



Get the cover you need with a lower initial premium.
And keep it low by living a healthy lifestyle.

Accelerator

When people are dealing with the cost of getting a mortgage and moving house, they often feel that Life Cover and Serious Illness Cover stretches their budget too far. But while they might have less disposable income at that time, they often have more to protect - children, a new home, cars, furniture and appliances bought on credit.



Some people choose to compromise on the amount of cover they buy to bring the cost within their budget. That means they're not getting the cover they need. Others choose not to get protected at all, preferring to wait until their earnings go up. They take the risk of something happening to them before then, or not being able to get cover later on if their health gets worse.

Accelerator allows you to get the cover you need, now – even if your budget is stretched. Here's how:

- When you first take out cover, we reduce your premiums by up to 23%
- After that, you could keep your premiums low* by living a healthy lifestyle or they could rise by up to 3% each year to make up for the low start
- You can change to fixed premiums at any time

*With the Essentials Plan the increase will always be 3% each year



Here's how Accelerator can help:

You start with lower premiums

When you first take out cover, we reduce your premiums by up to 23%. This means you pay less when your budget is stretched. This could be when you're younger, possibly on a lower salary or meeting the costs of getting a mortgage and moving house.

After that, your premiums rise by 3% each year to make up for the low start

After this low start, your premiums rise gradually in the same way you might expect your income to rise.

There are two ways your premiums can increase. You can choose to have them:

1 Increase each year across the whole term of your policy

or

2 Only increase for the first ten years, and stay at a fixed amount for the rest of your term

Whichever you choose, your premiums rise on your plan anniversary – that's the anniversary of the day you started your cover.

Accelerator allows you to pay much less when money is tight, and increases your premiums when it's more likely you'll be able to afford it.

You can change to fixed premiums at any time

If you decide that you'd rather switch to paying level premiums, you can do that whenever you want. We can either fix your premium where it is and we'll reduce your cover, or you can keep the same amount of cover and we'll work out your new premium.

Vitality helps you stay healthy

Vitality is our health and wellness programme. It's designed to help you live a healthy lifestyle. We give you a range of tools and discounts that help you to stay healthy for less. The more you take part in Vitality, the higher your Vitality status will become – you can go from Bronze to Silver Status, to Gold and finally Platinum.



If you've got a PruProtect Plan, Vitality can even keep your premiums low*

(Not available on the Essentials Plan)

Unlike other insurers who just assume that your health gets worse as you get older, we can look at your Vitality status and charge you a premium that reflects your health - not the average person's. With Accelerator, if you reach Silver or Gold in a particular year, your premiums will increase by less than 3% on your next plan anniversary. If you reach Platinum status, your premiums won't increase at all. So, with enough effort, you won't just **start** paying a lower price – you'll **stay** paying a lower price. We're the only protection insurer to offer anything like this.

*If you choose the Essentials Plan you still get all the benefits of the Vitality programme (excluding the premium discounts).

See how you can keep your premiums low by leading a healthy lifestyle with our PruProtect Plan.

Accelerator premium increases over the whole term of your policy



Accelerator premium increases for the first 10 years



Get extra rewards and discounts with **Vitality+**

Whatever Plan you choose, you can upgrade to Vitality Plus. This gives you up to 50%** off on gym membership with Virgin Active and LA fitness. We'll also reward you for increasing your Vitality status, with discounts from Eurostar, Mark Warner, Champneys and Cineworld.

** 25% off full individual monthly gym membership for Virgin Active 'Classic clubs' and LA fitness South Kensington club.



Case study



Nick

Nick is an accountant, and is moving home with his wife Katrina. Because she's a full-time mum, their family depends on Nick's income – so, they know how important it is to get Life Cover and Serious Illness Cover in case something ever happens to him. Accelerator is a way they can get the right amount of cover for them, even though they're on a tight budget.

What Nick would really like is £150,000 of Life Cover and Serious Illness Cover, to cover the mortgage and leave a little left over for the family. And he'd like to be covered for 25 years. He's 29 and a non-smoker, so premiums for this cost **£35.82** every month. It seems expensive – especially since the

cost of new furniture, decorating and moving house mean that money is already tight. Nick is tempted to spend less on premiums, and settle for a bit less cover.

With Accelerator, Nick can start by paying **£29.01** per month. That's an initial **discount of 19%**, which makes things just that bit more manageable. After a year, his premiums would be **£29.88** which is still within his budget, and after five years they'll still only be **£33.63**. After ten years they'll have risen to **£38.99** – but Nick is doing well at work, and he's confident he'll be on a higher income by then.

Accelerator means that Nick can still get the amount of cover he needs, even when his budget is tight.

This case study has been designed to illustrate how Accelerator can help you and is not an actual testimonial. Premiums quoted are indicative and will vary according to your personal circumstances.

About PruProtect

We offer a range of cover designed to fit the way people live their lives today. As well as Accelerator we offer Life Cover, Serious Illness Cover, Income Protection and Health Cover.

Find out more

This brochure gives an overview of our Accelerator option.

To find out more about Accelerator or any of our other products please speak to your financial adviser, or take a look at pruprotect.co.uk.

