



Get rewarded for healthy choices with Optimiser

The idea of Optimiser is simple. You can enjoy the benefits of a lifetime of healthy choices upfront, through our best available premium. Plus, you will have access to discounts and rewards from our range of partners through the Vitality Programme.

How does Optimiser work? We give you up to 40% off your premium which is guaranteed for your first plan year. You're then able to keep our best available premium by maintaining a Platinum status.

There are many things you can do for your health. Our members choose ways that work for them. Moving more could mean an hour of gardening rather than an hour in the gym. You could reach Silver status just by completing your Health Profile and having a Vitality Healthcheck. By looking after your health, you can get healthier and get more control over the cost of your cover.

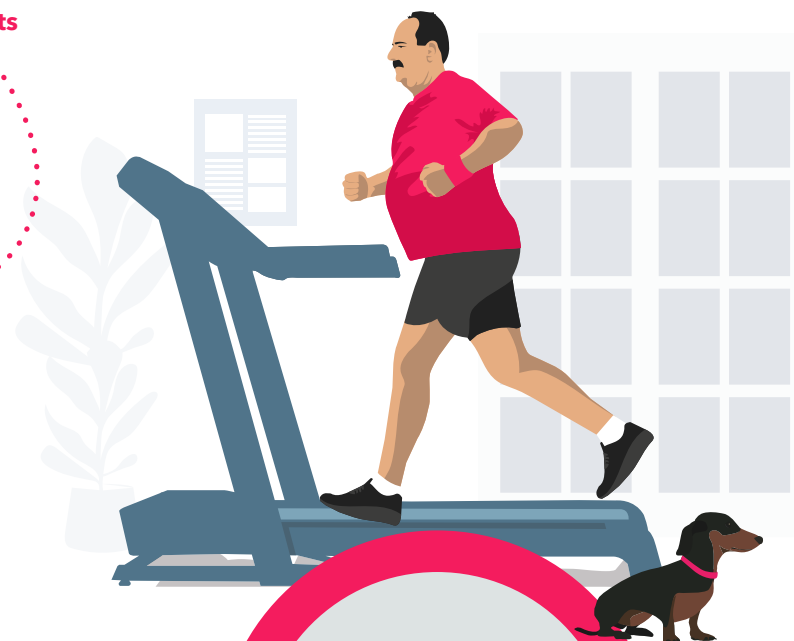
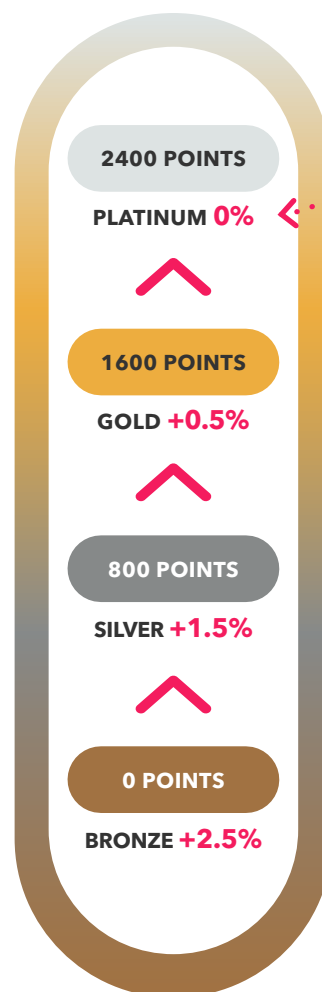
Our best available premium

When you add Optimiser to your life insurance plan, your premium will be:

- ✓ Up to 30% lower than our standard premium on fixed-term cover – depending on the length of your term.
- ✓ Up to 40% lower than our standard premium on Whole of Life Cover – depending on your age.

This discount only applies to your premium. It won't apply to any additional fee you might pay to access our extended range of discounts and rewards.

Maintain your Vitality status to keep your premiums low. If you don't track your healthy habits your premium will change.



In 2023 our members saved
£43m
in lower premiums through Optimiser*

The Vitality Programme with Optimiser

When you join Vitality you don't just get life insurance. The Vitality Programme helps you understand your health and we make it easier and cheaper for you to get healthier with discounts and rewards. You can access several discounts and rewards, including Expedia and Caffè Nero, with Vitality Select, included as standard.

Optimiser gives you access to our full range of partners, through Vitality Plus. It's our full range of savings and rewards from top brands like Apple Watch, ODEON and Waitrose & Partners. You can use the support of the Vitality Programme to earn points to keep your Platinum status. Access to Vitality Plus is subject to a premium above £45 for single Life plans or above £60 for joint Life plans and an additional £4.75 a month per adult.

See all the rewards and benefits you can unlock with Vitality Plus.



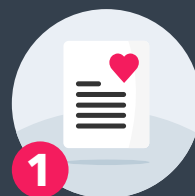
The Vitality Programme gives you value from your plan before ever making a claim



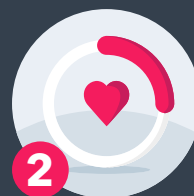
¹VitalityLife Claims and Benefit Report, 2024.



The Vitality Programme in three steps



1 Understand your health
Firstly, register on the Vitality Member app and complete your Health Profile. We then set your health goals and give you tips on how to achieve them.



2 Get healthier
By tracking your healthy habits with a smartphone or activity tracker - like Apple Watch -together we help you achieve your goals. Simply by being healthy you can start earning Vitality points which contribute towards your Vitality status.



3 Get rewarded
Earning Vitality points allows you to unlock discounts and rewards from our range of partners. And the more Vitality points you earn, the higher your Vitality status and the bigger your rewards!

We rewarded members with

972,000

cinema tickets. Enough to fill every cinema seat in the UK¹



2.4m

handcrafted beverages from Caffè Nero. Enough coffee to fill a swimming pool¹



1.3m

Healthy food baskets from Waitrose & Partners. Enough shopping to fill the Great Pyramid of Giza¹



Find out more

For more information speak to your financial adviser or visit [vitality.co.uk](https://www.vitality.co.uk).

Partner information correct as of June 2024. Terms and conditions apply.

VitalityLife is a trading name of Vitality Corporate Services Limited and is authorised and regulated by the Financial Conduct Authority. VL B 0089_J8687_06/24