

Benefit and Eligibility Summary

The following table summarises the flexible range of benefits that can be included in Synergy Protect together with the relevant eligibility requirements.

Synergy Protect Plan Benefits					
	Life Insurance (including Terminal Illness cover)	Life Insurance with Critical Illness cover	Critical Illness (Stand Alone)	Income Protection Insurance	Cover Increase Option
Min start age	18 attained	18 attained	18 attained	18 attained	18 attained
Max start age	60 next	60 next	60 next	55 next	40 next
Max end age	70 next	70 next	70 next	65 th Birthday	50 th Birthday
Underwriting method	At outset	At outset	At outset	At outset	At outset
Min premium	None				
Max premium	Defined by max benefit				
Min benefit	£10k if included	£10k if included	£10k if included	None	N/A
Max benefit	£1,500,000	Maximum of £550,000. (this may be subject to financial underwriting assessment)	Maximum of £550,000. (this may be subject to financial underwriting assessment)	55% of gross income, including waiver of premium benefit if selected, based on average monthly earnings over the preceding 12 month period. Subject to overall maximum benefit of £5,000 pm (or £1,000 pm if not worked for 12 months prior to disability).	50% initial benefit for mortgage increases & 25% for family options. Subject to overall maximum of £150,000 or £1,000 per month for Sickness & Accident benefits.
Rating factors	Age, sex, smoker	Age, sex, smoker	Age, sex, smoker	Age, sex, smoker, occupation class, deferred period, payment period	Age, sex, smoker
Indemnity Commission rate	178% of the first years premium for online applications (160.2% for paper applications).				

Notes: The minimum term for a new Plan for all benefits is 10 years or for amendments, the balance of the plan term if less.

Medical Underwriting Limits

This material is for the use of Professional Advisers only, as defined by Article 19 of the Financial Services and Markets 2000 (Financial Promotions) Order 2001. Circulation must be restricted accordingly.

Life Only (Maximum Sum Assured = £1,500,000)

Age Next Birthday	NSR Only	GPR Only	GPR & NSR	GPR, NSR & Lipids	GPR, MER & full blood profile
Up to 40	£400,001*	N/A	£600,001*	N/A	£1,000,001*
41 - 45	£300,001*	N/A	£400,001*	N/A	£700,001*
46 - 50	N/A	£250,001	£350,001*	£450,001*	£600,001*
51 - 55	N/A	£200,001	£250,001*	£350,001*	£500,001*
56 - 60	N/A	£150,001	£200,001*	£250,001*	£400,001*
61 - 65	N/A	£100,001	£150,001*	£200,001*	£300,001*

*(cotinine test required for non-smokers)

Combined Life & CIC or Stand Alone CIC (Maximum CIC = £550,000)

Age Next Birthday	NSR Only	GPR Only	GPR & NSR	GPR, NSR & Lipids	GPR, MER & full blood profile
Up to 40	£300,001*	N/A	N/A	N/A	N/A
41 - 45	N/A	£250,001	£350,001*	£500,001*	N/A
46 - 50	N/A	£200,001	N/A	£350,001*	N/A
51 - 55	N/A	£150,001	N/A	£250,001*	£400,001*
56 - 60	N/A	£100,001	N/A	£200,001*	£300,001*
61 - 65	N/A	£50,001	N/A	£150,001*	£250,001*

*(cotinine test required for non-smokers)

Financial Underwriting Limits Including Financial Questionnaire (FQ)

Cover	FQ only	FQ/Loan Agreement /Independent Third Party signatory	FQ & evidence of earnings (if cover is not loan related)
Life only (Max = £1,500,000)	£500,001	£1,000,001 + Loan agreement if applicable	£1,000,001 (if cover is not loan related)
Life & CIC (Max = £550,000)	£250,001	£300,001 + Loan agreement if applicable	£300,001 (if cover is not loan related)
Income Protection (Max = £50,000)	N/A	N/A	Evidence of earnings is required if the IP amount requested exceeds £25,000 pa. A Financial Questionnaire is not routinely required.

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Income Protection

Age Next Birthday	GPR Only	GPR & NSR	GPR, NSR & Lipids	GPR, MER & full blood profile
Deferred 4 weeks - (Amounts per annum - max £60,000)				
Up to 30	£15,001	£25,001*	£35,001*	£40,001*
31 to 40	£12,501	£20,001*	£25,001*	£30,001*
41 to 45	£10,001	£15,000*	£20,001*	£25,001*
46 to 50	£7,501	£10,001*	£15,001*	£20,001*
51 to 55	£5,001	£7,501*	£10,001*	£15,001*
56 to 60	£3,001	£5,001*	£7,501*	£10,001*
Deferred 13 weeks & above - (Amounts per annum - max £60,000)				
Up to 30	£25,001	£40,001*	N/A	N/A
31 to 40	£20,001	£35,001*	N/A	N/A
41 to 45	£17,501	£30,001*	£35,001*	£40,001*
46 to 50	£15,001	£25,001*	£30,001*	£35,001*
51 to 55	£10,001	£20,001*	£25,001*	£30,001*
56 to 60	£7,501	£15,001*	£20,001*	£25,001*

*(cotinine test required for non-smokers)

HIV Limits (Up to age 60 next birthday)

STATUS	HIV TEST
Single Males	£300,001
Married males (including civil partnerships, co-habitees with a female partner, divorced, seperated & widowed)	£1,000,001
Females	£1,000,001

Please Note: An HIV test is not required for clients 60 next birthday or above

Additional Information	
Life Cover	For Clients who are non-working spouses, retired, students, or unemployed, the maximum sum assured permitted will be up to £500,000, plus 50% of the mortgage liability (if applicable), subject to a maximum of an additional £350,000.
Critical Illness Cover	For Clients who are non-working spouses, retired, students, or unemployed, the sum assured permitted is likely to be restricted to £250,000. However, we may consider higher levels of critical illness cover, depending on the individual circumstances of each case (i.e. if the client applies for a dual life plan with a high earning partner, and mortgage protection is required).
Third Parties	Third parties signing the Financial Questionnaire must be independent eg: Solicitor, Accountant or Bank Manager.
Additional	We reserve the right to request any additional Financial or Medical evidence in addition to the above.
CIC = Critical illness Cover GPR = General Practitioners Report NSR = Nurse Screening Report MER = Medical Examination Report	