Vitality GENISTAR
Financial Freedom For All

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CLAIMS AND BENEFITS

Why Life Protection Insurance Is Essential — It's why we do what we do

Life is unpredictable. While we hope for the best, preparing for the worst is a vital part of financial wellbeing.
Life protection insurance offers peace of mind and financial security for families when they need it most — but with modern products like Vitality's, it can also deliver everyday value and support healthier living. Life protection insurance is more than a financial product — it's a promise to protect loved ones when life takes an unexpected turn. Whether it's covering funeral costs, clearing debts, or securing a family's future, the right cover can make all the difference.

In 2024, Vitality paid out a record **£142 million** in protection claims, including:

- **£95.7 million in Life Insurance**, with **98.9% of claims paid**
- **£44.4 million in Serious Illness Cover**, with **88.6% of claims paid**
- **£1.8 million in Income Protection**, nearly double the amount paid in 2023

These figures reflect Vitality's strong commitment to supporting members when they need it most.
However, not every claim was successful.
The main reasons included:

- **Non-disclosure of medical information** at the time of application
- **Claims not meeting policy definitions**
- **Exclusions or waiting periods** not being met

These declined claims highlight the importance of **accurate disclosure** and understanding the terms of your policy. You can play a crucial role in helping clients navigate these details to ensure their cover works when it matters most.

Vitality's Shared Value Model also rewards members for healthy living. In 2024, engaged members saved an average of **£244 annually** through rewards like free cinema tickets, coffee, and discounts on healthy food and fitness gear. These members are also shown to live up to **five years longer**.
In short, life protection insurance isn't just about preparing for the worst — it's about living better today, with confidence that your future is secure.

Protecting against unforeseeable harm.

Read the latest report: Moving Insurance Forward - Claims & Shared Value Report 2025



UPDATES

DID YOU KNOW?

- Putting a Life policy into Trust ensures quicker payout and **avoids probate**.
- A trustee can be anyone **the client trusts** to follow their wishes. (must be over the age of 18, of sound mind and not the sole beneficiary)
- I in 5 claims paid out on SIC were for a **unique condition**.
- 1 in 12 claims **paid out for second** or subsequent time
- On average, members claimed again only **1.8 years** after their first payment.
- Indexed polices increase the sum assured annually in line with inflation **without further underwriting**.

Exciting Enhancements to Your Active Rewards

We're pleased to share some great updates to your **Active Rewards** — designed to make healthy living even more rewarding!

These changes are all about recognising the small, consistent steps you take to build healthier habits that support a longer, better life*.

You can now **pick any two weekly rewards**; in any combination you like:

- A **Caffè Nero drink**
- **25% off** an itsu main meal
- **50% off** a Vue or ODEON cinema ticket

It's flexible, fun, and focused on helping you stay motivated.

Coming soon……

There's a brand-new way to unlock rewards:

Streak Rewards.

Here's how it works:

- Hit a **4-week activity streak** — that's four consecutive weeks of meeting your activity target.
- You'll unlock rewards **automatically**, no need to Play!

Don't forget to update your Vitality UK app — the latest version is rolling out from the end of September 2025 and includes all these exciting changes.

Vitality isn't just about protection — it's about helping you live a longer, healthier, and more rewarding life.

Every client has access to the **Vitality Wellness Programme**, and there are plenty of ways to get the most out of it.

One of the best ways to stay engaged is through the **"Making the Most of Vitality" sessions**, run monthly via Microsoft Teams. These sessions are open to all clients and are also recorded, so you can catch up anytime. They go far beyond app tutorials — covering everything from **mindfulness and yoga** to **mental health discussions** and tips for improving your day-to-day wellbeing.

Run **Weekly** covering **Hot topics** like mental health and lifestyle tips and **Live wellness classes** plus **how to use the app.**

You'll find links to these sessions on the **Info Hub** and **Telegram**, so keep an eye out!

Small Steps, Big Rewards

Building your Vitality status is easier than you might think. Everyday activities like **walking the dog**, **doing housework**, **taking the stairs**, or **joining a gym class** all count. Even reaching **silver status** can help reduce the impact of annual premium increases.

Why Engagement Matters

Our data shows that clients who actively use the wellness programme and engage with the **Member Zone** are:

- **Less likely to cancel** their plan
- **More likely to reach higher Vitality statuses**
- **Able to offset or even eliminate their protection premiums** through rewards and partner benefits

And it's not just about savings — it's about feeling good. When clients enjoy the programme, they talk about it, which often leads to **referrals and new recruits**.

So here's a thought: how often do you check in with your clients? And have you considered using **Optimiser** as a tool to spark conversations and grow your network?

MAKING THE MOST OF VITALITY