



28 April 2026

Your VitalityLife Multi-Benefit Quote Summary.

Please find below a summary of the quotes and premiums you requested for your client. You will find full details of each quote in this pack, along with important information about the plan and the premiums.

Multi-Benefit Quote Breakdown
Number of quotes: 2
Total Premium (excluding discount): £273.07 a month
Multi-Benefit Discount: £3.75 a month
Total Premium (including discount): £269.32 a month

Quote	Cover Summary	Who is covered	Cover amount	Optimiser	Premium excluding Vitality Plus fee
36036554	Life Cover	Peter Hillerby	£1,000,000.00	✓	Premium before discount: £146.60 a month Discount: £2.00 a month Premium with discount: £144.60 a month
36036436	Business Serious Illness Cover 3x	Peter Hillerby	£100,000.00	✓	Premium before discount: £120.97 a month Discount: £1.75 a month Premium with discount: £119.22 a month

Vitality Programme Membership:

Vitality Plus fee for Peter Hillerby £5.50

We've worked out your Vitality rewards package based on the total premium of all the quotes with Optimiser chosen in this Multi-Benefit application. We'll only charge for Vitality Plus once as shown above. Please note that if the total insurance premium for this group of plans changes, your Vitality rewards might change too

Total Premium Amount:

Total monthly premium (before discount) if you took out all the options shown above (including Vitality Programme fee)	£273.07
Total monthly discount	£3.75
Total discounted monthly premium if you took out all the options shown above (including Vitality Programme fee)	£269.32

Yours Sincerely,



The VitalityLife Team



Quote no: 36036554
Date issued: 28 April 2026
Valid until: 28 May 2026
Agency no: P005130
Rate version: 5.9
Page no: 1

Your Relevant Life Plan with Optimiser quote

Plan owner: Peter Hillerby
Plan account value: £ 1,000,000.00
Total monthly premium: £ 144.60

Who the plan covers

	Life 1
Name	Mr P Hillerby
Date of birth	08 February 1975
Gender	Male
Smoker status	Never smoked
Occupation	None

Benefits for Mr Peter Hillerby

	Cover amount	Cover term	Monthly premium
Life Cover	£ 1,000,000.00	Age 75	£ 144.60
Total monthly premium for Life 1			£144.60

Important information

Your plan

- Please keep this quote in a safe place. Whilst VitalityLife makes every effort to ensure the terms of this quote are correct, in the event of an error we reserve the right to offer a revised quote. Should you have any questions regarding this quote, or the application process, please speak to your financial adviser. Alternatively you can call us on 0345 601 0072.
- To enable us to quote, underwrite and administer your plan, we will collect, process, share and retain your personal, health and medical information, and that of any other members covered on your plan, as described in our full Privacy Policy (vitality.co.uk/privacy).
- The Relevant Life Plan has no cash-in value at any time.
- Where it is indicated that your cover is set up on a level basis this means your cover will remain the same unless you make changes to it.
- This quote is part of a Multi-Benefit application. We've determined your Vitality rewards based on the total premium for all plans with Optimiser part of the application. Please refer to the quote summary sheet for more information.

Your premiums

- The premiums shown are based on our standard terms and may be increased once an underwriting decision is made.
- Any changes to your plan may result in a change to your future premium. We will send you a new quote if you make a change.
- We reserve the right to review the terms of, or re-price our quote if required to do so by applicable laws and regulations.
- For quote purposes your plan start date is the date your quote is generated. If the start date changes to a future date the premium will update to reflect the age of the person covered at that date.
- Some of your cover is on a guaranteed basis. This means that your premiums will only change as a result of your Vitality status.
- This VitalityLife quote includes a Vitality fee per adult and for any child covered above the age of two. If anyone covered on this plan is already paying a Vitality fee on another plan, this charge will be removed from their quoted premium. The corrected premium will be displayed on the Acceptance Letter and Plan Schedule.

VitalityLife is a trading name of Vitality Corporate Services Limited. Vitality Life Limited (registration number 03319079) is the insurer that underwrites the VitalityLife plan. Vitality Corporate Services Limited (registration number 05933141) arranges and administers VitalityLife plans. Registered offices at 3 More London Riverside, London, SE1 2AQ. Registered in England and Wales. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded/monitored to help improve customer service.



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Your Relevant Life Plan with Optimiser quote

Your healthy rewards

Combining all the benefits of a traditional Relevant Life Plan, our Relevant Life Plan offers more.

Insurance that helps you get healthier - and saves you money at the same time

As well as protecting you if things go wrong, Vitality helps you lead a healthier life and rewards you for your efforts. We give you advice about getting healthy and offer you discounts and rewards to encourage you. The more effort you make the more rewards we can offer you.

To help you get healthy, we give you discounts on things like health screenings and stop smoking sessions. We'll even give you discounts on things to help you rest and relax.

Rewards for you and your employees

You've chosen to enhance this plan with Optimiser, combining all the rewards of Vitality with an upfront discount on our award-winning cover. It also gives your employee access to an additional range of rewards and discounts; and gives you, the plan owner, premium discounts.

Your eligibility for partners and rewards is dependent upon the Vitality Terms and Conditions you receive when activating your plan.

The way this part of your plan works could change over time, as new opportunities and technologies arise. We might change the way we award Vitality points or the way your status works. We might also change our range of activities, incentives or partners. In particular, the discounts and rewards we offer depend on relationships with third parties and the range of services they offer. The Vitality fees may be subject to change to reflect an increase in the cost to us of providing these benefits.

If you're not satisfied with any changes we make, you can cancel your plan.

Summary of your cover

The total premium payable over the term of the plan if the person(s) covered remains on Bronze Vitality status is £53,070.00. The total premium payable over the term of the plan if the person(s) covered remains on Platinum Vitality status is £39,909.60.



Quote no: 36036554
Date issued: 28 April 2026
Valid until: 28 May 2026
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Your Relevant Life Plan with Optimiser quote

Next steps

Please contact your financial adviser Michael Cooke, who will be able to advise you on the progress of your application or answer any further questions you may have.

0345 601 0072

Lines open: 8:30am – 5:30pm Monday to Friday
lifecustomerservices@vitality.co.uk



Your life insurance quote.

Hello Peter.

Thanks for taking the time to find out about our award-winning cover. We hope you like what you've seen so far.

Here's your quote, based on the information you gave us in your application.

If you have any questions or need guidance, your adviser Michael Cooke can help you with what to do next.

We hope to hear from you very soon.

Best wishes,

The VitalityLife Team

Quote No: **36036436**
Date issued: **28 April 2026**
Valid until: **28 May 2026**

What's in this document?

> Your Quote:	Plan details
> Your Vitality:	Why choose us?
> Your Key Info:	Important facts

Who's covered?

Peter Hillerby

Your premium

Multi-Benefit Discount: £1.75

**Total Premium (incl. discount):
£119.22**

Valid until 28 May 2026

Please be aware that the Multi-Benefit discount on this plan may change if you change any of the plans that are part of this application.

Next steps

Please speak to your adviser, who will guide you through the application process.



Source: Defaqto is an independent financial research company that only provides 5-star ratings to the most comprehensive products on the market. Our Life Cover, Serious Illness Cover and Income Protection Cover have all received top marks from Defaqto.

[vitality.co.uk](https://www.vitality.co.uk)

VitalityLife is a trading name of Vitality Corporate Services Limited. Registered number 05933141. Registered in England and Wales. Registered office at 3 More London Riverside, London, SE1 2AQ. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Calls may be recorded/monitored to help improve customer service.

Agency number: P005130 (RV: , E:210: CB:2) Financial reference: 590288 CS: 0

Your quote for Business Protection Plan with Optimiser

Cover details for:	Mr P Hillerby Smoker Status: Never smoked Date of birth: 8 February 1975 None
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Your cover	Cover amount	Cover term	Cover type	Premium basis	Premium
Business Serious Illness Cover 3x	£100,000.00	Age 70	Level	Guaranteed	£119.22

Cover	Monthly Premium
Peter Hillerby's cover	£119.22
Total plan premium before your discount	£120.97
Total plan premium with discount	£119.22

About your cover

Business Serious Illness Cover 3x

You've chosen Business Serious Illness Cover 3x, which pays out if those covered are diagnosed with an illness shown in your plan provisions. Your plan will pay out at 100% of your cover amount for specific conditions. We also recognise that people may suffer from multiple illnesses in their lifetime. That's why your cover could allow for multiple claims of up to 300% of your Business Serious Illness Cover amount. Any claims on your Business Serious Illness Cover won't affect the amount available under your Life Cover.

Your plan includes **Total Permanent Disability** cover for Peter Hillerby, which means you will receive a payment up to 100% of your Business Serious Illness Cover amount should you meet the criteria.

You can find out more about Business Serious Illness Cover in the plan provisions.

Our cover is about much more than five-star Defaqto rated life insurance

When you take out one of our plans, you'll also have automatic access to our Vitality Programme, which helps you take steps towards a healthier future with discounts on top brands and brilliant rewards. As part of our aim to help you live a health life, you get one free Vitality Healthcheck in your first plan year for an adult on your plan.

We believe in making a difference to people's lives. With our unique approach to insurance, we help you take a more active role in managing your own wellness. Encouraging you to develop healthy long-term habits that are good for you, good for us and good for society - we call this shared value.



A snapshot of some of the rewards and benefits you get with your plan.



Get active,
Get Apple Watch*



50% off
one pair of in-season
running shoes each
plan year.^



Up to 25% cashback
on Good Health food,
when you get active.



**Choose a weekly
handcrafted drink or
innocent smoothie
from Caffè Nero**
when you earn 12
activity points

We occasionally update the Vitality Programme, so our discounts and rewards could change from time to time. We'll always let you know when that happens.

To find out more about the discounts and rewards you could enjoy, see vitality.co.uk/rewards

Details are correct as at January 2025. T&Cs apply to all partners. Visit vitality.co.uk for full details.

* A credit agreement, terms and conditions apply.

^ Delivery charge applies. Excludes Outlet Store.

** Cashback is available on Waitrose Good Health products online and in-store, excluding drinks, and is based on the Vitality activity points earned in the previous month. Online purchases have a minimum spend of £40 and a delivery charge will apply. A monthly spend cap applies of £100 for individual plans, or £200 for plans with two or more adult members.

Things you need to know

- We reserve the right to review this quote's terms, or re-price it if required to do so by applicable laws and regulations, depending on the underwriting outcome.
- For quote purposes your plan start date is the date your quote is generated. If the start date changes to a future date the premium will update to reflect the age of the person covered at that date.
- Where it is indicated that your cover is set up on a level basis this means your cover will remain the same unless you make changes to it.
- Your cover is on a guaranteed basis. This means that your premiums will only change as a result of your Vitality status.
- You've chosen to add Optimiser. This gives you an upfront discount on your premiums and the chance to keep them low throughout your plan.
- This quote is part of a Multi-Benefit application. We've determined your Vitality rewards based on the total premium for all plans with Optimiser part of the application. Please refer to the quote summary sheet for more information.

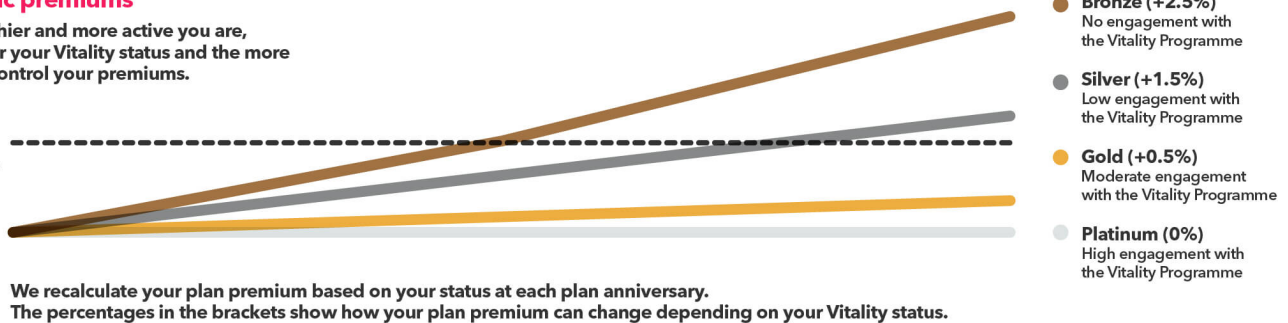
Your future premiums explained

This graph shows how engaging in the Vitality Programme lets you keep your premiums low throughout the plan term, compared to standard life insurance. Note this is for illustrative purposes only and does not include the fee you pay for Vitality Plus.

Dynamic premiums

The healthier and more active you are, the higher your Vitality status and the more you can control your premiums.

Standard insurance premium



Stay on Bronze

The total insurance premium amount you'll pay over your plan term is **£32,027.16**, if you stay on Bronze status.

Get to Platinum

The total insurance premium amount you'll pay over your plan term is **£25,751.52**, if you get to Platinum status.

How we've worked out your premium

We base our prices on the following information you give us:

- Your plan start date
- Date of birth
- Smoker status
- Current health
- Occupation and hobbies
- How long you want the cover
- How much cover you want
- The number of people you want to cover
- The fact you have selected Optimiser

Please check we've got everything right, as any wrong details could invalidate your cover and any future claims.

Next steps

Please contact your financial adviser Michael Cooke, who will be able to advise you on the progress of your application or answer any further questions you may have.