

**BUSINESS PROTECTION**  
**MAY 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	£230	£298	£594	£302	£2,130	£2,014
35	£296	£365	£774	£371	£2,738	£2,892
40	£414	£532	£1,051	£522	£4,152	£4,013
45	£628	£842	£1,426	£796	£6,730	£6,180
50	£993	£1,300	£1,990	£1,263	£11,133	£9,939
55	£1,474	£1,968	£2,671	£1,908	£16,057	£14,588
60	£2,147	£3,035	£3,680	£2,899	£30,790	£24,720
65	£3,318	£4,921	£5,072	£4,911	£54,630	£44,870
70	£5,599	£8,531	£5,732	£8,044	-	£86,277
75	£10,431	£17,225	-	£14,415	-	-

**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)