



# Executive Summary

Financial advisers today face mounting challenges in an evolving insurance landscape dominated by digital disruption, market commoditisation, and shifting client expectations. Traditional insurance models, focused on static risk assessment and price-based competition, fail to support advisers in differentiating their services, facilitating active client engagement or fostering long-term client loyalty.



The Shared-value Insurance model, pioneered by Vitality, offers a transformative solution. By integrating health, wellness, and financial incentives into insurance offerings, the model creates a positive cycle of mutual benefit. Clients are incentivised to adopt healthier behaviours through tangible rewards like premium discounts and cashback, insurers reduce claims and improve retention, and society benefits from reduced healthcare burden.

**At the heart of this ecosystem are financial advisers, whose active engagement is key to unlocking the model's full potential.**

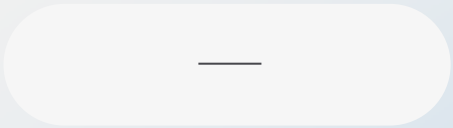
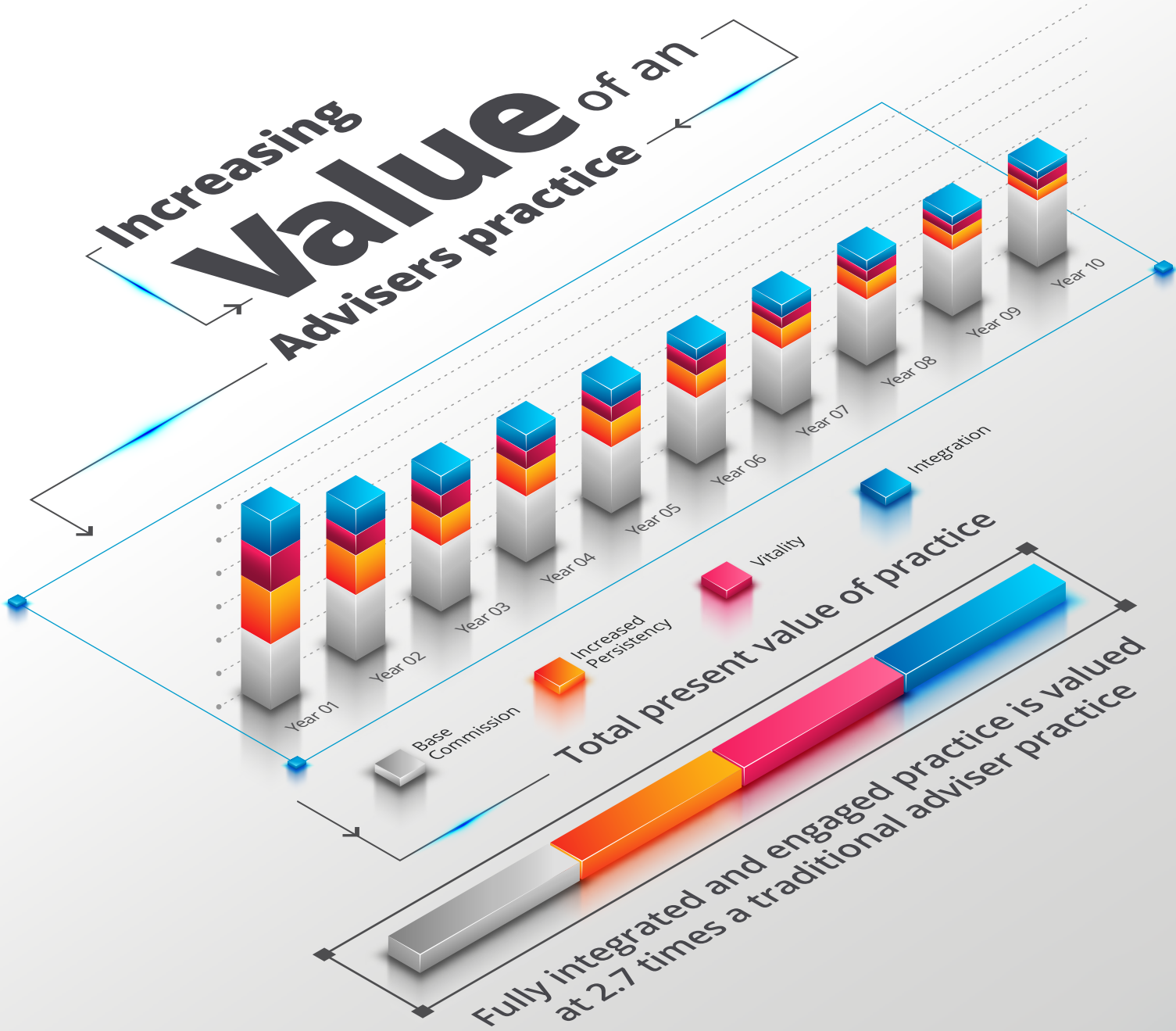
This paper demonstrates how the shared-value model enhances core drivers of an adviser's book of business: leads generation, sale likelihood, quantum of sale, engagement, persistency, and opportunities for future growth.

Internal Discovery and Vitality data highlights the significant advantages of Vitality-integrated products, including more cover and comprehensive benefits to better client needs, improved persistency, and increased client loyalty. Advisers leveraging the model report substantial increases in sales performance and referrals, underscoring its efficacy in driving both immediate and long-term growth.



This is demonstrated in the increased value of an adviser's practice, where their base valuation is enhanced by positive selection, increased persistency, and a healthier, more engaged client base that takes out sufficient cover to meet their current insurance needs, as well as maximising future insurance opportunities.

Additionally, the shared-value approach equips advisers with tools and insights to deliver tailored, health-focused solutions, ensuring deeper client relationships and differentiated service offerings. This innovative approach positions advisers not only as financial experts but as trusted partners in their clients' wellness journeys and lives, aligning business success with meaningful societal impact.



# 01.

## Introduction







**In today's evolving insurance landscape, financial advisers face significant challenges in fostering long-term, sustainable client relationships.**

Traditional insurance models operate on static risk assessments, assigning a market-consistent risk rating upfront that is primarily used to decline coverage or increase premiums. These models fail to account for the dynamic nature of individual risk and do little to incentivise healthy behaviours. As a result, clients who adopt healthier lifestyles are not rewarded with lower premiums or improved coverage over time.

Simultaneously, the rise of digital platforms and comparison websites has commoditised insurance products, reducing them to price-driven decisions and eroding the perceived value of personalised financial advice. This price competition is further intensified by non-traditional competitors like fintechs, robo-advisers, and direct-to-consumer insurers offering streamlined, basic products.

Advisers are under constant pressure to match these lower prices or differentiate themselves in a crowded market.

Even after securing business, advisers face the challenge of limited client engagement, as many clients treat insurance as a one-time purchase rather than an evolving financial strategy. This lack of interaction hinders opportunities for advisers to adjust cover in line with changing client needs or to cross-sell complementary products.

Additionally, client retention remains a major concern. High churn rates, especially during periods of economic uncertainty, stem from clients frequently shopping for better deals or cancelling cover when its immediate value isn't clear. Without ongoing engagement and tailored solutions, advisers struggle to maintain long-term relationships and build sustainable income streams.



# 02.

## The Shared-value Insurance model

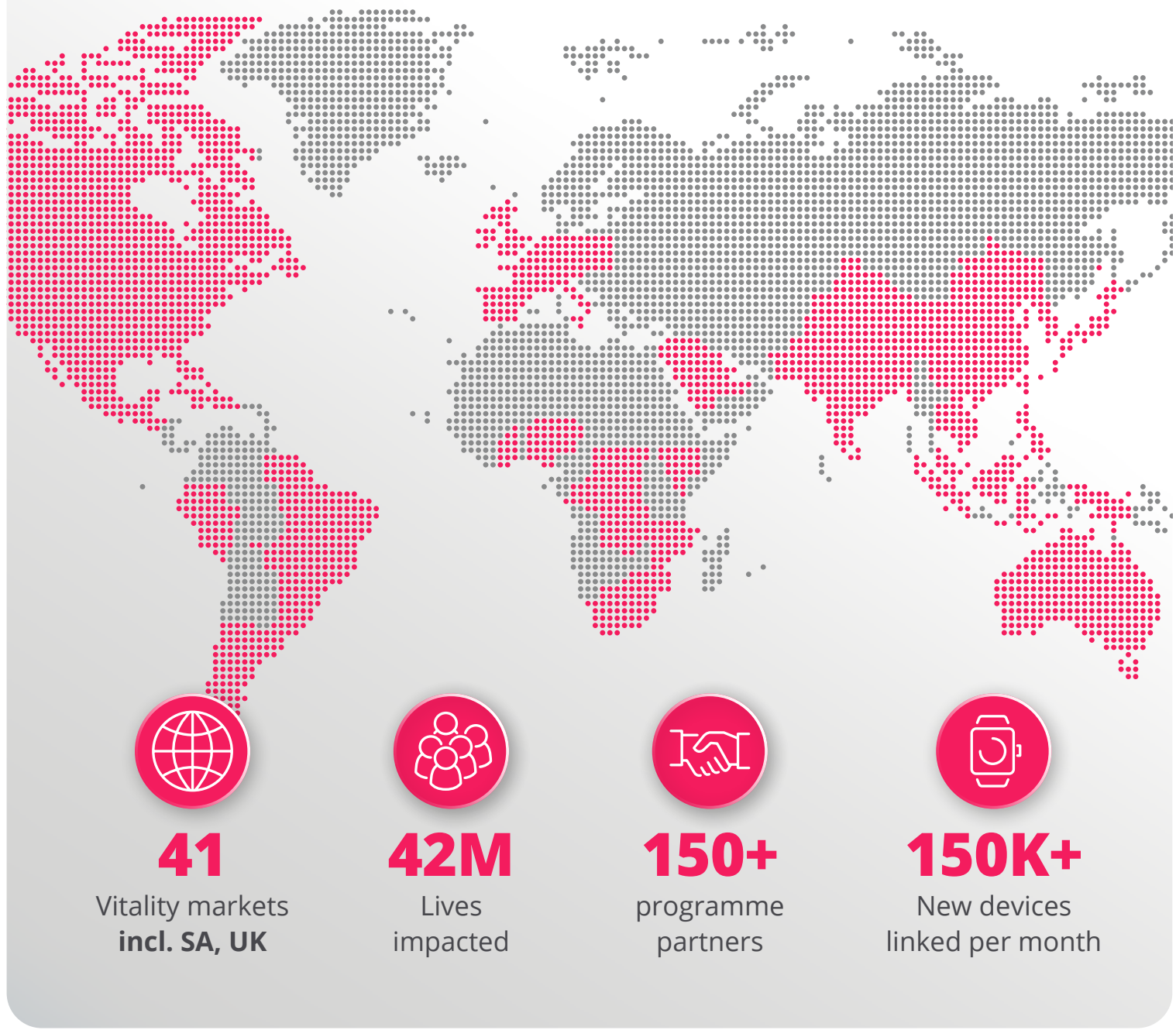




Discovery's Shared-value Insurance model offers a transformative solution that redefines traditional insurance relationships, focusing on mutual benefits for insurers, advisers, and clients.

**Vitality has successfully scaled this model globally through partnerships with leading insurers, now operating in 41 markets and impacting over 42 million lives.**

Built around a behaviour-change platform, Vitality guides and incentivises clients to adopt healthier lifestyles through personalised wellness pathways and rewards. This dynamic model proactively adjusts premiums and offers incentives for clients who demonstrate improved health behaviours, directly linking risk reduction to client engagement. By integrating health and wellness into insurance products, the shared-value model shifts the focus from fear-based sales tactics to empowering clients with tools for healthier, longer lives.



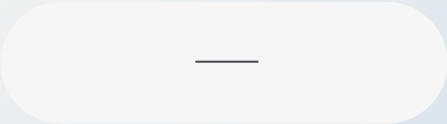
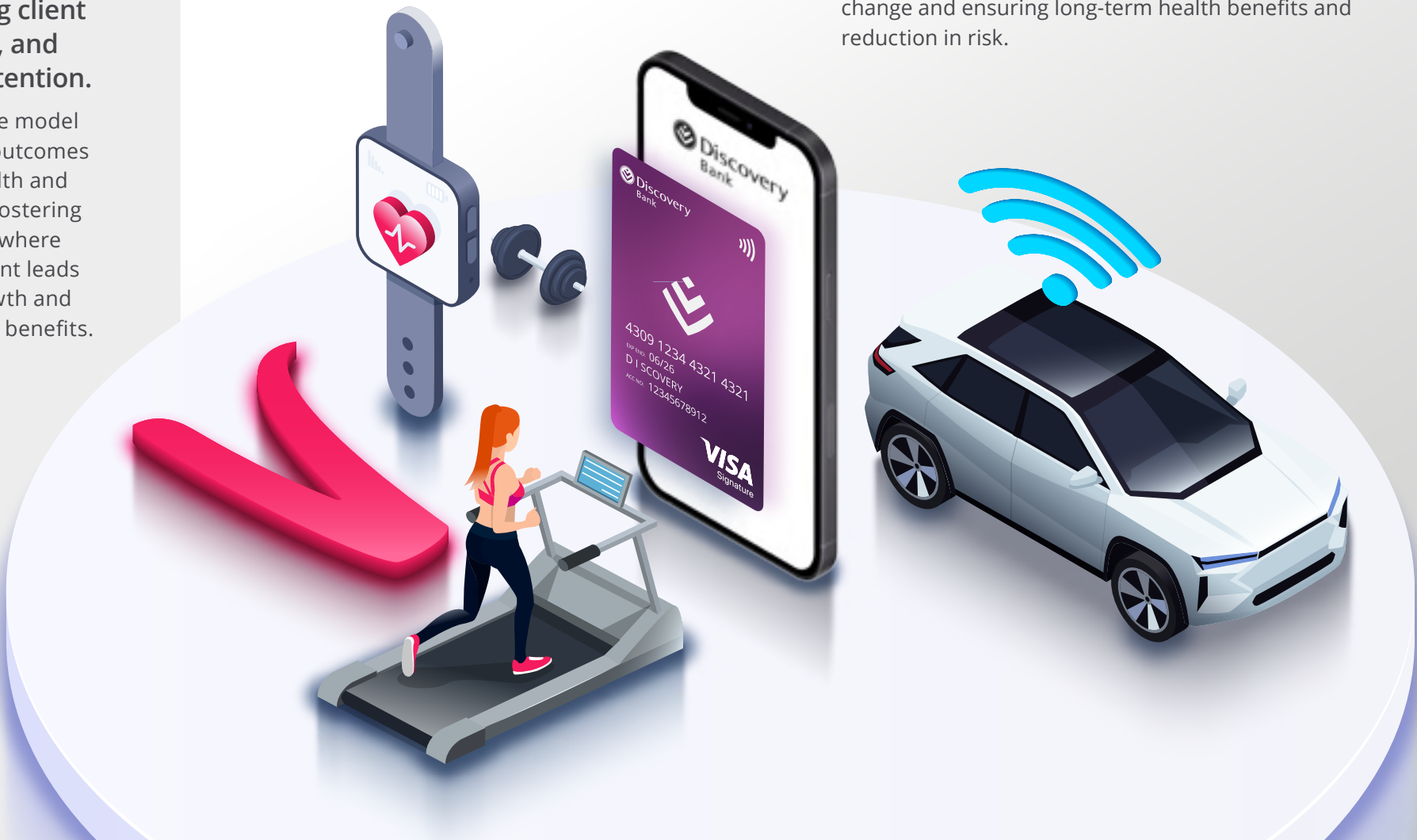
**For financial advisers, this model creates a compelling value proposition by differentiating their services in a price-sensitive market, strengthening client relationships, and improving retention.**

The shared-value model aligns financial outcomes with clients' health and wellness goals, fostering a virtuous cycle where client engagement leads to business growth and broader societal benefits.

**Validity's model is designed around the integration of three main programmes:**

Validity Health, Validity Drive, and Validity Money. These programmes focus on different aspects of a member's lifestyle, including physical activity, financial health, and safe driving practices. The model employs behavioural economics to create immediate rewards for positive behaviour, motivating members to take proactive steps in their health and well-being.

The unique aspect of the Validity model lies in its rewards structure. Members earn points for participating in activities such as completing health checks, physical activity and making healthy eating choices. These points translate into benefits like reduced premiums, cashback, and discounts on lifestyle goods. This reward system encourages ongoing engagement, which is key to sustaining behaviour change and ensuring long-term health benefits and reduction in risk.





# BENEFITS FOR ALL STAKEHOLDERS

The shared-value model creates value in the ecosystem that previously did not exist, providing tangible benefits for all stakeholders:



## CLIENTS:

Clients benefit not only from improved health outcomes but also from deep discounts and superior value propositions across their insurance and banking products. Engaged Vitality members gain access to attractive wellness rewards, reduced premiums, and preferential rates on financial products. These incentives encourage sustained participation in healthier behaviours, leading to reduced health risks, greater financial savings, and a more fulfilling, health-conscious lifestyle.



## INSURERS:

Healthier clients lead to fewer claims and better actuarial outcomes for insurers. This results in increased profitability through lower claims costs and higher policy retention. These savings are reinvested into client incentives, reinforcing the cycle of health improvement and financial sustainability.

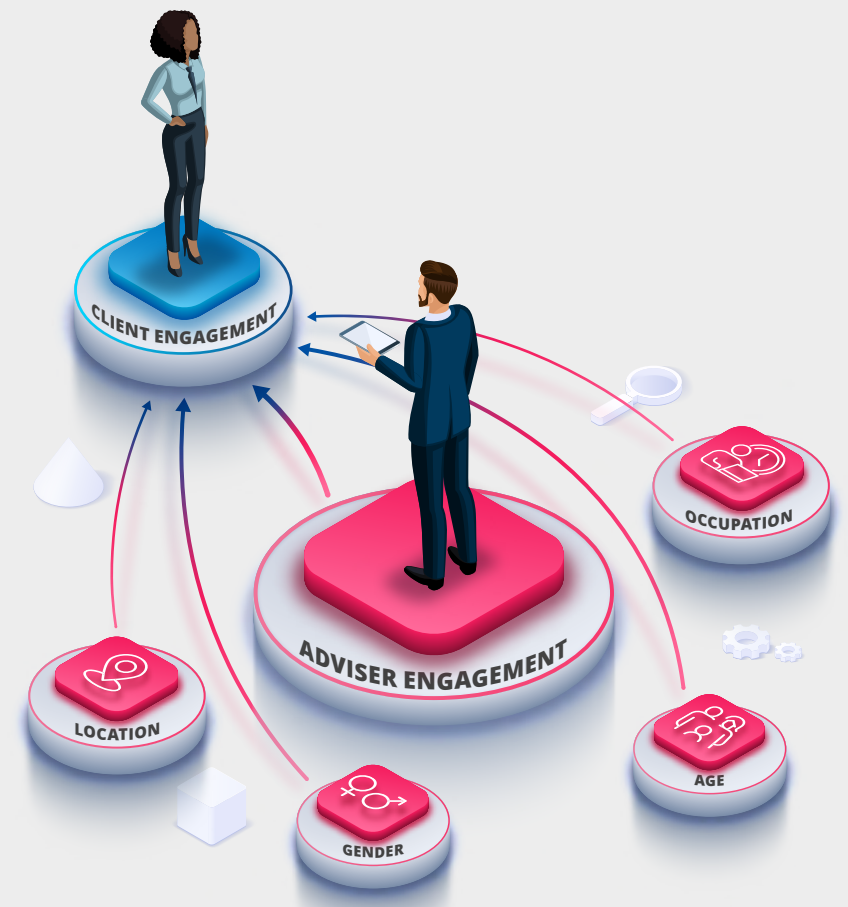


## SOCIETY:

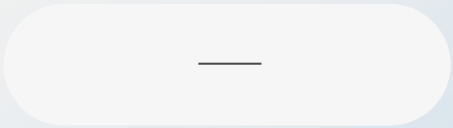
The model's impact extends beyond the individual and insurance company. A healthier population eases the strain on public healthcare systems and fosters economic productivity. For instance, in the context of non-communicable diseases (NCDs), which are a major global health challenge, promoting preventive behaviour significantly reduces the burden on healthcare systems.

**ADVISERS ARE A CRITICAL STAKEHOLDER  
IN THE SHARED-VALUE ECOSYSTEM**

While the shared-value insurance model has been transformative in benefiting clients, insurers, and society by promoting healthier living and reducing risk, the role of advisers as the fourth stakeholder is arguably the most critical, with the potential to create a multiplier effect across the system.

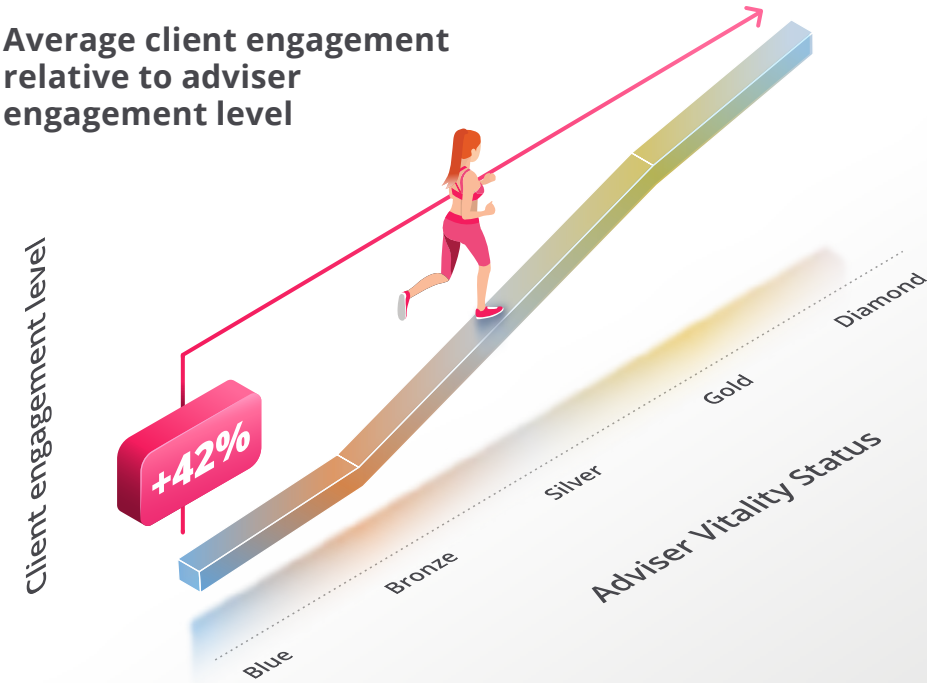


A deeper look into what truly drives client engagement in the shared-value insurance model reveals a powerful insight: the adviser is directly correlated in shaping client behavior. While it's often assumed that demographics—like age, gender, occupation, or location—are the primary drivers of engagement – the adviser's guidance plays a far more direct and impactful role.

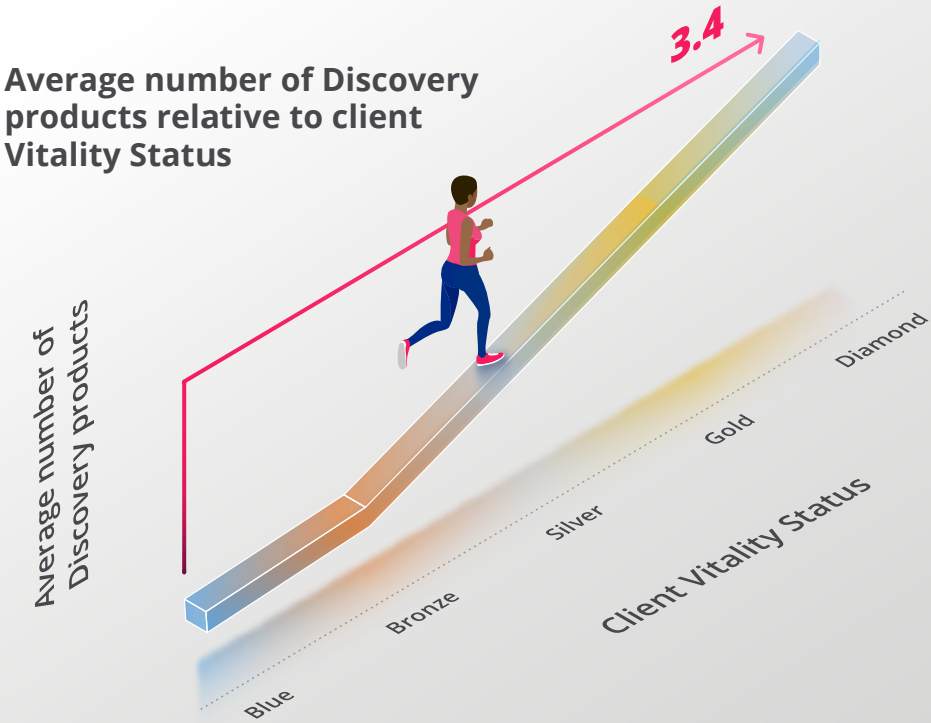




An adviser who is engaged in Vitality will, on average, have a client base who are **42% more engaged in Vitality** than a non-engaged adviser. The **top 20 most engaged client books had 100% of their respective advisers earning either Gold or Diamond Vitality Status**<sup>1</sup>



These insights were validated through a detailed analysis of how various factors influence a client’s Vitality status. The results were clear — clients working with engaged advisers and holding multiple integrated products are far more likely to achieve higher Vitality statuses. Notably, **highly engaged members typically own three or more Discovery products**<sup>1</sup>, underscoring the power of an integrated, adviser-led approach.



These findings speak to a broader truth: **advisers are not just intermediaries; they are catalysts for meaningful client engagement and long-term value creation.** By fostering deeper relationships and guiding clients toward comprehensive product solutions, advisers can unlock the full potential of the shared-value model—driving healthier behaviors, stronger client loyalty, and sustainable business growth.

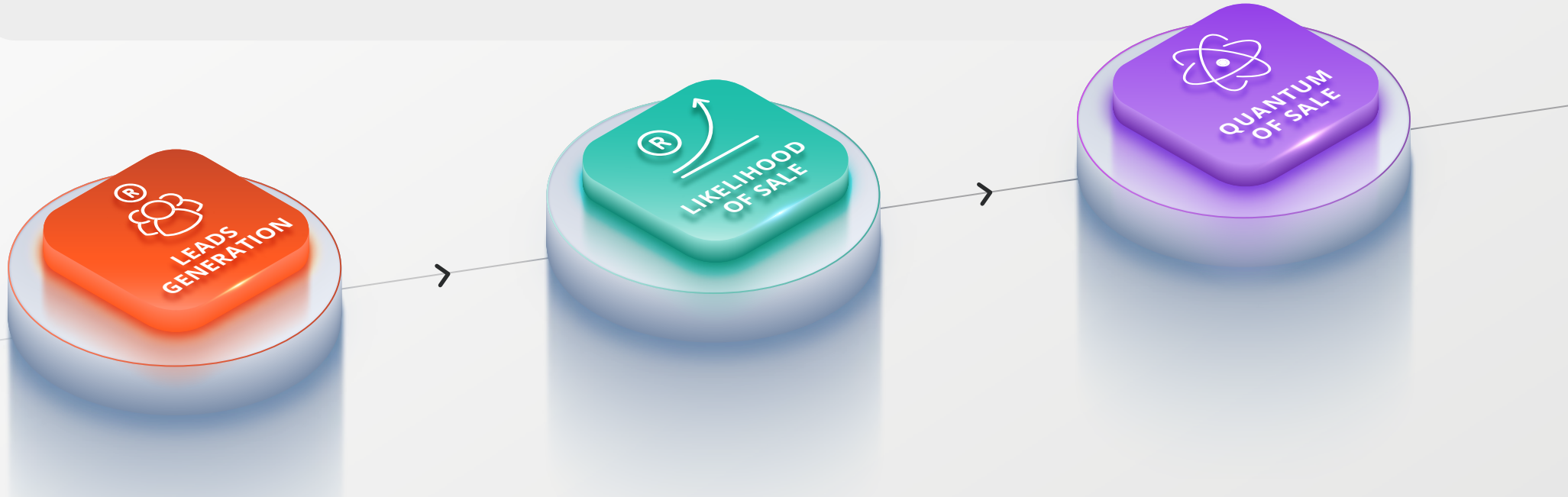
<sup>1</sup> Discovery internal research, 2025



# 03.

Valuing an intermediated  
book of business

A financial adviser’s book of business is a tangible asset where the value is driven by a combination of performance metrics that capture both short-term cashflows and long-term growth potential. Key factors influencing this value include the likelihood and size of sales, client retention over time, opportunities to cross-sell and upsell products, and the quality of adviser engagements with clients. By understanding these factors, advisers can better value, monetise and grow the long-term value of their practice.



**LEADS GENERATION** refers to the process of identifying, attracting, and engaging potential clients who have an interest in financial products or advisory services. It involves strategies and activities aimed at building a pipeline of qualified prospects who can be nurtured into long-term clients.

**LIKELIHOOD OF SALE** pertains to the probability that a potential future, or existing, client will purchase a financial product or service recommended by the adviser. This probability is influenced by several interconnected factors, including the adviser’s ability to build trust, understand client needs, offer relevant and tailored solutions, and effectively communicate the value proposition of the product or service.

**QUANTUM OF SALE** refers to the size of the premium or contribution on a policy sold, or fees earned on investment and banking products.





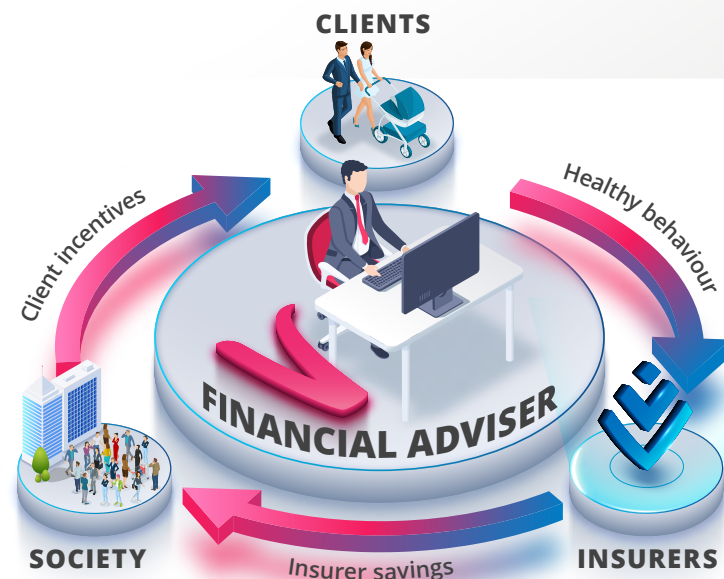
**PERSISTENCY** is critical, as it refers to an adviser's ability to retain clients and maintain long-term relationships, resulting in ongoing product renewals and consistent revenue. High persistency reflects trust and loyalty, strengthening the long-term value of the adviser's business.



**OPPORTUNITIES FOR FUTURE GROWTH** are essential, as they reflect the potential for an adviser to offer additional benefits or financial products to their existing book, expand their client base, or tap into new markets, thereby increasing the book's future earning potential.



**ADVISER ENGAGEMENT** refers to the quality and depth of interactions between a financial adviser and their clients. It encompasses how effectively advisers understand client needs, provide personalised advice, maintain ongoing communication, and build trust-based relationships.



In traditional insurance models, client-adviser engagement tends to be minimal because these models are primarily transactional and static, offering fewer reasons for ongoing interaction.

In contrast, the Vitality shared-value insurance model creates continuous engagement by aligning the interests of clients, advisers, and insurers through dynamic, behaviour-driven incentives.

# 04.

## Shared-value enhancing an adviser's book



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## CLIENT ENGAGEMENT

The transformative power of shared-value insurance models works to enhance each factor of this function, significantly boosting an adviser's business.

### CLIENT ENGAGEMENT

This refers to the active and consistent participation of clients in health and wellness activities that are embedded within their insurance products. This engagement is driven by personalised incentives, behavioural nudges, and dynamic rewards designed to motivate clients to adopt and maintain healthier lifestyle choices.

In the shared-value insurance model, client engagement serves as a primary indicator of how effectively the model influences key components of an adviser's book of business. This critical relationship between client engagement and the value of an adviser's book of business will be explored in detail throughout this paper.





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## LEADS GENERATION

### Impact on leads generation

Vitality's emphasis on health and wellness creates unique prospecting opportunities that extend beyond traditional methods. Its ability to appeal to younger, underinsured demographics and their preference for tangible, lifestyle-related benefits help advisers break into previously untapped markets effectively.

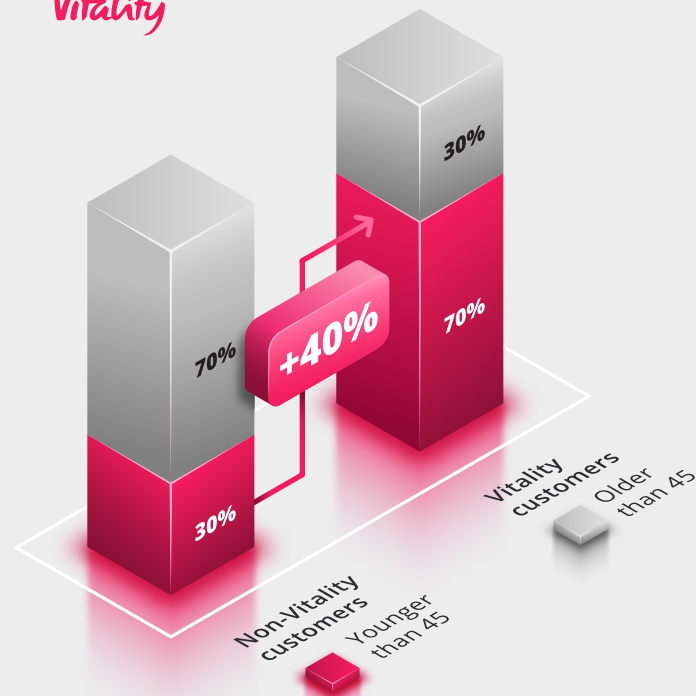
**Vitality**

Thanks to the Vitality programme, younger, healthier lives who typically do not take out insurance are incentivised to do so.

## VITALITY HELPS TO APPEAL TO TARGETED AND NEWER SEGMENTS POTENTIALLY LESS LIKELY TO BUY TRADITIONAL PRODUCTS

### Percentage age split

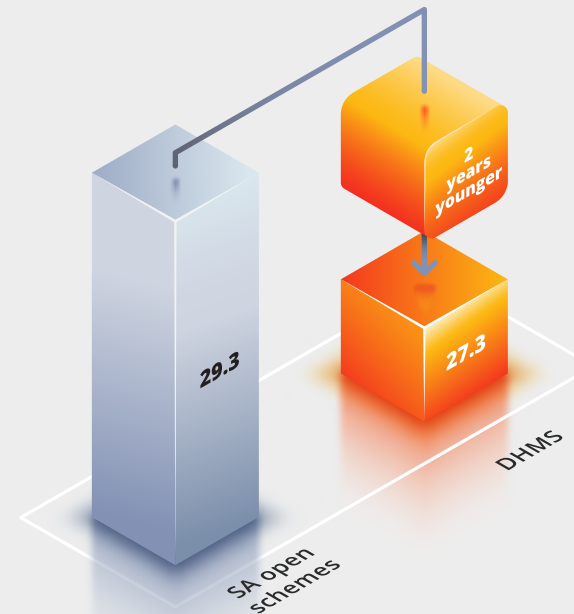
**Vitality**



Source: Data from Vitality markets in Asia

### Average age of new members

**Discovery**  
Health Medical Scheme



Source: Weighted average of registered open schemes, 2022/2023 CMS Report Annexures

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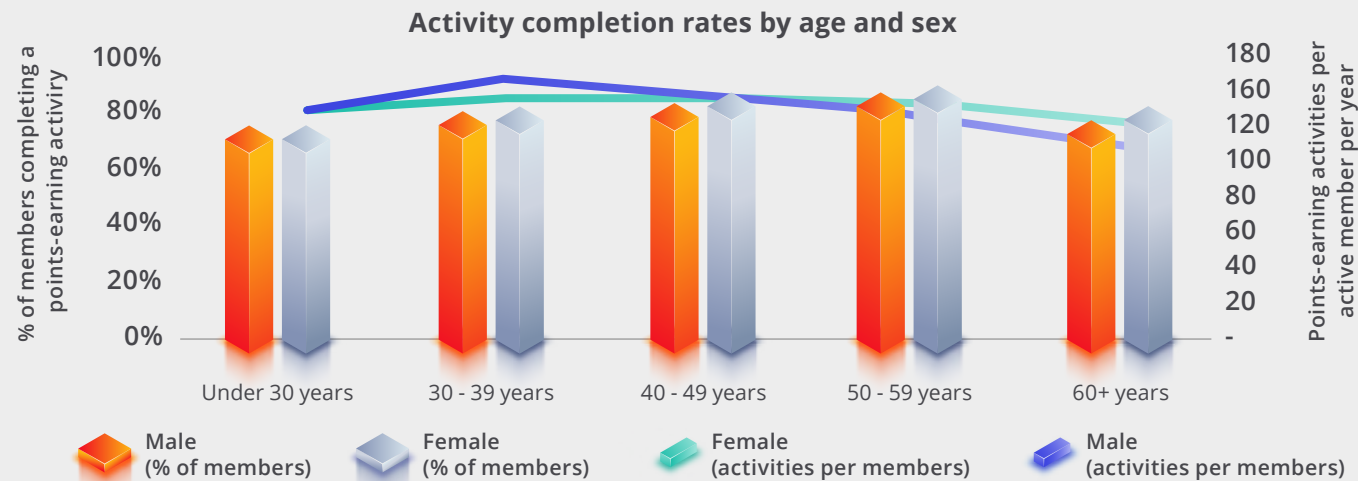
## LEADS GENERATION

Vitality's broad appeal extends across socioeconomic and age groups, with eligible members registering for the programme and maintaining consistent engagement regardless of age, sex, income, or industry. Vitality data reveals that engagement remains consistent across all age groups and genders. For example, members under 30 complete an average of 75% of points-earning activities annually, compared to ~85% for members aged 50–59<sup>1</sup>. This consistency ensures a reliable base of engaged prospects, regardless of demographic factors.

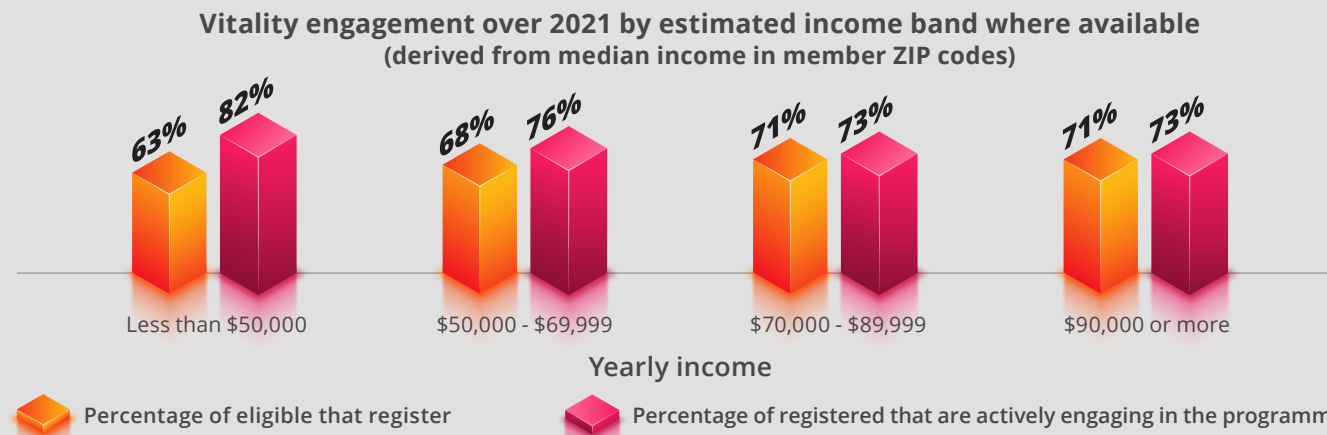
The success of Vitality is not limited to established insurance markets. In newer segments, such as younger households or individuals earning under \$50,000 annually, the programme demonstrates strong engagement rates of **63% to 82%**<sup>1</sup>. This makes Vitality-integrated products highly effective for advisers seeking to expand their client base.

<sup>1</sup> US Corporate wellness data & Vitality global internal data on households

### Consistent engagement across age and sex



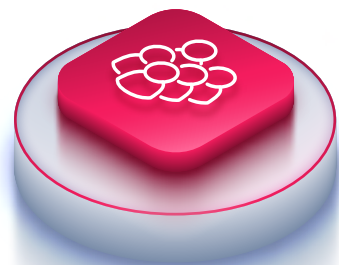
### Consistent engagement across socioeconomic background and industry



Percentage of eligible that register

Percentage of registered that are actively engaging in the programme

Source: US Corporate wellness data & Vitality global internal data on households



**60%**

more leads



**6.5**

times **higher** than  
traditional leads



**1.5**

times the  
**industry average**  
Net Promoter Score



**59%**

of Vitality members  
recommend the  
programme

Vitality-themed roadshows generate **60% more leads**<sup>2</sup> than standard insurance sales events. This increase is attributed to the programme's wellness-oriented messaging, which resonates with prospects looking for more than just financial protection. Referrals under Vitality are **6.5 times higher**<sup>2</sup> than those generated by traditional insurance methods, driven by high client satisfaction and word-of-mouth advocacy.

Vitality equips advisers with cutting-edge tools to refine their prospecting strategies and engage high-potential leads effectively. By utilising aggregated data on client wellness activities, such as gym visits, health screenings, and reward utilisation, advisers can tailor their outreach efforts to align with client interests and behaviours.

Advisers can use individual client data, such as health activity metrics and rewards statements, to demonstrate programme benefits during prospecting conversations. This personalised approach increases trust and boosts conversion rates.

Clients enrolled in Vitality report Net Promoter Scores that are **1.5 times the industry average**<sup>3</sup>, indicating higher satisfaction and a greater likelihood of recommending the programme to others. Additionally, **59% of Vitality members actively recommend the programme to friends and family**<sup>4</sup>, creating a powerful referral pipeline.

Vitality's partnerships with wellness and lifestyle brands further bolster prospecting efforts. These collaborations, which include popular gyms, retailers, and airlines, create natural touchpoints for client engagement. Advisers can leverage these partnerships to connect with prospects in environments that emphasise health and wellness, enabling authentic and impactful interactions.

<sup>2</sup> 2017 and 2018 January sale performance from Vitality markets in Asia

<sup>3</sup> Industry average based on Net Promoter benchmarks report from Nice Satmetrix 2021. JH NPS based on JH internal data

<sup>4</sup> Vitality data from markets in Asia



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## LIKELIHOOD OF SALE

### IMPACT ON LIKELIHOOD OF SALE

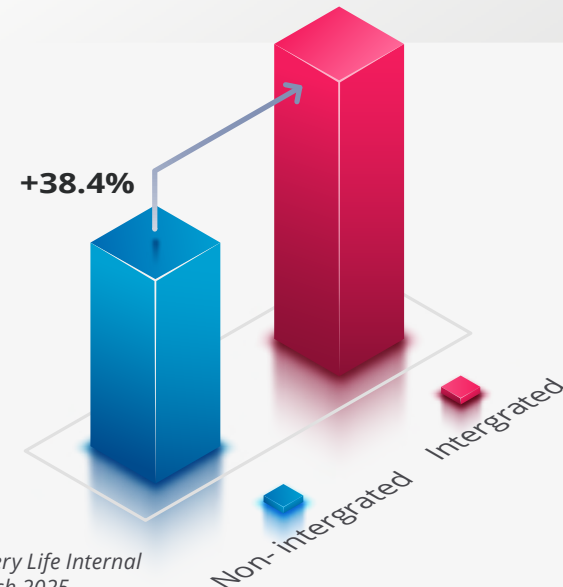
The Shared-value Insurance model transforms the sales process by embedding health and wellness benefits into insurance offerings. This approach shifts insurance from a commoditised product into a dynamic solution that directly aligns with clients' personal and lifestyle goals.

Vitality fundamentally changes the insurance sales conversation, reframing it as a positive investment in well-being rather than a purely financial safeguard.

*By incorporating health incentives and dynamic benefits, the shared-value model provides tangible, immediate value to clients that resonates across demographic groups.*

This positive framing makes it easier for advisers to initiate discussions and capture the interest of both existing and prospective clients.

Clients are increasingly drawn to these benefits, which include premium discounts, cashbacks, and rewards for healthy behaviours. Advisers promoting Vitality consistently report sales volumes twice as high<sup>5</sup> compared to those selling non-integrated products, emphasising the programme's ability to transform the nature of the conversation and increase the likelihood of a sale.



**A Discovery Life case study demonstrates the impact of shared-value insurance on sales, showing that integrated policies generate 38.4% more quote submissions than non-integrated ones.**

This highlights how shared-value elements—such as discounts, paybacks, and rewards—enhance the policy's value proposition by offering clients tangible and immediate benefits. These features make quotes more appealing, increasing the likelihood of conversion and reinforcing the effectiveness of the shared-value model in driving sales success.

<sup>5</sup> 2017 and 2018 sale performance reports from Vitality markets in Asia

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## QUANTUM OF SALE

### IMPACT ON QUANTUM OF SALE

One of the most significant drivers of the value of an advisers' book of business is average policy size as it impacts short and long-term cashflows. Over the years it has become evident that clients that subscribe to the shared-value model take up more comprehensive policies with larger premiums. On average Discovery Life policies<sup>6</sup> that are Health and Bank integrated are on average 3.4 times the size of comparable non-integrated policies.

Integrated Life Plans return an immense amount of value back to clients who engage through ongoing premium discounts, rich PayBacks and Cash Conversion benefits. Owing to the rich upfront discounts available through adding integrators to a Discovery Life policy, one would expect integrated premiums to be less than the parallel non-integrated premiums. However, the discounts and high value offered by an integrated Life Plan result in clients buying up to their required level of cover.

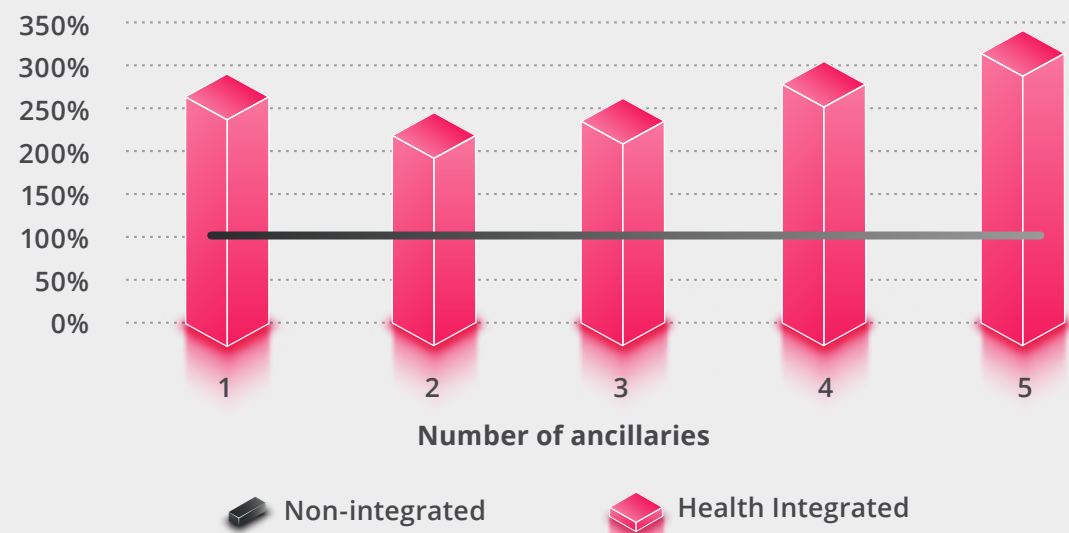
Integration enables clients to financially protect themselves where they otherwise may not afford such comprehensive protection.

*A client that has at least one integrator on their policy is 118% more likely to have at least one ancillary benefit than a client who is non-integrated.*

Furthermore, given that a client has a Severe Illness Benefit, they are 34% more likely to take a more comprehensive version if they have at least one integrator on their policy.

This observation is critical in the context of the growing gap in insurance cover in South Africa. The most recent ASISA Gap Study shows a continued and growing trend of underinsurance in South Africa, quoting on average a R1 million gap for death cover and R1.4 million Disability gap<sup>7</sup>. Thus the Discovery Life book shows integration allows financial advisers to propose a more comprehensive offering that meets the needs of their clients and ultimately empowers clients to fill this growing insurance gap with relevant cover.

**Average premium compared to non-integrated policies  
by the number of ancillary benefits**



<sup>6</sup> 3.0 Life plan series sold in 2024

<sup>7</sup> The South African Insurance Gap (2022), ASISA

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## PERSISTENCY

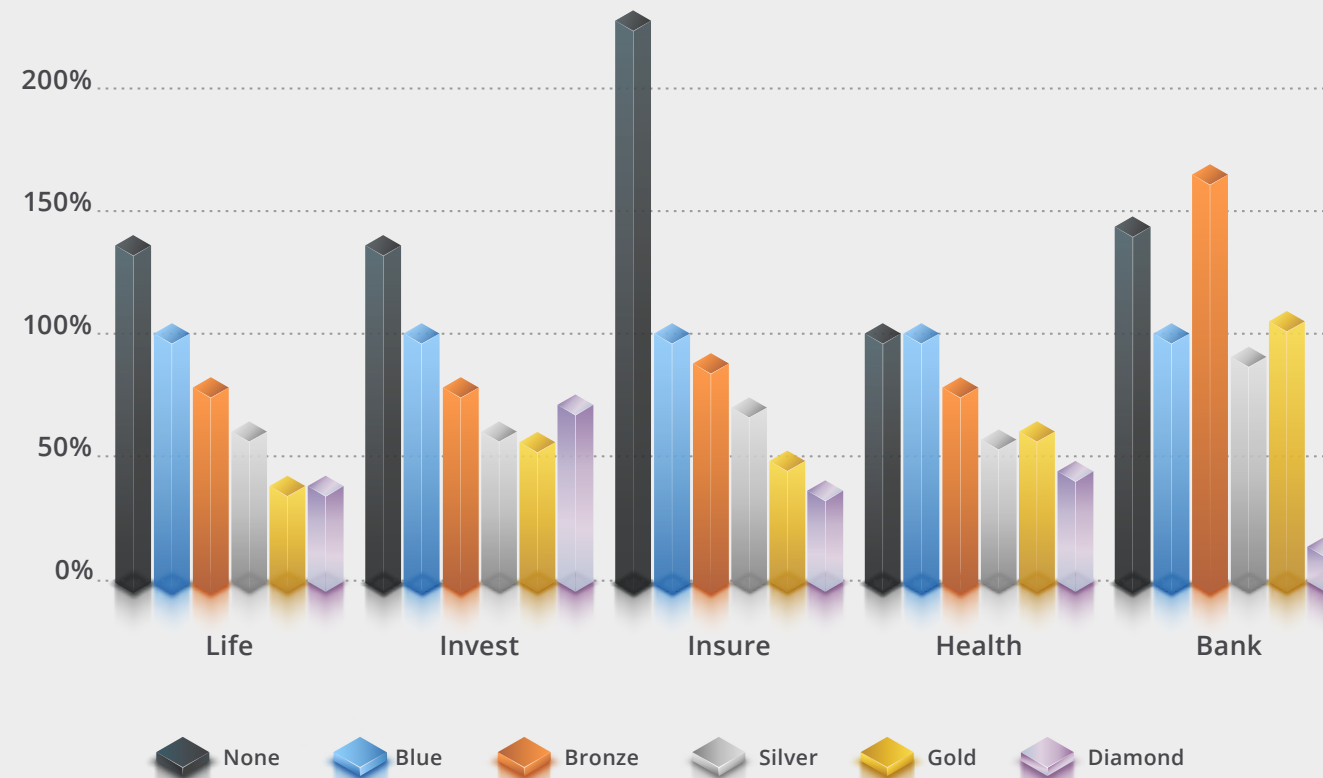
### IMPACT ON PERSISTENCY

The value of an adviser's book of business over time is heavily dependent on the quality of the business they write – particularly in terms of how long premiums are expected to be paid. The longer a policy is in force or renewed, the more premiums are paid over time and the greater the value of the adviser's book.

Across the Discovery product portfolio, long-term lapse experience shows that advisers with engaged client bases derive superior long-term value from their book. Over the long term (16 to 20 years) a highly engaged Discovery Life client is more than twice as likely to keep their policy than a non-engaged client. The same phenomenon holds true in the long-term investment space whereby assets under management are 84% higher and investment withdrawals 30% lower for highly engaged clients compared to non-engaged<sup>8</sup>. This shows that over time advisers will benefit from an engaged investment book through higher commissions earnable due to larger assets under management and fewer withdrawals. As seen in the graph, this trend is persistent across all the product lines.

<sup>8</sup> Internal Discovery Invest data

### Lapse rates relative to blue Vitality status





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## OPPORTUNITIES

### IMPACT ON OPPORTUNITIES

The World Economic Forum states that one of the six seismic changes affecting the financial advisory landscape is that “individuals are increasingly seeking advice to achieve holistic financial well-being, necessitating a fundamental shift in how advisory services are delivered<sup>9</sup>”.

The shared-value model, central to each business throughout Discovery group, has been applied across multiple institutional capabilities, including banking, savings, health, life or other insurance; forming a holistic model with market-leading business across industries. The assets developed through the shared-value model – including reward partnerships, health-promotion programmes, data and other product and brand assets – are centralised within the Vitality network enabling increased opportunities for integration, brand awareness and advocacy, research and growth.

<sup>9</sup> World Economic Forum & Accenture White Paper on The Future of Financial Advice (July 2024)



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## OPPORTUNITIES

### Cross-selling across product lines

The high cross-sell rates for Vitality integrated products represent a significant advantage for financial advisers. Discovery advisers on average experience up to **41% higher cross-sell rates** compared to other advisers<sup>10</sup>.

*This strong cross-sell performance, observed across all adviser age groups and tenure levels, underscores the effectiveness of the shared-value model in meeting diverse client needs.*

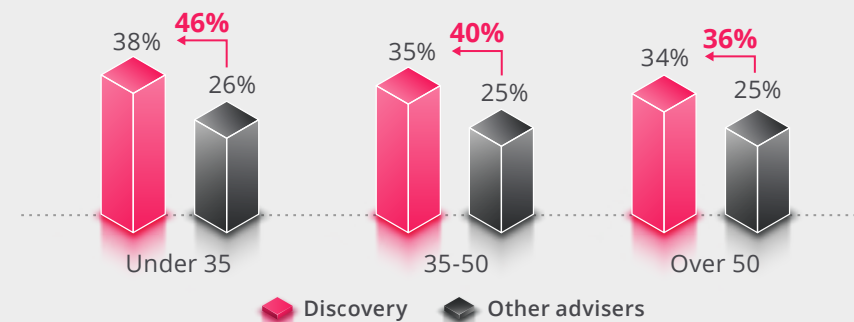
For advisers, this means greater opportunities to expand their product offerings and strengthen client relationships by providing holistic, tailored solutions.

Additionally, the robust cross-sell rates suggest that advisers can rely on these products to drive revenue growth, through offering a compelling value proposition to clients, allowing them to foster long-term business success.

Within the South African composite, **80% of clients** only have 1 product signifying the vast integration potential across multiple products. Furthermore, where integration across Vitality products has occurred, the impact on retention is significant, with up to **78% decrease** in lapses recorded as the Vitality product count increases<sup>11</sup>.

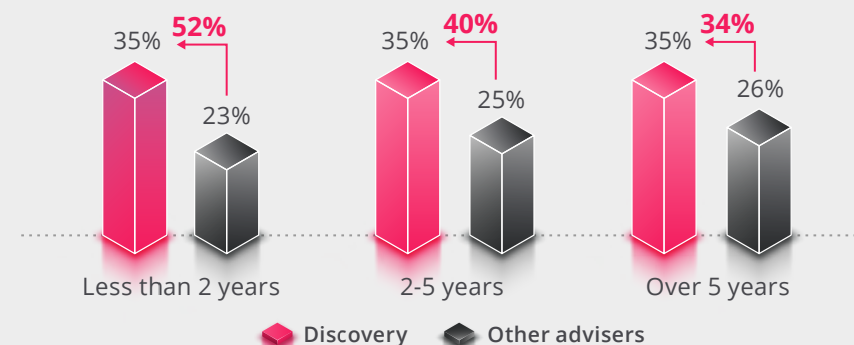
Expanding on this globally, **more than 5 times** the number of products are purchased per Vitality customer compared to a non-Vitality customer.

### Percentage cross-sell rates of both risk and investment products by age



Across groups, advisers in our core markets have **significantly higher cross-sell of both risk and investment products** than other agents

### Percentage cross-sell rates of both risk and investment products by tenure



Cross-sell remains consistent across **advisers tenure**

<sup>10</sup> NMG Report, 2022

<sup>11</sup> Discovery Life lapse rates over a 12-month period 2019

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## OPPORTUNITIES

### Future upselling opportunities

The shared-value insurance model offers a significant opportunity for future upselling by creating ongoing value for both clients and advisers. Vitality has cultivated a culture of continuous innovation, with regular product enhancements and new features to ensure the product evolves with the ever-changing needs of customers. As members unlock additional value through engaging with the model, advisers are positioned to highlight the opportunity for clients to reinvest this value into more comprehensive cover or explore new innovations that align with their evolving needs.

The Vitality health and wellness programme, through its dynamic and science-based behaviour-change programme that combines data analytics with rewards, incentivises people that make healthier choices. Research has proven that Vitality has a significant impact on health outcomes, with members experiencing an **average 13% reduction in mortality across all Vitality statuses**<sup>12</sup>.

*By prioritising improvements in healthspan—the number of years lived in good health—Vitality not only enhances the well-being of clients but also boosts their future insurability.*

Outcomes:  
After 10 years



**20 – 25%**  
More health-  
engaged members



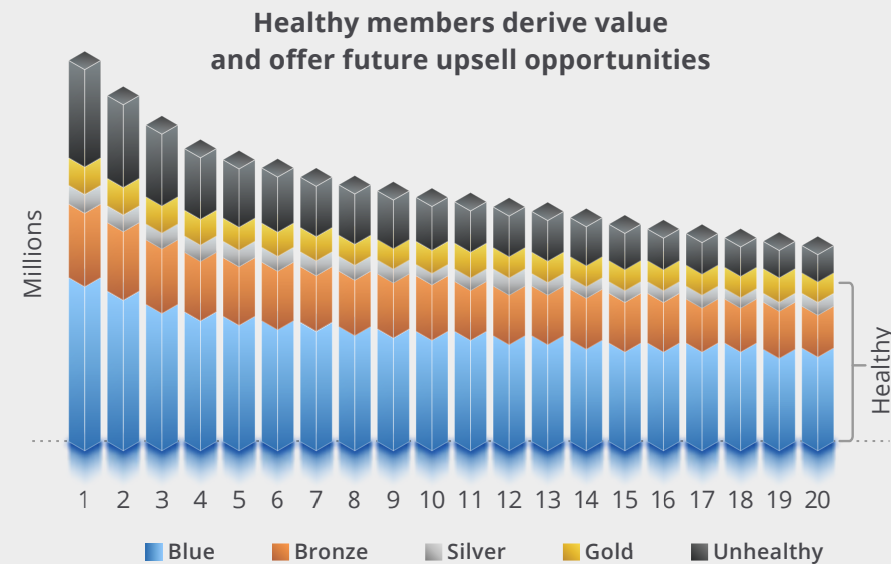
**5 – 10%**  
lower cost of cover



**x4**  
Upsell opportunity  
Weighted using  
Discovery experience

<sup>12</sup> Science of Vitality 2022

This results in greater client retention, with health-engaged members more likely to remain on an adviser's book. Consequently, this improves the overall risk profile of the book and generates increased upsell opportunities for advisers.



Source: Discovery Life  
Internal Analysis 2024





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Advisers who regularly interact with their clients can significantly enhance their business valuation by fostering stronger relationships and building trust. Regular, meaningful interactions help advisers gain a deeper understanding of their clients' needs, goals, and unique situations, enabling them to provide more tailored and valuable advice.

Moreover, engaged clients are more likely to refer new business and take up other opportunities, further expanding the adviser's client base and revenue streams.

The engagements are structured strategically to ensure the adviser has multiple engagements along the Vitality journey. Ensuring the client has completed their online assessments, congratulating the client on achieving a certain Vitality status or reminding the client to complete their annual health checks, extending to yearly statements of rewards earned such as the “Vitality Year-in-Review” and annual life insurance PayBack statements.

We see this play out in improved Net Promotor Scores. Some Vitality markets' NPS reveals that 20% of Vitality members want to be contacted every 3 months and that 50% of Vitality members want to be contacted twice a year or more.

*The shared-value chassis is designed to encourage adviser-client interactions, which are enhanced by a client's engagement with Vitality.*





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## ADVISER ENGAGEMENT

### ADVISER'S ROLE IN CLIENT ENGAGEMENT

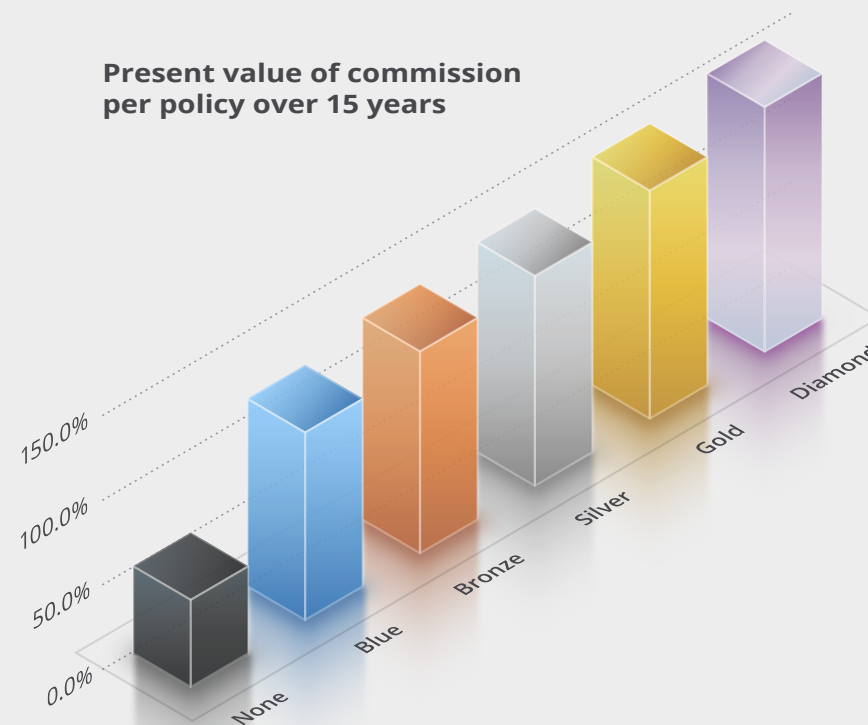
As highlighted earlier, the adviser is a key factor in shaping client behaviour within the shared-value model. Vitality studies have shown where an adviser is themselves engaged in Vitality, their clients are twice as likely to be at the highest Vitality status, thus creating a self-sustaining cycle of value. We see the results of this play out in increased production statistics relative to the adviser's own engagement with Vitality, with Diamond status adviser able to record up to 396% increased production relative to no engagement with Vitality.

The more engaged the adviser is, the more engaged the client is. Advisers who promote and educate clients authentically about the benefits of the programme create more committed clients. The adviser's ability to demonstrate the value of wellness directly impacts retention and upsell potential, shown through higher relative production statistics.

A study of the in-force Discovery Life book highlights the tangible value delivered to financial advisers through multiple factors that drive the growth and sustainability of their business. These factors include the likelihood and size of sales, client persistency, opportunities for cross-selling and upselling, and effective lead generation. Notably, client engagement plays a critical role in enhancing these components.

For example, **advisers with clients on Diamond Vitality status earn 149% more commission in the first 15 years compared to those clients that are not integrated**, reflecting the impact of engagement on overall business value. Simultaneously, clients on Diamond Vitality status pay up to 42.4% less for market-leading benefits over the first 15 years relative to

the market - ensuring adviser and client incentives are completely aligned. The graph below highlights the significant increase in the overall value of an adviser's book of business through the combined effect of strong client engagement, more comprehensive cover, diversified product adoption, and proactive adviser involvement.



# 05.

## Conclusion





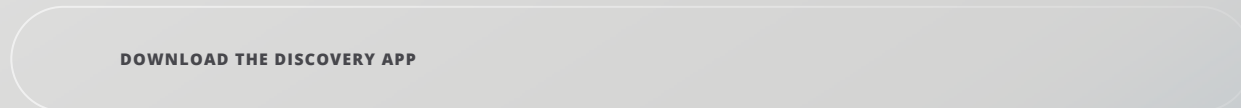
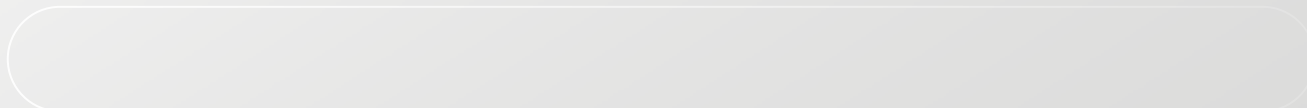
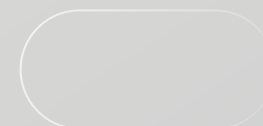
The shared-value insurance model represents a paradigm shift in the financial advisory and insurance industries, addressing critical limitations of traditional models while meeting modern client demands for holistic solutions. By integrating health, wellness, and financial incentives, the model creates a virtuous cycle of value for clients, advisers, insurers, and society.

For financial advisers, this model offers a sustainable growth strategy by deepening client engagement through tangible rewards and positive reinforcement. This stronger connection leads to improved client retention and loyalty. Advisers leveraging the shared-value model experience significantly higher lead generation and referral rates. Additionally, the ability to bundle multiple products into a cohesive offering opens opportunities for effective cross-selling and up-selling. Over time, this approach helps advisers build a high-quality, resilient client base, ensuring long-term financial stability and business success.

Looking forward, the shared-value approach positions advisers to navigate future industry shifts, including growing demand for personalised, wellness-focused services. By embracing this model, advisers not only future-proof their businesses but also establish themselves as leaders in a rapidly evolving landscape. Ultimately, the shared-value insurance model offers a pathway to a more sustainable, impactful, and profitable future for financial advisers and the communities they serve.







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