

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	£1,165	£3,350	£6,627	£8,812	£12,090	£1,429	£4,108	£8,126	£10,805	£14,823
51	£1,127	£3,240	£6,410	£8,523	£11,693	£1,360	£3,910	£7,735	£10,285	£14,111
52	£1,058	£3,041	£6,016	£7,999	£10,974	£1,296	£3,726	£7,372	£9,802	£13,447
53	£1,005	£2,889	£5,715	£7,599	£10,425	£1,233	£3,546	£7,015	£9,328	£12,797
54	£958	£2,753	£5,446	£7,242	£9,935	£1,184	£3,405	£6,737	£8,957	£12,289
55	£909	£2,612	£5,168	£6,872	£9,427	£1,125	£3,233	£6,397	£8,505	£11,668
56	£867	£2,492	£4,930	£6,556	£8,994	£1,077	£3,096	£6,125	£8,144	£11,172
57	£818	£2,351	£4,650	£6,183	£8,483	£1,029	£2,958	£5,853	£7,782	£10,676
58	£782	£2,247	£4,446	£5,912	£8,110	£970	£2,788	£5,516	£7,334	£10,062
59	£738	£2,123	£4,200	£5,585	£7,661	£923	£2,653	£5,247	£6,977	£9,572
60	£696	£2,002	£3,960	£5,265	£7,224	£872	£2,507	£4,959	£6,594	£9,046
61	£664	£1,908	£3,775	£5,019	£6,886	£830	£2,387	£4,723	£6,280	£8,616
62	£658	£1,893	£3,744	£4,978	£6,830	£819	£2,356	£4,660	£6,197	£8,501
63	£620	£1,784	£3,528	£4,692	£6,436	£774	£2,226	£4,404	£5,856	£8,034
64	£592	£1,702	£3,367	£4,477	£6,142	£733	£2,107	£4,169	£5,543	£7,604
65	£543	£1,562	£3,089	£4,108	£5,636	£667	£1,918	£3,794	£5,045	£6,921
66	£516	£1,484	£2,935	£3,903	£5,354	£631	£1,815	£3,591	£4,775	£6,551
67	£488	£1,403	£2,776	£3,692	£5,064	£595	£1,711	£3,384	£4,500	£6,174
68	£465	£1,336	£2,644	£3,515	£4,822	£571	£1,641	£3,246	£4,316	£5,921
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

How to work out the cost of your cover

You'll pay a premium every month by direct debit until the plan anniversary on or after your 90th birthday. However if you die before this then the premiums you pay for your plan will stop. So, how much you will pay in total in premiums depends on how long you live for.

To help you work out how much you will pay in total:

Over 5 years Take your chosen monthly premium (£x a month) x 12 (months in a year) and x 5 (years)

Over 10 years Take your chosen monthly premium (£x a month) x 12 (months in a year) and x 10 (years)

An Example

Ann is 63 and wants to pay £11 a month for a 50 Plus Plan. The amount of cover she gets for this premium is £2,003. Once she has taken out a plan, this will not change. To work out how much Ann would pay over 10 years; £11 (monthly premium) x 12 (months in a year) x 10 (years) = £1,320. Depending on how long you live, you might end up paying more in premiums than the cover pays out on death.