

Indexation Communication Template shared by Barbara Anderson

Hi (Name)

Hope you're having a great day.

I am writing in reference to your New Anniversary Statement (attached) and your new Cover amount. As you might remember you accepted the Indexation Benefit when you first took out your policy – Indexation is the amount your Cover increases each year to keep your cover in line with inflation.

This year the economy has seen inflation in excess of 6% for the first time in years and the Retail Price Index at about 8%. We know that in the last 12 months things have been tough. The Government's National Insurance tax increase of 1.5%, more expensive gas and electricity bills and rising food prices will continue to put severe pressure on household budgets this year.

The figures below detail the amount of Life and Serious Illness cover you currently have, the amount it will increase to on the anniversary date and your new premium amount. A full breakdown of your policy is attached.

Bronze	Current amount	New amount	Difference
LIFE			
SIC			
Premium			

We would therefore like to offer you some options:

- 1) Allow Indexation to go ahead as the increased Cover amount will be more beneficial in the future for future claims.**
- 2) Let us know if you would like to decline Indexation this year (you are allowed to decline 2 years back-to-back before the benefit is removed and you lose your additional Old Age and Funeral Benefit).**
- 3) Arrange a Review Meeting to see what other options are available for your particular plan.**

(Delete as appropriate)

In addition, we note that your Vitality status remains at **Bronze** and that you haven't made use of the Vitality benefits and rewards, which could save you money on your premium - to make use of the rewards and benefits please register using the link below:

<https://www.youtube.com/watch?v=nnRhqvsrwak&t=rs>

In addition, we note that your Vitality status is **Silver/Gold** and that you are well on track with your Vitality benefits and rewards, with just a bit of a push you could get to the next level and receive a greater premium discount.

Congratulations on getting your Vitality status to **Platinum**, and you are well on track with your Vitality benefits and rewards, keep up the activity to keep your great rewards and premium discount.

Finally:

Scam Alert

Scammers continue to impersonate legitimate institutions or persons to obtain your personal or financial information

Vitality will NOT call you to offer you better terms or other products

If you receive a call from someone claiming to be from Vitality, or seeming to know about your Vitality policy, please contact me immediately.

It could be a scam even if they seem to know details about your policy.

Scammers may:

- PRETEND to be from an agency or organisation you know
- Say there is a PROBLEM or promise a better package
- PRESSURE you to act immediately
- Tel you to PAY in a specific way

Be sceptical of a contact that you did not initiate.

Once again thank you for allowing us to be your protection partner today and hopefully for the future.

I look forward to hearing from you.

Kind Regards,