



Key information and rates table

Guaranteed Lifelong Protection

Exclusively for 50 to 80 year olds

 **AVIVA**

Guaranteed Lifelong Protection

Guaranteed Lifelong Protection can be an affordable way to leave a guaranteed lump sum to your loved ones when you're gone. If you have any doubts about the suitability of this product, you should seek financial advice. If you don't have a financial adviser, you can find one in your area by visiting www.unbiased.co.uk. Or, to find out more about the plan, visit aviva.co.uk/life/over-50-life-insurance/ or call us on 0800 068 2991.

Peace of mind for you. A lump sum for someone you love

We don't ask any medical questions

There are no medical questions or examinations. We won't even contact your GP. As long as you're a UK resident aged 50 to 80, and haven't exceeded the £100 premium limit (see point 6 of the Plan Conditions), your acceptance is then guaranteed.

You choose what to pay

Your premium can be anything in whole pounds, from £7 to £50 a month.

The premium never changes

Because it's fixed, the premium amount always stays the same. You pay premiums for 30 years or until the policy anniversary after your 90th birthday, whichever happens first, but the cover continues until you die.

Please note, if you don't keep paying your premiums your cover will end and you'll get nothing back.

What we pay and when:

This plan will only pay out when you die and you will only be fully covered after 12 months.

Here's how much is paid out, and when:

If you die from:	What's paid:
An accident	
<ul style="list-style-type: none"> • Within the first year of the policy 	The full life insurance amount
<ul style="list-style-type: none"> • On or after the first anniversary of the policy 	Double the full life insurance amount
Other causes	
<ul style="list-style-type: none"> • Within the first year of the policy 	An amount equal to premiums paid
<ul style="list-style-type: none"> • On or after the first anniversary of the policy 	The full life insurance amount

There is no cash in value at any time, and depending on how long the plan runs for the lump sum paid out could be less than the total amount you've paid in premiums.

How your claim is paid

Following a claim, we will pay the lump sum to your estate, or to your trustees if you've made suitable arrangements. We can provide details of our trusts on request.

The sum won't be affected by income or capital gains tax, but may be subject to inheritance tax under current regulations unless written under trust, though tax rules can change.

You should be aware that the effects of inflation will reduce the real value of the payout in the future.

Start today to get more cover

The younger you are when you take out Guaranteed Lifelong Protection the more cover you get for the same monthly premium. This is because the amount of cover is fixed at the start of the plan and the amount that we will offer is set on a scale that reduces for each year of an applicant's age over 50.

Paying by Direct Debit couldn't be simpler

You need a bank account that accepts Direct Debit instructions to take out this plan (most accounts now use them). And once we've taken down your details and got your authority, we'll automatically deduct your premiums from that account each month, so you never miss a payment – and stay covered.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Aviva will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If you request Aviva to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Aviva or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Aviva asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

How To Apply

Guaranteed Lifelong Protection is a way to get quick, easy cover. To get cover at the level quoted, follow these two simple steps:

1. Make sure you have read through all the important information in this booklet.
2. Choose how you would like to apply from the following:
 - **Application form** - don't forget to select your desired monthly premium and to complete the Direct Debit instruction too. Return to the following address: Aviva, PO Box 520, Norwich, NR1 3WG
 - **Call us** on 0800 068 2991
 - **Apply Online** at aviva.co.uk/life/over-50-life-insurance/

For Further Information

We are not making a personal recommendation that this cover is suitable for your needs. If you have any doubts about whether this product is suitable for you, then you should seek financial advice.

If you have any questions about the plan you can call our helpline on 0800 0682991 – lines are open Monday to Friday 8am – 9 pm, Saturday 9am – 5pm and Sunday 11am – 4 pm. Calls may be recorded. Alternatively, you can visit aviva.co.uk/life/over-50-life-insurance/ for more information.

Key Features of Guaranteed Lifelong Protection

Explaining what's important

The Financial Conduct Authority is a financial services regulator. It requires us, Aviva, to give you this important information to help you to decide whether our Guaranteed Lifelong Protection is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Its aim

- To pay a guaranteed lump sum when you die.

In the event of an accidental death, we'll pay the full life insurance amount if death occurs within the first year and double the life insurance amount if death occurs on or after the first anniversary of the plan.

If you die from other causes, we'll pay an amount equal to what you've paid in premiums if death occurs within the first year and the full life insurance amount if death occurs on or after the first anniversary of the plan.

Your commitment

- To pay monthly premiums for a specific term or until you die, if earlier.
- You'll either pay for 30 years, or until the plan anniversary after your 90th birthday, whichever comes first.

Risks

- The plan only pays out on death and there's no cash-in value at any time.
- Depending on how long the plan runs, the amount paid out on your death may be less than the total amount you have paid in premiums.
- The lump sum paid out on your death is fixed, therefore, you should note that inflation will reduce the value of the payout in the future.
- If you stop paying the premiums your cover will come to an end and you won't get any benefits for the amount you've already paid.
- If you die within the first year and your death is caused by anything other than a fatal accident, you will not receive the life insurance amount. Instead, we will pay an amount equal to the premiums paid.

Questions and answers

What is Guaranteed Lifelong Protection?

- It's a life insurance plan that pays out a guaranteed lump sum when you die.
- Only one person can be covered by the plan. The plan holder must be a UK resident, between the ages of 50 and 80 at the start.

How flexible is it?

- The plan isn't designed to be flexible. You can't alter it once it's started.

What other benefits can I choose?

- As this product is only designed to provide life insurance, there are no other benefits available through this plan.

Are there any exclusions that apply?

We'll treat an accidental death as 'a death from other causes' in certain circumstances. This means that we won't pay the extra amount you would usually get in the event of a claim for an accidental death, if your accidental death results from any of the following:

- Your participation in a criminal act.
- A self-inflicted injury, alcohol or drug abuse.
- Flying, except as a passenger in a commercially licenced aircraft.
- Your engagement in certain hazardous pursuits.
- Your participation in a war, civil commotion or riot.
- Or whilst you are living outside Europe, the USA, Canada, Australia or New Zealand.

You can find full details of exclusions in the Plan Conditions starting on page 7.

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What will my premiums be?

- You choose the premium. The minimum is £7 a month; the maximum £50 a month.
- You pay monthly by direct debit.
- Your life insurance amount is based on a number of factors. These include:
 - The premium you choose
 - Your age at the time of applying

Can my premiums change in the future?

- No. Your premiums will always stay the same.

Can I have more than one plan?

- Yes, but for plans issued on or after 25/01/2010 the number of plans you can have is restricted to a total monthly premium of £100 per life insured. Any plans issued before 25/01/2010 are not taken into account when applying this limit.

What are the charges?

- The charges are included in your premium.
- They cover the cost of managing the plan.

What happens if I stop paying?

- If you stop paying monthly premiums before the end of the premium term, your plan and cover will end 30 days after the date the last premium was due. You won't get back any premiums you've paid.

Can I cash in my plan?

- The plan has no cash-in value at any time.

What about tax?

- Under the current tax rules, the lump sum paid on death is free from personal liability to income tax and capital gains tax.
- On your death, inheritance tax may be payable on the lump sum unless you put your plan in trust. For details of our trusts, please call or write to us and ask for an explanatory booklet.
- Tax rules may change. If you are unsure about your tax position, you should speak to a financial adviser. They will be able to assess your situation and give you suitable advice.

Can I change my mind?

- You can change your mind within 30 days from the later of:
 - The day we tell you that the contract has started
 - The day you receive the contract
- If you change your mind within 30 days and don't want the plan, we will give you your money back.
- Your plan will continue if we don't receive your cancellation notice within 30 days.
 - The cancellation notice includes the address you must send it to if you change your mind about the plan.

Will I get regular updates on my plan?

- As the lump sum on death is guaranteed, you won't receive updates.

How to contact Aviva

- If you've got any questions at any time, you can phone or write to us.

Call us on 0800 404 6049

Monday to Friday, 8am - 8pm

Saturday, 9am - 5pm

Sunday, 10am - 4pm

Outside of these hours, you can use the same number and leave a message on our answer phone.

We may monitor calls to improve our service.

Office address:

Aviva

PO Box 520

Norwich

NR1 3BR

How to make a claim

- To make a claim, please contact Aviva Life Claims Department on 0800 015 1142.

How to complain

If you wish to register a complaint, please contact us. Write to Aviva Customer Relations, PO Box 3182, Norwich, NR1 3XE or call us on 08000 686 800.

If you are not satisfied with our response, you may be able to take your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service can look at most complaints and is free to use. You do not have to accept their decision and will still have the right to take legal action. Their contact details are:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Telephone: 0800 023 4567

Email:
complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Terms and conditions

- This Key Features document only gives a summary of our Guaranteed Lifelong Protection. It doesn't include all the terms and conditions.
- The Plan Conditions give full terms and conditions.
- We won't be liable to pay any benefit until we've received your completed application and Direct Debit instruction.

Law

The law of England will apply in legal disputes. You and we have a free choice about the law that can apply to a contract. This policy is issued in England, under English law. By entering into the contract, you agree that English law applies.

The courts of England and Wales will have non-exclusive jurisdiction in legal disputes. We'll always write and speak to you in English.

- We're regulated by the Financial Conduct Authority (FCA):

The Financial Conduct Authority
25 The North Colonnade
Canary Wharf, London E14 5HS

- We're also regulated by the Prudential Regulation Authority (PRA):

20 Moorgate, London EC2R 6DA

Potential conflicts of interest

- Occasions can arise where Aviva plc group companies, or their appointed officers, will have some form of interest in business which is being transacted.
- If this happens, or the Aviva Group becomes aware that its interests, or those of its officers, conflict with your interests, we will take all reasonable steps to manage that conflict of interest, in whatever manner is considered appropriate in the circumstance. This will be done in a way which ensures all customers are treated fairly and in accordance with proper standards of business.

Compensation

- The Financial Compensation Scheme covers your plan. If we became insolvent and we are unable to meet our obligations under this plan, the scheme may cover you for 100% of the total amount of your claim. For further information, see www.fscs.org.uk or telephone 0800 678 1100.

Client Classification

The FCA has defined three categories of customer. You have been classed as a 'retail client', which means that you'll be provided with the highest level of protection provided by the FCA rules and guidance.

Guaranteed Lifelong Protection Plan Conditions

1. Words with special meanings

Where the words 'we', 'us' or 'our' are used in the Plan they refer to Aviva Life & Pensions UK Limited.

The words 'you' or 'your' refer to the person(s) who have the right to receive the Life Insurance Amount.

2. Life insurance amount

- (a) If before the first anniversary of the Start Date shown in the Schedule:
 - (i) the Life Insured dies by fatal accident the Life Insurance Amount shown in the schedule will be payable; or
 - (ii) the Life Insured dies other than by fatal accident, an amount equal to the Premiums paid under this Plan prior to the date of death will be payable.
- (b) If on or after the first anniversary of the Start Date shown in the Schedule:
 - (i) the Life Insured dies by fatal accident, an amount equal to two times the Life Insurance Amount shown in the Schedule will be payable; or
 - (ii) the Life Insured dies other than by fatal accident, the Life Insurance Amount will be payable.
- (c) For the purposes of this Plan, death by 'fatal accident' means death resulting from bodily injury caused directly by accidental, external, violent and visible means and not as a direct result of the Life Insured's sickness, disease or physical disorder.
- (d) Where death results from a fatal accident, only the amount specified on 2 (a)(ii) or 2 (b)(ii) will be payable if:
 - Death occurs whilst the Life Insured is living outside Europe, the USA, Canada, Australia or New Zealand.

OR

- If we reasonably determine that it is caused directly or indirectly through the Life Insured's use or involvement in any of the following:
 - (i) **Criminal Act**
Taking part in a criminal act.
 - (ii) **Alcohol or Drug Abuse**
Including but not limited to the following:
 - **Consuming too much alcohol.**
 - **Taking an overdose of drugs, whether lawfully prescribed or otherwise.**
 - **Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.**
 - (iii) **Flying**
Flying except as a passenger in a commercially licenced aircraft.
 - (iv) **Hazardous Pursuits**
Engaging in motor sports (including but not limited to any sport involving motorcars, motorcycles and speedboats), mountaineering in which the use of ropes or guides is needed, potholing or diving using artificial breathing apparatus.
 - (v) **Self-Inflicted Injury**
Intentional self-inflicted injury.
 - (vi) **War**
Including but not limited to:
War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.

3. Payment of Life Insurance Amount

- (a) We will not pay the Life Insurance Amount until we receive any proof which we reasonably require of:
- (i) the death of the Life Insured; and
 - (ii) your right to receive payment; and
 - (iii) the date of birth of the Life Insured; and
 - (iv) our completed claims form; and
 - (v) evidence to prove to the satisfaction of our Chief Medical Officer the Life Insured died by fatal accident (as defined in Condition 2(c)). Such evidence may include, but is not limited to:
 - Coroner's Interim Death Certificate;
 - Police Report;
 - List of Missing Persons;
 - Airline Flight Passenger Manifest; and
 - Conversations with parties involved.

4. Cash-In Value

The plan has no cash-in value at any time.

5. Premiums

- (a) The premiums payable under this Plan and their payment dates are shown in the Schedule.
- (b) Monthly Premiums must be paid by direct debit instruction on a current bank or building society account.
- (c) Thirty days grace is allowed for the payment of each Premium after the first. Should a claim arise during this period, any unpaid Premium will be deducted from any benefit payable.
- (d) If a premium is due and unpaid at the end of the thirty days grace the Plan will be cancelled and no Cash-In Value will be paid. If the Life Insured dies after the thirty days grace, no Life Insurance Amount will be payable.

6. Premium Limits

For Plans issued on or after 25/01/2010 the number of Plans permitted is limited to a total monthly premium of £100 per Life Insured. Any Plans issued in excess of this limit will be regarded as invalid and as a result will be cancelled in accordance with condition 7 (c)(iii). Plans issued before 25/01/2010 are not taken into account when applying this limit.

7. Alterations

- (a) We may change the terms of the Plan for any of the following reasons:
 - (i) to respond, in a proportionate manner, to changes in the way we administer policies of this type;
 - (ii) to respond, in a proportionate manner, to changes in technology or general practice in the life and pensions industry;
 - (iii) to respond, in a proportionate manner, to changes in taxation, the law or interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which we intend to comply;
 - (iv) to correct errors, if it is reasonable to do so.
- If we reasonably consider any variation to these conditions is to the Planholder's advantage or is necessary to meet regulatory requirements, we may make the change immediately and will tell the Planholder at a later date.

We will tell the Planholder in writing of any change we consider is to the Planholder's disadvantage (other than any change necessary to meet regulatory requirements) at least 60 days before the change becomes effective, unless it is not possible for us to do this, in which case we will give as much notice as we can.

- (b) If the date of birth of any Life Insured has been incorrectly stated, we will amend the benefits having regard to the true date of birth. If the true date of birth is such that, had it been known to us at the time the Plan was proposed for, the Life Insured would have fallen outside of the prescribed age limits to be eligible for the Plan, then the Plan cannot continue. In such circumstances, the Plan would need to be cancelled with no benefits payable and the Premiums would be refunded, without interest.
- (c) We rely on the information that the Planholder gives to us. If any of the information the Planholder gives to us is not true or not complete and this might reasonably have affected our decision to provide this Plan, then we may;
- (i) change the terms of the Plan; or
 - (ii) amend the Premiums due under the Plan; or
 - (iii) cancel the Plan and refund the Premiums paid without interest.

8. Acceptance of Instructions

Any instruction, request or notice will not be accepted by us until both it and any related information and documentation as reasonably required to administer the Plan, that we may ask for, is received by us.

9. General

- (a) Should the ownership of the Plan be transferred to someone else (an assignment), we must be in receipt of the written notice of assignment before any payment can be made.
- (b) The Schedule records details of the Plan at the Start Date. Any alteration resulting in changes in the Premiums and the Life Insurance Amount may not be reflected on the Plan Conditions. In this event, such changes will be recorded by us.
- (c) Where appropriate, words in the masculine include the feminine and words in the singular include the plural and vice versa.
- (d) This Plan does not give any rights to any person other than the Planholder and Aviva Life & Pensions UK Limited. No other person shall have any rights to rely on any terms under this Plan. The Planholder and Aviva Life & Pensions UK Limited may amend or cancel this Plan without reference to, or the consent of, any other person.
- (e) The Plan will be governed by English law and the courts of England and Wales shall have non-exclusive jurisdiction over any claim, dispute or difference which may arise out of, or in connection with, this contract.

About our insurance services

Aviva UK Digital Limited, St Helen's, 1 Undershaft, London EC3P 3DQ

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document provides information required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from Aviva Life & Pensions UK Limited for life insurance and critical illness.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for Guaranteed Lifelong Protection. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Aviva UK Digital Limited, St Helen's, 1 Undershaft, London EC3P 3DQ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 728985.

Our permitted business is intermediation of or introduction to insurance and investment products sold by the Aviva Group.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. Ownership

Aviva Group Holdings Limited owns 100% of our share capital. Aviva Group Holdings Limited is 100% owned by Aviva plc.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Aviva, Customer Relations, PO Box 3182, Norwich, NR1 3XE.

By phone: Telephone 08000 686 800.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?


The Financial Services Compensation Scheme covers your plan. If Aviva becomes insolvent and we are unable to meet our obligations under this plan, the scheme may cover you for 90% of the total amount of your claim for insurance advising and arranging. There are some circumstances where this cover may increase to 100%. For example, where the actions of Aviva UK Digital Limited leads to the insurer Aviva Life & Pensions UK Limited being unable to pay the claim. For further information, see www.fscs.org.uk or telephone 0800 678 1100.

Rates table

For product information please refer to the Key Features within this document which start on page 4.

The current rates table below, shows some examples of the premiums and cover you can get for your current age:

Current Age	Monthly premium and cover amount (figures correct at 3rd November 2017)									
	£7	£10	£15	£20	£25	£30	£35	£40	£45	£50
50	£2,093	£3,347	£5,439	£7,530	£9,621	£11,712	£13,803	£15,895	£17,986	£20,077
51	£1,923	£3,076	£4,998	£6,919	£8,841	£10,762	£12,684	£14,606	£16,527	£18,449
52	£1,777	£2,843	£4,619	£6,396	£8,172	£9,948	£11,724	£13,500	£15,277	£17,053
53	£1,690	£2,703	£4,392	£6,080	£7,769	£9,457	£11,146	£12,835	£14,523	£16,212
54	£1,629	£2,606	£4,234	£5,862	£7,491	£9,119	£10,747	£12,375	£14,003	£15,631
55	£1,605	£2,568	£4,172	£5,776	£7,380	£8,984	£10,588	£12,192	£13,796	£15,401
56	£1,505	£2,407	£3,911	£5,415	£6,918	£8,422	£9,926	£11,430	£12,933	£14,437
57	£1,408	£2,253	£3,660	£5,067	£6,474	£7,882	£9,289	£10,696	£12,103	£13,511
58	£1,335	£2,136	£3,470	£4,805	£6,139	£7,473	£8,808	£10,142	£11,477	£12,811
59	£1,279	£2,046	£3,325	£4,603	£5,882	£7,160	£8,439	£9,717	£10,995	£12,274
60	£1,230	£1,968	£3,198	£4,428	£5,657	£6,887	£8,117	£9,347	£10,576	£11,806
61	£1,134	£1,814	£2,947	£4,080	£5,214	£6,347	£7,480	£8,614	£9,747	£10,880
62	£1,083	£1,733	£2,816	£3,898	£4,981	£6,064	£7,147	£8,229	£9,312	£10,395
63	£1,026	£1,641	£2,666	£3,691	£4,717	£5,742	£6,767	£7,792	£8,817	£9,843
64	£979	£1,566	£2,545	£3,524	£4,502	£5,481	£6,460	£7,438	£8,417	£9,396
65	£952	£1,524	£2,476	£3,428	£4,380	£5,332	£6,284	£7,236	£8,188	£9,140
66	£889	£1,422	£2,311	£3,199	£4,088	£4,976	£5,865	£6,754	£7,642	£8,531
67	£843	£1,349	£2,192	£3,035	£3,878	£4,721	£5,564	£6,407	£7,250	£8,093
68	£805	£1,287	£2,092	£2,896	£3,700	£4,505	£5,309	£6,114	£6,918	£7,722
69	£765	£1,224	£1,988	£2,753	£3,517	£4,282	£5,046	£5,811	£6,575	£7,340
70	£723	£1,156	£1,879	£2,601	£3,324	£4,046	£4,769	£5,492	£6,214	£6,937
71	£679	£1,086	£1,764	£2,442	£3,121	£3,799	£4,477	£5,156	£5,834	£6,512
72	£645	£1,032	£1,676	£2,321	£2,966	£3,610	£4,255	£4,900	£5,544	£6,189
73	£609	£974	£1,583	£2,192	£2,801	£3,410	£4,019	£4,628	£5,237	£5,846
74	£575	£920	£1,495	£2,070	£2,646	£3,221	£3,796	£4,371	£4,946	£5,521
75	£534	£855	£1,389	£1,923	£2,457	£2,991	£3,526	£4,060	£4,594	£5,128
76	£472	£755	£1,227	£1,699	£2,171	£2,642	£3,114	£3,586	£4,058	£4,530
77	£435	£696	£1,132	£1,567	£2,002	£2,437	£2,873	£3,308	£3,743	£4,179
78	£416	£666	£1,082	£1,498	£1,915	£2,331	£2,747	£3,163	£3,580	£3,996
79	£410	£656	£1,066	£1,476	£1,886	£2,296	£2,706	£3,116	£3,526	£3,936
80	£404	£647	£1,051	£1,456	£1,860	£2,264	£2,669	£3,073	£3,477	£3,882



Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Registered Office: Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Aviva UK Digital Limited sells life insurance and critical illness policies and acts as an introducer for investments, pensions, annuities and equity release products as offered by the Aviva Group. Aviva UK Digital Limited is registered in England No. 09766150. Registered office: St Helen's, 1 Undershaft, London EC3P 3DQ. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 728985.