

Captain CRUNCH

Need some cash help? write to me: crunch@the-sun.ie or #captcrunch

NO BUTTS, CIGS COST

TRYING to quit the cancer sticks this year? Giving up smoking won't just improve your health and save you money, it'll also lead to substantially lower-cost life cover.

If you can afford to waste €63,900, that's fine by us, but that's how much more you can expect to pay for a specified serious illness policy over a 25-year term when compared with a non-smoker.

Research by Royal London also found that on average a smoker turning 45 on their next birthday can expect to pay €16,600 more than non-smokers for Level Term Life Cover over 25 years.

And the benefits start rolling in faster than you'd think, as you may be entitled to a reduction in your rate as long as you've been nicotine-free for at least 12 months.

Sounds like a no-brainer to us!

