

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
30	£230	£280	£345	£835
40	£455	£610	£830	£1,725
50	£1,055	£1,490	£2,210	£3,525
60	£2,785	£4,200	£6,680	£6,680
70	£7,720	£14,020	N/A	£14,020
80	£33,425	N/A	N/A	£33,425

Term to age 99 not cost effective on a single life basis.

JOINT LIFE SECOND DEATH					
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90	TERM TO 99*
30	£205	£220	£275	£1,555	£2,605
40	£350	£415	£425	£2,710	£4,015
50	£580	£1,025	£1,665	£3,455	£7,180
60	£1,385	£3,155	£5,335	£5,335	N/A
70	£3,470	£10,940	N/A	£10,940	N/A
80	£25,855	N/A	N/A	£25,855	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.