IHT lia	ability reducing	g Yr 3 to 7	£ 500,000	IHT lia	ability reducing	g Yr 3 to 7	£ 1,000,000	IHT lia	ability reducing	y Yr 3 to 7	£ 1,500,000	IHT li	ability reducin	g Yr 3 to 7	£ 2,000,00
Year	Cover	Aged 65	Annual Premium	Year	Cover	Aged 65	Annual Premium	Year	Cover	Aged 65	Annual Premium	Year	Cover	Aged 65	Annual Premium
'ear 1	£500,000		£2,426.02	Year 1	£1,000,000		£4,467.69	Year 1	£1,500,000		£6,160.23	Year 1	£2,000,000		£7,634
ear 2	£500,000		£2,426.02	Year 2	£1,000,000		£4,467.69	Year 2	£1,500,000		£6,160.23	Year 2	£2,000,000		£7,63
ear 3	£500,000		£2,426.02	Year 3	£1,000,000		£4,467.69	Year 3	£1,500,000		£6,160.23	Year 3	£2,000,000		£7,63
ear 4	£400,000		£1,967.89	Year 4	£800,000		£3,620.31	Year 4	£1,200,000		£4,990.91	Year 4	£1,600,000		£6,19
ear 5	£300,000		£1,507.30	Year 5	£600,000		£2,771.94	Year 5	£900,000		£3,820.93	Year 5	£1,200,000		£4,74
/ear 6	£200,000		£1,044.24	Year 6	£400,000		£1,922.57	Year 6	£600,000		£2,650.28	Year 6	£800,000		£3,27
ear 7	£100,000		£542.90	Year 7	£200,000		£1,000.69	Year 7	£300,000		£1,379.53	Year 7	£400,000		£1,69
Т	otal cost over 7 ye	ears is	£12,340.39	Т	otal cost over 7 y	ears is	£22,718.58	Т	otal cost over 7 ye	ears is	£31,322.34	-	otal cost over 7 y	ears is	£38,81
IHT lia	ability reducing	g Yr 3 to 7	£ 500,000	IHT lia	ability reducing	g Yr 3 to 7	£ 1,000,000	IHT lia	ability reducing	y Yr 3 to 7	£ 1,500,000	IHT li	ability reducing	g Yr 3 to 7	£ 2,000,0
Year	Cover	Aged 70	Annual Premium	Year	Cover	Aged 70	Annual Premium	Year	Cover	Aged 70	Annual Premium	Year	Cover	Aged 70	Annual Premium
Year 1	£500,000		£3,944.15	Year 1	£1,000,000		£7,396.10	Year 1	£1,500,000		£9,791.69	Year 1	£2,000,000		£12,73
ear 2	£500,000		£3,944.15	Year 2	£1,000,000		£7,396.10	Year 2	£1,500,000		£9,791.69	Year 2	£2,000,000		£12,73
'ear 3	£500,000		£3,944.15	Year 3	£1,000,000		£7,396.10	Year 3	£1,500,000		£9,791.69	Year 3	£2,000,000		£12,73
ear 4	£400,000		£3,208.82	Year 4	£800,000		£6,004.36	Year 4	£1,200,000		£7,950.33	Year 4	£1,600,000		£10,35
ear 5	£300,000		£2,466.12	Year 5	£600,000		£4,598.57	Year 5	£900,000		£6,090.42	Year 5	£1,200,000		£7,94
ear 6	£200,000		£1,716.04	Year 6	£400,000		£3,178.61	Year 6	£600,000		£4,211.96	Year 6	£800,000		£5,50
'ear 7	£100,000		£894.77	Year 7	£200,000		£1,646.79	Year 7	£300,000		£2,183.16	Year 7	£400,000		£2,86
Т	otal cost over 7 ye	ears is	£20,118.20	Т	otal cost over 7 y	ears is	£37,616.63	Т	otal cost over 7 ye	ears is	£49,810.94	7	otal cost over 7 y	ears is	£64,86
IHT lia	ability reducing	g Yr 3 to 7 Aged 75	£ 500,000 Annual Premium	IHT lia	ability reducing	g Yr 3 to 7	£ 1,000,000 Annual Premium	IHT lia	ability reducing	y Yr 3 to 7	£ 1,500,000 Annual Premium	IHT li Year	ability reducin	g Yr 3 to 7	£ 2,000,0
rear 1	£500,000		£6,695.70	Year 1	£1,000,000		£12,953.94	Year 1	£1,500,000		£17,496.04	Year 1	£2,000,000		£22,98
	£500,000		£6,695.70	Year 2	£1,000,000		£12,953.94	-	£1,500,000		£17,496.04		£2,000,000		£22,98
'ear 2 'ear 3	£500,000		£6,695.70	Year 3	£1,000,000		£12,953.94 £12,953.94	Year 2 Year 3	£1,500,000 £1,500,000		£17,496.04 £17,496.04	Year 2 Year 3	£2,000,000 £2,000,000		£22,98
	£300,000 £400,000		£5,455.22	Year 4	£1,000,000		£10,512.15	Year 4	£1,200,000		£14,219.40	Year 4	£2,000,000		£18,68
ear 4 ear 5	£400,000 £300,000		£4,202.18	Year 5	£600,000		£10,512.15 £8,045.59	Year 5	£1,200,000 £900,000		£14,219.40 £10,909.58	Year 5	£1,000,000 £1,200,000		£10,00
	£300,000 £200,000		£2,936.58		£400,000		£5,554.15		£600,000		£7,566.35		£1,200,000 £800,000		£14,32
ear 6	£200,000 £100,000		£2,936.38 £1,537.35	Year 6 Year 7	£400,000 £200,000		£2,873.90	Year 6 Year 7	£800,000 £300,000		£7,500.35 £3,932.59	Year 6 Year 7	£400,000		£9,93
ear 7	£100,000		£1,537.35	rear /	£200,000		£2,073.90	rear /	£300,000		£3,932.39	rear 7	£400,000		£5,17
T	otal cost over 7 ye	ears is	£34,218.43	Т	otal cost over 7 y	ears is	£65,847.61	Т	otal cost over 7 ye	ears is	£89,116.04	7	Total cost over 7 y	ears is	£117,11
IHT lia	ability reducing	g Yr 3 to 7	£ 500,000	IHT lia	ability reducing	g Yr 3 to 7	£ 1,000,000	IHT lia	ability reducing	y Yr 3 to 7	£ 1,500,000	IHT li	ability reducin	g Yr 3 to 7	£ 2,000,0

Year	Cover	Aged 80	Annual Premium
Year 1	£500,000		£16,745.33
Year 2	£500,000		£16,745.33
Year 3	£500,000		£16,745.33
Year 4	£400,000		£13,578.11
Year 5	£300,000		£10,410.89
Year 6	£200,000		£7,243.67
Year 7	£100,000		£3,782.51

Year	Cover	Aged 80	Annual Premium
Year 1 £1,000,000			£30,622.43
Year 2	£1,000,000		£30,622.43
Year 3	£1,000,000		£30,622.43
Year 4 £800,000			£25,386.70
Year 5	£600,000		£19,842.82
Year 6	£400,000		£13,682.64
Year 7	£200,000		£7,054.18

£157,833.63

Year	Cover	Aged 80	Annual Premium
Year 1	£1,500,000		£43,868.73
Year 2	£1,500,000		£43,868.73
Year 3	£1,500,000		£43,868.73
Year 4	£1,200,000		£36,357.27
Year 5	£900,000		£28,403.75
Year 6	£600,000		£19,566.12
Year 7	£300,000		£10,115.66

Year	Cover	Aged 80	Annual Premium
Year 1	£2,000,000		£56,851.66
Year 2	£2,000,000		£56,851.66
Year 3	£2,000,000		£56,851.66
Year 4	£1,600,000		£47,123.94
Year 5	£1,200,000		£36,823.77
Year 6	£800,000		£25,378.72
Year 7	£400,000		£13,124.09

£293,005.50

Total cost over 7 years is	£85,251.17

Total	cost	over	7 years	is	
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Total	cost	over	7 ر	vears	is
lotai	COSE	OVC	,	y Cai 3	13

£226,048.99	Total cost over 7 years is
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