



This document provides a summary of the outcome of the Fair Value Assessment completed for Remedi 2026 and is intended to support distributors in meeting their product governance obligations.

Fair value is assessed by considering the relationship between the total price paid by consumers and the overall benefits received, including insured benefits, ancillary services, customer outcomes and service quality.

### **Product Information**

|                 |                                                                  |
|-----------------|------------------------------------------------------------------|
| Product Name    | Remedi 2026                                                      |
| Product Type    | Employer Funded                                                  |
| Target Market   | UK employers with 500+ employees seeking digital health support. |
| Assessment Date | 7 July 2026                                                      |

### **Fair Value Statement**

We have completed a prospective Fair Value Assessment of this product in accordance with our Product Governance Framework and the FCA Consumer Duty (Price & Value Outcome). The assessment considered product design, target market suitability, pricing, consumer outcomes, distribution arrangements, ancillary services and future value considerations. Based on this assessment, we have concluded that Remedi is expected to deliver fair value to consumers within its intended target market and is appropriate for distribution through approved channels.

### **Key Fair Value Considerations**

- Employees receive access to digital health & wellbeing services.
- Services are available through the MyMedicash app.
- Employees incur no direct financial cost for access to the product.
- The fixed employer price is proportionate to the services available.
- Post-launch customer outcomes and utilisation will be monitored.

### **Distribution Considerations**

This product is designed for distribution to the target market identified above. Distributors should satisfy themselves that the product remains suitable for the employer and/or consumer population concerned and that distribution remains consistent with the identified target market.

### **Assessment Outcome**

|                       |              |
|-----------------------|--------------|
| Fair Value Assessment | Pass         |
| Valid Until           | 31 July 2027 |