

## VitalityLife introduce Dementia and FrailCare Cover

The number of people in the UK aged 60 or over is expected to pass 20 million by 2031, making ill health and the potential cost of care in later life growing concerns for many people\*.

This is why VitalityLife have introduced Dementia and FrailCare Cover to their Serious Illness plans where an Optimiser benefit has been included.

This is a unique feature that provides the comfort, dignity and security to those who face these conditions in later life.

### How it works

- Dementia and FrailCare Cover is available on VitalityLife's Serious Illness Cover with Vitality Optimiser or Wellness Optimiser.
- The benefit starts when the client's Serious Illness Cover term ends.
- 50% of the clients remaining benefit will be converted to Dementia and FrailCare Cover up to a maximum of £100,000.
- There is no additional cost at the start of the plan, premiums are payable once the Dementia and FrailCare Cover begins.
- It is subject to a minimum term of 10 years, maximum age at entry is 60.
- Payouts on Dementia and FrailCare Cover will be based on the severity of the client's conditions. Covering conditions include dementia, Alzheimer's, Parkinson's, stroke and frailty.
- When choosing Serious Illness Cover with Life Cover, VitalityLife offer up to £10,000 of Funeral Cover.



Click for more information on VitalityLife's [Serious Illness Cover](#) or [Dementia and FrailCare Cover](#).

### Choosing Dementia and FrailCare Cover via LifeQuote

Dementia and FrailCare Cover can only be added once keyed into Vitality's own system. To add this benefit onto a policy for your client via LifeQuote simply specify in the "Additional Requirements" box on submission or email your Case Manager to confirm.

\*Population estimates for the UK, ons.gov.uk 2018

For further information please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,  
LifeQuote Team  
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