



Rate tables for the 50+ Life Plan

These rate tables will help you choose your level of cover for the 50+ Life Plan.

- Select the table you need based on your gender and whether or not you smoke.
- Look up your age on joining.
- Follow the guaranteed lump sums across to find the one that suits you best.
- Find the corresponding monthly premium. It's down to you how much you'd like to pay each month.
- If the premium you'd prefer isn't listed, please call our customer support team on **0800 195 9245** (8am–6pm weekdays) and they will be able to confirm the guaranteed lump sum for that amount.

The minimum monthly premium is £10 per policy and your total monthly premiums for all your National Friendly 50+ Life Plans cannot exceed £40.

Please read this leaflet with the Your Policy Explained document.

Cover for a male non-smoker

Age	Monthly premium									
	£10	£12	£14	£16	£18	£20	£25	£30	£35	£40
50	£3,003	£3,860	£4,718	£5,576	£6,434	£7,292	£9,437	£11,581	£13,726	£15,871
51	£2,854	£3,669	£4,485	£5,300	£6,116	£6,931	£8,970	£11,008	£13,047	£15,086
52	£2,720	£3,497	£4,274	£5,051	£5,828	£6,605	£8,547	£10,490	£12,432	£14,375
53	£2,589	£3,328	£4,068	£4,808	£5,547	£6,287	£8,136	£9,985	£11,834	£13,683
54	£2,455	£3,156	£3,858	£4,559	£5,261	£5,962	£7,716	£9,469	£11,223	£12,976
55	£2,334	£3,001	£3,668	£4,335	£5,002	£5,669	£7,337	£9,004	£10,671	£12,339
56	£2,213	£2,845	£3,477	£4,110	£4,742	£5,374	£6,955	£8,535	£10,116	£11,697
57	£2,092	£2,690	£3,288	£3,886	£4,484	£5,082	£6,576	£8,071	£9,566	£11,060
58	£1,985	£2,552	£3,119	£3,686	£4,253	£4,820	£6,237	£7,655	£9,072	£10,490
59	£1,874	£2,409	£2,945	£3,480	£4,016	£4,551	£5,890	£7,228	£8,567	£9,905
60	£1,767	£2,272	£2,777	£3,282	£3,787	£4,292	£5,555	£6,817	£8,079	£9,342
61	£1,669	£2,146	£2,622	£3,099	£3,576	£4,053	£5,245	£6,437	£7,629	£8,821
62	£1,571	£2,020	£2,469	£2,918	£3,367	£3,816	£4,939	£6,061	£7,183	£8,306
63	£1,479	£1,902	£2,325	£2,747	£3,170	£3,593	£4,649	£5,706	£6,762	£7,819
64	£1,388	£1,784	£2,181	£2,577	£2,974	£3,370	£4,362	£5,353	£6,344	£7,335
65	£1,303	£1,675	£2,047	£2,419	£2,792	£3,164	£4,094	£5,025	£5,955	£6,886
66	£1,220	£1,569	£1,917	£2,266	£2,614	£2,963	£3,835	£4,706	£5,578	£6,449
67	£1,141	£1,467	£1,793	£2,119	£2,445	£2,771	£3,585	£4,400	£5,215	£6,030
68	£1,066	£1,370	£1,674	£1,979	£2,283	£2,588	£3,349	£4,110	£4,871	£5,632
69	£992	£1,276	£1,559	£1,843	£2,126	£2,410	£3,119	£3,827	£4,536	£5,245
70	£923	£1,187	£1,451	£1,714	£1,978	£2,242	£2,901	£3,560	£4,220	£4,879
71	£857	£1,101	£1,346	£1,591	£1,835	£2,080	£2,692	£3,304	£3,915	£4,527
72	£793	£1,020	£1,247	£1,473	£1,700	£1,927	£2,494	£3,060	£3,627	£4,194
73	£734	£943	£1,153	£1,362	£1,572	£1,782	£2,306	£2,830	£3,354	£3,878
74	£676	£869	£1,062	£1,255	£1,448	£1,641	£2,124	£2,607	£3,090	£3,573
75	£621	£798	£976	£1,153	£1,330	£1,508	£1,951	£2,395	£2,838	£3,281
76	£569	£731	£894	£1,056	£1,219	£1,381	£1,788	£2,194	£2,600	£3,007
77	£519	£667	£815	£963	£1,112	£1,260	£1,630	£2,001	£2,371	£2,742
78	£471	£606	£741	£875	£1,010	£1,144	£1,481	£1,818	£2,154	£2,491
79	£426	£547	£669	£791	£912	£1,034	£1,338	£1,642	£1,946	£2,251

Cover for a female non-smoker

Age	Monthly premium									
	£10	£12	£14	£16	£18	£20	£25	£30	£35	£40
50	£3,481	£4,476	£5,471	£6,466	£7,460	£8,455	£10,942	£13,428	£15,915	£18,402
51	£3,324	£4,274	£5,223	£6,173	£7,123	£8,072	£10,446	£12,821	£15,195	£17,569
52	£3,180	£4,088	£4,997	£5,906	£6,814	£7,723	£9,994	£12,265	£14,537	£16,808
53	£3,025	£3,889	£4,754	£5,618	£6,482	£7,347	£9,507	£11,668	£13,829	£15,990
54	£2,885	£3,709	£4,533	£5,357	£6,181	£7,005	£9,066	£11,126	£13,187	£15,247
55	£2,747	£3,532	£4,317	£5,102	£5,887	£6,672	£8,634	£10,597	£12,559	£14,521
56	£2,614	£3,361	£4,108	£4,854	£5,601	£6,348	£8,215	£10,082	£11,949	£13,816
57	£2,485	£3,195	£3,905	£4,615	£5,325	£6,036	£7,811	£9,586	£11,361	£13,136
58	£2,362	£3,036	£3,711	£4,386	£5,061	£5,735	£7,422	£9,109	£10,796	£12,483
59	£2,237	£2,877	£3,516	£4,155	£4,794	£5,434	£7,032	£8,630	£10,228	£11,826
60	£2,120	£2,726	£3,331	£3,937	£4,543	£5,148	£6,663	£8,177	£9,691	£11,205
61	£2,009	£2,583	£3,157	£3,731	£4,305	£4,879	£6,315	£7,750	£9,185	£10,620
62	£1,896	£2,438	£2,979	£3,521	£4,063	£4,605	£5,959	£7,313	£8,667	£10,022
63	£1,791	£2,303	£2,814	£3,326	£3,838	£4,349	£5,629	£6,908	£8,187	£9,466
64	£1,690	£2,173	£2,655	£3,138	£3,621	£4,104	£5,311	£6,518	£7,724	£8,931
65	£1,593	£2,048	£2,503	£2,959	£3,414	£3,869	£5,007	£6,145	£7,283	£8,421
66	£1,499	£1,927	£2,355	£2,783	£3,211	£3,639	£4,710	£5,780	£6,850	£7,921
67	£1,407	£1,809	£2,211	£2,613	£3,015	£3,417	£4,422	£5,427	£6,433	£7,438
68	£1,318	£1,694	£2,071	£2,447	£2,823	£3,200	£4,141	£5,082	£6,023	£6,964
69	£1,233	£1,585	£1,938	£2,290	£2,642	£2,995	£3,876	£4,756	£5,637	£6,518
70	£1,152	£1,481	£1,811	£2,140	£2,469	£2,798	£3,621	£4,444	£5,267	£6,090
71	£1,074	£1,381	£1,688	£1,995	£2,302	£2,608	£3,376	£4,143	£4,910	£5,677
72	£998	£1,284	£1,569	£1,854	£2,139	£2,425	£3,138	£3,851	£4,564	£5,277
73	£926	£1,191	£1,456	£1,720	£1,985	£2,249	£2,911	£3,573	£4,234	£4,896
74	£857	£1,101	£1,346	£1,591	£1,835	£2,080	£2,692	£3,304	£3,915	£4,527
75	£790	£1,015	£1,241	£1,466	£1,692	£1,917	£2,481	£3,045	£3,609	£4,173
76	£725	£932	£1,139	£1,346	£1,554	£1,761	£2,279	£2,797	£3,314	£3,832
77	£663	£852	£1,041	£1,231	£1,420	£1,609	£2,082	£2,556	£3,029	£3,502
78	£602	£774	£946	£1,118	£1,290	£1,462	£1,892	£2,321	£2,751	£3,181
79	£543	£698	£854	£1,009	£1,164	£1,319	£1,707	£2,095	£2,483	£2,871

Cover for a female smoker

Age	Monthly premium									
	£10	£12	£14	£16	£18	£20	£25	£30	£35	£40
50	£2,470	£3,176	£3,881	£4,587	£5,293	£5,999	£7,763	£9,527	£11,291	£13,056
51	£2,348	£3,019	£3,690	£4,360	£5,031	£5,702	£7,379	£9,056	£10,733	£12,411
52	£2,231	£2,869	£3,506	£4,144	£4,781	£5,419	£7,012	£8,606	£10,200	£11,793
53	£2,114	£2,718	£3,323	£3,927	£4,531	£5,135	£6,645	£8,155	£9,666	£11,176
54	£2,009	£2,583	£3,157	£3,731	£4,305	£4,879	£6,315	£7,750	£9,185	£10,620
55	£1,900	£2,443	£2,986	£3,529	£4,072	£4,615	£5,973	£7,330	£8,688	£10,045
56	£1,799	£2,313	£2,827	£3,341	£3,855	£4,369	£5,654	£6,938	£8,223	£9,508
57	£1,700	£2,186	£2,672	£3,158	£3,644	£4,130	£5,344	£6,559	£7,773	£8,988
58	£1,606	£2,065	£2,523	£2,982	£3,441	£3,900	£5,047	£6,194	£7,341	£8,488
59	£1,518	£1,952	£2,386	£2,820	£3,253	£3,687	£4,772	£5,856	£6,940	£8,025
60	£1,432	£1,841	£2,250	£2,660	£3,069	£3,478	£4,501	£5,524	£6,547	£7,570
61	£1,348	£1,734	£2,119	£2,504	£2,889	£3,275	£4,238	£5,201	£6,164	£7,127
62	£1,270	£1,633	£1,996	£2,358	£2,721	£3,084	£3,991	£4,898	£5,806	£6,713
63	£1,193	£1,534	£1,875	£2,216	£2,557	£2,897	£3,750	£4,602	£5,454	£6,306
64	£1,122	£1,442	£1,763	£2,083	£2,404	£2,724	£3,526	£4,327	£5,128	£5,929
65	£1,053	£1,354	£1,655	£1,956	£2,257	£2,557	£3,310	£4,062	£4,814	£5,566
66	£987	£1,270	£1,552	£1,834	£2,116	£2,398	£3,103	£3,809	£4,514	£5,219
67	£925	£1,190	£1,454	£1,718	£1,983	£2,247	£2,908	£3,569	£4,229	£4,890
68	£866	£1,113	£1,360	£1,608	£1,855	£2,102	£2,721	£3,339	£3,957	£4,576
69	£809	£1,040	£1,271	£1,502	£1,733	£1,964	£2,541	£3,119	£3,696	£4,274
70	£755	£971	£1,186	£1,402	£1,618	£1,833	£2,372	£2,912	£3,451	£3,990
71	£704	£905	£1,106	£1,307	£1,508	£1,709	£2,211	£2,714	£3,216	£3,719
72	£655	£842	£1,029	£1,217	£1,404	£1,591	£2,059	£2,527	£2,995	£3,462
73	£609	£783	£956	£1,130	£1,304	£1,478	£1,913	£2,348	£2,782	£3,217
74	£565	£726	£888	£1,049	£1,210	£1,372	£1,775	£2,179	£2,582	£2,985
75	£523	£672	£822	£971	£1,120	£1,270	£1,643	£2,016	£2,390	£2,763
76	£483	£621	£759	£897	£1,035	£1,172	£1,517	£1,862	£2,207	£2,552
77	£445	£572	£699	£826	£953	£1,080	£1,398	£1,716	£2,033	£2,351
78	£408	£525	£641	£758	£875	£991	£1,283	£1,574	£1,866	£2,157
79	£373	£479	£586	£692	£799	£905	£1,171	£1,438	£1,704	£1,970

Cover for a male smoker

Age	Monthly premium									
	£10	£12	£14	£16	£18	£20	£25	£30	£35	£40
50	£2,219	£2,853	£3,487	£4,121	£4,755	£5,389	£6,974	£8,559	£10,144	£11,729
51	£2,109	£2,711	£3,314	£3,916	£4,519	£5,122	£6,628	£8,134	£9,640	£11,147
52	£1,999	£2,570	£3,142	£3,713	£4,284	£4,855	£6,283	£7,711	£9,139	£10,567
53	£1,892	£2,432	£2,972	£3,513	£4,053	£4,594	£5,945	£7,296	£8,647	£9,998
54	£1,791	£2,303	£2,814	£3,326	£3,838	£4,349	£5,629	£6,908	£8,187	£9,466
55	£1,690	£2,173	£2,655	£3,138	£3,621	£4,104	£5,311	£6,518	£7,724	£8,931
56	£1,596	£2,052	£2,508	£2,964	£3,420	£3,877	£5,017	£6,157	£7,297	£8,437
57	£1,507	£1,937	£2,368	£2,799	£3,229	£3,660	£4,736	£5,812	£6,889	£7,965
58	£1,419	£1,825	£2,231	£2,636	£3,042	£3,447	£4,461	£5,475	£6,489	£7,503
59	£1,337	£1,719	£2,101	£2,483	£2,866	£3,248	£4,203	£5,158	£6,113	£7,068
60	£1,258	£1,618	£1,977	£2,336	£2,696	£3,055	£3,954	£4,853	£5,751	£6,650
61	£1,183	£1,520	£1,858	£2,196	£2,534	£2,872	£3,717	£4,561	£5,406	£6,251
62	£1,111	£1,428	£1,746	£2,063	£2,381	£2,698	£3,492	£4,285	£5,079	£5,872
63	£1,042	£1,340	£1,638	£1,935	£2,233	£2,531	£3,275	£4,020	£4,764	£5,509
64	£977	£1,256	£1,535	£1,814	£2,093	£2,372	£3,069	£3,767	£4,465	£5,162
65	£915	£1,176	£1,437	£1,699	£1,960	£2,221	£2,875	£3,528	£4,182	£4,835
66	£856	£1,100	£1,345	£1,589	£1,833	£2,078	£2,689	£3,300	£3,911	£4,522
67	£800	£1,028	£1,257	£1,485	£1,714	£1,942	£2,513	£3,085	£3,656	£4,227
68	£747	£961	£1,174	£1,388	£1,601	£1,815	£2,348	£2,882	£3,416	£3,949
69	£697	£896	£1,095	£1,294	£1,493	£1,692	£2,190	£2,688	£3,186	£3,684
70	£649	£835	£1,020	£1,206	£1,391	£1,577	£2,041	£2,504	£2,968	£3,432
71	£604	£777	£949	£1,122	£1,295	£1,467	£1,899	£2,330	£2,762	£3,193
72	£562	£722	£883	£1,043	£1,204	£1,364	£1,765	£2,166	£2,568	£2,969
73	£521	£670	£819	£968	£1,117	£1,266	£1,639	£2,011	£2,384	£2,756
74	£484	£622	£760	£898	£1,036	£1,175	£1,520	£1,865	£2,211	£2,556
75	£448	£576	£704	£831	£959	£1,087	£1,407	£1,727	£2,047	£2,367
76	£414	£532	£650	£768	£887	£1,005	£1,300	£1,596	£1,892	£2,187
77	£382	£491	£600	£709	£818	£927	£1,199	£1,472	£1,744	£2,017
78	£351	£451	£551	£651	£752	£852	£1,102	£1,353	£1,603	£1,854
79	£321	£413	£505	£597	£688	£780	£1,010	£1,239	£1,469	£1,698



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Calls may be recorded.

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