



Contribution Tables

For Amateur Rugby Players

Group Personal Income Replacement Plan

1 Week Deferred Period

Total monthly contributions (premiums) payable for the levels of benefit set out below.

1. Office Workers, Retail Workers and Field Sales Staff

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£6.11	£9.40	£14.10	£18.80	£1.88	£8.03	£12.35	£18.53	£24.70	£2.47
35 - 39	£7.58	£11.65	£17.48	£23.30	£2.33	£10.05	£15.45	£23.18	£30.90	£3.09
40 - 41	£9.72	£14.95	£22.43	£29.90	£2.99	£12.84	£19.75	£29.63	£39.50	£3.95
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£7.77	£11.95	£17.93	£23.90	£2.39	£10.24	£15.75	£23.63	£31.50	£3.15
45 - 49	£10.50	£16.15	£24.23	£32.30	£3.23	£13.85	£21.30	£31.95	£42.60	£4.26
50 - 54	£15.21	£23.40	£35.10	£46.80	£4.68	£20.12	£30.95	£46.43	£61.90	£6.19
55 - 59	£24.09	£37.05	£55.58	£74.10	£7.41	£31.79	£48.90	£73.35	£97.80	£9.78
60 - 64	£42.42	£65.25	£97.88	£130.50	£13.05	£56.00	£86.15	£129.23	£172.30	£17.23
65 - 67	£61.69	£94.90	£142.35	£189.80	£18.98	£81.45	£125.30	£187.95	£250.60	£25.06

The maximum age at entry is 59

2. Manual Trades, Factory/Production Shop Floor Workers, Warehouse Staff, Drivers and all others not meeting the occupation definitions in 1 above

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£10.89	£16.75	£25.13	£33.50	£3.35	£14.37	£22.10	£33.15	£44.20	£4.42
35 - 39	£13.56	£20.85	£31.28	£41.70	£4.17	£17.94	£27.60	£41.40	£55.20	£5.52
40 - 41	£17.36	£26.70	£40.05	£53.40	£5.34	£22.92	£35.25	£52.88	£70.50	£7.05
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£13.85	£21.30	£31.95	£42.60	£4.26	£18.30	£28.15	£42.23	£56.30	£5.63
45 - 49	£18.76	£28.85	£43.28	£57.70	£5.77	£24.74	£38.05	£57.08	£76.10	£7.61
50 - 54	£27.14	£41.75	£62.63	£83.50	£8.35	£35.92	£55.25	£82.88	£110.50	£11.05
55 - 59	£43.03	£66.20	£99.30	£132.40	£13.24	£56.78	£87.35	£131.03	£174.70	£17.47
60 - 64	£75.73	£116.50	£174.75	£233.00	£23.30	£100.01	£153.85	£230.78	£307.70	£30.77
65 - 67	£110.15	£169.45	£254.18	£338.90	£33.89	£145.41	£223.70	£335.55	£447.40	£44.74

The maximum age at entry is 59

Contribution Tables

For Amateur Rugby Players

Group Personal Income Replacement Plan

2 Week Deferred Period

Total monthly contributions (premiums) payable for the levels of benefit set out below.

1. Office Workers, Retail Workers and Field Sales Staff

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£4.62	£7.10	£10.65	£14.20	£1.42	£6.05	£9.30	£13.95	£18.60	£1.86
35 - 39	£5.98	£9.20	£13.80	£18.40	£1.84	£7.84	£12.05	£18.08	£24.10	£2.41
40 - 41	£7.97	£12.25	£18.38	£24.50	£2.45	£10.50	£16.15	£24.23	£32.30	£3.23
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£6.37	£9.80	£14.70	£19.60	£1.96	£8.39	£12.90	£19.35	£25.80	£2.58
45 - 49	£8.91	£13.70	£20.55	£27.40	£2.74	£11.80	£18.15	£27.23	£36.30	£3.63
50 - 54	£13.39	£20.60	£30.90	£41.20	£4.12	£17.68	£27.20	£40.80	£54.40	£5.44
55 - 59	£21.81	£33.55	£50.33	£67.10	£6.71	£28.80	£44.30	£66.45	£88.60	£8.86
60 - 64	£39.39	£60.60	£90.90	£121.20	£12.12	£52.00	£80.00	£120.00	£160.00	£16.00
65 - 67	£57.66	£88.70	£133.05	£177.40	£17.74	£76.12	£117.10	£175.65	£234.20	£23.42

The maximum age at entry is 59

2. Manual Trades, Factory/Production Shop Floor Workers, Warehouse Staff, Drivers and all others not meeting the occupation definitions in 1 above

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£8.23	£12.65	£18.98	£25.30	£2.53	£10.76	£16.55	£24.83	£33.10	£3.31
35 - 39	£10.66	£16.40	£24.60	£32.80	£3.28	£14.01	£21.55	£32.33	£43.10	£4.31
40 - 41	£14.24	£21.90	£32.85	£43.80	£4.38	£18.76	£28.85	£43.28	£57.70	£5.77
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£11.35	£17.45	£26.18	£34.90	£3.49	£14.95	£23.00	£34.50	£46.00	£4.60
45 - 49	£15.90	£24.45	£36.68	£48.90	£4.89	£21.06	£32.40	£48.60	£64.80	£6.48
50 - 54	£23.92	£36.80	£55.20	£73.60	£7.36	£31.59	£48.60	£72.90	£97.20	£9.72
55 - 59	£38.97	£59.95	£89.93	£119.90	£11.99	£51.42	£79.10	£118.65	£158.20	£15.82
60 - 64	£70.37	£108.25	£162.38	£216.50	£21.65	£92.89	£142.90	£214.35	£285.80	£28.58
65 - 67	£102.96	£158.40	£237.60	£316.80	£31.68	£135.92	£209.10	£313.65	£418.20	£41.82

The maximum age at entry is 59

Notes on cover eligibility can be found on the final page

Contribution Tables

For Amateur Rugby Players

Group Personal Income Replacement Plan

4 Week Deferred Period

Total monthly contributions (premiums) payable for the levels of benefit set out below.

1. Office Workers, Retail Workers and Field Sales Staff

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£3.06	£4.70	£7.05	£9.40	£0.94	£4.10	£6.30	£9.45	£12.60	£1.26
35 - 39	£4.36	£6.70	£10.05	£13.40	£1.34	£5.72	£8.80	£13.20	£17.60	£1.76
40 - 41	£6.24	£9.60	£14.40	£19.20	£1.92	£8.16	£12.55	£18.83	£25.10	£2.51
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£4.98	£7.65	£11.48	£15.30	£1.53	£6.50	£10.00	£15.00	£20.00	£2.00
45 - 49	£7.35	£11.30	£16.95	£22.60	£2.26	£9.72	£14.95	£22.43	£29.90	£2.99
50 - 54	£11.64	£17.90	£26.85	£35.80	£3.58	£15.38	£23.65	£35.48	£47.30	£4.73
55 - 59	£19.70	£30.30	£45.45	£60.60	£6.06	£26.07	£40.10	£60.15	£80.20	£8.02
60 - 64	£36.73	£56.50	£84.75	£113.00	£11.30	£48.49	£74.60	£111.90	£149.20	£14.92
65 - 67	£54.08	£83.20	£124.80	£166.40	£16.64	£71.34	£109.75	£164.63	£219.50	£21.95

The maximum age at entry is 59

2. Manual Trades, Factory/Production Shop Floor Workers, Warehouse Staff, Drivers and all others not meeting the occupation definitions in 1 above

Age Ranges	Monthly Benefit – Non Smoker				For Each £100 Benefit Above £1,000	Monthly Benefit – Smoker				For Each £100 Benefit Above £1,000
	£325 (minimum)	£500	£750	£1,000		£325 (minimum)	£500	£750	£1,000	
18 - 34	£5.43	£8.35	£12.53	£16.70	£1.67	£7.28	£11.20	£16.80	£22.40	£2.24
35 - 39	£7.77	£11.95	£17.93	£23.90	£2.39	£10.18	£15.65	£23.48	£31.30	£3.13
40 - 41	£11.12	£17.10	£25.65	£34.20	£3.42	£14.60	£22.45	£33.68	£44.90	£4.49
Rugby retirement age is your 42nd birthday. Please note the Contributions change to Standard Rates from attaining that age.										
42 - 44	£8.88	£13.65	£20.48	£27.30	£2.73	£11.64	£17.90	£26.85	£35.80	£3.58
45 - 49	£13.10	£20.15	£30.23	£40.30	£4.03	£17.36	£26.70	£40.05	£53.40	£5.34
50 - 54	£20.77	£31.95	£47.93	£63.90	£6.39	£27.43	£42.20	£63.30	£84.40	£8.44
55 - 59	£35.17	£54.10	£81.15	£108.20	£10.82	£46.54	£71.60	£107.40	£143.20	£14.32
60 - 64	£65.56	£100.85	£151.28	£201.70	£20.17	£86.62	£133.25	£199.88	£266.50	£26.65
65 - 67	£96.59	£148.60	£222.90	£297.20	£29.72	£127.40	£196.00	£294.00	£392.00	£39.20

The maximum age at entry is 59

Notes on cover eligibility can be found on the final page

Summary of Bespoke Personal Terms for Amateur Rugby Players

1. For rugby related injury cover, your age at entry must be not less than 18 and not greater than 40.
2. Contributions (“premiums”) will be subject to a rugby loading until you attain the age of 42, or until the date of your retirement from playing amateur rugby, if that is earlier.
3. Cover for a rugby related incapacity will cease at the earlier of the dates set out in 2 above; at which time cover in respect of rugby income and the rugby loading will also cease.
4. For all claims related to incapacity arising from playing rugby, a minimum deferred period of 4 weeks will apply.
5. The plan is written to State Pension Age, but cover for a rugby related incapacity and rugby income will cease at the end of the month in which you attain the age of 42, or if earlier, the date on which you formally retire from playing amateur rugby.
6. Claims submitted for any incapacity arising from playing rugby, which arose before you attained the age of 42, will continue to be paid until the expiry of 24 months, or if earlier, until the other criteria for claim cessation set out in the Plan Terms & Conditions occur.
7. When cover for incapacities arising from playing rugby ceases for whatever reason, thereafter no cover will be provided for any future incapacity arising from playing non-recreational rugby.

Notes on cover eligibility

Total Insurable Income (In the ranges)	Maximum Monthly Cover	Minimum Monthly Cover
£4,500 to £6,000	£325	Minimum cover for any Plan and subject to a minimum of 16 hours paid work per week
£6,001 to £9,230	£500	-
£9,231 to £13,846	£750	-
£13,847 to £18,462	£1,000	-
Above £18,462	Additional cover may be purchased in multiples of £100 per month subject to your income	

Your Total Insurable Income is your annual income from all sources, on which the amount of cover you are eligible to hold will be based

- Contributions for monthly cover levels above £1,000 may be calculated by multiplying the number of tranches of £100 cover required by the rate per £100 in the tables overleaf that is appropriate to your personal circumstances.
- If you require cover above £1,000 per month, second stage underwriting will be carried out when you first apply or, if later, at the date an application to increase your cover above £1,000 is made (please see Policy Terms & Conditions for a full explanation).
- Existing policyholders whose cover is below £1,000 per month and who wish to apply to increase the amount cover they already have to a level above £1,000 per month, may only do so once they have held their Policy for greater than six months.

Key contact points

We would be pleased to answer any questions you may have at any stage in the process. Please contact Wiltshire Friendly and speak to one of the team as follows: Email: group.personal@wiltshirefriendly.com or by Telephone: **01225 752120**.

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