

PREMIUM & UNDERWRITING GUIDE

PREMIUM GUIDE FOR GLOBAL LIFE INSURANCE BENEFIT

The following are the rates per £1,000, \$1,000, €1,000 or AED1,000 Global Life benefit:-

Age	Annual premium rate	Monthly premium rate	Age	Annual premium rate	Monthly premium rate	Age	Annual premium rate	Monthly premium rate
18	1.09	1.14	34	1.69	1.78	50	5.75	6.04
19	1.10	1.16	35	1.78	1.86	51	6.60	6.93
20	1.14	1.20	36	1.89	1.98	52	7.48	7.84
21	1.17	1.23	37	1.93	2.02	53	8.34	8.75
22	1.20	1.25	38	1.99	2.08	54	9.19	9.66
23	1.22	1.29	39	2.21	2.32	55	11.07	11.64
24	1.24	1.30	40	2.44	2.55	56	12.97	13.62
25	1.27	1.32	41	2.66	2.79	57	14.86	15.59
26	1.30	1.36	42	2.88	3.02	58	16.73	17.57
27	1.31	1.38	43	3.11	3.27	59	18.63	19.56
28	1.32	1.40	44	3.34	3.50	60	20.52	21.54
29	1.37	1.43	45	3.73	3.91	61	22.41	23.53
30	1.38	1.45	46	4.12	4.32	62	24.29	25.51
31	1.40	1.47	47	4.53	4.76	63	26.19	27.50
32	1.51	1.58	48	4.93	5.19	64	28.07	29.46
33	1.59	1.67	49	5.35	5.62			

Examples

Person aged 37 requires £150,000 of Global Life benefit. **Monthly premium** = 2.02 x £150,000 ÷ 1,000 ÷ 12 = **£25.25**

Person aged 41 requires US\$500,000 of Global Life benefit. **Annual premium** = 2.66 x \$500,000 ÷ 1,000 = **\$1,330.00**

Maximum Global Life benefit limit The maximum cover you apply for must not exceed 20 times your current salary, subject to a maximum benefit limit of £900,000, \$1,500,000, €1,200,000 or AED5,505,000.

PREMIUM GUIDE FOR OPTIONAL ACCIDENT BENEFIT (Available only with the Global Life plan)

The following are the rates per £1,000, \$1,000, €1,000 or AED1,000 of Global Accident benefit:-

Age last birthday	Annual premium rate	Monthly premium rate
18 – 64	1.54	1.62

Examples

Person aged 37 requires £150,000 of Accident benefit. **Monthly premium** = 1.62 x £150,000 ÷ 1,000 ÷ 12 = **£20.25**

Person aged 41 requires US\$500,000 of Global Accident benefit. **Annual premium** = 1.54 x \$500,000 ÷ 1,000 = **\$770.00**

Maximum Accident benefit limit

The maximum cover you apply for must not exceed your Global Life benefit, subject to a maximum accident benefit limit of £300,000 or US\$500,000 or €500,000 or AED1,835,000. (Reduced to £200,000 or US\$335,000, or €335,000 or AED1,229,000 if you also apply for a Global Income plan).

If you are aged 55 or more, the maximum Accident benefit you can apply for is £100,000 or US\$160,000 or €160,000 or AED587,000.

Maximum total benefit for the Global Life and Accident benefit combined

The total combined benefit of your Global Life and Accident Benefit cannot exceed £900,000, \$1,500,000, €1,200,000 or AED5,505,000.

MINIMUM PREMIUM

The minimum total annualised premium you pay must be equal to or greater than £200 or US\$320 or €320 or AED1,175.

UNDERWRITING GUIDE FOR THE GLOBAL LIFE PLAN

The usual medical requirements for the Global Life plan are as follows:-

Your age last birthday	Up to £100,000 Up to \$160,000 Up to €160,000 Up to AED587,000	£100,001 - £150,000 \$160,001 - \$240,000 €160,001 - €240,000 AED587,001 - AED880,000	£150,001 - £300,000 \$240,001 - \$480,000 €240,001 - €480,000 AED880,001 - AED1,761,000	£300,001 - £600,000 \$480,001 - \$1,000,000 €480,001 - €1,000,000 AED1,761,001 - AED3,670,000	£600,001 - £900,000 \$1,000,001 - \$1,500,000 €1,000,001 - €1,200,000 AED3,670,001 - AED5,505,000
18 – 45	Application form	Application form	Application form HIV test	Application form, HIV test, Medical examination, Additional blood tests	Application form, HIV test, Medical examination, Additional blood tests, Cardiology report & ECG
46 – 64	Application form	Application form Medical examination	Application form HIV test Medical examination	Application form, HIV test, Medical examination, Additional blood tests, Cardiology report & ECG	Application form, HIV test, Medical examination, Additional blood tests, Cardiology report & ECG

IMPORTANT NOTES

We reserve the right to load the premiums quoted in this guide, or to decline to offer cover if there are medical reasons for doing so, and/or if your occupation, country of residence, medical history and/or recreational/sporting activities expose you to a greater than normal risk.

William Russell Limited will confirm the exact medical requirements for the cover you apply for upon receipt of your application form. We reserve the right to request additional, specific medical evidence.

William Russell Limited will refund the cost of any medical examinations we have specifically requested, provided that you proceed with a policy and once your policy has been in force for 30 days if you pay an annual premium, and for 180 days if you pay by instalments. The maximum amount we will reimburse will be £325 or US\$520 or €520 or AED1,909 depending upon the currency of your plan. Reimbursement is also limited to the reasonable and customary charges we would expect to pay in your particular location.

PREMIUMS ARE AGE-RELATED AND WILL USUALLY INCREASE AS YOU GET OLDER. PREMIUMS ARE SUBJECT TO ANNUAL REVIEW AND ARE NOT GUARANTEED FOR THE DURATION OF YOUR PLAN.



PREMIUM GUIDE FOR GLOBAL INCOME PROTECTION BENEFIT

The following are the rates per £100, \$100, €100 or AED100 of annual Global Income benefit:-

3 month deferment period			3 month deferment period			6 month deferment period			6 month deferment period		
Age	Annual premium rate	Monthly premium rate †	Age	Annual premium rate	Monthly premium rate †	Age	Annual premium rate	Monthly premium rate †	Age	Annual premium rate	Monthly premium rate †
18	2.01	2.10	42	2.92	3.07	18	1.77	1.85	42	2.40	2.52
19	2.01	2.10	43	3.07	3.22	19	1.77	1.85	43	2.50	2.62
20	2.01	2.10	44	3.23	3.39	20	1.77	1.85	44	2.59	2.70
21	2.04	2.14	45	3.38	3.54	21	1.79	1.87	45	2.68	2.82
22	2.04	2.14	46	3.53	3.71	22	1.79	1.87	46	2.77	2.90
23	2.04	2.14	47	3.68	3.86	23	1.79	1.87	47	2.84	2.99
24	2.05	2.16	48	3.84	4.04	24	1.81	1.90	48	3.02	3.19
25	2.05	2.16	49	3.99	4.19	25	1.81	1.90	49	3.21	3.38
26	2.05	2.16	50	4.43	4.66	26	1.81	1.90	50	3.39	3.57
27	2.05	2.16	51	4.88	5.12	27	1.83	1.92	51	3.58	3.75
28	2.07	2.19	52	5.32	5.60	28	1.83	1.92	52	3.75	3.94
29	2.07	2.19	53	5.76	6.06	29	1.83	1.92	53	3.93	4.14
30	2.07	2.19	54	6.24	6.54	30	1.85	1.94	54	4.69	4.92
31	2.09	2.20	55	6.70	7.05	31	1.85	1.94	55	5.43	5.69
32	2.09	2.20	56*	7.16	7.53	32	1.85	1.94	56*	6.18	6.49
33	2.10	2.22	57*	7.65	8.02	33	1.86	1.97	57*	6.92	7.28
34	2.16	2.27	58*	7.56	7.94	34	1.89	1.99	58*	6.87	7.22
35	2.17	2.28	59*	7.50	7.88	35	1.91	2.01	59*	6.80	7.14
36	2.20	2.30	60*	7.44	7.81	36	1.92	2.02	60*	6.74	7.08
37	2.22	2.32	61*	7.37	7.74	37	1.96	2.05	61*	6.68	7.03
38	2.36	2.47	62*	7.29	7.66	38	2.05	2.16	62*	6.62	6.96
39	2.50	2.62	63*	7.29	7.66	39	2.14	2.24	63*	6.62	6.96
40	2.65	2.78	64*	7.29	7.66	40	2.23	2.36	64*	6.62	6.96
41	2.78	2.92				41	2.31	2.44			

*Renewals only
† not available in AED

Examples

Person aged 37 requires £25,000 of annual Global Income benefit with a 3 month deferment period. **Monthly premium** = $2.32 \times £25,000 \div 100 \div 12 = \text{£}48.33$

Person aged 42 requires \$75,000 of annual Global Income benefit with a 6 month deferment period. **Annual premium** = $2.40 \times \$75,000 \div 100 = \text{\$}1,800.00$

Maximum Global Income plan benefit limit The maximum cover you apply for must not exceed 75% of your current salary, subject to a maximum benefit limit of £90,000, \$144,000, €144,000 or AED528,000.

MINIMUM PREMIUM

The minimum total annualised premium you pay must be equal to or greater than £200 or US\$320 or €320 or AED1,175.

UNDERWRITING GUIDE FOR GLOBAL INCOME PLAN

The usual medical requirements for the Global Income plan are as follows:-

Your age last birthday	Up to £15,000 Up to \$24,000 Up to €24,000 Up to AED88,000	£15,001 - £22,500 \$24,001 - \$36,000 €24,001 - €36,000 AED88,001 - AED132,000	£22,501 - £45,000 \$36,001 - \$72,000 €36,001 - €72,000 AED132,001 - AED264,000	£45,001 - £90,000 \$72,001 - \$144,000 €72,001 - €144,000 AED264,001 - AED528,000
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QUICK QUOTE

For a Quick Quote visit our website: www.william-russell.com