

The value of Vitality for advisers



Who is this guide for: Advisers

What is the aim: To educate you on the value that Vitality brings to your business.

We value our strong adviser partnerships – helping you to **support** and **protect** your clients on their healthier living journeys.

With Vitality, we make that journey **rewarding**.
Not only for your clients, but **for you as an adviser too**.

Through Vitality, you unlock tangible value:

- ✓ Access to innovative new insurance products
- ✓ Best practice insights from decades of data
- ✓ Proven client engagement strategies
- ✓ Enhanced earning potential

This creates a virtuous circle of shared value for advisers, clients and insurers.

**We call this Vitality
Shared-value Insurance.**

Here's how you **benefit**.

1 **Grow your client base**

Enhanced customer appeal: Promoting wellness and longevity resonates with a much broader potential client base than messaging focused solely on protection needs. You now have an offering that provides value not just when things go wrong, but also while clients are in good health.

A positive conversation starter: Initiating a sales conversation with “wellness” (and the related Vitality savings) creates a positive tone. Focusing on the “need for protection” can sometimes put prospects in a negative mindset, making it harder to connect.

> 3X
policies sold
by advisers 

2 **Increase sales conversations**

Increased trust: Higher conversion rates stem from quickly establishing trust with your clients. Trust is earned when clients feel that you genuinely have their best interests at heart. By focusing on improving and managing their health, while also providing protection for unforeseen circumstances, you strengthen that trust.

A competitive advantage: You can now stand out by offering a comprehensive solution that combines health, wellness and protection, rather than a protection-only approach.


> 5X
extra products
sold by advisers 

3 **Generate more value from existing clients**

Greater up-sell opportunities: Global research shows that satisfied clients who feel they've received genuine value from their adviser are more likely to purchase additional benefits and products from the same adviser or insurer.

Higher cross-sell rates: Client engagement in the Vitality programme creates numerous opportunities to leverage positive client experiences, enabling you to reconnect in ways a protection-only sale cannot, leading to higher cross-sale rates.

More referrals: Clients who engage with wellness rewards and benefits are proven to generate more referrals from friends and family, providing you with a valuable source of new prospective clients.

78%
new referrals
from existing
members 

4 **Improve client retention**

Improved client persistency: Clients who purchase 'protection' may soon forget the reasons behind their coverage, leading to lapses. Engaging with Vitality provides ongoing value for clients, irrespective of making claims or not - thus improving retention rates.

70%
lower lapse rates
for highly engaged
Vitality members 

In today's complex and highly competitive insurance market, Vitality is your differentiator. The unique value proposition of Vitality not only helps clients live **healthier lives**, but also drives significant **business growth**, increased **client retention** and **higher earnings** for you as an adviser.