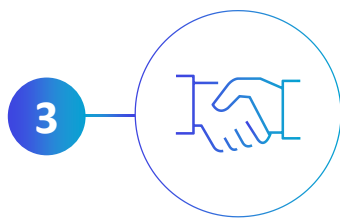
SUBMIT LEAD ON FINANCIAL ADVISER ZONE

Log in to the Financial Adviser Zone and complete a referral form containing the details of the clients you wish to refer.



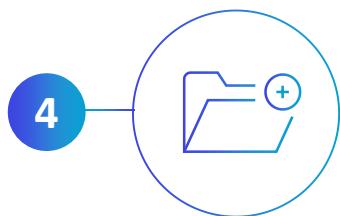
APPOINTMENT ARRANGED WITH CLIENT

The client is notified that you have referred them to our Testamentary Specialist Team. Thereafter, a booking agent will pick up the lead and contact the client to arrange an appointment.



TESTAMENTARY SPECIALIST MEETS WITH CLIENT

A testamentary specialist will meet with the client, discuss their needs, complete a will application and, where applicable, create a Discovery Estate Preserver quote. The testamentary specialist will also look out for additional business opportunities and other areas where your clients may not be fully protected.



NEW BUSINESS PROCESS

The new business application is finalised and any underwriting completed. The client will also receive the welcome pack from both Discovery and our preferred provider. As the referring advisor, you will receive 80% of the initial commission if the client purchases the Discovery Estate Preserver.

At each point during this journey the financial adviser will be updated about the progress of their client's estate plan. Our team is on hand to update the client's estate plan over time, as necessary.

For queries regarding this process, please contact DEP_referral_services@discovery.co.za