



The Vitality programme

Vitality

Helping you live life well

pruprotect.co.uk

 **PRU**PROTECT



“

Vitality is our
healthy living
programme

”

Vitality helps you get healthier –
and saves you money at the
same time.

Three ways to save money with Vitality

1 Premium Saver

With Premium Saver, you build up premium savings over five years. Then, we use the savings you've built up to reduce your premiums for the next two years. This happens every five years. The healthier you get, the more you'll save.

With enough effort each year, you could save the equivalent of a year's premium every five years.

Find out more on [page 8](#)

2 Premium Discounts

Premium Discounts give you the chance to reduce your premiums every year, if you have a PruProtect Plan. The healthier you get, the bigger the premium discounts become. Your premiums could fall by 3% each year. Once you've earned a discount, you keep it until the end of the plan. And every year you get the chance to earn another one – so the discounts keep adding up.

You could pay less for your cover every year.

Find out more on [page 10](#)

3 Partner Rewards

Vitality gives you discounts off things that are good for you, like health screenings and pedometers. You can also use our health partners to rest and relax for less, with discounted visits to Champneys and money off trips to National Trust properties.

And if you upgrade to Vitality Plus, it's even more rewarding to be healthy. You can get 50% off a gym membership with Virgin Active or LA fitness and 50% off a mobile phone contract with Vodafone.

With our reward partners you'll also get discounts on things like concert tickets, shows, family holidays and cruises. The more you take part in Vitality, the bigger the rewards become.

You could save thousands of pounds each year.

Find out more on [page 12](#)



Save money all three ways

If you're a PruProtect planholder and you've upgraded to Vitality Plus, you can save money all three ways.

“

By the time your plan ends, you could get more back in savings, discounts and rewards than you paid in premiums.

”

How Vitality helps you get healthier

We've worked with doctors, scientists and academics to create a programme that helps you live a healthy lifestyle. Together, we've identified lots of things you can do to get healthy. It's more than just general advice, like eating greens and moving about more. It's about setting specific, achievable goals and rewarding you for getting there. We can prove that doing it this way really does make a difference to your health.



How Vitality works

First, you complete a Health Review to help you understand how healthy you are. Then we suggest a personal plan to help you get healthier. To help you put your plan into action, we give you money off things that are good for you – things like health screenings and stop-smoking sessions. And to keep you motivated, we give you rewards, from theatre tickets to holidays.

To help you track your progress, we give you points for doing healthy things. These count towards something called your Vitality status. You start on Bronze Vitality status, and then work your way up to Silver, Gold and finally Platinum as you make an effort to improve your health. The higher your status becomes, the more you get back from Vitality.



Thanks to Vitality, everyone gets something back from PruProtect, even if they never claim



How Premium Saver works



1. You build up premium savings over five years

Every year for five years, you build up premium savings. How much you build up depends on what cover you have, how much you pay for it and whether it's level, decreasing or indexed. It also depends on how high your Vitality status is. The higher it is, the more savings you can earn.

This table shows how we work out how much you could build up each year. It's based on a percentage of the premiums you've paid us in that year.

Vitality status	The percentage of your premiums that you build up in premium savings	
	Level or decreasing cover	Indexed cover
Bronze	0%	10%
Silver	7.5%	12.5%
Gold	10%	15%
Platinum	15%	20%



2. Then we use the savings you've built up to reduce your premiums for the next two years

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.

If you pay us monthly, we'll divide your savings by 24 and reduce your next two years' monthly premiums by that amount. If you pay annually, we'll divide them by 2, and reduce your next two years' annual premiums by that amount.

If you've achieved Platinum Vitality status each year for five years, then with level cover you could be paying up to 37.5% less in the years when we're reducing your premiums.

Plan year	Your monthly premium
Year 5	£40
Year 6	£25
Year 7	£25
Year 8	£40

With indexed cover you could save even more. If you've achieved Platinum Vitality status each year for five years, you could save the equivalent of a year's premium.

After the two years are up, your premiums go back to normal.

3. Every five years, you earn more savings and we reduce your premiums again

The same thing happens every five years. So even while you're paying lower premiums, you can still build up premium savings for the future. You won't save any less while we're reducing your premiums. That's because, when we work out the premium savings for those two years, we'll base the amount on your normal premium, not the lower one.

Finally, if there are any premium savings left over when your plan ends, you can use them to reduce premiums on another plan with us.

How Premium Discounts work



1. You take out a PruProtect Plan

To earn Premium Discounts you need to have a PruProtect Plan. It's not available on our PruProtect Essentials Plan.

2. You take part in Vitality to increase your Vitality status

When you make an effort to improve your health with our Vitality programme, we increase your Vitality status. The higher your status becomes, the bigger the premium discounts you can get.

3. At the end of every year we look at your Vitality status. If it's gone up, we give you a premium discount

If you've reached Silver, Gold or Platinum Vitality status, then we'll give you a discount on your premium which you keep until the end of your plan – even if you don't maintain that Vitality status in future years. Your premiums will only go up if you've got an indexed plan, or you increase your cover.

This table shows the discounts you get for reaching each status.

Vitality status	Premium Discount
Bronze	0%
Silver	1%
Gold	1.5%
Platinum	3%

4. You can get another premium discount the next year, and then every year after that until your plan ends

At the end of every year, we'll look at your Vitality status again. If you've reached Silver, Gold or Platinum, we'll give you another premium discount. These discounts keep adding up. And once you've earned a premium discount, you keep it until the end of your plan.

By the time your plan ends, you could be paying half what you were paying at the start.

How your premiums could reduce over the term of your plan

Here's an example based on a male, non-smoker with a 25 year plan of £100,000 Life Cover and Primary Serious Illness Cover, at guaranteed rates. We've assumed that the same Vitality status is achieved every year, throughout the term of the plan.

Year	Monthly premium			
	Bronze	Silver	Gold	Platinum
1	£37.65	£37.65	£37.65	£37.65
5	£37.65	£36.17	£35.44	£33.33
10	£37.65	£34.39	£32.86	£28.62
15	£37.65	£32.71	£30.47	£24.58
20	£37.65	£31.11	£28.25	£21.11
25	£37.65	£29.58	£26.20	£18.13



How Partner Rewards work



1. You get discounts off things that are good for you with our health partners

We give you discounts on health screenings, to help you monitor things like your blood pressure. We also give you discounts on pedometers and heart rate monitors, to help you see how much exercise you do from day to day. You can get money off a relaxing spa visit at Champneys. And, you can get a National Trust pass for just 9p a day, meaning you can take long walks that are a pleasure, as well as a great way to exercise.

50% off health screens from basic health checks to comprehensive assessments

 radiohealth	 the diagnostic clinic	 Nuffield Health	 BMI Healthcare THE CONSULTANT'S CHOICE	CHAMPNEYS From April 2012
Pay £32.75	From £75 to £250	From £40 to £307.50	From £78 to £320	From £12.50 to £124.50

 fitbug	 POLAR LIFTEN UP YOUR BODY	 Allen Carr's Easyway To Stop Smoking	CHAMPNEYS From 1 Jan 2012	 National Trust From 1 Jan 2012
45% off an interactive Fitbug pedometer - pay £30 plus P&P	45% off Polar personal heart rate monitors	Allen Carr's Easyway to Stop Smoking course for just £49 instead of £220	50% off healthy breaks at Champneys country spas	£33.67 for our exclusive National Trust annual pass

Prices shown correct as at November 2011.

2. You can get even more savings if you upgrade to Vitality Plus

Vitality Plus makes it even more rewarding to be healthy. For just £6.50 you can get 50% off gym membership and mobile phone contracts.

For just **£6.50** a month

Vitality Plus also gives you rewards that can help you rest, relax and live life well. They range from the everyday to the extraordinary. We give you discounted tickets to concerts, films, festivals and West End shows. You could even get family holidays in Europe or Caribbean cruises.

With Vitality Plus, some rewards are linked to your Vitality status – so the healthier you get, the bigger the rewards.

 Virgin ACTIVE	 LA fitness We'll get there together.	 vodafone	From 1 Jan 2012
Get 50% off a gym membership with Virgin Active or LA fitness. If you join one of our partner gyms, you'll need to pay an activation fee.		Stay in touch for less with 50% off a mobile phone contract with Vodafone.	
		Choose from one of three monthly call plans and pay either £10, £15 with a free phone up to a Blackberry or £20 with a free phone up to an iPhone.	

ticketmaster®

Get a third off tickets to concerts, West End shows, festivals, sports events, attractions and more.

Each member can get discounts on two tickets per event. Your Vitality status means you can get a third off on up to 12 events a year.

Vitality status	Bronze	Silver	Gold	Platinum
Number of events	4	6	8	12

From 1 Jan 2012

 cineworld	 Movie Park	 LEGOLAND WINDSOR	 Madame Tussauds
From 1 Jan 2012			From 1 Jan 2012
Enjoy all the latest blockbusters for less with 2 for 1 cinema tickets at Cineworld cinemas.		30% off an annual pass to some of the UK's top attractions including Legoland® Windsor, Alton Towers Resort and Madame Tussauds.	

Merlin, Ticketmaster and Cineworld form part of our Entertainments package which has an annual activation fee £15 for individuals and £25 for couples/families.

Save money on a wide range of holidays - the hardest part will be deciding where to go. Relax by the pool in the Algarve, or ski in the French Alps. Scuba dive in the Maldives or go on a Caribbean cruise. Or simply hop on the Eurostar and take a stroll round the Louvre.

Vitality Travel Club in partnership with Thomas Cook



From April 2012 From 1 Jan 2012

Length of time on Vitality	Discount			
	Bronze	Silver	Gold	Platinum
Less than three years	10%	12.5%	15%	20%
More than three years	10%	15%	20%	25%



From April 2012 From April 2012

Length of time on Vitality	Discount			
	Bronze	Silver	Gold	Platinum
Less than three years	25%	30%	35%	40%
More than three years	25%	35%	40%	50%

Prices shown correct as at November 2011.



“ We want you to live life well and we're here to help you do it ”

Some things you need to know

The table below shows which Vitality features are available with our plans.

Plan type	Vitality Plus	Premium Saver	Premium Discounts
PruProtect Plan	✓	✓	✓
PruProtect Essentials Plan	✓	✓	
Business Protection Plan	✓		
Relevant Life Policy			

You can only add Vitality Plus to your plan if you have a minimum monthly premium of £25.

Premium Saver and Premium Discounts don't apply to the premiums for Unemployment Cover, Health Cover and Vitality Plus.

Vitality can also change

We're always updating Vitality as new opportunities and technologies arise. That sometimes means we need to make changes to the programme throughout your plan. We might change the way we award points, or the way your Vitality status works. We might also change our partners or the discounts and rewards we offer. And there might be times when we change, remove or enhance the benefits. We'll always let you know if this happens – and if we need to change something, we'll give you plenty of notice.

About PruProtect

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

Find out more

This brochure gives you an overview of our Vitality programme. To find out more about Vitality or any of our other products please speak to your financial adviser, or take a look at pruprotect.co.uk.

pruprotect.co.uk

