

## Norwich Union Life Insurance

# Does it make sense for me?



### What is Norwich Union Life Insurance?

- It's a life insurance plan that runs for a fixed period of time and pays out a cash sum if you die during the plan term.
- When you take out the plan you will specify the amount of cover you want and the length of time you want to be covered for (subject to limits which depend on your circumstances).
- You can choose between level and decreasing versions:
  - The level option covers you with a guaranteed cash sum for the term of the plan. It is often used to help cover an interest only mortgage.
  - The decreasing option provides cover that decreases over the term of the plan. It is often used to help cover a repayment mortgage.
- This is not an investment product and there is no cash-in value at any time.



### Yes, if you:

- want your dependents to receive a lump-sum payment if you die.
- want cover for a specific period of time.

#### The level option may be right if you:

- want life insurance where the level of cover stays the same during the plan.

#### The decreasing option may be right if you:

- want life insurance where the level of cover decreases over time.



### No, if you:

- want a policy that will cover you for the rest of your life.



### What to do next

Please read the Key Features for full information. If you're not sure whether this product is suitable for you, your financial adviser will be happy to help you with any questions.



We want to make sure you find our literature clear and easy to follow, so we'd welcome your feedback. If you think we could improve this document, please e-mail your comments to [clarity@norwich-union.co.uk](mailto:clarity@norwich-union.co.uk)



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