Launch 2019.
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**Vitality Programme in 2020.**

This year, along with a number of exciting new benefits, we are further enhancing the Vitality Programme to provide even more of our members with access to Vitality rewards.

We are also making it more rewarding for those who hold multiple insurance products with us, making life better with more Vitality.

### VitalityLife Insurance
- For clients with an Optimiser and premium of more than £45 (single life) or £60 (joint lives): Vitality Plus
- For clients with an Optimiser and premium of less than £45 (single life) or £60 (joint lives): Vitality Select
- For clients without an Optimiser: Vitality Core

### VitalityHealth Insurance
- Personal Healthcare (PHC): Vitality Plus embedded
- Business Healthcare (BHC): Corporates can choose Vitality Select or Vitality Plus
- Corporate Healthcare (CHC): Corporates can choose Vitality Select or Vitality Plus

### Vitality@Work
- Vitality Select

<table>
<thead>
<tr>
<th>Vitality Pink</th>
<th>Members with both a VitalityLife and VitalityHealth plan, each with Vitality Plus</th>
</tr>
</thead>
</table>

**Eligibility for Vitality Pink:**
- Until 30 June 2020 all members with both a VitalityLife and VitalityHealth plan, each with Vitality Plus, will be eligible for Vitality Pink.
- From 1 July 2020, for a member to be newly eligible for Vitality Pink, they will need to have either:
  - An individual VitalityHealth and VitalityLife plan, each with Vitality Plus, and a combined premium of £90; or
  - A VitalityLife plan with a premium of more than £45, and a VitalityHealth Business or Corporate Healthcare Plan, each with Vitality Plus.

The exact benefits a member will have access to through Vitality Plus and Vitality Select will differ based on whether they are a VitalityLife or a VitalityHealth member. For full details, please refer to p28 in the Appendix to this document.

### Vitality Pink
- Boosted Vitality American Express® Credit Card
- Healthy Food rewards
- For members with two Vitality Plus plans

<table>
<thead>
<tr>
<th>1</th>
<th>Understand your health</th>
<th>2</th>
<th>Get healthy</th>
<th>3</th>
<th>Get rewarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vitality Core</td>
<td>[Image]</td>
<td>[Image]</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vitality Select</td>
<td>[Image]</td>
<td>[Image]</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vitality Plus</td>
<td>[Image]</td>
<td>[Image]</td>
<td>-</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For members with a Health and Life plan with Vitality Plus.
Vitality American Express® Credit Card.

The Credit Card that rewards you for being even more active, and reward our members who hold multiple Vitality insurance products with us, we have introduced the new Vitality American Express Credit Card, with cashback rewards.

The new Vitality American Express Credit Card rewards our members with a healthy cashback booster of up to 2% from Vitality, based on their monthly activity and how many eligible plans they have, and up to 1% cashback from American Express. It also gives them all the benefits, reassurance and flexibility that come with one of the world’s leading card providers.

Cashback rewards are a popular and ubiquitous benefit, providing a compelling incentive for our members to be active.

Terms and Conditions apply. *Subject to eligibility criteria and approval. Visit vitality.co.uk/rewards/partners/ for terms and conditions. Representative 36.7% APR variable based on no annual Card fee, a £6.00 monthly fee for the Vitality Programme, assumed credit limit of £1,200, and purchase rate of 22.9% variable. Representative APR is correct as at 15th November 2019. Interest rates link to the Bank of England base rate. See amex.co.uk for details. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is PayBreak Limited.

The Runners Need offer is available to all eligible VitalityLife members until 31 January 2020. To take out the Apple Watch benefit, they’ll need to agree to a consumer credit agreement (0% APR) with PayBreak Limited and set up a variable Direct Debit for 24 months. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is PayBreak Limited.

Get up to £149 back with Apple Watch and Runners Need.

To help your clients set up and start earning points, we are introducing set-up offers in combination with our existing Apple Watch and Runners Need benefits. Members taking out these introductory offers will be able to get active using their Runners Need equipment, and track this activity using their Apple Watch. This not only delivers additional value as an introductory offer, but better enables members to boost their cashback through engaging in physical activity throughout the year.

Buy Apple Watch Series 5 through Vitality to track their activity and we’ll give them £99 back when they pay the initial deposit of £99 or more using their Vitality American Express Credit Card.

We’re also offering £50 back when they spend £50 or more at Runners Need using their Vitality American Express Credit Card.

Additional Information

The Apple Watch offer is available to eligible VitalityLife members until 31 January 2020, and eligible VitalityHealth members until 30 April 2020.

To take out the Apple Watch benefit, they’ll need to agree to a consumer credit agreement (0% APR) with PayBreak Limited and set up a variable Direct Debit for 24 months. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is PayBreak Limited.

The Runners Need offer is available to all eligible members until 30 April 2020 and £50 minimum spend applies after allowing for any applicable Vitality discount. Minimum monthly premium, eligibility criteria and offer terms and conditions apply. These offers can be redeemed individually or combined. For both offers, spend must be billed to their Vitality American Express Credit Card by the closing date for each offer.

American Express terms and conditions apply.

How it works.

1. Members with an eligible VitalityHealth or VitalityLife plan will be able to take out the Vitality American Express Credit Card and receive up to 1% cashback from American Express based on how much they spend on the card
2. Members can boost their cashback by up to a further 1% from Vitality based on their monthly activity points
3. This Vitality cashback booster is doubled for members holding both an eligible VitalityHealth and VitalityLife plan, meaning a healthy cashback boost of up to 2%

This means up to 3% cashback is available through the Vitality American Express Credit Card.

American Express cashback on purchases – up to 1%

<table>
<thead>
<tr>
<th>Annual Spend</th>
<th>Cashback</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0–£5,000</td>
<td>0.5%</td>
</tr>
<tr>
<td>£5,000+</td>
<td>1%</td>
</tr>
</tbody>
</table>

A minimum spend of £3,000 within the Card membership year is required to qualify for this cashback.

Vitality healthy cashback booster – up to 2%

<table>
<thead>
<tr>
<th>Vitality activity points earned each month</th>
<th>Vitality cashback booster Rate</th>
<th>Vitality cashback booster Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vitality Plus</td>
<td>Vitality Plus</td>
<td>Vitality Pink</td>
</tr>
<tr>
<td>0-39</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>40-79</td>
<td>0.25%</td>
<td>0.5%</td>
</tr>
<tr>
<td>80-119</td>
<td>0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>120-159</td>
<td>0.75%</td>
<td>1.5%</td>
</tr>
<tr>
<td>160+</td>
<td>1%</td>
<td>2%</td>
</tr>
</tbody>
</table>

The Vitality cashback booster and American Express cashback will be paid once a year, in the thirteenth month after the Vitality American Express Credit Card anniversary date, directly into the Card Account. Members can start earning points towards their cashback booster rate during the first full calendar month after taking out the benefit. This rate will then apply to the cashback booster from the start of the third full calendar month. Vitality cashback booster is available on the first £1,000 of purchases per month.

The table above shows how the cashback booster rate is calculated.
Healthy Food at Waitrose & Partners.

Physical activity and nutrition are two of the most significant lifestyle behaviours affecting people’s health.

To enable healthier eating, while incentivising members to live an active lifestyle, we are introducing a new Healthy Food benefit, in partnership with Waitrose & Partners.

Members will be able to access cashback of up to 25% on their healthy food spend at Waitrose & Partners, based on their monthly physical activity points. For Vitality Pink members, this behavioural cashback is increased, meaning that your clients can benefit from as much as 40% off their healthy food spend.

Waitrose & Partners has significant geographic coverage around the UK, and the new benefit will be available on purchases made online and in store.

We know that physical activity and nutrition are two closely related behaviours. Therefore by linking them through this new Healthy Food benefit, we hope to encourage a holistically healthy lifestyle.

To access healthy food savings every month, your clients must track their physical activity points. The level of saving in the current month is based on the monthly physical activity points earned in the previous month. This is boosted for Vitality Pink members as detailed in the table below.

<table>
<thead>
<tr>
<th>Monthly activity points</th>
<th>Saving for Vitality Plus Plan</th>
<th>Saving for Vitality Pink</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 39</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>40 - 79</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>80 - 119</td>
<td>15%</td>
<td>20%</td>
</tr>
<tr>
<td>120 - 159</td>
<td>20%</td>
<td>30%</td>
</tr>
<tr>
<td>160+</td>
<td>25%</td>
<td>40%</td>
</tr>
</tbody>
</table>

• Savings are available on all products, excluding drinks, in the Waitrose Good Health range.

• Members can get healthy food savings on a maximum of £100 of healthy food each month for single plans and £200 each month for families.

• To use the benefit, members need to register for a myWaitrose account and link their Vitality membership.

• Cashback will be paid monthly.

• This benefit will replace Vitality’s existing Healthy Food benefit. Members will no longer be able to earn Vitality points for food purchases under the new structure.
Vitality’s Enhanced Travel Rewards.

We are enhancing our travel rewards through the launch of two new partnerships with Expedia and Virgin Atlantic. Members can get between 10% and 20% off hotels with Expedia and 15% off all flights with Virgin Atlantic. The benefits will be status-linked, and engaged members can use it at multiple points over the course of the year. These travel rewards will be available for members with Vitality Select or Vitality Plus, increasing the amount of members who can access these benefits.

How it works.

Expedia. Depending on the member’s Vitality plan and status, they can get between 10%–20% off prepaid hotel stays*—up to a maximum of four bookings per plan year.

- Available on pre-paid hotel stays up to a maximum of £750 per booking.
- Hotels bookable via Vitality Member Zone.

Virgin Atlantic. Members with a Vitality Select or Vitality Plus plan will be eligible for a 15% discount on all Virgin Atlantic operated flights and destinations. The number of discounted trips per year will be limited by a member’s Vitality status as described in the table below.

- Available on all flights, destinations and cabins.
- Discount applies to base fares as advertised by Virgin Atlantic, excluding taxes and fees.

<table>
<thead>
<tr>
<th>Vitality Select</th>
<th>Vitality Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status</td>
<td>Discount</td>
</tr>
<tr>
<td>Bronze</td>
<td>10%</td>
</tr>
<tr>
<td>Silver</td>
<td>10%</td>
</tr>
<tr>
<td>Gold</td>
<td>10%</td>
</tr>
<tr>
<td>Platinum</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Excluding taxes

VITALITY PROGRAMME ENHANCEMENTS

Excluding taxes
Eligibility and points requirements for this weekly Active Reward will be unchanged on Vitality Plus.

Vitality Select members who unlock this weekly Active Reward will be eligible for a second weekly coffee on us, after they have purchased their first coffee of the week at Caffè Nero.

Members can access their weekly coffee, and discounted food, through Caffè Nero’s app. They can also use the app to check whether or not they are eligible to redeem their reward.

This partnership covers all Caffè Nero stores in the UK.

How it works.

Caffè Nero.

The reward of a weekly coffee is a compelling incentive for members to get active on a regular basis.

This year we are replacing our current weekly Active Rewards benefit with the launch of a new coffee partner. Caffè Nero is a leading coffee chain in the UK providing strong geographic coverage for our members.

The new partnership brings with it an additional discount of 25% off Caffè Nero’s selection of food, which Vitality Plus members can access at any time after they have unlocked their Active Reward. The Caffè Nero benefit will also be available for members on Vitality Select and Vitality @ Work plans. Upon unlocking their weekly Active Reward, these members will be eligible for a second coffee on us once they have bought their first coffee of the week at Caffè Nero.
Our Vitality Pink members will enjoy an exclusive new set of benefits providing unprecedented value.

Vitality Pink is available to members who hold both a VitalityLife Plus plan and a VitalityHealth Personal, Business or qualifying Corporate Healthcare plan.

- Boosted Cashback on the Vitality American Express® Credit Card Representative 36.7% APR variable*
- Boosted discount on healthy food at Waitrose – up to 40% off
- Cancer Benefit Booster – A unique protection benefit that provides members with an additional income of £570 per month while they are undergoing treatment for cancer, as well as refunding their insurance premiums during this period. Available for Vitality Pink members with Serious Illness Cover as part of their Life Insurance Plan.

*Subject to eligibility criteria and approved. Visit vitality.co.uk/rewards/partners/ for terms and conditions. Representative 36.7% APR variable based on no annual Card fee, a £6.00 monthly fee for the Vitality Programme, assumed credit limit of £1,200, and purchase rate of 22.9% variable. Representative APR is correct as at 13th November 2019. Interest rates link to the Bank of England base rate. See amex.co.uk for details.

Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is American Express Services Europe Limited. American Express Services Europe Limited has its registered office at Belgrave House, 70 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority.
Cancer Benefit Booster.

As a Health and Life insurer, we incentivise and encourage our members to lead a healthy lifestyle, as well as providing comprehensive cover when they need it most.

Through VitalityHealth, members have access to comprehensive private medical treatment for cancer, while through VitalityLife Serious Illness Cover (SIC) members receive cash payouts, linked to the severity of their condition.

We are launching a market-first protection benefit for members who are undergoing treatment for cancer.

The benefit, which is available for Vitality Pink members with Serious Illness Cover, will pay our members an income to help with any extra expenses incurred during their treatment for cancer. Macmillan Cancer Support state that the average person living with cancer needs an extra £570 per month. Members will receive a payment of £570* plus the value of their Vitality insurance premiums each month that they are undergoing treatment.

How it works.

• Available for Vitality Pink members with Serious Illness Cover as part of their VitalityLife plan.
• Members’ diagnosis and treatment for cancer will be identified through their VitalityHealth and Serious Illness Cover. Members undergoing treatment through the NHS can also access the benefit.
• Members will receive a payment of £570 plus the value of their Vitality insurance premiums up to a total of £1,000 per month.
• This benefit is payable for up to six months per condition.
• The benefit is paid each month that a member is undergoing active treatment (e.g. chemotherapy or radiotherapy) for cancer. If a member undergoes treatment on separate occasions or has a break in treatment, the benefit will continue to be paid, provided further treatment is planned within a three month period.

* Based on research from Macmillan: Macmillan Cancer Support – No Small Change 2017 Report
We are launching a new turn-key solution for businesses, to enable them to provide key primary care and health promotion benefits to their whole workforce, not just those covered by PMI, for just £7.50 per employee, per month.

This product will provide key elements of the Vitality Programme to improve employees’ lifestyle behaviour, and important healthcare benefits which tackle some of the key health issues facing employers, including Talking Therapies treatment for mental health and Priority Physio treatment for musculoskeletal (MSK) conditions. This is combined with Vitality GP access, including a benefit for prescriptions and minor diagnostics, which means that employees can access a GP consultation quickly without needing to take time off work.

Vitality @ Work will be available to both Business and Corporate Healthcare clients at a low monthly cost per employee. Employers can choose to add Vitality @ Work provided they have at least 10 employees on Private Medical Insurance. This product is available for just £7.50 per employee per month.

The tables below summarise the significant benefits available on Vitality @ Work:

### How it works.

Vitality @ Work benefits:

- **Employee Assistance Programme**: Included for all levels if EAP is selected for PMI benefit
- **Vitality GP**: Included
- **Minor diagnostic tests**: £100 p.a.*
- **Private Prescriptions**: 8 sessions
- **Talking Therapies**: 8 sessions
- **Priority Physiotherapy**: Yes
- **Vitality Programme benefits**: Vitality Programme points earning activities and status
- **Online Health Review and Vitality Age**: Yes
- **One Vitality Healthcheck per year**: Yes
- **40% off Gym**: Yes
- **25% off Runners Need**: Yes
- **WW**: Yes
- **Garmin, Polar, Withings device discounts**: Yes
- **Expedia - discounted hotels**: Yes
- **Virgin Atlantic - discounted flights**: Yes
- **2nd drink at Caffè Nero**: Yes
- **Champneys**: Yes

*Cover is available for private minor diagnostic tests and private prescriptions as ordered or prescribed by a Vitality GP.
Our Serious Illness Cover has provided market-leading insurance for serious illnesses since its launch in 2007. To continue leading the way and keep pace with developments in both medicine and technology, we have been continually innovating this product. The latest enhancements are detailed below.

1. Adding new conditions
VitalityLife covers more conditions than any other provider on both our Primary and Comprehensive Serious Illness Cover. We add additional conditions where we believe this will benefit our members. In 2019 we will be enhancing our cover to include four new conditions:

- Necrotising Fasciitis (Severity C, 50%)
- Severe Sepsis (Severity E, 15%)
- Desmoid-type Fibromatosis (Severity E, 15%)
- Myasthenia Gravis (Severity E, 15%)

As a result, Serious Illness Cover now encompasses all conditions in the market.

2. Paying out when a member is included on a NHS waiting list for surgery
To ensure members are able to claim as early as possible, we are extending 23 definitions so they pay out earlier on inclusion of an NHS waiting list for surgery.

3. Enhancing our children’s cover
We offer comprehensive children’s cover through a combination of our Family Benefit and Core Serious Illness Cover for Children, both of which are automatically included with Serious Illness Cover.1 We’re making the following changes in order to align adult and child plans and provide even more comprehensive cover for children:

- Cover for Type 1 Diabetes (Severity E, 15%)
- We are removing the exclusion for Type 1 Diabetes for children. This means children are covered for the same conditions as the adult plan.
- More appropriate Total Permanent Disability definition for children

We’ve introduced a new definition for Total Permanent Disability for children, resulting in a unique, child-friendly definition that will support fair and objective claims assessment.

4. Enhancing existing definitions
In order to keep pace with medical and technological advances, and to ensure our definitions remain the most comprehensive in the market, we are enhancing the following existing definitions:

- Heart attack - going forward we will pay out at Severity C (50%) on diagnosis, meaning the amount paid on any heart attack will always be at least 50%. This change represents a significant enhancement, and will allow for a smoother claims journey with the reduced medical evidence required.
- Brain and spinal tumours - we are combining three separate definitions and introducing an additional definition to extend our cover to other less severe tumours, and to make it easier for our members to understand.
- Third degree burns (now extensive skin burns) - we are updating the definition such that it is in line with NHS guidelines and current medical practice. It will also cover more serious second degree burns, increasing the likelihood of a successful claim.
- Guillain-barré syndrome - we are introducing an additional severity level to payout earlier on less severe stages of the syndrome. The current definition relies on having symptoms for at least two years, where the new additional definition could pay out on symptoms present for only six months.
Later Life Care.

Later Life Options.

For cover against the potential impact of later life conditions such as dementia and frailty. To expand the benefits we offer for later life, and in recognition of the fact that some members will require more cover to fund their care, we are enhancing our Later Life Options.

Dementia and FrailCare Cover

We launched this global-first option last year and it is available for no additional upfront cost. Cover is calculated at the start of the plan as 50% of the Serious Illness Cover and a maximum amount available of £100,000.

Dementia and FrailCare Cover Plus.

Our new paid-for cover option follows the same structure as Dementia and FrailCare Cover, but provides a greater level of cover at the end of the term. Cover is calculated at the start of the plan as 100% of the Serious Illness Cover and a maximum amount available of £200,000.

Care Support Services with SuperCarers.

Knowing how and where to access the appropriate care is critical when you or a loved one are diagnosed with a later life condition. Without the right support this can be overwhelming - especially in a time of crisis. To help with this, Vitality is partnering with SuperCarers, a leading provider of care support services.

All new and existing VitalityHealth, VitalityLife and VitalityInvest members and their immediate family get access to CareSolved, which includes:

• CareCoach, a care advice service run by experts who can give advice on a range of topics, including what support is available to members and their families, what services are suited to their care needs and what products could help with their independence

• CareMatch, a care booking service, which uses technology to match members to the most suitable care solutions

In addition to this, Vitality members and their immediate family will benefit from an initial discount of:

• 20% off the first £1,000 of ongoing care booked via SuperCarers, rising to 20% off the first £3,000 of care for all VitalityLife members with a Later Life Option selected on their plan.

About SuperCarers

SuperCarers is an online platform that connects families with experienced carers and care services in their area. It is founded on the belief that choice and personalisation are at the centre of great care.

CareSolved by SuperCarers is a comprehensive care guidance and navigation service to assist you on every step of the care journey - from helping you understand what changes you can make to your home, the funding options available, all the way through to finding an appropriate care solution.

Terms and conditions apply.
24 Bespoke Protection for Businesses

Bespoke Protection for Businesses.

To ensure we offer the most comprehensive, flexible and inclusive products in the market, we are launching a new benefit specifically for business protection, and enhancing the features on our Business Protection Plan and Relevant Life Plan.

These enhancements ensure that we have a spectrum of flexible products available, aimed specifically at meeting businesses’ diverse protection needs.

1. Introducing Serious Illness Cover for Business
   • For the first time a version of VitalityLife’s market-leading Serious Illness Cover that has been specifically tailored for business protection is available to business customers. Serious Illness Cover for Business mirrors the Serious Illness Cover available for personal protection, but includes business-specific Guaranteed Insurability Options, and excludes the Family Benefit.
   • It also includes the option to add a unique benefit called Serious Illness Cover for Business with Protector. Selecting this benefit enhances the cover available in the following ways:
     - Conditions typically covered at 100% on critical illness products are boosted to 100%, and
     - Any payouts for less than 100% do not reduce the remaining level of cover available.

2. Enhancing our Business Protection Plan
   • We are increasing the maximum level of immediate cover from £500,000 to £1,000,000, to ensure businesses have a high level of protection even throughout the application process.
   • We are increasing the maximum amount by which cover can be increased under Guaranteed Insurability Options (GIOs) from £150,000 to £300,000.
   • We are expanding the ages we cover, to increase inclusivity. This includes:
     - Increasing the maximum entry age for Life Cover to 85
     - Increasing the maximum expiry age for Life Cover to 90
     - Introducing the option for members to select cover to a specific expiry age

3. Enhancing our Relevant Life Plan
   These enhancements include:
   • Making Wellness Optimiser available on our Relevant Life Plan, which will give employees the option to benefit from deeper upfront discounts of up to 40%, which can be maintained through engaging in healthy behaviours.
   • Adding Guaranteed Insurability Options (GIOs) to our Relevant Life Plan which allow members to increase their cover as their circumstances change with important life events.

4. Adding phone-based underwriting on Business Protection and Relevant Life Plans
   • Finally, we are adding the capability to undertake phone-based underwriting on Business Protection and Relevant Life Plans, to make it even easier to do business with us.
   • This service will be carried out by our trained Vitality Nurses. When making use of the service, you will only need to complete the member and plan information sections in the application journey, with our Vitality Nurses taking care of the rest.

LIFE PRODUCT ENHANCEMENTS
To reflect the changes in benefits and rewards and inflationary effects, the fees payable by VitalityLife members will be as follows. This will be effective April 2020 for new members, and at the next anniversary after April 2020 for existing members:

- Vitality Select - £1.85, incl. VAT for adults
- Vitality Plus with Optimiser - £4.75, incl. VAT for adults
- Vitality Plus standard (without Optimiser) – £6.50 incl. VAT for adults
- Vitality Plus fee for children remains at £2.00, incl. VAT

The minimum premium required for new VitalityLife members to access Vitality Plus will change to £46 for single lives, and £60 for joint lives, effective 23 November 2019.

The VitalityLife cashback benefit will be replaced by rewards that members can access on a more regular basis. This will be phased in as follows:

- The cashback benefit will no longer be available to new business, effective Q1 2020.
- Existing members on the three year cashback cycle will be able to earn cashback for the remainder of the cycle, with no further cashback beyond that.
- Existing members on the annual cashback cycle will be able to earn a final cashback on that cycle. At this point they will transition to the 3-year cashback cycle, with no cashback earnable beyond March 2023.

Future premium reductions on all new standard (non-Optimised) VitalityLife Plans will be subject to an overall limit of 30%, effective 23 November 2019.

The Apple Watch benefit will no longer be available to VitalityLife members, after 31 January 2020.
### Vitality Programme in 2020.

#### 1 Understand your health

<table>
<thead>
<tr>
<th>Benefit</th>
<th>VitalityLife non-optimised</th>
<th>VitalityLife Optimiser</th>
<th>VitalityHealth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vitality Age</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Vitality Healthchecks</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Full Screens</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

- **Gym discounts**: - 40% off
- **Discounts on Garmin, Polar and Withings devices**: - Up to 40% off
- **Healthy Mind: discounts on Headspace**: - 30% off
- **Runners Need**: - 25% off
- **WW**: - ✓
- **Allen Carr**: - ✓
- **Champneys**: - ✓

#### 2 Get healthy

- **Caffe Nero**: - Second coffee of the week on us
- **Cinema**: -
- **Apple Watch**: -
- **Waitrose & Partners Healthy Food benefit**: -
- **Vitality American Express® Credit Card**: -
- **Amazon Prime**: -

#### 3 Get rewarded

- **Expedia**: - 10% discount
- **Virgin Atlantic**: - 15% discount
- **Mr & Mrs Smith**: - Up to 25% discount
- **Disney Healthy Kids**: - 10-25% off

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- **Vitality@Work**: Vitality@Work Vitality Plus
- **Vitality Health**: Vitality Health

**VitalityHealth Corporate Select Plans will mirror Vitality@Work benefits.**

**These benefits are unlocked with a monthly premium of £60 or more excluding Vitality Plus fees.**