

BUSINESS PROTECTION
January 2026
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 GUARANTEED PREMIUM	10 YEAR LEVEL TERM GUARANTEED PREMIUM	TO AGE 75 LEVEL TERM GUARANTEED PREMIUM	5 YEAR RENEWABLE TERM GUARANTEED PREMIUM	5 YEAR RENEWABLE TERM LIFE AND CRITICAL ILLNESS GUARANTEED PREMIUM	10 YEAR LEVEL TERM LIFE AND CRITICAL ILLNESS GUARANTEED PREMIUM
30	£215	£263	£565	£282	£1,941	£1,992
35	£298	£354	£734	£373	£2,541	£2,884
40	£407	£512	£1,008	£512	£3,745	£4,078
45	£611	£821	£1,426	£773	£6,148	£6,052
50	£977	£1,321	£1,991	£1,242	£9,982	£9,375
55	£1,460	£1,874	£2,672	£1,947	£15,523	£13,963
60	£2,167	£3,013	£3,682	£2,925	£27,915	£20,399
65	£3,562	£4,901	£5,078	£4,931	£56,901	£49,553
70	£6,198	£8,481	£5,735	£8,048	-	£86,277
75	£10,541	£15,777	-	£14,423	-	-

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.

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