

Shepherds Over 50's Life Plan

AGE	PREMIUM PAYMENT - NON SMOKING RATES						
Male	£10	£15	£20	£25	£30	£40	£50
50	4,480	6,720	8,960	11,200	13,440	17,920	22,400
51	4,150	6,230	8,300	10,380	12,450	16,600	20,750
52	3,850	5,780	7,700	9,630	11,550	15,400	19,250
53	3,580	5,370	7,160	8,950	10,740	14,320	17,900
54	3,330	5,000	6,660	8,330	9,990	13,320	16,650
55	3,110	4,670	6,220	7,780	9,330	12,440	15,550
56	2,910	4,370	5,820	7,280	8,730	11,640	14,550
57	2,730	4,100	5,460	6,830	8,190	10,920	13,650
58	2,560	3,840	5,120	6,400	7,680	10,240	12,800
59	2,420	3,630	4,840	6,050	7,260	9,680	12,100
60	2,300	3,450	4,600	5,750	6,900	9,200	11,500
61	2,150	3,230	4,300	5,380	6,450	8,600	10,750
62	2,010	3,020	4,020	5,030	6,030	8,040	10,050
63	1,890	2,840	3,780	4,730	5,670	7,560	9,450
64	1,780	2,670	3,560	4,450	5,340	7,120	8,900
65	1,690	2,540	3,380	4,230	5,070	6,760	8,450
66	1,560	2,340	3,120	3,900	4,680	6,240	7,800
67	1,450	2,180	2,900	3,630	4,350	5,800	7,250
68	1,350	2,030	2,700	3,380	4,050	5,400	6,750
69	1,260	1,890	2,520	3,150	3,780	5,040	6,300
70	1,180	1,770	2,360	2,950	3,540	4,720	5,900
71	1,090	1,640	2,180	2,730	3,270	4,360	5,450
72	1,000	1,500	2,000	2,500	3,000	4,000	5,000
73	930	1,400	1,860	2,330	2,790	3,720	4,650
74	860	1,290	1,720	2,150	2,580	3,400	4,300
75	800	1,200	1,600	2,000	2,400	3,200	4,000

AGE	PREMIUM PAYMENT - SMOKING RATES						
Male	£10	£15	£20	£25	£30	£40	£50
50	2,560	3,840	5,120	6,400	7,680	10,240	12,800
51	2,370	3,560	4,740	5,930	7,110	9,480	11,850
52	2,200	3,300	4,400	5,500	6,600	8,800	11,000
53	2,050	3,080	4,100	5,130	6,150	8,200	10,250
54	1,900	2,850	3,800	4,750	5,700	7,600	9,500
55	1,780	2,670	3,560	4,450	5,340	7,120	8,900
56	1,660	2,490	3,320	4,150	4,980	6,640	8,300
57	1,560	2,340	3,120	3,900	4,680	6,240	7,800
58	1,460	2,190	2,920	3,650	4,380	5,840	7,300
59	1,380	2,070	2,760	3,450	4,140	5,520	6,900
60	1,310	1,970	2,620	3,280	3,930	5,240	6,550
61	1,230	1,850	2,460	3,080	3,690	4,920	6,150
62	1,150	1,730	2,300	2,880	3,450	4,600	5,750
63	1,080	1,620	2,160	2,700	3,240	4,320	5,400
64	1,020	1,530	2,040	2,550	3,060	4,080	5,100
65	970	1,460	1,940	2,430	2,910	3,880	4,850
66	890	1,340	1,780	2,230	2,670	3,560	4,450
67	830	1,250	1,660	2,080	2,490	3,320	4,150
68	770	1,160	1,540	1,930	2,310	3,080	3,850
69	720	1,080	1,440	1,800	2,160	2,880	3,600
70	670	1,010	1,340	1,680	2,010	2,680	3,350
71	620	930	1,240	1,550	1,860	2,480	3,100
72	570	860	1,140	1,430	1,710	2,280	2,850
73	530	800	1,060	1,330	1,590	2,120	2,650
74	490	740	980	1,230	1,470	1,960	2,450
75	460	690	920	1,150	1,380	1,840	2,300

AGE	PREMIUM PAYMENT - NON SMOKING RATES						
Female	£10	£15	£20	£25	£30	£40	£50
50	5,620	8,430	11,240	14,050	16,860	22,480	28,100
51	5,250	7,880	10,500	13,130	15,750	21,000	26,250
52	4,910	7,370	9,820	12,280	14,730	19,640	24,550
53	4,600	6,900	9,200	11,500	13,800	18,400	23,000
54	4,310	6,470	8,620	10,780	12,930	17,240	21,550
55	4,050	6,080	8,100	10,130	12,150	16,200	20,250
56	3,800	5,700	7,600	9,500	11,400	15,200	19,000
57	3,580	5,370	7,160	8,950	10,740	14,320	17,900
58	3,390	5,090	6,780	8,480	10,170	13,560	16,950
59	3,210	4,820	6,420	8,030	9,630	12,840	16,050
60	3,050	4,580	6,100	7,630	9,150	12,200	15,250
61	2,850	4,280	5,700	7,130	8,550	11,400	14,250
62	2,670	4,010	5,340	6,680	8,010	10,680	13,350
63	2,510	3,770	5,020	6,280	7,530	10,040	12,550
64	2,360	3,540	4,720	5,900	7,080	9,440	11,800
65	2,220	3,330	4,440	5,550	6,660	8,880	11,100
66	2,070	3,110	4,140	5,180	6,210	8,280	10,350
67	1,930	2,900	3,860	4,830	5,790	7,720	9,650
68	1,800	2,700	3,600	4,500	5,400	7,200	9,000
69	1,690	2,540	3,380	4,230	5,070	6,760	8,450
70	1,580	2,370	3,160	3,950	4,740	6,320	7,900
71	1,460	2,190	2,920	3,650	4,380	5,840	7,300
72	1,350	2,030	2,700	3,380	4,050	5,400	6,750
73	1,250	1,880	2,500	3,130	3,750	5,000	6,250
74	1,160	1,740	2,320	2,900	3,480	4,640	5,800
75	1,070	1,610	2,140	2,680	3,210	4,280	5,350

AGE	PREMIUM PAYMENT - SMOKING RATES						
Female	£10	£15	£20	£25	£30	£40	£50
50	3,210	4,820	6,420	8,030	9,630	12,840	16,050
51	3,000	4,500	6,000	7,500	9,000	12,000	15,000
52	2,810	4,220	5,620	7,030	8,430	11,240	14,050
53	2,630	3,950	5,260	6,580	7,890	10,520	13,150
54	2,460	3,690	4,920	6,150	7,380	9,840	12,300
55	2,310	3,470	4,620	5,780	6,930	9,240	11,550
56	2,170	3,260	4,340	5,430	6,510	8,680	10,850
57	2,050	3,080	4,100	5,130	6,150	8,200	10,250
58	1,940	2,910	3,880	4,850	5,820	7,760	9,700
59	1,830	2,750	3,660	4,580	5,490	7,320	9,150
60	1,740	2,610	3,480	4,350	5,220	6,960	8,700
61	1,630	2,450	3,260	4,080	4,890	6,520	8,150
62	1,530	2,300	3,060	3,830	4,590	6,120	7,650
63	1,430	2,150	2,860	3,580	4,290	5,720	7,150
64	1,350	2,030	2,700	3,380	4,050	5,400	6,750
65	1,270	1,910	2,540	3,180	3,810	5,080	6,350
66	1,180	1,770	2,360	2,950	3,540	4,720	5,900
67	1,100	1,650	2,200	2,750	3,300	4,400	5,500
68	1,030	1,550	2,060	2,580	3,090	4,120	5,150
69	970	1,460	1,940	2,430	2,910	3,880	4,850
70	900	1,350	1,800	2,250	2,700	3,600	4,500
71	830	1,250	1,660	2,080	2,490	3,320	4,150
72	770	1,160	1,540	1,930	2,310	3,080	3,850
73	710	1,070	1,420	1,780	2,130	2,840	3,550
74	660	990	1,320	1,650	1,980	2,640	3,300
75	610	920	1,220	1,530	1,830	2,440	3,050

*****IMPORTANT INFORMATION*****

On average women live longer than men and because of this the rates for different genders are affected. This is not based on our own figures it has been gathered officially from the Continuous Mortality Investigation Bureau (CMI)



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