



KEY FEATURES

What is Term Assurance?

Term Assurance is a life assurance contract which pays out a fixed sum of money if you die during the term of the contract. It is designed to help protect your dependants against financial problems in the event of your death.

Your commitment

You agree to either pay regular premiums throughout the specified term on a monthly basis by Direct Debit, or annually by cheque. Cover will cease if premiums are unpaid for more than 30 days.

Security

Policies are written 100% at Lloyd's of London

Risk Factors

If you fail to pay your premiums within 30 days of the date they are due, the policy will lapse and no lump sum will be payable if you die.

The effects of inflation could reduce the purchasing power of the sum assured.

The policy has no cash-in value during or at the end of the term.

Will the premiums ever go up?

The premiums you pay will stay exactly the same throughout the term of the policy.

If I pay by cheque, to whom should it be paid?

The cheque should be made payable to PULSE IBA Account.

Can I increase the Sum Assured?

You can increase the amount of the Sum Assured, if you wish, up to a maximum of £1,200,000. You will be required to complete a full proposal form and may be required to undergo a full medical examination in order to provide further evidence of health. Please ask your financial adviser if you require further details.

Can I extend the term?

The maximum term available is 10 years.

Can I cancel the policy without incurring any cost?

Yes, within 14 days of inception.