

50 Plus plan rates table

You can select any fixed monthly premium between £5 and £100, providing it's in £1 increments. If your preferred monthly premium isn't shown below, please call our UK based Customer Service Team on 0800 197 0514 to find out what the cash lump sum would be. For textphone dial 18001 first. Lines are open weekdays 8am to 8pm and Saturdays 8am to 4pm. We may record and/or monitor your calls for training and audit purposes.

When you're choosing how much cover you need, remember your cover is fixed when your plan starts, and doesn't change. This means it won't keep up with inflation and is likely to buy less in the future. If you stop paying premiums your cover will end and you won't get anything back. This plan has no cash in value at any time.

Also, if you live a long life, you could end up paying more in premiums than we pay out when you die.

Simply enter the relevant monthly premium on the application form and return the completed form to us.

Fixed MONTHLY PREMIUM										
DEATH BENEFIT PAID – GUARANTEED FOR WHOLE OF LIFE										
Age now	Man					Woman				
	£5	£11	£20	£26	£35	£5	£11	£20	£26	£35
50	£1,115	£3,206	£6,341	£8,432	£11,568	£1,429	£4,108	£8,126	£10,805	£14,823
51	£1,046	£3,007	£5,948	£7,908	£10,850	£1,346	£3,871	£7,658	£10,183	£13,969
52	£981	£2,821	£5,581	£7,421	£10,181	£1,270	£3,652	£7,224	£9,606	£13,178
53	£941	£2,706	£5,352	£7,117	£9,764	£1,221	£3,511	£6,945	£9,235	£12,669
54	£901	£2,591	£5,126	£6,816	£9,351	£1,173	£3,371	£6,669	£8,868	£12,166
55	£862	£2,478	£4,903	£6,519	£8,944	£1,125	£3,233	£6,397	£8,505	£11,668
56	£824	£2,368	£4,684	£6,228	£8,544	£1,077	£3,096	£6,125	£8,144	£11,172
57	£785	£2,257	£4,464	£5,936	£8,144	£1,029	£2,958	£5,853	£7,782	£10,676
58	£743	£2,135	£4,224	£5,616	£7,705	£960	£2,760	£5,461	£7,261	£9,961
59	£702	£2,017	£3,990	£5,305	£7,278	£895	£2,573	£5,090	£6,768	£9,285
60	£682	£1,962	£3,881	£5,160	£7,079	£863	£2,482	£4,909	£6,528	£8,956
61	£643	£1,850	£3,659	£4,865	£6,675	£806	£2,316	£4,581	£6,092	£8,357
62	£606	£1,742	£3,446	£4,582	£6,286	£750	£2,156	£4,264	£5,670	£7,779
63	£561	£1,614	£3,192	£4,245	£5,823	£697	£2,003	£3,962	£5,269	£7,228
64	£519	£1,493	£2,953	£3,927	£5,387	£646	£1,859	£3,677	£4,889	£6,707
65	£479	£1,378	£2,726	£3,625	£4,973	£598	£1,718	£3,398	£4,519	£6,199
66	£442	£1,270	£2,512	£3,340	£4,582	£551	£1,585	£3,135	£4,169	£5,719
67	£405	£1,165	£2,305	£3,065	£4,205	£508	£1,462	£2,892	£3,845	£5,275
68	£381	£1,096	£2,168	£2,883	£3,955	£483	£1,388	£2,747	£3,652	£5,010
69	£368	£1,059	£2,096	£2,787	£3,823	£465	£1,337	£2,645	£3,516	£4,824
70	£335	£963	£1,905	£2,532	£3,474	£434	£1,247	£2,466	£3,279	£4,499
71	£303	£871	£1,723	£2,292	£3,144	£408	£1,172	£2,319	£3,084	£4,230
72	£268	£771	£1,525	£2,028	£2,782	£381	£1,096	£2,168	£2,883	£3,955
73	£241	£694	£1,373	£1,825	£2,504	£368	£1,059	£2,096	£2,787	£3,823
74	£215	£619	£1,225	£1,629	£2,234	£335	£963	£1,905	£2,532	£3,474
75	£190	£545	£1,078	£1,433	£1,966	£303	£871	£1,723	£2,292	£3,144
76	£163	£470	£930	£1,236	£1,696	£268	£771	£1,525	£2,028	£2,782
77	£138	£397	£785	£1,043	£1,431	£234	£672	£1,329	£1,767	£2,424
78	£127	£367	£725	£964	£1,323	£200	£574	£1,135	£1,509	£2,070
79	£119	£341	£674	£896	£1,230	£165	£474	£938	£1,248	£1,712
80	£111	£318	£630	£837	£1,149	£150	£432	£855	£1,136	£1,559

How to work out your cover – Example

John is 60. He wants to pay £20 per month. The death benefit paid will therefore be £3,881. This will not change as long as John lives at least a year after his plan starts and he continues to pay the premiums.

To work out the possible maximum amount that you may have to pay for this cover, simply work out how many months there are between starting your plan and the plan anniversary on or immediately following your 90th birthday. Then all you need to do is multiply this number by the monthly premium that you have chosen. Depending on how long you live, you might end up paying more in premiums than the cover pays out on death.