

BUSINESS PROTECTION
OCTOBER 2025
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	£211	£258	£565	£284	£1,941	£1,992
35	£298	£354	£734	£373	£2,541	£2,884
40	£407	£512	£1,022	£512	£3,745	£4,078
45	£611	£821	£1,449	£773	£6,148	£6,052
50	£973	£1,298	£2,031	£1,242	£9,982	£9,136
55	£1,431	£1,837	£2,726	£1,932	£15,523	£13,296
60	£2,124	£2,954	£3,757	£2,868	£27,915	£20,399
65	£3,492	£4,805	£5,014	£5,014	£56,901	£44,870
70	£6,131	£8,315	£8,213	£8,213	-	£86,277
75	£10,335	£15,467	-	£14,718	-	-

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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