

**keyfacts**®

**OVER 50s LIFE INSURANCE PLANS**

## **POLICY SUMMARY.**

Please keep together in a safe place for future reference with your Policy Terms and Conditions and Policy Schedule.

**INSURANCE. SAVINGS.  
INVESTMENT MANAGEMENT.**



# 1. FIXED PLAN

## 2. INCREASING PLAN

This is an important document, which you should read carefully so that you understand what you are buying and help you decide whether our Over 50s Fixed Plan or Increasing Plan is right for you.

We have designed these Plans to provide life cover for the whole of your life. This Policy Summary is only a brief guide to your cover and exclusions. You can find full details in your Policy Schedule and Policy Terms and Conditions which form the basis of our agreement with you. Please check your Policy Schedule when you receive it for confirmation of the cover you have selected.

The Policy Schedule and Policy Terms and Conditions will be sent to you when your cover starts. Please contact us, if you would like a copy of the Policy Terms and Conditions before then.

Legal & General Assurance Society Limited provide these insurance Plans.

### THE TYPE OF INSURANCE AND COVER PROVIDED BY THE PLAN

The Over 50s Fixed Plan or Increasing Plan will pay a cash sum, if you die after the first two years of starting your Plan. Your cover will continue for the rest of your life provided you keep paying your premiums when they are due. You should read all the information we've sent you carefully to make sure the Plan is right for you.

The Fixed Plan gives you the certainty of fixed premiums and a fixed cash sum paid out when you die. The Increasing Plan gives you a cash sum which increases in line with the cost of living as measured by the Retail Prices Index (RPI) as you increase your premiums.

The decision to take out the Plan(s) is yours and, therefore, it's very important that you ensure it meets your needs:

- Ensure you have read the Policy Summary carefully.
- Make sure you are eligible for the Plan.
- Make sure you know what is and isn't covered by the Plan.
- Keep this Policy Summary to refer to in the future.

### ELIGIBILITY FOR THE PLAN

You're eligible for the Plan if at the starting date you are:

- Aged 50 to 80.
- Resident in the UK and you reside in the UK for at least 183 days a year.