



GENISTAR



In association with
**Life
insurance**

Life insurance to help you enjoy a longer life

Hello

When you think of life insurance, you often just think it's a lump sum of money for your loved ones after you're gone. Imagine if it could benefit you while you're alive and well!

Vitality's core purpose is to do just that. Vitality's award-winning life insurance includes access to the Vitality Programme. It helps you look after your health and live better for longer.



Much more than financial protection

Here's what you can get with Vitality's life insurance:



A longer, healthier life: All members get to enjoy the world's largest health promotion programme linked to insurance - with proven results.¹ This has helped members reduce their risk of death by up to 41% when they stay active with Vitality.² And can cut their hospitalisation risk by up to 51%.³



Lower costs: Get up to 40% off your insurance premium when you add Optimiser to your plan, and keep it low each year when you look after your health.⁴



Top savings: Keep doing healthy things, like getting your steps or going for an eye test and you could save hundreds a year by getting rewards and discounts like up to 50% off a monthly gym membership⁵ as well as weekly coffees, monthly cinema tickets and more.⁶

Get in touch

If you'd like protection that looks after you now - and your loved ones later - get in touch



[Health insurance](#) [Life insurance](#)

¹ Moderate changes to physical activity and diet, resulting in minor improvements in metabolic risk, can have a material impact on a person's lifespan and healthspan. For example, a 30-year-old man of average health could gain 2.8 years of healthy life through moderate changes to exercise and diet. A 30-year-old female who makes a moderate increase in exercise and diet could add three years of good health – RAND Europe and Vitality.

² Members who have four active days a week cut their mortality risk by 41%. Vitality experience analysis, 2022.

³ Members who have five or more active days a week cut their risk of hospitalisation by 51%. VitalityHealth Insights Report, 2023.

⁴ Only available when you add Optimiser to your plan. An extra monthly fee of £4.75 per person may apply. Get an up upfront discount of 40% on Whole of Life insurance or up to 30% discount on Term life insurance. Minimise your premium increase by looking after your health and building your Vitality status.

⁵ Applies to Nuffield Health Fitness & Wellbeing Centres, PureGym gyms and Virgin Active gyms, with the exception of Virgin Active Chiswick Riverside gym. A joining fee of up to £75 will apply. Available on certain gym membership packages only.

⁶ Qualifying plans only. Further terms and conditions apply.

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