Fair Value Assessment & Target Market Statement - Guaranteed Life

Market/Product Name	Guaranteed Life
Insurer	1Edge Insurance PCC Limited
Date of review	23 September 2026

Please provide the following information.

Policy Brochures/Marketing info	Yes/~~No~~	Attached
Main features and characteristics of product	Yes/~~No~~	Payment in the event of death
Policy Documents/IPIDs	Yes/~~No~~	Attached
Proposal Forms	Yes/~~No~~	Attached
Training materials	~~Yes~~/No	N/A
Target Market Statement	Yes/~~No~~	Individuals requiring life cover with a guaranteed premium and no underwriting requirements.
Info to understand intended value of the product ("fair value assessment")	Yes/~~No~~	• Individuals must be located in regions where the Insurer is authorised to transact business. • Individuals between the age of 18 and 55 at the start of the policy • Maximum period of insurances bound will be 1 year.
Type of customer for whom the product is unlikely to provide fair value	Yes/~~No~~	• Individuals located in regions where the insurer is not authorised to transact business • Individuals requiring cover for more than 1 year at a time • Individuals requiring a surrender value on the policy • Individuals requiring cover for a pre-existing medical condition • Individuals who can secure life insurance cover from the standard life market
Distribution Strategy		• The product is distributed through regulated intermediaries or direct to Policyholders. • The product is suitable for distribution on both an advised and non-advised basis.
Standard Commission Rate payable to Distributor	Yes/~~No~~	Fixed for all Distributors
Fees charged by Distributor	~~Yes~~/No	
Any additional remuneration	~~Yes~~/No	
Co/Manufacturing responsibility	~~Yes~~/No	
Enhanced Wording Included	~~Yes~~/No	

Fair Value Findings
We have reviewed our distribution network for this product to ensure that renumeration is proportionate, fair and reasonable. In accordance with the FCA's rules, we would like to remind you that any fees charged, whether that relates to new business; renewals; mid-term adjustments or cancellations, should not reduce or negatively impact the intended product value and should always reflect the work and services provided by you for which the fee is charged. Customer correspondence must clearly state the premium, insurance premium tax and fees charged by you. These should be in line with the Pulse Fair Value Statement: https://pulse-insurance.co.uk/fair-value-statement/ We are satisfied that there are no ancillary products/services sold alongside this product but should this change, they should be made optional to clients with premiums clearly stated as advised above. We are satisfied that the Guaranteed Life product offers fair value to its target market.

Reviewed By **Sue Clark (Director)**

Date **23rd September 2026**