

**TERM INSURANCE**  
**JANAUARY 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	£269	£296	£1,281
35	£340	£439	£1,609
40	£512	£682	£1,811
45	£821	£1,075	£2,443
50	£1317	£1,733	£3,377
55	£1968	£2,727	£5,028
60	£3,174	£4,565	£6,933
65	£5,306	£8,399	£10,393
70	£8,933	-	£14,167
75	£17,382	-	£20,583
80	-	-	£34,282
85	-	-	£48,716

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	£194	£219	£931
35	£260	£300	£923
40	£331	£437	£1,272
45	£442	£635	£1,629
50	£576	£1,027	£2,653
55	£744	£1,824	£3,440
60	£1,388	£3,152	£4,282
65	£2,212	£5,247	£6,444
70	£3,826	-	£8,233
75	£7,453	-	£12,825
80	-	-	£15,936
85	-	-	£21,458

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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