



COVER CALCULATOR

If you were to die tomorrow,
would your family be able to go on living?

Use our life cover ready reckoner to calculate
the correct amount of life cover for you.



FRIENDS PROVIDENT
INTERNATIONAL

Number of years	Factor
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	8.5
10	9
11	10
12	11
13	12
14	13
15	13.5
16	15
17	15
18	16
19	17
20	17.5
21	18
22	19
23	20
24	20.5
25	21
26	22
27	22
28	23
29	24
30	24.5

This factor takes into account potential interest earned and the effects of inflation.

Assumptions:

Inflation rate 2.50%

Interest rate 4.00%

Example:

A couple want to provide protection for their dependants for the next 15 years.

Their monthly expenses are EUR1500

$$\times 12 \quad \quad \quad = \text{EUR}18,000$$

$$\times 13.5 \text{ (see table)} = \text{EUR}243,000$$

Enter this figure in Box C opposite

**The example is for illustration purposes only.
You should consult your financial adviser for further information.**

You may have cover to pay off your mortgage if you die, but your family will also need to pay for everyday bills and expenses plus extras, such as the summer holiday, music or sports lessons, or just days out.

Will your existing life cover be enough to pay for all of this?

If there is a shortfall between the annual income your family would need and the level of income your current life cover would produce, how would your family cope?

For a no-obligation review of your life cover arrangements please contact your Independent Financial Adviser.



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Salisbury Office: United Kingdom House, Castle Street, Salisbury, Wiltshire SP1 3SH England
Telephone +44(0) 1722 311611 Fax +44(0) 1722 332005
E-mail fp.int@friendsprovident.co.uk Website www.fpinternational.com



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