



## what cover will you get?

Select your age and the premium you wish to pay and read off the level of cover available.

### Male non-smoker

age	premium				
	£10	£20	£30	£40	£50
50	3,684	7,870	12,057	16,243	20,430
51	3,494	7,466	11,437	15,409	19,380
52	3,304	7,061	10,817	14,572	18,327
53	3,115	6,656	10,196	13,737	17,277
54	2,925	6,251	9,575	12,900	16,224
55	2,765	5,909	9,052	12,196	15,339
56	2,612	5,583	8,552	11,521	14,491
57	2,460	5,256	8,053	10,847	13,643
58	2,306	4,930	7,552	10,175	12,798
59	2,154	4,604	7,053	9,501	11,950
60	2,002	4,277	6,552	8,827	11,102
61	1,902	4,066	6,231	8,391	10,555
62	1,804	3,854	5,909	7,954	10,004
63	1,704	3,643	5,587	7,518	9,456
64	1,606	3,431	5,267	7,081	8,906
65	1,408	3,010	4,621	6,211	7,811
66	1,340	2,861	4,394	5,906	7,428
67	1,270	2,715	4,166	5,602	7,046
68	1,202	2,567	3,939	5,300	6,665
69	1,133	2,421	3,710	4,996	6,283
70	920	1,966	3,012	4,057	5,103
71	876	1,872	2,868	3,862	4,858
72	832	1,778	2,723	3,668	4,613
73	788	1,683	2,578	3,473	4,368
74	744	1,588	2,433	3,278	4,122
75	652	1,392	2,133	2,872	3,613
76	598	1,277	1,957	2,635	3,315
77	549	1,172	1,795	2,418	3,041
78	503	1,075	1,647	2,219	2,790
79	462	986	1,510	2,035	2,559
80	414	882	1,352	1,822	2,291

### Male smoker

age	premium				
	£10	£20	£30	£40	£50
50	2,277	4,864	7,452	10,039	12,625
51	2,159	4,613	7,068	9,521	11,975
52	2,042	4,363	6,684	9,004	11,325
53	1,925	4,113	6,300	8,489	10,677
54	1,808	3,863	5,917	7,972	10,028
55	1,673	3,576	5,478	7,380	9,283
56	1,581	3,378	5,175	6,972	8,769
57	1,489	3,181	4,873	6,565	8,257
58	1,397	2,983	4,570	6,156	7,743
59	1,303	2,786	4,268	5,750	7,232
60	1,211	2,588	3,965	5,342	6,718
61	1,152	2,460	3,770	5,076	6,385
62	1,092	2,332	3,576	4,814	6,054
63	1,032	2,204	3,381	4,549	5,721
64	971	2,077	3,187	4,286	5,390
65	902	1,928	2,961	3,980	5,005
66	858	1,834	2,816	3,786	4,762
67	814	1,740	2,669	3,592	4,517
68	770	1,645	2,524	3,395	4,270
69	727	1,551	2,377	3,201	4,026
70	661	1,412	2,163	2,914	3,665
71	629	1,344	2,059	2,774	3,489
72	597	1,276	1,955	2,633	3,311
73	566	1,208	1,851	2,493	3,136
74	534	1,140	1,747	2,353	2,960
75	486	1,038	1,591	2,143	2,695
76	446	953	1,460	1,966	2,472
77	410	874	1,339	1,804	2,269
78	375	802	1,229	1,654	2,081
79	344	735	1,127	1,518	1,909
80	312	668	1,022	1,377	1,733

To be read in conjunction with the Key Features document. Alternative premiums are available, for more information please contact your financial adviser.

Female non-smoker

age	premium				
	£10	£20	£30	£40	£50
50	4,533	9,686	14,836	19,990	N/A
51	4,324	9,240	14,153	19,068	23,982
52	4,114	8,792	13,468	18,144	22,821
53	3,906	8,345	12,784	17,222	21,661
54	3,696	7,898	12,099	16,300	20,501
55	3,525	7,532	11,539	15,546	19,552
56	3,338	7,132	10,925	14,719	18,512
57	3,150	6,731	10,311	13,891	17,471
58	2,962	6,330	9,697	13,065	16,431
59	2,775	5,929	9,084	12,238	15,393
60	2,587	5,529	8,469	11,411	14,352
61	2,450	5,234	8,019	10,802	13,586
62	2,311	4,939	7,568	10,195	12,822
63	2,174	4,646	7,116	9,587	12,058
64	2,036	4,351	6,665	8,980	11,294
65	1,774	3,790	5,807	7,823	9,839
66	1,685	3,603	5,519	7,435	9,352
67	1,598	3,415	5,232	7,048	8,865
68	1,510	3,227	4,944	6,661	8,377
69	1,422	3,040	4,657	6,274	7,890
70	1,155	2,467	3,779	5,092	6,404
71	1,096	2,343	3,590	4,836	6,083
72	1,039	2,220	3,401	4,581	5,762
73	981	2,097	3,213	4,327	5,443
74	924	1,973	3,024	4,072	5,122
75	807	1,724	2,642	3,557	4,474
76	740	1,582	2,423	3,264	4,105
77	679	1,451	2,223	2,995	3,766
78	623	1,332	2,039	2,747	3,455
79	572	1,221	1,870	2,521	3,170
80	511	1,093	1,674	2,255	2,837

Female smoker

age	premium				
	£10	£20	£30	£40	£50
50	2,802	5,986	9,169	12,353	15,537
51	2,672	5,709	8,746	11,783	14,820
52	2,542	5,433	8,323	11,213	14,103
53	2,414	5,157	7,900	10,643	13,386
54	2,284	4,881	7,477	10,073	12,669
55	2,133	4,558	6,983	9,407	11,832
56	2,020	4,316	6,611	8,907	11,203
57	1,906	4,073	6,240	8,405	10,572
58	1,792	3,831	5,868	7,907	9,944
59	1,679	3,588	5,497	7,405	9,313
60	1,565	3,346	5,125	6,905	8,685
61	1,482	3,167	4,853	6,537	8,221
62	1,398	2,989	4,580	6,169	7,759
63	1,315	2,811	4,306	5,801	7,296
64	1,232	2,632	4,033	5,432	6,833
65	1,137	2,430	3,722	5,015	6,307
66	1,081	2,310	3,538	4,767	5,995
67	1,024	2,189	3,353	4,518	5,683
68	968	2,069	3,169	4,270	5,371
69	912	1,949	2,985	4,022	5,059
70	829	1,772	2,714	3,657	4,599
71	788	1,683	2,577	3,472	4,367
72	746	1,594	2,442	3,290	4,138
73	705	1,506	2,307	3,108	3,909
74	664	1,417	2,171	2,923	3,677
75	602	1,286	1,970	2,654	3,338
76	552	1,179	1,807	2,434	3,062
77	507	1,082	1,658	2,234	2,809
78	465	993	1,521	2,049	2,577
79	427	911	1,395	1,880	2,364
80	387	826	1,266	1,706	2,146

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