

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	£240	£250	£330	£835
40	£450	£620	£830	£1,760
50	£1,115	£1,560	£2,305	£3,600
60	£2,745	£4,060	£6,970	£6,970
70	£7,110	£14,625	N/A	£14,625
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	£185	£210	£245	£980	£1,395
40	£310	£410	£420	£1,355	£2,900
50	£565	£980	£1,530	£2,735	£6,465
60	£1,390	£3,200	£4,540	£4,540	N/A
70	£3,465	£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.