



Vitality change communication

We are committed to keeping our members informed of changes to Vitality, so we'll be sending letters to your clients based on their Vitality plan.


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▲ Vitality with Full rewards example letter: We've got some exciting Vitality changes to tell you about



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«LIFE1_ADDRESS_2»
«LIFE1_ADDRESS_3»
«LIFE1_ADDRESS_4»
«POST_CODE»

Our Ref: «POLICY_NO»

Date: «18 November 2011»

Dear «LIFE1_TITLE» «LIFE1_SURNAME»

We've got some exciting Vitality changes to tell you about

We're launching new Vitality partners during the early part of next year and also making some changes to our existing partners. This letter tells you what's new over the next few months and details the changes to your existing benefits.

What's new in January?

Premium Saver

As well as helping you to get healthier - Vitality can also save you money at the same time.

With Premium Saver, you build up premium savings over five years. How much you build up each year depends on your premiums and your Vitality status. We set this amount aside each year and then after five years, we'll add together all the savings you've built up and use them to reduce your premiums for the next two years.

From 1 January, don't forget to upgrade your plan to include Premium Saver, for an additional premium, at your next plan anniversary¹. To learn more about Premium Saver, visit pruprotect.co.uk or contact your financial adviser.

¹ Once Premium Saver is added, it cannot be removed. The first five-year period will begin from the anniversary date on which the Premium Saver is added. Not available for Business Protection Plans or Relevant Life Policies and does not apply to Unemployment Cover, Health Cover and Vitality Plus premiums.

Vitality with Full rewards example letter: We've got some exciting Vitality changes to tell you about

A new partner to help you get healthier

We want to make getting healthier more affordable and easier for you, so we're adding a new health partner for Vitality members.

New health partner	What do you get
National Trust	You can enjoy the National Trust for just 9p a day with our exclusive pass

Be inspired by our Vitality champions, thanks to Laureus

We've partnered with sporting and charity organisation Laureus to inspire you to get healthier. We've created Vitality champions – a group of world-class sporting icons who coach our members through emails and videos. If you sign up to the programme, we make a donation to the Laureus Foundation and we give you the chance to go to the Laureus World Sports Awards. We give you tickets into a prize draw – the higher your Vitality status, the more tickets you get. The winners of the prize draw will go to the awards and meet their chosen Vitality Champion in person.

Cineworld Unlimited is changing

Next year you'll no longer be able to get a new Cineworld Unlimited card at a discounted rate through Vitality. If you've already got a Cineworld Unlimited card, you'll be able to renew it once at the discounted rate during 2012, but the benefit will end after that.

What's changing in March?

Nuffield Gyms are changing

From 1 March you'll no longer be able to activate a new gym benefit with Nuffield. However, if you're an existing Nuffield gym member through Vitality, you can continue your membership at that club at the current discounted rate of 25% indefinitely.

What's new in April?

Gym activation fee is now variable by club

You will no longer pay a flat £25 activation fee to join a gym. It will be variable by club and determined by the gym. Please contact the individual gym for more information.

Some of our existing reward partners are changing

Champneys

New pricing becomes available in April, so in addition to 50% off accommodation, you'll be able to get 25% off all treatments at Champneys Town and City Spas. The treatments range from manicures and pedicures to massages and body wraps.

Champneys are also becoming a health screening partner and you'll be able to get a half price health screen from participating health spas.

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Eurostar and Mark Warner

To move our existing partner discounts in line with our new holiday partners, Eurostar and Mark Warner discounts are changing. Eurostar will change from set ticket prices to a percentage discount and the Mark Warner discount percentages will change. Both benefits will still be linked to your Vitality status. The new percentage discounts (off the retail price) are detailed below.

Eurostar	Vitality status			
	Bronze	Silver	Gold	Platinum
Length of time on Vitality				
Less than three years	25%	30%	35%	40%
Three years or more	25%	35%	40%	50%

Mark Warner	Vitality status			
	Bronze	Silver	Gold	Platinum
Length of time on Vitality				
Less than three years	10%	12.5%	15%	20%
Three years or more	10%	15%	20%	25%

eBay

From April, eBay will no longer be a Vitality partner. This means you'll no longer be able to earn Vitality points from buying sports equipment on eBay.

It's now more affordable to get rewards with Vitality Plus

Adding Vitality Plus to your plan

You can upgrade to Vitality Plus for £6.50 per month at your plan anniversary. You will then be eligible for Vitality Plus benefits that are in force at that time, including 50% off Virgin Active and LA fitness gyms.

All of the new reward partners described below will be included automatically from 1 January. The minimum premium to purchase Vitality Plus is £25.

New Vitality Plus rewards partners to keep you motivated

If you upgrade to Vitality Plus, you'll benefit from these new reward partners. Available from 1 January 2012.

New rewards partners	What do you get
Vitality Travel Club in partnership with Thomas Cook	Up to 25% off a range of travel partners including Thomas Cook, Neilson, Airtours, Sunset and Cresta
Imagine Cruises	Up to 50% off holidays booked with Imagine Cruises from a range of providers including P&O, Royal Caribbean and Cunard
Ticketmaster*	A third off the cost of several tickets each year. The number of discounted tickets available is linked to your Vitality status
Merlin*	30% off an annual pass to some of the UK's top attractions including Alton Towers, Legoland® Windsor, Thorpe Park and the EDF Energy London Eye
Vodafone	50% off the price of a Vodafone monthly call plan. You'll need to take out a new Vodafone plan in 2012 to get this discount. There are three monthly plans to choose from with a wide range of handsets available for each.

*Ticketmaster, Merlin and Cineworld 2-for-1 will form part of our new Entertainment benefit. You'll need to pay a one-off yearly activation fee of £15 for a single policy, or £25 for a couple/family to get these discounts for 2012.

Vitality with Full rewards example letter: We've got some exciting Vitality changes to tell you about

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We make it cheaper for you to get active with 50% off the usual price of a full individual monthly membership with Virgin Active Health Clubs and LA fitness.

For any new gym activations with Vitality Plus there will be a one-off £80 activation fee for the gym. This will need to be paid to PruProtect prior to activating your gym membership and will be in addition to any possible gym activation fees.

Information on all the new partners will be available on pruprotect.co.uk from January

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Keep living life well with PruProtect

We hope you're getting the most out of Vitality. We're excited about our new partners and hope you are too. We'll keep helping you get healthier and rewarding you when you do.

Yours sincerely,



Alan Meechan
Head of Operations
PruProtect

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As an extra bonus, you will be able to save money with the Cineworld 2-for-1 offer from 1 April 2012, by purchasing two cinema tickets for the price of one.

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What's new in April?

Increase your gym discount to 25%

From 1 April, it is possible to increase your gym discount to 25%. To qualify, you will need to contact your Virgin Active or LA fitness gym and sign up again, so that you are billed by the gym and no longer by PruProtect. There will be no activation fee, but you will be moved from arrears to advance billing, requiring a double direct debit.

If you have a Nuffield gym membership, the increase in your gym discount will happen automatically after 1 April.

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You will no longer pay a flat £25 activation fee to join a gym. It will be variable by club and determined by the gym. Please contact the individual gym for more information.

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*Ticketmaster, Merlin and Cineworld 2-for-1 will form part of our new Entertainment benefit. You'll need to pay a one-off yearly activation fee of £15 for a single policy, or £25 for a couple/family to get these discounts for 2012.

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From 1 January, don't forget to upgrade your plan to include Premium Saver, for an additional premium, at your next plan anniversary¹. To learn more about Premium Saver, visit pruprotect.co.uk or contact your financial adviser.

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It's now more affordable to get rewards with Vitality Plus

Adding Vitality Plus to your plan²

If you haven't upgraded to Vitality Plus already, you can do so at your plan anniversary or within three months of your plan start date. You will then be eligible for existing Vitality Plus benefits, including 50% off Virgin Active and LA fitness gyms. All of the new reward partners described below will be included automatically from 1 January.

² The minimum premium to purchase Vitality Plus is £25.

A new partner to help you get healthier

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New health partner	What do you get
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*Ticketmaster, Merlin and Cineworld 2-for-1 will form part of our new Entertainment benefit. You'll need to pay a one-off yearly activation fee of £15 for a single policy, or £25 for a couple/family to get these discounts for 2012.

Virgin Active Classic Clubs and LA fitness South Kensington to be included in 50% gym discount

The Virgin Active Classic Clubs and LA fitness South Kensington will be added to the 50% gym discount through Vitality Plus. Please note that a joining fee may apply. If you're already a member through Vitality Plus, the cost of your membership will reduce automatically.

New gym activation fee

For any new gym activations there will be a one-off £80 activation fee for the gym benefit for Vitality Plus members. This will need to be paid to PruProtect prior to activating your gym membership and will be in addition to any possible gym activation fees.

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You'll still be able to get Cineworld 2 for 1 tickets until 1 April 2012. From this date, Cineworld 2 for 1 tickets will be included in the Vitality Plus Entertainment benefit and you will need to pay the activation fee if you want to keep this benefit.

What's new in April?

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Champneys

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Champneys are also becoming a health screening partner and you'll be able to get a half price health screen from participating health spas.

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Length of time on Vitality	Bronze	Silver	Gold	Platinum
Less than three years	10%	12.5%	15%	20%
Three years or more	10%	15%	20%	25%

eBay

From April, eBay will no longer be a Vitality partner. This means you'll no longer be able to earn Vitality points from buying sports equipment on eBay.

Vitality Plus example letter: We've got some exciting Vitality changes to tell you about

Information on all the new partners will be available on pruprotect.co.uk from January

As our new partners become available, you'll be able to see full details of the offers and discounts on pruprotect.co.uk. You will also be able to see what partners you currently have access to when you visit pruprotect.co.uk/member and log on.

Keep living life well with PruProtect

We hope you're getting the most out of Vitality. We're excited about our new partners and hope you are too. We'll keep helping you get healthier and rewarding you when you do.

Yours sincerely,



Alan Meechan
Head of Operations
PruProtect

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