

TERM INSURANCE
OCTOBER 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.

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	£217	£250	£1,230
35	£295	£362	£1,521
40	£455	£616	£1,666
45	£702	£1,008	£2,072
50	£1,097	£1,554	£3,017
55	£1,696	£2,527	£4,170
60	£2,928	£3,839	£6,328
65	£4,683	£6,445	£8,895
70	£7,188	£13,789	£11,562
75	£14,137	-	£18,338
80	£27,476	-	£27,255
85	-	-	£28,413

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	£104	£159	£871
35	£137	£222	£753
40	£187	£331	£1,093
45	£285	£516	£1,233
50	£469	£839	£2,072
55	£596	£1,365	£2,776
60	£1,243	£2,540	£3,520
65	£1,876	£4,429	£5,230
70	£3,197	£8,228	£6,764
75	£6,385	-	£11,476
80	£15,575	-	£15,425
85	-	-	£16,106

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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