

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	£240	£250	£330	£835	£2,265
40	£450	£625	£830	£1,720	£4,820
50	£1,115	£1,545	£2,260	£3,215	£10,390
60	£2,800	£4,140	£6,380	£6,380	N/A
70	£7,190	£12,890	N/A	£12,890	N/A
80	£34,170	N/A	N/A	£34,170	N/A

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

JOINT LIFE SECOND DEATH				
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90
30	£185	£210	£245	£940
40	£315	£410	£420	£1,240
50	£565	£960	£1,530	£2,430
60	£1,330	£3,000	£4,055	£4,055
70	£3,465	£7,610	N/A	£7,610
80	£15,410	N/A	N/A	£15,410

Premiums are guaranteed for the full term of the policy

Sums insured may be level or indexed

Term to age 99 not currently cost effective on a joint life second death basis.