



The Royal Bank of Scotland

Your Reference:  
Dr T Fischer

Retail Marketing  
36 St Andrew Square  
Edinburgh  
EH2 2YB

12120



September 2006

Dear Dr Fischer

## An affordable way to protect your family from just 33p a day

You may remember that I wrote to you recently to let you know you've been selected for our special FREE gift offer. If you've already applied, please accept my apologies, our letters must have crossed in the post. But if you haven't, this could be your last chance to buy Life Protector on these very favourable terms.

Looking after your family is second nature – but have you made sure that they'd have enough money if one day you were no longer there to care for them? Would they struggle to pay the bills and mortgage, or other expenses like new clothes, and school trips? That's when Life Protector, provided by Royal Scottish Assurance can help.

Costing just 33p a day for up to £111,180 of cover, and with a choice of 3 great FREE gifts, it shouldn't take too long to decide whether to apply.

### Benefits of Life Protector for you and your family

- ✦ A cash lump sum for your family if you die within the 15 year term of the policy
- ✦ Choice of 3 great FREE gifts
- ✦ Your premiums will never go up – and your cover will never go down, as long as you keep paying your premiums throughout the term of the plan
- ✦ Your acceptance is guaranteed – as long as you're able to answer 'no' to five simple questions
- ✦ 30 day money back guarantee – if you change your mind

### Protecting your family has never been quicker or easier

Just read the Key Features and the other information enclosed, then complete and return the simple Priority Application Form attached. Because we have not provided you with financial advice, you need to be sure that Life Protector meets your needs. If you have any queries, please contact us on **0800 45 55 65\***.

Remember, **apply by 20th October 2006**, and we'll send you your choice of a FREE gift to say thank you for choosing The Royal Bank of Scotland.

Yours sincerely

David Edmonds  
Retail Banking



Complete and return the  
attached Application



For immediate acceptance call  
**0800 45 55 65\*** today!



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The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. Our FSA Register number is 121882. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Royal Scottish Assurance plc. Registered Office: 24-25 St. Andrew Square, Edinburgh EH2 1AF. Registered in Scotland No. 119820.

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Life Protector from  
The Royal Bank of Scotland

**Dr T Fischer**

## Your Information

For details of how we will use your information, please look for this padlock symbol  below and in the accompanying Key Features document.

Please remember that any omission or misstatement of material facts could affect the payment of benefits under the plan. Material facts are those which an Insurer would regard as likely to influence the assessment and acceptance of the proposal. If you are in any doubt as to whether a particular fact is material then you should disclose it. You do not need to tell us about any genetic test result you have had if this application for life insurance, taken together with any other life insurance policies you already have, totals £500,000 or less.

### Step 1

Don't forget to choose your quality FREE gift!

As a thank you for choosing Life Protector, please select your quality FREE gift from the following options:

- ☐ FREE Kenwood Smoothie Maker (KSM1)  
☐ FREE NTL Digital Cordless Phone Set (NTL1)  
☐ FREE £20 of Marks & Spencer Vouchers (M&S1)

We'll send you your free gift within 28 days of receipt of your first month's premium. Please note that if your gift is not available a similar alternative will be offered and The Royal Bank of Scotland reserves the right to amend or withdraw this offer. One free gift per person.

### Step 2

Personal details – please complete all sections

Eligible customer  
Dr T Fischer

First Name(s)

Telephone No.   
(including STD code)

Date of birth       Male ☒ Female ☐

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

Before we commence your cover we reserve the right to carry out random tests to determine smoking habits.

Please choose the sum assured and relevant monthly premium you would like to pay from the Personal Illustration in your letter and write them in the boxes shown below

I wish to apply for a sum assured of


over a term of  years,

for a monthly premium of

If you already have an existing Life Protector policy, the **total** cover available from that policy **together with any new application**, cannot exceed £300,000.

### Step 3

5 simple questions – please complete all questions

We require to take some additional information from you about your health. We need this information to decide if we can offer you life insurance cover. We also need to ask you about your occupation and previous insurance applications. Any information provided by you will be used for the purposes described in the  'Your Information' section of the Key Features document.

To be accepted, you must be able to truthfully answer 'no' to the following 5 questions. If you can't answer 'no' to all these questions you can probably still qualify for cover – what you need to do next, if you have to answer 'yes', is detailed after these questions.

When considering each question you can ignore common colds, flu, hayfever, sprains, uncomplicated pregnancy or any minor illness for which you needed to see a doctor only once.

1. Within the last 10 years have you had or received medical advice for any of the following illnesses, or been referred for tests or investigations for any of these conditions: • Raised blood pressure? • Raised cholesterol? • Heart attack, chest pain or any other heart condition? • Stroke, epilepsy or any disorder affecting the brain? • Any form of cancer? • Diabetes? Kidney disease? • Liver disease or alcohol problem? • Multiple sclerosis, any numbness or loss of feeling, blurred or double vision? • Anxiety, depression or any mental or nervous illness lasting for more than 3 months or requiring treatment with anti-depressants?
- No ☐ Yes ☐

2. Have you ever tested positive for HIV/AIDS or Hepatitis B or C or are you awaiting the results of such a test?
- No ☐ Yes ☐

3. Are you currently: – seeing your General Practitioner or any other doctor for any regular check-ups or under the care of any hospital or clinic as an outpatient? – intending to seek or awaiting any medical advice or treatment from any doctor, hospital or clinic or awaiting any tests or investigations?
- No ☐ Yes ☐

4. Are you employed in any of the following occupations: offshore fishing; offshore oil or gas production; commercial diving; HM Forces or any occupation involving the use of explosives or working at heights over 15 metres (50 feet)?
- No ☐ Yes ☐

5. Have you ever had a life policy application postponed, declined, withdrawn or issued on special terms?
- No ☐ Yes ☐

If you've had to answer 'yes' to any of the questions, don't return the Application Form. Instead, please call us on **0800 455 565\*** quoting **RBSLPS** as we will need to provide you with a different Application Form – this form will ask more questions.

# Male – Monthly Premium

## Find out how little life cover could cost

Just take a look at the **male monthly premiums** in the table below to discover how little it could cost to protect those you love for the next 15 years. However if you would like to know the cost for an alternative level, or period of cover please phone **0800 45 55 65\*** quoting ref **RLPS**.

Age Next Birthday	£10 monthly premium		£15 monthly premium		£20 monthly premium		£30 monthly premium	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
26	£123,153	£73,440	£220,423	£134,072	–	£191,542	–	–
27	£121,287	£71,473	£213,196	£131,363	–	£185,618	–	–
28	£121,287	£69,608	£213,196	£128,762	–	£180,049	–	–
29	£119,477	£67,268	£209,758	£125,048	–	£173,124	–	–
30	£117,720	£65,614	£203,203	£122,688	–	£169,858	–	£291,718
31	£112,746	£60,643	£188,478	£115,088	£295,163	£159,336	–	£269,278
32	£108,175	£55,979	£178,150	£108,374	£281,328	£150,041	–	£245,657
33	£103,961	£51,980	£168,896	£101,601	£264,779	£140,664	–	£225,846
34	£100,062	£41,910	£162,562	£92,892	£250,069	£132,389	–	£208,992
35	£93,081	£39,433	£156,686	£84,448	£233,831	£124,172	–	£194,479
36	£80,858	£36,386	£146,123	£73,474	£211,823	£113,238	–	£177,246
37	£72,772	£33,493	£136,894	£64,701	£193,602	£102,885	–	£160,028
38	£66,157	£30,788	£127,499	£57,039	£178,267	£90,024	£294,789	£145,859
39	£60,643	£28,386	£119,311	£50,406	£165,183	£77,607	£271,893	£132,725
40	£55,590	£26,160	£111,153	£42,499	£153,888	£67,687	£250,044	£120,711
41	£44,971	£23,406	£101,601	£38,026	£140,664	£58,268	£225,846	£107,711
42	£40,841	£21,010	£86,699	£34,133	£128,607	£50,575	£202,934	£93,349
43	£37,060	£18,791	£73,892	£30,528	£117,679	£42,265	£184,243	£78,226
44	£33,634	£16,817	£64,064	£27,321	£107,814	£37,825	£167,694	£66,520
45	£30,437	£15,075	£55,815	£24,491	£97,853	£33,907	£153,873	£57,387
46	£28,186	£13,613	£45,792	£22,117	£80,739	£30,620	£140,024	£50,368
47	£26,074	£12,315	£42,361	£20,007	£69,517	£27,699	£127,876	£43,084
48	£24,111	£11,133	£39,171	£18,087	£61,033	£25,041	£116,687	£38,949
49	£22,360	£10,056	£36,326	£16,337	£54,231	£22,619	£106,482	£35,182
50	£20,684	£9,086	£33,604	£14,761	£46,524	£20,437	£93,976	£31,787

Please note: The maximum level of cover for this plan is £300,000. If you require more than £300,000 of life cover please call **0800 45 55 65\*** quoting ref **RLPS**.

\*Lines are open Monday to Thursday 8.30am to 8pm, Friday 8.30am to 6pm and Saturday 9am to 2pm, excluding Bank Holidays. Calls may be recorded.

If you have hearing or speech difficulties please dial Textphone 0800 169 0088.

RLPRF 0706

Make it happen



## See how little it costs to show them you care

We've shown below how much cover you could have for your family for just a small amount each month.

### Your quote

Prepared exclusively for:

Dr T Fischer  
Age now: 31

#### Option 1

**Monthly Premium: £10**

Policy term: **15 yrs**

Sum Assured for:

Non-Smoker: **£111,180**

Smoker: **£58,007**

#### Option 2

**Monthly Premium: £15**

Policy term: **15 yrs**

Sum Assured for:

Non-Smoker: **£183,169**

Smoker: **£112,112**

#### Option 3

**Monthly Premium: £20**

Policy term: **15 yrs**

Sum Assured for:

Non-Smoker: **£285,793**

Smoker: **£155,215**

Rates valid if you apply by 20th October 2006 and are able to answer 'no' to the questions on your Application Form. Please also check that the details on your Application Form are correct.

To keep our rates as low as possible, the plan has no cash in value.

RLPSLA030-0706

# Female – Monthly Premium

Find out how little life cover could cost

Just take a look at the **female monthly premiums** in the table below to discover how little it could cost to protect those you love for the next 15 years. However if you would like to know the cost for an alternative level, or period of cover please phone **0800 45 55 65\*** quoting ref **RLPS**.

Age Next Birthday	£10 monthly premium		£15 monthly premium		£20 monthly premium		£30 monthly premium	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
26	£174,021	£127,063	–	£228,157	–	–	–	–
27	£170,319	£121,287	–	£209,758	–	–	–	–
28	£163,367	£114,357	–	£191,249	–	£290,403	–	–
29	£156,960	£109,657	£295,568	£180,624	–	£272,803	–	–
30	£151,037	£103,961	£282,717	£168,896	–	£250,069	–	–
31	£145,545	£89,943	£270,937	£156,686	–	£225,062	–	–
32	£138,017	£76,971	£254,999	£144,499	–	£204,602	–	–
33	£133,416	£66,708	£240,833	£134,072	–	£187,552	–	£297,925
34	£129,112	£58,860	£224,224	£123,857	–	£171,476	–	£271,893
35	£123,153	£53,013	£209,758	£114,078	–	£157,938	–	£245,657
36	£114,357	£44,472	£191,249	£104,039	£281,328	£144,039	–	£224,039
37	£106,733	£41,051	£173,399	£87,871	£260,942	£130,471	–	£202,934
38	£100,062	£37,582	£162,562	£74,741	£243,310	£118,453	–	£184,243
39	£86,075	£34,504	£151,220	£65,351	£219,573	£107,814	–	£167,694
40	£76,971	£31,765	£141,358	£58,058	£202,303	£96,283	–	£152,201
41	£67,838	£28,386	£130,049	£50,406	£181,868	£79,317	£294,789	£136,609
42	£60,643	£25,412	£119,311	£41,285	£165,183	£66,933	£269,278	£122,292
43	£54,455	£22,677	£109,285	£36,841	£151,302	£57,523	£243,521	£109,823
44	£39,628	£20,317	£100,813	£33,007	£139,573	£45,697	£220,511	£97,578
45	£35,736	£18,151	£87,281	£29,489	£127,695	£40,827	£200,035	£79,559
46	£33,354	£16,711	£75,173	£27,150	£116,915	£37,588	£183,039	£68,471
47	£31,027	£15,394	£65,351	£25,009	£107,814	£34,624	£167,694	£59,839
48	£28,898	£14,168	£56,543	£23,017	£97,853	£31,867	£153,873	£52,839
49	£26,952	£13,058	£43,787	£21,215	£80,739	£29,371	£141,439	£45,685
50	£25,094	£12,019	£40,768	£19,527	£67,943	£27,034	£129,652	£42,049

Please note: The maximum level of cover for this plan is £300,000. If you require more than £300,000 of life cover please call **0800 45 55 65\*** quoting ref **RLPS**.

\*Lines are open Monday to Thursday 8.30am to 8pm, Friday 8.30am to 6pm and Saturday 9am to 2pm, excluding Bank Holidays. Calls may be recorded.

If you have hearing or speech difficulties please dial Textphone 0800 169 0088.

Make it happen

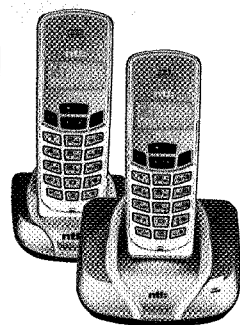
**RBS**  
The Royal Bank of Scotland

## Your choice of FREE gift

For taking out Life Protector, we're pleased to offer you your choice of FREE gift:

### NTL Digital Cordless Phone Set

- Illuminated LCD display with caller ID
- Up to 110 hours standby time

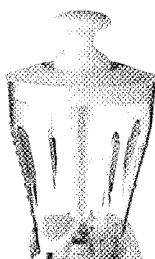


**ntl:**

OR

### Kenwood Smoothie Maker

- Powerful 350W motor



• Blends ice, fruit and ice cream

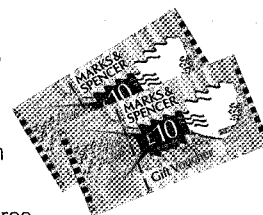
**KENWOOD**



OR

### £20 Marks & Spencer Vouchers

- To spend on anything within the store
- Over 1,400 stores nationwide



We'll send you your free gift within 28 days of receipt of your first month's premium. One free gift per person. Please note that if your gift is not available, a similar alternative will be offered and The Royal Bank of Scotland reserves the right to amend or withdraw this offer. Please see the 'Key Features' document contained within this application pack for full details of Life Protector.