

WHOLE OF LIFE

Whole of Life insurance includes options for Reviewable and Guaranteed policies. The right policy for an individual depends on factors including IHT liability, the level of flexibility, available cash flow, lifestyle and health status.

WHOLE OF LIFE			
Cost per year for £1m of cover			
AGE	SINGLE LIFE Guaranteed	JOINT LIFE SECOND DEATH Guaranteed	JOINT LIFE SECOND DEATH Reviewable
30	£5,565	£4,230	£305
40	£8,110	£6,380	£515
50	£11,245	£8,650	£560
60	£16,350	£12,395	£945
70	£28,410	£20,230	£3,960
80	£55,495	£38,355	£30,285
Guaranteed premiums are fixed for whole life			
Reviewable premiums are fixed for 10 years and then reviewed at the 10th anniversary and every 5 years thereafter			
Sums insured may be level or indexed			

All insurance premiums quoted in this presentation are as at January 2026 are indicative only and assume that the individuals are non-smokers, resident in the UK and accepted on standard terms. These policies have no surrender value.

