

## GUARANTEED WHOLE OF LIFE HISTORIC PRICING COMPARISON – COST PER YEAR FOR £1 MILLION COVER JANUARY 2025

The pricing of Guaranteed Whole of Life policies has come down significantly over the last 2 years and can offer attractive internal rates of return. A summary of current and historical pricing is provided below supported by a comparison of implied internal rates of return.

JOINT LIFE SECOND DEATH COST PER YEAR					
AGE	January 2023	January 2024	January 2025		
30	£5,547	£4,212	£4,228		
40	£8,262	£6,506	£6,623		
50	£10,593	£8,277	£8,651		
60	£14,021	£12,160	£12,395		
70	£21,078	£19,959	£20,048		
80	£40,296	£36,804	£40,249		

## JOINT LIFE SECOND DEATH - NET IMPLIED INTERNAL RATE OF RETURN

AGE 60				Age 70				
		January 2023	January 2025				January 2023	January 2025
Annual Premium		£14,021	£12,395		Annual Premium		£21,078	£20,048
폰	80	11.0%	12.0%		AGE AT DEATH	82	20.0%	20.7%
AGE AT DEATI	85	7.3%	8.1%			87	10.6%	11.1%
	90	5.1%	5.8%			90	7.7%	8.1%
	95	3.7%	4.2%			95	4.6%	5.0%
	100	2.6%	3.2%			100	2.8%	3.1%

SINGLE LIFE COST PER YEAR					
AGE	January 2023	January 2024	January 2025		
30	£7,350	£5,493	£5,564		
40	£10,586	£8,284	£8,410		
50	£13,252	£11,445	£11,497		
60	£17,913	£16,635	£17,004		
70	£30,056	£28,138	£28,927		
80	£60,234	£54,935	£58,406		

## SINGLE LIFE – NET IMPLIED INTERNAL RATE OF RETURN

AGE 60			Age 70				
		January 2023	January 2025			January 2023	January 2025
Annual Premium		£17,913	£17,004		nual mium	£30,056	£28,927
AGE AT DEATH	80	9.0%	9.4%	E	82	15.0%	15.5%
	85	5.7%	6.1%	EAT	87	7.1%	7.5%
	90	3.8%	4.0%	AT D	90	4.6%	5.0%
	95	2.5%	2.7%	AGE A	95	2.1%	2.4%
	100	1.6%	1.8%	AC	100	0.7%	0.9%

The Net Implied Internal Rate of Return (Net IRR) represents the potential annual returns on premiums paid required to generate a sum exactly equal to the sum assured of £1 million assuming death at various ages. The Net IRR does not take any account of Inheritance Tax, Income Tax, Capital Gains Tax or investment management charges.

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All premiums are indicative only and assume standard rates for a client that is a non-smoker and UK resident. Policies would typically be written into trust so that the proceeds are paid free of Inheritance Tax. This information should not be construed as advice. This information is intended for professional advisers only. Source Iress. Risk Assured is Authorised and Regulated by the Financial Conduct Authority