

# Personal Sick Pay

Future prices tables



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If you have Budget Personal Sick Pay, please contact us for the correct future price tables.

## What are future prices tables?

The price you pay for your Personal Sick Pay is based on how much insurance you have and how old you are

The cost will go up as you get older because the risk of ill health goes up as you get older. The future prices tables let you see how much you will pay each month when you buy it, and how the price is expected to change as you get older.

### There are two types of future prices tables:

- **Guaranteed future prices table** - If your insurance has guaranteed future prices, then the price you pay in the future for each £1 of Personal Sick Pay is guaranteed to go up each year at the rate set out in the guaranteed future prices table. If you choose guaranteed future prices, the insurance will cost a bit more to begin with, but you will have the certainty of knowing exactly what it will cost in the future, and LV= can't change what is set out in the table.
- **Reviewable future prices table** - If your insurance has reviewable future prices, then the price you pay in the future for each £1 of Personal Sick Pay is guaranteed to go up each year at the rate set out in the reviewable future prices table for the first five years. After that we'll review the prices in the table every five years and the amounts quoted in the table could change (either by going up or down).

# Here's how it works:

## Find the right future prices table

This depends on the age you have picked for your Personal Sick Pay to end and whether or not you have chosen guaranteed or reviewable future prices.

### Example

If you have chosen for your Personal Sick Pay to have guaranteed future prices, and to end at age 65, you would pick the table with the heading:

**“Guaranteed future prices table for a finishing age of between 61-65”**

## To calculate what you would pay each month, you just need to:

- look up your age in the age column, and then
- look across to the right and find the column that shows the prices for the number of weeks you are prepared to wait for us to pay you when you become unwell
- then just multiply the amount of insurance you have in pounds by the cost per pound of insurance in the box to work out the amount you would pay each month

### Example:

Sam is 30 and wants Personal Sick Pay which would pay her £1,000 a month, with a waiting period of four weeks. She wants to choose guaranteed future prices and for her Personal Sick Pay to end when she is 62.

- Sam finds the table with the heading ‘Personal Sick Pay guaranteed future prices table for a finishing age of between 61-65’.
- She looks up her current age in the age column (30)
- She then looks across to the 4 weeks column
- Sam multiplies the amount of insurance she wants in pounds (1000) by the cost per pound of insurance in the box (£0.02646).

**1000 x £0.02646 = £26.46 a month. This is how much Sam will pay for her Personal Sick Pay at age 30.**

To see what she would pay the next year, Sam does exactly the same but for age 31, then the same for age 32 and so on

## Example table - guaranteed future prices table for a finishing age of between 61-65

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
18	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
19	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
20	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
21	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
22	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
23	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
24	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
25	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
26	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
27	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
28	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
29	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
30	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
31	0.03780	0.03318	0.02751	0.02405	0.02289	0.01974	0.01680	0.01663
32	0.03927	0.03455	0.02856	0.02499	0.02384	0.02068	0.01764	0.01746
33	0.04084	0.03591	0.02971	0.02593	0.02478	0.02152	0.01848	0.01830
34	0.04273	0.03748	0.03108	0.02719	0.02583	0.02257	0.01932	0.01913

# Is there anything else that could affect how much I pay each month?

In some cases we may have to increase the premium you pay due to your health or lifestyle.

We'll tell you if this is the case in the formal Acceptance Letter which is sent to you and also in your policy schedule. This will explain that your premium has increased by a set percentage. Because the price you pay increases with age you'll need to work out how this can affect your future premiums.

So if we take the example from above and assume that there is a 50% increase: Sam is 30 and wants Personal Sick Pay which would pay her £1,000 a month, with a waiting period of four weeks. She chooses guaranteed future prices and for her Personal Sick Pay to end when she is 62. Sam finds the table for Personal Sick Pay which would end at age 61, which has guaranteed prices:

- a She looks up her current age in the age column (30)
- b She then looks across to the 4 weeks column
- c Sam then multiplies the amount of insurance she wants in pounds (1000) by the cost per pound of insurance in the box (£0.02646).
  - $1000 \times £0.02646 = £26.46$  a month.
  - Sam then increases the amount above by 50% to work out the monthly amount she would pay.
  - $£26.46 \times 1.5$  (50% increase) = £39.69 to see what Sam would pay the next year, she would do exactly the same but for age 31, then for the same for age 32 and so on

## Multi product discount

Your Personal Sick Pay is part of our Flexible Protection Plan, which means you can set up other types of insurance alongside it. If you do this now, or in the future, we may give you a £1 discount for each new policy you take out.

So if you were to add Personal Sick Pay to your existing Flexible Protection plan and using the example above (where the price was **£26.46** a month), you would deduct £1 and the new price would be **£25.46** a month

## Member discount

- If you're already a member of LV= you will be entitled to a member discount of 1% on all policies within your Flexible Protection Plan.
- So if we take the example from above and assume that there is a 1% discount applied:
  - $£26.46 \times 0.99$  (1% discount) = **£26.20**



# Guaranteed future prices table for a finishing age of between 50-60

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
18	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
19	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
20	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
21	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
22	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
23	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
24	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
25	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
26	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
27	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
28	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
29	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
30	0.03644	0.03203	0.02646	0.02321	0.02205	0.01900	0.01607	0.01590
31	0.03780	0.03318	0.02751	0.02405	0.02289	0.01974	0.01680	0.01663
32	0.03927	0.03455	0.02856	0.02499	0.02384	0.02068	0.01764	0.01746
33	0.04084	0.03591	0.02971	0.02593	0.02478	0.02152	0.01848	0.01830
34	0.04273	0.03748	0.03108	0.02719	0.02583	0.02257	0.01932	0.01913
35	0.04473	0.03927	0.03255	0.02845	0.02709	0.02373	0.02037	0.02017
36	0.04714	0.04137	0.03423	0.03003	0.02856	0.02509	0.02163	0.02141
37	0.04907	0.04378	0.03622	0.03171	0.03024	0.02667	0.02310	0.02286
38	0.05059	0.04662	0.03853	0.03370	0.03213	0.02845	0.02478	0.02453
39	0.05241	0.04848	0.04115	0.03601	0.03422	0.03055	0.02666	0.02639
40	0.05422	0.05150	0.04389	0.03843	0.03654	0.03275	0.02876	0.02847
41	0.05694	0.05411	0.04673	0.04084	0.03895	0.03506	0.03086	0.03056
42	0.06008	0.05708	0.04913	0.04347	0.04137	0.03737	0.03307	0.03266
43	0.06319	0.06004	0.05212	0.04609	0.04389	0.03989	0.03528	0.03462
44	0.06509	0.06182	0.05413	0.04882	0.04652	0.04252	0.03758	0.03663
45	0.06697	0.06362	0.05612	0.05027	0.04782	0.04425	0.03942	0.03762
46	0.06887	0.06543	0.05813	0.05145	0.04899	0.04553	0.04071	0.03845
47	0.07075	0.06721	0.06012	0.05292	0.05038	0.04691	0.04199	0.03919
48	0.07264	0.06902	0.06211	0.05479	0.05214	0.04836	0.04332	0.03989
49	0.07606	0.07225	0.06527	0.05716	0.05441	0.05088	0.04495	0.04072
50	0.07947	0.07551	0.06871	0.06012	0.05727	0.05384	0.04772	0.04237
51	0.08290	0.07876	0.07258	0.06359	0.06052	0.05721	0.05048	0.04371
52	0.08632	0.08199	0.07630	0.06733	0.06407	0.06018	0.05326	0.04460
53	0.08963	0.08514	0.07983	0.07113	0.06777	0.06314	0.05602	0.04478
54	0.09412	0.08943	0.08376	0.07480	0.07125	0.06525	0.05879	0.04880
55	0.09864	0.09370	0.08797	0.07792	0.07332	0.06738	0.06155	0.05109
56	0.10313	0.09798	0.09218	0.08118	0.07643	0.07032	0.06432	0.05339
57	0.10764	0.10225	0.09640	0.08444	0.07953	0.07327	0.06707	0.05567
58	0.11215	0.10653	0.10061	0.08771	0.08265	0.07622	0.06986	0.05812
59	0.11664	0.11082	0.10482	0.09097	0.08573	0.07917	0.07261	0.06041

# Guaranteed future prices table for a finishing age of between 61-65

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
18	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
19	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
20	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
21	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
22	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
23	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
24	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
25	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
26	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
27	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
28	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
29	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
30	0.03644	0.03203	0.02646	0.02321	0.02205	0.01901	0.01607	0.01590
31	0.03780	0.03318	0.02751	0.02405	0.02289	0.01974	0.01680	0.01663
32	0.03927	0.03455	0.02856	0.02499	0.02384	0.02069	0.01764	0.01746
33	0.04085	0.03591	0.02972	0.02594	0.02478	0.02153	0.01848	0.01830
34	0.04274	0.03749	0.03108	0.02720	0.02583	0.02258	0.01932	0.01913
35	0.04473	0.03927	0.03255	0.02846	0.02709	0.02373	0.02037	0.02017
36	0.04715	0.04137	0.03423	0.03003	0.02856	0.02510	0.02163	0.02141
37	0.04907	0.04379	0.03623	0.03171	0.03024	0.02667	0.02310	0.02287
38	0.05059	0.04662	0.03854	0.03371	0.03213	0.02846	0.02478	0.02453
39	0.05241	0.04848	0.04116	0.03602	0.03423	0.03056	0.02667	0.02640
40	0.05422	0.05150	0.04389	0.03843	0.03654	0.03276	0.02877	0.02848
41	0.05750	0.05461	0.04673	0.04085	0.03896	0.03507	0.03087	0.03056
42	0.06076	0.05774	0.04967	0.04347	0.04137	0.03738	0.03308	0.03274
43	0.06405	0.06085	0.05271	0.04610	0.04389	0.03990	0.03528	0.03493
44	0.06638	0.06305	0.05541	0.04883	0.04652	0.04253	0.03759	0.03716
45	0.06871	0.06526	0.05783	0.05166	0.04925	0.04515	0.04011	0.03942
46	0.07101	0.06745	0.06025	0.05481	0.05219	0.04782	0.04242	0.04142
47	0.07334	0.06968	0.06267	0.05817	0.05466	0.04957	0.04395	0.04263
48	0.07566	0.07188	0.06511	0.06051	0.05678	0.05130	0.04549	0.04379
49	0.08099	0.07693	0.07053	0.06585	0.06203	0.05611	0.04958	0.04734
50	0.08629	0.08198	0.07595	0.07118	0.06728	0.06090	0.05369	0.05080
51	0.09160	0.08702	0.08139	0.07655	0.07254	0.06569	0.05778	0.05413
52	0.09693	0.09207	0.08681	0.08189	0.07779	0.07050	0.06189	0.05731
53	0.10224	0.09713	0.09224	0.08721	0.08306	0.07530	0.06599	0.05939
54	0.10347	0.09830	0.09340	0.08831	0.08403	0.07608	0.06633	0.05965
55	0.10893	0.10348	0.09737	0.08944	0.08500	0.07687	0.06859	0.06049
56	0.11478	0.10904	0.10271	0.09055	0.08596	0.07846	0.07218	0.06211
57	0.12061	0.11459	0.10805	0.09489	0.08965	0.08228	0.07578	0.06310
58	0.12647	0.12014	0.11337	0.09921	0.09378	0.08610	0.07938	0.06313
59	0.13231	0.12570	0.11871	0.10355	0.09788	0.08992	0.08298	0.06639
60	0.13816	0.13125	0.12405	0.10787	0.10200	0.09374	0.08657	0.06926
61	0.14400	0.13679	0.12938	0.11220	0.10611	0.09757	0.09016	0.07213
62	0.14986	0.14236	0.13470	0.11654	0.11024	0.10139	0.09378	0.07502
63	0.15569	0.14791	0.14005	0.12086	0.11435	0.10522	0.09737	0.07989
64	0.16154	0.15346	0.14538	0.12519	0.11846	0.10904	0.10096	0.08284



# Guaranteed future prices table for a finishing age of between 66-70

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
18	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
19	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
20	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
21	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
22	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
23	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
24	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
25	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
26	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
27	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
28	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
29	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
30	0.03670	0.03224	0.02667	0.02342	0.02226	0.01916	0.01617	0.01601
31	0.03812	0.03344	0.02772	0.02431	0.02310	0.01995	0.01696	0.01679
32	0.03964	0.03486	0.02882	0.02531	0.02410	0.02090	0.01785	0.01767
33	0.04127	0.03628	0.02998	0.02625	0.02504	0.02179	0.01869	0.01850
34	0.04321	0.03791	0.03145	0.02756	0.02615	0.02284	0.01958	0.01939
35	0.04526	0.03980	0.03292	0.02888	0.02751	0.02410	0.02063	0.02043
36	0.04778	0.04195	0.03470	0.03045	0.02898	0.02552	0.02195	0.02173
37	0.05015	0.04442	0.03675	0.03224	0.03071	0.02714	0.02352	0.02328
38	0.05176	0.04736	0.03917	0.03434	0.03271	0.02903	0.02525	0.02500
39	0.05362	0.04960	0.04190	0.03670	0.03497	0.03119	0.02725	0.02698
40	0.05548	0.05270	0.04473	0.03922	0.03738	0.03355	0.02945	0.02916
41	0.05883	0.05588	0.04772	0.04190	0.03990	0.03596	0.03171	0.03139
42	0.06218	0.05908	0.05087	0.04463	0.04253	0.03848	0.03397	0.03363
43	0.06554	0.06226	0.05408	0.04746	0.04520	0.04121	0.03644	0.03607
44	0.06792	0.06451	0.05669	0.05045	0.04809	0.04405	0.03896	0.03854
45	0.07030	0.06677	0.05917	0.05360	0.05100	0.04667	0.04145	0.04089
46	0.07266	0.06902	0.06165	0.05662	0.05358	0.04892	0.04340	0.04268
47	0.07504	0.07130	0.06413	0.05952	0.05593	0.05071	0.04498	0.04404
48	0.07742	0.07355	0.06663	0.06192	0.05810	0.05249	0.04654	0.04528
49	0.08287	0.07872	0.07216	0.06737	0.06347	0.05741	0.05073	0.04902
50	0.08829	0.08388	0.07771	0.07284	0.06884	0.06231	0.05493	0.05269
51	0.09490	0.09039	0.08376	0.07839	0.07422	0.06722	0.05923	0.05636
52	0.10172	0.09705	0.09067	0.08519	0.08063	0.07229	0.06461	0.06095
53	0.10854	0.10371	0.09759	0.09198	0.08731	0.07836	0.06999	0.06492
54	0.11705	0.11221	0.10596	0.10023	0.09538	0.08606	0.07667	0.07093
55	0.12769	0.12271	0.11574	0.10849	0.10344	0.09377	0.08432	0.07710
56	0.13852	0.13341	0.12620	0.11675	0.11151	0.10187	0.09263	0.08350
57	0.14934	0.14409	0.13666	0.12662	0.12093	0.11110	0.10094	0.08939
58	0.16017	0.15479	0.14712	0.13492	0.12916	0.12032	0.10926	0.09455
59	0.17252	0.16701	0.15926	0.14339	0.13782	0.13087	0.11760	0.10105
60	0.18487	0.17925	0.17141	0.15253	0.14844	0.14142	0.12593	0.10697
61	0.19723	0.19147	0.18354	0.16394	0.15963	0.15197	0.13426	0.10919
62	0.20959	0.20370	0.19567	0.17844	0.17062	0.16251	0.14261	0.11122
63	0.22194	0.21594	0.20782	0.19433	0.18464	0.17307	0.15094	0.11459
64	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607
65	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607
66	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607
67	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607
68	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607
69	0.22486	0.21871	0.21049	0.19650	0.18670	0.17498	0.15274	0.11607



# Reviewable future prices table for a finishing age of between 50-60

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
18	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
19	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
20	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
21	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
22	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
23	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
24	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
25	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
26	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
27	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
28	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
29	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
30	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
31	0.03564	0.03128	0.02594	0.02267	0.02158	0.01861	0.01584	0.01568
32	0.03703	0.03257	0.02693	0.02356	0.02247	0.01950	0.01663	0.01646
33	0.03851	0.03386	0.02802	0.02445	0.02336	0.02029	0.01742	0.01725
34	0.04029	0.03534	0.02930	0.02564	0.02435	0.02128	0.01822	0.01803
35	0.04217	0.03702	0.03069	0.02683	0.02554	0.02237	0.01921	0.01901
36	0.04445	0.03900	0.03227	0.02831	0.02693	0.02366	0.02039	0.02019
37	0.04626	0.04128	0.03415	0.02990	0.02851	0.02514	0.02178	0.02156
38	0.04770	0.04396	0.03633	0.03177	0.03029	0.02682	0.02336	0.02313
39	0.04941	0.04571	0.03880	0.03395	0.03227	0.02880	0.02514	0.02489
40	0.05112	0.04856	0.04138	0.03623	0.03445	0.03088	0.02712	0.02685
41	0.05369	0.05101	0.04406	0.03851	0.03673	0.03306	0.02910	0.02881
42	0.05665	0.05382	0.04632	0.04099	0.03901	0.03524	0.03118	0.03079
43	0.05958	0.05661	0.04914	0.04346	0.04138	0.03761	0.03326	0.03264
44	0.06137	0.05829	0.05103	0.04603	0.04386	0.04009	0.03544	0.03453
45	0.06314	0.05998	0.05292	0.04740	0.04508	0.04172	0.03716	0.03547
46	0.06493	0.06169	0.05481	0.04851	0.04619	0.04293	0.03838	0.03625
47	0.06671	0.06337	0.05669	0.04990	0.04750	0.04423	0.03959	0.03695
48	0.06849	0.06507	0.05856	0.05166	0.04916	0.04560	0.04085	0.03761
49	0.07172	0.06812	0.06154	0.05390	0.05130	0.04798	0.04238	0.03839
50	0.07493	0.07119	0.06479	0.05669	0.05399	0.05077	0.04500	0.03995
51	0.07816	0.07426	0.06843	0.05995	0.05706	0.05395	0.04760	0.04121
52	0.08139	0.07731	0.07194	0.06348	0.06041	0.05674	0.05021	0.04205
53	0.08451	0.08028	0.07527	0.06706	0.06389	0.05953	0.05282	0.04222
54	0.08874	0.08432	0.07897	0.07053	0.06718	0.06152	0.05543	0.04601
55	0.09300	0.08835	0.08294	0.07347	0.06913	0.06353	0.05803	0.04817
56	0.09724	0.09238	0.08691	0.07654	0.07206	0.06630	0.06065	0.05034
57	0.10148	0.09641	0.09089	0.07962	0.07498	0.06908	0.06324	0.05249
58	0.10574	0.10045	0.09486	0.08269	0.07792	0.07186	0.06586	0.05480
59	0.10998	0.10448	0.09883	0.08577	0.08083	0.07465	0.06846	0.05696





# Reviewable future prices table for a finishing age of between 61-65

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
18	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
19	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
20	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
21	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
22	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
23	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
24	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
25	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
26	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
27	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
28	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
29	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
30	0.03435	0.03020	0.02495	0.02188	0.02079	0.01792	0.01515	0.01500
31	0.03564	0.03128	0.02594	0.02267	0.02158	0.01861	0.01584	0.01568
32	0.03703	0.03257	0.02693	0.02356	0.02247	0.01950	0.01663	0.01647
33	0.03851	0.03386	0.02802	0.02445	0.02336	0.02030	0.01742	0.01725
34	0.04029	0.03534	0.02930	0.02564	0.02435	0.02129	0.01822	0.01803
35	0.04217	0.03703	0.03069	0.02683	0.02554	0.02237	0.01921	0.01901
36	0.04445	0.03901	0.03227	0.02831	0.02693	0.02366	0.02039	0.02019
37	0.04626	0.04128	0.03416	0.02990	0.02851	0.02515	0.02178	0.02156
38	0.04770	0.04396	0.03633	0.03178	0.03029	0.02683	0.02336	0.02313
39	0.04941	0.04571	0.03881	0.03396	0.03227	0.02881	0.02515	0.02489
40	0.05112	0.04856	0.04138	0.03623	0.03445	0.03089	0.02713	0.02685
41	0.05421	0.05149	0.04406	0.03851	0.03673	0.03307	0.02911	0.02881
42	0.05729	0.05444	0.04683	0.04099	0.03901	0.03524	0.03119	0.03087
43	0.06039	0.05737	0.04970	0.04346	0.04138	0.03762	0.03326	0.03293
44	0.06259	0.05945	0.05224	0.04604	0.04386	0.04010	0.03544	0.03504
45	0.06479	0.06153	0.05453	0.04871	0.04643	0.04257	0.03782	0.03716
46	0.06695	0.06360	0.05681	0.05168	0.04920	0.04508	0.04000	0.03906
47	0.06915	0.06570	0.05909	0.05485	0.05154	0.04674	0.04144	0.04019
48	0.07134	0.06778	0.06139	0.05705	0.05354	0.04837	0.04289	0.04128
49	0.07636	0.07254	0.06650	0.06208	0.05849	0.05291	0.04675	0.04463
50	0.08136	0.07730	0.07161	0.06711	0.06344	0.05742	0.05062	0.04790
51	0.08637	0.08205	0.07673	0.07217	0.06840	0.06193	0.05448	0.05103
52	0.09139	0.08681	0.08185	0.07721	0.07335	0.06647	0.05835	0.05403
53	0.09640	0.09158	0.08697	0.08223	0.07831	0.07099	0.06222	0.05600
54	0.09755	0.09268	0.08806	0.08326	0.07923	0.07174	0.06254	0.05624
55	0.10270	0.09756	0.09180	0.08433	0.08014	0.07248	0.06467	0.05704
56	0.10822	0.10281	0.09684	0.08538	0.08105	0.07397	0.06805	0.05856
57	0.11372	0.10804	0.10187	0.08947	0.08453	0.07758	0.07145	0.05950
58	0.11925	0.11328	0.10689	0.09355	0.08842	0.08118	0.07484	0.05952
59	0.12475	0.11851	0.11193	0.09763	0.09229	0.08478	0.07824	0.06259
60	0.13026	0.12375	0.11696	0.10170	0.09617	0.08839	0.08163	0.06530
61	0.13577	0.12898	0.12199	0.10579	0.10005	0.09199	0.08501	0.06801
62	0.14129	0.13422	0.12701	0.10988	0.10394	0.09559	0.08842	0.07073
63	0.14680	0.13946	0.13205	0.11395	0.10781	0.09921	0.09180	0.07532
64	0.15231	0.14469	0.13708	0.11804	0.11169	0.10281	0.09519	0.07810

# Reviewable future prices table for a finishing age of between 66-70

Price shown is for each £1 of Personal Sick Pay insurance

How long you're prepared to wait for us to pay you when you become unwell								
Age	Day one	1 week	4 weeks	8 weeks	13 weeks	26 weeks	52 weeks	104 weeks
17	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
18	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
19	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
20	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
21	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
22	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
23	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
24	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
25	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
26	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
27	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
28	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
29	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
30	0.03460	0.03039	0.02515	0.02208	0.02099	0.01807	0.01525	0.01509
31	0.03594	0.03153	0.02614	0.02292	0.02178	0.01881	0.01599	0.01583
32	0.03737	0.03287	0.02718	0.02386	0.02272	0.01970	0.01683	0.01666
33	0.03891	0.03420	0.02826	0.02475	0.02361	0.02054	0.01762	0.01745
34	0.04074	0.03574	0.02965	0.02599	0.02465	0.02153	0.01846	0.01828
35	0.04267	0.03752	0.03104	0.02723	0.02594	0.02272	0.01945	0.01926
36	0.04505	0.03955	0.03272	0.02871	0.02732	0.02406	0.02069	0.02048
37	0.04729	0.04188	0.03465	0.03039	0.02896	0.02559	0.02218	0.02195
38	0.04880	0.04465	0.03693	0.03237	0.03084	0.02737	0.02381	0.02357
39	0.05055	0.04677	0.03950	0.03460	0.03297	0.02940	0.02569	0.02543
40	0.05231	0.04969	0.04217	0.03698	0.03524	0.03163	0.02777	0.02749
41	0.05546	0.05268	0.04500	0.03950	0.03762	0.03391	0.02990	0.02960
42	0.05862	0.05570	0.04797	0.04208	0.04010	0.03628	0.03203	0.03171
43	0.06179	0.05870	0.05099	0.04475	0.04262	0.03886	0.03435	0.03401
44	0.06404	0.06083	0.05346	0.04757	0.04534	0.04153	0.03673	0.03634
45	0.06628	0.06296	0.05579	0.05054	0.04808	0.04401	0.03909	0.03856
46	0.06851	0.06508	0.05813	0.05338	0.05051	0.04613	0.04092	0.04024
47	0.07076	0.06722	0.06046	0.05612	0.05273	0.04781	0.04241	0.04152
48	0.07300	0.06934	0.06282	0.05838	0.05478	0.04950	0.04388	0.04270
49	0.07813	0.07422	0.06804	0.06352	0.05985	0.05413	0.04783	0.04622
50	0.08325	0.07909	0.07327	0.06868	0.06491	0.05875	0.05179	0.04968
51	0.08948	0.08522	0.07897	0.07391	0.06998	0.06337	0.05585	0.05314
52	0.09591	0.09151	0.08549	0.08032	0.07603	0.06816	0.06092	0.05746
53	0.10234	0.09779	0.09202	0.08672	0.08232	0.07388	0.06599	0.06121
54	0.11037	0.10580	0.09991	0.09450	0.08993	0.08115	0.07229	0.06688
55	0.12039	0.11570	0.10913	0.10229	0.09753	0.08841	0.07950	0.07269
56	0.13060	0.12579	0.11899	0.11008	0.10514	0.09605	0.08733	0.07872
57	0.14080	0.13586	0.12885	0.11938	0.11402	0.10475	0.09517	0.08428
58	0.15101	0.14594	0.13871	0.12721	0.12177	0.11344	0.10301	0.08915
59	0.16266	0.15747	0.15016	0.13519	0.12995	0.12339	0.11088	0.09527
60	0.17431	0.16900	0.16161	0.14381	0.13996	0.13334	0.11874	0.10086
61	0.18596	0.18053	0.17305	0.15457	0.15051	0.14328	0.12659	0.10296
62	0.19761	0.19206	0.18449	0.16825	0.16087	0.15323	0.13446	0.10486
63	0.20926	0.20360	0.19595	0.18323	0.17409	0.16318	0.14232	0.10805
64	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943
65	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943
66	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943
67	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943
68	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943
69	0.21201	0.20621	0.19846	0.18527	0.17603	0.16498	0.14401	0.10943







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