

Sharing the benefits
of healthy living



LifestyleCare Cover

Protecting you and your savings in later life

As we get older, the likelihood of developing conditions such as Alzheimer's, Parkinson's, dementia, or a stroke increases.

These conditions can affect our ability to live independently, and may result in needing to pay someone to help around the home or for ongoing care. The number of elderly people living with dementia, who will require care, will rise to 1.6m by 2040¹.

While local authorities can help, there may be a gap between the support they can provide and the support that you need - this could mean dipping into savings or even selling your home. LifestyleCare Cover can help you bridge this gap when added to your Whole of Life Cover.

Source:

1. Gov.uk, May 2022

2. NHS, 2023

3. Alzheimer's Society, 2023



The total cost of care for people living with dementia is typically £100K, but can cost as much as

£500K³



From age 65,

a person's risk of getting dementia roughly **doubles** every five years².



1 MILLION

people will be living with dementia by 2025 and 1.6 million by 2040¹.



LifestyleCare Cover

This option protects you if you're no longer able to look after yourself after because of a stroke or a degenerative condition like Alzheimer's, Parkinson's, or dementia. You'll be able to access some or all of your cover to help pay for care or adapt your home.

How it works

If you begin to suffer from one of these conditions and it's affecting you in the following ways, you would be able to make a claim on your LifestyleCare Cover and receive a 20% payment.

- **Alzheimer's disease and dementia** - if you're unable to remember or understand things that used to be familiar to you
- **Parkinson's disease** - if you develop tremors and your motor functions are permanently impaired (we don't cover Parkinson's disease if it's secondary to drug abuse).

If your condition deteriorates and your doctor confirms that you're no longer able to look after yourself, then we'll pay the remainder of your LifestyleCare Cover.

To determine whether you're unable to look after yourself, a doctor will look at six everyday activities. If you're unable to do at least three of them, we'll pay out all your LifestyleCare Cover.

- ✓ Getting in and out of the bath or shower to wash yourself
- ✓ Getting dressed and undressed without help, including artificial limbs, braces, and any other surgical appliance you use
- ✓ Getting between rooms on a level floor
- ✓ Feeding yourself if food has been prepared for you
- ✓ Getting in and out of bed into a chair or wheelchair
- ✓ Using the toilet, or otherwise managing your bowel and bladder functions.

Your financial adviser will help you decide how much life cover you need for your family when you pass away. Once you've decided on a total amount of cover, work out how much of your cover you want to be able to access if you need support in later life. This can be anything from £10,000 to £250,000. But whatever happens, your cover is guaranteed to pay out in full - either during your lifetime or on your death.

LifestyleCare Cover Protector

You can add LifestyleCare Cover Protector to your plan and we'll top up your LifestyleCare Cover to the original amount when you make a claim.

We have two levels to choose from:



Find out more.

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