

**TERM INSURANCE**  
**SEPTEMBER 2024**  
**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>
	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM
30	£291	£313	£1,347
35	£336	£426	£1,734
40	£487	£636	£1,799
45	£763	£1,023	£2,625
50	£1,227	£1,644	£3,739
55	£1,866	£2,591	£4,841
60	£3,020	£4,304	£6,826
65	£5,020	£7,847	£10,161
70	£8,677	£17,223	£14,325
75	£16,061	-	£21,114
80	£32,391	-	£34,148
85	-	-	£48,972

<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>
	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM	GUARANTEED PREMIUM FOR TERM
30	£205	£224	£1,584
35	£258	£291	£2,156
40	£327	£413	£2,761
45	£438	£618	£3,024
50	£578	£1,026	£3,520
55	£686	£1,685	£4,374
60	£1,422	£3,260	£5,445
65	£2,373	£5,571	£7,656
70	£3,553	£11,195	£11,195
75	£11,333	-	£17,482
80	£18,535	-	£26,522
85	-	-	£31,832

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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