

# Business Protection menu

G = Guaranteed  
R = Reviewable

	Life protection	Reducing life protection	Critical illness protection	Life with critical illness protection	Reducing life with critical illness protection	Key person income protection	Executive income protection	2-year executive income protection
Premium basis	G	G	G,R	G,R	G,R	G	G	G
<b>Pre-completion benefits</b>								
Accidental death benefit	✓	✓	✓	✓	✓	✗	✗	✗
Immediate cover facility	✓	✓	✓	✓	✓	✗	✗	✗
<b>Benefits automatically included</b>								
Guaranteed insurability options	✓	✓	✓	✓	✓	✓	✓	✓
Terminal illness benefit	✓	✓	✓	✓	✓	✗	✗	✗
Additional critical illness protection	✗	✗	✓	✓	✓	✗	✗	✗
<b>Additional benefits</b>								
Waiver of premium	✓	✓	✓	✓	✓	✓ <sup>1</sup> Compulsory	✓ <sup>1</sup> Compulsory	✓ <sup>1</sup> Compulsory
Renewal option	✓	✗	✓ <sup>2</sup>	✓ <sup>2</sup>	✗	✗	✗	✗
Indexation option	✓	✗	✓	✓	✗	✓	✓	✓
Instalment option	✓ <sup>3</sup>	✗	✓ <sup>3</sup>	✓ <sup>3</sup>	✗	✗	✗	✗
Total permanent disability benefit	✗	✗	✓	✓	✓	✗	✗	✗

G = Guaranteed  
R = Reviewable

	Life protection	Reducing life protection	Critical illness protection	Life with critical illness protection	Reducing life with critical illness protection	Key person income protection	Executive income protection	2-year executive income protection
<b>Maximum and minimum term/age</b>								
Age at entry (attained)	18-83	18-79	18-74	18-74	18-74	18-59	18-59	18-59
Term	1-50	2-50	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-10	5-51	5-51
Max age next birthday at expiry	90	90	85	85	85	70	70	70
Minimum premium (monthly £)	5	5	5	5	5	5	5	5
Minimum premium (yearly £)	60	60	60	60	60	60	60	60

All main benefits are available on a single- or joint-life first death basis, except for, key person income protection, executive income protection and 2-year executive income protection, which are only available on a single-life basis.

<sup>1</sup> If key person income protection or executive income protection is chosen, then waiver of premium will automatically apply to all other benefits.

<sup>2</sup> The renewal option is only available on guaranteed rates.

<sup>3</sup> The benefit amount must be at least £250,000 at the benefit start date.

[For more information about our Business Protection menu, please speak to your usual Aegon sales representative.](#)

[aegon.co.uk](http://aegon.co.uk)



@aegonuk



Aegon UK



Aegon UK



Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. SC144517). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. An Aegon company. © 2020 Aegon UK plc

IP00251568 03/20