

**TERM INSURANCE**  
**JULY 2025**  
**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.

<b>SINGLE LIFE</b>			
<b>AGE</b>	<b>10 YEAR TERM</b>	<b>20 YEAR TERM</b>	<b>TO AGE 90 TERM</b>
	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>
30	£296	£327	£1,282
35	£355	£452	£1,647
40	£520	£688	£1,917
45	£829	£1,097	£2,773
50	£1,317	£1,768	£3,753
55	£2,008	£2,783	£5,130
60	£3,239	£4,658	£7,036
65	£5,414	£8,570	£10,449
70	£9,434	-	£14,403
75	£17,736	-	£20,728
80	-	-	£34,422
85	-	-	£47,850

<b>JOINT LIFE, SECOND DEATH</b>			
<b>AGE</b>	<b>10 YEAR TERM</b>	<b>20 YEAR TERM</b>	<b>TO AGE 90 TERM</b>
	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>
30	£194	£219	£981
35	£259	£300	£1,049
40	£325	£434	£1,402
45	£437	£653	£1,888
50	£575	£1,073	£2,992
55	£744	£1,822	£3,890
60	£1,474	£3,440	£4,791
65	£2,417	£5,669	£7,141
70	£3,974	-	£9,210
75	£8,166	-	£14,132
80	-	-	£16,690
85	-	-	£22,807

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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