

AA Life Insurance

Policy conditions

Provided by Friends Provident

AA Life Insurance



Policy conditions

This document sets out the full policy conditions of AA Life Insurance. Please keep this in a safe place as you may need to refer to it in the future.

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1 Introduction

AA Life Insurance is provided by Friends Provident.

1.1 About your AA Life Insurance policy

Your **policy** is a legal contract between you and Friends Provident Life Assurance 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 you claim under your **policy**.

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

You and your:
The **policyholder**.

We, us and our:
Friends Provident Life Assurance 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 sent to each person who answered our questions when your **policy** was applied for, showing the answers which that person gave us.

Effective date

The date we show in your **policy schedule** from which **premiums** are payable. It may be before the **risk date**. We also use it to calculate when **policy years** begin and the **policy term** ends.

Expiry date

This is the latest date on which your **policy** can end. We work this out by adding the **policy term** to the **effective date**.

Life assured

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

Maximum sum assured

This is the maximum cash sum, we show in your **policy schedule**, that we would pay on a decreasing cover **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 Applicant(s) shown in your **policy schedule** or trustees if your **policy** is written under trust.

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 number of years from the **effective date** until the **expiry date**.

Policy year

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

Premium

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

Renewal dates

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

Risk date

The date we show in your **policy schedule** when your cover and benefits actually start.

Salisbury office

AA Life Insurance
PO Box 1550
Salisbury
SP1 2TW

Sum assured

The cash sum we show in your **policy schedule** and we pay:

- on the death of a **life assured** after the **risk date** and before the **expiry date**; or
- on the diagnosis of a **life assured** having a terminal illness after the **risk date** and at least 18 months before the **expiry date**;

subject to the **policy** terms and conditions.

2 Start and end of cover

2.1 Start of cover

2.1.1 Cover under your **policy** starts on the **risk date**.

2.2 End of cover

2.2.1 Life cover ends on the **expiry date**. Terminal illness benefit ends 18 months before the **expiry date**.

2.2.2 Cover will end earlier as follows:

- all cover ends immediately after a **life assured** dies;
- all cover ends immediately after we agree to pay a claim for terminal illness benefit;
- all cover ends if you do not pay a **premium** (Condition 3.2.1);
- all cover ends if you stop your **policy** (Condition 8);
- all cover ends if we exercise our right to cancel your **policy** (Condition 10);
- all cover ends if we cancel your **policy** due to a mis-stated age (Condition 11.6.2).

3 Premiums

3.1 Payment of premiums

3.1.1 **Premiums** are payable as shown in your **policy schedule**. A **premium** must be paid on the **effective date** and on each **renewal date** after that. All **premiums** are payable throughout the **policy term** by direct debit.

3.2 Non-payment of premiums

3.2.1 If any **premium** stays unpaid 30 days after its due date the cover and benefits under your **policy** will end without payment.

3.2.2 If the cover ends for this reason, you can apply to us within the following 12 months to restart the cover. We will need satisfactory evidence of the **life assured's** state of health and any other factors affecting the insurance risk. We will write to tell you if we can restart cover. If we decide to offer the cover on different terms to those we originally offered, which may include an increase in **premiums**, we will need to receive your signed acceptance of those terms before we restart the cover.

To restart the cover, you must also pay all unpaid **premiums**.

4 Life cover

This benefit pays out a cash sum on the death of a **life assured** 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 **risk date**; and
- on or before the **expiry date**;

as long as:

- the requirements of Conditions 4.5 and 9 are met;
- we are not entitled to cancel your **policy** under Condition 10;
- we are not entitled to cancel your **policy** under Condition 11.6.2; and
- your **policy** has not ended for any other reason.

4.3 Level cover

4.3.1 If we show 'AA Level Term Life Insurance' in your **policy schedule**, the amount of life cover is the **sum assured**.

4.4 Decreasing cover

4.4.1 If we show 'AA Decreasing Term Life Insurance' in your **policy schedule**, the amount of life cover is the **sum assured**, as defined in Condition 4.4.2.

4.4.2 The **sum assured** is, subject to the requirements of Condition 4.4.3:

- the remaining balance of the loan covered at the time of death; or
- the **maximum sum assured**, if lower.

4.4.3 The requirements are that:

- the amount of the loan covered shown in your **policy schedule** has not increased;
- the term of the loan covered has not increased;
- you have made all payments due on the loan covered; and
- the loan covered stays on a 'capital and interest' repayment method.

4.4.4 Where the requirements of Condition 4.4.3 are not met, we describe how we work out the **sum assured** in Condition 12.

4.5 Claims and notifications

4.5.1 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);
- the deceased's medical records.

4.6 Termination of policy

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

5 Terminal illness benefit

This benefit pays out a cash sum if a **life assured** is diagnosed with a terminal illness subject to the **policy** terms and conditions.

5.1 Definitions which apply to this benefit

These definitions apply for the purposes of Condition 5.

- 5.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means the first of them to be diagnosed as contracting or suffering from a terminal illness.
- 5.1.2 Terminal illness means an advanced or rapidly progressing incurable illness where an attending medical Consultant and our Chief Medical Officer believe the **life assured's** life expectancy to be no greater than 12 months.

5.2 Benefit

- 5.2.1 Terminal illness benefit is payable if the **life assured** is first diagnosed with or is suffering from a terminal illness:
- after the **risk date**; and
 - at least 18 months before the **expiry date**;
- as long as:
- the requirements of Conditions 5.3 and 9 are met;
 - we are not entitled to cancel your **policy** under Condition 10;
 - we are not entitled to cancel your **policy** under Condition 11.6.2; and
 - your **policy** has not ended for any other reason.
- 5.2.2 The amount of terminal illness benefit will be the **sum assured** payable if the **life assured** had died on the date we receive evidence satisfactory to us of the diagnosis of a terminal illness.

5.3 Claims and notifications

- 5.3.1 We will send you a claim form. We will only pay the benefit if and when we are satisfied that the claim is valid.
- 5.3.2 Evidence of a claim that we need may include:
- sight of the **life assured's** medical records;
 - an examination of the **life assured** by a medical examiner we name;
 - reports from the **life assured's** medical practitioners; and
 - any other medical tests or investigations of the **life assured** our Chief Medical Officer considers appropriate.

5.4 Termination of policy

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

6 Special events option

This option applies only if your **policy schedule** says your **policy** includes it.

This option allows you to take out a new policy on the happening of certain special events subject to the **policy** terms and conditions.

6.1 Definitions which apply to this option

These definitions apply for the purposes of Condition 6.

6.1.1 The following are special events:

- the marriage of the only **life assured** or of joint **lives assured** to each other;
- registration of a civil partnership recognised under the Civil Partnership Act 2004 between joint **lives assured** or between the only **life assured** and another person;
- the birth of a child (or children if a multiple birth) to a **life assured**; and
- the legal adoption of a minor or minors by a **life assured**.

6.2 The option

6.2.1 When the option is available you may start a new policy without having to provide us with any further evidence of insurability. The new policy will be issued on the terms set out in Condition 6.3.

6.2.2 This option is available whenever one of the special events happens as long as:

- the **life assured** (the older **life assured** if two) is under age 55 when the special event happens;
- this option has not already been used more than once during the three year period ending on the date of the special event;
- all **premiums** due under this **policy** up to the date of the special event have been paid; and
- Condition 6.2.3 does not apply.

6.2.3 This option is not available at any time after a **life assured** has suffered the first symptoms of a terminal illness as defined in Condition 5.1.

6.2.4 To use this option you must complete an application. We must receive the completed application, and you must start the new policy, within 30 days of the special event happening.

6.3 Terms of new policies

6.3.1 The sum assured under a new policy cannot exceed whichever is the lowest of:

- £50,000;
- 50% of the **sum assured** under this **policy** current at the time you use this option; or
- three times the **sum assured** under this **policy** current at the time you use this option, less the total sum assured under all other policies started using this option.

6.3.2 Premiums and benefits under a new policy will be payable in the same way as under this **policy**.

6.3.3 The **life assured** (the **lives assured** if two) under the new policy must be the same as under this **policy**.

6.3.4 Except where we say otherwise in Condition 6.3, the new policy will be subject to our standard terms and conditions that apply at the time it starts and that are appropriate to the age of the **life assured** at that time. The standard terms and conditions, which may include a minimum sum assured, premium and period for which cover will last, will be available on request.

6.3.5 The new policy must end not later than the first to happen of:

- the **life assured's** (the older **life assured's** if two) 85th birthday; or
- the 40th anniversary of the **risk date**.

6.3.6 The term of a new policy must be at least five years.

6.3.7 The new policy will contain all benefits as under this **policy** except it will not contain:

- the special events option;
- the mortgage increase and extension option.

6.3.8 The new policy will include any special terms or conditions that apply to this **policy**.

7 Mortgage increase and extension option

This option applies only if your **policy schedule** says your **policy** includes it.

This option allows you to take out a new policy or extend this **policy** if you increase or extend your mortgage subject to the **policy** terms and conditions.

7.1 The option

7.1.1 This option allows you, without having to give us any further evidence of insurability, to:

- extend the term of this **policy**; or
- take out a new policy on the life of the **life assured**;

on the terms set out in Condition 7.2.

7.1.2 This option is only available if:

- all the conditions in Condition 7.1.3 are met; and
- Condition 7.1.4 does not apply.

7.1.3 The conditions that must be met for the option to be available are:

- the **life assured** (the older **life assured** if two) must be under age 55 when you use this option;
- this **policy** must have been kept going for the full **sum assured** up to that time;
- the increased or extended cover must be required for a new, increased or extended mortgage that you are taking out and which has been agreed with a recognised institutional lender; and
- the new, increased or extended mortgage must be to buy a new main residence for the **life assured** or to improve the existing main residence of the **life assured**.

7.1.4 This option is not available at any time after a **life assured** has suffered the first symptoms of a terminal illness as defined in Condition 5.1.

7.1.5 To use this option, you must:

- make a request to us no later than 30 days after the new, increased or extended mortgage starts;
- complete an application; and
- provide us with satisfactory evidence (including sight of mortgage agreements) that the conditions in Condition 7.1.3 are met.

7.2 Terms of new or extended policies

7.2.1 The sum assured under a new policy cannot exceed whichever is the lowest of:

- £150,000;
- the amount of the mortgage at the start of the new policy; or
- twice the **sum assured** under this **policy** current at the time you use this option;

less, in each case, the total of the sums assured under this **policy** and all other policies taken up using this option and continuing after the start of the new policy.

7.2.2 If the **policy schedule** for this **policy** shows a **maximum sum assured**, we will use that figure when calculating the highest sum assured allowable under the new policy under Condition 7.2.1.

7.2.3 Premiums and benefits under the new policy will be payable in the same way as under this **policy**.

7.2.4 Except where we say otherwise in Condition 7.2, the new policy will be subject to our standard terms and conditions that apply at the time it starts and that are appropriate to the age of the **life assured** at that time. The standard terms and conditions, which may include a minimum sum assured, premium and period for which cover will last, will be available on request.

7.2.5 The new or extended policy must end not later than the first to happen of:

- the end of the new mortgage term;
- the **life assured's** (the older **life assured's** if two) 85th birthday; or
- the 40th anniversary of the **risk date**.

- 7.2.6 The term of a new policy must be at least five years if cover is level or ten years if cover is decreasing.
- The remaining term of this **policy** after extension must be at least five years.
- 7.2.7 The new policy will contain all benefits as under this **policy** except it will not contain:
- the special events option;
 - the mortgage increase and extension option.
- 7.2.8 The new policy will include any special terms or conditions that apply to this **policy**.
- 7.2.9 If the new policy is to replace this **policy** it will not start before the date you cancel this **policy**.

8 If you stop your policy

- 8.1 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.
- 8.2 Your **policy** will not have any cash value.

9

Payment of claims

- 9.1 We do not have to make any payments until we receive your **policy schedule** and such proof as we decide that:
- 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 is appropriate.
- 9.2 We will pay a claim on the signed instructions of:
- a sole **policyholder**;
 - both joint **policyholders** or the survivor of them;
 - the **policyholder's** legal personal representatives; or
 - any person to whom any of the above may have legally assigned your **policy**.
- 9.3 Any money we pay will be in pounds sterling from the Paying Office we state in your **policy schedule**.

10 Our right to cancel your policy

10.1 Information provided to us

10.1.1 We have the right to cancel your **policy** if we find out at any time that information given by, or on behalf of, a **policyholder** or a **life assured** is not true, not accurate or not complete.

10.1.2 The information referred to in Condition 10.1.1 means:

- all information given to us at our request, or at the request of a doctor or nurse acting on our behalf, up to the **risk date**; and
- all information given to us correcting or adding to the information shown on a **confirmation schedule**;

that affects our decision to provide cover or the terms of that cover.

10.1.3 We have the right to cancel your **policy** under Condition 10.1 even if the information is not connected to the cause of a claim or a benefit claimed.

10.2 Changes before the risk date

10.2.1 We also have the right to cancel your **policy** if we find out at any time that a **policyholder** or a **life assured** failed to tell us of any changes in the health or circumstances of a **life assured** that:

- happened before the **risk date**;
- would have led to any of the information referred to in Condition 10.1.2 being different if given on the **risk date**; and
- would have affected our decision to provide cover or the terms of that cover.

10.2.2 The changes referred to in Condition 10.2.1 include a **life assured**:

- having or expecting to have doctor, hospital or clinic consultation, treatment as an in-patient or out-patient or a blood test for any reason;
- having a symptom of any type that they have been asked about in the application;
- taking up any hazardous sport or pastime, or intending to do so;
- working or travelling abroad, or intending to do so; or
- changing country of residence, or intending to do so;

and changes in:

- their family history; or
- their occupation or the duties of that occupation.

10.2.3 We have the right to cancel your **policy** under Condition 10.2 even if the information or change is not connected to the cause of a claim or a benefit claimed.

10.3 Information given when applying to restart your policy

10.3.1 We also have the right to cancel your **policy** if we restart your **policy** under Condition 3.2.2 and later find out that:

- any statement made to us for that purpose by, or on behalf of, a **policyholder** or a **life assured** was not true, not accurate or not complete;
- the answer to a question in any letter or questionnaire we sent to a **policyholder**, a **life assured** or any person acting for you or them was not true, not accurate or not complete; or
- the answer to a question asked by any doctor or nurse acting on our behalf was not true, not accurate or not complete;

where the statement or answer would have affected our decision to restart cover or the terms of that cover.

10.3.2 We have the right to cancel your **policy** under Condition 10.3 even if the information is not connected to the cause of a claim or a benefit claimed.

10.4 Information given when making a life cover or terminal illness benefit claim

10.4.1 If, in connection with a claim under life cover or terminal illness benefit, a **policyholder** or a **life assured**:

- makes an untrue statement about a material fact;
- deliberately omits to disclose a material fact; or
- provides false or falsified evidence of a material fact;

then we will reject any pending claim and your **policy** will be cancelled.

10.4.2 A material fact is anything that is likely to influence our assessment of a claim including:

- the cause and circumstances of death;
- the cause, nature, scope and degree of the illness; and
- the treatment received or recommended for any illness.

10.5 Termination of policy

10.5.1 If we have the right to cancel your **policy** under Condition 10 then no benefit is payable.

11 General

11.1 Assignments

11.1.1 You should send any notices of assignment to our **Salisbury office**.

11.2 Changed circumstances

11.2.1 We may change the terms of your **policy** to reflect any changes in taxation, insurance or other law affecting our obligations under it.

11.3 Delay in payment

11.3.1 If we pay a claim because of death, we will calculate interest for the period from the date of death to the date of payment.

11.3.2 If we pay a terminal illness benefit claim, we will calculate interest for the period from the date we receive evidence that satisfies us the claim is valid to the date of payment. We will refund **premiums** paid after the date we receive evidence that satisfies us the claim is valid.

11.3.3 The amount of interest will depend on the interest rates we are using at the time. We will not pay interest if it is below our minimum. Details of our current interest rate and minimum payment will be available on request.

11.3.4 If we pay interest, we will take off income tax as law requires.

11.4 Events or circumstances beyond our control

11.4.1 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.

11.5 Policies written under trust

11.5.1 If you place your **policy** under trust, we need all trustees to agree in writing before taking up any option or other right under your **policy**.

11.6 Proof of age

- 11.6.1 Before paying any claim we must receive proof the date of birth of the **life assured** given in the application is correct.
- 11.6.2 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. If we would not have offered terms, we will cancel your **policy** from outset and refund any **premiums** paid without interest.
- 11.6.3 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 overpayment with interest. The amount of interest will depend on the interest rates we are using at the time. We will not pay interest if it is below our minimum. Details of our current interest rate and minimum payment will be available on request. If we pay interest, we will take off income tax as law requires.

11.7 Rights of other parties

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

11.8 Sending instructions to us

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

11.9 The law that applies to your policy

- 11.9.1 We show the law that applies to your **policy** in your **policy schedule**.

12 Decreasing cover

This table is used to calculate the **sum assured** payable under a decreasing cover **policy** where the requirements of Condition 4.4.3 have not been met.

12.1 If we show 'AA Decreasing Term Life Insurance' in your **policy schedule**, and the requirements of Condition 4.4.3 are not met, the **sum assured** is calculated from the table below.

Year of assurance	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years	22 years	23 years	24 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
2	9,310	9,399	9,473	9,535	9,587	9,632	9,670	9,704	9,733	9,759	9,781	9,802	9,820	9,836	9,850
3	8,564	8,750	8,904	9,032	9,141	9,234	9,314	9,384	9,445	9,498	9,545	9,587	9,625	9,658	9,688
4	7,759	8,050	8,289	8,490	8,659	8,804	8,929	9,038	9,133	9,217	9,291	9,356	9,415	9,467	9,514
5	6,889	7,293	7,626	7,904	8,139	8,340	8,514	8,665	8,797	8,913	9,015	9,106	9,187	9,260	9,325
6	5,950	6,476	6,909	7,271	7,577	7,839	8,065	8,262	8,433	8,585	8,718	8,837	8,942	9,037	9,121
7	4,936	5,593	6,134	6,587	6,970	7,298	7,581	7,826	8,041	8,230	8,397	8,545	8,677	8,795	8,901
8	3,841	4,640	5,298	5,849	6,315	6,714	7,058	7,356	7,617	7,847	8,050	8,230	8,391	8,535	8,664
9	2,658	3,610	4,395	5,052	5,607	6,083	6,492	6,848	7,160	7,434	7,676	7,891	8,082	8,253	8,407
10	1,380	2,498	3,420	4,191	4,843	5,401	5,882	6,300	6,666	6,987	7,271	7,523	7,748	7,949	8,130
11		1,297	2,366	3,261	4,018	4,665	5,223	5,708	6,132	6,505	6,834	7,127	7,388	7,621	7,830
12			1,229	2,256	3,126	3,870	4,511	5,068	5,555	5,984	6,363	6,699	6,998	7,266	7,507
13				1,171	2,163	3,011	3,742	4,377	4,933	5,421	5,853	6,236	6,578	6,884	7,158
14					1,123	2,083	2,912	3,631	4,260	4,814	5,303	5,737	6,124	6,470	6,780
15						1,082	2,015	2,825	3,534	4,158	4,709	5,198	5,634	6,023	6,373
16							1,046	1,955	2,750	3,449	4,067	4,615	5,104	5,541	5,933
17								1,015	1,903	2,683	3,373	3,986	4,532	5,020	5,458
18									988	1,857	2,625	3,307	3,914	4,457	4,945
19										964	1,816	2,573	3,247	3,850	4,391
20											943	1,780	2,526	3,194	3,792
21												924	1,748	2,485	3,146
22													908	1,719	2,448
23														893	1,694
24															879
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12.2 The table shows the **sum assured** that applies in the first month of each **policy year** under a decreasing cover **policy** with an initial **maximum sum assured** of £10,000. The **sum assured** reduces each month.

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

12.3 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.

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
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
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
9,863	9,875	9,886	9,895	9,904	9,912	9,919	9,925	9,931	9,937	9,942	9,947	9,951	9,955	9,958	9,961
9,715	9,740	9,762	9,782	9,800	9,816	9,831	9,845	9,857	9,869	9,879	9,889	9,898	9,906	9,913	9,920
9,556	9,594	9,628	9,659	9,688	9,713	9,737	9,758	9,778	9,795	9,812	9,826	9,840	9,853	9,864	9,875
9,384	9,436	9,484	9,527	9,567	9,602	9,635	9,664	9,691	9,716	9,738	9,759	9,778	9,795	9,811	9,826
9,198	9,266	9,328	9,385	9,436	9,482	9,524	9,563	9,598	9,630	9,660	9,686	9,711	9,734	9,754	9,774
8,997	9,082	9,160	9,231	9,294	9,352	9,405	9,453	9,497	9,538	9,574	9,608	9,639	9,667	9,693	9,717
8,779	8,884	8,979	9,064	9,142	9,212	9,277	9,335	9,389	9,437	9,482	9,523	9,561	9,595	9,627	9,656
8,545	8,670	8,782	8,884	8,977	9,061	9,138	9,207	9,271	9,329	9,383	9,432	9,476	9,517	9,555	9,589
8,292	8,438	8,570	8,690	8,799	8,898	8,988	9,070	9,144	9,213	9,275	9,333	9,385	9,433	9,477	9,518
8,018	8,188	8,342	8,481	8,607	8,721	8,826	8,921	9,007	9,087	9,159	9,226	9,287	9,342	9,394	9,441
7,723	7,918	8,094	8,254	8,399	8,531	8,651	8,760	8,860	8,951	9,034	9,110	9,180	9,244	9,303	9,357
7,404	7,627	7,827	8,010	8,175	8,325	8,461	8,586	8,700	8,804	8,899	8,986	9,065	9,139	9,206	9,267
7,060	7,312	7,539	7,745	7,932	8,103	8,257	8,398	8,527	8,645	8,753	8,851	8,941	9,024	9,100	9,170
6,688	6,971	7,228	7,460	7,671	7,862	8,037	8,196	8,341	8,473	8,595	8,706	8,808	8,901	8,987	9,065
6,286	6,604	6,892	7,152	7,388	7,603	7,799	7,977	8,140	8,288	8,424	8,549	8,663	8,768	8,864	8,952
5,852	6,207	6,528	6,819	7,083	7,323	7,542	7,741	7,922	8,088	8,240	8,379	8,507	8,624	8,731	8,829
5,383	5,779	6,136	6,460	6,754	7,021	7,264	7,485	7,688	7,872	8,041	8,196	8,338	8,468	8,588	8,697
4,877	5,316	5,713	6,072	6,398	6,694	6,964	7,210	7,434	7,639	7,827	7,998	8,156	8,300	8,433	8,554
4,331	4,816	5,255	5,653	6,013	6,341	6,640	6,912	7,160	7,387	7,595	7,785	7,959	8,119	8,265	8,400
3,740	4,276	4,761	5,200	5,598	5,960	6,290	6,590	6,865	7,115	7,344	7,554	7,746	7,923	8,085	8,234
3,103	3,694	4,228	4,711	5,150	5,549	5,912	6,243	6,545	6,821	7,074	7,305	7,517	7,711	7,890	8,054
2,414	3,064	3,651	4,183	4,666	5,105	5,504	5,868	6,200	6,504	6,782	7,036	7,269	7,483	7,679	7,859
1,671	2,384	3,029	3,613	4,143	4,625	5,063	5,463	5,828	6,161	6,466	6,745	7,001	7,236	7,452	7,649
867	1,650	2,357	2,997	3,578	4,106	4,587	5,025	5,426	5,791	6,125	6,432	6,712	6,970	7,206	7,423
	857	1,631	2,332	2,968	3,547	4,073	4,553	4,991	5,391	5,757	6,093	6,400	6,682	6,940	7,178
		847	1,614	2,310	2,942	3,518	4,043	4,522	4,960	5,360	5,727	6,063	6,371	6,654	6,914
			838	1,598	2,289	2,918	3,492	4,015	4,493	4,931	5,331	5,698	6,035	6,344	6,628
				830	1,584	2,271	2,896	3,468	3,990	4,467	4,904	5,305	5,673	6,010	6,320
					822	1,571	2,254	2,877	3,446	3,967	4,443	4,880	5,281	5,649	5,987
						816	1,559	2,238	2,859	3,426	3,945	4,421	4,858	5,259	5,627
							810	1,549	2,224	2,842	3,408	3,926	4,401	4,838	5,239
								804	1,539	2,211	2,827	3,391	3,908	4,383	4,819
									799	1,530	2,199	2,813	3,375	3,892	4,366
										794	1,522	2,189	2,800	3,361	3,877
											790	1,514	2,179	2,788	3,348
												786	1,508	2,170	2,778
													783	1,501	2,161
														779	1,495
															776

AA Life Insurance is provided by Friends Provident Life Assurance Limited
which is authorised and regulated by the Financial Services Authority

Friends Provident Life Assurance Limited
Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA
Incorporated company limited by shares and registered in England number 782698