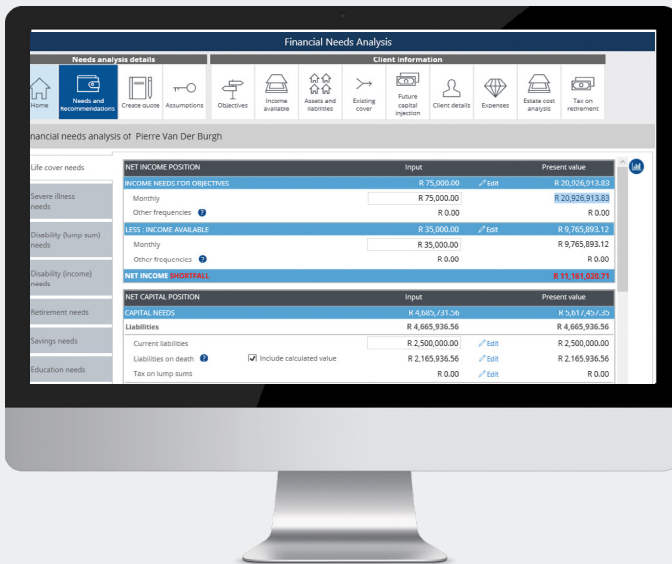


Enhancing The Financial Needs Analysis

ENABLING A BETTER
ADVICE JOURNEY

DISCOVERY LIFE FINANCIAL
ADVISER ROADSHOW

Continuing on the advancements on Discovery's SmartAdvice tool, the new Financial Needs Analysis (FNA) was built for maximum flexibility and ease of use. It sports a new, intuitive flow that encourages a conversation about the client's needs and how they can be covered under different circumstances. This allows for a deeper understanding of your clients needs and assists in creating greater certainty in the financial advice process.

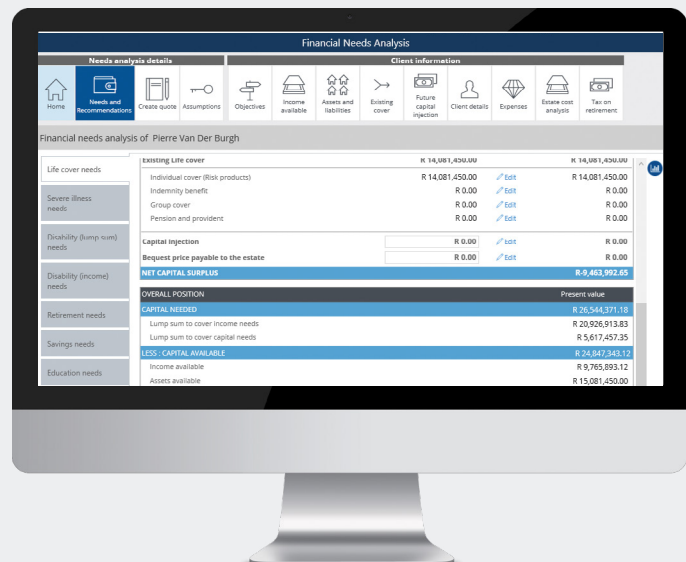


MODERN INTERFACE

- Updated user interface and FNA report
- The new FNA has a redesigned needs analysis dashboard that shows how the advice mandate correlates to specific client needs

SIMPLIFIED JOURNEY

- You have the flexibility to quickly capture basic amounts, or an option to capture detailed information
- You are no longer required to follow a prescriptive order of steps and now have the freedom to work in your preferred way



Description	Current expenses	Retirement expenses	
		Today's value	Value at retirement
ACCOMMODATION AND RELATED EXPE	R 0.00	R 0.00	R 0.00
FOOD	R 0.00	R 0.00	R 0.00
TRANSPORT	R 0.00	R 0.00	R 0.00
PERSONAL STYLE	R 0.00	R 0.00	R 0.00
DEBT REPAYMENTS (EXCL. HOME LOAN	R 0.00	R 0.00	R 0.00
FUN	R 0.00	R 0.00	R 0.00
HEALTH AND LIFESTYLE	R 0.00	R 0.00	R 0.00
PETS	R 0.00	R 0.00	R 0.00
HEALTHCARE	R 0.00	R 0.00	R 0.00
EDUCATION	R 0.00	R 0.00	R 0.00
CHILDREN	R 0.00	R 0.00	R 0.00
DONATIONS TO CHARITIES	R 0.00	R 0.00	R 0.00



INPUT OPTIMISATION

- Expenses can be inputted globally, and will populate the entire tool, saving valuable time for you and your client
- The ability to capture more varied client needs means that the FNA can be tailored more precisely to represent the circumstances of different clients, with a simple way to indicate if the information recorded applies to death, disability and/or retirement



ENHANCED FUNCTIONALITY

- Easy-to-understand calculations per need, on a single page
- Calculations update dynamically as the user inputs information and edits assumptions
- Tooltips explain key concepts and usage, while easy-to-understand icons guide you through the process
- Example: Improved, more detailed Estate cost analysis

Needs analysis details		Client information	
Home	Needs and Recommendations	Create quote	Assumptions
Objectives	Income available	Assets and liabilities	Existing cover
Future capital injection	Client details	Expenses	Estate cost analysis
Tax on retirement			

Financial needs analysis of Pierre Van Der Burgh	
Marital status:	Marital contract:
ESTATE DUTY	
Property	R 1,000,000.00
Market value of your assets	R 1,000,000.00
Deemed property	R 16,425,200.00
Gross value of your estate	R 17,425,200.00
Deductions	R 2,177,164.30
Net value of your estate	R 14,248,035.70
Estate Duty rebate that has not been used by previously deceased spouses:	R 0.00
Abatement	R 3,500,000.00
Dutiable estate	R 10,748,035.70
TOTAL ESTATE DUTY AT 20% FOR THE FIRST R30 MILLION OF THE DUTIABLE ESTATE AND 20% THEREAFTER	R 2,149,607.14

New FNA available on SmartAdvice from September 2018.

Discovery Life



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