

## Average cost of term life insurance by age

These annual life insurance rates are based on a \$500,000, 20-year term life insurance policy for preferred applicants in good health.

### Term life insurance rates for **nonsmokers**

Age	Average annual rates for men	Average annual rates for women
20	\$214	\$177
30	\$215	\$185
40	\$332	\$280
50	\$815	\$640
60	\$2,351	\$1,651
70	\$9,666	\$7,994

*Source: Policygenius. Lowest three rates for each age averaged. Data valid as of July 1, 2025 and rates are subject to change.*

### Term life insurance rates for smokers

Age	Average annual rates for men	Average annual rates for women

<b>20</b>	\$760	\$586
<b>30</b>	\$795	\$658
<b>40</b>	\$1,489	\$1,187
<b>50</b>	\$3,531	\$2,560
<b>60</b>	\$8,611	\$6,112
<b>65+</b>	\$13,358	\$9,969

*Source: Policygenius. Lowest three rates for each age averaged. Data valid as of July 1, 2025 and rates are subject to change.*