

Reassurance at a time when your family needs it

Our Guaranteed Life Cover Plan provides
a cash lump sum for your loved ones

Benefits of the Guaranteed Life Cover Plan

Key benefits	Important details
A guaranteed cash sum for your family	<ul style="list-style-type: none">• After the first two years, your chosen level of cover is absolutely guaranteed• If you die during the first two years, we'll refund all premiums paid to your family• The cash sum will still be paid out if you die in an accident during the first two years• It's wise to review your cover from time to time as inflation may affect what the lump sum will be worth in the future• There is no cash-in value so you must keep up your premiums
No medical requirements	<ul style="list-style-type: none">• You are guaranteed acceptance if you're a UK resident aged 50 to 75• No medical examinations• No awkward health questions
Affordable payments that stay the same for life	<ul style="list-style-type: none">• Your premiums will never go up, even if your health changes in the future• Depending on how long you live, you could pay more in premiums than is paid out on death
The reassurance of providing for your funeral expenses	<ul style="list-style-type: none">• You know that your family will have help towards funeral costs or unexpected bills
Ensure a gift for your grandchildren	<ul style="list-style-type: none">• An affordable way to start saving up a nest-egg for your grandchildren
Cover for your partner	<ul style="list-style-type: none">• Guaranteed acceptance for your partner, as long as they are a UK resident from 50 to 75
Your money back, if it's not right for you	<ul style="list-style-type: none">• A 30-day money-back guarantee, if you should change your mind for any reason

Your questions answered



I feel fine – why should I take out cover now?

As with any life cover, the older you are, the more your cover costs. So if you take out cover as soon as you can, you'll get a bigger guaranteed payout for the monthly premium you can afford.



Will I definitely get the agreed sum, even if I get ill later on?

As long as you keep paying your premiums, your lump sum is guaranteed after two years. If you die within the first two years your family will receive a full refund of any premiums paid - unless it is due to an accident, in which case they will receive the full guaranteed payout.



Will my premiums go up?

Just choose the premium level that's comfortable for you and we promise it will never increase, even if your health or occupation changes.

However, if you hold your plan for a long time, you should be aware that the total amount of premiums you pay could be more than your guaranteed cash sum.

It's also a good idea to review your level of cover every few years, since inflation will affect what your payout will be worth in the future.



What happens if I change my mind?

If you decide that the plan isn't right for you, don't worry. You're covered by our 30-day money-back guarantee. This means you can change your mind within 30 days of receiving your cancellation notice. However, your plan has no cash-in value. This means that if you decide to stop paying premiums after the 30-day period, you will not get any money back.

Cover to suit your circumstances

This table shows you the cover available for the monthly premium you're comfortable with.

Guaranteed Cash Lump Sums – Rates Table

Male				Female			
Your age	Monthly premium			Your age	Monthly premium		
	£10	£15	£20		£10	£15	£20
50	£3,191	£5,057	£6,922	50	£4,145	£6,553	£8,960
51	£3,003	£4,759	£6,516	51	£3,915	£6,190	£8,465
52	£2,818	£4,470	£6,120	52	£3,690	£5,836	£7,982
53	£2,640	£4,188	£5,752	53	£3,470	£5,490	£7,510
54	£2,465	£3,921	£5,354	54	£3,263	£5,165	£7,066
55	£2,316	£3,671	£4,922	55	£3,060	£4,845	£6,632
56	£2,199	£3,454	£4,642	56	£2,876	£4,556	£6,235
57	£2,093	£3,239	£4,367	57	£2,698	£4,275	£5,851
58	£1,991	£3,037	£4,095	58	£2,523	£3,999	£5,476
59	£1,872	£2,836	£3,825	59	£2,373	£3,765	£5,158
60	£1,729	£2,638	£3,559	60	£2,229	£3,540	£4,879
61	£1,642	£2,504	£3,380	61	£2,114	£3,368	£4,606
62	£1,556	£2,371	£3,203	62	£2,001	£3,205	£4,318
63	£1,469	£2,241	£3,025	63	£1,895	£3,023	£4,041
64	£1,383	£2,111	£2,851	64	£1,803	£2,807	£3,775
65	£1,296	£1,982	£2,678	65	£1,715	£2,602	£3,510
66	£1,210	£1,854	£2,507	66	£1,626	£2,469	£3,332
67	£1,181	£1,791	£2,421	67	£1,543	£2,338	£3,156
68	£1,124	£1,697	£2,293	68	£1,410	£2,208	£2,980
69	£1,066	£1,603	£2,167	69	£1,381	£2,080	£2,808
70	£1,008	£1,512	£2,042	70	£1,296	£1,952	£2,636
71	£946	£1,426	£1,919	71	£1,230	£1,857	£2,507
72	£880	£1,339	£1,795	72	£1,156	£1,771	£2,380
73	£816	£1,254	£1,673	73	£1,084	£1,685	£2,253
74	£752	£1,167	£1,577	74	£1,014	£1,599	£2,131
75	£672	£1,081	£1,476	75	£947	£1,512	£2,016

These rates, and all the benefits of the Guaranteed Life Cover Plan, are also available to your partner – who is guaranteed acceptance if they're a UK resident aged 50 to 75.

Take care of funeral costs or leave a gift for your loved ones

No one wants their loved ones to have the added distress of coping with funeral expenses or outstanding bills after they've gone. Making the necessary arrangements can be a time consuming and expensive process.

Many people are given life cover with their job or mortgage, so they know there's a financial cushion in place for their family in the event of their death. For those who are retired or no longer have a mortgage, this plan is another way to ensure you can leave something behind for your partner or family.



We'll give you protection from only £10 a month

The NatWest Guaranteed Life Cover Plan, provided by Royal Scottish Assurance, is an easy, low-cost way to give your loved ones a cash lump sum after your death. With premiums starting from just £10 a month, we guarantee a specific cash payout to help meet any immediate costs your family may face. You could even use it as an affordable way to leave your grandchildren their own little nest-egg, after you've gone.

You can see details of our premiums and levels of cover in the rates table inside.



We guarantee you'll be accepted

If you're a permanent UK resident, aged 50 to 75, we will accept you for the Guaranteed Life Cover Plan – with no medical examinations and no health questions asked. It's as simple as that.

Once you've decided on the premium you can afford each month, you can rest assured that it will never go up, as long as you keep up your cover.



For immediate acceptance

Maximise your cover by applying as soon as possible.
Call Financial Planning Direct to get started immediately.



0800 015 7367

Minicom: 0800 404 6161

Our lines are open Monday-Thursday 8am-8pm, Fridays 8am-6pm
and Saturdays 9am-5pm. Calls may be recorded.

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