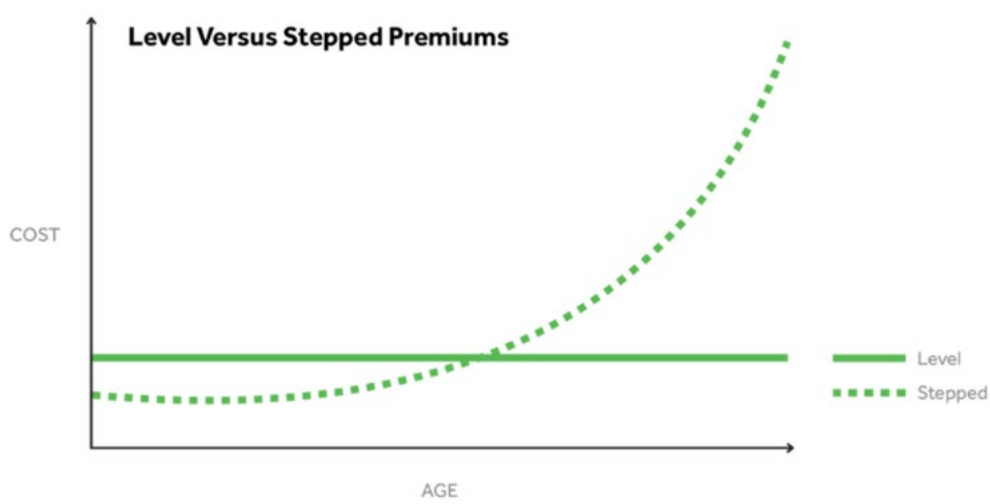
# Premium structures and what they mean to you.

There are two insurance premium structures: stepped and level: stepped premiums are recalculated each year, based on your age at your policy anniversary.

Typically, this means that your premium increases each year as you get older.

Level premiums on the other hand, do not increase as you age.

The graph below shows the relationship between age and premium structure, and the potential for savings over the long term, by opting for level premiums (where appropriate to your personal circumstances).

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