

Driving sales with Vitality: Up-sell and cross-sell opportunities



Who is this guide for: Advisers to use as a sales resource to reach out to clients

What is the aim: To showcase the opportunities for sales uplift that Vitality offers

Note: Let us know if you'd like tailored examples of the sample communications

The traditional model of insurance used to mean that communication touchpoints between you and your clients were few and far between – and were generally negative engagements based on tedious claims or insurance processes.

This has changed with the Vitality programme.

Now, you have multiple opportunities in any given week to reach out and chat to one of your clients – with positive, relevant, rewarding and authentic content that can be shared with them and seen as valuable.

Aligned interests:

Clients, advisers and insurers

Vitality's behaviour-driven incentives help boost up-sell and cross-sell opportunities within your client base. As clients achieve health goals and earn points, they unlock rewards, including premium discounts and cashbacks. These tangible benefits highlight the value of their Vitality-linked insurance, encouraging them to invest savings in additional cover or products, leading to successful up-sell and cross-sell outcomes.

Below are some examples of how to spark these types of conversations with your clients – and the recommended timelines for these moments of outreach.

Sample comms

End of the year

Hi <Client Name>. Congratulations on finishing the year on Gold Vitality status! Did you know that by taking out <additional benefit>, you can earn even greater rewards next year? Let me show you how.

Hi <Client Name>! You earned <xxx> in rewards this year. Why not invest those savings in extra cover for you and your family? I'll be in touch with more information.

Reaching Gold status

Congrats on reaching Gold Vitality status, <Client Name>! Did you know that your Vitality status positively impacts your cost of additional cover and benefits? I'd be happy to show you how.

Hi <Client Name>, well done on reaching Gold Vitality status! You're smashing your wellness goals. Let's explore additional insurance that rewards your active lifestyle.

Vitality anniversary

Let's celebrate your Vitality anniversary at Silver status. Keep up the good work <Client Name>! By earning more points this year, you could level up to Gold status. Did you know that your Vitality status positively impacts your cost of additional cover and benefits? Let me show you how.

Hi <Client Name>, it's your two-year anniversary with Vitality! Why not consider investing in additional cover to gain even greater rewards? I'll be in touch to help you explore your options.

Completion of Vitality Health Check

Hi <Client Name>! Great job on prioritising your health and completing your Vitality Health Check. Want to unlock even greater health and coverage options? Let's chat about adding <additional insurance products> to your plan for you to enjoy even greater benefits.

You did it, <Client Name>! Well done on completing your Vitality Health Check. A great way to continue improving your health (and enjoying those rewards!) is by adding <additional cover/additional product> to your portfolio. I'll be in touch to chat more.

Policy renewal

Hi <Client Name>, your policy renewal is approaching. Did you know that your Vitality status could positively impact the cost of other products and benefits? Let's review your coverage to ensure that you are maximising your health – as well as your benefits – and saving as much money as possible.

Your policy renewal is approaching, <Client Name> – and I'd recommend adding a life policy to your coverage for better protection. Plus, you get additional benefits with Vitality when you integrate across your policies. Let me show you how.



Up-selling and cross-selling are crucial strategies for maximising revenue, with **existing customers contributing significantly more than new ones.**