

GUARANTEED 50 PLUS
LIFE COVER

A simple, affordable way to leave
a cash lump sum for your family

Cover starts from

just £10
a month

- ✓ Serious & Terminal Illness Cover
- ✓ FREE support services
- ✓ £250 towards your funeral
- ✓ No medical
- ✓ Premiums guaranteed never to rise

OneFamily

defaqto
2015



Over 50s Life Assurance

Helping support...

your loved ones once you're gone

Cover starts from

just £10

a month

OneFamily is one of the UK's largest mutual insurers, and we're committed to helping you and your family meet the financial demands of modern life. When it comes to planning for your future, we could help you leave your family with a cash lump sum once you're gone.

A useful cash lump sum

Our Guaranteed 50 Plus Life Cover is an easy way to leave a legacy for your family or put something aside for your funeral. Although it's not a funeral plan, and the cash lump sum may not meet the full cost of a funeral, it could go a long way to help your family. Just remember, this isn't a savings plan and only has a cash value on a valid claim. There is also the possibility of paying more in premiums than would be paid out.

Guaranteed acceptance without a medical

Acceptance is guaranteed without a medical, as long as you're aged between 50-80 and a UK resident.

£250 towards your funeral*

Our Funeral Funding Option includes a £250 funeral contribution at no extra cost*.

Serious and Terminal Illness Cover

This is the only over 50s life cover on the market that provides the flexibility of a partial pay out on diagnosis of a serious illness and a pay out for terminal illness.

Providing your plan has run for at least two years, you can claim 20% of your life cover if diagnosed with serious illness. If you are diagnosed with terminal illness, 100% of life cover can be claimed – less any Serious Illness Benefit already been claimed. Should you claim Terminal Illness Benefit, the plan will end and there will be no further payment.

Support when you need it most

We're committed to going the extra mile for our members. That's why we offer a range of helpful and caring support services including a personal nurse adviser if you're diagnosed with an illness and bereavement counselling for your family.

Cover starts from just 33p a day

You can get covered today from as little as 33p a day – **that's just £10 a month**. See how much cover you could get from a range of premiums in the table above.**

Monthly Premium	Death Benefit
£10	£2,505
£20	£5,605
£25	£6,920
£50	£13,085
£75	£19,245

**Rates shown are representative of a non-smoker starting their plan aged 60 who has paid into their plan for a minimum of 2 years. Death Benefit shown only applies where death takes place after the plan has been in place for 2 years, and no Serious Illness Benefit or Terminal Illness Benefit has been claimed.

OneFamily Foundation

Part of being a mutual means we can share our success with our members. The OneFamily Foundation is one way we do this. We intend to set aside £5 million over the next 5 years to give our members the opportunity to make a difference to themselves and people they care about with a range of Personal Grants and Community Awards. Find out more at onefamily.com/foundation

£5 million fund available over the next 5 years

To find out more about
Guaranteed 50 Plus Life Cover
Get in touch with your adviser today

*Terms and conditions apply.

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