

TERM INSURANCE
APRIL 2026
COST PER YEAR FOR £1 MILLION COVER

Term insurance pays out the sum insured on the death or diagnosis of a qualifying terminal illness during the term of the policy. If death or terminal illness does not occur during the term of the policy, no payment is made and the policy comes to an end.

SINGLE LIFE			
AGE	10 YEAR TERM	20 YEAR TERM	TO AGE 90 TERM
	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM
30	£258	£284	£1,323
35	£317	£402	£1,592
40	£483	£625	£1,719
45	£761	£1,023	£2,320
50	£1,227	£1,645	£3,216
55	£1,866	£2,592	£4,679
60	£3,021	£4,306	£6,830
65	£5,022	£7,852	£10,167
70	£7,901	£17,223	£12,980
75	£16,070	-	£21,126
80	£40,803	-	£34,169
85	-	-	£48,972

JOINT LIFE, SECOND DEATH			
AGE	10 YEAR TERM	20 YEAR TERM	TO AGE 90 TERM
	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM
30	£180	£195	£916
35	£226	£256	£792
40	£285	£368	£1,150
45	£382	£544	£1,296
50	£506	£892	£2,174
55	£597	£1,489	£2,892
60	£1,242	£2,670	£3,658
65	£1,915	£4,521	£5,339
70	£3,086	£10,076	£6,870
75	£6,209	-	£11,571
80	£23,870	-	£15,034
85	-	-	£20,129

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

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