

Income Assured Enhanced Premium Tables

Chart 1 shows the income protection based on the number of units selected.

- To work out a monthly premium take the amount of income protection required each week in the grey column in Chart 1.
- If the exact amount is not shown, use the lower figure nearest to it.
- See how many units are needed. The minimum level of cover available is 5 units. Now move to Chart 2.

Chart 2 shows the cost per unit, per month for income protection cover only, according to the age attained in the current year.

- Find the appropriate age.
- Look for the selected deferred period or Day One cover column, this shows the cost per unit.
- Now multiply the cost per unit by the number of units required.

The monthly premiums shown in the tables are not level and will increase as you get older. However, the tables are guaranteed and cannot be increased for existing Members.

7. To include Day One Accident Protection

Included with Day One

1 week deferred period	6p
4 week deferred period	13p
8 week deferred period	19p
13 week deferred period	22p
26 week deferred period	28p
52 week deferred period	32p

- The cost of profit participation is 53p per unit per month fixed and does not increase with age, although the premium payments for benefit will rise on 1st January according to age attained in the current year.

Index-linked option and Refund of Premium (all contracts) Included as standard.

For weekly cover						Chart 1	
Units	Weekly Cover £	Units	Weekly Cover £	Units	Weekly Cover £	Units	Weekly Cover £
5	52.50	23	241.50	41	430.50	59	619.50
6	63.00	24	252.00	42	441.00	60	630.00
7	73.50	25	262.50	43	451.50	61	640.50
8	84.00	26	273.00	44	462.00	62	651.00
9	94.50	27	283.50	45	472.50	63	661.50
10	105.00	28	294.00	46	483.00	64	672.00
11	115.50	29	304.50	47	493.50	65	682.50
12	126.00	30	315.00	48	504.00	66	693.00
13	136.50	31	325.50	49	514.50	67	703.50
14	147.00	32	336.00	50	525.00	68	714.00
15	157.50	33	346.50	51	535.50	69	724.50
16	168.00	34	357.00	52	546.00	70	735.00
17	178.50	35	367.50	53	556.50	71	745.50
18	189.00	36	378.00	54	567.00	72	756.00
19	199.50	37	388.50	55	577.50	73	766.50
20	210.00	38	399.00	56	588.00	74	777.00
21	220.50	39	409.50	57	598.50	75	787.50
22	231.00	40	420.00	58	609.00		

Cost per month for each unit of cover For income protection only								Chart 2	
Age attained in current year	Day One Cover £	1 Week Def £	4 Weeks Def £	8 Weeks Def £	13 Weeks Def £	26 Weeks Def £	52 Weeks Def £		
16	1.11	0.95	0.79	0.63	0.56	0.40	0.33		
17	1.12	0.96	0.80	0.64	0.57	0.41	0.34		
18	1.13	0.97	0.81	0.65	0.58	0.42	0.35		
19	1.14	0.98	0.82	0.66	0.59	0.43	0.36		
20	1.15	0.99	0.83	0.67	0.60	0.44	0.37		
21	1.16	1.00	0.84	0.68	0.61	0.45	0.38		
22	1.17	1.01	0.85	0.69	0.62	0.46	0.39		
23	1.18	1.02	0.86	0.70	0.63	0.47	0.40		
24	1.19	1.03	0.87	0.71	0.64	0.48	0.41		
25	1.20	1.04	0.88	0.72	0.65	0.49	0.42		
26	1.21	1.05	0.89	0.73	0.66	0.50	0.43		
27	1.22	1.06	0.90	0.74	0.67	0.51	0.44		
28	1.23	1.07	0.91	0.75	0.68	0.52	0.45		
29	1.25	1.09	0.92	0.76	0.68	0.52	0.45		
30	1.27	1.10	0.94	0.77	0.69	0.52	0.45		
31	1.29	1.12	0.95	0.78	0.70	0.53	0.45		
32	1.31	1.14	0.96	0.80	0.70	0.53	0.45		
33	1.34	1.16	0.98	0.81	0.71	0.53	0.45		
34	1.40	1.21	1.03	0.85	0.75	0.56	0.47		
35	1.47	1.27	1.08	0.89	0.78	0.59	0.49		
36	1.54	1.33	1.13	0.93	0.82	0.61	0.52		
37	1.61	1.39	1.18	0.97	0.85	0.64	0.54		
38	1.67	1.45	1.23	1.01	0.89	0.67	0.56		
39	1.76	1.53	1.30	1.07	0.95	0.72	0.61		
40	1.85	1.61	1.37	1.13	1.00	0.77	0.65		
41	1.94	1.69	1.44	1.19	1.06	0.81	0.70		
42	2.03	1.77	1.51	1.25	1.12	0.86	0.74		
43	2.12	1.84	1.58	1.31	1.18	0.91	0.78		
44	2.22	1.91	1.65	1.38	1.24	0.98	0.85		
45	2.32	1.98	1.72	1.45	1.31	1.04	0.91		
46	2.42	2.05	1.78	1.52	1.38	1.11	0.97		
47	2.52	2.12	1.85	1.58	1.44	1.17	1.04		
48	2.62	2.19	1.92	1.65	1.51	1.24	1.10		
49	2.76	2.35	2.07	1.79	1.64	1.36	1.21		
50	2.91	2.52	2.22	1.93	1.78	1.48	1.33		
51	3.05	2.68	2.37	2.07	1.91	1.60	1.44		
52	3.19	2.85	2.52	2.20	2.04	1.72	1.56		
53	3.34	3.01	2.67	2.34	2.17	1.83	1.67		
54	3.54	3.21	2.86	2.53	2.36	2.01	1.85		
55	3.74	3.40	3.05	2.72	2.54	2.19	2.03		
56	3.94	3.60	3.24	2.90	2.73	2.37	2.21		
57	4.14	3.79	3.43	3.09	2.91	2.55	2.39		
58	4.35	3.99	3.63	3.28	3.10	2.73	2.57		
59	4.61	4.24	3.87	3.50	3.32	2.94	2.76		
60	4.88	4.49	4.11	3.73	3.54	3.15	2.96		
61	5.15	4.75	4.35	3.96	3.76	3.36	3.16		
62	5.41	5.00	4.59	4.18	3.98	3.57	3.36		
63	5.68	5.26	4.83	4.41	4.20	3.77	3.56		
64	5.95	5.51	5.08	4.64	4.42	3.98	3.76		
65	6.22	5.77	5.32	4.86	4.64	4.19	3.96		
66	6.48	6.02	5.56	5.09	4.86	4.40	4.16		
67	6.75	6.28	5.80	5.32	5.08	4.60	4.36		
68	7.02	6.53	6.04	5.54	5.30	4.81	4.56		
69	7.37	6.86	6.34	5.82	5.57	5.05	4.79		