

Quote for PruProtect Essentials Plan

Prepared for: MR D Youell

Quote ID: 0

Rates Version: 3.4

Issued: 16 June 2011

Valid until: 16 July 2011

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The PruProtect Essentials Plan has no cash-in value at any time whether taken on a whole of life basis or fixed term. Please keep this quote in a safe place. Please read it with your Policy Summary, Plan Provisions and Plan Schedule which will explain all the benefits and options mentioned below.

Who the plan covers

Owner of the plan	MR D Youell
	Life assured
	MR Damian Youell
Age next birthday	52
Sex	Male
Smoker status	Non smoker
Occupation	

This quote assumes that we accept your application on normal terms.

The premiums calculated for this quote are applicable for any plan start date selected during the valid period of this quote.

What will my initial payments be?

Selected benefits	Term	£
Life Cover	Whole of Life	50.00
Total initial monthly protection payment		50.00

We reserve the right to review the terms of, or re-price our quote if required to do so by applicable laws and regulations.

Important information

This quotation is for Level cover. This means that your cover will not increase as the cost of living increases over the policy term. If you choose Indexed cover, you could pay the same premium in the first year as with Level cover. With Indexed cover, at each policy anniversary your cover will increase by RPI and the premium by RPI +2.5%.

If you wish to revise this quote to include indexation please speak to your financial adviser.

Your PruProtect Essentials Plan summary

Plan Account Details

You have chosen a **Plan Account of £64,215.00.**

You have chosen cover on a Whole of Life basis for the Plan Account.

You have not selected the Minimum Protected Account option.

The Plan Account will be on a Level term basis.

Your Life Cover, is on a guaranteed basis. It is guaranteed that PruProtect premiums paid during the chosen term of the contract will only ever change by RPI plus 2.5% for Indexed plans.

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Your PruProtect Essentials Plan summary (continued)

Your total protection payment provides:

- **Life Cover**

Your Life Cover premiums will be on a guaranteed basis.

You have chosen Life Cover based on 100% of the Plan Account. This gives you an initial benefit amount of £64,215.00. This benefit is on Whole of Life basis.

We'll pay out 100% of the current value of the Plan Account if you die or are diagnosed with a terminal illness (with a life expectancy of less than 12 months, during the term of the plan).

- **Our Vitality programme**

Vitality is our proven health and wellness programme that can help you to get and stay healthy through a range of tools, activities and health partner discounts. Vitality is core to your plan so you automatically receive access to it. For more details about the programme visit pruprotect.co.uk

The Vitality programme naturally changes over time as new opportunities arise. It is also dependent on our relationship with third party providers and the range of services they offer.

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What might my future payments be?

Your Plan Account includes level cover. This means your cover, shown in the table below, remains the same.

This does not apply to Unemployment Cover or Premium Waivers (although Unemployment Cover and Premium Waivers are indirectly affected by changes to the premiums for other benefits).

Year	Monthly Plan Premium	Plan Account (£)
1	£ 50.00	£ 64,215
2	£ 50.00	£ 64,215
3	£ 50.00	£ 64,215
4	£ 50.00	£ 64,215
5	£ 50.00	£ 64,215
10	£ 50.00	£ 64,215
15	£ 50.00	£ 64,215
20	£ 50.00	£ 64,215
25	£ 50.00	£ 64,215
30	£ 50.00	£ 64,215
35	£ 50.00	£ 64,215
40	£ 50.00	£ 64,215
45	£ 50.00	£ 64,215
48	£ 50.00	£ 64,215

The total premium payable over the term of your policy is £ 6000. For Whole of Life benefits the total premium includes the premiums payable for the first 10 years of the policy only.

The amount of cover you will receive is shown in the table above. For further details refer to your Plan Schedule and policy documents.

1. Any alteration to your Plan may affect the values in the table.

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How much will the advice cost?

- The amount paid will depend on the size of the payments and the length of the term.
- For giving advice or arranging this plan, or both, we'll pay commission of £1,062.76 at the start of the plan and £1.25 every month from month 25 to the end of the plan.
- These payments include e-incentives of £70.85 that will only be paid if the proposal is submitted using the full online underwriting service.
- If you have chosen benefits with a term of less than 12 years, part of the lower monthly commission amount may be payable earlier. Details will be shown on the anniversary statement.
- The cost of the advice is built into your payments.
- The commission is based on a Lautro rate of 150%, if this amount is not appropriate for your agency please visit pruprotect.co.uk where you can obtain a quote specific to your agency.