

Sharing the benefits  
of healthy living



# Target Market and Fair Value Assessment

**This assessment has been prepared by VitalityLife to give an overview of our product range and enable our distributors to identify the value our products are intended to provide.**

If further details are required on any of the products beyond the information in this document, then:

Advisers should visit [vitality.co.uk/advisers](https://www.vitality.co.uk/advisers)

or contact their Vitality business consultant

Customers should visit [vitality.co.uk/life-insurance](https://www.vitality.co.uk/life-insurance)

## Target Market Assessment Summary

Overall, the target market for our products are individuals who are looking for protection in the event of death, serious illness or the inability to work. Our products can be appropriate for most levels of income and wealth. Products will be predominantly sold on an advised basis, but also available on a non-advised basis. Those customers buying on a non-advised basis will need to be confident in performing their own research about what options are available, and which product is suitable for their needs.

As a result of the product governance activities undertaken across this suite of products, we have concluded that all the options available as part of a Personal Protection Plan, Business Protection Plan and Relevant Life Plan provide fair value to customers for the premiums we charge.

## Fair Value Assessment Summary

We carry out product reviews and fair value assessments at least annually for products available under our Personal Protection Plan, in accordance with our obligations under PROD 4.2.

### Summary

Our fair value assessments consider the performance of our products against the intended target market, distribution strategy, pricing strategy and overall customer experience to allow us to understand the impact on the value of the product to our customers. Our most recent reviews demonstrated that our products:

- Remain consistent with the needs of the identified target market
- Offer fair value to customers for a reasonably foreseeable period
- Distribution strategy remains appropriate

### Additional remuneration

Our fair value assessments took into account our distribution arrangements and strategy. We also assessed the information provided by distributors on charges they levy as part of the sale of the product to the customer, or during the term of the customer holding the product.

This aspect of the review supported that the distribution strategy for these products remains appropriate. Additional charges, where they existed, did not prevent the customer from obtaining fair value from the product. If we identify any cases where a specific distributor's charges do prevent the customer from receiving fair value, or we identify any other outliers, we will be in touch with the distributor to discuss next steps.

If any distributors are charging additional fees to their clients which they have not yet informed Vitality of, they should make us aware of this immediately as per our Terms of Business Agreement.

### Feedback

We welcome any feedback from our distributors on the performance of our products. All feedback will be considered in our next annual product review.

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>1. Life Cover</b>			
<b>Term Life Insurance</b>	Lump sum on death or terminal illness where death occurs during the term of the cover.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need lump sum financial support for their families in the event of death over the length of the plan.</li> <li>• Customers who need lump sum financial support to cover outstanding debts or mortgage payments in the event of death over the length of their plan.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level, increasing or decreasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents who are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>
<b>Whole of Life Insurance</b>	Lump sum on death or terminal illness where death occurs at any time.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need a plan which pays a lump sum to give financial support to their families in the event of death over the length of the plan to cover outstanding debts or mortgage payments, in helping a dependent spouse or children with living costs, or for potential IHT concerns.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>
<b>Additional options for Whole of Life Cover</b>			
<b>LifestyleCare Cover</b>	Option available on Whole of Life cover which accelerates a proportion of the Whole of Life benefit amount on specified old age degenerative conditions.	<ul style="list-style-type: none"> <li>• The same customers for whom whole of life is suitable.</li> <li>• Customers who are concerned over later life cost of care in the case of developing a degenerative disease such as Alzheimer's or Parkinson's and want a lump sum to put towards care at home, residential care or nursing care.</li> </ul>	<ul style="list-style-type: none"> <li>• The same customers for whom whole of life cover is unsuitable.</li> <li>• Customers looking for a care product to provide a monthly benefit to cover all costs of care.</li> <li>• Those with existing conditions that would mean they're unable to be covered for the conditions on this cover.</li> </ul>
<b>Premium Step</b>	Option available on Whole of Life Cover where an upfront discount is applied to the premium of up to 40% dependent on age, in exchange for premiums which increase at a fixed 2.5% each year throughout the plan.	<ul style="list-style-type: none"> <li>• The same customers for whom whole of life is suitable</li> <li>• Customers buying Whole of Life Cover who are interested in an upfront discount to the starting premium, in exchange for premiums which increase at a fixed 2.5% each year throughout the plan.</li> </ul>	<ul style="list-style-type: none"> <li>• The same customers for whom whole of life cover is unsuitable.</li> <li>• Customers without sufficient income or wealth to be able to pay current and future increasing premiums.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>2. Serious Illness Cover</b>			
<b>Serious Illness Cover 1X</b>	Pays out the sum assured, or proportion of sum assured on development of specified illness. Serious Illness Cover 1X covers 114 conditions at severity levels A (100%) to D (25%).	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need a plan which will pay a lump sum, helping to give financial support to them and their families in the event of a serious or critical illness over the length of the plan.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level, increasing or decreasing cover.</li> <li>• Customers who would like the option to extend remaining cover, to protect against the diagnosis of a degenerative disease such as Alzheimer's or Parkinson's in later life, by providing a lump sum to put towards care at home, residential care or nursing care.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> <li>• Customers who want cover for smaller payouts on a wider range of lower severity illnesses.</li> <li>• Customers looking for a care product to provide a monthly benefit to cover all costs of care.</li> </ul>
<b>Serious Illness Cover 2X</b>	Pays out the sum assured, or proportion of sum assured on development of specified illness. Serious Illness Cover 2X covers 143 conditions at severity levels A (100%) to E (15%). Serious Illness Cover 2X also pays out in full for a larger number of conditions, which includes all conditions listed in the ABI guide for critical illness cover. Serious Illness Cover 2X can pay out twice the initial level of cover chosen across multiple claims.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need a plan which will pay a lump sum, helping to give financial support to them and their families in the event of a serious or critical illness over the length of the plan.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level, increasing or decreasing cover.</li> <li>• Customers who want cover to include lower severity payouts for a wider range of lower severity illnesses.</li> <li>• Customers who want the security of 100% payouts for a wider range of conditions</li> <li>• Customers who would like their plan to continue after a full claim has been made.</li> <li>• Customers who would like the option to extend remaining cover, to protect against the diagnosis of a degenerative disease such as Alzheimer's or Parkinson's in later life, by providing a lump sum to put towards care at home, residential care or nursing care.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> <li>• Customers who do not want cover to include lower severity payouts for a wider range of lower severity illnesses.</li> <li>• Customers looking for a care product to provide a monthly benefit to cover all costs of care.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
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## 2. Serious Illness Cover

### Serious Illness Cover 3X

Pays out the sum assured, or proportion of sum assured on development of specified illness. Serious Illness Cover 3X covers 174 conditions at severity levels A (100%) to G (5%). Serious Illness Cover 3X also pays out in full for a larger number of conditions, which includes all conditions listed in the ABI guide for critical illness cover. Serious Illness Cover 3X can pay out three times the initial level of cover chosen across multiple claims.

- UK residents who meet eligibility criteria.
- Customers who need a plan which will pay a lump sum, helping to give financial support to them and their families in the event of a serious or critical illness over the length of the plan.
- Customers who can be covered under our underwriting criteria.
- Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.
- Need level, increasing or decreasing cover.
- Customers who want the widest range of cover including lower severity payouts for a wider range of lower severity illnesses.
- Customers who want the security of 100% payouts for a wider range of conditions
- Customers who would like their plan to continue after a full claim has been made.
- Customers who would like the option to extend remaining cover, to protect against the diagnosis of a degenerative disease such as Alzheimer's or Parkinson's in later life, by providing a lump sum to put towards care at home, residential care or nursing care.

- Non-UK residents are not eligible to take out plans.
- Customers without sufficient income or wealth to be able to pay premiums.
- Customers without a UK bank account to pay premiums and to receive claims payments.
- Customers who require a monthly benefit opposed to a lump sum.
- Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.
- Customers who do not want the widest range of cover available including lower severity payouts for a wider range of lower severity illnesses.
- Customers looking for a care product to provide a monthly benefit to cover all costs of care.

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>3. Income Protection Cover</b>			
<b>Income Protection Cover</b>	Pays up to 60% of gross income on the first £60,000 and 50% on earnings above £60,000. It also includes the Vitality Income Boost, additional support with our Recovery Benefit and the ability to guarantee earnings upfront.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need a plan which protects against the financial impact of incapacity on them or their family's lifestyle during the length of the plan.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> <li>• Customers who want a flexible plan that can adapt with them as their insurance needs change.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a lump sum opposed to a monthly benefit.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> <li>• Have not been registered with a GP in the United Kingdom for at least the last two years.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
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#### 4. Additional options for Life, Serious Illness Cover or Income Protection Cover

##### Child Serious Illness Cover

Additional option which can be added to Life cover, Serious Illness cover or Income Protection Cover, which pays you a lump sum if your child suffers a serious illness. Provides access to up to £100,000 of cover per child.

Exact cover will automatically mirror that of the adult Serious Illness Cover selected, or will be defaulted to 1X if no adult Serious Illness Cover is chosen within the plan.

- UK residents who meet eligibility criteria.
- Customers who need a plan which protects against the financial impact of a child having a serious illness on their family over the length of the plan.
- Customers with children without pre-existing conditions that would mean they're not subject to exclusions as per our underwriting criteria.
- Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.
- Need level or increasing cover.

- Non-UK residents are not eligible to take out plans.
- Customers without sufficient income or wealth to be able to pay premiums.
- Customers without a UK bank account to pay premiums and to receive claims payments.
- Customers who require a monthly benefit opposed to a lump sum.
- Customers with children with existing conditions that would mean they're subject to exclusions as per our underwriting criteria.



Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>5. Business Protection</b>			
<b>Life Cover</b>	Lump sum on death or terminal illness where death occurs within specified term.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who need a plan that will pay a lump sum, which will help to provide financial support if a key employee, shareholder or partner passes away.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents who are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>
<b>Disability Cover for Business</b>	Pays out the sum assured on development of specified illness. Disability Cover for Business covers 49 disabling conditions at 100%.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who want to protect their business from the financial impact of losing a key employee, shareholder or partner to a disabling illness or injury.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> <li>• Customers who want cover if the life assured were to suffer a lower severity condition such as a stage-I cancer or minor stroke.</li> </ul>
<b>Business Serious Illness Cover 1X</b>	Pays out the sum assured or proportion of sum assured on development of specified illness. Business Serious Illness Cover 1X covers 107 conditions at severity levels A-D (100%-25%).	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers who want to protect their business from the financial impact of losing a key employee, shareholder or partner to a disabling illness or injury and against lower severity conditions to help cover the costs of a key member of staff being off work due to illness or injury.</li> <li>• Customers (or those with employees) who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those (or those with employees) with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>5. Business Protection - continued</b>			
<b>Business Serious Illness Cover 2X</b>	Pays out the sum assured or proportion of sum assured on development of specified illness. Business Serious Illness Cover 2X covers 136 conditions at severity levels A to E (100%-15%). Business Serious Illness Cover 2X also pays out in full for a larger number of conditions, which includes all conditions listed in the ABI guide for critical illness cover. Business Serious Illness Cover 2X can pay out twice the initial level of cover chosen.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers (or those with employees) who want to protect their business from the financial impact of losing a key employee, shareholder or partner to a disabling illness or injury and against lower severity conditions to help cover the costs of a key member of staff being off work due to illness or injury.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level, increasing or decreasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those (or those with employees) with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>
<b>Business Serious Illness Cover 3X</b>	Pays out the sum assured or proportion of sum assured on development of specified illness. Business Serious Illness Cover 3X covers 167 conditions at severity levels A to G (100%-5%). Business Serious Illness Cover 3X also pays out in full for a larger number of conditions, which includes all conditions listed in the ABI guide for critical illness cover. Business Serious Illness Cover 3X can pay out three times the initial level of cover chosen.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Customers (or those with employees) who want to protect their business from the financial impact of losing a key employee, shareholder or partner to a disabling illness or injury and against lower severity conditions to help cover the costs of a key member of staff being off work due to illness or injury.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level, increasing or decreasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those (or those with employees) with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>6. Relevant Life</b>			
<b>Relevant Life Cover</b>	Lump sum on death or terminal illness where death occurs within specified term.	<ul style="list-style-type: none"> <li>• UK residents who meet eligibility criteria.</li> <li>• Employers who want to provide an employee with a death in service benefit, which is tax efficient.</li> <li>• Customers who can be covered under our underwriting criteria.</li> <li>• Customers who can have the funds to pay a regular monthly or annual premium for the term of the plan.</li> <li>• Need level or increasing cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-UK residents are not eligible to take out plans.</li> <li>• Customers without sufficient income or wealth to be able to pay premiums.</li> <li>• Customers without a UK bank account to pay premiums and to receive claims payments.</li> <li>• Customers who require a monthly benefit opposed to a lump sum.</li> <li>• Those with existing conditions, occupations or lifestyle factors that would mean they're unable to be covered as per our underwriting criteria.</li> <li>• Equity partners, members of an LLP and sole traders who are owners of their own business.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>7. Cover Options</b>			
<b>Level Cover</b>	Sum assured stays at a constant level each year. Premium (independent of other premium options) correspondingly stays level each year.	<ul style="list-style-type: none"> <li>Customers who want level cover</li> </ul>	<ul style="list-style-type: none"> <li>Customers who want the cover to decrease in line with the loan or mortgage being protected or customers who want cover to increase in-line with inflation.</li> </ul>
<b>Indexed Cover</b>	Sum assured increases each year in line with the Retail Prices Index, rounded up to the nearest 0.25%. Premium (independent of other premium options) correspondingly increases each year in line with the Retail Prices Index, rounded up to the nearest 0.25% plus an additional percentage dependent on the level of the increase.	<ul style="list-style-type: none"> <li>Customers who want cover to increase in-line with inflation</li> </ul>	<ul style="list-style-type: none"> <li>Customers who want level cover or cover to decrease in-line with the loan or mortgage being protected.</li> </ul>
<b>Decreasing Cover</b>	Sum assured is designed to fall in-line with the outstanding value of the loan or mortgage being protected.	<ul style="list-style-type: none"> <li>Customers who want cover to decrease in-line with the loan or mortgage being protected.</li> </ul>	<ul style="list-style-type: none"> <li>Customers who want level cover or cover to increase in-line with inflation.</li> </ul>

Plan type	What is covered	Offers fair value and is suitable for:	Does not offer fair value and is unsuitable for:
<b>8. Vitality Programme and Premium Options</b>			
<b>Standard (no Optimiser) - Vitality Select</b>	No upfront discount and premiums are not impacted by activity or health checks, and a select range of rewards designed to incentivise healthy living with discounts on things that are good for you such as health screenings and fitness trackers.	<ul style="list-style-type: none"> <li>• Customers who do not want to benefit from an initial upfront discount on their premium.</li> <li>• Customers who would prefer to have a premium that does not change with their level of engagement.</li> </ul>	<ul style="list-style-type: none"> <li>• Customers who want to be rewarded for leading healthier lifestyles</li> <li>• Customers who want access to lower premiums upfront in exchange for increasing annual premiums</li> <li>• Customers who want full access to the Vitality reward programme.</li> </ul>
<b>Optimiser - Vitality Select</b>	Initial premiums are up to 30% lower than standard term plans. Premium changes between 0% and +2.5% each year depending on the Vitality Status achieved by the life assured in the previous year and a select range of rewards designed to incentivise healthy living and discounts on things that are good for you such as health screenings and fitness trackers.	<ul style="list-style-type: none"> <li>• Customers who are interested in lower starting premiums than standard plan</li> <li>• Customers who want the ability to keep their premiums low by engaging in their health with Vitality.</li> </ul>	<ul style="list-style-type: none"> <li>• Customers who have no interest in taking steps to improve their health and engaging with Vitality</li> <li>• Customers who don't want lower premiums upfront in exchange for potential increases to their premium if they do not engage in their health with Vitality.</li> </ul>
<b>Optimiser - Vitality Plus</b>	Initial premiums are up to 40% lower than standard term plans. Premium changes between 0% and +2.5% each year depending on the Vitality Status achieved by the life assured in the previous year and a full range of partners which includes a number of additional incentives, that provide greater reward when you get active with Vitality.	<ul style="list-style-type: none"> <li>• Customers who are interested in lower starting premiums than standard plans</li> <li>• Customers who want to receive access to a number of discounts and rewards -including Expedia and Caffè Nero.</li> <li>• Customers who want the ability to keep their premiums low by engaging in their health with Vitality.</li> </ul>	<ul style="list-style-type: none"> <li>• Customers who have no interest in taking steps to improve their health and engaging with Vitality</li> <li>• Customers who don't want lower premiums upfront in exchange for potential increases to their premium if they do not engage in their health with Vitality.</li> </ul>