

Sharing the benefits
of healthy living

Vitality

Business Healthcare an overview.

Available from
1 to 249 employees.

Why VitalityHealth?

We take a unique approach to healthcare - responding to the full spectrum of our member's healthcare needs. This spans from promoting a healthy lifestyle, to providing digital tools to help navigate the healthcare system, and delivering comprehensive cover for onward treatment when they need it.

As well as offering 5-star Defaqto rated healthcare, our product is underpinned by the Vitality Programme, the world's largest health promotion programme linked to insurance. By incentivising members to get healthier, we generate value for all stakeholders. Members benefit from improved health and financial value through our rewards and benefits; Vitality as an insurer benefit from reduced healthcare costs; and society benefits from a reduced burden on healthcare. We call this Shared Value Insurance.

5 reasons to choose health insurance from Vitality.

- 1 Full Cover Promise**

As part of our Core Cover, we promise to pay for recognised consultants' and anaesthetists' fees in full for in-patient and day-patient treatment. This means that your employees will never be faced with a shortfall, provided treatment is eligible.
- 2 Digital Care Access**

We empower your employees to access the support and treatment they need through a range of primary and digital care services. Vitality GP provides access to virtual GP consultations, as well as prescriptions and diagnostics. Your employees can also self-refer online or by phone into face-to-face or remote physiotherapy or mental wellbeing treatments like Cognitive Behavioural Therapy. Your employees can request care and manage claims through the online Care Hub, putting them in control of their treatment journey.
- 3 Advanced Cancer Cover and screenings**

All VitalityHealth Business Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer, including full cover for biological and targeted therapies. We also provide access to screenings and preventative treatment, as well as personalised support and guidance from our specialist team at every stage of the treatment journey.
- 4 Mental Health Support**

We offer a comprehensive end-to-end approach to mental health - from prevention and maintenance to early intervention, and comprehensive treatment for more severe conditions. As part of Core Cover, your employees can get a 12-month subscription to leading mindfulness app, Headspace on us, as well as eight Talking Therapies sessions. We are the only leading health insurer to cover all medical conditions with no exclusions for Talking Therapies, ensuring that all members have access to crucial support. Plus, our Mental Health Cover option provides additional comprehensive cover for out-patient, in-patient and day-patient treatment.
- 5 Vitality Programme**

All members get access to the Vitality Programme, which is evidenced to drive improvements in behaviour and long-term health, with engaged members benefitting from an additional 1.5 years of improved life expectancy due to their healthier lifestyle choices¹. We give our members the tools to help understand their health risks and engage in healthy behaviour, as well as the incentive to do so through compelling discounts and rewards.

1. Vitality analysis, 2019

1 Start with Core Cover.

All plans start with Core Cover, which has a variety of benefits. All benefits are per insured member, per plan year, unless stated otherwise.

Primary care

Video consultations with a Vitality GP within 48 hours and at least two Face-to-Face GP consultations in Greater London for only £20 per consultation.

Mental health support

Access to Headspace, Togetherall and up to eight sessions of counselling or Cognitive Behavioural Therapy with Talking Therapies.

In-patient and day-patient treatment

Includes full cover for a range of hospital fees, consultant fees and diagnostic tests.

Out-patient surgical procedures

We pay for out-patient surgical procedures covered by your plan.

Physiotherapy

Up to six sessions of physiotherapy within our Priority Physio network.

Care Hub

Get fast, seamless access to care and healthcare professional, all in one place.



Your employees can use Care Hub to see a Vitality GP, get approval for care and book a virtual or in-person consultant appointment with a consultant for that condition. Plus they can also self-refer for physiotherapy and Talking Therapies treatment and access a range of support services. Care Hub also provides an overview of what the plan covers, benefit limits and excess payments.

Vitality Premier Consultants



As part of our Core Cover, everyone gets access to Premier Consultants who are shown to deliver, on average, superior performance* across key measures including length of stay, re-admission rate and the need for patients to change consultants. They're indicated by a Premier Consultant label.

*Vitality claims data 2021

Advanced Cancer Cover

Our Advanced Cancer Cover not only provides full cover for the latest treatments and technologies to treat cancer, it also includes access to screenings and preventative treatment, as well as personalised support and guidance from our specialist team at every stage of the treatment journey.

Additional benefits

- NHS hospital cash benefit
- Childbirth cash benefit
- Home nursing
- Private ambulance
- Parent accommodation
- Oral surgery
- Pregnancy complications
- Rehabilitation
- Weight loss surgery and corrective surgery
- Access to care advice and discounted care services
- Vitality Menopause Support in partnership with Peppy.
- Manage your health with discounts on a range of digital self-care health tools



2 Customise your plan with Cover Options.

To create a plan that suits your needs and your budget, you can choose to add any of these options.

Out-patient Cover

All members with Out-patient Cover benefit from full cover for MRI, CT and PET scans, and physiotherapy arranged through our Priority Physio network.

We offer your employees up to six physiotherapy sessions as part of our Core Cover through our Priority Physio network. However, adding Out-patient Cover means physiotherapy through our Priority Physio network is covered in full. Your employees would also be able to use a physiotherapist outside of our network but can only claim up to £35 per session, which will be deducted from any selected Out-patient Cover limit.

Out-patient Cover - You can choose from the following levels £500, £750, £1,000, £1,250 or £1,500. This limit will apply to out-patient consultations, consultant appointments and other diagnostic tests, as well as physiotherapy that isn't arranged through our Priority Physio network.

Full Cover for Diagnostics - Upgrade Out-patient Cover so that out-patient diagnostic tests are covered in full. This means only consultations, consultant appointments and physiotherapy that isn't arranged through our Priority Physio Network would be covered up to the Out-patient Cover limit you've chosen for your employees.

Full Out-patient Cover - Full cover for out-patient consultations, consultant appointments, and diagnostic tests. Physiotherapy not arranged through our Priority Physio network is also covered up to £35 a session.

Mental Health Cover

Up to 28 days of in-patient cover per episode, plus 28 days of day-patient treatment. Cover for multiple episodes of care during the year, should it be needed*.

*After 56 days without in-patient or day-patient treatment, we'll fully restore your employees' benefit limits covering them for further episodes of care during the plan year.

Employee Assistance Programme

Unlimited access to a 24-hour telephone advice service, and up to six confidential, face-to-face counselling sessions per year.

Therapies Cover

Full cover for chiropractic treatment; osteopathy; chiropody/podiatry; acupuncture; homeopathy; and two consultations with a dietician following a GP or consultant referral.

Optical, Dental and Hearing Cover

Optical

Contributes towards the cost of eyesight tests, along with a new pair of prescription glasses or a year's supply of contact lenses. Benefit available for each new prescription issued after the insured member's start date.

Dental

Helps to cover the costs of preventative care such as check-ups and hygienists' fees and major treatment like fillings, crowns and dentures. Plus, we'll contribute towards the costs resulting from a dental accident. Your employees will need to have had a dental check up in the 15 months before their cover starts and have completed all recommended treatment.

Hearing

Contributes towards the costs of hearing tests and new prescription hearing aids.

Worldwide Travel Cover

Comprehensive cover for trips outside of the UK of up to 120 days each, providing an emergency medical expenses benefit of up to £10 million, as well as cover for cancellation and loss of personal belongings during a trip. This also includes a brand-new market first; travel vaccination and preventative medication cover which includes 11 common jabs and anti-malarial treatment.

Emergency Overseas Cover

Covers up to £10 million for trips up to 120 days, including repatriation and evacuation back to the UK.

Personal Health Fund

Our Personal Health Fund is available on plans covering at least two employees. Personal Health Fund helps pay for everyday healthcare bills that aren't usually covered by private medical insurance, such as health screens and chronic prescriptions.

3 Tailor your plan even further.

Being able to select which hospital option you would like, how much excess you want your employees to pay and which underwriting suits you allows you to take even more control of your Business Healthcare plan.

Panel and hospital options

Consultant Select

We provide a choice of appropriate consultants from our network. The consultants will be chosen based on your employee's location and required specialism, as well as the consultant's treatment outcomes, clinical practice and treatment efficiency.

Your employees more likely to see a high-performing consultant, as our Consultant Finder prioritises Premier Consultants,

who deliver superior performance outcomes.

Consultant Select is not available to employees who live in the Channel Islands or Isle of Man.

Hospital list

Alternatively choose between our Countrywide or London Care lists of leading UK hospitals, to give your employees more choice over where their treatment takes place.

Vitality Premier Consultants



As part of our Core Cover, your employees get access to Premier Consultants who are shown to deliver, on average, superior performance* across key measures including length of stay, re-admission rate and the need for patients to change consultants. They're indicated by a Premier Consultant label.

*Vitality claims data 2022.

Choose excess and underwriting options

Excess per plan year/per claim

For employees covered on the plan, you can choose to make your employees pay a fixed sum - an excess - towards their treatment. You can set the excess at zero, £100, £250, £500 or £1,000.

Vitality status-linked excess

If your plan has five or more employees, you can link their excess to their Vitality status. If your employees take steps to get healthier and improve their Vitality status, they can save on their excess payment, providing even greater incentive for them to lead a healthy lifestyle.

Underwriting

You can choose which type of underwriting is right for your business. This may depend on whether you've already got a company plan with someone else, how much information you want us to ask your employees for, and how large your business is.

- Full medical underwriting
- Moratorium underwriting
- Continued personal medical exclusions underwriting (CPME/switch)
- Medical history disregarded underwriting

Additional benefits for your business

Employer Cashback

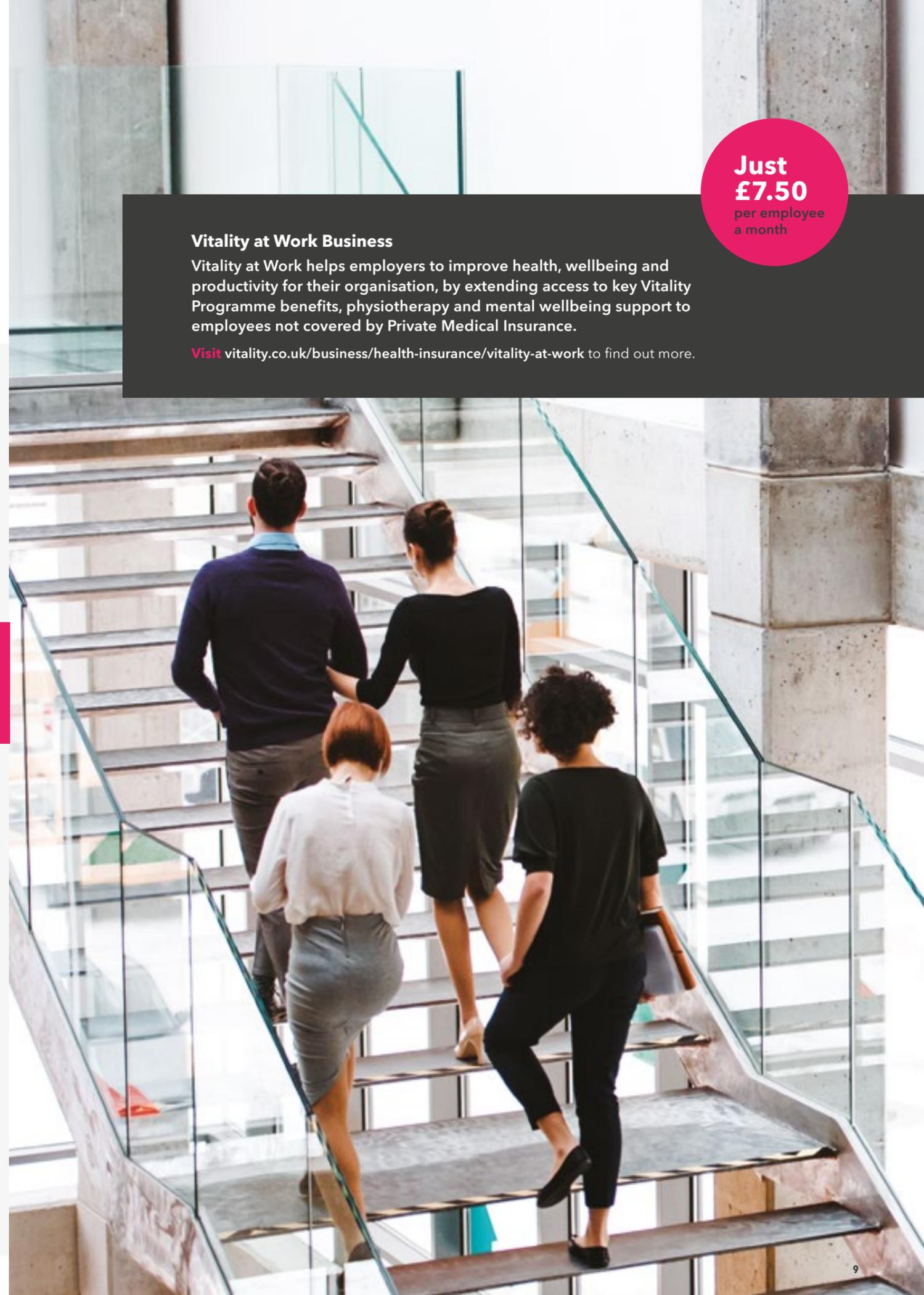
If you have employees covered on the plan, we will reward you, the employer, with cashback as an incentive to drive engagement. We look at the Vitality status each employee has achieved at the end of the plan year and, assuming your plan renews for the following plan year, we award cashback depending on the average Vitality status achieved by your employees.

Just
£7.50
per employee
a month

Vitality at Work Business

Vitality at Work helps employers to improve health, wellbeing and productivity for their organisation, by extending access to key Vitality Programme benefits, physiotherapy and mental wellbeing support to employees not covered by Private Medical Insurance.

Visit vitality.co.uk/business/health-insurance/vitality-at-work to find out more.



4 The Vitality Programme.

Understand your health. Get healthier. Get rewarded.

With our Business Healthcare plans everyone gets access to the Vitality Programme. This means as well as protecting you and your employees when things go wrong, we incentivise your employees to be healthier, and reward them for doing so. Our reward partners include Apple Watch, Caffè Nero and Expedia.

The Vitality Programme will also bring benefits to your business when you add employees to your plan. Our research has shown that, as employees get healthier, they have fewer sick days, have increased performance, and are a more engaged workforce, which in turn should help your business productivity*.

1.5 years

Average increase in life expectancy for Vitality members who improve their lifestyle¹

5.2 days

Additional productive time per year for employees who engage with the Vitality Programme²

+14%

Higher job satisfaction for employees who engage with the Vitality Programme²

Sources:

1 Vitality analysis, 2019

2 Britain's Healthiest Workplace data 2018-2019

* The Vitality People Study 2018



The Vitality Programme is based on three simple steps:

1 | Understand your health.

When your employees join, they should register on our Member Zone and take the online Health Review. This will determine their Vitality Age - our scientific calculation that assesses the impact of a members' lifestyle on their health.

2 | Get healthier.

We give your employees discounts on things that can help them get healthier. We have established partnerships that offer your employees rich benefits which make accessing a healthy lifestyle easier.

3 | Be rewarded.

When your employees do healthy things, we award them Vitality points. Healthy behaviours will be rewarded with short-term Active Rewards to keep everyone motivated, like a Caffè Nero drink on us, and ODEON and Vue cinema vouchers. In addition, points they earn will count towards their Vitality status. The more points, the higher their status becomes, starting from Bronze through to Silver, Gold and finally Platinum. The Vitality status gives your employees something to aim for and the higher the status the bigger the rewards, such as discounts on hotel bookings with Expedia and Mr & Mrs Smith.





Important information

This document provides a summary of our Business Healthcare cover that you need to read before deciding on the right plan for you. You can find more information on each Insurance Product Information Document (IPID). You can find full details in the terms and conditions document we send you when you join. If you want to see these sooner, please contact us.

Find out more.

If there is anything else you want to know about VitalityHealth or our Business Healthcare plan, please speak to your Financial Adviser, read our Guide to Business Healthcare or take a look at [vitality.co.uk/health](https://www.vitality.co.uk/health)



The Vitality Programme

Business and Corporate Healthcare plans

Vitality is insurance that protects your employees and rewards them for being healthy.

With our Business and Corporate Healthcare plans everyone gets access to the Vitality Programme. This means as well as protecting your employees when they need healthcare, we incentivise them to be healthier and reward them for doing so.

How the Vitality Programme brings benefits to your business¹

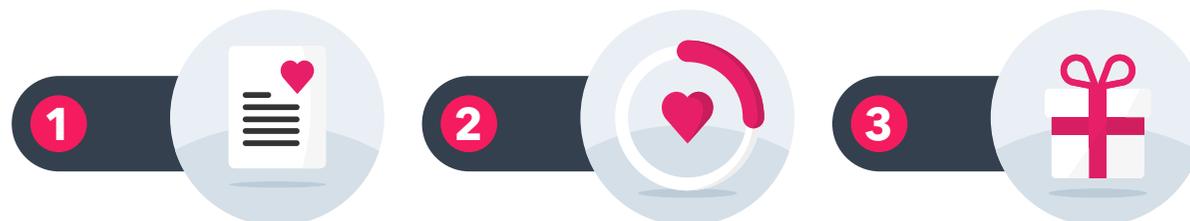
✓ fewer sick days and improved performance

✓ higher job satisfaction

↓ lower healthcare costs



The Vitality Programme in three simple steps:



1 Understand your health.

When you join, your employees should register on Member Zone and take their online Health Review. They'll also be able to find out their Vitality Age - our scientific calculation that assesses the impact of their lifestyle on their health.

2 Get healthier.

To help your employees get healthier, they get discounts on wearable technology, gym membership and more. We also provide personalised support to help your employees build healthy habits.

3 Be rewarded.

When your employees do healthy things, we give them Vitality points. Their healthy behaviours will be rewarded with Active Rewards to keep them motivated. In addition, the points they earn will count towards their Vitality status.

Two reward levels

✓ **Vitality Select** is included as standard on Corporate Healthcare plans, providing a select range of discounts and rewards.

✚ **Vitality Plus** is included as standard on Business Healthcare plans, where employees get access to our full range of partners. Including Vitality Plus on Corporate Healthcare plans will change the premium you pay.

Help your employees feel good with our discounts and rewards on the next pages >>>

¹The Vitality People Study 2018

The Vitality Programme rewards your employees for healthy living



Understand your employees health

Vitality Healthcheck **No additional cost**

Your employees can have an annual health check through our partner, Bluecrest. A 30-minute Vitality Healthcheck measures their blood pressure, Body Mass Index, glucose and cholesterol levels.²

Health Assessments **50% or 100% off**

Your employees can get 50% off the standard retail price of any of three Bluecrest health assessments, or 100% off the Bluecrest Advanced assessment, at one of 2000 locations in the UK every 12 months.³

Mindfulness, wellbeing and relaxation

Headspace **12-month subscription**

Earn Vitality points for mindful activities. Vitality members can get a 12 month Headspace subscription on us.⁴

Champneys Stays and Days **75% off**

One, two and three night Spa Stays and Spa Days.⁵

Helping your employees get active

Apple Watch **From £1 upfront**

Your employees can get Apple Watch SE from £1 upfront or Apple Watch Series 9 from £39 upfront and they could pay nothing more if they stay active with Vitality. Available on Vitality Plus plans only.⁶

Monthly gym membership **Up to 50% off**

A joining fee will apply, 5 Vitality activity points can be earned per workout.⁷

Runners Need **Up to 50% off**

Up to 50% off one pair of sports shoes, per member, per plan year as well as 15% off full priced items, excluding electronics.⁸

Fiit **12-month membership**

Your employees can get a 12-month Fiit membership on us when they sign up through Member Zone.

parkrun **Earn points**

Your employees can earn a maximum of 8 points each time they run and 5 points each time they volunteer.

Devices **Up to 40% off**

Polar, Garmin, Fitbit, Samsung and Withings devices.⁹

Specialized **Up to 25% off**

25% off selected bikes or 15% off Turbo e-Bikes from Specialized when your employees reach Silver Vitality status and 25% off selected accessories when bought at the same time.¹⁰

Vitality collection by Nike **Exclusive**

Great prices on the exclusive Vitality collection by Nike.¹¹

Peloton **Earn Cashback**

Your employees can get cashback on a Peloton Bike, Bike+ or Tread. Available on Vitality Plus plans only.¹²



Our partners





Helping your employees eat well

Waitrose & Partners Up to 25% cashback

Your employees can earn up to 25% cashback on selected Waitrose Good Health products when they stay active with Vitality. Available on Vitality Plus plans only.¹³

Mindful Chef Up to £10 off

When your employees get active they can get up to £10 off anything from Mindful Chef every week.¹⁴

WeightWatchers 6-month membership

Your employees can get WeightWatchers Premium membership for just £30 for six months.

Caffè Nero Weekly rewards

When your employees get active they can earn weekly drinks. Weekly food discounts are also available on Vitality Plus plans.¹⁵



Our partners



Entertainment and savings

American Express Up to 2% cashback

Credit Card that rewards your employees for being active with a healthy cashback booster. Representative 31.0% APR variable. Available on Vitality Plus plans only.¹⁶

Cinema Monthly rewards

Your employees can earn monthly cinema tickets when they get active.¹⁷

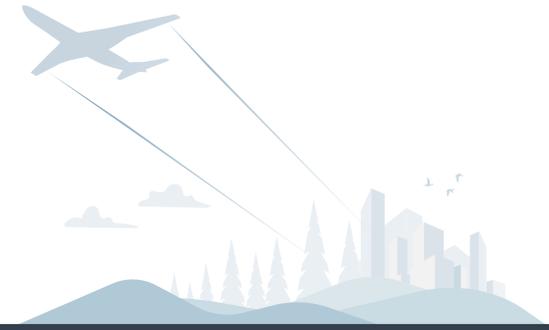
Rakuten TV Weekly reward

Your employees can earn a weekly movie with Rakuten TV when they get active.¹⁸

Care support

SuperCarers No extra cost

Your employees and their immediate family can have access to CareSolved, the free care advice and support service provided by SuperCarers.



Travel and status based rewards

Mr & Mrs Smith Up to 25% off

Your employees can get up to 25% off exclusive luxury hotel stays with Mr & Mrs Smith hotels. Available on Vitality Plus plans only.¹⁹

Expedia Up to 20% off

Your employees can book their next break with Expedia, and they could get up to 20% discount on up to four hotel bookings every plan year.²⁰

Stop smoking

Allen Carr's Easyway to Stop Smoking No extra cost

To help your employees quit smoking, they can save up to £349 on the standard retail price of one programme.²¹

Family

Garmin Kids 40% off

Your employees can get 40% off a Garmin Kids' activity tracker.²²



Important information

- The principal member can have one Vitality Healthcheck without charge, per plan year. All other adult members on a plan are eligible for a Vitality Healthcheck available at £15.
- Each adult member is allowed one discounted health assessment each plan year. Members aged 40 and over, with a Vitality Age Gap of five or more years are eligible for an Advanced health assessment at no cost to them. All other adult members on a plan can choose any of three Bluecrest health assessments at a discount of 50%.
- Vitality points earned for mindful activities will contribute towards your employees Vitality status, but they won't count towards their weekly target for Active Rewards. Sleepcasts and soundscapes are excluded from earning Vitality points.
- Maximum of three bookings per plan year. This offer does not apply to Eastwell Manor. 75% off at Mottram Hall applies to one night stays only. Subject to room availability.
- Applies to selected Apple Watch Series 9 and Apple Watch SE models only. Get Apple Watch Series 9 from £39 upfront or Apple Watch SE from £1 upfront. Apple Watch Series 9: RRP from £399. Apple Watch SE: RRP from £219. Initial upfront payment will vary depending on the model. A credit check and eligibility criteria apply. Only one member on each plan can have an active Apple Watch benefit at any point in time. 18 years or over only. Credit subject to status. 0% APR. Variable Direct Debit for 36 months. Monthly payments depend on the number of Vitality points your employees earn by tracking their activity in the previous month and could be between £0 and £10 for Apple Watch Series 9 and between £0 and £6 for Apple Watch SE. Apple Watch Series 9 and Apple Watch SE require iPhone Xs or later with iOS 17 or later. Excludes Channel Islands. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is etika Finance UK Ltd.
- A 50% discount is available for Business Healthcare plans, as well as Corporate Healthcare plans with Vitality Plus. A 40% discount is available for Corporate Healthcare plans with Vitality Select. A joining fee of up to £75 will apply. Each adult member on a plan can have one discounted gym membership at either Nuffield Health, PureGym or Virgin Active. Excludes Virgin Active Chiswick Riverside gym. Available on certain gym membership packages only.
- A 50% discount is available for Business Healthcare plans, as well as Corporate Healthcare plans with Vitality Plus. A 25% discount is available for Corporate Healthcare plans with Vitality Select. Discount applies to running shoes that are full price or in the sale and excludes delivery charges. The 15% discount on any full priced items excludes electronics. There's no limit to how often this can be used but it can't be used with any other offer or sale items. The discount can only be used on Runners Need items and not at Snow and Rock or related stores.
- Up to 40% off one selected Polar or Garmin activity tracker per member aged 16 and over each plan year. This is in addition to up to 40% off one Withings device and up to 36% off a Fitbit device per adult member each plan year and 15% off one Samsung smartwatch every 12 months. P&P charges may apply.
- Your employees need to be Silver Vitality status or above and can use their discount on one new bike or Turbo e-Bike every 12 months even if they have more than one Vitality plan. Applies to full priced items and online only. Excludes S-Works, Tarmac, Roubaix, Shiv, Status, Stumpjumper EVO, Turbo Levo (Carbon) or Turbo Tero bikes. Delivery is currently to mainland Great Britain, Northern Ireland and the Isle of Wight only. Pick up in store is not available. 25% off accessories applies when bought with the new bike, otherwise a 15% discount will apply. The e-Bike range extender battery and any CO2-based product are not included.
- A delivery charge may apply, which we will refund if the item is faulty.
- An All-Access Peloton Membership, which is £39 per month is required. Members can earn up to £630 cashback on the Bike or Bike+ or up to £1,026 cashback on the Tread over 36 months, based on the number of Peloton Active Days completed each month. A Peloton Active Day is achieved once they have completed a workout. Members must purchase Peloton hardware via Member Zone. One Peloton benefit available per family per lifetime of the plan. Vitality members are only eligible for either the Peloton cashback benefit or the gym benefit, but not both.
- 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. To use the benefit, your employees will need to register for a myWaitrose card and link it to their Vitality membership.
- A discount of £10 is available for Business Healthcare plans, as well as Corporate Healthcare plans with Vitality Plus. A discount of £5 is available for Corporate Healthcare plans with Vitality Select. A £45 minimum spend is needed for the discount to apply. A delivery charge will apply. Mindful Chef deliver to mainland Great Britain and Jersey and Guernsey. There are currently no deliveries to other UK islands or Northern Ireland. The discount is only available for one member on each plan.
- With Vitality Select - Earn 12 activity points a week and get 50% off a handcrafted Caffè Nero drink or a delicious innocent smoothie each week. With Vitality Plus - Earn 12 activity points a week and get rewarded with a handcrafted Caffè Nero drink or a delicious innocent smoothie each week on Vitality. Your employees can also get 50% off the Vitality Healthy Food menu, and 25% of all other food.
- Subject to eligibility criteria and approval. Visit vitality.co.uk/rewards/partners/ for terms and conditions. Representative 31.0% APR variable based on no annual Card fee, assumed credit limit of £1,200, and purchase rate of 31.0% variable. Representative APR is correct as at 11 October 2023. Interest rates link to the Bank of England base rate. See amex.co.uk for details. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is American Express Services Europe Limited. American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority.
- ODEON: Codes are valid at all ODEON cinemas in the UK (including ODEON Luxe cinemas), except ODEON Luxe & Dine cinemas. At ODEON Luxe Leicester Square, codes can be used for any seat in screens 2-5, or for Circle Classic seats in screen 1 with an upgrade fee. Codes are not valid on ODEON Event Cinema, premieres, special events, screenings or non-public events. An upgrade fee is payable for Dolby Cinema, 3D, IMAX, iSense, Gallery and premium priced seats. 3D glasses will also incur an additional cost. Vue: Codes are not valid for Premieres, Event Cinema, Vue Scene, alternative content and special screenings. Codes are valid for Mini Morning screenings. An upgrade fee is payable for all screenings at Vue Leicester Square, 3D, Xtreme, IMAX and VIP and Recliner seats. Upgrades can be booked online or at the cinema. 3D glasses will also incur an additional cost.
- Only your employees can use their Rakuten TV movie rental voucher. Excludes selected Early Home Release movies.
- Up to a maximum discount of £125 depending on Vitality status. Maximum of two discounted bookings each plan year.
- Available on prepaid bookings on the net price only and excludes taxes and other charges. The discount applies to the first £750 of each booking. Hotels must be booked via the Vitality Member Zone.
- Each adult member can attend one Allen Carr programme. This benefit can only be used once for each adult, whether under this plan or any other plan with Vitality.
- There must be at least one child aged four or over covered on the plan to be eligible for a Garmin kids' device. One device available for each insured child aged 4-17. P&P charges may apply.



Find out more.

Read more info here
vitality.co.uk/rewards/partners

Full eligibility, terms and conditions can be found on vitality.co.uk. Details are correct as at January 2024.

VitalityHealth is a trading name of Vitality Corporate Services Limited which is authorised and regulated by the Financial Conduct Authority. Trust administration business is handled by Vitality Corporate Services Limited and this activity is not regulated by the Financial Conduct Authority. VH S 0299_J8200_0124