

JULY 2022
COST PER £1 MILLION
LIFE COVER

JOINT LIFE, SECOND DEATH COST PER YEAR			
AGE	20 YEAR TERM <small>GUARANTEED PREMIUM FOR TERM</small>	TO AGE 90 TERM <small>GUARANTEED PREMIUM FOR TERM</small>	WHOLE LIFE <small>GUARANTEED PREMIUM FOR LIFE</small>
30	£219	£1,558	£5,967
35	£283	£2,121	£7,553
40	£415	£1,786	£9,122
45	£613	£2,659	£10,818
50	£1,001	£3,516	£12,480
55	£1,695	£4,367	£14,143
60	£3,340	£5,398	£16,899
65	£5,592	£7,568	£19,162
70	£11,026	£11,026	£24,818
75	-	£17,261	£33,108
80	-	£19,313	£46,375
85	-	£31,482	£72,511

All premiums are indicative only and assume standard rates for clients that are both non-smokers and UK resident. This information is intended for Professional Advisers Only. Source Iress.

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JULY 2022
COST PER £1 MILLION
LIFE COVER

SINGLE LIFE
COST PER YEAR

AGE	20 YEAR TERM	TO AGE 90 TERM	WHOLE LIFE
	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR LIFE
30	£294	£1,886	£7,889
35	£420	£2,389	£9,686
40	£633	£2,428	£11,627
45	£997	£3,065	£13,720
50	£1,594	£4,370	£15,218
55	£2,680	£6,058	£16,592
60	£4,633	£8,304	£19,901
65	£9,105	£11,642	£24,920
70	£16,964	£15,297	£33,392
75	-	£22,848	£45,606
80	-	£36,323	£67,344
85	-	£46,014	£103,324

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