Vitality GENISTAR
Financial Freedom For All
JULY 2025 | ISSUE 6

CONNECTING THE DOTS: BUILDING A COMPLETE PROTECTION STRATEGY WITH VITALITY

In today's unpredictable world, peace of mind comes from knowing you've covered all the bases. At Vitality, we don't just sell policies — we help build protection strategies that evolve with the life, health, and goals of your client.

Serious Illness Cover, Income Protection, and Whole of Life Cover are key components that work together to form this robust financial safety net. Let's explore how connecting these dots provides true, long-lasting protection.

- **Serious Illness Cover** provides vital financial support if you're diagnosed with a serious medical condition. Unlike traditional critical illness policies, Vitality covers a broader range of illnesses and pays out based on severity. That means you get help when you need it most — not just for life-threatening conditions, but for a wide spectrum of serious health events.
- **Income Protection** ensures your lifestyle is safeguarded if illness or injury prevents you from working. It replaces part of your income, so you can focus on recovery without worrying about essential expenses. Your ability to earn is one of your greatest assets — protecting it is essential.
- **Whole of Life Cover** guarantees a payout whenever you pass away, providing long-term security for your loved ones. It's an important tool for covering funeral costs or leaving a financial legacy. With our additional benefit option such as the Lifestyle care cover, your clients are protected for later illnesses such as Alzhimers, demential and Frailty.

The Power of Integration – Why a Complete Strategy Matters?

Individually, each product provides essential protection. But together, they form a comprehensive safety net and flexible strategy that evolves with your client — covering:

- Short-term needs in the event of illness
- Income security, and
- Long-term financial certainty and Peace of mind for your clients and their loved ones.

Are Your clients Protection Plans Connected?

If they're relying on isolated policies, they might be missing the bigger picture. **Speak to Annette / Ivy** today to explore how Vitality's integrated protection solutions can give your client complete confidence for the future.

DID YOU KNOW?

- ***87.8% of claims were paid on SIC and 1 in 13 claimants had claimed previously via SIC?***
- ***95.4% of claims were paid on Income Protection and our youngest claimant was 21years and oldest 67years?***
- ***99.7% claims paid on Life cover?***
- ***Over 100,000 members are protected with laterlife cover since our demential and Frailcare cover launched in 2018?***
- *Over half a million people are living with Crohn's disease or ulcerative colitis. Around 1 in 5 people will need major surgery within the first five years after diagnosis?* – ***Vitality's Serious Illness Cover offers superior benefits for clients with Ulcerative Colitis ensuring comprehensive support without the need for surgical intervention?***



UPDATES

- ***Summer Cashback Offers 2025!!!!***
  Launching from **1 JULY to 30 SEPTEMBER**, clients can get rewarded for staying active - earning up to two month's cashback on their premiums. Available for new personal and business clients who don't currently have a health or life insurance plan with Vitality. Terms and conditions will apply.

- **Updates on Pick & Play:** We're getting all these below 4 changes ready over the summer, and we'll provide more details nearer the time-

1. More value from your weekly Pick. You'll be able to choose any two weekly rewards including; a drink at Caffè Nero, 25% off a meal at itsu and 50% off cinema with Vue and ODEON.
2. Guaranteed Monthly Rewards for being active each week. Each month you'll be able to choose any two from our selection of rewards including; cinema, entertainment, restaurant and food delivery partners – without the need to Play.
3. A month to choose your Monthly Rewards. We'll give you more time to choose the rewards that are right for you.
4. Play for more. In addition to your guaranteed weekly and monthly rewards, you'll also be able to Play to unlock further rewards.

- **Forward Thinking Webinar:** Thank you for joining Vitality's Forward Thinking webinar series on sustainability! Each session helped connect Environmental, Social and Governance principles with business growth and client wellbeing. As a thank-you, Vitality is planting a tree for every attendee. 🌳 Missed it? Catch up here: https://vitality.bigmarker.com/series/forward-thinking-presents-su/series_details

- **Engagement Competition: First Month Winners Announcement!** 🎉
  We're thrilled to recognize the **winners of our 3month Step Competition**, which began on **5th May 2025**! A huge congratulations to:
  🏆 **Top Prize Winner:** Frank Eguiridu with an incredible **494,754 steps** in the first month!
  🎉 **Minor Prize Winner:** Daryl Harper with an impressive **282,085 steps**!
  To everyone who opted in, thank you for your dedication! We look forward to seeing how the leaderboard shapes up by the end of July. Keep stepping – you could be our next winner!