

Captain CRUNCH

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QUIT FOR A LIFE-SAVER

IF you're struggling to give up smoking this January, here's another reason to stick with it.

Experts at life assurance specialist Royal London say that smokers pay double on their premiums.

Just 12 months off the ciggies will result in a reduction in your annual payments

which can add more than €16,000 over a 25-year term.

A smoker turning 45 on their next birthday will pay over €16,500 more in premiums for Level Term



Life Cover, over a 25-year term, than their non-smoking counterpart. While a smoker turning 45 on their next birthday will pay over €63,500 more than their non-smoking peer during the course of a Specified Serious Illness policy over a 25-year term.

Royal London's Colette Houton said: "You only have to be 12 months nicotine free to be recognised as a non-smoker for life cover purposes."

