



Recent Income Protection Enhancements

These enhancements show how and why we're making our Income Protection accessible to more people.

An overview of what has changed:

1. 349 Occupations which were subject to our Special Definition will not be assessed on an Own Occupation basis.
2. We will be extending the retirement age for 22 Occupations to age 70.
3. We are introducing 1 and 2 month deferred periods for 280 more occupations.
4. The definition of claim for Waiver of Premium has been aligned to Income Protection.

Vitality now applies the **Own Occupation** definition for all occupation classes and that are **widening our cover** for a wider range of roles, making it easier for you to recommend out proposition.

Why have we made these changes?

- We want to improve our proposition for manual occupations and skilled trades to widen access to our Income Protection product.
- Ensuring we have a single definition across all occupations and aligning our Waiver of Premium rules to Income Protection, as well as extending maximum retirement ages and adding one and two-month deferred periods for several occupations.
- Easier for you to recommend our products and increase the chances of good customer outcomes.