**VitalityLife Serious Illness Cover including Later Life Options**

Unique to our [Serious Illness Cover](https://adviser.vitality.co.uk/life-insurance/personal/serious-illness-cover/), Later Life Options provide two levels of protection, designed to support your independence in later life with cover for dementia, Alzheimer's, Parkinson's, stroke and frailty.

Cover under your chosen option begins at the end of your Serious Illness Cover.

**How it works…**

* Choose your Later Life Option at the start of your Serious Illness Cover when Optimiser included.
* **Dementia and FrailCare Cover** - available for no extra upfront cost or health questions. Cover is calculated at the start of your plan as 50% of your Serious Illness Cover. The maximum amount available is £100,000.
* **Dementia and FrailCare Cover Plus** - available at an extra cost. Cover is calculated at the start of your plan as 100% of your Serious Illness Cover. The maximum amount available is £200,000.
* **Funeral Cover** - included at no additional cost on both of our Later Life Options when Term Life Cover is selected.

**Extra benefits – Care made easy with SuperCarers**

Finding information about care support for you or a loved one can be overwhelming and the costs associated can often feel unattainable. That’s why we’ve teamed up with SuperCarers, to give you and your family access to care advice and discounted care services.

As an additional benefit for members with Later Life Options, you could also receive a 20% discount off the first £3,000 of care.

If you would like to find out more about VitalityLife’s Serious Illness Cover including Later Life

Options please email me or visit their [website](https://www.vitality.co.uk/life-insurance/).

Later Life Options are subject to a minimum term of 10 years. Maximum age at entry 60 years. When your Serious Illness Cover ends, premiums will continue and may change based on Vitality and Wellness statuses. These are not long term care benefits.