

# ASDA Over 50s Life Cover rate tables

Just take a look at the relevant rate table to find the right level of cover for you. Both male and female, with capped premiums and without capped premiums are included. We couldn't put all of the possible monthly payments and cash lump sums on the table. So if your preferred monthly payment isn't on there just give us a quick call on **0800 202 8104** and we'll give you a FREE no-obligation quote straight away. For textphone dial 18001 first. Lines open 8am to 8pm Mon-Fri, 8am to 4pm Sat. Calls may be recorded and/or monitored for training and audit purposes.

When you are choosing how much cover you need, remember that inflation means that the cost of goods and services, such as funerals, will normally rise over time but your cash lump sum is fixed and so will stay the same. This means that your lump sum may buy less in the future.

To choose your level of cover, select your age and the premium you wish to pay from either the male or female tables.

Without cap means you will pay less each month, but you will continue to pay your premiums until you die.

Depending on how long you live the amount of premiums paid might be greater than the cash sum paid on death.

With cap means you pay slightly more each month, but your premiums are capped at your cash lump sum, so you'll never pay more than you get out.

## Male smokers

Choose your monthly payment					
Without Cap	£5.00	£11.00	£20.00	£26.00	£35.00
With Cap	£6.25	£14.59	£27.10	£35.44	£47.95
Your age now					
50	£813	£2,339	£4,626	£6,152	£8,439
51	£760	£2,185	£4,322	£5,747	£7,885
52	£711	£2,043	£4,042	£5,375	£7,374
53	£664	£1,908	£3,774	£5,019	£6,885
54	£619	£1,780	£3,521	£4,682	£6,424
55	£577	£1,660	£3,283	£4,366	£5,989
56	£538	£1,546	£3,059	£4,067	£5,580
57	£500	£1,437	£2,843	£3,780	£5,186
58	£464	£1,333	£2,638	£3,508	£4,812
59	£430	£1,236	£2,445	£3,251	£4,461
60	£414	£1,191	£2,356	£3,133	£4,298
61	£384	£1,104	£2,184	£2,904	£3,983
62	£356	£1,023	£2,023	£2,690	£3,691
63	£343	£986	£1,951	£2,594	£3,558
64	£330	£948	£1,876	£2,495	£3,423
65	£316	£910	£1,800	£2,393	£3,284
66	£303	£871	£1,722	£2,290	£3,142
67	£289	£830	£1,641	£2,182	£2,993
68	£271	£779	£1,541	£2,049	£2,811
69	£254	£730	£1,445	£1,921	£2,635
70	£240	£689	£1,363	£1,813	£2,487
71	£224	£644	£1,275	£1,695	£2,325
72	£207	£596	£1,179	£1,568	£2,151
73	£191	£549	£1,086	£1,444	£1,981
74	£175	£503	£994	£1,322	£1,813
75	£159	£456	£902	£1,199	£1,645
76	£142	£407	£805	£1,071	£1,469
77	£125	£359	£710	£944	£1,295
78	£105	£302	£597	£794	£1,089
79	£86	£247	£489	£651	£893
80	£68	£195	£386	£514	£705

## Example

Mark takes out Asda Over 50s Life Cover which will pay a one-off cash payment of £2,356 when he dies. He is a smoker and chooses not to cap his premiums. His plan starts on his 60th birthday and he pays £20 a month for this cover. If Mark dies just before his 85th birthday he'll have paid £6,000 in premiums, which is more than would be paid out. We've worked this out as £20 a month x 12 (months in a year) x 25 (years where premiums are due). If Mark does cap his premiums, his monthly premium will be higher (£27.10), but he'll never pay more than the £2,356 for his cover.

The premiums and amounts of cover used here are to help you understand the difference between the two premium options only.

These premiums are based on you being a current smoker or someone who has used tobacco products (including nicotine replacement therapy) within the last 12 months.

All rates correct as at November 2009

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To choose your level of cover, select your age and the premium you wish to pay from either the male or female tables.

Without cap means you will pay less each month, but you will continue to pay your premiums until you die. Depending on how long you live the amount of premiums paid might be greater than the cash sum paid on death. With cap means you pay slightly more each month, but your premiums are capped at your cash lump sum, so you'll never pay more than you get out.

## Female smokers

	Choose your monthly payment				
	£5.00	£11.00	£20.00	£26.00	£35.00
Without Cap	£5.00	£11.00	£20.00	£26.00	£35.00
With Cap	£6.25	£14.59	£27.10	£35.44	£47.95
Your age now					
50	£1,091	£3,137	£6,206	£8,252	£11,321
51	£1,026	£2,950	£5,836	£7,760	£10,647
52	£966	£2,777	£5,494	£7,305	£10,021
53	£906	£2,606	£5,155	£6,855	£9,405
54	£850	£2,444	£4,835	£6,429	£8,819
55	£796	£2,290	£4,530	£6,023	£8,263
56	£745	£2,142	£4,236	£5,633	£7,728
57	£695	£1,998	£3,953	£5,256	£7,210
58	£648	£1,862	£3,683	£4,897	£6,719
59	£602	£1,732	£3,427	£4,556	£6,251
60	£580	£1,668	£3,299	£4,386	£6,018
61	£541	£1,554	£3,074	£4,088	£5,608
62	£502	£1,443	£2,855	£3,796	£5,208
63	£472	£1,356	£2,683	£3,568	£4,895
64	£443	£1,273	£2,517	£3,347	£4,592
65	£413	£1,188	£2,350	£3,125	£4,287
66	£385	£1,106	£2,188	£2,910	£3,992
67	£358	£1,030	£2,038	£2,710	£3,718
68	£340	£978	£1,935	£2,573	£3,530
69	£322	£927	£1,834	£2,439	£3,346
70	£307	£882	£1,745	£2,321	£3,184
71	£290	£834	£1,649	£2,193	£3,008
72	£272	£783	£1,550	£2,061	£2,827
73	£252	£724	£1,433	£1,905	£2,614
74	£232	£667	£1,319	£1,754	£2,406
75	£212	£610	£1,207	£1,605	£2,203
76	£192	£553	£1,095	£1,456	£1,997
77	£172	£496	£981	£1,304	£1,789
78	£150	£432	£855	£1,137	£1,560
79	£129	£372	£736	£979	£1,343
80	£110	£315	£623	£829	£1,137

## Example

Olivia takes out Asda Over 50s Life Cover which will pay a one-off cash payment of £3,299 when she dies. She is a smoker and chooses not to cap her premiums. Her plan starts on her 60th birthday and she pays £20 a month for this cover. If Olivia dies just before her 85th birthday she'll have paid £6,000 in premiums, which is more than would be paid out. We've worked this out as £20 a month x 12 (months in a year) x 25 (years where premiums are due). If Olivia does cap her premiums, her monthly premium will be higher (£27.10), but she'll never pay more than the £3,299 for her cover.

The premiums and amounts of cover used here are to help you understand the difference between the two premium options only.

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All rates correct as at November 2009

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To choose your level of cover, select your age and the premium you wish to pay from either the male or female tables. Without cap means you will pay less each month, but you will continue to pay your premiums until you die. Depending on how long you live the amount of premiums paid might be greater than the cash sum paid on death. With cap means you pay slightly more each month, but your premiums are capped at your cash lump sum, so you'll never pay more than you get out.

## Male non-smokers

	Choose your monthly payment				
	£5.00	£11.00	£20.00	£26.00	£35.00
<b>Without Cap</b>	£5.00	£11.00	£20.00	£26.00	£35.00
<b>With Cap</b>	£6.25	£14.59	£27.10	£35.44	£47.95
<b>Your age now</b>					
50	£1,253	£3,603	£7,128	£9,477	£13,002
51	£1,185	£3,405	£6,737	£8,958	£12,289
52	£1,120	£3,220	£6,369	£8,469	£11,618
53	£1,055	£3,032	£5,998	£7,976	£10,942
54	£992	£2,853	£5,644	£7,505	£10,296
55	£933	£2,682	£5,306	£7,055	£9,679
56	£876	£2,520	£4,985	£6,628	£9,093
57	£822	£2,363	£4,674	£6,216	£8,527
58	£773	£2,222	£4,396	£5,845	£8,018
59	£726	£2,087	£4,128	£5,489	£7,530
60	£701	£2,014	£3,984	£5,298	£7,268
61	£657	£1,888	£3,735	£4,967	£6,814
62	£615	£1,769	£3,499	£4,653	£6,383
63	£585	£1,682	£3,327	£4,424	£6,069
64	£555	£1,596	£3,157	£4,198	£5,759
65	£525	£1,511	£2,988	£3,973	£5,451
66	£496	£1,427	£2,823	£3,753	£5,149
67	£467	£1,343	£2,658	£3,534	£4,848
68	£444	£1,277	£2,526	£3,359	£4,608
69	£421	£1,211	£2,396	£3,186	£4,371
70	£401	£1,152	£2,278	£3,029	£4,156
71	£378	£1,088	£2,153	£2,862	£3,927
72	£355	£1,022	£2,022	£2,688	£3,688
73	£328	£944	£1,867	£2,483	£3,406
74	£302	£869	£1,718	£2,285	£3,134
75	£276	£795	£1,572	£2,090	£2,868
76	£251	£721	£1,427	£1,897	£2,603
77	£226	£651	£1,287	£1,712	£2,348
78	£201	£577	£1,141	£1,517	£2,082
79	£176	£507	£1,003	£1,333	£1,829
80	£153	£440	£871	£1,158	£1,588

## Example

Mark takes out Asda Over 50s Life Cover which will pay a one-off cash payment of £3,984 when he dies. He is a non-smoker and chooses not to cap his premiums. His plan starts on his 60th birthday and he pays £20 a month for this cover. If Mark dies just before his 85th birthday he'll have paid £6,000 in premiums, which is more than would be paid out. We've worked this out as £20 a month x 12 (months in a year) x 25 (years where premiums are due). If Mark does cap his premiums, his monthly premium will be higher (£27.10), but he'll never pay more than the £3,984 for his cover.

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## Female non-smokers

	Choose your monthly payment				
Without Cap	£5.00	£11.00	£20.00	£26.00	£35.00
With Cap	£6.25	£14.59	£27.10	£35.44	£47.95
Your age now					
50	£1,713	£4,926	£9,744	£12,957	£17,775
51	£1,630	£4,688	£9,273	£12,330	£16,916
52	£1,552	£4,461	£8,826	£11,736	£16,100
53	£1,456	£4,187	£8,283	£11,014	£15,110
54	£1,366	£3,927	£7,769	£10,331	£14,173
55	£1,280	£3,681	£7,282	£9,683	£13,284
56	£1,199	£3,447	£6,818	£9,066	£12,437
57	£1,121	£3,222	£6,375	£8,476	£11,629
58	£1,035	£2,975	£5,885	£7,826	£10,736
59	£955	£2,746	£5,433	£7,224	£9,910
60	£914	£2,627	£5,197	£6,910	£9,480
61	£845	£2,429	£4,805	£6,390	£8,766
62	£780	£2,243	£4,437	£5,900	£8,094
63	£744	£2,140	£4,233	£5,629	£7,722
64	£709	£2,038	£4,032	£5,361	£7,355
65	£673	£1,935	£3,828	£5,090	£6,983
66	£638	£1,834	£3,628	£4,825	£6,619
67	£604	£1,737	£3,437	£4,570	£6,269
68	£568	£1,634	£3,233	£4,299	£5,898
69	£534	£1,536	£3,038	£4,039	£5,542
70	£504	£1,448	£2,864	£3,809	£5,225
71	£472	£1,357	£2,685	£3,570	£4,898
72	£441	£1,268	£2,509	£3,336	£4,576
73	£411	£1,181	£2,335	£3,105	£4,260
74	£381	£1,096	£2,169	£2,884	£3,957
75	£353	£1,015	£2,008	£2,670	£3,663
76	£326	£936	£1,852	£2,462	£3,378
77	£299	£859	£1,699	£2,259	£3,100
78	£272	£781	£1,546	£2,056	£2,820
79	£246	£708	£1,401	£1,853	£2,556
80	£222	£639	£1,264	£1,681	£2,306

## Example

Olivia takes out Asda Over 50s Life Cover which will pay a one-off cash payment of £5,197 when she dies. She is a non-smoker and chooses not to cap her premiums. Her plan starts on her 60th birthday and she pays £20 a month for this cover. If Olivia dies just before her 85th birthday she'll have paid £6,000 in premiums, which is more than would be paid out. We've worked this out as £20 a month x 12 (months in a year) x 25 (years where premiums are due). If Olivia does cap her premiums, her monthly premium will be higher (£27.10), but she'll never pay more than the £5,197 for her cover.

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