

## VITALITYLIFE OFFER

### Terms and Conditions

1. For the purpose of these terms and conditions:
  - i) **“Activation Date”** means the date that the Plan is accepted by the Promoter and has started;
  - ii) **“Offer”** means an upfront discount of 15% on the premium payable for the life cover benefit under a Whole of Life Plan, applicable for the lifetime of such Plan, and the further benefits set out in clauses 4 and 5 below, subject to these terms and conditions; and
  - iii) **“Plan”** means one of the following VitalityLife plans: Essentials Plan or the VitalityLife Plan.
2. The Offer is available to customers who:
  - i) are aged 17 or over;
  - ii) are resident in the United Kingdom;
  - iii) purchase a Plan that meets the following criteria:
    - a) the Plan includes the life cover benefit on a whole of life basis;
    - b) the Plan has both an indexed Plan structure and one of the following premium structures: Vitality Optimiser, Wellness Optimiser, Premium Optimiser or Interest Rate Optimiser, subject to certain restrictions;
    - c) the Plan application is submitted by your adviser on or before 31st December 2017 and has an Activation Date on or before 31st March 2018;
    - d) the monthly premium payable for the Plan, after any Offer discount and excluding any Vitality fee, is £30 or more for a single life Plan or £40 or more for a joint life Plan; and
    - e) the Plan is not replacing an existing Whole of Life plan that has been accepted and started on or before 20th November 2017.
3. The discount applied under the Offer will only be applied to the life cover benefit under your Plan and will not be applied to the premium payable for the other benefits.
4. If you selected either Vitality Optimiser or Wellness Optimiser with your Plan, at your first and second Plan anniversaries then:
  - a) the premium payable for your Plan will be reduced by an additional 1% at such anniversary. This premium reduction will apply in place of the potential premium reduction you could have received by achieving a certain Vitality status for the previous year of your Plan; and
  - b) the cashback due to you will be increased from the amount you have earned in cashback by way of your Vitality status so that you will be paid a maximum guaranteed cashback £125 at each anniversary, provided that all premium payments for the Plan are up to date. Where you have a joint life Plan the cashback will be increased per qualifying adult, in accordance with the terms and conditions of your Plan.
5. If you selected either Premium Optimiser or Interest Rate Optimiser with your Plan, you will be eligible for the upfront discount under the Offer and, where your Plan includes Vitality Plus, the cashback due to you will be increased from the amount you have earned in cashback by way of your Vitality status so that you will be paid a maximum guaranteed cashback £125 at each anniversary, provided that all premium payments for the Plan are up to date. Where you have a joint life Plan the cashback will be increased per qualifying adult, in accordance with the terms and conditions of your Plan.

6. There is no restriction on the number of eligible Plans you may take out under the Offer. However, only one cashback will be payable in accordance with the terms and conditions of your Plan.
7. Should you choose to decline or remove the indexation or Optimiser from your Plan during the first two years, the discount applied under the Offer to the premium payable will be reduced from 15% to 5% from the next premium payment date. Such increase to the premium will be in addition to the standard premium increase arising from the removal of the Optimiser and subject to any subsequent servicing changes that have been made to the Plan, in accordance with the terms and conditions of your Plan.
8. Where you cancel a Plan on which the Offer was accepted and then you subsequently reinstate such Plan or you apply for a new Plan, the Offer will not apply from the date of reinstatement or to the new Plan and the full premium will be payable for such Plan.
9. Any decisions made by the Promoter over eligibility or otherwise in relation to the Offer are final, will not be open to dispute and no correspondence will be entered into.
10. Other than as permitted under clause 11 the Offer is not transferable, non-exchangeable and cannot be redeemed for cash.
11. The Promoter reserves the right to substitute the Offer with another offer of similar value in the event that the Offer is not available due to circumstances beyond the Promoter's reasonable control.
12. No responsibility is taken for Plan applications that are lost, delayed, misdirected or incomplete due to server functions, viruses, bugs or any other causes outside the Promoter's control.
13. The Promoter is not liable to any person in any way in relation to the Offer, except for any liability that cannot be excluded by law.
14. The Promoter reserves the right to vary, extend or withdraw the Offer at any time, including in the event of fraudulent behaviour by any planholder.
15. The Promoter reserves the right to amend these terms and conditions on the provision of written notice or via the Promoter's web site.
16. These terms and conditions shall be governed by English law and any participants in the Offer submit to the exclusive jurisdiction of the courts of England.
17. "Promoter" means Vitality Corporate Services Limited trading as VitalityLife (registered number 05933141) of 3 More London Riverside, London SE1 2AQ.