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	£280	£375	£1,340	£2,465				
40	£480	£655	£870	£1,860	£4,430				
50	£1,130	£1,560	£2,400	£3,645	£8,230				
60	£2,930	£4,445	£7,285	£7,285	£15,300				
70	£7,540	£13,755	N/A	£13,755	N/A				
80	£36,445	N/A	N/A	£36,445	N/A				

JOINT LIFE SECOND DEATH								
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90	TERM TO 99*			
30	£200	£225	£270	£1,555	£1,835			
40	£345	£415	£425	£2,705	£2,440			
50	£580	£1,025	£1,670	£3,450	£4,585			
60	£1,420	£3,210	£5,440	£5,335	£7,070			
70	£3,550	£10,975	N/A	£10,975	N/A			
80	£26,005	N/A	N/A	£26,000	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.