



**NORWICH & PETERBOROUGH  
BUILDING SOCIETY**

## **STATEMENT OF DEMANDS AND NEEDS**

N&P have teamed up with Liverpool Victoria Friendly Society Limited, as a provider, to offer you the 50 Plus Plan.

The Liverpool Victoria Friendly Society Limited 50 Plus Plan meets the demands and needs of those who wish to take out life insurance without supplying any medical information to provide an agreed cash sum on death. This could help pay towards funeral expenses or leaving a legacy to those you care about.

The plan is a regular premium, whole of life policy specifically designed for those aged between 50 and 80 years old at outset and pays out a cash lump sum on the death of the policyholder. Providing that you pay all of the premiums due, your cover will continue for the rest of life provided. Premiums cease at 90 years of age, although your cover continues until you die. This plan has no cash-in value at any time.

Should you die during the first twelve months from natural causes or from any of the reasons explained in the 'What am I covered for?' section of your Policy Summary, the amount payable will be a full return of premiums paid up to the date of death. If you die from accidental death during the first twelve months, unless one of the exclusions detailed in the Policy Summary apply, the sum assured will be payable.

N&P have not provided you with any advice about this Plan. Please ensure that you read and understand the Policy Summary and Policy Pack as it is your responsibility to decide whether the plan is suitable for your needs. If you have any doubts about its suitability, please seek independent financial advice available through your local N&P branch.

**Contact us on  
0845 300 2511**

## **BE ON TOP OF MONEY**