

Shepherds Home Expenses Payment Protection Plan

Rate Table

Initial monthly premium per £100 per month of Home Expenses Payment Protection required

Waiting Period					
Age attained	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks
18 - 30	£1.66	£1.56	£1.48	£1.02	£0.68
31 - 35	£2.21	£2.07	£1.97	£1.41	£0.99
36 - 40	£3.07	£2.88	£2.74	£2.05	£1.51
41 - 45	£4.06	£3.81	£3.63	£2.78	£2.10
46 - 50	£6.12	£5.74	£5.46	£4.31	£3.36
51 - 55	£9.54	£8.94	£8.52	£6.99	£5.61
56 - 60	£14.26	£13.37	£12.73	£10.72	£8.65
61 - 65	£18.82	£17.65	£16.81	£14.49	£11.90

The table above shows the monthly premium you need to pay for each £100 of home expenses protection cover per month you may require. The premium is based on your age at the start of the plan and the waiting period you wish to allow before you start to receive the monthly payment - the longer the waiting period you allow, the lower the monthly premium will be.

All you need to do is determine how much you would need each month to cover your essential home expenses expenditure and then calculate your monthly premium based on this and your age.

The Shepherds Friendly Society Limited

Registered Office: Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA

Tel: 0161 428 1212 Fax: 0161 428 3666

Email: info@shepherdsfriendly.co.uk Web: www.shepherds.co.uk

THE SHEPHERDS FRIENDLY SOCIETY IS INCORPORATED UNDER THE 1992 FRIENDLY SOCIETIES ACT NO.240F.

AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY.

The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom