A guide to Whole of Life Cover





Why VitalityLife?

We take a unique approach to 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 good lifestyle choices.

Long-term, this is good for you, because you enjoy better health and real financial benefits from your plan. It's good for us, because fewer claims enables us to share the benefits of healthy living with you, in the form of better plans and rewards. And it's good for society, because healthier, happier people are more productive and rely less on healthcare.

Sharing the benefits of healthy living.

We call it Shared Value.

Reasons to choose Whole of Life cover

1

Peace of mind
There's no minimum term, so you have the certainty of knowing you'll provide some financial security for your loved ones, when you pass away.

2

Cover against inheritance tax
You can also use Whole of Life Cover to insure against any inheritance tax which your family might be expected to pay on your estate. This means they are less likely to face any unexpected costs at such an uncertain time in their lives.

3

Access to our best available premium
Optimiser gives you access upfront to our best available premium, with the ability to keep this low when you maintain healthy lifestyle habits.

4

Flexibility to change your cover anytime
You can increase your cover as your needs change for example, if inheritance tax rules change, you have children or increase your mortgage – without having to provide more information about your health.

5

The Vitality Programme
You get automatic access to The Vitality Programme which helps you take steps towards a healthier future – and rewards you with discounts that increase the healthier you are. This means you get something back for your premiums, without having to claim.

We help you build a plan that's right for you

We understand that not everyone needs the same level of cover.

That's why we have different options, which allow you to customise your plan.

Choose your cover
- Whole of Life Cover

Premium Options
- Premium Step

Tailor your plan
- LifestyleCare Cover



The Vitality Programme

The three-step Vitality Programme:

1. Understand your health
2. Get healthier
3. Be rewarded

Choose your cover

Whole of Life cover has no maximum term, which means your family's sure to receive a cash lump sum when you pass away, as long as you keep paying your premiums.

Whole of Life cover is designed to:

- help pay funeral costs and other expenses
- help cover any inheritance tax
- leave a legacy for your loved ones.

Because your needs can change, Whole of Life cover lets you increase your protection anytime, without having to provide more information about your health. So, for example, if you get married, have children or increase your mortgage, you can easily adapt your cover to meet your changing needs.

Premium Step

Premium Step can help provide certainty over your future premiums with a fixed annual increase of 2.50%.

Which means you'll know exactly how your premiums will increase over the life of the plan Plus, you can still enjoy an upfront starting premium discount of up to 40%, depending on age.



Tailor your plan

LifestyleCare Cover is designed to give you a measure of certainty in planning for the uncertainty of later life.

That's because it pays out if you're diagnosed with later-life conditions, such as Alzheimer's, Parkinson's, dementia and stroke. So, in the event you become unable to look after yourself, your payout can help cover the additional expenses you'll have, such as paying for care or adapting your home for later life.

It also means you don't have to spend any of your life savings or leave less to your loved ones.

When you choose to add LifestyleCare Cover to your Whole of Life Cover, you not only receive cover that lasts as long as your plan, you also get the option to receive some money earlier if needed to support you in later life.

Which could be used to:

Take pressure off of your family and friends who may need to help look after you

Allow you to choose the support that's right for you

Protect your home and any savings you may have

How LifestyleCare Cover works

Degenerative conditions such as Alzheimer's disease, Parkinson's and dementia can develop over many years. However, even at the early stages, they can have a big impact on your lifestyle.

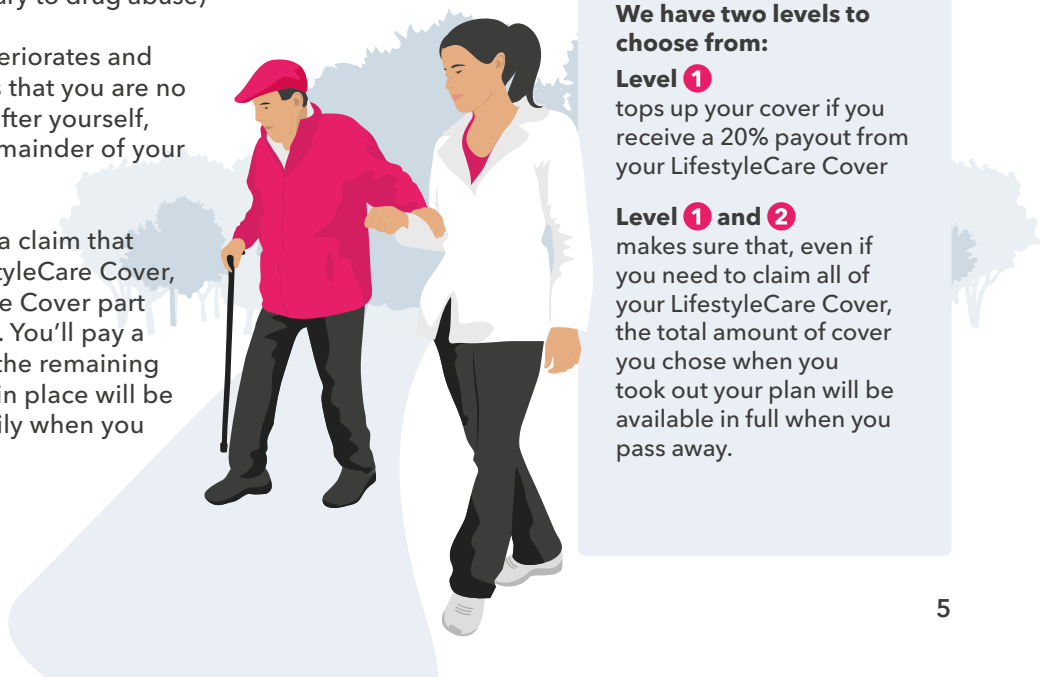
If you begin to suffer from one these conditions and it's affecting you in all of the following ways, you would be able to make a claim on LifestyleCare Cover and receive a 20% payment.

Alzheimer's disease and dementia – if you're unable to remember or understand things that used to be familiar to you

Parkinson's disease – if you develop tremors and your motor functions are permanently impaired (we don't cover Parkinson's disease if it's secondary to drug abuse)

If your condition deteriorates and your doctor confirms that you are no longer able to look after yourself, then we'll pay the remainder of your LifestyleCare Cover.

If you need to make a claim that uses all of your LifestyleCare Cover, then the LifestyleCare Cover part of your plan will end. You'll pay a lower premium and the remaining Life Cover you have in place will be paid out to your family when you pass away.



LifestyleCare Cover Protector

LifestyleCare Cover Protector allows you to make a claim without the worry that your cover amount is going to reduce.

If you've made a claim, for an additional monthly premium, you can top your cover back up with LifestayleCare Cover Protector.

We have two levels to choose from:

Level 1
tops up your cover if you receive a 20% payout from your LifestyleCare Cover

Level 1 and 2
makes sure that, even if you need to claim all of your LifestyleCare Cover, the total amount of cover you chose when you took out your plan will be available in full when you pass away.

The Vitality Programme

With us, everyone gets access to our healthy living programme, which encourages you to take steps towards a healthier future – and rewards you with benefits. It means you can get something back for your premiums, without having to claim.

How we help you get healthier



Understand your health

When you join, take a quick online Health Review to assess the current impact of your lifestyle on your health.



Get healthier

Take steps to improve or maintain your health. To make it easier, we give you discounts health checks, activity trackers, running shoes and more.



Get rewarded

Reach weekly and monthly activity targets to earn Vitality points. The more points you earn, the bigger the rewards and the more control over your premium you enjoy.



Everyone starts at Vitality Bronze status and you can work your way up to Silver, Gold and finally Platinum.

The higher your Vitality status, the better the rewards.

About VitalityLife

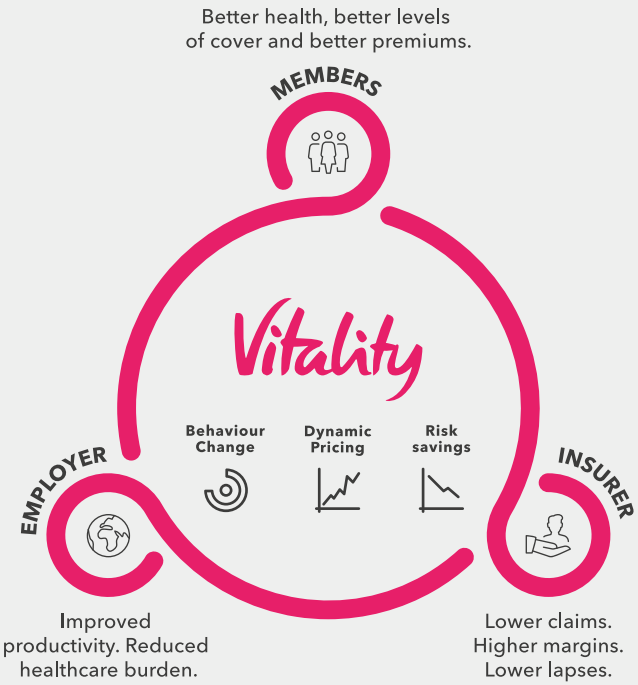
We offer a unique brand of insurance and investments. We're part of Discovery Holdings, a worldwide company with over 20 million members* in 29 markets worldwide, including Europe, the United States, Australia, South Africa, Canada and China.

We have a core purpose to make people healthier, to enhance and protect their lives. We put this into practice through our Shared Value business model, based on the scientifically proven principles of behavioural economics. This unique approach enables you to take a more active role in managing your own physical and mental wellness, by encouraging the development of healthy long-term habits. It's good for you, good for us and good for society.

Shared Value Model

It's what we call our Shared-Value Insurance Model.

And it's at the heart of everything we do.



Find out more.

For more information please speak to your adviser or visit vitality.co.uk

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