

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	£270	£345	£835
40	£450	£605	£810	£1,625
50	£1,070	£1,515	£2,310	£3,225
60	£2,745	£4,070	£6,440	£6,440
70	£7,405	£12,900	N/A	£12,900
80	£34,865	N/A	N/A	£34,865

Term to age 99 not currently 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	£225	£275	£980	£2,605
40	£330	£415	£420	£1,355	£4,015
50	£580	£1,025	£1,700	£2,735	£7,180
60	£1,405	£3,260	£4,540	£4,540	N/A
70	£3,555	£8,515	N/A	£8,515	N/A
80	£16,110	N/A	N/A	£16,110	N/A
Premiums are guaranteed for the full term of the policy					
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.