



Quote no: 36041696
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: Craig Speakes
Plan account value: £ 1,000,000.00
Total monthly premium: £ 64.81

Who the plan covers

	Life 1
Name	Mr C Speakes
Date of birth	29 May 1985
Gender	Male
Smoker status	Never smoked
Occupation	None

Benefits for Mr Craig Speakes

	Cover amount	Cover term	Monthly premium
Life Cover	£ 1,000,000.00	Age 75	£ 59.31
Vitality Plus		Annually renewable	£ 5.50
Total monthly premium for Life 1			£64.81

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.

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 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 £37,445.76. The total premium payable over the term of the plan if the person(s) covered remains on Platinum Vitality status is £24,198.48.



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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.