

Sharing the benefits
of healthy living



Building a life insurance plan with Vitality



Choose whether to Optimise your client's plan

3 Optimiser

Standard

Standard premium structure.

Optimised

The Optimiser gives clients upfront access to our most preferential premium rate, the Platinum rate, and by engaging in the Vitality Programme they can maintain this rate.

Get access to the Platinum rate upfront

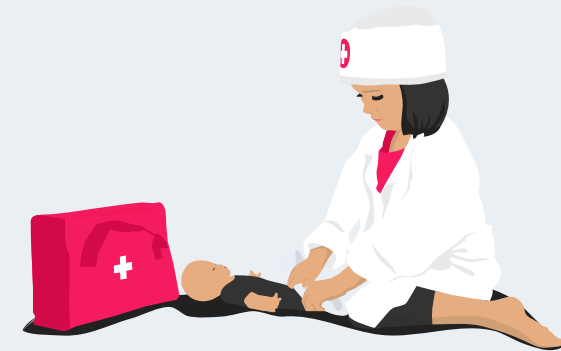
When you add Optimiser to your clients Personal Protection Plan they will get access to the Platinum rate.

Child Serious Illness Cover

The broadest cover for children in the market* with multiple claims available. It now covers all children as standard at a single premium.

When chosen with adult Serious Illness Cover, it will automatically match the adult's version of cover, otherwise Serious Illness Cover 1X will automatically be selected. Cover is available from £25,000 to £100,000.

2 Additional options



Life Cover

Our Life Cover provides your clients with the ability to choose from Term Life Insurance or Whole of Life Insurance. They also have the flexibility to make their premiums:

- Guaranteed or reviewable
- Level, decreasing or indexed

1 Core cover¹

Serious Illness Cover

Our 5-star Defaqto rated cover will provide your client with comprehensive cover against a wide range of conditions. Your clients cover enables them to make multiple claims and includes dementia and later life cover as standard on eligible plans. They also have the flexibility to make their premiums:

- Guaranteed or reviewable
- Level, decreasing or indexed

We offer three distinct products to cater for your clients' different needs and budgets.

1X

Covers 114 conditions and pays out earlier for less severe illnesses than comparable critical illness plans

2X

Covers 143 conditions including 100% payouts for more conditions than typical critical illness plans**. Your clients can claim up to two times their cover amount.

3X

Covers 174 conditions including 100% payouts for more conditions than typical critical illness plans**. Your clients can claim up to three times their cover amount.

1. Available with a minimum premium of £5 per month. Which automatically includes: Immediate cover, Mortgage Free Cover, Guaranteed Insurability Options.

*Defaqto-verified Serious Illness Cover comparison tool, 2023. **Defaqto Matrix, 2023

Up to 30% lower

Than a standard fixed-term plan - the longer the term, the bigger the discount.

Up to 40% lower

Than a standard Whole of Life plan - the younger your client is as well as when they take out their plan, the bigger the discount.

Maintain the Platinum rate over time

Clients can keep their premiums low by engaging in the Vitality Programme and maintaining a Platinum status.

The discount only applies to your clients' premium, not the fee that they pay for access to the Vitality Programme.

| Stay on bronze | Reach Silver | Reach Gold | Reach Platinum |
|----------------|--------------|------------|----------------|
| +2.5% | +1.5% | +0.5% | 0% |

Two reward levels, based on your clients' premium

Vitality Select

All new members qualify for Vitality Select, our standard range of rewards and discounts, at no additional cost.

Vitality Plus

With Optimiser, your clients can unlock our full range of rewards and discounts with a minimum premium of £45 for single life plans and £60 for joint life plans. An additional fee is charged for Vitality Plus, of £4.75 per month, per adult.

Waiver of Premium on Incapacity

We give your clients the option to waive their plan premiums - but retain cover - If they are unable to work due to incapacity.

Premium Step.

(Only with Whole of Life)

Offers your clients an upfront premium discount and certainty of future price changes with an annual 2.5% fixed premium change.

LifestyleCare Cover

(Only with Whole of Life)

This option helps plan for the uncertainty of later life. If your client is diagnosed with a later-life condition and can no longer look after themselves, they could access some, or all, of their Whole of Life Cover early to cover any expenses - such as paying for care.



Income Protection

Our cover pays your client part of their monthly income if they need to take time off work due to sickness or injury - and offers them a range of features to support them at every stage of the claim. They also have the flexibility to make their premiums:

- Guaranteed or reviewable
- Level or indexed

Income Booster

Increases payouts by up to 20% for 6 months, depending on their Vitality status at claim.

Recovery Benefit

We help your clients on their recovery by giving them access to private healthcare and support, from the moment they make a relevant claim, with no cap on the level of support.

Public Sector Deferred period

We automatically align your sick pay structure to our deferred period if you're a public sector employee.

Earnings Guarantee

Allows your clients to verify their earnings and locks in their payout amount from day one.

Tailoring their plan

Your clients can choose between a selection of Deferral periods and Payment Periods. Plus, they can increase flexibility on their cover with our Guaranteed Insurability Options.



For more information please speak to your
Vitality Business Consultant or visit our website
adviser.vitality.co.uk/life-insurance

VitalityLife is a trading name of Vitality Corporate Services Limited and is authorised and regulated by the Financial Conduct Authority. J6169_02/23_VL B 0083

Health insurance · Life insurance · Car insurance