

Life's better with more

Vitality

Kick-start your client's new journey with Vitality.

Find out more about our latest offers from 1 July to 30 September 2020.

Health insurance • Life insurance • Investments

**We encourage
members to lead
a healthier life
and reward them
for doing so.**

As well as award-winning cover and our unique investment proposition, we know how important it is to give our members something back. With Vitality, when your clients get active and track their activity, they can benefit from their plan from day one.

That's why we've introduced some great incentives designed to help your clients engage with the Vitality Programme from the start of their journey with us, as well as make the most of all the long term health and financial benefits a Vitality plan offers.

How does the Vitality Programme work?

There are three tiers to the Vitality Programme - each unlocking specific benefits and rewards for members.

Depending on the members' plan with Vitality they will enjoy the benefits of either Vitality Core, Vitality Select or Vitality Plus.

Details of how members qualify for the Vitality Programme can be found on page 9 and for further information, [visit our adviser webpage](#).



Understand your health.

Health checks and screens



Get healthier.

Get active



Eat well



Stop smoking



Mindfulness and relaxation



Active Rewards.



Status Rewards.



Limited-time offer:
1 July -
30 Sept 2020
inclusive

When your clients get active, they can get up to two months' premiums back as cashback on a health and life plan.



When your client takes out an eligible health¹ or life plan with Vitality this summer, they can get up to two months' premiums back as cashback.

All they need to do is complete an online Health Review on the Vitality Member Zone so we can help them understand their health as well as reaching certain activity targets.

Not only can members earn cashback on two of their monthly premiums, your clients can also enjoy the benefits of the Vitality Programme which rewards them for making healthy lifestyle choices.

How the Summer Cashback offer works.


Three simple steps.

-  **Take out an eligible health or life insurance plan with Vitality.**
-  **Complete an online Health Review to understand their health.**
-  **Track their physical activity with a compatible device to earn Vitality activity points.**

Here's why you should talk to your clients about our offer:

1

Up to two months' premium back in cashback.




2

Peace of mind from award-winning health and life cover, with the highest levels of protection and benefits².



3

We reward your clients for positive lifestyle choices, so they can live a healthier life.





Plus, as well as the benefits to your clients, when they qualify for our Summer Cashback offer there will be no impact on adviser commission.



This is how simple it is for your clients to earn their cashback.

If your client is looking for personal protection.

Your clients can earn cashback once each adult member on the plan has completed their online Health Review, and:

 1 month premium cashback earned	 2 months premium cashback earned
Earned any number of Vitality activity points in the month the plan started, or the following two calendar months.	Earned at least 40 Vitality activity points in each of the two calendar months following the start month.
Your client will receive their cashback in month five of the plan.	

If your client is looking to protect their business.

Once an employee has completed the online Health Review, they can start to earn the employer cashback:

	VitalityHealth		VitalityLife
	Business Healthcare plan (2-9 employees)	Business Healthcare plan (10-249 employees)	Business Protection and Relevant Life plans.
1 month premium cashback earned.	For each employee that earns any number of Vitality activity points in the plan start month or the following two calendar months.		When each life assured earns any number of Vitality activity points in the plan start month or the following two calendar months.
2 months' premium cashback earned.	For each employee that earns at least 40 Vitality activity points in each of the two calendar months following the start month.	For each employee that earns any number of Vitality activity points in the plan start month or the following two calendar months.	When each life assured earns at least 40 Vitality activity points in each of the two calendar months following the start month.

For Business Healthcare plans.

The cashback your client receives will be the average number of months earned by your clients employees applied to the average monthly premium for your clients plan.

For Life insurance plans.

The maximum cashback is £500 per plan and paid on one plan where a life assured is covered under multiple plans. This applies to monthly and annual premium payments.

Which plans qualify for this offer?

Health insurance	
	For clients with a Personal Healthcare Plan or Business Healthcare Plan.
Life insurance	
Personal Protection	For clients with a VitalityLife Plan, Essentials Plan or Mortgage Plan, including an Optimiser. ³
Business Protection	For clients with a Business Protection or Relevant Life Plan, including an Optimiser. ³

Terms and conditions apply to the Summer Cashback offer.

- Each individual Personal Healthcare plan must have a minimum premium from £35.
- Defaqto 5-star rated Health and Life Cover, 2020.
- Excludes any Optimiser that is exclusively available to VitalityLife plans arranged on a Whole of Life basis.

Kick-start your client's journey to zero product charges with VitalityInvest.

We'll give them a head start with a **Garmin activity tracker worth up to £330*** on us.

Now more than ever, we're all looking for ways to both enhance our wealth and improve our health. As the only investment provider to give your clients real financial rewards when they make positive lifestyle choices, we do both.

Give your clients the opportunity to pay the lowest product charge in the market - zero.

Product charges start low and get lower - to as little as zero - when clients invest in Vitality funds and reach Platinum status. They can do this through our Vitality Programme, included at no extra cost. It's designed to help clients take steps towards a healthier future and rewards them from day one, with a great range of discounts from our partners.

It's not just your clients who benefit, our plans are rewarding for you too.



The more your clients save on charges, the faster their money can grow - increasing your assets under advice too.



Product charges are already capped for investments over £250k, helping to make pension consolidations more effective and reduce fees for high net worth clients.



Our Vitality Programme helps make your client relationships even more rewarding and increases your appeal across generations.



Give your clients a head start with a Garmin activity tracker on us.

For a limited time, your clients have the opportunity to get a **Garmin activity tracker worth up to £330*, on us.**

This means that qualifying clients can begin to track their daily activity and start earning Vitality points straight away.

We share value back.

The longer your clients invest, the more we earn and the more we can share back, through lower fees and boosts to their investments. It's what we call **shared value and it's a part of everything we do.**

Here's how it works.

Qualifying for the special offer

- 1 Clients need to invest a minimum of £50k into a new or existing VitalityInvest plan between 1 July and 30 September 2020 - through transfers or new contributions.
- 2 The higher their cumulative investment during the offer period, the greater the value of their Garmin voucher - up to £250 - to use towards an activity tracker of their choice.
- 3 What's more, Garmin voucher codes can be used in conjunction with the discount of up to 40% that's already available to members through the Vitality Programme. Combining this discount with a Garmin voucher means they could get an activity tracker worth up to £330 on us.

Redeeming their Garmin voucher code.

- 1 Qualifying clients will be notified within a week of their contributions being received, and if they opt into the offer, their voucher code should arrive the following business day.
- 2 Then they're set to redeem the voucher code from a wide selection of activity trackers on the Garmin portal on Member Zone.

See what they could get.

GARMIN.

Total investment from **£50k up to £150k**



Garmin vivosmart® 4 Smart Activity Tracker**
(RRP £99.99)

Total investment from **£150k up to £250k**



Garmin vivoactive® 3 GPS Smartwatch**
(RRP £199.99)

Total investment from **£250k**



Garmin Venu™ GPS Smartwatch**
(RRP £329.99)

Terms and conditions apply. See page 11 for additional information.

* Based on the Garmin Venu™ GPS Smartwatch with the 25% discount available through the Vitality Programme and £250 voucher applied.

** Example activity trackers accessible by combining the Garmin voucher with existing Garmin discounts available through the Vitality Programme.

How do members qualify for the Vitality Programme?

VitalityHealth	
For clients with a Personal Healthcare plan	
For clients with a Business Healthcare plan	Vitality Plus
For clients with a Corporate Healthcare plan	Employers can choose from Vitality Select or Vitality Plus
For clients with a Vitality at Work plan	Vitality Select

VitalityLife	
For clients with an Optimiser and a premium of more than £45 (single life) or £60 (joint lives), or Vitality Plus for an additional £6.00 per month, per adult.	Vitality Plus
For clients with an Optimiser and a premium of less than £45 (single life) or £60 (joint lives).	Vitality Select
For clients without an Optimiser.	Vitality Core

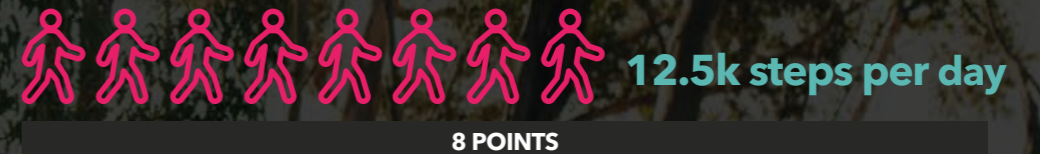
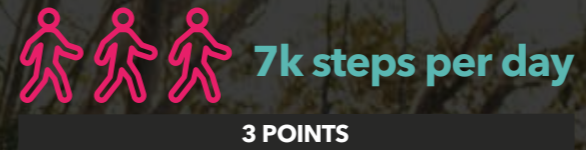
VitalityInvest	
For clients with a VitalityInvest plan.	Vitality Select



Tracking daily activity.

A member is able to pick up points by using a compatible activity tracking device. Your client can earn a maximum of 8 points a day and 40 points a week.

Here's an example:

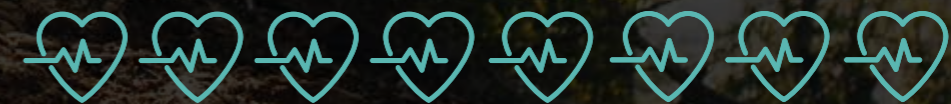


If your clients compatible device includes a heart-rate tracker, there are also other ways to earn activity points each week.



30 - 59 minutes at 300 kcal burned per hour (150kcal)

5 POINTS



30 minutes at 70% maximum heart rate

8 POINTS

Find out more.

Visit adviser.vitality.co.uk/campaigns/summer-offers/ for more information.

VitalityInvest offer:

See full terms and conditions.

Applications to be submitted between 1 July and 30 September 2020 with money received by 31 October 2020. Offer excludes transfers from Defined Benefit schemes. Cash refunds may in some circumstances be issued for contributions invested after the voucher has been distributed. The discount available through the Vitality Programme will only be applied to one eligible device. You can get up to 40% off one eligible Garmin or Polar device per adult member once per plan year. Members can pay the difference if their desired device costs more than the total combined discounts.

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