

**TERM INSURANCE**  
**JULY 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.

<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	£258	£284	£1,320
35	£317	£398	£1,592
40	£484	£625	£1,719
45	£761	£1,008	£2,320
50	£1,227	£1,611	£3,216
55	£1,838	£2,539	£4,679
60	£2,959	£4,218	£6,690
65	£4,919	£7,690	£9,958
70	£7,901	£17,223	£12,980
75	£16,527	-	£21,726
80	£40,803	-	£35,139
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>
	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>	<small>GUARANTEED PREMIUM FOR TERM</small>
30	£177	£192	£898
35	£226	£254	£776
40	£285	£369	£1,127
45	£382	£534	£1,270
50	£506	£874	£2,130
55	£597	£1,490	£2,833
60	£1,241	£2,678	£3,584
65	£1,876	£4,429	£5,230
70	£3,122	£10,076	£6,764
75	£6,385	-	£11,899
80	£23,870	-	£15,460
85	-	-	£20,699

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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