

**TERM INSURANCE**  
**SEPTEMBER 2023**  
**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	£289	£316	£1,463
35	£352	£435	£1,875
40	£504	£659	£2,398
45	£782	£1,003	£3,064
50	£1,203	£1,637	£4,370
55	£1,830	£2,627	£6,058
60	£3,080	£4,533	£8,213
65	£5,084	£8,970	£11,545
70	£8,972	£15,085	£15,085
75	£17,885	-	£22,886
80	£40,004	-	£37,041
85	-	-	£48,012

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	£201	£217	£1,554
35	£274	£283	£2,114
40	£342	£413	£2,707
45	£530	£615	£2,966
50	£578	£1,018	£3,451
55	£691	£1,698	£4,288
60	£1,414	£3,341	£5,338
65	£2,367	£5,625	£7,506
70	£3,521	£10,976	£10,976
75	£11,557	-	£17,140
80	£26,002	-	£26,002
85	-	-	£31,208

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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