

AA Life Cover

Key Facts Policy Summary and Policy Conditions

The Financial Services Authority is the independent financial services regulator. It requires us, Friends Life and Pensions Limited, to give you important information to help you decide whether AA Life Cover is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.

Provided by Friends Life and Pensions Limited

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AA Life Cover is provided by Friends Life.
'We', 'us' and 'our' in this document mean
Friends Life and Pensions Limited

Policy Summary of AA Life Cover

keyfacts[®]

Helping you decide

- This document gives you a summary of information to help you decide if you want to go ahead with AA Life Cover.
- You should also read and keep safe your policy schedule which shows what the cover will cost.
- We've provided factual information only and no form of financial advice has been given. It is your responsibility to ensure that the product meets your needs, that you understand what the policy covers and, importantly, what is not covered. If you need financial advice and want to find a financial adviser in your area, go to www.unbiased.co.uk

Its aims

- To pay a cash sum if you die during the cover term. If we pay the cash sum, the policy will end.

Your commitments

If this commitment isn't met we may not pay a claim.

- To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your policy and when making a claim.

If these commitments aren't met we may not provide the cover.

- To pay monthly premiums throughout the cover term.
- To allow us access to your medical records to assess your application and consider a claim.

Risks

- If you stop your premiums the policy will stop and you'll get nothing back.
- We may not pay a claim in some cases. Please see **What will stop the policy paying out?**
- Inflation will, over time, reduce the value of the cash sum paid out.
- You will need to regularly review your cover to ensure that it remains adequate for your needs.

Questions and answers

What is AA Life Cover?

- It's a policy that pays a cash sum if you die during the cover term. If we pay the lump sum, the policy will end.
- You can apply for cover for you alone or for you and another person.
- The maximum cover you can hold for this product provided by Friends Life and Pensions Limited is £500,000 in total. This includes any other critical illness or life cover products provided by Friends Life and Pensions Limited that have a £500,000 maximum cover limit. If you apply for cover that exceeds £500,000 then the cover in excess of the £500,000 will be cancelled. We will refund the appropriate proportion of the premium to you that relates to the excess cover.
- You must be aged 17 or over and permanently resident in the UK to take out the cover.
- Cover can be for any number of years from 1 to 40, as long as you're aged under 65 at entry. Cover must end before your 70th birthday.
- The cash sum stays the same throughout the cover term unless you have chosen decreasing cover where the cover will reduce each month on the same basis as the capital due on a repayment mortgage reduces with an interest rate of 10% per annum.
- The policy will never have a cash-in value.

When does the policy pay out?

- If you die during the cover term. If we pay the cash sum, the policy will end.

What will stop the policy paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your policy and when making a claim.

What will my premiums be?

- Your illustration will show the premiums you need to pay for your chosen amount of cover. Your premiums will depend on:
 - how much cover you need;
 - how long you want it to last; and
 - your age and whether you smoke or use nicotine products.
- You pay monthly by direct debit.

Can my premiums change in the future?

- Premiums are fixed throughout the policy term.

What are the charges?

- We allow for all charges, including the cost of providing the cover, and all expenses, within the premiums you pay.

What if I stop paying?

- If you miss a premium we'll keep your policy going for 31 days. If you don't pay it within this time we'll stop your policy and your cover will end.
- You won't get back any money.

What about tax?

- Under current tax rules, you're not liable to income tax or capital gains tax on your policy unless you sell it to someone else.
- If you die and your policy is not written in trust, the amount we pay out will form part of your estate for inheritance tax purposes. Once you've started your policy, you may wish to seek advice about placing it under trust to help with inheritance tax planning.
- Tax rules details are subject to interpretation, change and individual circumstances.

Can I change my mind?

- You have a right to change your mind. If you decide you don't want the policy, let us know in writing within 30 days of the start of the policy and we'll give you your money back.
- The easiest way to cancel is to complete the cancellation form we send you and return it to us. Or you can write to us at **AA Life Cover, PO Box 1128, St Albans AL1 9TY**.
- Please remember to include your full name, address and policy number and state that you wish to cancel your AA Life Cover.

- If you don't cancel within 30 days, your policy will continue as set out in these key facts and the terms and conditions.

Other information

How to contact us

- If you have any questions, you can:



Call us on **0845 026 0521** at the following times:
Lines are open weekdays from 9.00am to 5.30pm

We may record and monitor calls. Calls may be charged and these charges will vary. Please speak to your network provider for further information on call charges



e-mail us at **friendslife@opal-uk.com**



write to us at **AA Life Cover, PO Box 1128, St Albans AL1 9TY**. To make changes to your cover, please write to us at the above address

How to make a claim

- To make a claim, please call **0845 026 0521** and ask to speak to our Claims Department. Or write to:
The Claims Department, AA Life Cover, PO Box 1128, St Albans AL1 9TY. We'll send a claim form for completion and return. This will detail our requirements. For a life insurance claim we'll always need the death certificate.

How to complain

- Please contact our **Customer Relations Manager** using details in the 'How to contact us' section.
- To see our procedures for dealing with complaints, please ask for our 'We Listen' leaflet.
- If you are not satisfied with our response you can contact:

**Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London E14 9SR**

Telephone 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

- Making a complaint won't affect your legal rights.

Policy conditions

- These key facts set out the main points about AA Life Cover. They don't include all the definitions, exclusions or policy conditions.
- We recommend you read the policy conditions. These policy conditions will apply if you go ahead. When we set up your policy, we'll send you a copy of the policy conditions and a schedule that sets out information about the policy individual to you.

Law

- We and you have a free choice about the law that applies to a contract. We propose to choose the law of England and Wales, and, by entering into this contract you agree that the law of England and Wales applies.

Language

- All literature is in English and all system generated documents and communication with you will be in English.

Compensation

- We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of plan, the scheme covers 90% of the claim. For further information see www.fscs.org.uk or telephone **020 7741 4100**.
- Please note that FSCS's first responsibility is to seek continuity of cover rather than to pay compensation.

About Friends Life

- Friends Life and Pensions Limited (number 475201) is an incorporated company limited by shares, registered in England and Wales at Pixham End, Dorking, Surrey RH4 1QA. Authorised and regulated by the Financial Services Authority (110414) and a member of the Friends Life group. As part of our commitment to quality services, telephone calls may be recorded. Friends Life is a registered trade mark of the Friends Life group. www.friendslife.co.uk
Telephone 0845 600 3122

Policy conditions

This document, together with any schedules, sets out the full policy conditions of AA Life Cover. Please keep this in a safe place as you may need to refer to it in the future.

1 Introduction

AA Life Cover is provided by Friends Life and Pensions Limited.

1.1 About your AA Life Cover policy

Your **policy** is a legal contract between you and Friends Life and Pensions Limited. Insurance provides cover for events that occur by chance or accident. Your **policy** does not provide cover for events that **you** or a **life assured** deliberately bring about. Please read your **policy conditions** and **policy schedule** carefully. You should keep them in a safe place as they will be needed if there is a claim under your **policy**.

In making decisions and exercising discretions given to us under these policy conditions we will act reasonably and with proper regard to the need to treat you and other customers fairly.

These policy conditions will only apply to your policy provided they are not held by a relevant court or viewed by the Financial Services Authority to be unfair contract terms or reasonably considered by us to be unfair contract terms. If a term is held, viewed or considered to be unfair it will, as far as possible, still apply but without any part of it which would cause it to be held, viewed or considered unfair.

1.2 What 'you', 'your', 'we', 'us' and 'our' mean

You and your:
The **policyholder**.

We, us and our:
Friends Life and Pensions Limited.

1.3 General definitions we use in this document

Various expressions used in this document are in **bold**. The meanings for these are shown below.

Confirmation schedule

This is a document we send to each person who answered our questions when your **policy** was

applied for, showing the answers which that person gave us.

Expiry date

The **expiry date** is the date your cover expires as stated in the **policy schedule**.

Life assured

This is a person we show in your **policy schedule** whose life is covered by your **policy**.

Policy

The legal contract detailed in your **policy schedule** and these **policy conditions**.

Policy conditions

The general terms and conditions set out in this document.

Policyholder

This is the owner or owners of this **policy**. The Policyholder at the outset is the **life assured** shown in your **policy schedule**.

Policy schedule

The document that makes the **policy conditions** personal to you and sets out the cover we provide, what it costs and how long it lasts.

Policy term

The period over which cover is provided between the **start date** and the **expiry date**.

Policy year

A year starting on the **start date** or its anniversary.

Premium

The amount we show in your **policy schedule** that you must pay to us throughout the **policy term**. Premiums are guaranteed throughout the term of the **policy**.

Premium payment dates

The dates we show in your **policy schedule** on which you must pay us the **premium**.

Start date

The date we show in your **policy schedule** from which cover begins and **premiums** are payable.

Sum assured

- Subject to terms and conditions, the cash sum we show in your **policy schedule** and we pay on the death of a **life assured** after the **start date** and before the **expiry date**.
- Unless we show level cover in your **policy schedule**, the **sum assured** will reduce each month on the same basis as the capital due on a repayment mortgage reduces with an interest rate of 10 percent per year.

2 Cover start, end and eligibility

2.1 Start of cover

2.1.1 Cover under your **policy** starts on the **start date** and is subject to you paying the first **premium**.

2.2 End of cover

2.2.1 Cover under your policy ends on the **expiry date**.

2.2.2 Cover will end earlier than the expiry date as follows:

- all cover ends immediately after a **life assured** dies;
- all cover ends if you do not pay a **premium** when it's due to be paid (Condition 3.2.1);
- all cover ends if you stop your **policy** (Condition 5);
- all cover ends if we exercise our right to cancel your **policy** (Condition 7);
- all cover ends if we cancel your **policy** due to a mis-stated age (Condition 8.4.4).

2.3 Age and residence

2.3.1 You must be aged 17 or over and permanently resident in the UK to take out the policy.

2.4 Amount of cover

2.4.1 Unless we show level cover in your **policy schedule**, the **sum assured** will reduce each month on the same basis as the capital due on a repayment mortgage reduces with an interest rate of 10 percent per year. Condition 9 shows how a **sum assured** of £10,000 reduces each year.

2.4.2 The maximum cover you can hold for this product provided by Friends Life and Pensions Limited is £500,000 in total. This includes any other critical illness or life cover products provided by Friends Life and Pensions Limited that have a £500,000 maximum cover limit. If you apply for cover that exceeds £500,000 then the cover in excess of the £500,000 will be cancelled and we will refund the appropriate proportion of the **premium** to you that relates to the excess cover.

3 Premiums

3.1 Payment of premiums

3.1.1 **Premiums** are payable as shown in your **policy schedule**. A **premium** must be paid within 14 days of the **start date**. All **premiums** are payable throughout the **policy term** by direct debit.

3.2 Non-payment of premiums

3.2.1 If any premium is not paid and stays unpaid 31 days after its due date the cover and benefits under your **policy** will end without any payments being due.

3.2.2 If the cover ends for this reason, you can apply to us up to 3 months after the first unpaid premium date to re-start the cover. We will require the following information to enable us to consider reinstating your cover:

- statement of health in relation to each life assured;
- outstanding premiums; and
- new direct debit form.

4 Life cover

This benefit pays out a cash sum on the death of a **life assured** or either **life assured**, if joint cover, during the **policy term** subject to the **policy terms and conditions**.

4.1 Definition which applies to this cover

This definition applies for the purposes of Condition 4.

4.1.1 If we name two lives assured in your **policy schedule** then **life assured** means the first of them to die.

4.2 Benefit

4.2.1 Life cover is payable if the **life assured** dies:

- after the **start date**; and
- on or before the **expiry date**

as long as:

- the requirements of Conditions 4.3 and 6 are met;
- we are not entitled to cancel your **policy** under Condition 7;
- we are not entitled to cancel your **policy** under Condition 8.4.4; and
- your **policy** has not ended for any other reason.

4.2.2 The amount of life cover benefit is the **sum assured**.

4.3 Claims and notifications

4.3.1 Evidence of a claim that we need may include:

- an original death certificate;
- a post mortem/coroner's report;
- a police report into the circumstances of the death where appropriate;
- medical report(s) from the deceased's doctor(s).

4.4 Termination of policy

4.4.1 If we pay the **sum assured** your **policy** will end and no other benefit will be payable.

5 If you stop your policy

5.1 You (or any one **policyholder** if two or more) can tell us to stop your **policy** at any time. If you do, no further **premiums** will be payable and all cover will stop. You may find:

- you are unable to get new cover to replace any cover that has stopped; or
- any new cover costs more or is subject to exclusions

5.2 Your **policy** will not have any cash value.

6 Payment of claims

6.1 We are unable to make any payments of any claim until we receive your **policy schedule** and the relevant proof set out in these terms and conditions confirming:

- the event resulting in the claim has happened;
- the person claiming payment has a right to it; and
- the stated date of birth of the **life assured** is correct.

together with sight of the **life assured's** medical records where appropriate and such further evidence and information, if any, as we decide, at all times acting reasonably, is appropriate.

6.2 We will pay a claim on the signed instructions of:

- the surviving **policyholder** where cover is joint;
- the **policyholder's** legal personal representatives; or
- any person or beneficiary to whom any of the above may have legally assigned your **policy**.

6.3 Any money we pay will be in pounds sterling.

7 Our right to cancel your policy

7.1 Information provided to us

We have the right to cancel your policy if we find out at any time (including, but not limited to, when making an application, when making a claim and when applying to re-start a policy) that the information given by, or on behalf of, a policyholder or the life assured is not true, not accurate or not complete and you or whoever gave the information were deliberate or reckless in giving the information to us and that would have affected our decision to provide the cover or the terms of that cover.

Where that information was given to us carelessly, if we would not have entered into your policy on any terms if the correct information had been provided to us, then we have the right to cancel your policy. Otherwise, if that information was given carelessly, we may amend your policy to be consistent with what the terms should have been based on the correct information.

7.2 Termination of policy

7.2.1 If we have the right to cancel your **policy** under Condition 7 then no benefit is payable.

8 General

8.1 Assignments

- 8.1.1 You should send any notices of assignment to our St Albans office.

8.2 Changed circumstances

- 8.2.1 We reserve the right from time to time by giving you 60 days' notice, so far as it is practicable to do so, to make such changes or additions to these **policy** terms and conditions as may reasonably be required:

- to reflect any change of law, regulatory requirement or taxation;
- because of circumstances outside of our control, which we could not reasonably have foreseen, which either significantly add to the costs of providing any benefit or of administering the **policy**, or which would make it impractical to provide any benefit or administer the **policy**;
- to allow us to provide benefits or administer your **policy** more efficiently; or
- to change anything which is unclear or incorrect.

- 8.2.2 We reserve the right, from time to time, to make changes or additions to these **policy** terms and conditions for any administrative or other reason, which may or may not have a detrimental effect on you and which are not set out in 8.2.1 above. If you suffer a material detriment as a result of a change or addition to these **policy** terms and conditions under this paragraph 8.2.1, you may notify us and you will be free to cancel your **policy**. In that case, we will give you a pro-rata refund of any premium you have already paid for the period following the date of cancellation, unless a claim has already been made under your **policy**.

- 8.2.3 Only we can make any changes to your cover, confirm any changes you have asked for or decide not to enforce any of our rights. Any change to your cover will come into force only when confirmed by us in writing. If we ever decide not to enforce our legal rights, this does not prevent us from enforcing those rights in the future.

- 8.2.4 If you change your address, you must write to tell us as soon as reasonably possible.

8.3 Events or circumstances beyond our control

- 8.3.1 We will not be liable to pay you, or any other person, any compensation for loss caused by events or circumstances beyond our control. This includes loss caused by any delay in carrying out our obligations caused by restrictions imposed on us by law or regulation.

8.4 Proof of age

- 8.4.1 Before paying any claim we must receive proof that the date of birth of the **life assured** given in the application is correct.
- 8.4.2 If we find a **life assured** was born earlier than the date of birth given, we will adjust the benefits under your **policy** to those we would have offered had we known their correct age from the start.
- 8.4.3 If we find a **life assured** was born later than the date of birth given, we will calculate what the **premium** would have been had we known the correct age at the start of your **policy**. We will then refund any overpaid premiums.
- 8.4.4 If we would not have offered terms, we will cancel your **policy** from outset and refund any **premiums** paid without interest.

8.5 Rights of other parties

- 8.5.1 We and the **policyholder** are the parties to this contract.
- 8.5.2 Except where we say otherwise in your **policy**, we do not intend anyone else to have direct or indirect contractual rights under it.

8.6 Sending instructions to us

- 8.6.1 You should send any instructions, notifications or requests to our St Albans office. They should be in writing, in English and include any documents, information or agreements we may need.

8.7 The law that applies to your policy

- 8.7.1 We and you have a free choice about the law that applies to a contract. We propose to choose the law of England and Wales, and, by entering into this contract you agree that the law of England and Wales applies.

9 Decreasing cover

9.1 The table below shows the **sum assured** that applies in the first month of each **policy year** under a decreasing cover policy as defined in Condition 2.4.1 with an initial **sum assured** of £10,000.

9.2 For a policy with an initial **sum assured** of more or less than £10,000 we will increase or reduce each **sum assured** in the table proportionately.

9.3 We calculate the **sum assured** in later months of each **policy year** in the same way as those we show in this table. A table showing the **sum assured** for every month in every **policy year** is available on request.

Year of assurance	1 years	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2		5,238	6,979	7,845	8,362	8,704	8,946	9,126	9,264	9,373	9,460	9,532	9,592	9,643	9,685	9,722	9,753	9,781	9,805	9,825
3			3,656	5,475	6,560	7,278	7,786	8,164	8,454	8,682	8,867	9,018	9,144	9,249	9,339	9,416	9,482	9,539	9,590	9,633
4				2,868	4,578	5,710	6,511	7,106	7,562	7,923	8,214	8,452	8,650	8,817	8,958	9,079	9,184	9,274	9,353	9,422
5					2,398	3,985	5,108	5,942	6,582	7,088	7,496	7,830	8,107	8,341	8,539	8,709	8,855	8,982	9,093	9,190
6						2,087	3,565	4,661	5,504	6,169	6,705	7,145	7,510	7,818	8,078	8,302	8,494	8,661	8,807	8,934
7							1,867	3,253	4,318	5,159	5,836	6,392	6,854	7,242	7,572	7,854	8,097	8,308	8,492	8,653
8								1,704	3,014	4,047	4,880	5,563	6,131	6,609	7,014	7,361	7,660	7,919	8,146	8,344
9									1,579	2,825	3,829	4,652	5,337	5,912	6,401	6,819	7,179	7,492	7,765	8,003
10										1,480	2,672	3,650	4,462	5,146	5,726	6,223	6,651	7,022	7,346	7,629
11											1,400	2,547	3,501	4,303	4,984	5,567	6,069	6,505	6,885	7,217
12												1,334	2,443	3,376	4,168	4,845	5,429	5,936	6,378	6,765
13													1,280	2,356	3,270	4,052	4,726	5,310	5,820	6,266
14														1,234	2,282	3,179	3,952	4,622	5,207	5,718
15															1,195	2,218	3,100	3,865	4,532	5,116
16																1,162	2,164	3,032	3,789	4,453
17																	1,133	2,116	2,973	3,723
18																		1,108	2,075	2,921
19																			1,087	2,039
20																				1,068
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Year of assurance	21 years	22 years	23 years	24 years	25 years	26 years	27 years	28 years	29 years	30 years	31 years	32 years	33 years	34 years	35 years	36 years	37 years	38 years	39 years	40 years
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2	9,844	9,860	9,874	9,887	9,898	9,908	9,917	9,925	9,933	9,939	9,945	9,950	9,955	9,959	9,963	9,967	9,970	9,973	9,975	9,977
3	9,672	9,706	9,736	9,763	9,786	9,808	9,827	9,844	9,859	9,872	9,885	9,896	9,906	9,914	9,923	9,930	9,936	9,942	9,948	9,953
4	9,483	9,536	9,584	9,626	9,663	9,697	9,727	9,753	9,777	9,799	9,818	9,835	9,851	9,865	9,878	9,889	9,900	9,909	9,918	9,925
5	9,275	9,350	9,417	9,476	9,528	9,575	9,617	9,654	9,688	9,718	9,745	9,769	9,791	9,811	9,829	9,845	9,859	9,873	9,884	9,895
6	9,046	9,145	9,232	9,310	9,379	9,441	9,496	9,545	9,589	9,629	9,664	9,696	9,725	9,751	9,775	9,796	9,815	9,832	9,848	9,862
7	8,794	8,919	9,030	9,128	9,215	9,293	9,363	9,425	9,481	9,531	9,576	9,616	9,653	9,686	9,715	9,742	9,766	9,788	9,808	9,826
8	8,518	8,671	8,807	8,928	9,035	9,131	9,217	9,293	9,362	9,423	9,479	9,528	9,573	9,614	9,650	9,683	9,713	9,739	9,764	9,786
9	8,213	8,398	8,562	8,708	8,837	8,953	9,056	9,148	9,231	9,305	9,371	9,431	9,485	9,534	9,578	9,618	9,653	9,686	9,715	9,742
10	7,878	8,098	8,293	8,466	8,619	8,756	8,879	8,988	9,086	9,174	9,254	9,325	9,389	9,447	9,499	9,546	9,589	9,627	9,662	9,693
11	7,510	7,768	7,996	8,199	8,379	8,540	8,684	8,813	8,928	9,031	9,124	9,208	9,283	9,351	9,412	9,467	9,517	9,562	9,603	9,640
12	7,105	7,405	7,670	7,906	8,116	8,303	8,470	8,619	8,753	8,873	8,981	9,079	9,166	9,245	9,316	9,380	9,439	9,491	9,538	9,581
13	6,659	7,005	7,312	7,584	7,826	8,041	8,234	8,407	8,561	8,700	8,825	8,937	9,038	9,129	9,211	9,285	9,352	9,413	9,467	9,517
14	6,168	6,566	6,917	7,229	7,507	7,754	7,975	8,173	8,350	8,509	8,652	8,781	8,897	9,001	9,095	9,180	9,257	9,326	9,389	9,446
15	5,629	6,082	6,483	6,839	7,155	7,438	7,690	7,916	8,118	8,299	8,462	8,609	8,741	8,860	8,968	9,065	9,152	9,232	9,303	9,368
16	5,036	5,550	6,006	6,410	6,769	7,090	7,376	7,633	7,862	8,068	8,254	8,420	8,570	8,706	8,828	8,938	9,037	9,127	9,209	9,282
17	4,383	4,965	5,480	5,938	6,345	6,707	7,031	7,321	7,581	7,815	8,024	8,213	8,382	8,536	8,674	8,798	8,911	9,012	9,104	9,188
18	3,665	4,322	4,903	5,419	5,877	6,286	6,652	6,979	7,272	7,535	7,772	7,984	8,176	8,348	8,504	8,645	8,772	8,886	8,990	9,084
19	2,875	3,614	4,267	4,847	5,363	5,824	6,235	6,602	6,932	7,228	7,494	7,733	7,948	8,142	8,318	8,476	8,618	8,747	8,864	8,970
20	2,007	2,835	3,568	4,219	4,798	5,314	5,775	6,188	6,558	6,890	7,188	7,457	7,698	7,916	8,112	8,290	8,450	8,595	8,726	8,844
21	1,051	1,979	2,799	3,528	4,176	4,754	5,270	5,732	6,146	6,518	6,852	7,152	7,423	7,667	7,887	8,085	8,265	8,427	8,573	8,706
22		1,036	1,954	2,768	3,492	4,138	4,715	5,231	5,694	6,109	6,482	6,818	7,120	7,393	7,638	7,860	8,061	8,242	8,406	8,554
23			1,023	1,932	2,740	3,460	4,104	4,680	5,196	5,659	6,076	6,450	6,787	7,091	7,365	7,613	7,837	8,039	8,221	8,387
24				1,012	1,912	2,715	3,432	4,073	4,648	5,164	5,628	6,045	6,421	6,760	7,065	7,341	7,590	7,815	8,019	8,203
25					1,002	1,894	2,692	3,406	4,046	4,620	5,136	5,600	6,018	6,395	6,735	7,041	7,319	7,569	7,796	8,000
26						992	1,879	2,672	3,383	4,021	4,595	5,110	5,575	5,994	6,371	6,712	7,020	7,298	7,550	7,778
27							984	1,865	2,654	3,363	3,999	4,572	5,087	5,552	5,972	6,350	6,692	7,001	7,280	7,533
28								977	1,852	2,638	3,344	3,979	4,551	5,067	5,532	5,952	6,331	6,673	6,983	7,264
29									970	1,841	2,624	3,327	3,961	4,533	5,048	5,513	5,934	6,313	6,657	6,968
30										964	1,831	2,610	3,312	3,945	4,516	5,031	5,497	5,917	6,298	6,642
31											959	1,822	2,599	3,299	3,931	4,501	5,016	5,481	5,902	6,283
32												954	1,814	2,588	3,287	3,918	4,487	5,002	5,468	5,889
33													950	1,806	2,579	3,276	3,906	4,475	4,990	5,455
34														946	1,800	2,570	3,266	3,895	4,464	4,978
35															943	1,794	2,562	3,257	3,885	4,454
36																939	1,788	2,555	3,249	3,876
37																	937	1,783	2,549	3,241
38																		934	1,779	2,543
39																			932	1,775
40																				930

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Friends Life and Pensions Limited

Registered Office: Pixham End, Dorking, Surrey RH4 1QA

Incorporated company limited by shares and registered in England and Wales number 475201