

## **The following assumptions have been made in order to get you a "Quick Quote"**

- Non-smoker premiums are based on the assumption that you do not and have not smoked in the last 12 months.
- The premiums quoted are based on the insurer accepting you at standard rates with no medical issues.
- All premiums calculated are based on smoker status, age and level of cover required.
- All premiums quoted include the 1% government levy.
- All Single life quotes default to male life for the purpose of getting a quick quote, as per the 2012 Gender Directive, gender will have no bearing on the premium.
- All Joint and Dual life quotes will default to 1st Life Male and 2nd Life Female when quoting, as per the 2012 Gender Directive, gender will have no bearing on the premium.
- Where Mortgage Protection has been selected there is an assumed mortgage interest rate of 6% for the purpose of an indicative quote only.
- This is an indication of premium and not an offer of contract. This quote is subject to Royal London's normal underwriting conditions.