



JOHN LAMB
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INSURANCE

September 2025

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BUSINESS PROTECTION

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FIXED TERM			
Cost per year for £1m of single life cover			
AGE	5 YEARS	10 YEARS	20 YEARS
30	£190	£240	£250
40	£350	£450	£635
50	£885	£1,130	£1,560
60	£1,965	£2,745	£4,060
70	£5,140	£7,110	£16,695
Premiums are guaranteed for the full term of the policy			
Sums insured may be level or indexed			

Business protection policies are a vital part of a business' risk management strategy and advisers need to consider:

- **Keyperson cover:** protects the firm from the financial consequences of the death of key personnel
- **Shareholder protection cover:** provides funds to enable ongoing shareholders to buy out the shares of deceased shareholders
- **Inheritance cover:** provides funds to cover the IHT due on the death of a shareholder post 5th April 2026.

FAMILY INCOME BENEFIT

Family income benefit contracts provide a tax free capital sum for the balance of the term on the death of the life insured. It is an inexpensive way to provide high levels of family protection and to cover liabilities under maintenance orders. The costs will be for £100,000 pa benefit on single life.

FAMILY INCOME BENEFIT				
FIXED TERM				
Cost per year for £100k of income				
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO AGE 90
30	£200	£320	£590	£2,585
40	£335	£660	£1,210	£3,190
50	£725	£1,635	£3,395	£6,225
60	£1,840	£4,805	£10,820	£10,820
70	£4,860	£15,860	N/A	£15,860
80	£18,480	N/A	N/A	£18,480
Premiums are guaranteed for the full term of the policy				
Sums insured may be level or indexed				

WHOLE OF LIFE

Whole of Life insurance includes options for Reviewable and Guaranteed policies. The right policy for an individual depends on factors including IHT liability, the level of flexibility, available cash flow, lifestyle and health status.

WHOLE OF LIFE			
Cost per year for £1m of cover			
AGE	SINGLE LIFE Guaranteed	JOINT LIFE SECOND DEATH Guaranteed	JOINT LIFE SECOND DEATH Reviewable
30	£5,505	£4,210	£305
40	£8,110	£6,380	£515
50	£11,260	£8,830	£560
60	£16,350	£12,460	£945
70	£28,410	£20,425	£3,960
80	£55,495	£38,350	£30,285
Guaranteed premiums are fixed for whole life			
Reviewable premiums are fixed for 10 years and then reviewed at the 10th anniversary and every 5 years thereafter			
Sums insured may be level or indexed			

All insurance premiums quoted in this presentation are as at September 2025 are indicative only and assume that the individuals are non-smokers, resident in the UK and accepted on standard terms.
These policies have no surrender value.



FIXED TERM

Fixed term insurance policies provide cover for the term selected and then expire with no value.

FIXED TERM Cost per year for £1m of cover				
SINGLE LIFE				
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90
30	£240	£250	£330	£835
40	£450	£620	£830	£1,760
50	£1,115	£1,560	£2,305	£3,600
60	£2,745	£4,060	£6,970	£6,970
70	£7,110	£14,625	N/A	£14,625
80	£34,865	N/A	N/A	£34,865

Term to age 99 not currently cost effective on a single life basis.

JOINT LIFE SECOND DEATH					
AGE	10 YEARS	20 YEARS	30 YEARS	TERM TO 90	TERM TO 99*
30	£185	£210	£245	£980	£1,395
40	£310	£410	£420	£1,355	£2,900
50	£565	£980	£1,530	£2,735	£6,465
60	£1,390	£3,200	£4,540	£4,540	N/A
70	£3,465	£8,515	N/A	£8,515	N/A
80	£16,110	N/A	N/A	£16,110	N/A
Premiums are guaranteed for the full term of the policy					
Sums insured may be level or indexed					

*Please note that this product is provided through the offshore market and is not covered by UK FSCS protection.

GIFT INTER VIVOS COVER

A Gift Inter Vivos life assurance policy is one that provides a lump sum to cover the potential IHT liability that could arise if the donor of a gift dies within seven years from the date of making the gift.

The lump sum provided matches the potential IHT liability and reduces in line with the available taper relief.

GIFT COVER						
Cost per year for £1m of single life cover (covering a £2.5m gift)						
	AGE					
	30	40	50	60	70	80
Yr 1	£247	£416	£946	£2,420	£5,690	£27,590
Yr 2	£247	£416	£946	£2,420	£5,690	£27,590
Yr 3	£247	£416	£946	£2,420	£5,690	£27,590
Yr 4	£197	£337	£765	£1,953	£4,704	£22,926
Yr 5	£148	£257	£582	£1,486	£3,679	£17,987
Yr 6	£99	£175	£397	£1,019	£2,557	£12,499
Yr 7	£49	£89	£203	£531	£1,343	£6,512
Total paid over term	£1,233	£2,105	£4,785	£12,249	£29,352	£142,694
Cost as a % of the gift	0.05%	0.08%	0.19%	0.49%	1.17%	5.71%
Premiums are guaranteed for the full term of the policy						

N.B. If the gift qualifies for business relief or agricultural relief then the profile of the liability will change and we will provide appropriate costings. These policies have no surrender value.





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