

Coverage available for smokers

A smoker is defined as someone who uses any tobacco or nicotine products or has done so in the last 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	£954	£2,595	£4,237	£5,878	£7,317	£8,754	£10,212	£11,669	£13,127	£14,584
51	£914	£2,477	£4,041	£5,605	£6,973	£8,341	£9,735	£11,128	£12,520	£13,913
52	£875	£2,360	£3,846	£5,331	£6,630	£7,928	£9,528	£10,587	£11,914	£13,241
53	£835	£2,243	£3,650	£5,058	£6,287	£7,515	£8,780	£10,045	£11,307	£12,569
54	£796	£2,125	£3,455	£4,784	£5,943	£7,101	£8,303	£9,504	£10,701	£11,897
55	£757	£2,008	£3,259	£4,511	£5,600	£6,688	£7,826	£8,963	£10,094	£11,226
56	£718	£1,891	£3,064	£4,237	£5,256	£6,275	£7,349	£8,422	£9,488	£10,554
57	£678	£1,773	£2,868	£3,963	£4,913	£5,862	£6,871	£7,880	£8,881	£9,882
58	£639	£1,656	£2,673	£3,690	£4,570	£5,448	£6,394	£7,339	£8,275	£9,210
59	£599	£1,538	£2,477	£3,416	£4,226	£5,035	£5,917	£6,798	£7,668	£8,539
60	£561	£1,421	£2,282	£3,143	£3,883	£4,622	£5,440	£6,257	£7,062	£7,867
61	£537	£1,355	£2,174	£2,991	£3,701	£4,410	£5,188	£5,966	£6,735	£7,502
62	£514	£1,289	£2,065	£2,840	£3,518	£4,196	£4,936	£5,676	£6,407	£7,137
63	£491	£1,223	£1,956	£2,689	£3,336	£3,984	£4,685	£5,386	£6,080	£6,773
64	£468	£1,157	£1,848	£2,538	£3,154	£3,770	£4,434	£5,096	£5,752	£6,408
65	£444	£1,091	£1,739	£2,386	£2,972	£3,558	£4,182	£4,806	£5,425	£6,043
66	£421	£1,025	£1,631	£3,235	£2,790	£3,345	£3,930	£4,516	£5,097	£5,678
67	£398	£959	£1,522	£2,084	£2,607	£3,132	£3,679	£4,226	£4,770	£5,314
68	£374	£839	£1,413	£1,932	£2,426	£2,919	£3,428	£3,936	£4,443	£4,949
69	£351	£827	£1,305	£1,781	£2,244	£2,706	£3,176	£3,646	£4,116	£4,584
70	£328	£761	£1,196	£1,630	£2,061	£2,493	£2,925	£3,3356	£3,788	£4,220
71		£728	£1,142	£1,554	£1,970	£2,386	£2,798	£3,212	£3,624	£4,037
72		£695	£1,087	£1,478	£1,879	£2,280	£2,673	£3,066	£3,461	£3,855
73		£663	£1,033	£1,403	£1,788	£2,174	£2,547	£2,922	£3,297	£3,672
74		£630	£979	£1,327	£1,698	£2,067	£2,422	£2,776	£3,133	£3,400
75		£597	£924	£1,251	£1,606	£1,960	£2,296	£2,632	£2,969	£3,308

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.