

Coverage available for non-smokers

A non-smoker is defined as someone who does not use any tobacco or nicotine products and has not done so for at least 12 months.

To find out more contact:



01534 500500 or
guaranteedcover@rfsi.co.uk

Don't forget to quote ref: **Jersey Post**

Age	Annual Premium									
	60	120	180	240	300	360	420	480	540	600
50	£1,552	£4,200	£6,848	£9,496	£11,815	£14,133	£16,488	£18,842	£21,199	£23,556
51	£1,485	£4,015	£6,545	£9,074	£11,285	£13,496	£15,744	£17,993	£20,247	£22,501
52	£1,418	£3,830	£6,241	£8,652	£10,755	£12,858	£15,001	£17,143	£19,294	£21,445
53	£1,351	£3,644	£5,937	£8,230	£10,226	£12,221	£14,257	£16,293	£18,341	£20,389
54	£1,284	£3,459	£5,634	£7,809	£9,696	£11,584	£13,514	£15,443	£17,388	£19,333
55	£1,217	£3,274	£5,330	£7,387	£9,167	£10,946	£12,770	£14,594	£16,436	£18,278
56	£1,150	£3,088	£5,027	£6,965	£8,637	£10,309	£12,027	£13,744	£15,483	£17,221
57	£1,083	£2,903	£4,723	£6,543	£8,107	£9,672	£11,283	£12,894	£14,530	£16,166
58	£1,017	£2,718	£4,419	£6,121	£7,578	£9,035	£10,540	£12,044	£13,577	£15,110
59	£950	£2,533	£4,116	£5,699	£7,048	£8,397	£9,796	£11,195	£12,625	£14,054
60	£883	£2,347	£3,812	£5,277	£6,518	£7,760	£9,053	£10,345	£11,672	£12,998
61	£860	£2,242	£3,622	£5,002	£6,190	£7,377	£8,611	£9,844	£11,107	£12,371
62	£839	£2,135	£3,432	£4,728	£5,861	£6,994	£8,168	£9,342	£10,544	£11,745
63	£817	£2,029	£3,241	£4,453	£5,532	£6,611	£7,726	£8,841	£9,979	£11,118
64	£794	£1,923	£3,051	£4,179	£5,203	£6,227	£7,284	£8,339	£9,416	£10,492
65	£772	£1,817	£2,861	£3,904	£4,874	£5,844	£6,841	£7,838	£8,851	£9,865
66	£751	£1,710	£2,670	£3,630	£4,545	£5,461	£6,399	£7,336	£8,288	£9,238
67	£728	£1,604	£2,479	£3,355	£4,217	£5,078	£5,957	£6,835	£7,723	£8,612
68	£706	£1,498	£2,289	£3,081	£3,888	£4,695	£5,514	£6,333	£7,160	£7,985
69	£684	£1,392	£2,099	£2,806	£3,559	£4,312	£5,072	£5,832	£6,595	£7,358
70	£663	£1,285	£1,909	£2,532	£3,230	£3,929	£4,630	£5,330	£6,031	£6,732
71		£1,232	£1,813	£2,395	£3,066	£3,737	£4,409	£5,080	£5,749	£6,418
72		£1,180	£1,718	£2,257	£2,901	£3,545	£4,187	£4,829	£5,467	£6,105
73		£1,126	£1,623	£2,120	£2,737	£3,354	£3,966	£4,578	£5,185	£5,792
74		£1,073	£1,528	£1,983	£2,572	£3,162	£3,745	£4,327	£4,903	£5,479
75		£1,019	£1,433	£1,846	£2,409	£2,971	£3,524	£4,077	£4,621	£5,165

Important Information If death occurs within 2 years of cover commencing the policy will only pay a multiple of 1.5x the total premiums paid at the date of death and not the full sum insured. The Over 50s Plan is best suited to those who cannot, or do not want to, arrange conventional life insurance cover i.e. complete an application form, undergo medical underwriting etc., as conventional life insurance, accepted on standard terms, may offer a greater level of cover for an equivalent premium.