



**TAKE
COVER!**



Policy Summary and Application Form
www.servicelifeinsurance.co.uk

May 2011

Hello - A message from Tommy the SLI Tortoise
- Have you taken cover?



"It gives our personnel the option to take out insurance cover that is tailor-made to reflect the unique nature of what they do. Cover is available to each and every serviceman or woman across every unit, ship and regiment at every stage of their career."

(Armed Forces Minister - BBC News, May 2007)

Through a competitive process the Ministry of Defence chose to appoint Sterling Life Limited as provider of Service Life Insurance to members of HM Armed Forces

It is your decision whether or not to take out this insurance. The Ministry of Defence cannot accept any liability for any insurance you take out

TAKE COVER!

Covering you for deployment...after deployment...after deployment

SLI - Life protection exclusively designed for the Armed Forces

The fact is you can't always rely on being there for those who depend on you. That's why it's important to have the right sort of life insurance protection in place. SLI has been specifically designed to provide the cover required to suit the unique lifestyle of all Regulars and Reserves of the British Armed Forces.

SLI will give you the security of knowing that you are covered at all times, including on active military duties, at home or abroad, regardless of your specialist trade or your likelihood to deploy.

SLI - worldwide protection, including war and terrorism

- 24 hours a day
- 365 days a year

for less than **19 pence** per day*

Unfortunately the nature of what you do means you are not just at risk when you are on deployment, so we have designed SLI to cover you throughout your career by fixing the premiums. Even when you decide to leave the Armed Services, SLI will continue to cover you for the same monthly premium.

Unique cover at an affordable price

- ✓ **Up to £200,000 life cover** - means a lump sum and peace of mind for your loved ones
- ✓ **Acceptance a certainty** - no lengthy questionnaire (but over 45's see page 6)
- ✓ **Monthly premium** - will stay fixed throughout your policy
- ✓ **Terminal illness cover** - automatically included at no extra cost
- ✓ **War and terrorism cover** - for Regulars and Reserves
- ✓ **Payroll deduction** - monthly premium paid by JPA payroll deduction or direct debit

*For example, a £5.56 monthly premium will provide cover of £60,000 for 10 years for a 25 year old non-smoker - for less than 19 pence per day. (Example given excludes the £1.50 monthly policy fee)



TAKE COVER!

Essential Protection for your loved ones

Although you may not always be there for your loved ones, you can help plan for their long term financial security with SLI by leaving behind a cash lump sum. It's an easy way to help take care of their future. The SLI plan provides up to **£200,000** of cover.

Extra Protection, at no extra cost

Your SLI plan also automatically covers terminal illness benefit which means we will pay you the full life insurance amount if you are diagnosed with a terminal illness.

Your monthly payments will never increase

This means your monthly premium will not change during the term of your policy no matter what happens to the economy or to your health.

Acceptance a certainty and no medical

If you're a member of the British Armed Forces, aged between 18 and 45 your application will always be accepted. **No medical is required and no lengthy questionnaire has to be completed.**

How to apply

- Please read the policy summary on pages 5 & 6 of the brochure for more information on SLI cover to ensure it will meet your needs. If you would like more details, please visit the SLI website.
- Choose the cover and term that's right for you, then complete the enclosed application form or apply online at www.servicelifeinsurance.co.uk

For a personal quotation and to buy SLI:
www.servicelifeinsurance.co.uk

Example quotes for a 15 year term

£100,000
29 year old
Non - smoker **£9.76**
per month*

£100,000
29 year old
Smoker **£13.79**
per month*

*Examples given exclude the £1.50 monthly policy fee.

SLI Policy Summary

This policy summary does not contain the full terms and conditions of your monthly premium life and terminal illness cover.

The full terms and conditions can be found on the website and in the policy document which will be provided to you once your application has been accepted.

WHO IS THE INSURER?

Life and terminal illness cover is underwritten by Sterling Life Limited.

WHAT COVER DOES THIS SLI POLICY PROVIDE?

It provides a lump sum benefit if you die or are diagnosed with a terminal illness during the term of the contract. It does not have a surrender value at any time.

AM I ELIGIBLE TO TAKE OUT THE SLI POLICY?

- You must be over 18 and under 45 at the start date; and
- you must be under 65 at the expiry of the term detailed in the schedule to the policy; and
- be a Regular or a Reserve in the British Armed Forces.

HOW LONG DOES THE SLI POLICY LAST?

Your cover will end when one of the following happens:

- you die; or
- expiry of the chosen term detailed in the schedule to the policy; or
- you cease to pay your premium; or
- the policy is cancelled; or
- when you are diagnosed with a terminal illness as defined in the policy.

You should review your cover from time to time to ensure that it remains adequate for your needs.

WHAT ARE THE SIGNIFICANT EXCLUSIONS OF THE SLI POLICY?

Please refer to the exclusions in section 3 of the policy for more details.

We will not pay benefit if :

Suicide

Your death occurs within 12 months of your policy start date as a direct or indirect result of suicide or intentionally self-inflicted injury whether you are sane or insane.

Pre-existing condition

Your death or terminal illness is as a direct or indirect result of a pre-existing condition. We will not apply this exclusion if death occurs, or diagnosis with a terminal illness is made, more than 24 months after your policy start date.

Private activities

Your death occurs, or your terminal illness is contracted, outside the UK and is as a direct or indirect result of your involvement or participation in any conflict, conflict zone, hostilities, military-style operation or war unless you were acting under the legitimate orders of, or were on official deployment by, the British Armed Forces.

CBRN Terrorism

Your death occurs, or your terminal illness is contracted, as a direct or indirect result of an act of CBRN terrorism unless at the time when the act of CBRN terrorism took place, you were acting under the legitimate orders of, or were on official deployment by, the British Armed Forces.

Terminal Illness

Your terminal illness is diagnosed less than 12 months before your policy end date.

HOW TO MAKE A CLAIM

You or your personal representatives should write to us to make a claim.

Our address is:

**Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill,
West Malling, Kent ME19 4JX.
Telephone number 0208 334 1557.**

ARE THERE ANY LIMITATIONS?

You will not be permitted to start a new SLI policy within 3 years of the cancellation date. The maximum benefit we will pay on the death or diagnosis of a terminal illness of the life insured is shown in the Schedule to your policy.

**TAKE
COVER!**

WHAT HAPPENS IF I CHANGE MY MIND?

You may cancel your SLI policy within 30 days of the start date or the date you receive your policy documents if this is later, and receive a full refund of any premium paid.

After this period you may cancel your policy at any time but you will not be entitled to a refund of premium, and:

NB: You will then not be permitted to start a new SLI policy within 3 years of the cancellation date.

WHAT WOULD HAPPEN IF STERLING LIFE LIMITED WERE UNABLE TO MEET THEIR LIABILITIES?

In the unlikely event that Sterling Life Limited is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or from their website www.fscs.org.uk.

HOW DO I MAKE A COMPLAINT?

Any complaint you may have regarding this policy should be made to:

**Customer Services Manager, Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill, West Malling,
Kent ME19 4JX.**

Telephone number 0208 334 1557.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision. This will not affect your legal rights.

OTHER IMPORTANT INFORMATION

A copy of our Complaints Handling procedure is available on request from the Customer Services Manager - see address and telephone number above.

Over 45 and need to Take Cover?

If you are over 45 and under 60 we can immediately provide you with Accidental Death, War and Terrorism cover on receipt of your application. However, cover for full life and terminal illness cannot be guaranteed as each quotation needs to be individually underwritten and you may not be accepted.

If you would like to receive an application form (NB- please do not use the application form attached to this brochure.) please call our customer helpline team on: **0208 334 1557** or, to find out more about 45+ visit **www.servicelifeinsurance.co.uk**

Sterling Life Limited is a private company limited by shares registered in England and Wales; registered number 911235. Its registered office is at:

**Ambassador House, Paradise Road,
Richmond-upon-Thames, Surrey, TW9 1SQ.**

It underwrites long term insurance business. Sterling Life Limited is authorised and regulated by the Financial Services Authority (FSA) and its FSA registration number is 202178.

About our services

1 THE FINANCIAL SERVICES AUTHORITY (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 WHOSE PRODUCTS DO WE OFFER?

We only offer our own products.

You will not receive advice or a recommendation from us for life and terminal illness insurance.

3 WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

All you will have to pay is a monthly policy fee of £1.50 which will be added to your monthly insurance premium throughout your chosen term.

4 WHO REGULATES US?

Sterling Life Limited, Ambassador House, Paradise Road, Richmond-upon-Thames, TW9 1SQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 202178.

Our permitted business is the arranging and carrying out of life insurance contracts.

You can check this on the FSA Register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

DEMANDS AND NEEDS STATEMENT

Sterling Life Limited has not made any recommendation to you regarding the suitability of this policy for your demands and needs.

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Sterling Life Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Sterling Life Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

A monthly policy fee of £1.50 will be added to your monthly insurance premium throughout your chosen term. For example, the monthly insurance premium for £100,000 of cover over a 5 year term is £9.27 per month. With the policy fee added you will pay a total of £10.77 per month.

NON-SMOKER

MONTHLY PREMIUMS SHOWN ARE BASED ON £100,000 SUM INSURED

N.B. These monthly premiums DO NOT include the £1.50 monthly policy fee.
Please add £1.50 to the amounts shown below.



Age next birthday up to	Term Years									
	5	6	7	8	9	10	15	20	25	
30	9.27	9.27	9.27	9.27	9.27	9.27	9.76	10.90	12.67	
31	9.27	9.27	9.27	9.27	9.27	9.27	10.03	11.36	13.36	
32	9.27	9.27	9.27	9.27	9.27	9.33	10.38	11.88	14.17	
33	9.27	9.27	9.27	9.27	9.38	9.57	10.78	12.51	15.08	
34	9.27	9.27	9.27	9.43	9.64	9.88	11.25	13.24	16.14	
35	9.27	9.27	9.48	9.71	9.98	10.24	11.80	14.06	17.36	
36	9.27	9.49	9.77	10.07	10.38	10.69	12.47	15.01	18.74	
37	9.52	9.81	10.16	10.50	10.84	11.18	13.24	16.09	20.31	
38	9.64	10.22	10.61	11.00	11.39	11.78	14.09	17.32	22.08	
39	9.76	10.56	11.10	11.54	11.96	12.41	15.04	18.70	24.07	
40	9.88	10.97	11.65	12.14	12.62	13.13	16.13	20.27	26.33	
41	10.52	11.70	12.25	12.82	13.38	13.97	17.34	22.02	-	
42	11.61	12.23	12.98	13.61	14.26	14.92	18.73	24.03	-	
43	12.32	13.05	13.78	14.53	15.25	16.00	20.29	26.29	-	
44	13.34	13.89	14.75	15.56	16.39	17.23	22.08	28.87	-	
45	14.52	14.85	15.81	16.71	17.65	18.60	24.09	31.77	-	

Over 45 rates on application

***Examples given exclude the £1.50 monthly policy fee.**

Full Rate Tables available on: www.servicelfeinsurance.co.uk

Under £3.50* per week

Under £3.00* per week

Under £2.50* per week

Notes:

1 Table shows monthly premiums which are guaranteed throughout the Term chosen.

2 Double monthly premium for maximum cover of £200,000.

3 Applicants aged 18-29 should use 'Age Next Birthday' up to 30' line.

A monthly policy fee of £1.50 will be added to your monthly insurance premium throughout your chosen term. For example, the monthly insurance premium for £100,000 of cover over a 5 year term is £10.70 per month. With the policy fee added you will pay a total of £12.20 per month.

SMOKER

MONTHLY PREMIUMS SHOWN ARE BASED ON £100,000 SUM INSURED

N.B. These monthly premiums DO NOT include the £1.50 monthly policy fee.
Please add £1.50 to the amounts shown below.



Age next birthday up to	Term Years									
	5	6	7	8	9	10	15	20	25	
30	10.70	10.92	11.04	11.17	11.43	11.87	13.79	16.69	21.43	
31	10.84	10.93	11.15	11.45	11.93	12.42	14.53	17.91	23.34	
32	10.98	11.28	11.64	12.00	12.54	12.93	15.41	19.35	25.56	
33	11.25	11.64	12.23	12.67	13.08	13.53	16.47	21.03	28.12	
34	11.39	12.29	12.78	13.26	13.77	14.31	17.71	22.98	31.08	
35	11.67	12.90	13.44	14.00	14.61	15.24	19.19	25.25	34.45	
36	12.37	13.60	14.23	14.90	15.61	16.36	20.93	27.86	38.29	
37	13.00	14.45	15.21	16.00	16.81	17.67	22.97	30.86	42.66	
38	13.91	15.46	16.36	17.28	18.21	19.18	25.28	34.31	47.60	
39	14.98	16.62	17.65	18.69	19.76	20.89	27.93	38.20	53.15	
40	16.06	17.91	19.11	20.31	21.53	22.86	30.94	42.62	59.37	
41	17.65	19.41	20.77	22.14	23.60	25.14	34.39	47.65	-	
42	19.15	21.13	22.71	24.32	26.03	27.79	38.33	53.33	-	
43	20.90	23.12	24.98	26.88	28.81	30.84	42.87	59.80	-	
44	23.25	25.49	27.64	29.80	32.01	34.31	48.02	67.10	-	
45	25.94	28.17	30.64	33.11	35.63	38.27	53.85	75.26	-	

Over 45 rates on application

*Examples given exclude the £1.50 monthly policy fee.

Full Rate Tables available on: www.servicelfeinsurance.co.uk

- Notes:**
- 1 Table shows monthly premiums which are guaranteed throughout the Term chosen.
 - 2 Double monthly premium for maximum cover of £200,000.
 - 3 Applicants aged 18-29 should use 'Age Next Birthday' up to 30' line.

SLI Application

PLEASE READ THESE IMPORTANT NOTES BEFORE COMPLETING THIS APPLICATION FORM

You must notify Sterling Life Limited when you leave Regular military service. You must also advise Sterling Life Limited if you remain as a Reserve, and if you subsequently cease to be a Reserve.

- It is important that all questions are answered truthfully and accurately. Please disclose all relevant facts that could influence or affect the acceptance of your application for insurance.
- If a policy is issued without all relevant information having been provided, Sterling Life Limited may not be liable to pay a claim under the policy.
- Sterling Life Limited has a confidentiality policy in place, which means that information is held securely and access is limited to authorised individuals who need to see it for the purpose of processing your application.
- If your birthday occurs while the application is being processed, the terms may differ from those originally quoted.
- Appointed Representatives, Brokers and Independent Financial Advisers submitting application forms to Sterling Life Limited do not have the authority to conclude contracts on Sterling Life Limited's behalf.
- Unless specifically agreed to the contrary, this insurance shall be subject to English law and the exclusive jurisdiction of the English courts.
- Copies of the policy documents and this application form when completed are available on request.
- Payments can be made by either JPA payroll deduction or direct debit mandate.

Your Chosen Sum Insured:

**Monthly Insurance Premium: £
Plus Policy Fee £1.50
Total Monthly Payment: £**

Chosen Term (select 5-25 yrs):

N.B. To calculate the total cost payable for the duration of your policy, multiply the monthly insurance premium plus the monthly policy fee by 12 and then by the number of years of the term you have chosen - e.g. £10 + £1.50 = £11.50 x 12 = £138 x 10 years = £1,380 total cost.

A. PERSONAL DETAILS

National Insurance No: (if known) _____ Service No: _____
 Mr/Mrs/Ms: _____ Rank: _____
 Surname: _____
 First Name(s): _____ Date of Birth: _____
 Address: _____
 _____ Postcode: _____
Contact telephone numbers:
 Daytime: _____ Mobile: _____
 Email: _____
 Branch of Armed Forces: _____ Unit: _____
 Occupation (Civilian or Reserve only): _____

B. LIFESTYLE DETAILS

Have you in the last 12 months smoked either cigarettes, cigars or a pipe?..... Yes No

C. AUTHORISATION

The person named below has my full authority and consent to deal with all matters concerning my SLI policy and to whom Sterling Life Limited has my authority to disclose any information that he/she may require regarding my policy.

Name of Nominee: _____ Date of Birth of Nominee: _____
 Address of Nominee: _____

 Postcode: _____ Nominee's Phone Number: _____

DECLARATION AND DATA PROTECTION ACT 1998

DATA PROTECTION ACT 1998

By submitting the Application, you understand and agree that the personal information you provide may be used by Sterling Life Limited, their connected companies, re-insurers, agents and sub-contractors for the purpose of your insurance. We may share this information with the Ministry of Defence or their authorised scheme manager. If you have provided information about another person, you are confirming that you have their permission to do so.

You are also giving irrevocable permission for any medical practitioner that you have consulted to provide Sterling Life Limited with any medical information they may request in relation to a claim made after your death by your personal representatives.

A copy of your personal information can be obtained on payment of a fee.

DECLARATION

By submitting this Application Form, I confirm that:-

- I wish to apply for Life and Terminal Illness insurance
- The information I have supplied is true and complete
- I have read the policy summary

Sterling Life Limited is authorised and regulated by the FSA.

Registered office; Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ. Registered in England & Wales under 911235.

**I would like my policy
Start Date to be:**

N.B. No later than 30 days after the application

Name of sales representative :

Date:

HOW WOULD YOU LIKE TO PAY YOUR MONTHLY PREMIUM AND POLICY FEE?

Please tick EITHER: JPA Payroll Deduction - complete Section D below (Not available for Reserves)
OR: Direct Debit - complete Section E below

D. JPA PAYROLL DEDUCTION INSTRUCTIONS

Name:

Service No:

I hereby authorise JPA :

to deduct from my pay my monthly premium plus monthly policy fee of £ each month in favour of Sterling Life Limited.

PLEASE NOTE

1. THE ABOVE AMOUNT WILL BE DEDUCTED FROM YOUR PAY STARTING **ON THE SECOND PAY DAY** AFTER YOUR POLICY START DATE AND CONTINUING EACH MONTH UNTIL YOUR POLICY ENDS.

2. IF THERE ARE NOT ENOUGH FUNDS IN YOUR PAY ACCOUNT YOUR MONTHLY PREMIUM MAY NOT BE PAID, WHICH MAY RESULT IN YOUR POLICY BEING CANCELLED.

E. DIRECT DEBIT INSTRUCTIONS AND GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Sterling Life Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Sterling Life Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

- If an error is made in the payment of your Direct Debit, by Sterling Life Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Sterling Life Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Instruction to your Bank or Building Society to pay Sterling Life Limited by Direct Debit

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



**Name(s) of
account holder(s)**

Reference Number

To be completed by originator

Bank or Building Society account number

Originator's Identification Number

Branch sort code (from the top right hand corner of your cheque)

Instruction to your Bank or Building Society

Please pay Sterling Life Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Sterling Life Limited and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your Bank or Building Society

To: The Manager

Bank or Building Society

Address

Postcode

Signature

Date

**TAKE
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Freepost your SLI application to:

**Freepost RRBZ-GGYU-TSBA
Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill,
West Malling, Kent ME19 4JX**



STERLING
looking after tomorrow



If you have any questions please contact us on

0208 334 1557

or visit our website

www.servicelifeinsurance.co.uk

Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX
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