

# Personal Quote



## Key Person Income Protection

### Your quote

Key Person Income Protection quote for Ms Johanna Stuart.

This quote is valid until 13/08/2026 and should be read in conjunction with your Policy Summary.

This quote was prepared by Legal & General in association with Broadbench Limited.

### Life insured details

Name	Ms Johanna Stuart
Date of Birth	16 September 1970
Occupation Class	1
Smoker Status	Non-smoker*

\*Legal & General's definition of a smoker is someone who during the last 12 months has smoked cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements, even if the product used did not contain any nicotine. We define you as an ex-smoker if you haven't used any of these during the last 12 months but have in the last 60 months. After more than 5 years, we define you as an-non smoker.

### Cover details

The policy will pay a monthly benefit if the life insured is unable to perform their own occupation as a direct result of incapacity due to illness or injury.

Monthly benefit	£5,000.00
Limited benefit period	24 months
Deferred period	4 weeks
Length of the policy	12 years
Life insured age when policy ends	68

In the event of a valid claim, monthly benefit payments will be provided for the duration of life insured's incapacity subject to a limited benefit period of 24 months, where this falls within the term of the policy.

The monthly benefit will be paid one month after the deferred period ends and will then be paid monthly in arrears.

Payment of the monthly benefit will be subject to certain exclusions specified in the Policy Booklet.

### Premium details

Your monthly premium is £138.92.

If you keep the policy for 12 years the total premium that you will pay is £20,004.48. This assumes that you do not amend your cover.

**Please remember that this policy is not a savings or an investment policy and has no cash in value unless a valid claim is made.**

Please note that the premium may change when we have assessed your application.

### **What other benefits does the policy provide?**

The following benefits may be available in your policy. Some of these benefits are subject to age and other restrictions and may not be available once we have assessed your application.

- Changing your policy
- Linked claims
- Own Occupation definition
- Proportionate Benefit
- Waiver of Premium (during benefit payment)

Please refer to your Policy Summary for further details.

### **How much commission is payable?**

The amount of commission payable will depend on the size of your premium and the length of the policy. Commission will be deducted from the premiums that you pay.

## Commission payable

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £3,417.59 immediately, and then from month 49, £3.47 each month until the end of the policy.

[legalandgeneral.com](https://legalandgeneral.com)

**Legal & General Assurance Society Limited**  
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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