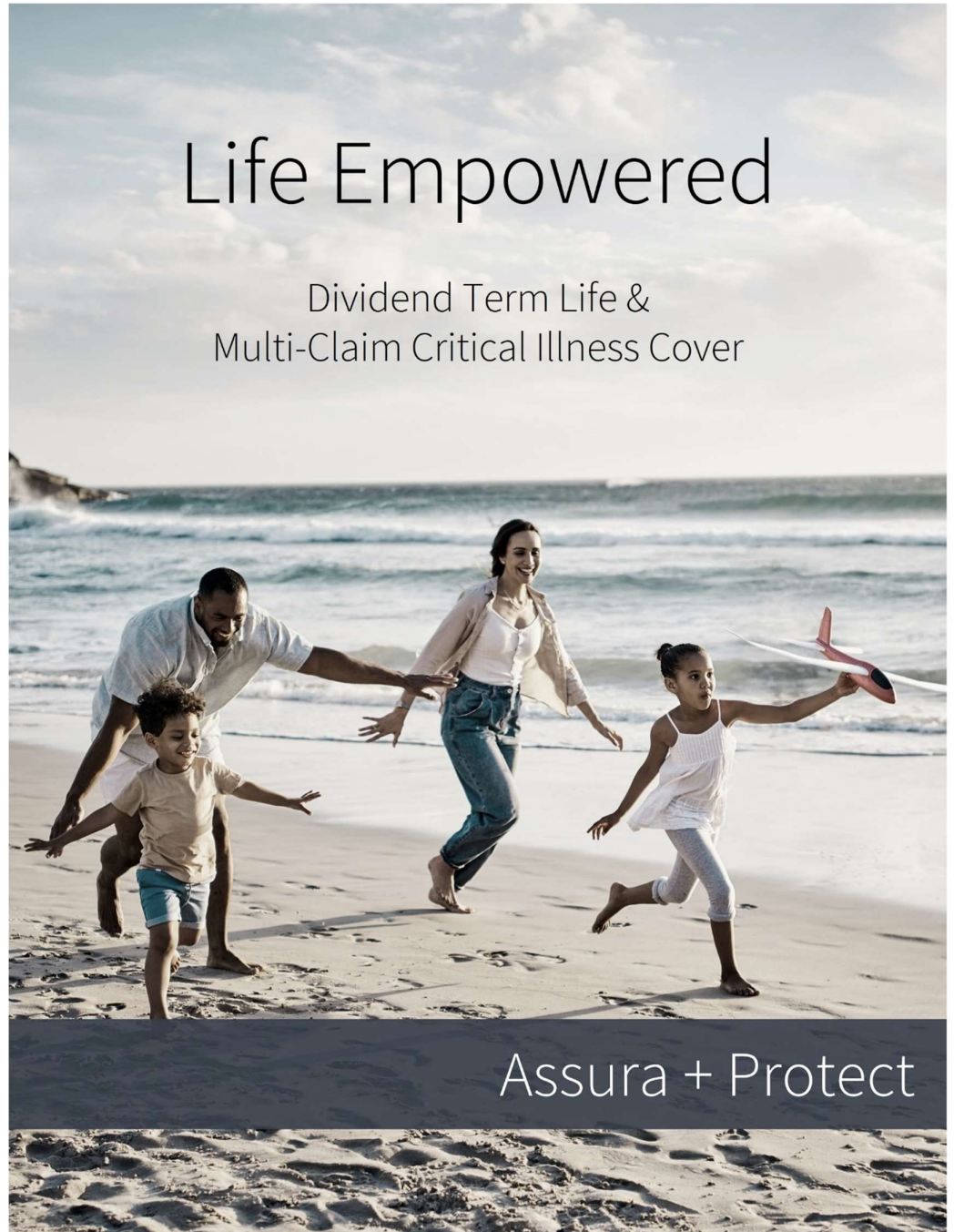


Life Empowered

Dividend Term Life &
Multi-Claim Critical Illness Cover



Assura + Protect

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Assura + Protect

Welcome to Life Empowered!

Assura Protect is a new type of life insurance company with a very simple vision - to provide you, and your family, “Better Cover... Longer” in a changing world.

This includes:

- + Fixed premiums without additional policy costs or charges.
- + Multi-Claim Critical Illness Cover paying up to 200% of your cover amount.
- + Dual Life Covers.
- + Assura’s Annabel App providing:
 - Lifestyle & Wellbeing Benefits.
 - Engaged Health Care.
 - Personal News & Insights.

This brochure should be read in conjunction with the relevant policy conditions booklet which contains full details of the benefits provided and the terms and conditions that apply. The policy booklet is available on request. The brochure is designed as a quick reference to the main features of the Multi-Claim Protection Cover.



Dividend Life Overview

Dividend Life is a life and critical illness insurance policy. This product guide outlines the key policy features and benefits of the cover provided in addition to helping answer any questions you may have.

Dividend Life key product features covered in this guide include:

- + Term Life
- + Multi-Claim Critical Illness Cover (together with examples)
- + Dual Life Cover (together with examples)
- + Benefits & Rewards, delivered through our “Annabel” app
- + Guaranteed Insurability Options



This product guide is a quick reference tool and should be used in conjunction with the Dividend Life Policy Summary and the Policy Terms & Conditions documents which can be found at www.assuraprotect.com or provided upon request.

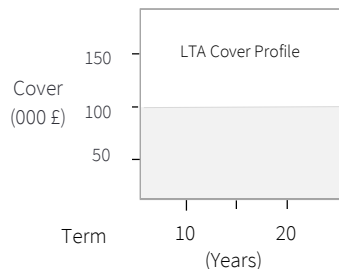
Assura Protect Dividend Term Life with Multi-Claim Critical Illness Cover insurance is underwritten and issued by Family Assurance Friendly Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

What is Term Life Insurance?

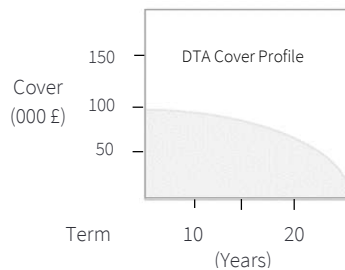
Term life insurance is a financial contract where policyholders make regular premium payments to an insurance company in exchange for a defined benefit upon death. Dividend Term Life also covers policyholders if they are diagnosed with a terminal illness that meets the definition in the Policy Terms and Conditions.

- + Benefit payments are tax free and could be used for any purpose.
- + Traditionally, Term Life has been designed to provide financial protection towards:
 - Ensuring a standard of living for your dependants such as continued living costs, school costs and university costs.
 - Paying off outstanding mortgages or loans.
 - Covering funeral costs.

There are two types of Term Life:



Level Term Assurance (LTA). Level term life insurance is where the premiums and amount of cover stay the same during a policy term, regardless of when the insured person passes away. Simplistically, the amount of cover is 'level' and constant.



Decreasing Term Assurance (DTA). Also known as mortgage life insurance, means your cash sum assured decreases in a similar fashion to the way a repayment of a mortgage decreases the outstanding mortgage amount. Like Level Term, the premiums are fixed but tend to be lower due to the fact the amount of cover reduces over time.

Assura Dividend Term Life

Cover & Eligibility

- + For both Level Term and Decreasing Term policies the most amount of protection that you can purchase is up to £1,000,000 and your specific amount of cover may vary based on your age, health, and our underwriting criteria.
- + The longest term you can have a Dividend Life Policy for is 40 years.
- + The earliest age you can take out a policy is 18 years old.
- + The latest age you can take out a policy is 70 years old.
- + The latest your policy term can end is the day before your 90th birthday.

Included with your Assura Policy

- + Annabel Benefits & Rewards (see page 25 for more details).
- + Guaranteed Insurability Option (see page 11 for more details).

Additional Policy Options

- + Dual Life Cover (see page 23 for more details).

Premiums & Policy Costs

- + Fixed premiums for entire policy term, unless you choose to change your cover.
- + Full Annabel Benefits & Rewards included on policies at *no additional cost*.

Term Life policies have no cash or surrender value and there is no benefit payment if you live past the end of the policy term.

What is Critical Illness Insurance?

Critical Illness insurance is a form of insurance that pays out a lump sum of money if you are diagnosed with specific illnesses listed in your policy.

Illnesses that are covered are usually long-term and very serious conditions such as:

- + Cancer
- + HIV
- + Cardiovascular conditions such as heart attack
- + Organ failure
- + Neurological conditions such as stroke
- + Disability such as loss of limbs.

Please refer to Appendix I on pages 29 and 30 for further details of the conditions covered.

Critical illness benefit payments are tax free and can help cover:

- + Medical treatment costs
- + Cost of Living / Household Expenses
- + Loss of income

Assura Dividend Life with 200% Multi-Claim Critical Illness Cover

Modern life requires modern insurance solutions

Modern medicine has both improved the quality of life and dramatically increased the likelihood of surviving a serious illness. But living longer creates its own set of complexities, primarily increased exposure to serious illness later in life.

Therefore, traditional critical illness policies, which pay a single lump sum benefit on an initial claim, after which the cover ends, are becoming increasingly ill-suited for modern life.

This is why Assura Protect has developed Dividend Life with 200% multi-claim Critical Illness Cover with the simple goal of providing “**Better Cover ... Longer**”.

For example, after the initial benefit payment:

Traditional Term Life <u>or</u> Critical Illness	Assura Dividend Life <u>and</u> Critical Illness
⊗ Policy ends.	⊙ Policy continues.
⊗ Policyholder life cover ceases	⊙ Policyholder life cover remains.
⊗ Ineligible for a death benefit.	⊙ Eligible for a death benefit.



Major Condition Cover

- + Assura segments critical illness conditions into five categories, these are called Major Conditions.
- + These categories are:



Cancer & HIV



Cardiovascular



Organ Failure

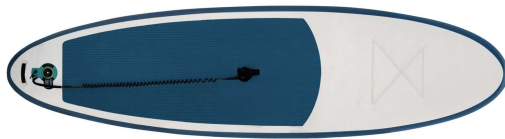


Neurological



Disability

- + Make **up to 3 critical illness claims for different major conditions** per policy. You can only claim once for each of the major conditions categories.
- + Maximum benefit of **up to 200% of initial sum assured for major claims**.
- + Multi-Claim Cover is included on **all Critical Illness policies** without additional premium charges.
- + The benefit amount for the **first two** successful major Critical Illness claims is **75% of the sum assured** at the time of the Claimable Event (the date on which you are diagnosed with the condition you are claiming for).



- + The benefit amount for a **third** successful major Critical Illness claim is **50% of the sum assured** at the time of the Claimable Event.
- + Where a death, terminal illness or total permanent disability claim is related to a major critical illness condition for which we have already paid a claim, the death claim will be paid at 25% of the sum assured.
- + For Decreasing Term Assurance (DTA) the benefit paid, at the Claimable Event date, is the adjusted policy sum assured calculated using an annual 8% discount rate.

Additional Partial Covers

Dividend Life also provides additional partial covers which **do not count towards** your maximum major condition benefit payment(s). These include:

- + **Low Grade Cancers.** Single benefit of the lower of £25,000 or 25% of your policy sum assured if diagnosed with low-grade breast, prostate, or thyroid cancer(s).
- + **Children's Critical Illness Cover.** Lump sum of the lower of £25,000 or 50% of the sum assured at the Claimable Event date if child is diagnosed with any of the illnesses covered under your policy. (Maximum of 2 child benefits per single policy/ Maximum of 4 child benefits per dual policy).
- + **Accidental Hospital Benefit.** One-off payment of £5,000 per policy if you are hospitalised for more than 28 days.

Premiums & Policy Costs

- + Fixed premiums for entire policy term, unless you choose to change your cover.
- + Multi-claim benefits as standard on all policies **without** additional premium charges or loadings.
- + Full Annabel Benefits & Rewards included on policies at **no extra cost**.

Guaranteed Insurability Options

During the term of your policy, you can increase your Dividend Life cover level, without further medical checks or underwriting, up to a(n):

- + Additional 50% of your original sum assured.
- + Maximum of £150,000 additional cover.
- + Maximum of 3 times over the life of the policy.

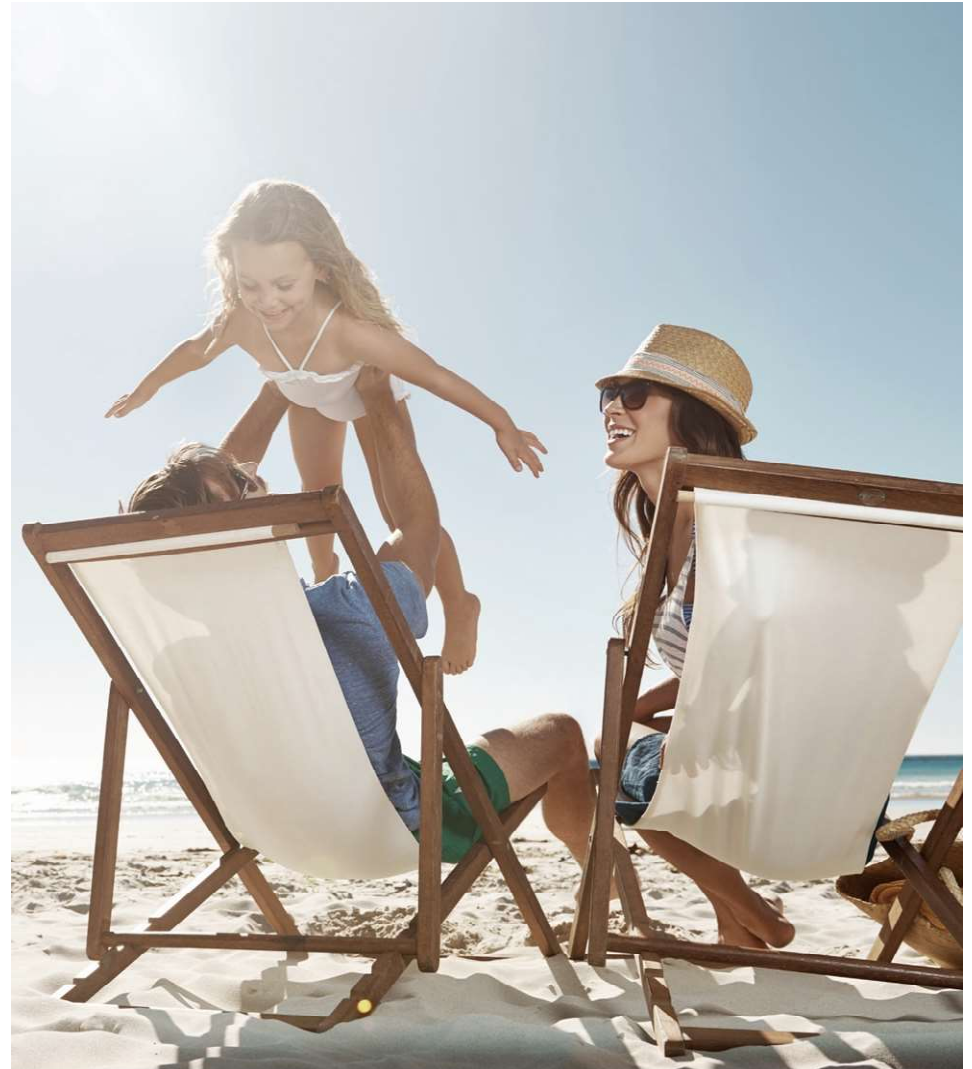
If:

- + You get married or enter a registered civil partnership.
- + You have or legally adopt a child.
- + You increase your mortgage with a new house purchase or home renovation.
- + Your earnings increase with a new job or promotion.

Policy premiums will be adjusted proportionally. Please consult Dividend Life Terms & Conditions for full details.

Total Permanent Disability (TPD)

Total Permanent Disability (TPD) will be offered either on an “Own Occupation” basis, if at the time when applying for cover, the policyholder is in paid employment or self-employed working for a minimum of 16 hours/week or on “Specified Work Tasks” otherwise. Full definition of TPD and details of how the TPD will be assessed in case of a claim are provided in the Policy Terms & Conditions.



Making a Claim

You may make up to three unrelated claims for major critical illness conditions – in aggregate these major claim benefits can total up to 200% of your sum assured.

If you make a successful claim for a major condition listed in your policy, on:

- + 1st Claim – we will pay a fixed benefit of 75% of your sum assured at the Claimable Event date.
- + 2nd Claim – we will pay a fixed benefit of 75% of your sum assured at the Claimable Event date.
- + 3rd Claim – we will pay a fixed benefit of 50% of your sum assured at the Claimable Event date.

We can't pay out twice for the same condition and you can only claim once from each of the five Major Multi-Condition categories as outlined in Appendix I: Summary of Critical Illness Covers.

All claims must be for 'unrelated' conditions and not claimed under the same major condition category.

Terminal Illness (TI) / Total Permanent Disability (TPD) / Death

In addition, your Death, Total Permanent Disability and/or Terminal Illness benefits are up to a maximum of 100% of your sum assured and subject to previous, related and unrelated, claim benefit amounts.

Death / TI / TPD Claim & Benefit Examples.

Death/TI/TPD Claim	Death/TI/TPD Benefit	Total Policy Benefit Paid
As 1 st Claim	100% of Sum Assured	100% of Sum Assured
As 2 nd Claim (Unrelated)	100% of Sum Assured	175% of Sum Assured
As 2 nd Claim (Related)	25% of Sum Assured	100% of Sum Assured
As 3 rd Claim (Unrelated)	50% of Sum Assured	200% of Sum Assured
As 3 rd Claim (Related)	25% of Sum Assured	175% of Sum Assured

Dividend Life Multi-Claim Critical Illness Cover Summary

Cover & Eligibility

- + For both Level Term and Decreasing Term policies the most amount of protection that you can purchase is up to £1,000,000 and your specific amount of cover may vary based on your age, health, and our underwriting criteria.
- + The longest term you can have a Dividend Life Policy for is 40 years.
- + The earliest age you can take out a policy is 18 years old.
- + The latest age you can take out a policy is 70 years old.
- + The latest your policy term can end is the day before your 90th birthday.

Included with your Assura Policy

- + Annabel Benefits & Rewards (see page 25 for more details)
- + Guaranteed Insurability Option (see page 11 for more details)
- + Child Critical Illness Cover (see page 10 for more details)

Additional Policy Options

- + Dual Life Cover (see page 23 for full details)
- + Total Permanent Disability Cover (TPD) (see page 11 for full details)
- + Dual Cover and TPD are subject to incremental premium charges

Multi-Claim 200% Critical Illness Cover Case Study

Meet Amanda.

She is fortunate enough to have survived cancer and she is not alone.

In the UK, cancer survivorship has doubled in the last 40 years¹.

The good news is that Amanda had a £100,000 term life and critical illness policy. If this was a traditional life and critical illness policy Amanda would have only received the £100,000 benefit payment for the critical illness.

As a cancer survivor Amanda has two further considerations however, after the £100,000 benefit is paid, her protection would end and she would be left without any further life or critical illness cover, therefore making any long-term financial planning, like renewing her mortgage, incredibly difficult and challenging.

Additionally, in the future, as a cancer survivor, Amanda will not qualify for affordable new life insurance, if at all.

But Amanda has Assura's **Dividend Life 200% Multi-Claim Term Life and Critical Illness Protection**.

Her £100,000 policy provided her with up to £200,000 in benefit protection over three separate claims.

After the initial cancer benefit payment of £75,000, Amanda still has:

1. £100,000 of Life Cover or
2. A second Critical Illness benefit of £75,000, and...
3. A third Critical Illness benefit or Life benefit of £50,000, respectively.

Amanda's video can be found at <https://assuraprotect.com/video-library/meet-amanda/>.

¹Source: Cancer Research UK 2021

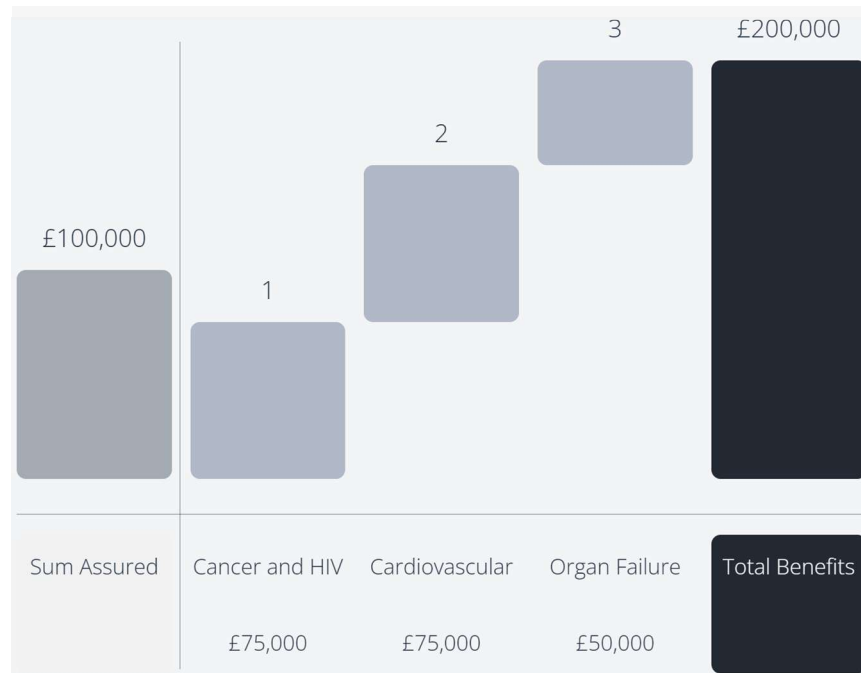


Benefit Payout Examples:

3 Major Critical illness Claims

This example illustrates how a policy will pay out should you suffer three **unrelated** critical illnesses over the term of the policy.

Level Term Cover with £100,000 Sum Assured
Number of Benefit Payments



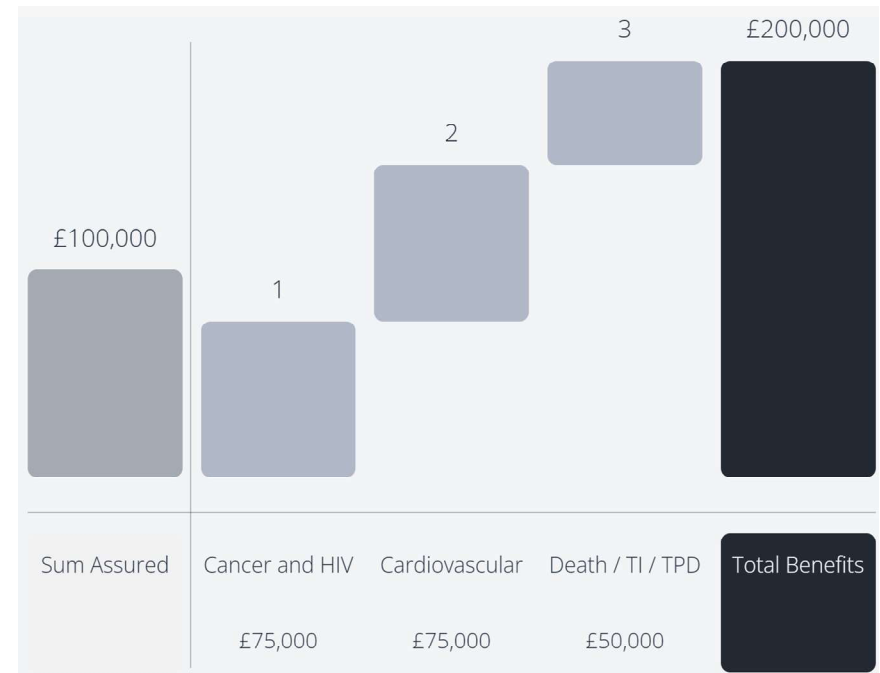
Summary Example

Sum Assured: £100,000
 Benefit 1 / Cancer and HIV: £75,000 (75% Sum Assured)
 Benefit 2 / Cardiovascular: £75,000 (75% Sum Assured)
Benefit 3 / Organ Failure: £50,000 (50% Sum Assured)
 Total Benefits Paid: £200,000 (200% Sum Assured)

2 Major Critical illness Claims & Death Benefit

This is an example to illustrate how a policy would pay out should you suffer two **unrelated** critical illnesses and a death benefit over the term of the policy.

Level Term Cover with £100,000 Sum Assured
Number of Benefit Payment



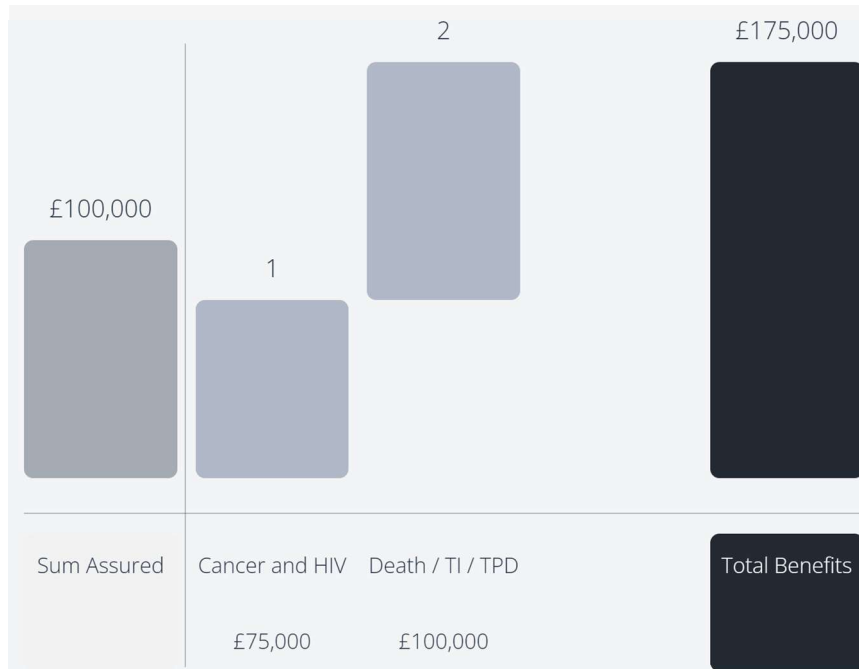
Summary Example

Sum Assured: £100,000
 Benefit 1 / Cancer and HIV: £75,000 (75% Sum Assured)
 Benefit 2 / Cardiovascular: £75,000 (75% Sum Assured)
Benefit 3 / Death/ TI/ TPD: £50,000 (50% Sum Assured)
 Total Benefits Paid: £200,000 (200% Sum Assured)

Single Critical Illness Claim & Single Death Benefit

This is an example to illustrate how a policy would pay out should you suffer one critical illness and a **unrelated** death benefit over the term of the policy.

Level Term Cover with £100,000 Sum Assured
Number of Benefit Payments

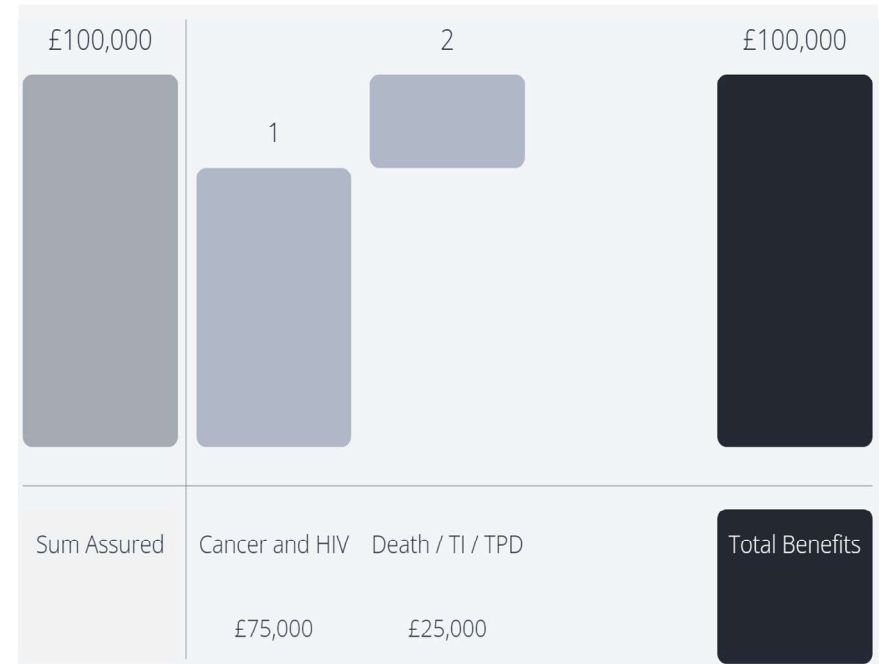


Summary

Sum Assured:	£100,000
Benefit 1 / Cancer and HIV:	£75,000 (75% Sum Assured)
Benefit 2 / Death/TI/ TPD :	<u>£100,000 (100% Sum Assured)</u>
Total Benefits Paid:	£175,000 (175% Sum Assured)

This is an example to illustrate how a policy would pay out should you suffer one critical illness and a **related** death benefit over the term of the policy.

Level Term Cover with £100,000 Sum Assured
Number of Benefit Payments



Summary

Sum Assured:	£100,000
Benefit 1 / Cancer and HIV:	£75,000 (75% Sum Assured)
Benefit 2 / Death/ TI/ TPD:	<u>£25,000 (25% Sum Assured)</u>
Total Benefits Paid:	£100,000 (100% Sum Assured)

Single Death Benefit

This is an example to illustrate how a policy would pay a single death benefit over the term of the policy.

Level Term Cover with £100,000 Sum Assured
Benefit Payments
Number of Benefit Payments

£100,000	1	£100,000
Sum Assured	Death / TI / TPD £100,000	Total Benefits

Summary

Sum Assured: £100,000
Benefit 1 / Death / TI / TPD: £100,000 (100% Sum Assured)
Total Benefits Paid: £100,000 (100% Sum Assured)

An example Level Term Benefit Calculator can be found at <https://assuraprotect.com/multi-claim-cover/#multi-claim-benefit-calculator>.

Declining Term Assurance (DTA) Multi-Claim benefit payments will be made based on the sum assured at the time of the Claimable Event, that is day on which you are diagnosed with one of the claimable conditions or undergo one of the claimable procedures which are listed in the T&Cs. In relation to a death claim, this is the date of death.

Dual Life

Joint Cover Life Insurance

In partnerships, where household income, expenses, and mortgages are managed collectively, couples often see the benefits of shared financial planning.

This is also applicable for life insurance where couples regularly opt for Joint Life cover, to protect both partners, and provide shared security.

Traditional Joint Life Cover does though have some additional protection considerations, which include:

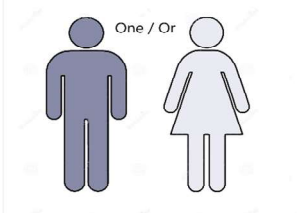
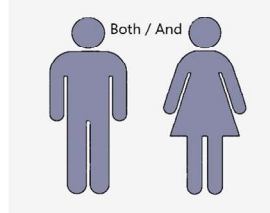
- + Policy ends when one of the partners passes away.
- + Provides a single death benefit payment only.
- + Relatively expensive policy premiums versus the cover provided.

Assura Dual Life Cover

For couples looking for combined protection Assura provides Dual Life Cover, instead of Joint Life, as Dual Life offers policyholders several distinct advantages:

- + Insures both partners separately and will pay a benefit on both deaths, not just the first.
- + If one person dies before the other, protection for the survivor remains in place.
- + With twice as much effective cover and Sum Assured, Dual Life provides greater value for premium to policyholders.
- + Each life assured can nominate their own separate beneficiaries, when placing the policy in trust, therefore simplifying estate planning.

Dual Life vs. Joint Life Summary (Chart)

	Traditional Joint Life	Assura Protect Dual Life
		
Cover	First Life	Both Lives
Max Benefit	£100,000	£200,000
Relative Term Duration	Shorter	Longer
Premium/ Cost	Similar/ Equivalent Monthly Premiums ²	

Dual Life is available on all Assura Term Life and Multi-Claim Critical Illness policies.

Dual Life Cover Case Study

Meet James & Chloe

James and Chloe just bought the house of their dreams. They have also purchased £200,000 term life insurance to provide peace of mind and financial security for their accompanying mortgage.

Instead of purchasing a traditional joint life policy, which would make only one benefit payment on the passing of either James or Chloe, and then terminate, they purchased an Assura Protect Dual Life policy.

Therefore, should the worst happen, a £200,000 benefit would be paid on both James and Chloe's lives, not just for the first life.

Compared to Joint Life this would equate to twice as much protection with a total maximum benefit amount of £400,000 while providing a potentially longer period of cover.

James & Chloe's video can be found at <https://assuraprotect.com/video-library/dividend-life-multi-claim-and-dual-life/>.

²Please refer to Dividend Life Compared section on the website www.assuraprotect.com.

Say “Hello” to Annabel

Within the Annabel app, Assura Protect’s Membership Benefits and Policy Management App, policyholders will find:

I. Lifestyle & Wellbeing Benefits

Annabel Rewards & Benefit

- + Membership discounts and cash back program on hundreds of “everyday” products and services.
- + Significant savings across a wide range of grocery, health, fitness, clothing, technology, and travel and retail partners.
- + Uncapped usage of cash backs, discounts or any program offers.
- + Use rewards & benefits savings to offset policy premiums.



Family Grocery Example

In 2021 the average U.K. household spent £36.38 per person per week on food & drink³ (excluding restaurant meals) which equates to ~£600 for a family of 4 per month

Using Annabel Rewards 5% discount / cash back on grocery expenditure an average family of 4 would receive £30 per month in cash back and/or applied discounts.

£30 per month grocery savings would offset policy premiums⁴ for:

Term	Sum Assured	Cover Type
25 Years	£310,000	Level Term Cover
25 Years	£50,000	Level Term with Multi-Claim Illness
25 Years	£470,000	Decreasing Term Cover
25 Years	£70,000	Decreasing Term Cover with Multi-Claim Critical illness



³GOV.UK - Family Food Spending statistics 28/11/2022

⁴Based upon the example of 40 year old policyholders / non-smoker / non-underwritten or pre-existing medical condition.

I. Assura Concierge

- + Use Assura Concierge to help finding a plumber, booking a dog walker, or booking a well-deserved holiday.
- + Designed to make your life just a little easier or help-out in a bind.

II. Engaged Health Care

Doctor On-Demand

- + Video and phone-based consultations with UK-based GP available 24/7/365 from anywhere in the world.
- + Convenient same-day consultations are available for prescriptions, sicknote and / or specialist referrals.
- + Unlimited GP⁵ consultations with Dividend Life Policies and on average available within 6 hours of booking.
- + Policyholders can review GP profiles before appointments and select their preferred consultant.

Prescriptions Services

- + Policyholders can elect for prescriptions to be emailed directly to you or your designated pharmacy for collection.

III. News Stand

- + Curated access to leading financials periodical like Financial Times, Bloomberg, Economist and Wall Street Journal.

IV. Policy Wallet

- + Storage portal to keep your policy and trust documents organised and safe.

⁵For all customers having one or more Dividend Life for a minimum premium of £20/month we offer unlimited consultations, otherwise there will be a limit of 4 consultations/year.

- + Manage payments, policy cover, and personal contact details in one place.
- + Submit claims and track benefit payments.
- + Contact Assura Advisors & Customer Service directly through Annabel messenger.

Best of all Annabel Membership benefits are:

- + Included on all policies without additional fees or costs.
- + Not subject to minimum premium requirements or conditions.

For more on Annabel please visit <https://assuraprotect.com/video-library/meet-amanda/>.

Appendix I : Summary of Critical Illness Covers

Classification	Major Group	Illness/Condition
Major	Cancer & HIV	<p>Aplastic anaemia: Categorised as very severe</p> <p>Benign brain tumour: resulting in either specified treatment or permanent symptoms</p> <p>Cancer: excluding less advanced/low grade cases (see partial covers)</p> <p>HIV Infection: caught from a blood transfusion, physical assault or accident at work</p>
Major	Cardiovascular Conditions	<p>Cardiac Arrest: with insertion of a defibrillator</p> <p>Cardiomyopathy: of specified severity or resulting in specified treatment</p> <p>Coronary artery bypass grafts: with surgery to divide the breastbone or thoracotomy</p> <p>Aorta graft surgery: requiring surgical replacement</p> <p>Heart Attack: of specified severity</p> <p>Heart valve replacement or repair: with surgery</p> <p>Open heart surgery: with surgery to divide the breastbone or thoracotomy</p> <p>Primary pulmonary hypertension: of specified severity</p>
Major	Organ Failure	<p>Kidney Failure: requiring permanent dialysis</p> <p>Liver failure: of advance stage</p> <p>Major organ transplant: from another donor</p> <p>Respiratory failure: of advance stage</p>
Major	Neurological conditions	<p>Bacterial Meningitis: resulting in permanent symptoms</p> <p>Creutzfeldt-Jakob Disease (CJD): resulting in permanent symptoms</p> <p>Dementia including Alzheimer's disease: resulting in permanent symptoms</p> <p>Encephalitis: resulting in permanent symptoms</p> <p>Motor neurone disease: resulting in permanent symptoms</p>

Classification	Major Group	Illness/Condition
Major	Neurological Conditions	<p>Multiple sclerosis: where there have been symptoms</p> <p>Parkinson's disease: resulting in permanent symptoms</p> <p>Spinal stroke: resulting in symptoms lasting at least 24 hours</p> <p>Stroke: resulting in symptoms lasting at least 24 hours</p> <p>Systemic lupus erythematosus: with severe complications</p> <p>Kennedy's disease: resulting in permanent symptoms</p>
Major	Disability	<p>Blindness: permanent and irreversible</p> <p>Coma: with associated permanent symptoms</p> <p>Deafness: permanent and irreversible</p> <p>Loss of hand and foot: permanent physical severance</p> <p>Loss of Speech: total permanent & irreversible</p> <p>Paralysis of limb: total and irreversible</p> <p>Third degree burns: covering 20% of the surface area of the body or 20% of the face</p> <p>Traumatic brain injury: resulting in permanent symptoms</p>
Partial	Cancers (Low Grade)	<p>Carcinoma in situ of the breast: treated by surgery</p> <p>Low grade prostate cancer: requiring treatment</p> <p>Low grade thyroid cancer</p>
Benefits (included)	Accident Cover	Hospitalisation benefit
	Child Cover	Child(ren) covered for any critical illnesses listed in the policy
Benefit (optional)	Total Permanent Disability (TPD)	TPD Covers inability to perform "Own Occupation" or specified "Work Tasks"

NB: Please consult Dividend Life Terms & Conditions for full condition definitions.

Appendix II

Dividend Life Benefit Payment Examples

Dividend Term Life & Critical Illness Cover
Benefit Payment Scenario

Level Term Life with Critical Illness										
Benefits Scenario(s)	Related Death/ TI ⁶ /TPD ⁷ Claim	Policy Sum Assured	Term Years	Benefit (£)				Total Policy Benefit(s) Paid (£)	Total Benefit(%) of Sum Assured	% of Benefit Paid
				Critical Illness 1	Critical Illness 2	Critical Illness 3	Death/ TI ⁶ /TPD ⁷			
				Claim Date Year						
				Any	Any	Any	Any			
1 Critical Illness/1 Death Benefit	No	100,000	25	75,000			100,000	175,000	175%	2
1 Critical Illness/1 Death Benefit	Yes	100,000	25	75,000			25,000	100,000	100%	2
2 Critical Illness/1 Death Benefit	No	100,000	25	75,000	75,000		50,000	200,000	200%	3
2 Critical Illness/1 Death Benefit	Yes	100,000	25	75,000	75,000		25,000	175,000	175%	3
3 Critical Illness Benefits	No	100,000	25	75,000	75,000	50,000	0	200,000	200%	3

Decreasing Term Life with Critical Illness										
Benefits Scenario(s)	Related Death/ TI ⁶ /TPD ⁷ Claim	Policy Sum Assured	Term Years	Benefit (£)				Total Policy Benefit(s) Paid (£)	Total Benefit(%) of Sum Assured	% of Benefit Paid
				Critical Illness 1	Critical Illness 2	Critical Illness 3	Death/ TI ⁶ /TPD ⁷			
				Claim Date Year						
				5	10	15	20			
1 Critical Illness/1 Death Benefit	No	100,000	25	70,377			43,307	113,864	114%	2
1 Critical Illness/1 Death Benefit	Yes	100,000	25	70,377			10,827	81,204	81%	2
2 Critical Illness/1 Death Benefit	No	100,000	25	70,377	62,189		21,653	154,219	154%	3
2 Critical Illness/1 Death Benefit	Yes	100,000	25	70,377	62,189		10,827	143,393	143%	3
3 Critical Illness Benefits	No	100,000	25	70,377	62,189	33,438	0	166,005	166%	3

⁶Terminal Illness ⁷Total Permanent Disability

Assura + Protect

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Comments and Queries on Assura + Protect Dividend Life Term and Critical Illness cover always well received. Please email any feedback to feedback@assuraprotect.com

This product guide is a quick reference should be used in conjunction with the Dividend Life Policy Summary and the Policy Terms & Conditions documents which can be provided upon request. Assura Protect Dividend Term Life with Multi-Claim Critical Illness Cover insurance is underwritten and issued by Family Assurance Friendly Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority with registered number 110067 and the Prudential Regulation Authority. Assura Financial Ltd. arranges and administers Assura Dividend Life policies. Assura Protect is a trading name of Assura Financial Limited which is registered in England and Wales with registered number 10781585 and is authorised and regulated by the Financial Conduct Authority under the FCA Registration Number 795982. Member benefits and rewards mentioned in this product guide are managed by Assura Protect Services Ltd. (APSL) may change over time at APSL's sole discretion and do not constitute a policy obligation.