



# Dementia and FrailCare Cover with Vitality

Supporting you in later life



# What is Dementia and FrailCare Cover?

When you take out a Serious Illness Cover plan, you automatically get Dementia and FrailCare Cover as standard<sup>1</sup>. When your Serious Illness Cover ends, you can continue to pay your premiums in order to protect yourself in later life against conditions such as Alzheimer's, dementia, Parkinson's, stroke or frailty.

## How it can support you

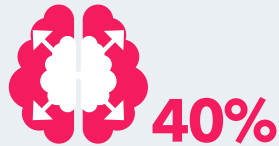
We are now living longer than ever before, however we might not spend those extra years in good health. With later life conditions such as dementia on the rise, more of us are likely to develop a care need in later life. Increased costs of care for later life illnesses can be unexpected and it may be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

Our cover can help support you and your family by paying out a lump sum if you are diagnosed with a later life condition and require assistance.

## 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 2040<sup>2</sup>.



Dementia care can cost **up to 40% more** than standard social care<sup>3</sup>.



## How Dementia and FrailCare Cover works

It works in the same way as our Serious Illness Cover. How much we pay is based on the severity of your condition. This means you could receive further payouts should your condition get worse.

1

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

2

When your Serious Illness Cover term ends, any cover left over will convert into your Dementia and FrailCare Cover.

3

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

## Benefits of Vitality's Dementia and FrailCare Cover



### Unique protection

Only Vitality provide cover that can help to support your independence in 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

Our cover 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.

Age 40

**£200,000**  
Serious  
Illness Cover

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.

Age 60

**£100,000**  
Dementia and  
FrailCare Cover

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.

**£25,000**  
Severity D  
25% payout

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

Age 70

**£75,000**  
Dementia and  
FrailCare Cover

**£75,000**  
Severity A  
100% payout

Plan ends

Premiums

Premiums continue as normal

## Find out more.

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

<sup>1</sup>Dementia 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.

<sup>2</sup>Alzheimer's Society, December 2021. <sup>3</sup>Alzheimer's Society, Dementia - The True Cost, May 2018.

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