

Voluntary rate tables

Category 1 (All employees) - Annual rate table

- Rates shown below are per £10,000 of benefit
- Rates should be used to calculate each member's annual premium
- Annual premium ÷ payment frequency = regular payment amount

Age attained	Male rate	Female rate
16	14.2200	11.9110
17	14.2200	11.9110
18	14.2200	11.9110
19	14.4800	12.2220
20	14.6090	12.5070
21	14.7390	12.8190
22	14.8950	13.8830
23	15.1280	15.0500
24	15.3620	16.3740
25	15.6730	17.7750
26	16.0370	19.2800
27	16.4520	20.8630
28	16.9190	22.6280
29	17.4120	24.5220
30	17.8530	26.5720
31	18.3980	28.7260
32	18.9950	31.0610
33	20.1880	33.5520
34	21.5120	36.3030
35	22.9910	39.2610
36	24.6780	42.4790
37	26.5200	46.6300
38	28.6480	51.2750
39	30.1790	55.5570
40	31.9170	59.3450
41	34.4080	63.9120
42	37.6780	69.1540
43	41.6480	74.8630
44	46.4750	81.0130
45	52.0280	87.4220
46	58.3850	93.9090
47	65.4950	100.3970
48	73.3840	106.7280
49	81.9470	112.7480
50	91.2890	118.2760
51	101.2790	123.2060
52	111.9960	127.4100
53	123.4130	130.8090
54	135.5060	133.1700
55	148.3500	135.8170
56	161.8960	145.4180
57	176.1940	155.6420
58	191.3480	166.5670
59	207.3070	178.2960
60	223.1360	191.8930
61	239.3540	206.5800
62	259.6460	222.2530
63	281.1060	238.7310
64	303.5770	253.1840
65	328.7740	267.7160
66	355.2160	282.1440
67	382.9290	296.7270
68	412.1220	311.6990
69	443.0010	327.4760

Category 2 (All employees with a spouse, civil partner or dependant partner) - Annual rate table

- Rates shown below are per £10,000 of benefit
- Rates should be used to calculate each member's annual premium
- Annual premium ÷ payment frequency = regular payment amount

Age attained	Male rate	Female rate
16	15.6420	13.1020
17	15.6420	13.1020
18	15.6420	13.1020
19	15.9280	13.4440
20	16.0700	13.7580
21	16.2130	14.1010
22	16.3840	15.2710
23	16.6410	16.5560
24	16.8980	18.0110
25	17.2410	19.5530
26	17.6400	21.2080
27	18.0970	22.9490
28	18.6110	24.8900
29	19.1530	26.9740
30	19.6380	29.2290
31	20.2380	31.5980
32	20.8940	34.1670
33	22.2070	36.9070
34	23.6630	39.9330
35	25.2900	43.1870
36	27.1450	46.7260
37	29.1720	51.2930
38	31.5130	56.4030
39	33.1970	61.1130
40	35.1090	65.2800
41	37.8490	70.3040
42	41.4460	76.0700
43	45.8130	82.3490
44	51.1220	89.1140
45	57.2310	96.1640
46	64.2240	103.3000
47	72.0450	110.4360
48	80.7220	117.4010
49	90.1420	124.0230
50	100.4170	130.1030
51	111.4070	135.5260
52	123.1960	140.1510
53	135.7550	143.8900
54	149.0560	146.4870
55	163.1860	149.3990
56	178.0850	159.9600
57	193.8130	171.2060
58	210.4830	183.2230
59	228.0370	196.1250
60	245.4490	211.0820
61	263.2890	227.2380
62	285.6100	244.4790
63	309.2160	262.6040
64	333.9350	278.5030

Category details

Category number	Category name
1	All employees
2	Spouse - All employees

Benefits and eligibility

Voluntary benefits covered	
Units of benefit	
All categories	Benefits are in units of £10,000
Maximum units of benefit	
Category 1	50 units
Category 2	10 units
Benefit changes allowed at	
All categories	Policy anniversary and lifestyle event
Benefit changes allowed at the following lifestyle events	
All categories	<ul style="list-style-type: none"> • Adoption or the beginning/ end of adoption leave • Birth, pregnancy or the beginning/ end of parental leave • Death of a dependant • Divorce, dissolution of civil partnership or separation • Marriage, civil partnership or a relationship with a partner of 6 months
Number of benefit changes allowed per year	
All categories	2 (1 each at the policy anniversary date and a lifestyle event)
Maximum increase of units allowed at each benefit change	
All categories	1 unit
Cover basis	
All categories	Base and Extra
Total and permanent disability basis	
Category 1	Unable to do any suited occupation ever again
Category 2	Unable to look after yourself ever again

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Benefits covered

Temporary absence

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All categories	Cover continues until cover cease age for illness or injury and for 3 years for any other reason
Eligibility	
Definition of eligibility	
Category 1	All employees
Category 2	All employees with a spouse, civil partner or dependant partner
Entry ages	
Category 1	16 to 70
Category 2	16 to 65
Cover cease age	
Category 1	70 years
Category 2	65 years
Policy opens to newly eligible employees	
All categories	Daily

