

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	£240	£280
40	£450	£635
50	£1,130	£1,560
60	£2,745	£4,070
70	£7,405	£16,695
Premiums are guaranteed for the full term of the policy		
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	£200	£240	£280
40	£350	£450	£635
50	£890	£1,130	£1,560
60	£2,090	£2,745	N/A
70	£7,360	N/A	N/A
Premiums are guaranteed for the full term of the policy			
Sums insured may be level or indexed			