

Shepherds Income Protection Plan

Rate Table

Monthly premium per £100 per month of income protection required

Waiting Period

Age	Nil	2 weeks	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks
16 - 30	£3.93	£3.39	£3.03	£2.84	£2.71	£2.33	£2.11
31 - 35	£4.33	£3.73	£3.35	£3.14	£2.99	£2.53	£2.28
36 - 40	£5.09	£4.39	£3.93	£3.69	£3.51	£2.94	£2.65
41 - 45	£6.09	£5.25	£4.70	£4.41	£4.20	£3.49	£3.12
46 - 50	£7.84	£6.76	£6.06	£5.68	£5.41	£4.45	£3.98
51 - 55	£10.62	£9.15	£8.20	£7.69	£7.32	£6.17	£5.60
56 - 60	£14.19	£12.23	£10.96	£10.28	£9.79	£8.39	£7.63
61 - 65	£17.85	£15.39	£13.79	£12.92	£12.31	£10.89	£10.16

Please note: Premiums increase with age attained within the bands as shown.

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

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

The child rider option is 70p per £100, the inflation option is 25p per £100 for ages less than 45 and 50p for ages 46 and above and the waiver of premium option is 25 per £100 for ages less than 45 and 50p for ages 46 and above.

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