

BUSINESS PROTECTION
OCTOBER 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	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	£196	£217	£468	£271	£1,891	£1,651
35	£265	£295	£656	£329	£2,409	£2,415
40	£365	£455	£918	£477	£3,479	£3,506
45	£552	£702	£1,299	£713	£5,705	£5,247
50	£848	£1,097	£1,844	£1,085	£9,501	£8,142
55	£1,336	£1,696	£2,499	£1,719	£14,776	£12,170
60	£2,058	£2,928	£3,219	£2,742	£26,357	£17,838
65	£3,267	£4,683	£4,669	£4,338	£52,948	£42,543
70	£5,007	£7,188	£5,549	£7,038	-	-
75	£8,148	£14,137	-	£13,626	-	-

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

020 7183 3931

www.riskassured.co.uk