

BUSINESS PROTECTION
SEPTEMBER 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	£297	£580	£301	£2,077	£2,010
35	£298	£355	£761	£373	£2,719	£2,900
40	£406	£520	£1,046	£511	£4,090	£3,989
45	£614	£829	£1,426	£777	£6,543	£5,988
50	£977	£1,300	£1,990	£1,242	£11,133	£9,246
55	£1,474	£1,968	£2,671	£1,908	£16,057	£14,033
60	£2,147	£3,035	£3,680	£2,899	£27,489	£21,681
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.

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