

TERM INSURANCE
OCTOBER 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.

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	£295	£326	£1,308
35	£355	£444	£1,713
40	£512	£682	£1,894
45	£821	£1,097	£2,640
50	£1,317	£1,768	£3,791
55	£2,008	£2,783	£5,131
60	£3,239	£4,658	£7,074
65	£5,414	£8,570	£10,605
70	£9,434	-	£14,670
75	£17,736	-	£21,003
80	-	-	£34,982
85	-	-	£49,710

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	£981
35	£260	£300	£1,049
40	£331	£437	£1,402
45	£442	£653	£1,888
50	£576	£1,073	£2,992
55	£744	£1,848	£3,890
60	£1,474	£3,463	£4,791
65	£2,421	£5,781	£7,141
70	£3,968	-	£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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