



Dementia and FrailCare Cover with Vitality

Supporting you in later life





The need for later life cover

How would your life be impacted if you were to be diagnosed with a later life condition, such as Dementia? How would you cover your day-to-day expenses? And, would these costs be affordable?

We are now living longer than ever before, however, we might not spend those extra years in good health. With later life conditions such as dementia on the rise, more of us are likely to develop a care need in later life. Increased costs of care for later life illnesses can be unexpected and it may be necessary for families to help pay for these costs, or provide informal care themselves.

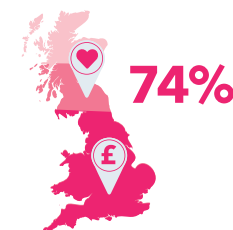
Did you know?



In the UK, it is predicted that there will be over **1 million** people with dementia in the UK by 2025. This is predicted to rise to nearly **1.6 million** by 2040¹.



Dementia care can cost **up to 40% more** than standard social care².



74% of people in the UK believe that they will need some form of care in later-life. However, **only a third** are confident that they could afford the costs without any support³.

How our Dementia and FrailCare Cover can protect you

When you take out a Serious Illness Cover plan, you will automatically get Dementia and FrailCare Cover included as standard⁴. When your Serious Illness Cover comes to an end, any remaining cover will automatically be converted, all you need to do is continue paying your premiums.

Our cover can help protect you against later life conditions, such as Alzheimer's, dementia and Parkinson's. It pays out a lump sum which you can use to cover any associated costs.

How Dementia and FrailCare Cover works

1

All of our Serious Illness Cover plans include Dementia and FrailCare Cover as standard

2

When your Serious Illness Cover plan term ends, any remaining cover will be converted into Dementia and FrailCare Cover.

3

All you need to do is continue paying your premiums as normal. You won't need to answer any new health questions, and you can cancel as any time.

4

It works in the same way as our severity-based Serious Illness Cover, and payouts will be based on the impact the condition has on your lifestyle.



How it can benefit you



Unique protection

We are the only insurance provider to support you into later life - with cover for dementia, Alzheimer's, Parkinson's, stroke and frailty.



Protection beyond the age of retirement

Unlike most Critical Illness Cover providers, we offer cover beyond retirement age - normally an age when eligibility for further cover can be limited and expensive.



Severity based payouts

It works in the same way as our Serious Illness Cover, and pays out based on the severity of condition, so you could receive more than one payout if your condition worsens.

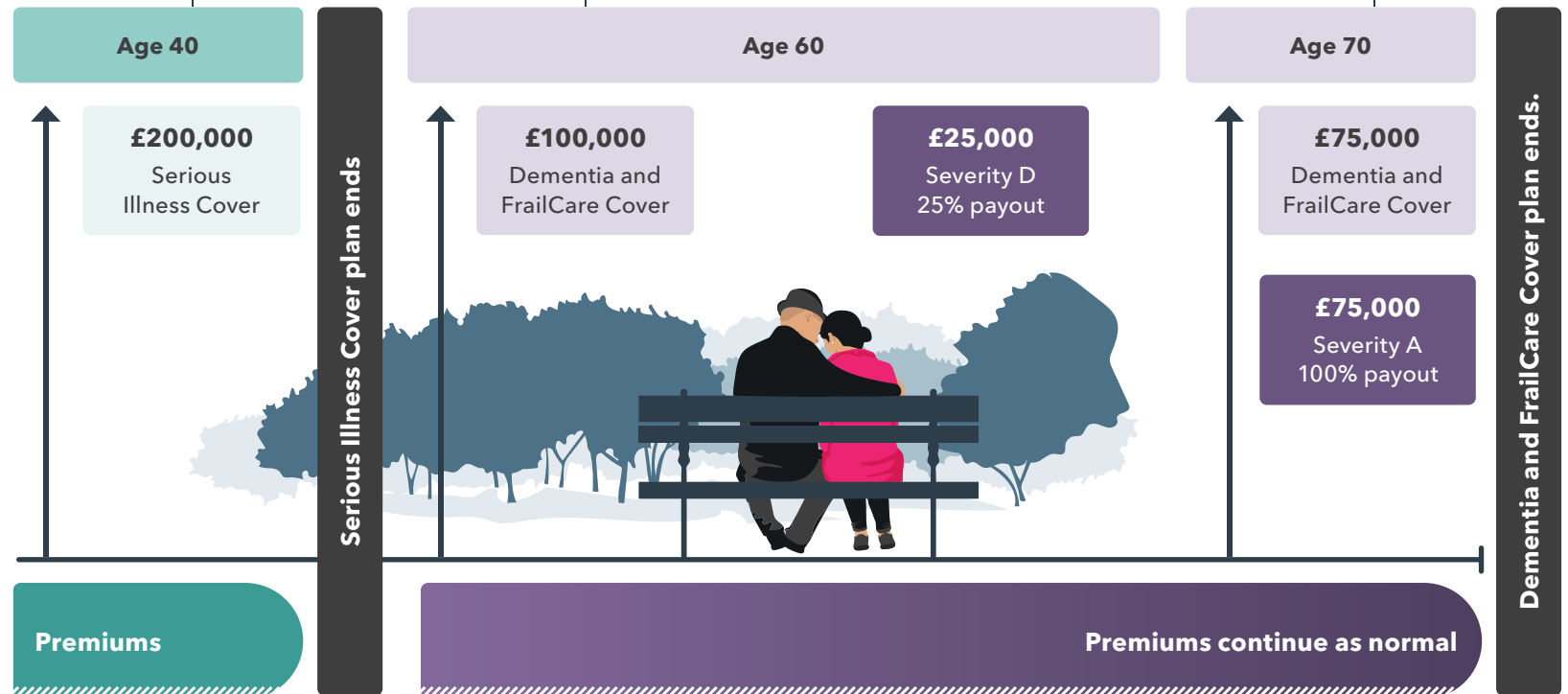
Dementia and FrailCare Cover: Jane's story

When Jane is 40, she takes out a Serious Illness Cover plan - £200,000 of cover for over a 20-year term. Dementia and FrailCare Cover is automatically included as part of her plan.

When Jane turns 60, her Serious Illness Cover ends. However, Jane continues to pay her premiums and her remaining cover is converted to Dementia and FrailCare Cover - 50% of her Serious Illness Cover amount.

Sadly, Jane develops dementia. She needs help with daily tasks, like dressing and preparing meals. We pay out 25% of the Dementia and FrailCare Cover as a severity D claim.

Jane's condition worsens, and eventually she is placed into a local nursing home. We pay out her remaining Dementia and FrailCare Cover to help with these costs.



Find out more.

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

¹Alzheimer's Society, December 2021. ²Alzheimer's Society, Dementia - The True Cost, May 2018. ³Opinium Research conducted on behalf of Vitality, January 2024. ⁴Dementia and FrailCare Cover conversion is included as standard on all Serious Illness Cover plans with Vitality, where Total Permanent Disability (TPD) has not been specifically excluded from the plan.

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