

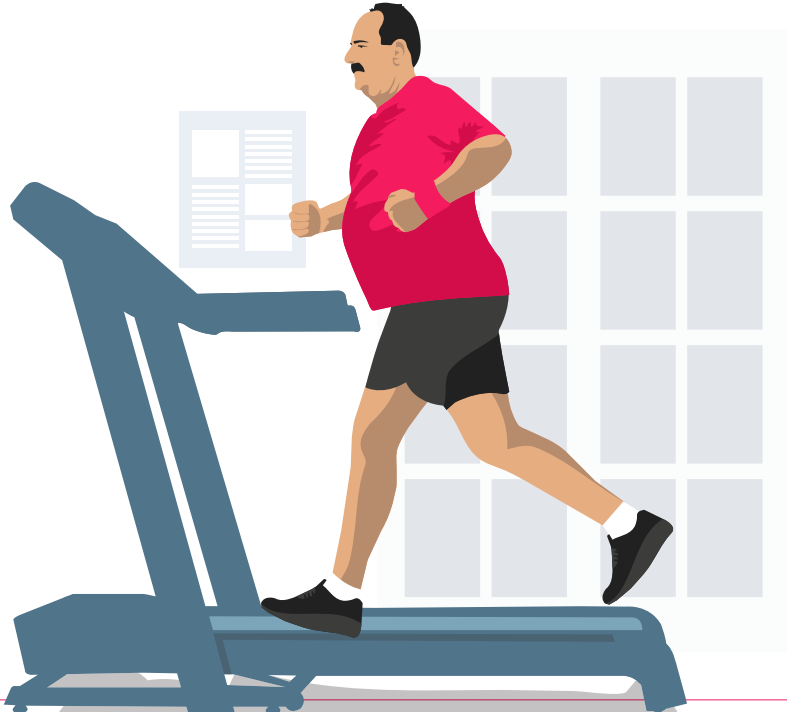


# Access our best available premium with Optimiser

The idea of Optimiser is simple: the more you look after your health, the more likely you are to stay healthy. This is good for you - and good for us. So, we share the benefits of your healthy habits by giving you access to our best available premium.

You can keep your premiums low by taking steps to look after your health. Giving you control over the cost of your cover, and another reason to make healthy choices.

As with all our award-winning life cover, you'll automatically get access to our compelling rewards and discounts. And if your plan qualifies, you can enjoy our extended range of partners and rewards for an additional fee.



### Our best available premium

When you add Optimiser to your Personal Protection Plan, Business Protection Plan or Relevant Life Plan, you'll receive:

- ✓ 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.

### Keep your premiums low

When you do healthy things, we give you points which count towards your Vitality status. Depending on your Vitality status, you can keep your premiums low.

### Look at how your premium changes every year with Optimiser:

Stay on Bronze	Reach Silver	Reach Gold	Reach Platinum
+2.5%	+1.5%	+0.5%	0%



# The Vitality Programme

Included with all of our life insurance plans.

Based on your monthly premium, there are two reward levels for the Vitality Programme – Vitality Select and Vitality Plus.



## Vitality Select

If your monthly premium is below £45 for single Life plans or below £60 for joint Life plans



## Vitality Plus

If your monthly premium is above £45 for single Life plans or above £60 for joint Life plans

Reward level	Vitality Select	Vitality Plus
Cost per adult	No extra cost	£4.75 a month
Cost per child	No extra cost	No extra cost
Rewards and discounts available	Includes health checks, Nuffield Health, PureGym, Virgin Active, Caffè Nero and Expedia.	Includes Vitality Select partners, plus: Peloton, Waitrose & Partners, Apple Watch, Vitality American Express Credit Card, ODEON and Vue, Rakuten TV and Mr & Mrs Smith.

## Find out more.

Speak to your adviser or visit our website [vitality.co.uk/life-insurance](https://www.vitality.co.uk/life-insurance).



## Vitality Select Partners

CAFFÈ  
NERO

Expedia

Nuffield  
Health

PUREGYM

runnersneed

Virgin  
active



## Vitality Plus Partners

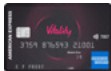
CAFFÈ  
NERO

Expedia

Nuffield  
Health

PUREGYM

Virgin  
active



Apple WATCH

PELOTON

Rakuten TV

Mr & Mrs Smith

ODEON

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WAITROSE  
& PARTNERS