

## LIFE CASHBACK OFFER

1. This offer is open to all persons who comply with these Terms and Conditions. For the purposes of these Terms and Conditions:
  - (a) **“Additional Condition”** means the Eligible Participant must have earned 48 Vitality Points per month for the two consecutive months following the Commencement Date (the date the cover begins). For the avoidance of doubt, where a VitalityLife Plan has two Eligible Participants (i.e. is a “joint life” VitalityLife Plan) both Eligible Participants must meet the Additional Condition separately.
  - (b) **“Cashback”** means the value of one month’s Premium of the Eligible Participant’s VitalityLife Plan, subject to the restrictions in clause 4.
  - (c) **“Eligible Participant”** means an individual who is covered under an Optimised VitalityLife Plan that includes at least one core benefit with **indexation** (Life, Life with Serious Illness Cover, Serious Illness Cover or Income Protection Cover) which :
    - (i) is applied for during the Offer Opt-in Period; 1 July 2024 to 30 September 2024
    - (ii) has a Commencement Date between 1 July 2024 and 30 November 2024 (inclusive);
    - (iii) has all relevant Premiums paid up to date;
    - (iv) is the first person covered on the VitalityLife Plan. On a Joint Life Plan, this is the first and second person covered as defined in the plan provisions; and
    - (v) has provided a valid email address to Vitality.

For the avoidance of doubt, this Offer is applied automatically to all Eligible Participants who comply with these Terms and Conditions. VitalityLife Plans that include any members who were already insured with VitalityLife at any time between 15 May 2024 and 30 June 2024 (inclusive) will not be eligible for the Offer.

- (d) **“Commencement Date”** means the date on which the insurance cover (excluding Immediate Cover and Mortgage Free Cover) commences for the lives insured under the VitalityLife Plan.
- (e) **“Initial Conditions”** means the following conditions:
  - (i) the Eligible Participant must complete the “Online Health Questionnaire” for the relevant VitalityLife Plan within three months of the Commencement Date; and
  - (ii) the Eligible Participant must have earned at least three Vitality Points under the relevant VitalityLife Plan within three months of the Commencement Date.

For the avoidance of doubt, where a VitalityLife Plan has two Eligible Participants (i.e. is a “joint life” VitalityLife Plan) both Eligible Participants must meet the Initial Conditions separately.

Please note that Initial Condition (i) will be considered met where the Eligible Participant is an existing Vitality customer, and has completed an Online Health Questionnaire within the 15 months prior to the Commencement Date.

- (f) **“Offer Opt-in Period”** means 1 July 2024 to 30 September 2024.
- (g) **“Online Health Questionnaire”** means either the “Vitality Health Review” or the online “Health Profile (Vitality Age) assessment” (once this assessment replaces the Health Review).
- (h) **“Optimised”** refers to a VitalityLife Plan which includes Optimiser.

- (i) **"Premium(s)"** means the total plan premium paid in order to maintain coverage under the VitalityLife Plan.
- (j) **"Premium-Payer"** refers to the person responsible for paying Premiums on the VitalityLife Plan.
- (k) **"Vitality Point(s)"** means points awarded to Eligible Participants under their VitalityLife Plan for any points-earning physical activity (as specified by Vitality).
- (l) **"Vitality"** means Vitality Corporate Services Limited (registered number 05933141) of 3 More London Riverside, London SE1 2AQ.
- (m) **"VitalityLife Plan"** means a pure protection insurance contract, administered by Vitality trading as VitalityLife. For the purposes of these Terms and Conditions, the VitalityLife Plan must be genuinely new (so cancelled/lapsed and re-keyed VitalityLife Plans will be excluded).

#### **When Cashback can be earned**

- 2. Subject to clause 4, the Premium-Payer will be entitled to receive the Cashback under these Terms and Conditions where the Eligible Participant meets the Initial Conditions.
- 3. Subject to clause 4, where the Eligible Participant meets the Initial Conditions and the Additional Conditions, the Premium-Payer will be entitled to receive a total of double the amount of Cashback (i.e. the value of two month's Premiums).

#### **Restrictions on the Cashback**

- 4. A Premium-Payer who is eligible to receive the Cashback under clauses 2 or 3 will only be entitled to receive a maximum of £500 in Cashback, regardless of the value of their Premiums.
- 5. Where an Eligible Participant is covered under multiple VitalityLife Plans, they will be able to utilise this Offer for more than one VitalityLife Plan per person for each eligible plan they hold. Subject to the maximum £500 cashback stated in clause 4.
- 6. The Cashback will be paid across to the Premium-Payer within five months of the Commencement Date, provided that the Eligible Participant is still in compliance with these Terms and Conditions. The amount of the Cashback payable will be calculated based on the lowest Premium during this period
- 7. If an Eligible Participant's VitalityLife Plan lapses or is cancelled at any point during the 12 month period following the Commencement Date, the Premium-Payer must repay any Cashback they received to Vitality.
- 8. If Vitality reasonably suspects any Eligible Participant and/or Premium-Payer to have committed or attempted to commit an act of fraud or dishonesty, the Premium-Payer will repay the Cashback to Vitality upon request if this has already been received by the Eligible Participant.
- 9. Any decisions made by Vitality over eligibility or otherwise in relation to the Cashback are final, will not be open to dispute and no correspondence will be entered into.
- 10. Vitality is not liable to any person in any way in relation to this incentive, except for any liability that cannot be excluded by law.
- 11. Vitality reserves the right to vary, extend or withdraw this incentive at any time, including in the event of fraudulent behaviour by any Eligible Participant and/or Premium-Payer.
- 12. Vitality reserves the right to amend these Terms and Conditions on the provision of written notice or via Vitality's web site.

13. These Terms and Conditions shall be governed by English law and the parties agree to submit to the exclusive jurisdiction of English and Welsh courts and tribunals with regard to any dispute or claim arising under these Terms and Conditions.