

# PERSONALISED PAYBACK BOOSTER

brought to you by Personal Health Pathways

Earn up to 100% of your monthly Life Plan premium back each time you close your health ring.



The smartphone screen displays the 'Classic Life Plan Details' page. At the top, it shows 'Financial rewards' with tabs for 'PayBack', 'Cash Conversion', and 'University Funder'. A large orange progress indicator shows '100%' completion, with the text 'maximum possible PayBack percentage' and 'R 85,000.00 total projected PayBack for this 5-yearly cycle'. Below this, it states 'Your current Vitality status: Bronze' and shows a tiered menu with 'Bronze' selected. At the bottom, a white callout box titled 'Personalised PayBack Booster' contains the text: '2 months boosted to your max PayBack percentage of 100%'. The bottom navigation bar includes icons for Home, Accounts, Transact, Cards, and More.

Complete your Vitality Health Check

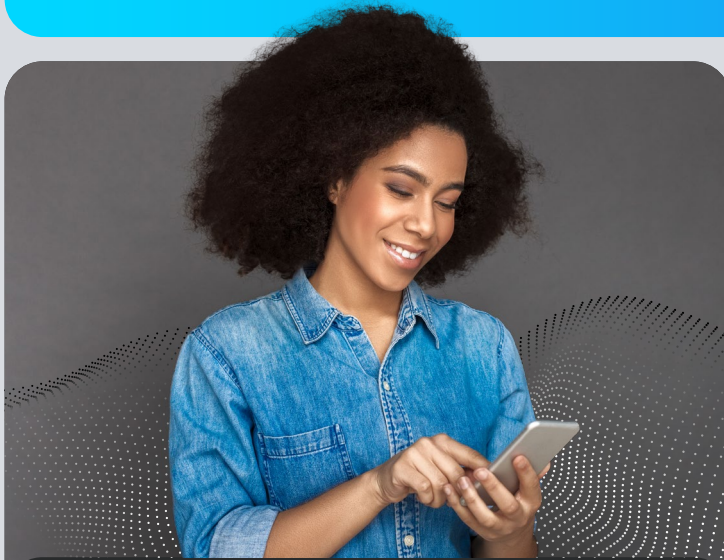
Collect your chronic medication

Visit your healthcare professional

Get your flu vaccine



# Hyper-personalisation of healthy behaviour

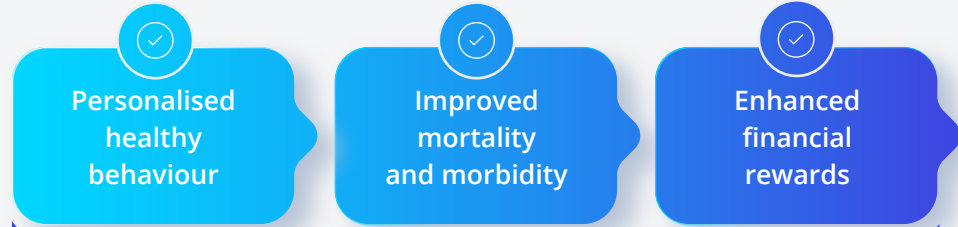
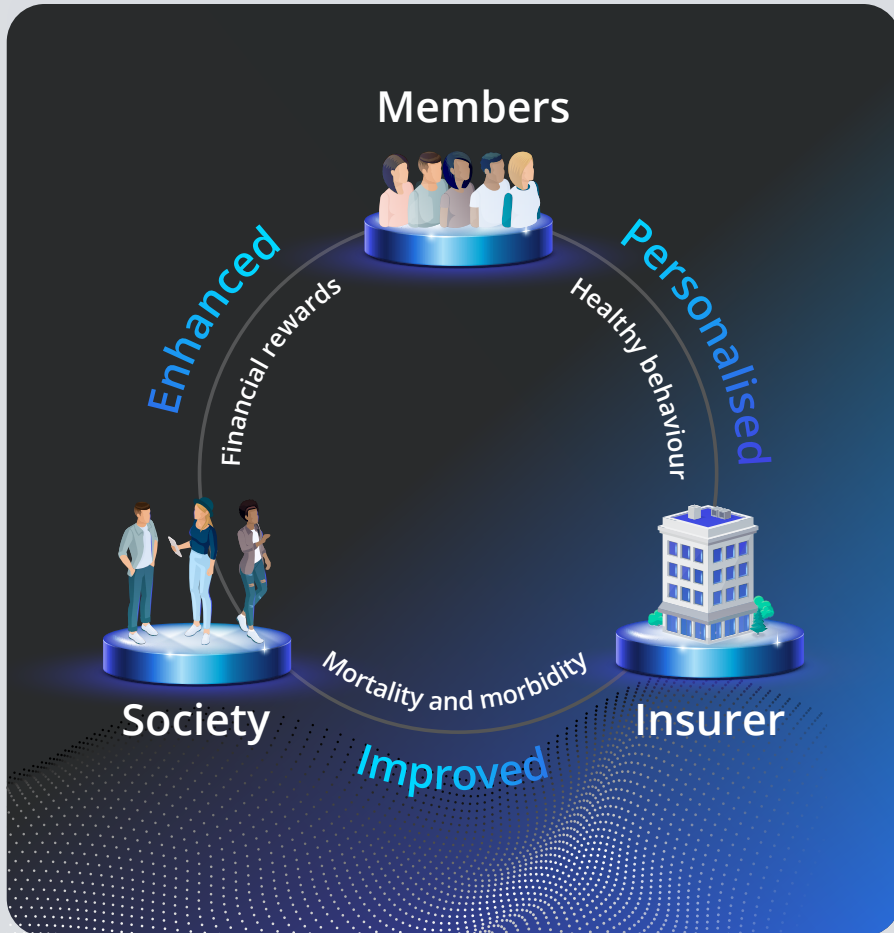


Personalised Health Pathways leverages a sophisticated digital health platform that combines data with actuarial and behavioural science. It recommends a personalised programme to members to drive them towards healthier habits and behavioural change.

These journeys are optimised to consider a client's most impactful set of actions and the incentives required to prompt the client to complete them. This is driven by recommended next best actions that are generated from the predictive model that considers an individual's unique health and wellness to recommend the personalised health actions they should complete. This move towards personalised health actions means each individual is incentivised to perform the action that will provide the greatest improvement to their health.



# Evolution of the Shared-value Insurance model in life insurance

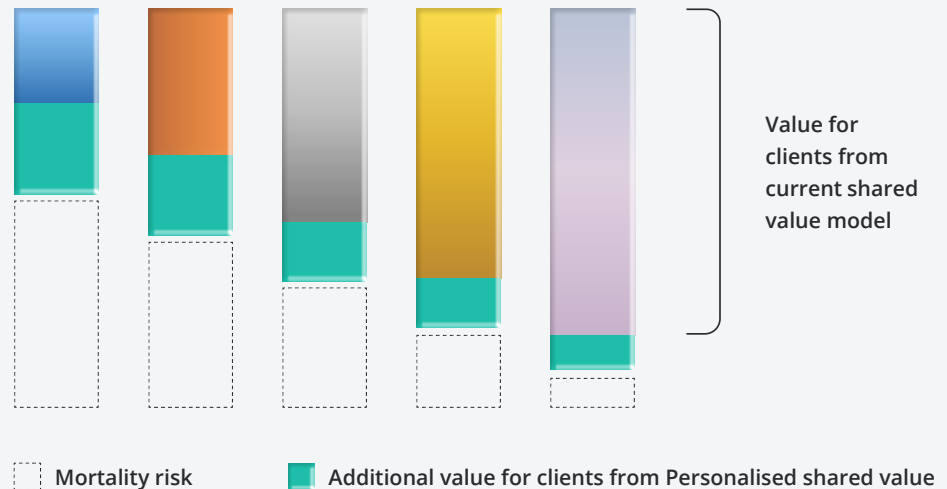


By unlocking additional actuarial surplus through personalised actions that further improve mortality and morbidity outcomes, Discovery Life can return significant additional value to clients.

Clients can get greater rewards than before while kickstarting their engagement through the optimised recommended actions. This leads to greater rewards upfront as well as improved future rewards through ongoing engagement.

## Enhanced financial rewards

The graph below illustrates the value a client receives from the shared value model across each of the Vitality statuses as well as the additional value unlocked from personalisation.



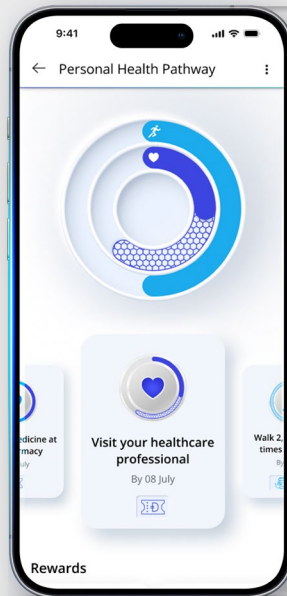
# Personalised PayBack Booster

Earn up to 100% of your monthly Life Plan premium back each time you close your health ring!

Greater value at all Vitality Statuses by closing your rings and receiving a PayBack boost. Close your health ring as shown on Personal Health Pathways on the Discovery Health App and get rewarded with one month's PayBack boosted to its applicable maximum into your PayBack Fund.

- You will receive a PayBack boosted to your applicable maximum for a limited number of health rings which you close in a policy year.
- The value of the maximum PayBack will follow your PayBack structure which depends on the type of Health Plan you are on.

A simple, easy-to-use digital experience

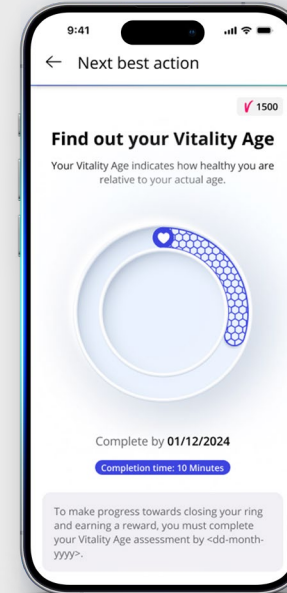


STEP

01

Activate Personal Health Pathways

Start your Personal Health Pathway on the Discovery Health app.

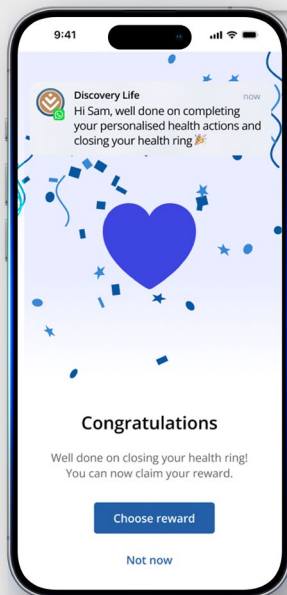


STEP

02

View your recommended next best action

Choose from the prompted personalised health actions, specifically recommended for you to improve your health and wellness.

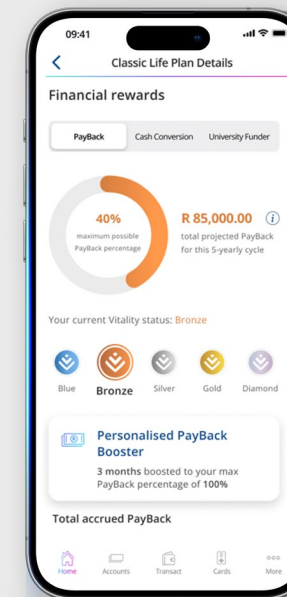


STEP

03

Close your health ring

Each personalised health action contributes towards your health ring. Once you have completed enough actions, the ring will be closed.



STEP

04

Get rewarded with your maximum applicable PayBack

Each time you close your health ring, your PayBack will be boosted to the applicable maximum percentage on that month's premium.

# Personal Health Pathways in action

## Jack's Personal Health Pathways Journey

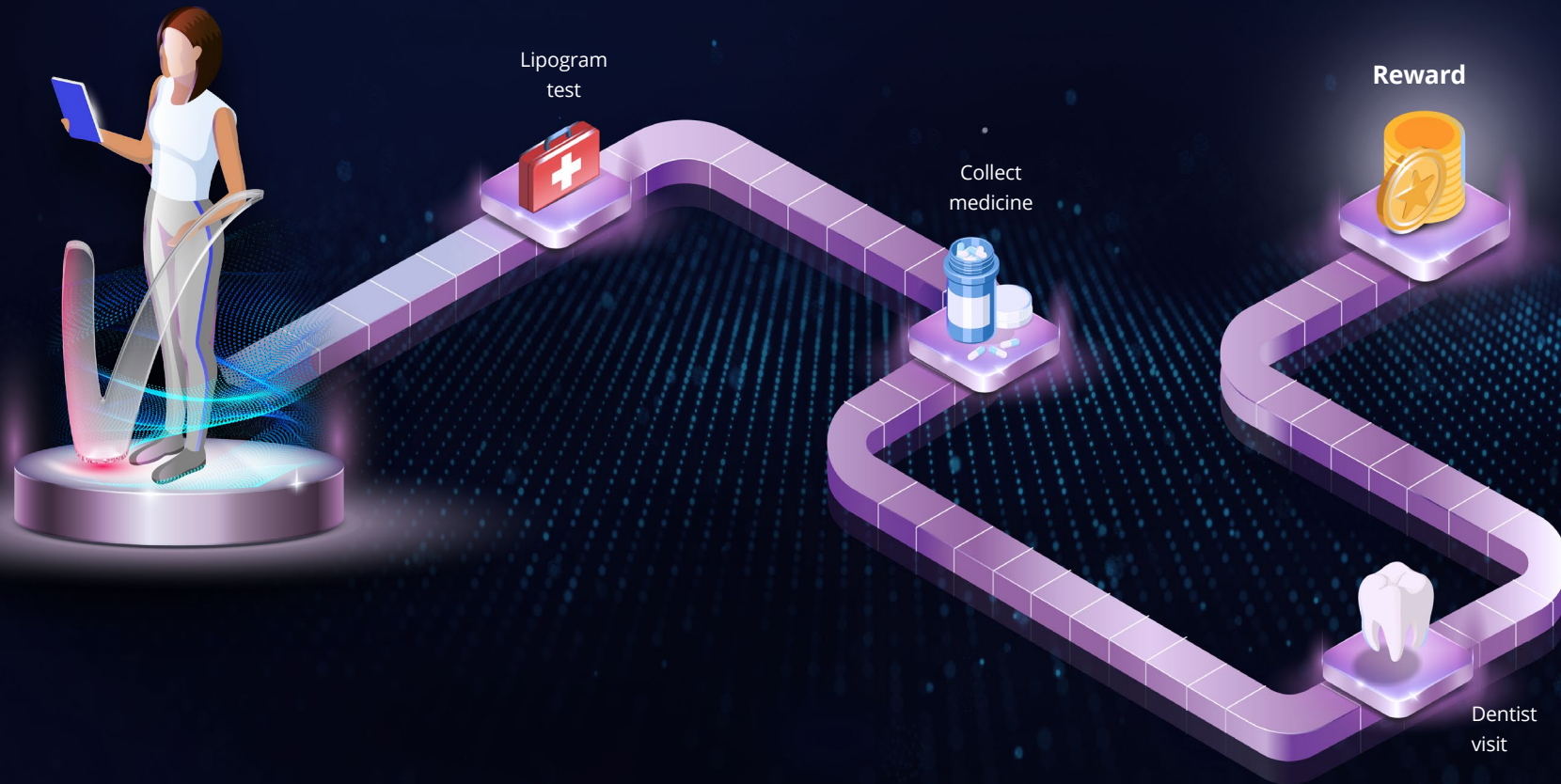
Jack, 35 years old, has a selection of health actions available. Up until now Jack has been unengaged with Vitality and has taken few steps to manage his health. Personal Health Pathways recognises this and recommends, accordingly, which health actions he should do first. He follows these personalised recommendations and Discovery Life rewards him for completing his actions.



# Personal Health Pathways in action

## Naomi's Personal Health Pathways Journey

Naomi, 35 years old, has a selection of health actions available. Naomi has chronic hypertension and high cholesterol which she keeps under control through a healthy lifestyle and exercise. Personal Health Pathways recognises this and recommends, accordingly, which health actions she should do first. She follows these personalised recommendations and Discovery Life rewards her for completing her actions.



[DOWNLOAD THE DISCOVERY APP](#)

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