

BUSINESS PROTECTION
JANUARY 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 | £218 | £265 | £561 | £295 | £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 | £1,455 | £777 | £6,543 | £5,988 |
| 50 | £977 | £1,327 | £2,031 | £1,242 | £10,439 | £9,136 |
| 55 | £1,505 | £1,856 | £2,726 | £1,947 | £16,057 | £13,296 |
| 60 | £2,110 | £2,918 | £3,757 | £2,849 | £27,489 | £21,443 |
| 65 | £3,249 | £4,900 | £5,179 | £5,013 | £54,630 | £44,870 |
| 70 | £5,978 | £8,408 | £5,852 | £8,213 | - | £86,277 |
| 75 | £10,558 | £15,766 | - | £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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