

Shepherds Mortgage Payment Protection Plan

Rate Table

Initial monthly premium per £100 per month of mortgage 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 mortgage 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 monthly mortgage expenditure and then calculate your monthly premium based on this and your age.

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