

Moving life insurance forward

Life Claims and Benefits Report 2024



"Our industry needs to challenge the status quo"



Justin Taurog
Managing Director,
VitalityLife.

At Vitality, we've always believed that by challenging traditional models of insurance, we can grow the protection market and improve outcomes for both advisers and clients.

Against the backdrop of changing client needs and Consumer Duty, more holistic, consultative protection advice based on quality and value has never been more needed. This is why our protection products have been tailored to the needs of consumers today.

Relevant cover for modern day needs

Take our Serious Illness Cover, for example. It provides unparalleled coverage allowing for multiple claims and severity-based payments. Even after a claim is paid, we ensure clients are not left uninsured and uninsurable. In 2023, 1 in 13 Serious Illness Cover claims were paid to members that had already made a claim, whilst 1 in 7 claims wouldn't have been covered by a typical 'enhanced' critical illness plan.

Meanwhile, Dementia and FrailCare Cover - which now insures 100,000 members - and LifestyleCare Cover provide unique solutions to the growing problem of later life care funding.

With Income Protection Cover, we ensure cover is relevant to changing ways of working, through more flexibility and greater levels of cover certainty. We also play a proactive role in keeping clients fit and healthy in the workplace, as well as getting them back to work when they are not.

More value, better engagement

While paying claims remains at the heart of everything we do - totalling as much as £117m in 2023 - it's also vital we deliver immediate value in a way that really resonates with consumers.

Because risk is treated as static, traditional protection mainly serves as little more than the promise of a pay-out in exchange for a set monthly premium. However, this is contrary to the nature of preventable illnesses which are determined largely by behavioural choices made over time.

That's why our members benefited from significant upfront savings - £43m in 2023 - through Optimiser, trebling their levels of engagement in healthy behaviours driven by the amount of premium they pay each year.

A unique business model

All this makes our unique shared-value model a key differentiator in the market. By seamlessly integrating a range of rewards and benefits into everyday life, our members saved £82m through the Vitality Programme in 2023. This is also helping people live longer, healthier lives. Engaged members improve their mortality risk by up to 49% and their life expectancy up to 4.8 years.

We know that the moment of truth is ultimately when a claim is made. But, as our latest Claims and Benefits Report shows, an insurer can be there for clients when they need us most and from day one. We believe that only by moving the market forward will our industry significantly close the protection gap.



2023 at-a-glance

Our approach to protection is moving life insurance forward. By helping people live longer and offering behaviour-based premiums, we are delivering high levels of immediate value and benefits that respond to the needs of modern consumers.

1 Helping members live longer and healthier lives

Engaged members improve their mortality risk by up to **49%** increasing their life expectancy by **up to 4.8 years¹**

3

In 2023, our members:



Completed **600,000** Health Reviews



Took **992bn** steps

Participated in **1.4m** mindfulness sessions

Across VitalityLife and VitalityHealth



2 Delivering better value through behaviour-based premiums

Optimised members are **three times more likely** to engage in the Vitality Programme and **up to 46% less likely** to lapse their plan

Through better Protection

Optimised members **79%** more likely to take out Serious Illness Cover or Income Protection²

Through lower premiums

£43m saved through Optimiser premium savings



3 Responding to the needs of modern consumers



1 in 7

claims paid by Serious Illness Cover are not covered by a typical enhanced critical illness plan



1 in 13

Serious Illness Cover claims were paid on plans that had already made a claim

100,000

members protected in later life with Dementia and FrailCare Cover



¹Life expectancy based on members earning 21+ activity points per week throughout their lifetime.
²Alongside a Life Cover plan

Our record of paying claims

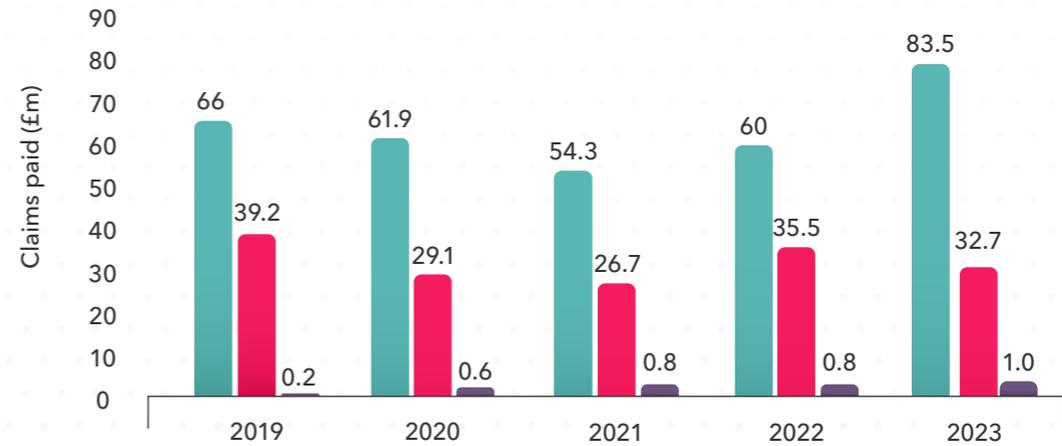
Being there for your clients in the moments that matter

We're committed to paying claims promptly and fairly. This is demonstrated by our track record of having paid out over £446m over the past five years, and the consistently high percentage of claims paid per product.

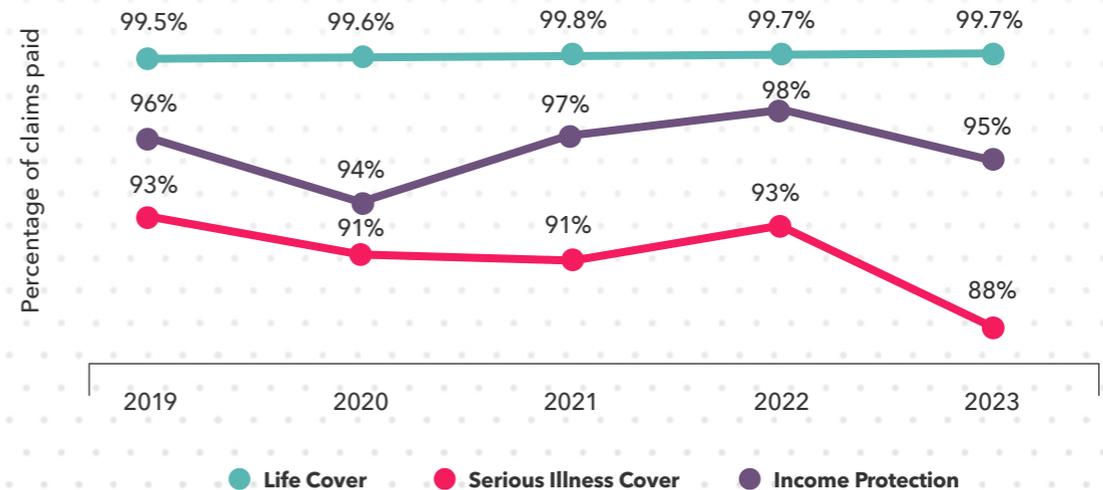
In 2023 we saw a record amount of claims paid, paying a total of £117m. We also paid record amounts for both Life Cover and Income Protection.

4

Claims paid by product



Percentage of claims paid by product



Our claims experience in 2023

We paid out 94.6% of all claims during 2023, totalling £117 million.

Life Cover

Amount paid
£83.5m

Percentage paid
99.7%

Serious Illness Cover

Amount paid
£32.7m

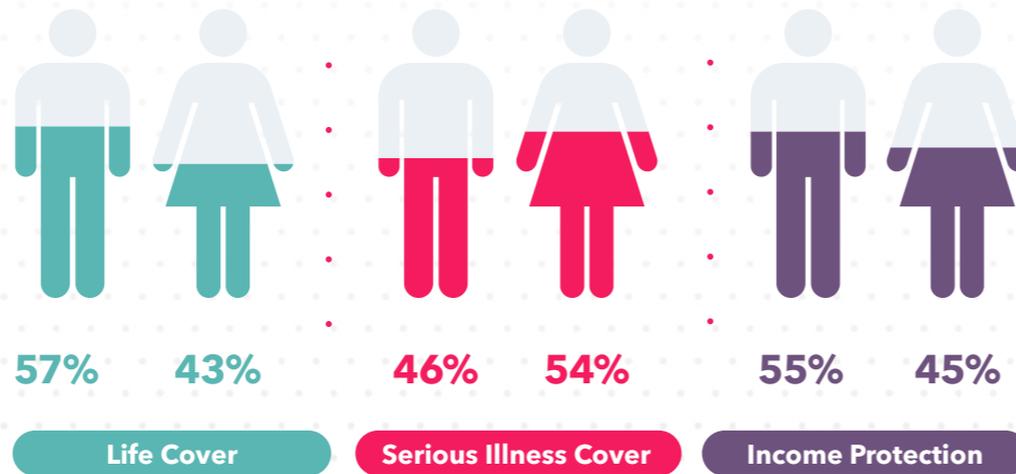
Percentage paid
87.8%

Income Protection

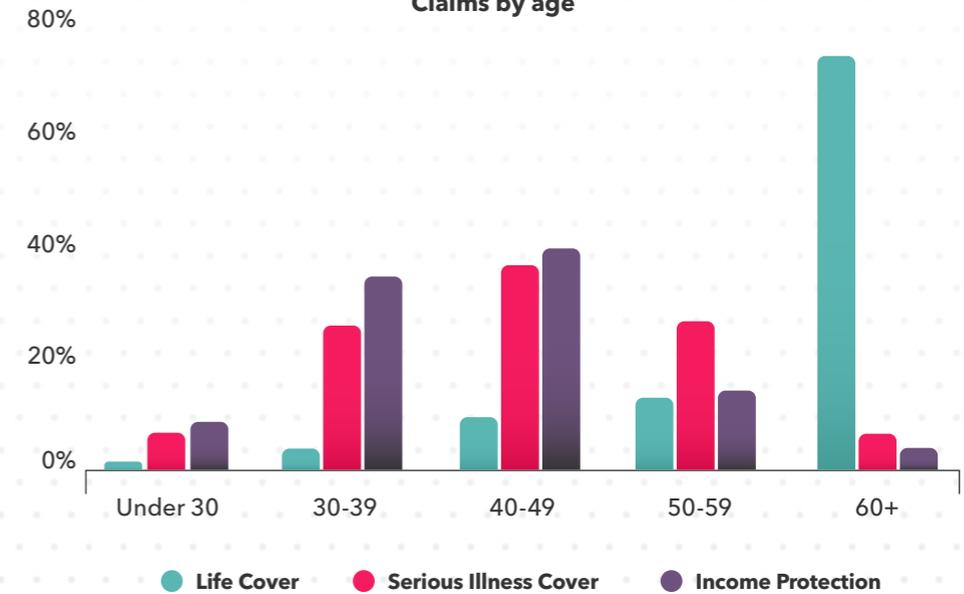
Amount paid
£1.0m

Percentage paid
95.4%

Claims by gender



Claims by age



While we saw more men claim on Life Cover and Income Protection Cover during 2023, the fact that more women claimed on Serious Illness Cover highlights the need for comprehensive cover for all customers.

Most Life Cover claims were paid to those at higher ages, however Serious Illness Cover and Income Protection claims were more frequent in people aged 30 to 59. This highlights the importance of having comprehensive cover in place, at all ages.

Declined claims in 2023

We are completely committed to paying as many claims as possible. There are certain cases, however, where we may need to decline a claim. These are:

Non-Disclosure

One of the main reasons we wouldn't pay a claim would be where information has been withheld at application or answered dishonestly. This reinforces why it's so important to help ensure clients answer questions accurately and honestly at application stage.

Definition not met

When a claim is declined for not meeting the criteria, the illness may not yet be severe enough to meet the plan definition. As a result, a claimant who had been declined a claim may be subsequently eligible for a future pay out should their illness persist or worsen.

Percentages of claims declined due to not meeting the criteria should not be taken as an indicator of the quality of the cover of a plan.

This year's increase in the number of Serious Illness Cover claims declined has been due to a higher percentage of claims made on lower severity conditions not typically covered by other insurers.

Were another insurer to assess claims made to Vitality in 2023, we estimate the payout percentage would be around 75%. When assessing only conditions covered by other enhanced critical illness plans, Vitality paid out 91.3% of claims.

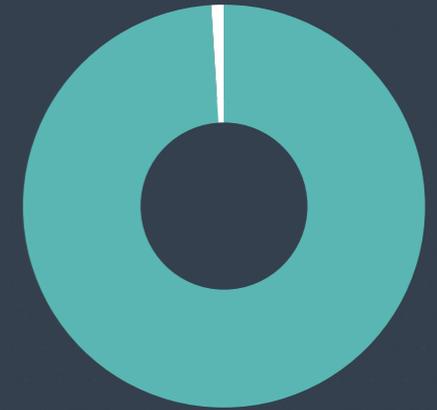
Other reasons

Other reasons a claim may not be paid may be fraud, where a client has deliberately sought to falsify information in order to make a claim. Claims on pre-existing conditions are also included, as well as any suicides within the first 12 months of a Life Cover.

Declined claims in 2023

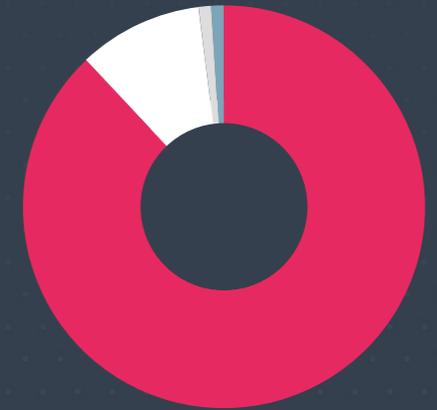
Life Cover

- Paid (99.7%)
- Declined - other reasons (0.3%)



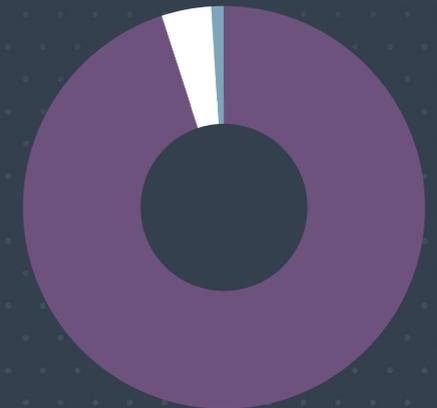
Serious Illness Cover

- Paid (87.8%)
- Declined - Does not meet criteria (10.3%)
- Declined - Non-disclosure (0.7%)
- Declined - Other (1.2%)



Income Protection

- Paid (95.4%)
- Declined - Does not meet criteria (4.4%)
- Declined - Non-disclosure (0.2%)



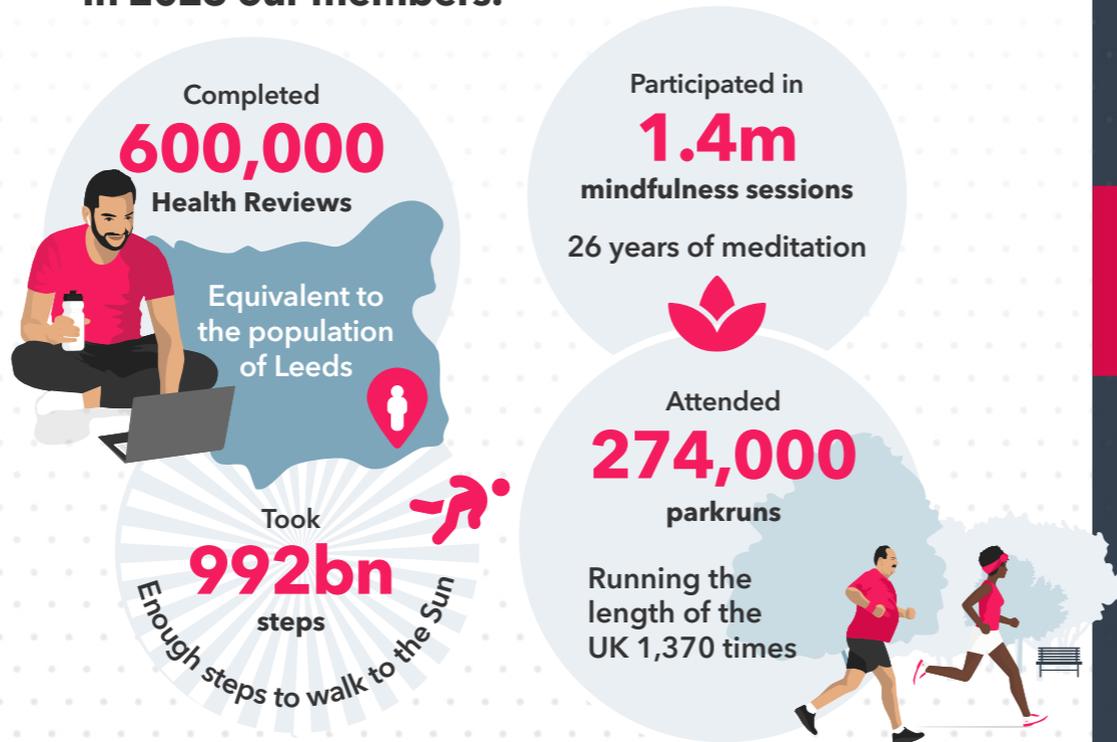
The Vitality Programme

Helping members live longer and healthier lives

We know it takes a sustained combination of nudges and incentives to create sustained behaviour change. That's why we give all our members access to the Vitality Programme, the world's largest behaviour change programme linked to insurance.

We've designed it specifically to drive engagement and encourage positive lifestyle choices, with the specific aim of improving the health of our members.

In 2023 our members:



All Vitality engagement and reward figures are representative across both VitalityHealth and VitalityLife

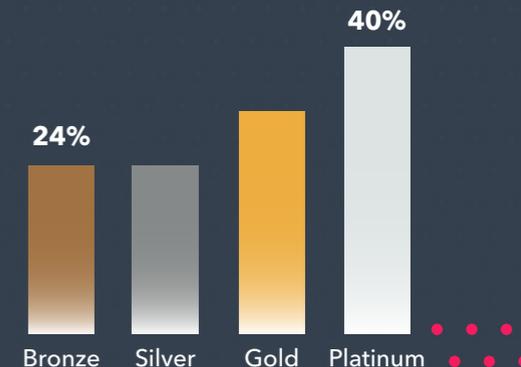
Along with the benefits of better health, we return significant value through our specially selected reward partners.

As a result, members earned:



Percentage of annual premium saved through Vitality partners

When looking at what value Vitality Life members saved through the Vitality Programme, we see that members who engage earn value across all statuses. This demonstrates how Vitality delivers immediate value to clients, not just at the point of claim ensuring they get fair value from their insurance plan.



The Vitality Programme

Key findings

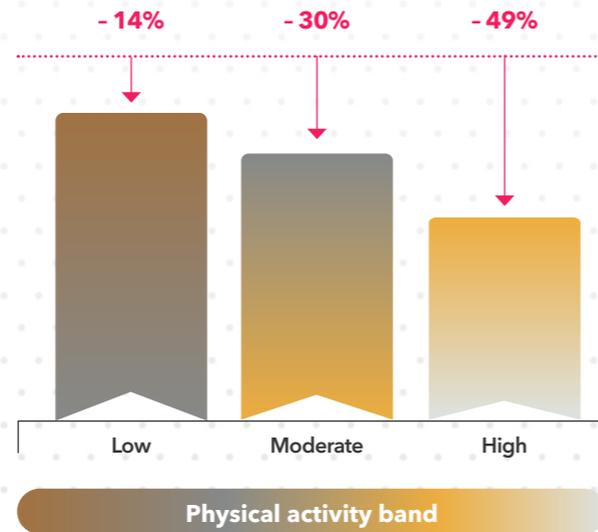
By enabling members to engage in healthy behaviours such as getting active, eating better and stopping smoking, the Vitality Programme is proven to reduce the likelihood of claims being made.

Following the implementation of Consumer Duty, it's the responsibility for product providers and advisers to prevent foreseeable harm. We're going a step further to achieve this by improving the health of our members and lowering their risk of preventable deaths and illnesses.

Significant impact on health outcomes

We see a direct correlation between physical activity and lower rates of mortality.

Relative mortality rates by physical activity¹



For our most engaged members this is equivalent to an increased life expectancy of up to **4.8 years**²



¹Vitality Life Shared Value Modelling, 2023. ²Life expectancy based on members earning 21+ activity points per week throughout their lifetime.

Vitality is for everyone - not just the fit and healthy

Significant Shared Value can be unlocked for those who are older and those who require health interventions

- ✓ Being active just one day a week can reduce your risk of hospitalisations by 15%
- ✓ Healthy exercise habits are 15% more impactful on life expectancy at age 65+ than at age 45 to 65
- ✓ Members in their 60s experience **double** the impact in reducing their future risk of hospitalisation when they engage with Vitality.

Source: Vitality analysis, 2024

The Vitality Programme supports those with higher health-related risks:

47% of our members who attend our quit smoking programme quit smoking

44% of members targeted to attend weight loss programme lost at least 4% of their body weight

10% have reversed type 2 diabetes through a combination of targeted interventions

Source: Vitality analysis of Next Best Action results, 2024

"Screening saved my life"



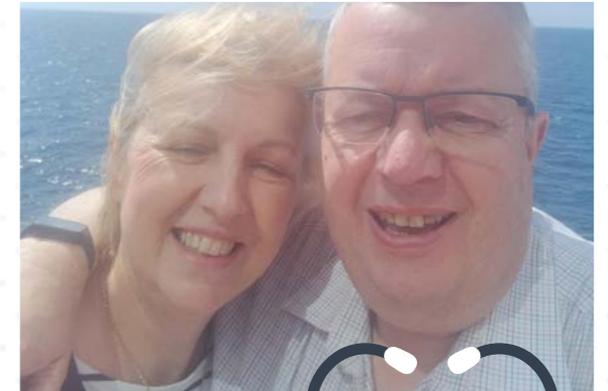
James' story helps demonstrate the life-saving power of preventative screening

When he and his wife went for an advanced health screening through Vitality, prostate cancer was not on James' radar at all - however it just so happened to help him detect it early. Thankfully, he's now on the road to recovery.

After taking out a plan with Vitality in early 2023, James and his wife underwent an extensive screening through his plan. His results revealed he had a high prostate specific antigen (PSA) reading and, following further investigation, a biopsy confirmed it was prostate cancer. However, because it was picked up so early, the outlook was positive.

James' treatment finished at the end of 2023 and thankfully he is now on the road to recovery, and looking forward to getting on with enjoying his life, cancer-free.

"That screening ultimately could have saved my life, because I wouldn't have gone for that screening were it not for my insurance," he said. "I didn't see it as important. Now I see it as vital"



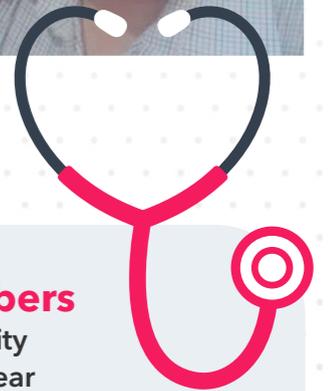
"I wouldn't have gone for that screening were it not for my insurance. I didn't see it as important. Now I see it as vital."

Over 50,000 members had a Vitality Healthcheck with Bluecrest with Vitality in 2023¹

Vitality Plus members get a complimentary Vitality Healthcheck in their 1st year with Bluecrest²

¹Across VitalityLife and VitalityHealth

²One adult member can book a Vitality Healthcheck for no cost within the first plan year



Optimiser

Delivering better value through behaviour-based premiums

The idea behind Optimiser is simple. Your clients can enjoy the benefit of a lifetime of healthy choices upfront, through our best available premium.

With Optimiser, all members need to do to keep their premium low is engage in healthy lifestyle choices through the Vitality Programme. Given the philosophy of our shared value model, recommending Optimiser can benefit you, as an adviser, as well as your clients.

✓ Good for your clients

Lower premiums
✓
£43m
saved with Optimiser in 2023

Cover amounts
31%
higher on average with Optimiser

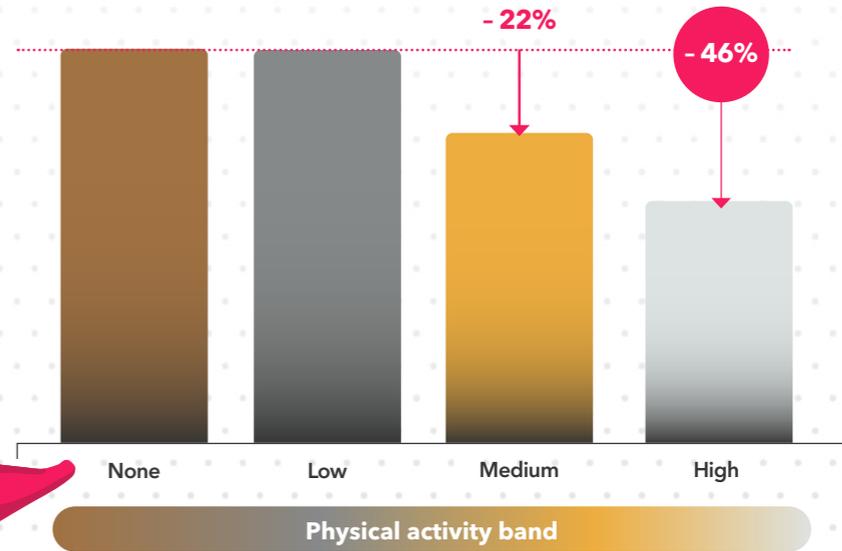
Better Protection
Optimised members
78%
more likely to take out Serious Illness Cover or Income Protection*



✓ Good for you too

- 1 With Optimiser your clients are **three times more likely** to engage with Vitality by getting to Silver status or above.
- 2 And those that do engage are up to **46% less likely to cancel their plan**

Relative lapse likelihood for Optimised members¹



*alongside Life Cover

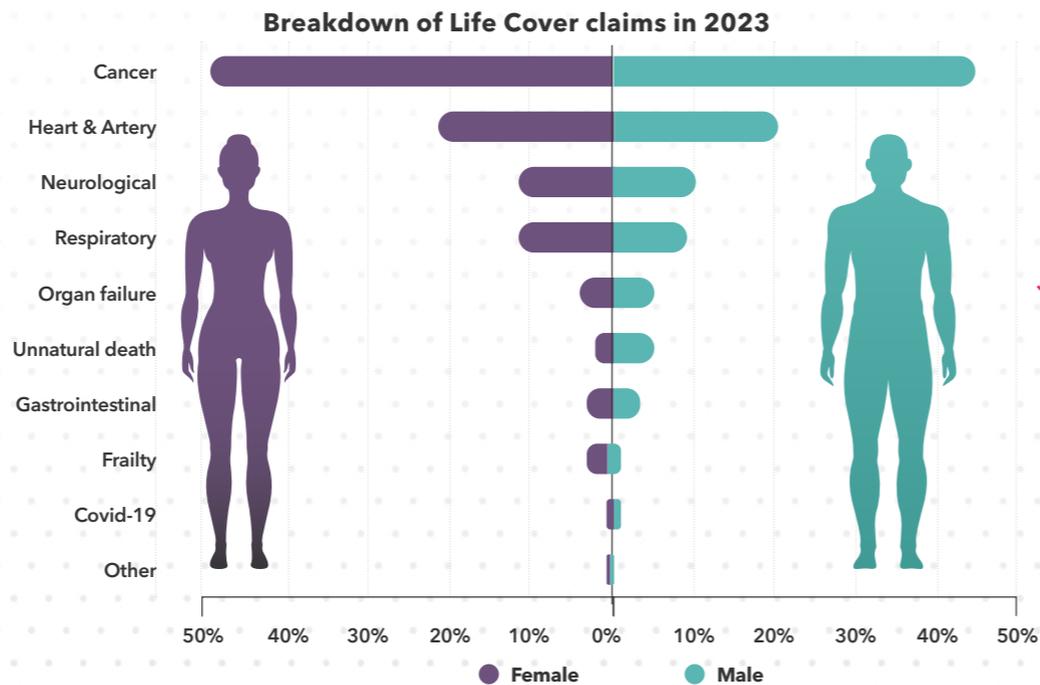
¹Vitality Life Shared Value Modelling, 2023

Life Cover

Providing protection beyond just peace of mind

Given the common interest between insurers and their customers, it's crucial that people are incentivised to lead longer and healthier lives

At Vitality, our life cover doesn't just offer protection, should the worst happen. It also encourages members to lead healthier lifestyles, to help them avoid unexpected health events for longer. Our unique proposition also offers your clients the option to protect themselves against the cost of care in later life.



Cancer was the leading cause of death in claimants in 2023, followed by heart and artery related causes and illnesses related to strokes and the nervous system. The top three most common reasons for Life Cover claims in 2023 can be influenced by modifiable behaviours such as diet, exercise, and smoking, and changing your behaviour can significantly reduce the risk of developing these conditions.

Why Vitality incentivises healthy living

1 Lifestyle plays a huge role in risk
Four lifestyle behaviours* (exercise, smoking, drinking and diet) account for an estimated **70% of deaths worldwide**. *(WHO, 2023)

2 This risk can be reduced significantly through behaviour
Engaged members are **49% less likely to claim on their Life Insurance** than non-engaged members.

3 Customers can reduce their costs by leading healthier lifestyles
Platinum members saved the equivalent of **40% of their annual premium** through savings from the Vitality Programme.

Key stats

£83.5m paid
in Life Cover claims in 2023

Oldest claim
92 years old
Pneumonia

Youngest claim
21 years old
Accidental death

Largest claim
£3.9m
Pancreatic infection

99.7%
Life Cover claims paid



Serious Illness Cover

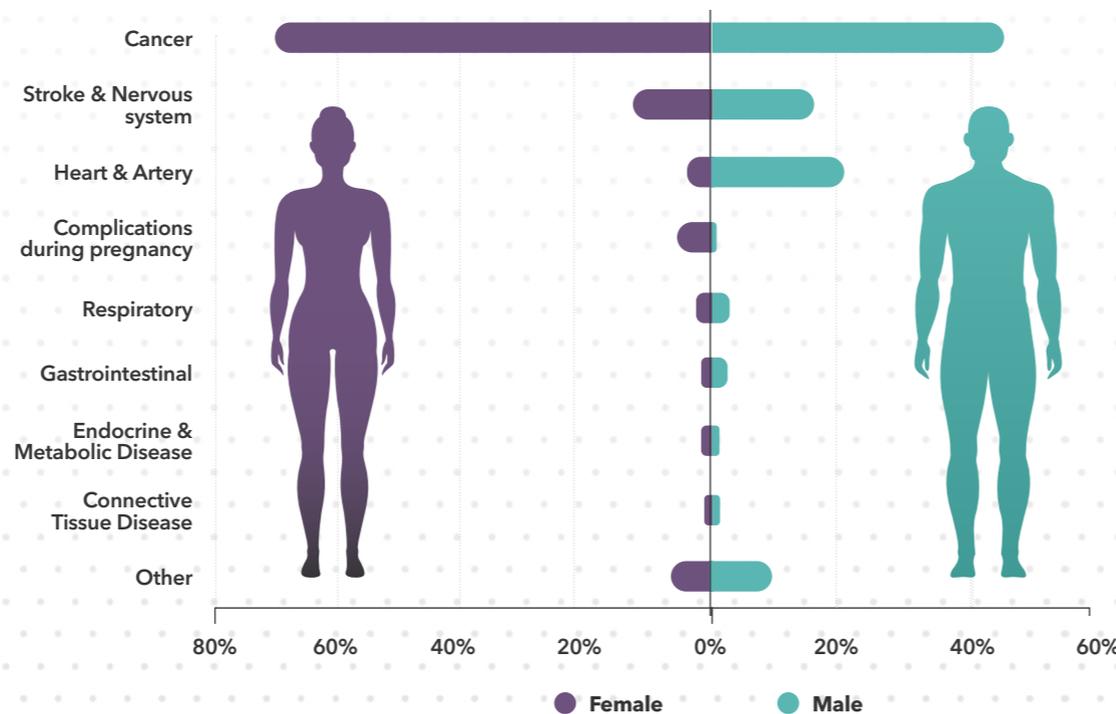
Demonstrating the growing need for comprehensive and continuous cover

Critical Illness was designed in the 1980s, at a time where illnesses like cancer were critical and had a significant impact on life expectancy.

Today, thanks to advancements in modern medicine and screening, we're much likely to survive these illnesses. However, we're also more likely to suffer more of them over the course of a lifetime.

It's therefore vital that modern illness cover is designed to cover a wider range of illnesses, including those that are less severe, and stay in place to cover recurrences or secondary conditions.

Breakdown of Serious Illness Cover Claims



Our claims data shows the importance of offering broader coverage across all body areas.

For both men and women, cancer was the top claims cause in 2023. However, it had a much bigger impact on women, accounting for almost 70% of claims. While the top three claims areas accounted for the majority of claims, almost a third (32%) were for conditions other than cancer, heart attacks and strokes.

Key stats

£32.7m paid

in Serious Illness Cover claims in 2023



Oldest claim
69 years old
Bowel Cancer



Youngest claim
10 months old
Leukaemia



Largest claim
£437,000
Benign brain tumour



87.8%
Serious Illness Cover
claims paid

Three reasons why you should be recommending Serious Illness Cover

1. More conditions covered than any other insurer¹
2. Only insurer² that keeps cover in place after a full claim
3. Only insurer³ to offer Dementia and FrailCare Cover

¹Defaqto, 2024. ²Defaqto Matrix, 2024
³Vitality analysis of market benefits, 2024

Comprehensive cover for a wider range of conditions

By paying amounts related to the severity of the illness, Serious Illness Cover can pay out at earlier stages and provide members with a greater chance of payout.

1 in 7 Serious Illness Cover claims



were paid on conditions not covered by typical enhanced critical illness plans

1 in 6 Serious Illness Cover claims



were paid on conditions not covered by typical core critical illness plans

Cover that stays in place following a claim

Uniquely, Serious Illness Cover can provide continued coverage even after a full claim, even where other critical illness plans would terminate.



1 in 13 Serious Illness Cover claims

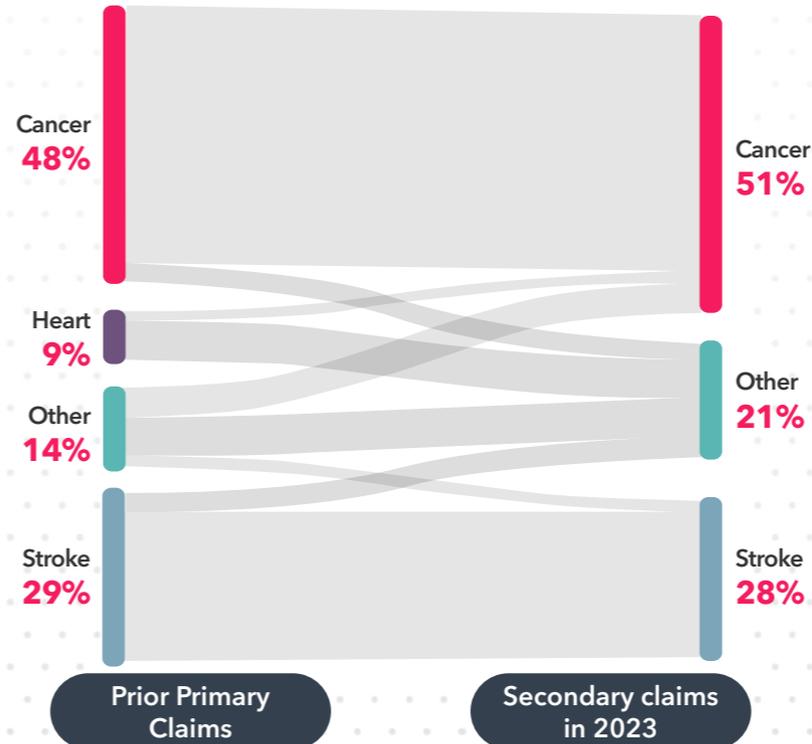
were paid on plans that had already made a claim



4th claim

One claimant was making his 4th claim on a plan which commenced in 2010

This chart shows which areas of the body secondary claims originated from and where they affected. One in five secondary claims affected other areas of the body, such as kidney or gastrointestinal areas. This emphasises the need for **both** comprehensive cover and cover that stays in place after a claim.



Most common claims for conditions not covered anywhere else in the market:

1 Pulmonary embolism

Not covered anywhere else in the market



Affects 50,000 people each year¹

2 Rheumatoid arthritis (on diagnosis)

Other insurers require the permanent failure of functional activities before they'll pay out



Affects 450,000 people in the UK²

3 Inflammatory bowel disease (without the requirement for surgery)

One study³ have found the average time to qualify for a payout under a critical illness plan following diagnosis would be over 10 years



Affects over 500,000 people in the UK⁴

¹Pulmonary embolism. BMJ Best Practice, 2018. ²National Rheumatoid Arthritis Society, 2024. ³Surgery in a population based cohort of Crohn's, 2012. ⁴The Francis Crick Institute, 2024

Here's a few examples of real stories from our claimants in 2023

(names have been changed to protect anonymity and images are for illustrative purposes only)



Nikita

Unique Child Serious Illness Cover claim

Claim story 1

When Nikita's mother took out insurance to cover her mortgage, she chose to add Child Serious Illness Cover to her plan. Little did she know only three years later she would need to make a claim for her six-year-old daughter.

At the age of six, three years after her mother took out a plan with Vitality, Nikita started suffering from abdominal pains which persisted for six months.

These symptoms soon developed into a fever and vomiting, and at this point it was ascertained that one of Nikita's kidneys wasn't functioning properly which led to her being referred for a removal of the kidney.

Because her mother had taken out Child Serious Illness Cover with Vitality, we paid out 25% of the cover amount, £5,000. This supported her to take time off work to be with Nikita when she was in hospital and recovering from her procedure.



No other plan in the market covers removal of the kidney (a nephrectomy) for either adults or children.



Olivia

Unique Serious Illness Cover claim

Claim story 2

After suffering from abdominal pain for over 5 years, Olivia suffered a perforated colon and needed to be admitted to hospital.

Olivia, a 34-year old Doctor, had a history of bowel pain and dysfunction which needed to be managed through diet.

In 2023 she suffered a perforated colon. This led to ongoing symptoms and due to complications had to undergo two emergency hospital admissions.

The illness has meant she had to take a significant amount of time off work, whilst trying to support her family, which impacted both her physical and mental health.

Luckily, Olivia had Serious Illness Cover in place which paid out 50% of her cover amount under its unique Severe Gastrointestinal Disease definition and she received £25,000.



If Olivia had taken out a critical illness plan, she wouldn't have been eligible for a payout.



Ryan

Multiple Serious Illness Cover claim

Claim story 3

After suffering a heart attack and needing a triple artery by-pass graft in 2019, Ryan needed to make a further claim from his plan four years later.

Ryan took out a Serious Illness Cover plan with Vitality in 2014. Five years later his plan paid out in full after suffering from a heart attack, and subsequently needing a triple coronary artery by-pass graph.

Four years later, Ryan - now 63 - was tragically diagnosed with stage four lung cancer.

Despite having already claimed in full, his Serious Illness Cover paid out once again, in full.



If Ryan had taken out a critical illness plan his plan would have ended in 2019 and he would have found himself uninsured and unlikely to be eligible for further critical illness cover.

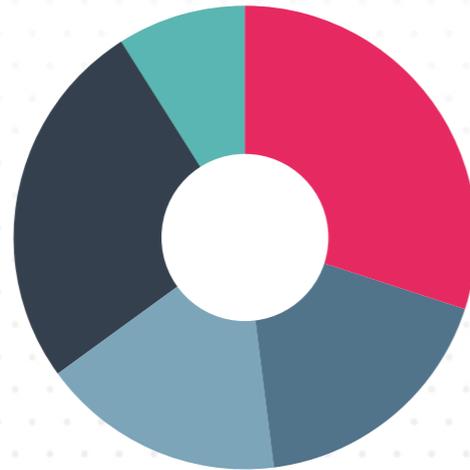
Income Protection Cover

Protection designed to reflect new ways of working

Our Income Protection plans incorporate unique flexibility and a focus on rehabilitation, with access to private-healthcare benefits for qualifying claimants.

Our focus on prevention - through engagement with the Vitality Programme - also results in a product that can have a positive impact on the health of our members, even before they make a claim.

Breakdown of Income Protection Claims



- **Cancer** (31%)
- **Mental and Behavioural** (19%)
- **Musculoskeletal** (14%)
- **Other** (27%)
- **Stroke and nervous system** (9%)

Cancer

Cancer was the most common cause of claim in 2023, followed by mental health related conditions and musculoskeletal claims. These areas, which account for almost two thirds of our claims would all be eligible for private healthcare support under our Recovery Benefit.



Most claimed occupations

- 1 Financial adviser
- 2 Office worker
- 3 Teacher
- 4 Physiotherapist
- 5 General Practitioner



We also paid out for a wide range of occupations. Financial advisers, who will have a strong appreciation for the value of the product, understandably accounted for the highest number of claims.



£1m paid
in Income Protection Cover claims in 2023



Oldest claim
67 years old
Cellulitis



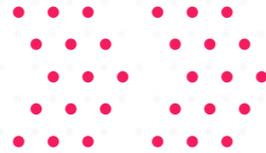
Youngest claim
21 years old
Spinal Injury

498
payments made

95.4%
Income Protection claims paid

Here's a few examples of real stories from our claimants in 2023

(names have been changed to
protect anonymity)



Mark, 46
Photographer

Claim story 1

After going through several relationship breakdowns and his business struggling during the pandemic, Mark's mental health rapidly deteriorated, leaving him unable to work.

Mark, who was in his mid-40s, had run a successful photography business for over 20 years, travelling all over the world for work and was previously fit and healthy.

Once his mental health started to suffer, he began experiencing extreme paranoia, muscle spasms and was unable to speak. Doctors prescribed him strong medication, including drugs to treat schizophrenia, but these came with serious side effects, which made things more difficult for Mark.

Eventually he was placed under community psychiatric care and now has regular contact with a nurse, who visits him twice a week.

As a self-employed business owner, Mark was dependent on his income protection cover. Although he was able to claim some Universal Credit, this amounts to little over £300 per month. His Vitality Income Protection plan, which had been in place for over five years, pays him a further £1,300 per month to help cover his living expenses.



Simon 43
Carpenter

Claim story 2

Simon was working as a self-employed carpenter and joiner when he was rushed to hospital in 2015 after suffering a stroke, aged just 43.

The stroke left Simon physically weakened and experiencing short-term memory loss, tiredness and headaches. He also suffered from anxiety and low mood, all of which meant he had to stop working.

Simon's Vitality Income Protection plan had been in place for five years at this point, and the cover meant he was able to make a claim, which was paid out in full.

After a year, Simon's condition improved and he was able to gradually return to work, but in a new role and on a lower salary. At this point the income protection payments reduced to a proportionate benefit, to top up his earnings, until eventually at the end of 2023 he was back in full-time work and earning a higher income again.

Vitality's proportionate and rehabilitation benefits means that regardless of whether your clients return to work for lower pay, in either the same occupation or a new one, we'll pay a proportion of their benefit based on their new income.



Vanessa, 59
Doctor

Claim story 3

Whilst driving to work, a van went into the back of Vanessa's car, leaving her with multiple traumatic injuries.

Such were the extent of Vanessa's injuries - multiple fractures and a bleed on the brain - that the 59-year-old GP was forced to medically retire from work. As well as suffering physical injuries, she also experienced memory loss and problems concentrating.

Vanessa's Income Protection plan, which had been in place for over nine years, had been set-up to align with her NHS sick-pay.

She received full sick pay from work for six months, followed by a further six months of half-pay, with her Vitality plan paying a proportionate benefit for this period. Once her sick pay finished, the income protection benefit was paid in full and remains in claim today, paying out over £5,000 per month.

Vitality's Public Sector Deferred periods mean we'll automatically match deferred periods to your clients sick pay structure when they work in the public sector. All you need to do is select a 12 month deferred period for your client.

How our Income Protection cover has been designed to reflect new ways of working



Earnings Guarantee guarantees benefits of **up to £8,000 pm**



If your clients send us financial evidence of their income within the first six months of their plan, they can guarantee their benefit amount.

This means they can rest assured any claim will be paid off based on their original salary.

No other insurer will guarantee a benefit up to this amount.



Access to **private healthcare support** for claimants



When a member makes a cancer, mental health or musculoskeletal-related claim we provide access to private healthcare benefits to accelerate recovery.

Cancer - Access to a comprehensive 12-week health optimisation programme

Musculoskeletal - Access to a network of physios across the UK

Mental health - Access to online and in-person counselling sessions and CBT therapy



Boosted payouts of **up to 20%**



We know that members who engage with the Vitality Programme reduce their risk of hospitalisation from cancer, mental health and musculoskeletal related issues.

This is why we provide extra incentives for our members to engage with the Vitality Programme by boosting claims by up to 20% for the first 6 months with the Vitality Income Boost.



Flexible payment and deferred periods



When your clients change employer, or have another significant life event, they may need to make changes to their plan.

With our enhanced guaranteed insurability options, you can easily update your clients cover, term, deferred period and payment term to ensure their plan is still aligned to their needs.

Plus, our cover is tailored towards a range of occupations:

Public-sector employees

If your client is within the UK public sector, their deferred period will automatically align to their sick pay structure when a 12-month deferred period is selected.

Doctors and Surgeons

We guarantee their benefit amounts of up to £3,000 without the need to submit proof of earnings.

Parents

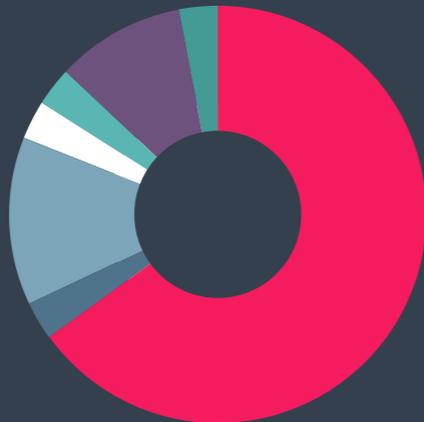
Whilst on parental leave, parents will still be classified as working when they make a claim preventing a lower payout at claim stage.



Child Serious Illness Cover

Comprehensive family cover available to select on all plans

Breakdown of Female Child Serious Illness Cover claims



Breakdown of Male Child Serious Illness Cover claims



£2.9m
paid in Child Serious Illness Cover claims in 2023

- Cancer 65%
- Major Organ Transplant 3%
- Congenital condition 13%
- Urogenital & Kidney 3%
- Respiratory 3%
- Stroke & Nervous System 10%
- Other 3%

- Cancer 36%
- Other 6%
- Congenital condition 16%
- Respiratory 3%
- Heart & Artery 23%
- Stroke & Nervous System 16%



Cancer was the leading cause of claims for children across males and females, followed by neurological conditions and congenital conditions, which are illnesses typically diagnosed at birth.

Child Serious Illness Cover represents a valuable way for parents to protect against the financial impact of a life changing event happening to their child.

Our cover is unique because we provide cover for all conditions that are featured on the adult version of the cover, which is more than any other insurer in the market. Additionally, congenital conditions are included as standard on all Child Serious Illness Cover plans.

What makes our cover especially flexible is that up to £100,000 of cover can be added to any Vitality Personal Protection Plan.



Personalised Claims Report

Explore the numbers behind our claims and benefits report

Build a personalised claims and benefits report for your clients

Select the

Age

Gender

Location

of your client and **click submit.**

- ✓ Find out the most common claims for the demographic of your client and how Vitality provides market-leading protection.
- ✓ See how much people like them saved through Optimiser.
- ✓ Find out the most popular rewards utilised by your clients location and demographic and how much they saved.



Visit the website.

Scan this QR code or [visit the website](#)

