



Optimiser: Get access to our best available premium

The idea behind Optimiser is simple:

The more you look after your health, the lower you keep your premiums. Taking care of your health benefits both you and us. Optimiser provides the tools to enhance your wellbeing, along with discounts and rewards from top brands when you stay active.

>>> Features of Optimiser

1 Get access to our best available premium

Up to
30%

lower premiums
than standard on
fixed-term cover

Up to
40%

lower premiums
than standard on
Whole of Life cover

Get active and earn points to build your Vitality status. Everyone starts on Bronze and the more points you earn you progress through Silver to Gold and eventually Platinum. The higher your Vitality status, the lower your premiums will stay. Even if you don't reach Platinum, you can rest easy knowing your premium won't go up more than 2.5% each year.

Here's how your premium changes each year with Optimiser:

^ Bronze +2.5%

^ Reach Silver +1.5%

^ Get to Gold +0.5%

Achieve Platinum - no change

2 Understand your health and get healthier

All our award-winning life cover comes with access to the Vitality Programme - a scientifically proven way to help you live a healthier and longer life. It gives you the tools to understand your health. It makes it easier for you to take action. And it rewards you regularly for maintaining healthy habits.

With Optimiser you can unlock a free in-person Vitality health-check¹ in your first year and a discount on a health assessment with Bluecrest.



3 Get rewarded from the word go

With Optimiser, we don't just reward you with lower premiums, but you can also unlock access to our full range of discounts and rewards from day one of your plan from specially selected partners such as Apple Watch², Caffè Nero, ODEON and Vue.

Access to Vitality Plus is subject to a premium above £45 for single life plans or above £60 for joint life plans and an additional monthly fee of £5.50 per adult per month.

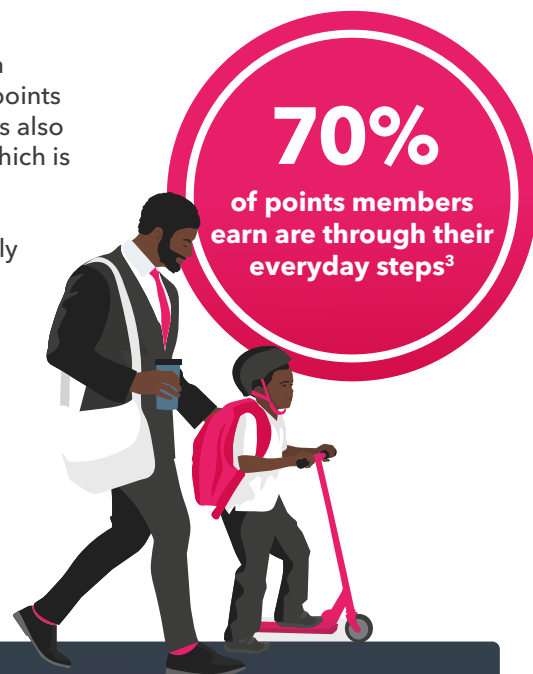


How to unlock more value with Optimiser

All our Life insurance plans have access to the Vitality Programme, which rewards you for getting healthier. So when you take out life insurance with Vitality, you get more than just cover; you get real, tangible benefits for living well.

When you track your activity with a device linked to Vitality, you earn points which unlock rewards. These points also help to build your Vitality status, which is how you keep your premium low.

Earning points is easy. You probably already do more than you think - just by walking the dog, mowing the lawn or the daily commute.



Find out more. Speak to your financial adviser or visit [vitality.co.uk](https://www.vitality.co.uk)

Why add Optimiser



Members saved
> £40m through lower premiums⁴



Members with Optimiser saved up to
> 40% of their annual premium through incentives and rewards⁴.



5 years > longer life expectancy by getting active with Vitality⁵.

Details correct as at October 2025. Terms and conditions apply to all Vitality partners

¹The principal member is eligible for a Vitality Healthcheck through Bluecrest for £0 in their first plan year. Any further Healthchecks on the plan will be charged at £12.50 per adult. ²If you have one or more joint health or life insurance plans, only one Apple Watch is available across all adults on the plans. If any other adult members of a joint plan wish to apply for Apple Watch at the same time, then each member would need to have a separate qualifying plan in their own name.

³Vitality Analysis, 2024. ⁴VitalityLife Claims & Shared Value Report, 2025. ⁵Based on members who move from 0 to 21+ activity points a week throughout their lifetime, applied to standard UK mortality rates. Vitality study 2024.

VitalityLife is a trading name of Vitality Corporate Services Limited. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. VLB0089_10/25_RN428101