

## FIXED TERM

Fixed term insurance policies provide cover for the term selected and then expire with no value.

FIXED TERM					
Cost per year for £1m of cover					
SINGLE LIFE					
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90	TERM TO 99*
30	£235	£300	£372	£1,470	£2,465
40	£480	£660	£870	£2,390	£4,430
50	£1,130	£1,525	£2,345	£4,300	£8,230
60	£2,865	£4,340	£8,045	£8,045	£15,300
70	£7,365	£15,545	N/A	£15,545	N/A
80	£35,995	N/A	N/A	£35,995	N/A

JOINT LIFE SECOND DEATH					
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90	TERM TO 99*
30	£200	£215	£270	£1,525	£1,835
40	£345	£415	£425	£2,660	£2,440
50	£570	£1,000	£1,635	£3,390	£4,585
60	£1,385	£3,280	£5,230	£5,230	£7,070
70	£3,430	£10,725	N/A	£10,725	N/A
80	£25,350	N/A	N/A	£25,350	N/A
Guaranteed premiums are fixed for the full policy term					
Sums insured may be level or indexed					

\*Please note that this product is provided through the offshore market and is not covered by UK FSCS protection.