

## GUARANTEED 50 PLUS LIFE COVER

For use by authorised financial advisers only.

### At a glance

Features	Product	Notes
Defaqto	5 Star rated	Defaqto ratings are based on the main product features and do not include things like serious and terminal illness benefit or service.
Premium range	£10-£75pm	Affordable, start from as little as £10 per month. Clients can choose the most suitable premium for themselves. Fixed premium so they don't have to worry about it increasing in the future - this in turn helps with budget planning. Possibility of paying in more than the plan will pay out.
Payment Term	To age 90	Premium Payments stop at age 90 but cover still continues. If premiums stop before the age of 90, life cover ceases and the customer will not get anything back.
Guaranteed Acceptance	✓	No medical required - no intrusive questions. Immediate cover with a few short simple questions.
Eligibility	50-80 years	For clients aged between 50 and 80, UK resident.
Moratorium Period	2 years	After the first 2 years, the full sum assured is payable less any serious illness benefit already paid.
Accidental death in the first 2 years	✓	If death is due to an accident in the first 2 years, we pay out 3 times their sum assured, this is up to a max payout of £48,000.
Non accidental death in the first 2 years	✓	If death is due to any cause other than an accident, in the first 2 years, we pay out 150% of the premiums paid.
Maximum Sum Assured	£34,455	Subject to age and smoker status.
Terminal Illness Benefit	✓	100% of the life cover, less any serious illness benefit already paid, can be claimed if diagnosed with a terminal illness. This is only paid where the diagnosis is made after 2 years of the policy being in force. If the customer claims for Terminal Illness, the policy will close and there is no pay out on death.
Serious Illness Benefit	✓	20% of the life cover can be claimed where serious illness has been diagnosed. This is only paid where the diagnosis is made after 2 years of the policy being in force and can only be claimed once.
Independent Care Advice	✓	Free, optional benefit for your client if they are looking for help and support about which long term care options are available for them and their loved ones.
Funeral Funding Option	✓	Free option to your client's plan. Payment made on death directly from their Engage Mutual policy towards their funeral expenses if terminal illness benefit has not already been paid.
Can I have more than one plan?	✓	Clients can have more than 1 plan with OneFamily, providing the overall premiums do not exceed £75 pm and the overall cover does not exceed £37,901. Clients who have a policy with another provider can still take out the OneFamily product.
Joint Life Policy	✗	Single life only.
Immediate Cover?	✓	There is no underwriting and no medical questions to answer so they will be on cover straight away.
Cash value?	✗	No cash-in value, the plan only pays out on death or upon serious or terminal illness benefits being claimed.
Uses	✓	Can help pay towards funeral costs and outstanding debts upon death or can be used as a legacy to leave for loved ones.
Nominated beneficiaries	✓	Up to £5,000 of the sum assured can be paid to the client's nominated beneficiary/ies - Quicker payout with a minimum of formality. Note that the payout would still form part of the estate for Inheritance Tax purposes.
Named Authority	✓	Option to appoint an individual to support in administering the policy.

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## Product Comparison

Information provided correct as at 04/06/2015. All products and features can be changed by our competitors without notice, so check their websites for details.

Product Provider	OneFamily	Aviva	LV=	AXA Sunlife Direct	Shepherds Friendly	AIG
Product Name	Guaranteed 50 Plus Life Cover	Guaranteed Whole of Life Plan	LV= 50 Plus plan	Guaranteed Over 50 Plan	Shepherds Over 50 Life Insurance	Ageas Over 50s Life Plan
Defaqto Star rating	5 Star	5 Star	5 Star	3 Star	2 Star	None
Guaranteed Acceptance	Yes	Yes	Yes	Yes	Yes	Yes
Max Life Cover Per Person	£34,455	£20,077	£16,902	£25,000	£24,766	£23,556
Minimum Premium per plan	£10	£7	£7	£4	£10	£5
Maximum Premium per plan	£75	£50	£50	£74	£50	£50
Premiums based upon smoker status	Yes	No	No	No	Yes	Yes
Accidental Death Benefit (ADB)	Yes (Moratorium)	Yes (throughout plan)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)
Accidental Death Benefit paid	3x Sum Assured	1x Sum Assured (2x after Moratorium)	1x Sum Assured	1x Sum Assured	1x Sum Assured	3x Sum Assured
Moratorium Period (years)	2 years	1 year	1 year	2 years	2 years	2 years
Non-Accidental Death Benefit During Moratorium	150% of premiums paid	100% of premiums paid	100% of premiums paid	150% of premiums paid	150% of premiums paid	150% of premiums paid
Minimum Age	50	50	50	50	50	50
Maximum Age	80	80	80	85	75	75
Premium End Date	90	30 years or pay until anniversary after 90th birthday, whichever is first	90	None (option to limit payment period for extra cost)	90	90
Terminal Illness Benefit	Yes (after first 2 years)	No	No	No	No	No
Serious Illness Benefit	Yes (after first 2 years)	No	No	No	No	No
Additional Services/ Features	<ul style="list-style-type: none"> <li>• RedArc Health Support</li> <li>• Grace Consulting Care Support</li> <li>• Co-operative Legal Services</li> <li>• Bereavement Support.</li> </ul>	<ul style="list-style-type: none"> <li>• Sign Post to Bereavement Charity</li> <li>• Sign Post to other Charities</li> </ul>	<ul style="list-style-type: none"> <li>• Discretionary Benefits</li> <li>• Member Care Line (legal, health and counselling)</li> </ul>	None	None	<ul style="list-style-type: none"> <li>• Best Doctors Service</li> </ul>
Funeral Funding Option	Yes (Co-operative Funeralcare or Golden Charter)	None	Yes (Dignity)	Yes (Golden Charter)	Yes (Golden Charter)	Yes (Dignity)
Index Linked Option	No	No	No	No	No	Yes

## Our rates

Select your clients age and the premium they wish to pay and read off the level of cover available. The tables below should be read in conjunction with the Policy Summary document. Alternative premiums are available, for more information please contact your financial adviser.

### Non-Smoker\*

Age	Premium				
	£10	£20	£25	£50	£75
50	£4,405	£10,010	£12,425	£23,440	£34,455
51	£4,210	£9,565	£11,865	£22,325	£32,790
52	£4,015	£9,120	£11,310	£21,210	£31,115
53	£3,820	£8,675	£10,750	£20,095	£29,445
54	£3,630	£8,230	£10,195	£18,980	£27,770
55	£3,435	£7,805	£9,660	£18,020	£26,385
56	£3,240	£7,305	£9,105	£17,030	£24,955
57	£3,045	£6,915	£8,565	£16,045	£23,525
58	£2,900	£6,515	£8,025	£15,065	£22,100
59	£2,700	£6,020	£7,465	£14,070	£20,675
60	£2,505	£5,605	£6,920	£13,085	£19,245
61	£2,410	£5,310	£6,590	£12,420	£18,255
62	£2,300	£5,010	£6,255	£11,755	£17,260
63	£2,130	£4,705	£5,900	£11,085	£16,270
64	£2,015	£4,500	£5,565	£10,420	£15,275
65	£1,910	£4,205	£5,225	£9,285	£13,345
66	£1,800	£3,910	£4,895	£8,790	£12,690
67	£1,705	£3,605	£4,555	£8,290	£12,030
68	£1,605	£3,305	£4,210	£7,790	£11,375
69	£1,500	£3,100	£3,990	£7,355	£10,715
70	£1,140	£2,440	£3,085	£5,895	£8,700
71	£1,085	£2,320	£2,935	£5,605	£8,275
72	£1,030	£2,200	£2,785	£5,315	£7,845
73	£975	£2,080	£2,630	£5,025	£7,420
74	£915	£1,960	£2,480	£4,735	£6,990
75	£805	£1,715	£2,170	£4,140	£6,115
76	£735	£1,575	£1,990	£3,800	£5,610
77	£675	£1,445	£1,825	£3,485	£5,145
78	£620	£1,325	£1,675	£3,200	£4,720
79	£570	£1,215	£1,535	£2,935	£4,330
80	£510	£1,085	£1,375	£2,625	£3,880

### Smoker\*

Age	Premium				
	£10	£20	£25	£50	£75
50	£2,795	£5,965	£7,555	£15,490	£23,425
51	£2,655	£5,675	£7,190	£14,735	£22,285
52	£2,520	£5,385	£6,820	£13,985	£21,150
53	£2,385	£5,100	£6,455	£13,235	£20,015
54	£2,250	£4,810	£6,090	£12,485	£18,880
55	£2,095	£4,475	£5,665	£11,615	£17,560
56	£1,980	£4,230	£5,360	£10,985	£16,610
57	£1,865	£3,990	£5,050	£10,355	£15,660
58	£1,755	£3,745	£4,745	£9,730	£14,710
59	£1,640	£3,505	£4,440	£9,100	£13,760
60	£1,525	£3,265	£4,130	£8,470	£12,810
61	£1,450	£3,095	£3,920	£8,035	£12,150
62	£1,370	£2,925	£3,705	£7,595	£11,490
63	£1,290	£2,760	£3,495	£7,160	£10,825
64	£1,210	£2,590	£3,280	£6,725	£10,165
65	£1,120	£2,395	£3,035	£6,220	£9,410
66	£1,065	£2,280	£2,885	£5,915	£8,950
67	£1,010	£2,160	£2,735	£5,610	£8,485
68	£955	£2,040	£2,585	£5,305	£8,020
69	£900	£1,925	£2,435	£4,995	£7,555
70	£820	£1,750	£2,215	£4,545	£6,875
71	£780	£1,665	£2,105	£4,320	£6,535
72	£740	£1,580	£2,000	£4,095	£6,195
73	£700	£1,490	£1,890	£3,875	£5,860
74	£660	£1,405	£1,780	£3,650	£5,520
75	£600	£1,280	£1,620	£3,320	£5,020
76	£550	£1,170	£1,485	£3,045	£4,600
77	£505	£1,075	£1,360	£2,790	£4,225
78	£460	£985	£1,250	£2,560	£3,875
79	£425	£905	£1,145	£2,350	£3,555
80	£385	£820	£1,040	£2,135	£3,225

\*A smoker is anyone who has used tobacco products or nicotine replacement therapy within the last 12 months

## Serious Illness – defined

Condition	Definition
<b>Cancer (Malignant)</b>	A Malignant Tumour characterised by the uncontrolled growth of malignant cells and the invasion of tissue. Cancers classed as Non invasive, Pre-malignant and Cancer in Situ are not covered.
<b>Heart Attack</b>	The death of heart muscle due to inadequate blood supply. Angina and other coronary syndromes that do not involve death of heart muscle are not covered. The evidence of a Heart Attack (Acute myocardial infarction) must be definite.
<b>Stroke</b>	Death of brain tissue due to inadequate blood supply or a cerebral haemorrhage within the skull. Transient Ischaemic attacks (“Mini Strokes”) are excluded.
<b>Alzheimer’s Disease and other Dementia</b>	A definite diagnosis by a Consultant Neurologist of Alzheimer’s Disease or other Dementia.
<b>Aorta Graft Surgery</b>	Excision of part of the main aorta due to disease and replacement with a graft. Surgery to branches off the aorta is not covered.
<b>Benign Brain Tumour</b>	A non-malignant tumour or cyst in the brain or surrounding areas within the skull.
<b>Blindness</b>	Permanent and Irreversible loss of sight to the extent that when tested with the use of visual aids, vision is measured as less than 3/60 in one or both eyes.
<b>Breastbone Surgery to treat Heart Disease</b>	Surgery that divides the breastbone to correct narrowing or blockage to one or more coronary arteries with a graft or to replace or repair one or more heart valves.
<b>Coma</b>	A state of unconsciousness with no reaction to external stimuli and having been on Life Support systems for at least 96 hours continuously.
<b>Deafness</b>	Complete, permanent and irreversible loss of hearing measured at a loss of 95 decibels in one or both ears.
<b>Kidney Failure</b>	End stage failure of both kidneys.
<b>Loss of speech</b>	Complete, permanent and irreversible loss of speech due to physical injury or disease. All other causes are not covered.
<b>Loss of a hand or foot</b>	Complete and irreversible severance of a hand or foot at or above the wrist or ankle joints.
<b>Major Organ Transplant</b>	Receiving, or going on an official UK waiting list to receive a bone marrow or complete heart, kidney, liver, lung, or pancreas. Other organs are not covered.
<b>Motor Neurone Disease</b>	A definite diagnosis by a Consultant Neurologist of Motor Neurone disease.
<b>Multiple Sclerosis</b>	A definite diagnosis by a Consultant Neurologist of Multiple Sclerosis together with impaired motor or sensory function.
<b>Paralysis</b>	Complete, permanent and irreversible loss of muscle function of any limb.
<b>Parkinson’s Disease</b>	A definite diagnosis by a Consultant Neurologist of Parkinson’s Disease evidenced by tremor, muscle rigidity and postural imbalance.
<b>Third Degree Burns</b>	Severe facial burns or damage and destruction of the full depth of skin over at least 20% of the body.
<b>Traumatic Head Injury</b>	Death of brain tissue due to injury with persisting clinical symptoms.

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