

Call our UK team today 0800 904 7674

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Over 50s life insurance

Guaranteed acceptance with no medical and a guaranteed cash payout for loved ones

Get a free quote

What is over 50s life insurance?

Over 50s life insurance guarantees a cash payout for your loved ones when you die. You make an affordable payment each month that never rises, and the money can be used to cover funeral costs, or anything you wish.

There's no medical, and you can choose a monthly payment and payout that suits you.

[More about over 50s life insurance](#)

Proud to be the nation's favourite, proud to be highly rated by our customers and proud to support the British Heart Foundation.



How over 50s life insurance works

It's very simple – just one monthly payment that never rises, and a cash lump sum when you die. And it's affordable life insurance, too. When you get a quote you can choose how much you want to pay, starting from just £3.70 a month. And you'll be able to see exactly how much your payout will be.

It's quick and simple to set up your plan online or over the phone. Our friendly team can have everything sorted for you in minutes.

Once your over 50s life policy is in place, your payout is guaranteed as long as you keep up with your monthly payments. When the time comes, the money is guaranteed to be paid to your loved ones. They'll be supported throughout the claims process and they'll receive their money fast – usually in 1-3 days.

Key features of over 50s life insurance

- **Guaranteed acceptance if you're aged 49-85 with no medical**
- **More affordable than a traditional life insurance policy – from just £3.70 a month**
- **Loved ones get a guaranteed payout when you die**
- **The costs never go up, and you know exactly what your payout will be**

Get your quick quote

Prefer to speak to someone? Give our friendly UK-based team a call on **0800 904 7674** (Mon-Fri: 8am-8pm, Sat-Sun: 9am-5pm)

Why choose SunLife for over 50s insurance?

SunLife's over 50s plan is the most trusted in the UK – more people choose our plan than every other provider put together.

We like to keep things simple – just easy, affordable over 50s life cover and the friendliest service we can give. Our customers like the lifelong peace of mind that comes from knowing we pay every single claim, guaranteed. And we pay out fast too – usually within 3 days.

What's more, SunLife has been supporting families around the UK for over 200 years. No wonder we're the nation's favourite over 50s life insurance company.

Get a free personalised quote

1. You'll get your first month FREE – if you start your plan by 6th March
2. Guaranteed acceptance if you're between 49 and 85
3. No medical questions
4. Monthly payments that never rise, from £3.70 a month
5. Cash payouts up to £18,000
6. Get our BIGGEST free £125 gift card, back for a limited time

7. Full cover after just one year
8. £250 towards your funeral with our Funeral Benefit Option
9. We pay 100% of claims, usually within three days or fewer

Important to know

- You're only fully covered after you've had the plan for one year. If you die after the first year of your plan, the full cash sum will be paid to your loved ones.
- If you stop paying your premiums, your insurance will end, and you won't get anything back.
- Depending on how long you live for, you could pay in more than is paid out.
- Because the cash sum is fixed, inflation will reduce its buying power over time.
- Terms and Conditions apply.

Get a free personalised quote

Compare over 50s life insurance

See how SunLife's Guaranteed Over 50 Plan – the UK's favourite – compares with the over 50s plans of less popular providers.
How SunLife compares

Your exclusive SunLife welcome gifts

Start your plan by the 6th March and you'll get your first month completely free – it's on us! You'll also get the chance to win a huge £10,000 in our Big Cash Draw. Just opt in! Plus, our BIGGEST free £125 gift card is back! It's here for a limited time only, so don't miss out.

Get a quote

How much could you leave for your loved ones?

Calculate your cover online or speak to our friendly team on **0800 904 7674**
Calculate your cover

How much cover do I need?

Most people take out around £4,000 of coverage, which according to our [Cost of Dying report](#), is roughly the average cost of a funeral in the UK.

Your free over 50s life insurance guide

Our free guide explains how over 50s life cover works, so you can decide if this kind of insurance plan could be right for you.

[Claim your over 50s guide](#)

Watch Carol explain over 50s life cover

Carol explains over 50s life cover in under two minutes. Or you can read the transcript.

[Watch the video](#)

More on over 50s plan features and options

How you're protected with Accidental Death Benefit

Accidental death

Claim an extra £250 with the Funeral Benefit Option

£250 funeral benefit

What is over 60s life insurance?

Over 60s insurance

Over 50s plan eligibility and documents

Plan eligibility

Already a customer? Get help here

How to make a claim

Here's how to make a claim or register a death

[Make a claim](#)

How to make a change

If you need to make a change to your details or your plan

[Make a change](#)

Top up your plan

Increase your payout with another plan – and even better rates

[Get another plan](#)

Answers to your questions

- **Q.**

How much does over 50s life insurance cost?

A.

Based on your age and the premium you choose, our life insurance for over 50s could cost you anything from £3.70 to £74 a month.

You can choose any monthly payment you wish. But your life insurance cannot exceed a monthly payment of £100 or a cash value of £18,000 across all your SunLife insurance plans.

Depending on how long you live, you could pay in more than we pay out.

- **Q.**

Will my life insurance payments ever go up?

A.

No. One of the best features of our life insurance for over 50s is that we guarantee to never increase your monthly premium.

- **Q.**

Do I need a medical?

A.

No, if you're a UK resident aged 49-85, you're guaranteed to be accepted with no medical. We won't ask for any access to your records.

- **Q.**

Can I have a joint over 50s plan?

A.

Unfortunately, we don't offer joint policies, but your partner can also take out a plan in their name if they wish to.

- **Q.**

Can I cancel my over 50s plan?

A.

You're free to cancel your SunLife Guaranteed Over 50 Plan at any time by writing to us or by calling the telephone number in your policy documents.

If you cancel less than 30 days after you receive your policy documents, the monthly payments you've made will be refunded.

If you cancel or stop paying your premiums at any other time, your insurance will end and you won't get anything back.

Before taking out Whole of Life insurance, it's important to be sure it's best suited to your needs. You should also be comfortable with the monthly cost you commit to.

- **Q.**
Can I cash in my over 50s life insurance?

A.
The plan has no cash-in value at any time, so if you cancel your plan you won't get anything back.

- **Q.**
When do I stop paying my monthly payments?

A.
You'll pay your chosen amount every month for life, so it's important you choose an amount you can afford.

You should also bear in mind that, depending on how long you live, you could pay in more than the cash payout.

If you choose [PayStop](#), which is our premium cap option, then you will pay for the agreed length of time.

- **Q.**
When will I get my free welcome gift?

A.
You'll receive your FREE gift card after you've made six monthly payments.

[Full terms and conditions apply](#)

- **Q.**
Can you tell me more about the Big Cash Draw?

A.
From 3rd May 2023, every other month one lucky Guaranteed Over 50 Plan or existing Protected Funeral Payout Plan customer will win £10,000. All existing and new policyholders will be eligible to enter. Each valid policy held by a customer counts for one entry. Enter by the close date of every other month to be in with a chance of winning. A promotion for double entry into the Draw will run for limited times throughout the Draw period. The final Draw closes 6th March 2024.

More details can be found at sunlife.co.uk/win.

Sources and Information

1. UK's No.1/Nation's favourite/Most trusted/Most popular – Source: Association British Insurers statistics.

2. Gift card – sent after you've paid 6 months' premiums. Biggest gift card value advertised to new customers. Offer starts 27.12.2023. Offer ends 01.05.2024. Go to sunlife.co.uk/gift for T&Cs.

3. Guaranteed Acceptance – is for UK residents aged 49-85.

4. Fast payout – 98% of claims are paid within 3 working days of receiving the necessary paperwork.

5. 86p a week – equivalent to £3.70 a month, our lowest premium. Premiums are paid monthly.

6. Funeral costs – are based on the average cost of a burial and the cost of a cremation in the UK. [SunLife Cost of Dying report](#).

7. SunLife is highly rated for customer experience on Feefo and Trustpilot.

8. Testimonials – are from genuine customers, via Trustpilot and Feefo.

9. SunLife £10,000 Big Cash Draw – entry is open to Guaranteed Over 50 Plan & existing Protected Funeral Payout Plan policyholders in England, Scotland, Wales & Northern Ireland, who confirm their details with SunLife. The final Draw entry close date is 06.03.2024. Opt in when you take out your plan to be entered into all remaining draws until end of promotion. Full T&Cs via sunlife.co.uk/win.

10. British Heart Foundation – SunLife will pay £1 from the first payment of every plan to British Heart Foundation Ventures Limited registered as a company in England and Wales No. 02767880, which pays its profits to the British Heart Foundation. Registered Charity Number: 225971 (England and Wales) and SC039426 (Scotland).

11. Guaranteed Over 50 Plan details (including 100% claims paid) – [Full T&Cs apply](#)

12. Insurance type – this is whole of life insurance. Premiums are payable for life unless PayStop option is selected. A payout is guaranteed when you die.

For additional verifications please visit the [verify](#) page.

Legal and regulatory information

Not all products are available outside of mainland UK, please call us to discuss if you have any queries.

This website contains information on how the SunLife Guaranteed Over 50 Plan works. This website does not contain advice, so you need to be satisfied this type of policy meets your needs. If you are unsure and need advice, please visit unbiased.co.uk to find an Independent Financial Adviser in your area (you may have to pay for the financial advice provided). If you have any questions about the plan, you can call our UK team on [0800 904 7674](tel:08009047674).

Who are SunLife and who provides the SunLife Guaranteed Over 50 Plans?

SunLife Limited distributes financial products and services. Registered office: 1 Wythall Green Way, Wythall, Birmingham, B47 6WG, United Kingdom. Registered in England and Wales, number 05460862. SunLife Limited is authorised and regulated by the [Financial Conduct Authority](#) and is entered on the Financial Services Register (reference number: 769427).

Phoenix Life Limited trades as SunLife and is the provider of the SunLife Guaranteed Over 50 Plan life insurance policies. Phoenix Life Limited's registered office is at 1 Wythall Green Way, Wythall, Birmingham, B47 6WG, United Kingdom. Registered in England and Wales, number 1016269. Phoenix Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (reference number: 110418).

Who provides the Funeral Benefit Option?

If you choose to add Funeral Benefit Option to your Guaranteed Over 50 Plan, Dignity Funerals Ltd arranges and provides the funeral services, registered office: 4 King Edwards Court, Sutton Coldfield, West Midlands, B73 6AP, United Kingdom. Registered in England and Wales, number 00041598. Dignity Funerals Ltd is a member of the [National Association of Funeral Directors](#).



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