



Contribution Tables

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	
34 and below	£4.88	£7.50	£11.25	£15.00	£1.50	£6.41	£9.85	£14.78	£19.70	£1.97
35 - 39	£6.05	£9.30	£13.95	£18.60	£1.86	£8.03	£12.35	£18.53	£24.70	£2.47
40 - 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 - 68	£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	
34 and below	£8.68	£13.35	£20.03	£26.70	£2.67	£11.44	£17.60	£26.40	£35.20	£3.52
35 - 39	£10.79	£16.60	£24.90	£33.20	£3.32	£14.30	£22.00	£33.00	£44.00	£4.40
40 - 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 - 68	£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

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	
34 and below	£3.68	£5.65	£8.48	£11.30	£1.13	£4.81	£7.40	£11.10	£14.80	£1.48
35 - 39	£4.75	£7.30	£10.95	£14.60	£1.46	£6.28	£9.65	£14.48	£19.30	£1.93
40 - 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 - 68	£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	
34 and below	£6.57	£10.10	£15.15	£20.20	£2.02	£8.58	£13.20	£19.80	£26.40	£2.64
35 - 39	£8.49	£13.05	£19.58	£26.10	£2.61	£11.18	£17.20	£25.80	£34.40	£3.44
40 - 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 - 68	£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

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	
34 and below	£2.44	£3.75	£5.63	£7.50	£0.75	£3.25	£5.00	£7.50	£10.00	£1.00
35 - 39	£3.48	£5.35	£8.03	£10.70	£1.07	£4.55	£7.00	£10.50	£14.00	£1.40
40 - 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 - 68	£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	
34 and below	£4.36	£6.70	£10.05	£13.40	£1.34	£5.82	£8.95	£13.43	£17.90	£1.79
35 - 39	£6.18	£9.50	£14.25	£19.00	£1.90	£8.13	£12.50	£18.75	£25.00	£2.50
40 - 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 - 68	£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

Contribution Tables

Continued

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.
- Contributions may be subject to a sports loading whilst you are participating in a sport, which will increase your contributions until such time as you cease to participate in that sport or you attain our standard retirement age for the sport concerned, whichever is earlier. You will be advised of any sports loading, and our standard retirement age for your chosen sport, when you receive your Offer of Membership and your contributions are confirmed.

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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