

Non-Smoker*						Smoker*					
Age	Premium					Age	Premium				
	£10	£20	£25	£50	£75		£10	£20	£25	£50	£75
50	£4,405	£10,010	£12,425	£23,440	£34,455	50	£2,795	£5,965	£7,555	£15,490	£23,425
51	£4,210	£9,565	£11,865	£22,325	£32,790	51	£2,655	£5,675	£7,190	£14,735	£22,285
52	£4,015	£9,120	£11,310	£21,210	£31,115	52	£2,520	£5,385	£6,820	£13,985	£21,150
53	£3,820	£8,675	£10,750	£20,095	£29,445	53	£2,385	£5,100	£6,455	£13,235	£20,015
54	£3,630	£8,230	£10,195	£18,980	£27,770	54	£2,250	£4,810	£6,090	£12,485	£18,880
55	£3,435	£7,805	£9,660	£18,020	£26,385	55	£2,095	£4,475	£5,665	£11,615	£17,560
56	£3,240	£7,305	£9,105	£17,030	£24,955	56	£1,980	£4,230	£5,360	£10,985	£16,610
57	£3,045	£6,915	£8,565	£16,045	£23,525	57	£1,865	£3,990	£5,050	£10,355	£15,660
58	£2,900	£6,515	£8,025	£15,065	£22,100	58	£1,755	£3,745	£4,745	£9,730	£14,710
59	£2,700	£6,020	£7,465	£14,070	£20,675	59	£1,640	£3,505	£4,440	£9,100	£13,760
60	£2,505	£5,605	£6,920	£13,085	£19,245	60	£1,525	£3,265	£4,130	£8,470	£12,810
61	£2,410	£5,310	£6,590	£12,420	£18,255	61	£1,450	£3,095	£3,920	£8,035	£12,150
62	£2,300	£5,010	£6,255	£11,755	£17,260	62	£1,370	£2,925	£3,705	£7,595	£11,490
63	£2,130	£4,705	£5,900	£11,085	£16,270	63	£1,290	£2,760	£3,495	£7,160	£10,825
64	£2,015	£4,500	£5,565	£10,420	£15,275	64	£1,210	£2,590	£3,280	£6,725	£10,165
65	£1,910	£4,205	£5,225	£9,285	£13,345	65	£1,120	£2,395	£3,035	£6,220	£9,410
66	£1,800	£3,910	£4,895	£8,790	£12,690	66	£1,065	£2,280	£2,885	£5,915	£8,950
67	£1,705	£3,605	£4,555	£8,290	£12,030	67	£1,010	£2,160	£2,735	£5,610	£8,485
68	£1,605	£3,305	£4,210	£7,790	£11,375	68	£955	£2,040	£2,585	£5,305	£8,020
69	£1,500	£3,100	£3,990	£7,355	£10,715	69	£900	£1,925	£2,435	£4,995	£7,555
70	£1,140	£2,440	£3,085	£5,895	£8,700	70	£820	£1,750	£2,215	£4,545	£6,875
71	£1,085	£2,320	£2,935	£5,605	£8,275	71	£780	£1,665	£2,105	£4,320	£6,535
72	£1,030	£2,200	£2,785	£5,315	£7,845	72	£740	£1,580	£2,000	£4,095	£6,195
73	£975	£2,080	£2,630	£5,025	£7,420	73	£700	£1,490	£1,890	£3,875	£5,860
74	£915	£1,960	£2,480	£4,735	£6,990	74	£660	£1,405	£1,780	£3,650	£5,520
75	£805	£1,715	£2,170	£4,140	£6,115	75	£600	£1,280	£1,620	£3,320	£5,020
76	£735	£1,575	£1,990	£3,800	£5,610	76	£550	£1,170	£1,485	£3,045	£4,600
77	£675	£1,445	£1,825	£3,485	£5,145	77	£505	£1,075	£1,360	£2,790	£4,225
78	£620	£1,325	£1,675	£3,200	£4,720	78	£460	£985	£1,250	£2,560	£3,875
79	£570	£1,215	£1,535	£2,935	£4,330	79	£425	£905	£1,145	£2,350	£3,555
80	£510	£1,085	£1,375	£2,625	£3,880	80	£385	£820	£1,040	£2,135	£3,225

* A smoker is anyone who has used tobacco products or nicotine replacement therapy within the last 12 months