



Whole of Life Cover

Build a plan that's right for you

Whatever your reason for taking out life cover, our options allow you to build the cover you need. Plus, our premium options can help you control your costs too.

Reasons to choose Whole of Life Cover

Whole of Life Cover is designed to:

- help pay funeral costs and other expenses
- help cover any inheritance tax
- leave a legacy for your loved ones.

It has no maximum term. So long as you keep paying your premiums, you can be sure your family will receive a cash lump sum, when you pass away.

If your needs change, Whole of Life Cover lets you increase your protection anytime, without having to provide more information about your health. If, for example, you get married, have children or increase your mortgage, you can easily adapt your cover to meet your needs.

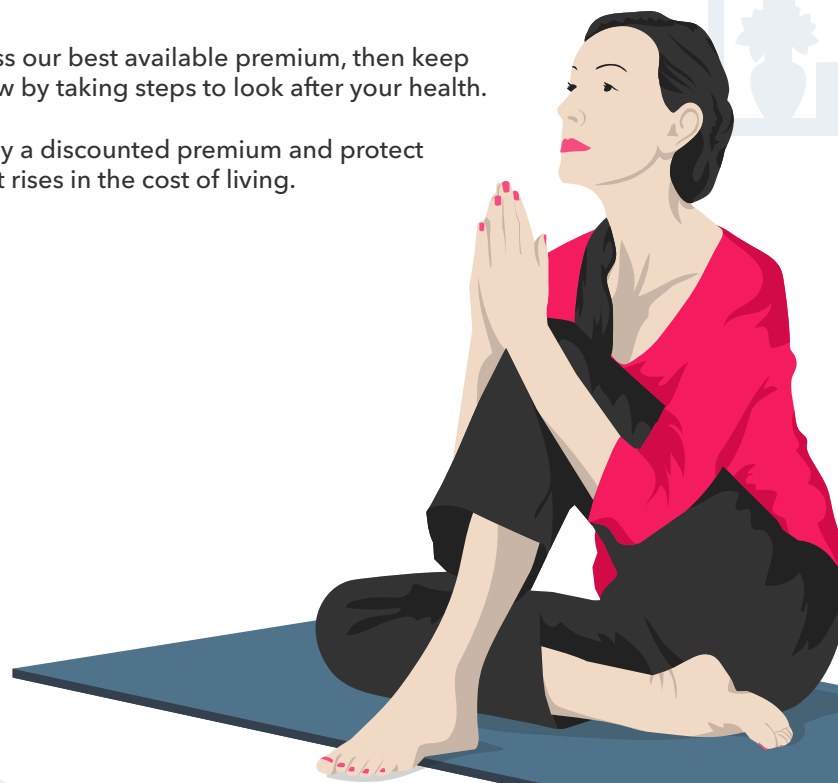
Cover that controls your costs

We can help you to reduce your costs and control how much you pay each year. Talk to your adviser about adding one of these benefits:

Premium Step - gives you an upfront discount of up to 40% on your premium, which will increase by a fixed amount of 2.5% a year.

Optimiser - access our best available premium, then keep your premiums low by taking steps to look after your health.

Indexation - enjoy a discounted premium and protect your cover against rises in the cost of living.



Tailor your plan with LifestyleCare Cover

Cover that supports you in later life

LifestyleCare Cover is designed to take away some of the uncertainty in planning for later life. When you add it to your Whole of Life Cover, you could receive some money earlier if you need help looking after yourself.

You could use this to:

- Take pressure off your family and friends, who may need to help look after you
- Choose the support that's right for you
- Protect your home and any savings you may have

How it works

As we get older, the likelihood of developing conditions such as Alzheimer's, Parkinson's, dementia, or a stroke increases making everyday tasks much more difficult and seriously affecting our ability to live independently.

LifestyleCare Cover protects you if you're no longer able to look after yourself, even in the early stages. If you begin to suffer from one of these conditions and it's affecting you in the following ways, you could claim on 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).

Your payout can help cover additional expenses, such as paying for care or adapting your home, as well as protecting your savings or life cover.

If your condition deteriorates and your doctor confirms that you are no longer able to look after yourself, then we'll pay the rest of your LifestyleCare Cover. If your claim uses all your LifestyleCare Cover, then this part of your plan will end. You'll pay a lower premium for the remaining Whole of Life Cover, which will be paid out to your family when you pass away.

LifestyleCare Cover Protector.

Once you have chosen how much LifestyleCare Cover you need, you can decide whether to add LifestyleCare Cover Protector.

LifestyleCare Cover Protector

LifestyleCare Cover Protector allows you to make a claim without the worry that your cover amount is going to reduce. If you've made a claim, for an additional monthly premium, you can top your cover back up with LifestyleCare Cover Protector. We have two levels to choose from:



Level 1

tops up your cover if you receive a 20% payout from your LifestyleCare Cover



Level 1 and 2

makes sure that, even if you need to claim all of your LifestyleCare Cover, the total amount of cover you chose when you took out your plan will be available in full when you pass away.

However you choose to build your cover, you'll get access to our Vitality Programme. We'll help you stay healthy with top rewards like a gym membership, spa breaks and coffee, from the moment you join.

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