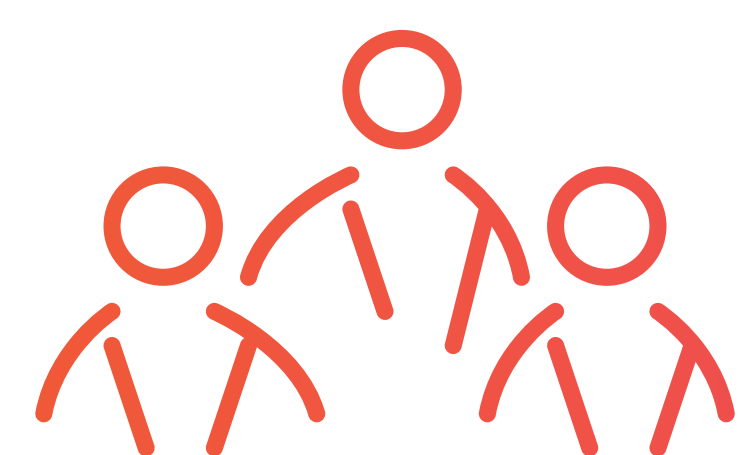


## Members

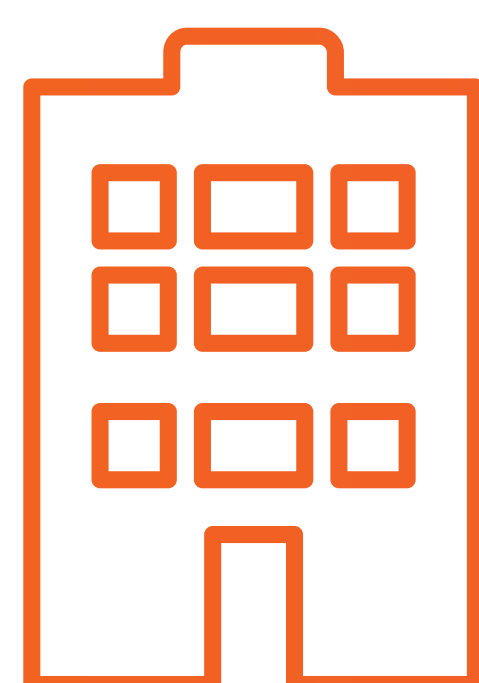
Improved health, better value through improved price and benefits



Member incentives

Healthy behaviour

# Vitality



## Society

Healthier society  
Improved productivity  
Reduced healthcare burden

Insurer savings

## Insurer

Lower claims  
Higher margins  
Positive selection and lower lapses