

## 10 reasons why you are NEVER too young to arrange Life Assurance

### 1. You are as young as you are ever going to be!!

The cost of life assurance increases with age.

### 2. You are probably as fit and healthy as you are likely to be in the future

Life assurance companies look closely at your past and current health before accepting you for life assurance.

### 3. Your BMI or body mass index

Underwriters in life assurance companies use BMI as a measure of your suitability for Life assurance. As you get older BMI is more likely to increase than decrease.

### 4. Higher risk pastimes

With most companies, what you start doing AFTER you have put your policy in place has no effect on the Life assurance benefit you have put in place whereas the cost of cover could be increased if you are ALREADY participating in a higher risk pastime when you put your policy in place.

### 5. Your Family's Medical History

Unfortunately your family's medical history can directly affect your insurability and the older you get the greater the chance of that happening.

### 6. ECGs MRIs or Scans

Having already had tests such as ECGs, MRIs or Scans can influence an Underwriter's decision as to your suitability for life assurance.

### 7. "Younger Illness"

Unfortunately there are illnesses which affect younger people and could affect your insurability even to the extent of rendering you uninsurable. Examples are testicular cancer, type one diabetes, lupus, ulcerative colitis and MS,

### 8. "Life Events Options"

Modern life assurance policies include "Life Events Options" which will allow you to increase your level of life assurance, within certain limits, on the occurrence of certain events such as getting married, becoming a parent or moving house... **BUT ONLY IF YOU ALREADY HAVE A LIFE ASSURANCE POLICY IN PLACE.**

### 9. "Conversion Option"

Many modern life assurance policies have an optional extra benefit called a "Conversion Option", which, if you are accepted for it, will allow you to continue to have life assurance, within certain limits, right up until age 90 in some cases, without having to furnish additional medical evidence after the first policy is put in place.

### 10. Regulatory changes

Regulatory changes may affect the type of life assurance policy we will be able to access in the future. Before the European Gender Equalisation Directive 2012 the cost of life assurance was somewhat cheaper for females than males but now there is no difference (in most circumstances) because of the directive.