

## BUSINESS PROTECTION

Business protection policies are a vital part of a business' risk management strategy and are designed to help a business deal with the death of key employees and shareholders which could impact the continuity of the business.

BUSINESS PROTECTION		
FIXED TERM Cost per year for £1m of single life cover		
AGE	10 YEARS	20 YEARS
30	£230	£280
40	£455	£655
50	£1,130	£1,525
60	£2,865	£4,200
70	£7,722	£13,445
Guaranteed premiums are fixed for the full policy term		
Sums insured may be level or indexed		

## RELEVANT LIFE

This tax-efficient life insurance policy allows employers to offer a death-in service benefit to their employees. It pays out a tax-free lump sum on the death (or diagnosis of a terminal illness) of the person insured to their family, financial dependents or to a charity, pursuant to the terms of a business trust.

RELEVANT LIFE			
FIXED TERM Cost per year for £1m of single life cover			
AGE	5 YEARS	10 YEARS	20 YEARS
30	£195	£230	£280
40	£345	£455	£655
50	£885	£1,130	£1,525
60	£2,125	£2,865	N/A
70	£5,460	N/A	N/A
Guaranteed premiums are fixed for the full policy term			
Sums insured may be level or indexed			