

Sharing the benefits
of healthy living



Personal Protection with Vitality



What is Personal Protection?

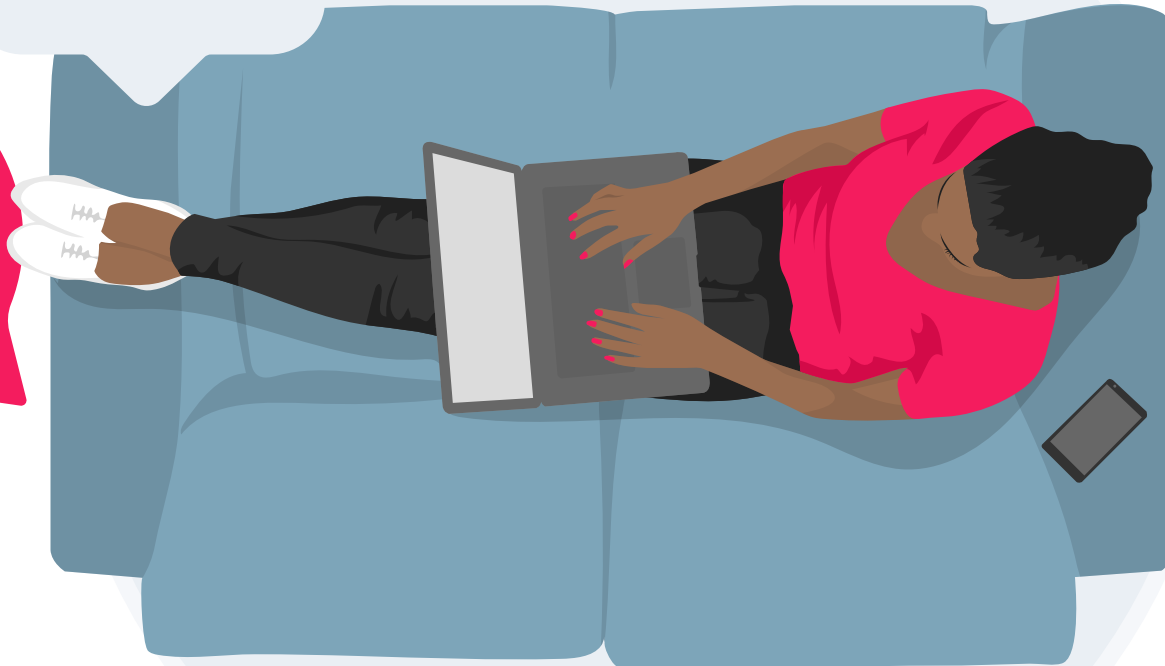
Ask yourself the following:

What would happen to your loved ones if you became seriously ill, or passed away?

How would a severe illness impact your life, and your ability to work?

If you became seriously ill, injured, or disabled, how would you cover your day-to-day expenses?

Put simply, a Personal Protection plan is one of the best ways to protect you and your loved ones if something was to happen to you. It can help give you options at a time when you need it the most and could be used to cover things like your mortgage, regular outgoings, medical bills - or general financial support.



Our unique approach to life insurance

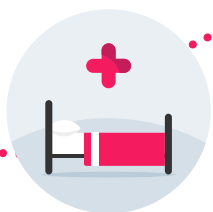
Our Personal Protection Plan cover options

We take a unique approach to life insurance. As well as offering the highest levels of protection, we also make it easier for you to take an active role in maintaining your wellbeing, helping you understand your health and rewarding you for healthy lifestyle choices through keeping your premiums low and access to a range of discounts and rewards through Vitality partners.



Life Cover

Pays a lump sum if you pass away or an earlier payment if you're diagnosed with a terminal illness.



Serious Illness Cover

Pays a lump sum if you're diagnosed with a serious illness.



Income Protection Cover

Pays you a monthly tax-free income if you can't work due to illness, injury or disability.

You're able to choose between Term or Whole of Life Cover.

Depending on the plan you choose, you can tailor it with our additional options as well as adding Optimiser to your plan.



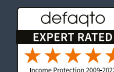
Award-winning life insurance

Defaqto 5-Star Rating
Life Cover - 2012-2022

Defaqto 5-Star Rating
Critical Illness Cover - 2012-2022

Defaqto 5-Star Rating
Income Protection, 2009-2022

Best critical illness cover provider
Moneyfacts award, 2020-2021



Building your plan with Vitality

1

Choose your Core Cover

- Life Cover
- Serious Illness Cover
- Income Protection Cover

You can choose to have one, two, or all three.

As well as the most comprehensive levels of cover, your plan will automatically include Immediate Cover, Mortgage Free Cover and Guaranteed Insurability Options.

Plus, our Waiver of Premium on Incapacity is included as standard on Income Protection Plans.

For further information on any of the above, please refer to your Personal Protection Plan Provisions.

2

Tailor your plan with our additional options

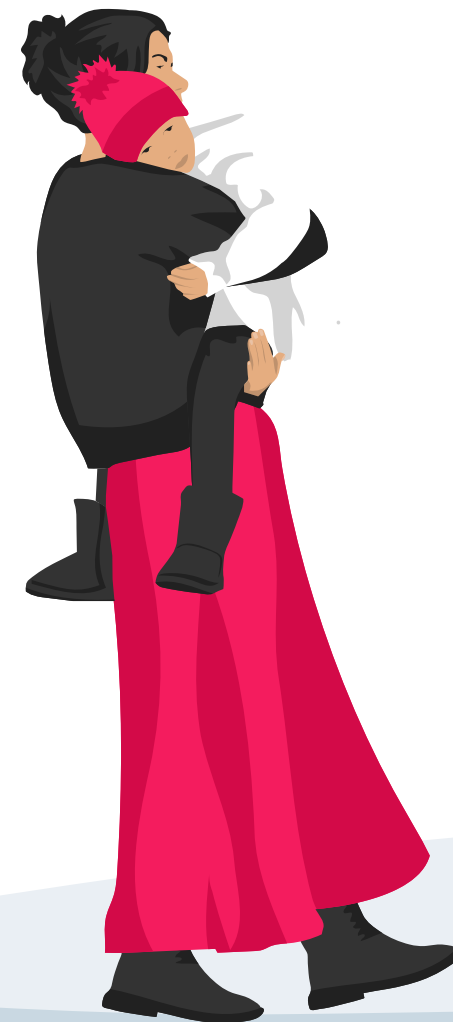
- Child Serious Illness Cover (available on all plans)
- Waiver of Premium on Incapacity (available on all plans)
- LifestyleCare Cover (available on Whole of Life Cover plans)
- Premium Step (available on Whole of Life Cover plans).

Find out more on page 8.

3

Choose whether to Optimise your plan

Adding Optimiser to your plan gives you access to our best available premium which can be maintained by taking steps to be healthy with our Vitality Programme.



A minimum premium of £5 per month applies for any plan.

1. Not available on Income Protection plans.

1. Choose your Core Cover



Life cover

Life cover pays out a lump sum if you pass away, or an earlier payment if you're diagnosed with a terminal illness, and life expectancy is 12 months or less.

It can help you plan for your future and protect your loved ones should anything happen to you.

You can choose from two options:

1

Term Life Cover

Can protect you for a defined time period depending on how long you want your cover to last.

If you pass away or are diagnosed with a terminal illness during that time period, your cover can be used to pay any fixed financial commitments you, or your family, may have – like mortgage repayments or household bills.

2

Whole of Life Cover

Protects you for your whole life. As long as you pay your premiums throughout the life of your plan, we'll pay out a lump sum when you pass away.

It can help provide peace of mind and certainty, knowing your loved ones will have some financial security after you're gone.

Choose your cover type



Level:

Your cover remains the same and will only change if something happens, like making a claim or changing your cover.



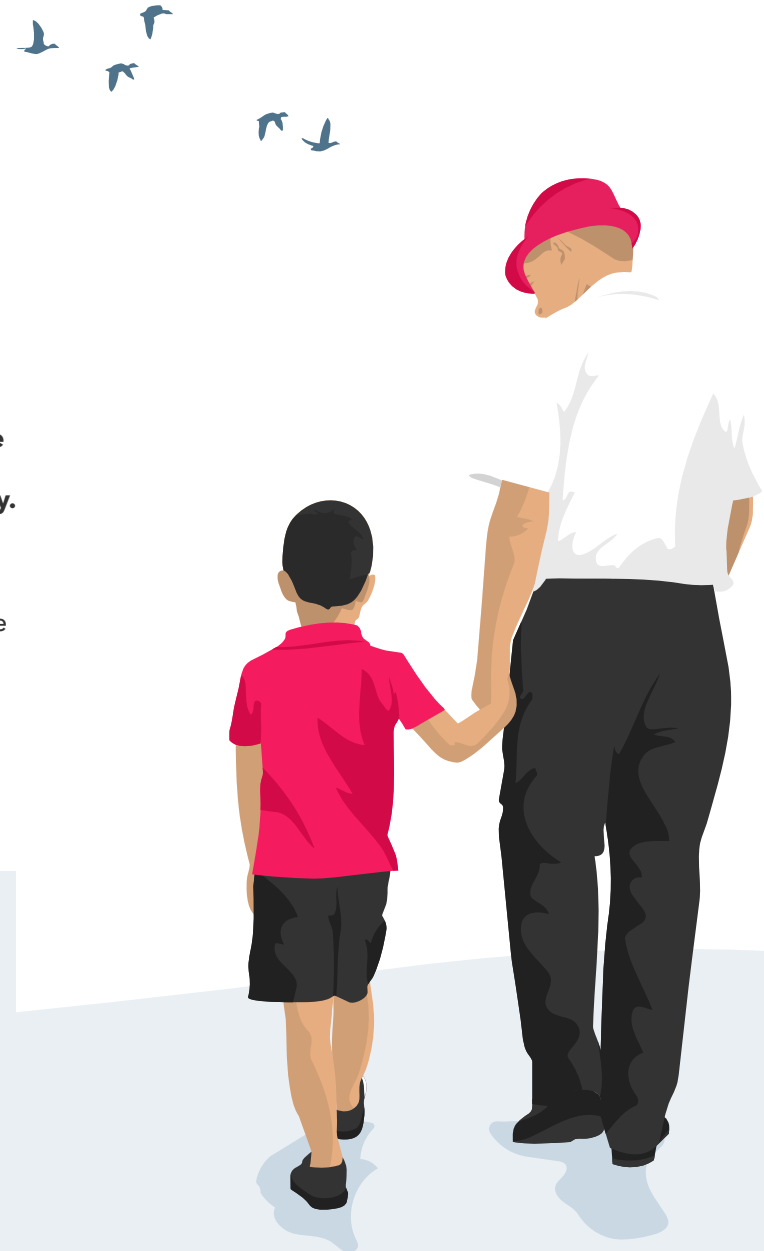
Decreasing¹:

Your cover will reduce each month, in the same way that the amount owed on a repayment mortgage would.



Indexed:

Each year your cover increases in line with inflation, so your cover maintains its value as living costs rise.





Serious Illness Cover

Our award-winning cover pays you a tax-free lump sum if you're diagnosed with a serious illness.

If your condition gets worse, or you get another, you can claim again. And again... until you've used up your whole cover amount. So, you can claim for more conditions, and you don't have to wait until an illness is critical to get a payout.



All our Serious Illness Cover plans include the following as standard

Dementia and FrailCare Cover conversion is included

All our Serious Illness Cover plans include Dementia and FrailCare Cover conversion as standard - to protect you in later life and help cover rising care costs**.

Waiting List Benefit

We will pay out for 24 conditions that require surgery, once you've been included on an NHS waiting list for that procedure. So, you'll receive your payout earlier. We pay out for more conditions when you've been added to an NHS waiting list than any other insurer***.

Cover for complications of pregnancy

If either you or your spouse experiences a complication during pregnancy, we'll pay you £5,000.

You can choose from three levels of cover:

Serious Illness Cover

1X

Covers 114 conditions

and pays out earlier for less severe illnesses

2X

Covers 143 conditions

including 100% payouts for more conditions than typical critical illness plans*. Claim up to two times your cover amount.

3X

Covers 174 conditions


including 100% payouts for more conditions than typical critical illness plans*. Claim up to three times your cover amount.



*Defaqto Engage, 2023

**Once your Serious Illness Cover term ends, if there is any remaining cover left - it will be converted to Dementia and FrailCare Cover, as long as you continue to pay your premiums. You won't need to answer any new health questions and can cancel at any time.

***VitalityLife analysis, 2022



Income Protection Cover

Our Defaqto, five-star rated cover pays you part of your monthly income if you need to take time off work due to sickness or injury.

While you recover, the tax-free payout helps you cover costs such as your mortgage or rent, childcare and utility bills.



We offer a range of benefits and features to support you at every stage of the claim.

Income Booster

When you make a qualifying claim, we'll pay up to an extra 20% of your monthly benefit, on top of your monthly claim payments, for six months. The extra amount you receive will be based on your Vitality Status pre-claim. So, the more you look after your health through the Vitality Programme, the more we'll boost your monthly payouts.

Recovery Benefit*

We help you on your way to recovery by giving you access to private healthcare and support, from the moment you make a relevant claim, with no cap on the level of support.

You'll get access to:
physiotherapy, counselling and cancer support.

Our unique Earnings Guarantee

Our Earnings Guarantee gives you extra certainty when you need to claim. We'll automatically guarantee your benefit amount up to £1,500 per month (and up to £3,000 if you're a Doctor or a Surgeon), so we won't take your salary into account when we calculate the maximum amount payable**.

Tailor your protection to suit your needs

Choose from a wide range of deferred periods and payment terms.

Guaranteed Insurability Options

give you the flexibility to change your cover, deferred periods and term following a significant life event.

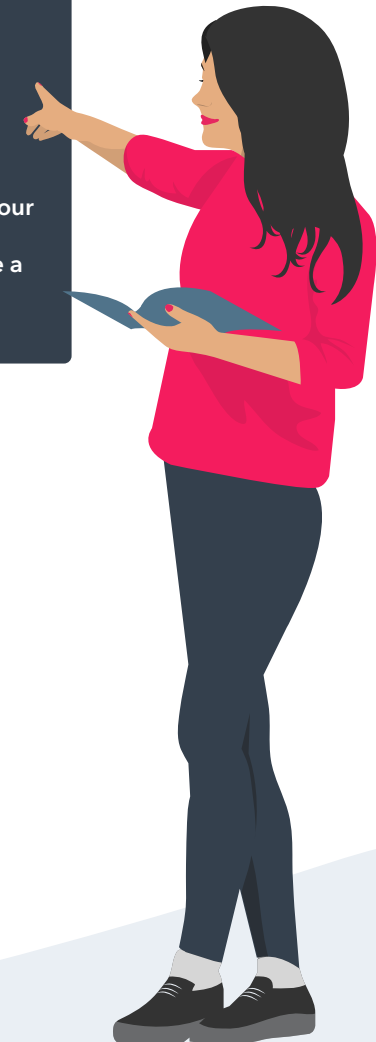
Waiver of Premium on Incapacity

If you're unable to work due to illness or injury, you won't have to pay your life insurance premiums for that period, but you'll still be covered.



Income Protection Cover for public sector employees

We automatically align your sick pay structure to our deferred period if you're a public sector employee.



*Eligible claimants only. Claimants must be making a cancer, musculoskeletal or mental health claim. Access provided by claims assessor.

**To guarantee your benefit amount for earnings between £1,500 and £8,000, you can verify how much you earn by giving us financial information within the first six months of the plan.

2. Tailor your plan with our additional options

To get exactly the plan you want, with even better protection, enhance your cover with our range of additional options.



Child Serious Illness Cover

The same as our market-leading Serious Illness Cover*, providing the widest level of cover for children. It pays out a cash lump sum if any of your children suffer a serious illness.



Waiver of Premium on Incapacity

If you are unable to work due to illness or injury. You won't have to pay your life insurance premiums for that period, but you'll still be covered.

Included as standard on Income Protection Plans, and available to add on for all other plans.



LifestyleCare Cover

This option helps plan for the uncertainty of later life. If you're diagnosed with a later-life condition and can no longer look after yourself, you could access some, or all, of your Whole of Life Cover early to cover any expenses - such as paying for care.



Premium Step

This option gives you an upfront discount on your premiums of up to 40%, depending on your age. Plus, you'll have a fixed premium increase of 2.5% at each plan anniversary, giving you certainty of knowing how much your premiums will increase over the life of your plan.



Indexation

You can future-proof the value of your cover, so that when you need to claim, it's worth as much as it is today - protecting your cover against inflation.

*Cover for complications of pregnancy and Dementia and FrailCare Cover has been removed for children whilst congenital conditions and a funeral contribution are additionally included.

	Life cover			
	Term Life Cover	Whole of Life Cover	Serious Illness Cover	Income Protection Cover
Child Serious Illness Cover	✓	✓	✓	✓
Waiver of Premium on Incapacity	✓	✓	✓	✓
LifestyleCare Cover	✗	✓	✗	✗
Premium Step	✗	✓	✗	✗
Indexation	✓	✓	✓	✓

3. Choose whether to Optimise your plan

When you take out a plan with Vitality, you can choose between a standard or Optimised premium.

How does it work?

1

Get access to our best available premiums when you join

When you take out a life insurance plan with us, you can add on Optimiser for no extra cost - giving you immediate access to our best available premiums.

You can get up to 30% lower premiums

than a standard fixed-term plan. The longer the term of your plan, the bigger the discount available on your premiums.

You can get up to 40% lower premiums

than a standard Whole of Life Plan. The younger you are when you take out your plan, the bigger the discount available on your premiums.

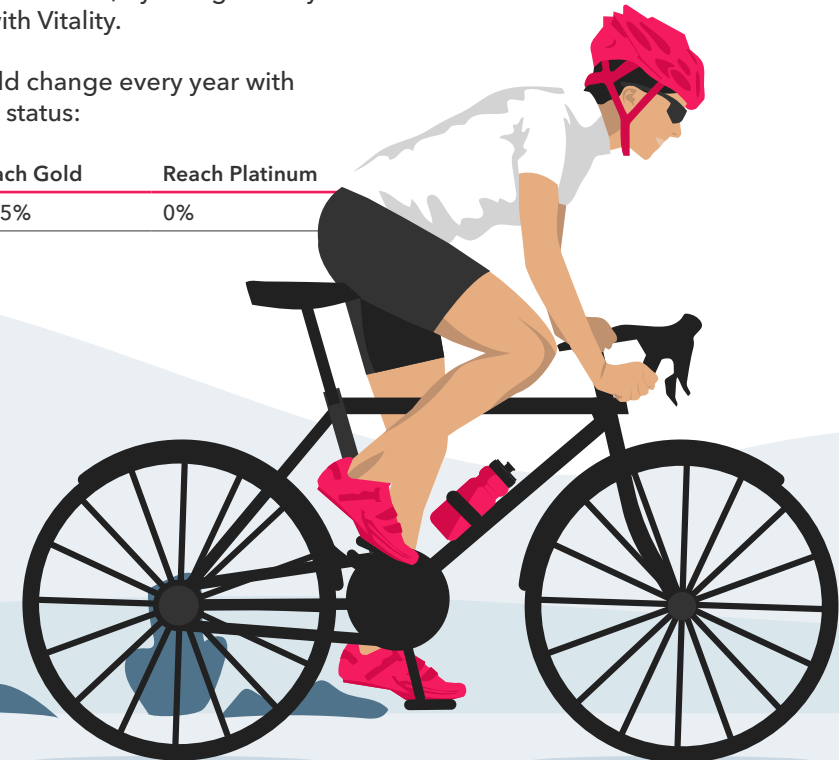
2

Keep your premiums low

Maintain the premium over time, when you engage with the Vitality Programme. You'll earn Vitality points which count towards your Vitality status. You can keep your premiums low, by doing healthy things and reaching Platinum status with Vitality.

Take a look at how your premium could change every year with Optimiser, depending on your Vitality status:

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



The Vitality Programme

The Vitality Programme is the world's largest health promotion programme linked to insurance. It helps you understand your health and incentivises you to take steps towards a healthier future, with our range of discounts and rewards.

It is based on three steps:

1. Understand your health

When you join Vitality, take an online Health Review to better understand your health and get tips on how to stay healthy.

2. Get healthier

To help you get healthier, you get discounts on wearable technology, gym memberships and more.

3. Be rewarded

And to help you stay healthy, you can get rewarded from a wide range of Vitality partners.

There are two reward levels available, based on your premiums:

Vitality Select

All new members qualify for Vitality Select as part of your plan. This includes our standard range of discounts and rewards, at no additional cost.

Vitality Plus

When you add Optimiser onto your plan, you can unlock our full range of discounts and rewards through Vitality Plus¹.

1. You'll need to have a minimum premium of £45 pre month for single life plans, and £60 per month for joint life plans. You will be charged an additional fee for Vitality Plus, which is £4.75 a month.

5 key reasons to choose Personal Protection from Vitality

1

Best-in-class protection¹:

As well as the most comprehensive levels of cover, your plan will automatically include Immediate Cover, Mortgage Free Cover and Guaranteed Insurability Options.

2

Cover to suit your needs:

You can choose from our Core Cover options and additional benefits to make your plan exactly what you want.

3

Access to our best available premium:

Enjoy your best available premium up to 40% lower than standard when you add Optimiser to your plan. This can be maintained over time by making healthy lifestyle habits.

4

The Vitality Programme:

It helps you to take steps towards a healthier future and rewards you with discounts - meaning you can always get something back for your premiums without having to claim.

5

It's easy to apply:

Our Vitality Nurses can carry out all the necessary checks from the comfort of your own home, which allows us to capture results immediately, making it quicker for you to get the cover you need.



Find out more

To find out more about life insurance from Vitality, speak to your financial adviser or visit vitality.co.uk/life-insurance/

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