

**BUSINESS PROTECTION**  
**JANUARY 2024**  
**COST PER YEAR FOR £1 MILLION COVER**

Business protection policies are designed to provide liquidity on the death or terminal illness of a key individual or major shareholder. This helps to ensure the ongoing success of the business and continuity of ownership.

**SINGLE LIFE**

AGE	5 YEAR LEVEL TERM	10 YEAR LEVEL TERM	TO AGE 75 LEVEL TERM	5 YEAR RENEWABLE TERM	5 YEAR RENEWABLE TERM LIFE AND CRITICAL ILLNESS	10 YEAR LEVEL TERM LIFE AND CRITICAL ILLNESS
	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM
30	£236	£291	£618	£294	£2,005	£1,870
35	£283	£352	£770	£354	£2,529	£2,717
40	£390	£504	£1,034	£491	£3,876	£3,694
45	£587	£782	£1,463	£743	£6,069	£5,608
50	£928	£1,260	£2,068	£1,180	£10,186	£8,796
55	£1,476	£1,917	£2,683	£1,881	£15,058	£13,054
60	£2,291	£3,146	£3,699	£2,969	£27,154	£18,923
65	£3,689	£5,833	£5,187	£4,863	£49,364	£41,466
70	£5,031	£8,342	£6,139	£7,971	-	£79,106
75	£9,636	£17,139	-	£14,857	-	-

**Level term** assurance provides a level sum assured during the policy term.

**Renewable term** allows cover to renew without medical underwriting, re-priced at each renewal point.

**Life and critical illness** means a claim can be paid during the policy term in the event of death OR the earlier diagnosis of a qualifying critical illness.

All premiums are indicative only and assume standard rates for clients that are non-smokers and UK resident. This information is intended for Professional Advisers Only. Source Iress.

[mail@riskassured.co.uk](mailto:mail@riskassured.co.uk)

020 7183 3931

[www.riskassured.co.uk](http://www.riskassured.co.uk)