

# Shepherds Over 50's Life Plan

## Whole of life premium payment options

| AGE  |        | PREMIUMS PAYABLE THROUGHOUT LIFE - NON-SMOKING RATES |       |       |        |        |        |        |
|------|--------|--|-------|-------|--------|--------|--------|--------|
| Male | Female | £10  | £15   | £20   | £25    | £30    | £40    | £50    |
| -    | 50     | 3,760  | 6,110 | 8,460 | 10,810 | 13,160 | 17,860 | 22,560 |
| -    | 51     | 3,580  | 5,810 | 8,050 | 10,280 | 12,520 | 16,990 | 21,460 |
| -    | 52     | 3,400  | 5,530 | 7,650 | 9,780  | 11,900 | 16,150 | 20,400 |
| -    | 53     | 3,230  | 5,250 | 7,270 | 9,290  | 11,310 | 15,350 | 19,390 |
| 50   | 54     | 3,070  | 4,990 | 6,910 | 8,830  | 10,750 | 14,590 | 18,430 |
| 51   | 55     | 2,910  | 4,730 | 6,550 | 8,370  | 10,190 | 13,830 | 17,470 |
| 52   | 56     | 2,760  | 4,490 | 6,210 | 7,940  | 9,660  | 13,110 | 16,560 |
| 53   | 57     | 2,620  | 4,250 | 5,890 | 7,520  | 9,160  | 12,430 | 15,700 |
| 54   | 58     | 2,480  | 4,030 | 5,580 | 7,130  | 8,680  | 11,780 | 14,880 |
| 55   | 59     | 2,350  | 3,820 | 5,290 | 6,760  | 8,230  | 11,170 | 14,110 |
| 56   | 60     | 2,220  | 3,610 | 5,000 | 6,390  | 7,780  | 10,560 | 13,340 |
| 57   | 61     | 2,100  | 3,420 | 4,730 | 6,050  | 7,360  | 9,990  | 12,620 |
| 58   | 62     | 1,980  | 3,220 | 4,460 | 5,700  | 6,940  | 9,420  | 11,900 |
| 59   | 63     | 1,880  | 3,060 | 4,230 | 5,410  | 6,580  | 8,930  | 11,280 |
| 60   | 64     | 1,780  | 2,890 | 4,000 | 5,110  | 6,220  | 8,440  | 10,660 |
| 61   | 65     | 1,670  | 2,720 | 3,760 | 4,810  | 5,850  | 7,940  | 10,030 |
| 62   | 66     | 1,580  | 2,570 | 3,560 | 4,550  | 5,540  | 7,520  | 9,500  |
| 63   | 67     | 1,500  | 2,430 | 3,370 | 4,300  | 5,240  | 7,110  | 8,980  |
| 64   | 68     | 1,410  | 2,290 | 3,170 | 4,050  | 4,930  | 6,690  | 8,450  |
| 65   | 69     | 1,340  | 2,170 | 3,010 | 3,840  | 4,680  | 6,350  | 8,020  |
| 66   | 70     | 1,260  | 2,040 | 2,830 | 3,610  | 4,400  | 5,970  | 7,540  |
| 67   | 71     | 1,180  | 1,920 | 2,660 | 3,400  | 4,140  | 5,620  | 7,100  |
| 68   | 72     | 1,110  | 1,810 | 2,500 | 3,200  | 3,890  | 5,280  | 6,670  |
| 69   | 73     | 1,050  | 1,700 | 2,360 | 3,010  | 3,670  | 4,980  | 6,290  |
| 70   | 74     | 990  | 1,610 | 2,230 | 2,850  | 3,470  | 4,710  | 5,950  |
| 71   | 75     | 930  | 1,510 | 2,090 | 2,670  | 3,250  | 4,410  | 5,570  |
| 72   | -      | 870  | 1,420 | 1,960 | 2,510  | 3,050  | 4,140  | 5,230  |
| 73   | -      | 820  | 1,340 | 1,850 | 2,370  | 2,880  | 3,910  | 4,940  |
| 74   | -      | 780  | 1,260 | 1,750 | 2,230  | 2,720  | 3,690  | 4,660  |
| 75   | -      | 740  | 1,200 | 1,660 | 2,120  | 2,580  | 3,500  | 4,420  |

| AGE  |        | PREMIUMS PAYABLE THROUGHOUT LIFE - SMOKING RATES |       |       |       |       |        |        |
|------|--------|--|-------|-------|-------|-------|--------|--------|
| Male | Female | £10  | £15   | £20   | £25   | £30   | £40    | £50    |
| -    | 50     | 2,150  | 3,500 | 4,840 | 6,190 | 7,530 | 10,220 | 12,910 |
| -    | 51     | 2,040  | 3,320 | 4,590 | 5,870 | 7,140 | 9,690  | 12,240 |
| -    | 52     | 1,940  | 3,160 | 4,370 | 5,590 | 6,800 | 9,230  | 11,660 |
| -    | 53     | 1,850  | 3,000 | 4,160 | 5,310 | 6,470 | 8,780  | 11,090 |
| 50   | 54     | 1,750  | 2,850 | 3,940 | 5,040 | 6,130 | 8,320  | 10,510 |
| 51   | 55     | 1,660  | 2,700 | 3,740 | 4,780 | 5,820 | 7,900  | 9,980  |
| 52   | 56     | 1,580  | 2,560 | 3,550 | 4,530 | 5,520 | 7,490  | 9,460  |
| 53   | 57     | 1,500  | 2,430 | 3,370 | 4,300 | 5,240 | 7,110  | 8,980  |
| 54   | 58     | 1,420  | 2,300 | 3,190 | 4,070 | 4,960 | 6,730  | 8,500  |
| 55   | 59     | 1,340  | 2,180 | 3,020 | 3,860 | 4,700 | 6,380  | 8,060  |
| 56   | 60     | 1,270  | 2,070 | 2,860 | 3,660 | 4,450 | 6,040  | 7,630  |
| 57   | 61     | 1,200  | 1,950 | 2,700 | 3,450 | 4,200 | 5,700  | 7,200  |
| 58   | 62     | 1,140  | 1,850 | 2,560 | 3,270 | 3,980 | 5,400  | 6,820  |
| 59   | 63     | 1,070  | 1,740 | 2,410 | 3,080 | 3,750 | 5,090  | 6,430  |
| 60   | 64     | 1,020  | 1,650 | 2,290 | 2,920 | 3,560 | 4,830  | 6,100  |
| 61   | 65     | 950  | 1,550 | 2,140 | 2,740 | 3,330 | 4,520  | 5,710  |
| 62   | 66     | 900  | 1,470 | 2,030 | 2,600 | 3,160 | 4,290  | 5,420  |
| 63   | 67     | 860  | 1,390 | 1,930 | 2,460 | 3,000 | 4,070  | 5,140  |
| 64   | 68     | 810  | 1,310 | 1,820 | 2,320 | 2,830 | 3,840  | 4,850  |
| 65   | 69     | 760  | 1,240 | 1,710 | 2,190 | 2,660 | 3,610  | 4,560  |
| 66   | 70     | 720  | 1,170 | 1,620 | 2,070 | 2,520 | 3,420  | 4,320  |
| 67   | 71     | 680  | 1,110 | 1,530 | 1,960 | 2,380 | 3,230  | 4,080  |
| 68   | 72     | 630  | 1,030 | 1,420 | 1,820 | 2,210 | 3,000  | 3,790  |
| 69   | 73     | 600  | 980   | 1,350 | 1,730 | 2,100 | 2,850  | 3,600  |
| 70   | 74     | 570  | 920   | 1,280 | 1,630 | 1,990 | 2,700  | 3,410  |
| 71   | 75     | 530  | 860   | 1,190 | 1,520 | 1,850 | 2,510  | 3,170  |
| 72   | -      | 500  | 810   | 1,120 | 1,430 | 1,740 | 2,360  | 2,980  |
| 73   | -      | 470  | 770   | 1,060 | 1,360 | 1,650 | 2,240  | 2,830  |
| 74   | -      | 440  | 720   | 990   | 1,270 | 1,540 | 2,090  | 2,640  |
| 75   | -      | 420  | 690   | 950   | 1,220 | 1,480 | 2,010  | 2,540  |

## Limited premium payment options

| AGE  |        | PREMIUMS PAYABLE FOR 15 YEARS - NON-SMOKING RATES |       |       |       |       |       |        |
|------|--------|---|-------|-------|-------|-------|-------|--------|
| Male | Female | £10   | £15   | £20   | £25   | £30   | £40   | £50    |
| -    | 50     | 1,890   | 3,070 | 4,250 | 5,430 | 6,610 | 8,970 | 11,330 |
| -    | 51     | 1,830   | 2,980 | 4,120 | 5,270 | 6,410 | 8,700 | 10,990 |
| -    | 52     | 1,780   | 2,900 | 4,010 | 5,130 | 6,240 | 8,470 | 10,700 |
| -    | 53     | 1,730   | 2,810 | 3,890 | 4,970 | 6,050 | 8,210 | 10,370 |
| 50   | 54     | 1,670   | 2,720 | 3,760 | 4,810 | 5,850 | 7,940 | 10,030 |
| 51   | 55     | 1,620   | 2,640 | 3,650 | 4,670 | 5,680 | 7,710 | 9,740  |
| 52   | 56     | 1,580   | 2,560 | 3,550 | 4,530 | 5,520 | 7,490 | 9,460  |
| 53   | 57     | 1,520   | 2,470 | 3,420 | 4,370 | 5,320 | 7,220 | 9,120  |
| 54   | 58     | 1,470   | 2,390 | 3,310 | 4,230 | 5,150 | 6,990 | 8,830  |
| 55   | 59     | 1,420   | 2,310 | 3,200 | 4,090 | 4,980 | 6,760 | 8,540  |
| 56   | 60     | 1,380   | 2,240 | 3,100 | 3,960 | 4,820 | 6,540 | 8,260  |
| 57   | 61     | 1,320   | 2,150 | 2,970 | 3,800 | 4,620 | 6,270 | 7,920  |
| 58   | 62     | 1,270   | 2,070 | 2,860 | 3,660 | 4,450 | 6,040 | 7,630  |
| 59   | 63     | 1,230   | 2,000 | 2,770 | 3,540 | 4,310 | 5,850 | 7,390  |
| 60   | 64     | 1,180   | 1,920 | 2,660 | 3,400 | 4,140 | 5,620 | 7,100  |
| 61   | 65     | 1,140   | 1,850 | 2,560 | 3,270 | 3,980 | 5,400 | 6,820  |
| 62   | -      | 1,090   | 1,770 | 2,450 | 3,130 | 3,810 | 5,170 | 6,530  |
| 63   | -      | 1,050   | 1,700 | 2,360 | 3,010 | 3,670 | 4,980 | 6,290  |
| 64   | -      | 1,010   | 1,640 | 2,270 | 2,900 | 3,530 | 4,790 | 6,050  |
| 65   | -      | 970   | 1,570 | 2,180 | 2,780 | 3,390 | 4,600 | 5,810  |

| AGE  |        | PREMIUMS PAYABLE FOR 15 YEARS - SMOKING RATES |       |       |       |       |       |       |
|------|--------|---|-------|-------|-------|-------|-------|-------|
| Male | Female | £10   | £15   | £20   | £25   | £30   | £40   | £50   |
| -    | 50     | 1,080   | 1,760 | 2,430 | 3,110 | 3,780 | 5,130 | 6,480 |
| -    | 51     | 1,050   | 1,700 | 2,360 | 3,010 | 3,670 | 4,980 | 6,290 |
| -    | 52     | 1,020   | 1,650 | 2,290 | 2,920 | 3,560 | 4,830 | 6,100 |
| -    | 53     | 980   | 1,600 | 2,210 | 2,830 | 3,440 | 4,670 | 5,900 |
| 50   | 54     | 950   | 1,550 | 2,140 | 2,740 | 3,330 | 4,520 | 5,710 |
| 51   | 55     | 930   | 1,510 | 2,090 | 2,670 | 3,250 | 4,410 | 5,570 |
| 52   | 56     | 900   | 1,470 | 2,030 | 2,600 | 3,160 | 4,290 | 5,420 |
| 53   | 57     | 870   | 1,420 | 1,960 | 2,510 | 3,050 | 4,140 | 5,230 |
| 54   | 58     | 840   | 1,370 | 1,890 | 2,420 | 2,940 | 3,990 | 5,040 |
| 55   | 59     | 820   | 1,330 | 1,840 | 2,350 | 2,860 | 3,880 | 4,900 |
| 56   | 60     | 780   | 1,270 | 1,760 | 2,250 | 2,740 | 3,720 | 4,700 |
| 57   | 61     | 750   | 1,220 | 1,690 | 2,160 | 2,630 | 3,570 | 4,510 |
| 58   | 62     | 730   | 1,180 | 1,640 | 2,090 | 2,550 | 3,460 | 4,370 |
| 59   | 63     | 700   | 1,140 | 1,580 | 2,020 | 2,460 | 3,340 | 4,220 |
| 60   | 64     | 680   | 1,110 | 1,530 | 1,960 | 2,380 | 3,230 | 4,080 |
| 61   | 65     | 650   | 1,050 | 1,460 | 1,860 | 2,270 | 3,080 | 3,890 |
| 62   | -      | 620   | 1,010 | 1,400 | 1,790 | 2,180 | 2,960 | 3,740 |
| 63   | -      | 600   | 980   | 1,350 | 1,730 | 2,100 | 2,850 | 3,600 |
| 64   | -      | 580   | 940   | 1,300 | 1,660 | 2,020 | 2,740 | 3,460 |
| 65   | -      | 550   | 900   | 1,240 | 1,590 | 1,930 | 2,620 | 3,310 |

### \*\*\*IMPORTANT INFORMATION\*\*\*

On average women live longer than men and because of this the rates for different genders are affected. This is not based on our own figures it has been gathered officially from the Continuous Mortality Investigation Bureau (CMI)



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