



Enhanced Integration Discount offer

Clients get an enhanced integration discount of 25% on AcceleRater and Standard funding patterns and 20% on FlexRater for the first three years.*

*This minimum applies to Health, Vitality and Active Integration upfront discounts.

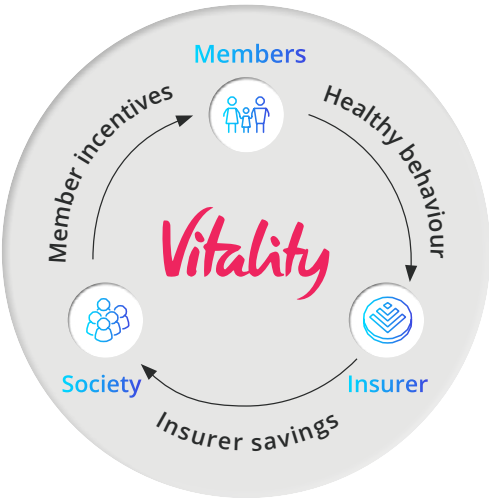
Limited offer | Valid until 31 March 2026

Premium efficiency

enabled through upfront and ongoing discounts

At Discovery Life, our focus is to provide clients with innovative insurance products that cater for all their insurance needs, while simultaneously making them healthier and rewarding them for taking proactive measures to manage their health and financial wellness.

This is achieved through Discovery Life's Shared-value Insurance model, a dynamic approach that allows clients to actively derive value from their insurance product by controlling their underlying risk through engagement with the Vitality programme.



Clients are provided with incentives to reward them for their healthy behaviour and positive financial management. This reduces the insurance risk of that client to Discovery Life, and we channel this into significant rewards such as premium discounts, PayBacks and Cash Conversions.



The science behind dynamic underwriting

Discovery Life's dynamic underwriting uses a client's health and financial wellness data to calculate their risk level. This approach gives clients credit for linking their products to their Life Plan through upfront premium discounts that are then adjusted over time based on a client's actual risk profile. This world-first approach enables efficient and sustainable premiums.



Premium discounts result in significant savings

The upfront discount that a client gets depends on their Life Plan structure and which products they link, with the ability to link their health plan, Vitality or their Discovery Bank account.



R1.7 BILLION

in premium savings were experienced in 2024 due to upfront and ongoing premium discounts.



23%

average upfront discount enjoyed by existing clients with Health, Vitality or Active integration.

Enhanced Integration Discount offer

Clients can now receive additional value by getting an enhanced integration discount of 25% on AcceleRater and Standard or 20% on FlexRater funding patterns for the first three years.

How this offer works

For a limited time, to encourage and allow all clients to experience the value of integration, Discovery Life will provide all new qualifying Health, Vitality or Active Integrated clients with an enhanced upfront integration discount of 25% on the AcceleRater and Standard funding patterns, and 20% on a FlexRater funding pattern irrespective of the client's Life Plan, integration type, health plan and Vitality benefit.

This offer applies for the first three years of all Health, Vitality and Active Integrated policies. Thereafter, the upfront discount will return to its contractual level, but clients can achieve the same or a similar level of discount if they update their policy or integration structure.

If a client's contractual discount is higher than the offer discount, the contractual discount will apply. In addition, Bank Integrated policies will receive an additional premium discount.

This offer in action

Sarah takes out an Essential Life Plan with AcceleRater funding pattern with a non-integrated monthly premium of R1,500. Sarah is Core Active Integrated, which means she qualifies for a 10% upfront discount.

However, with this offer, Sarah qualifies for an enhanced 25% upfront discount, further reducing her initial premium. This enhanced discount applies for the first three policy years, after which Sarah's discount returns to the Core Active Integrated discount.

Non-integrated premium	R1,500
Integrated premium	R1,350 (10% Integration discount)
Integrated premium with enhanced discount offer	R1,125 (Enhanced 25% Integration discount)
Total savings	R375

Many clients will receive higher upfront Integration discounts

INTEGRATOR TYPE			COMPREHENSIVE INTEGRATOR			CORE INTEGRATOR		
			Standard	AcceleRater	FlexRater	Standard	AcceleRater	FlexRater
Health Integration	Vitality Active	Core	25%	25%	20%	25%	25%	20%
		Smart/Saver	25%	25%	20%	25%	25%	20%
		Exec/Comp	25%	25%	20%	25%	25%	20%
	Vitality Premium	Core	25%	25%	20%	25%	25%	20%
		Smart/Saver	27.5%	27.5%	25%	25%	25%	20%
		Exec/Comp	30%	30%	25%	25%	25%	20%
Vitality Integration			25%	25%	20%	25%	25%	20%
Active Integration			25%	25%	20%	25%	25%	20%

* Table using Essential Life Plan Integration discounts. Excludes Bank Integration discounts. Cells highlighted grey represent actual discounts and cells highlighted blue represent enhanced discounts.

Technical details

- The policy must be Health, Vitality or Vitality Active Integrated.
- The quote must be submitted from 16 December 2025 to 31 March 2026.
- The policy must have a Date of Commencement from 1 December 2025 to 1 June 2026.
- This offer only applies to Classic, Essential and Purple Life Plans sold on Adviser **360**.
- All qualifying Health, Vitality or Active Integrated clients will receive an enhanced upfront discount of either 25% on AcceleRater and Standard funding patterns, or 20% on FlexRater.
- Clients can still get a higher upfront discount than the offer should they qualify based on their Vitality and health plan.
- This offer will have no effect on the premium adjustments, cover adjustments or PayBack accrual percentages that take place at policy anniversary.
- The additional discount that the client receives due to having this offer will be removed after three years.
- The offer will be removed from the new Life Plan should an existing client reduce or cancel/lapse Life Cover, Cover Integrator, or Financial Integrator cover on a pre-existing Life Plan from:
 - 16 December 2025 and 14 June 2026 where the new policy was taken out prior to 1 June 2026 , and where the existing policy was activated before 16 December 2025.



www.discovery.co.za



@Discovery_SA



discoverysouthafrica



Discovery_SA



youtube/DiscoverySA

Discovery Life Limited, registration number 1966/003901/06, is a licensed life insurer, and an authorised financial services and registered credit provider, NCR registration number NCRC3555. Product rules, terms and conditions apply. Discovery Vitality (Pty) Ltd is an authorised financial services provider, registration number 1999/007736/07. Limits, terms and conditions apply.