

Comparison Report



Life Protection - Level Term Assurance

First life

Mr Free Gift Life Insurance
Administration Manager
Male
Smoker
Date of birth: 04/01/1981

Commencement date: 05/01/2021

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

Basis of sale: Panel

Premium type: Guaranteed and Reviewable
Life cover basis: Level

Premium basis: Level and increasing

Waiver of premium: On ill health

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 |
|-----------------|-------------------------------------|-----|--------------------------------|-----------------------|--------------------------|----------------|------------------|--------------|-----------------|--------|---------|
| Legal & General | Life | [V] | 89.27 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| Zurich | Life | [V] | 92.43 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| Aegon | Term Assurance | [V] | 95.83 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | F,G,K,N |
| AIG | Term Assurance | [V] | 99.29 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | D,F,G,K |
| Canada Life | CanProtect Level Term | [V] | 100.76 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| VitalityLife | Personal Protection | | 112.41 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| VitalityLife | Personal Protection | | 112.41 | 500,000 | - | | RPI | Guaranteed | 360 | 30 yrs | |
| LV= | FPP Online | | 112.86 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| VitalityLife | Personal Protection & Child SIC | | 114.55 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| VitalityLife | Personal Protection & Child SIC | | 114.55 | 500,000 | - | | RPI | Guaranteed | 360 | 30 yrs | |
| Scottish Widows | Scottish Widows Level Term | [V] | 115.94 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | G,N |
| Aviva | Life Insurance+ | [V] | 119.54 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| Guardian | Protection Builder without Child CI | [V] | 119.84 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |
| Royal London. | Personal Menu Plan | [V] | 120.53 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | H |
| Guardian | Protection Builder with Child CI | [V] | 124.32 | 500,000 | - | | | Guaranteed | 360 | 30 yrs | |

[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: 05/01/2021

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UNSUCCESSFUL QUOTES

| Provider | Product | Product details | Reason |
|--------------|-------------------------------|-----------------|---|
| VitalityLife | Optimised Personal Protection | G, Lp, S | Vitality Select is only allowed when premium amount is between £8.00 and £45.00. Current premium is £86.59. |
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G - Guaranteed R - Reviewable Lc - Level cover Ic - Increasing cover Dc - Decreasing cover Lp - Level premium Ip - Increasing premium S - Standard rate P - Partially underwritten

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