

# L&C Survey Shows the Benefits of Arranging Life Insurance Young



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*L&C's October survey of people arranging [life insurance](#) through them showed 44% of people were over the age of 45.*

This is despite the fact that life insurance gets more expensive with age. In the survey, the average monthly premium for the 56+ group was 35% more than for those aged 26-35. Many people don't expect the unforeseen at an early age and can often prioritize other items above buying protection. However, there are financial benefits, not to mention peace of mind, from buying protection early. The survey showed that people in the 26-35 year old group had an average monthly premium of just £26.29 – less than a pound a day. This was despite 55% of people in the younger group being smokers compared to only 6% in the older age group.

L&C's Richard Morea said The younger you are when you take [life cover](#), the cheaper it will be. People should consider it an essential item like motor or household insurance. Waiting until you're old to get the protection habit means you'll not have the peace of mind having protection brings – and the monthly cost will be higher.

For more information and [free life insurance advice](#), call 0800 0731932.

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Notes to Editors:  
London & Country (L&C) is the UK's leading no-fee mortgage broker. Based in Bath, it provides whole of market advice via telephone and post to clients nationwide. As well as residential mortgages, it also specialises in the Buy-to-Let and adverse-credit sectors.

L&C is a Climate Neutral company and for the last seven years has invested in climate friendly projects and tree-planting to help offset its emissions and those of its customers. For more information, go to [www.lcplc.co.uk/green](http://www.lcplc.co.uk/green).

**L&C has won numerous awards including:**

Best Mortgage IFA/Adviser of the Year – Money Marketing, 2004, 2005, 2006 and 2008  
Best Technology Adviser – Money Marketing 2007

Best Mortgage Broker outside London – Mortgage Strategy, 2004 and 2005

Best National Broker – Mortgage Introducer 2005, 2006 and 2007

Best Overall Broker – Mortgage Introducer 2005

Overall broker of the year – Pink Home Loans, 2006 and 2007

Top 100 company in the Sunday Times Fast Track 100 for 2004 and 2005

Business of the Year – The Bath Business Awards 2005

Growth Strategy of the Year – National Business Awards (Wales and West) 2008

Business Leader (Broker) – British Mortgage Awards - 2008

Online Mortgage IFA of the Year – Financial Adviser - 2008

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