

Comparison Report



Life Protection - Level Term Assurance

First life

Mr Free Gift Life Insurance
Administration Manager
Male
Smoker
Date of birth: 04/05/1980

Commencement date: 03/01/2020

Term: 30 years
Life cover sum assured: £500,000

Basis of sale: Panel

Premium type: Guaranteed
Life cover basis: Level

Premium basis: Level and increasing

STANDARD RATE QUOTES

Provider	Product		Standard rate premium p.m. (£)	Death benefit S/A (£)	Critical illness S/A (£)	Cover increase	Premium increase	Premium type	No. of premiums	Term	Notes
AIG	YourLife Plan-Term/Critical Illness	[V]	81.50	500,000	-			Guaranteed	360	30 yrs	D,F,G,K
AIG	Instant Life Insurance		81.78	500,000	-			Guaranteed	360	30 yrs	
Zurich	Life	[V]	82.91	500,000	-			Guaranteed	360	30 yrs	
Legal & General	Life	[V]	83.49	500,000	-			Guaranteed	360	30 yrs	
VitalityLife	Essentials Plan		84.53	500,000	-			Guaranteed	360	30 yrs	
Aegon	Term Assurance	[V]	85.26	500,000	-			Guaranteed	360	30 yrs	G,K,N
Aviva	Life Insurance+	[V]	93.42	500,000	-			Guaranteed	360	30 yrs	
Scottish Widows	Scottish Widows Level Term	[V]	100.24	500,000	-			Guaranteed	360	30 yrs	G,N
LV=	FPP Online		106.13	500,000	-			Guaranteed	360	30 yrs	
Royal London.	Personal Menu Plan	[V]	113.47	500,000	-			Guaranteed	360	30 yrs	H

[V] Different quotation basis from that requested [C] Commission style changed [B] Buy Now [R] Rental [LS] Low-start [VP] Variable premium [A] Alternative Critical Illness [D] Dual Life per client [T] Dual Life total cover

User: 924187

Date prepared: 03/01/2020

Date printed: 03/01/2020

Transaction No: 262140872

Page 1 of 1