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Life Insurance Rates By Age with Charts

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Lots of people put off getting life insurance due to cost but protecting your assets doesn't have to turn your pockets out.

Two-thirds of Americans overestimate life insurance costs by hundreds of dollars or more. Since nearly as many (64%) cite finances as the reason they don't have life insurance coverage,¹ we think it's time to bust the [myth that you can't afford life insurance](#).

Compare life insurance rates

Below, you'll find tables of sample life insurance rates for a term life insurance and no exam term policy. They represent the best prices a person in excellent health can get. Of course, actual policy rates will vary from person to person, so be sure to get your own quote for a more accurate estimate.

We found the cost (monthly premium) of life insurance policies to be as little as \$16 a month for a standard 20-year term policy.

Life insurance rates by age for women

Call Today [888-234-8376](tel:888-234-8376)

Instant Life Insurance Quotes

State:

Health Class:

Preferred Plus

Birthdate:

Gender:

☒ Male ☐ Female

Smoker/Tobacco:

☐ Yes ☒ No

Type of Insurance:

Face Amount:

\$500,000

Your Name:

Phone Number:

Email Address:

DISPLAY QUOTES

By clicking "Display Quotes", you consent for TermLife2Go and partners to use automated technology, including pre-recorded messages, cell phones and texts, to contact you at the number you provided. This includes if the number is currently on any Do Not Call Lists. This consent is not required to make a purchase.

Age

Policy Amount

20-year term life

30-year term life

Universal li
age 100

20	\$500,000	\$16	\$23	\$94
30	\$500,000	\$17	\$26	\$135
40	\$500,000	\$25	\$41	\$188
50	\$500,000	\$55	\$95	\$289
60	\$500,000	\$138	N/A	\$482

*Sample monthly rates provided by Clearlink partner. All rates as of 12/3/2019.

Life insurance rates by age for men

Age	Policy Amount	20-year term life	30-year term life	Universal li age 100
20	\$500,000	\$19	\$25	\$72
30	\$500,000	\$20	\$31	\$161
40	\$500,000	\$29	\$51	\$229
50	\$500,000	\$72	\$128	\$338
60	\$500,000	\$199	N/A	\$577

*Sample monthly rates provided by Clearlink partner. All rates as of 12/3/2019.

For some people, there's another compelling reason to put off applying for a life insurance policy: not wanting to take a medical exam. Whether you hate needles or can't fit an exam in between work and family time, a [no medical exam term life insurance](#) policy might be for you.

Policygenius

How much does life insurance cost?

Age

Gender

ZIP code

33

90210

Policy length

Coverage amount

20 yrs

\$500K

Monthly estimates for

Best health

Good health

Average health

\$ --

\$ --

\$ --

COMPARE QUOTES

on Policygenius

Sample 10-Year No Exam term life monthly rates

Age	\$50,000	\$50,000	\$100,000	\$100,000
	Male	Female	Male	Female
20	\$11	\$10	\$7	\$9
30	\$11	\$10	\$10	\$9

40	\$15	\$13	\$12	\$11
50	\$24	\$20	\$22	\$24/p>
60	\$28	\$41	\$32	\$27
70	N/A	\$134	N/A	\$263

*Sample monthly rates provided by Clearlink partner. All rates as of 12/3/2019.

Want to learn more about life insurance rates for your age?

Start here:

- [Life insurance in your 20s](#)
- [Life insurance in your 30s](#)
- [Life insurance in your 40s](#)
- [Life insurance in your 50s](#)
- [Life insurance in your 60s](#)

Factors affecting rates

In addition to age and [type of policy](#), the following factors could affect your life insurance rates as well:

- Gender (on average, women live longer than men)
- Pre-existing conditions such as high blood pressure or diabetes
- Risky behavior such as smoking, drinking alcohol, or climbing Mt. Everest
- A [dangerous profession](#), if you have one

- Medical exam requirements
- Family medical history
- Riders, such as conversion or long-term care insurance
- The death benefit you choose for your beneficiaries
- How often you pay premiums (paying annually or quarterly instead of monthly to see discounts)

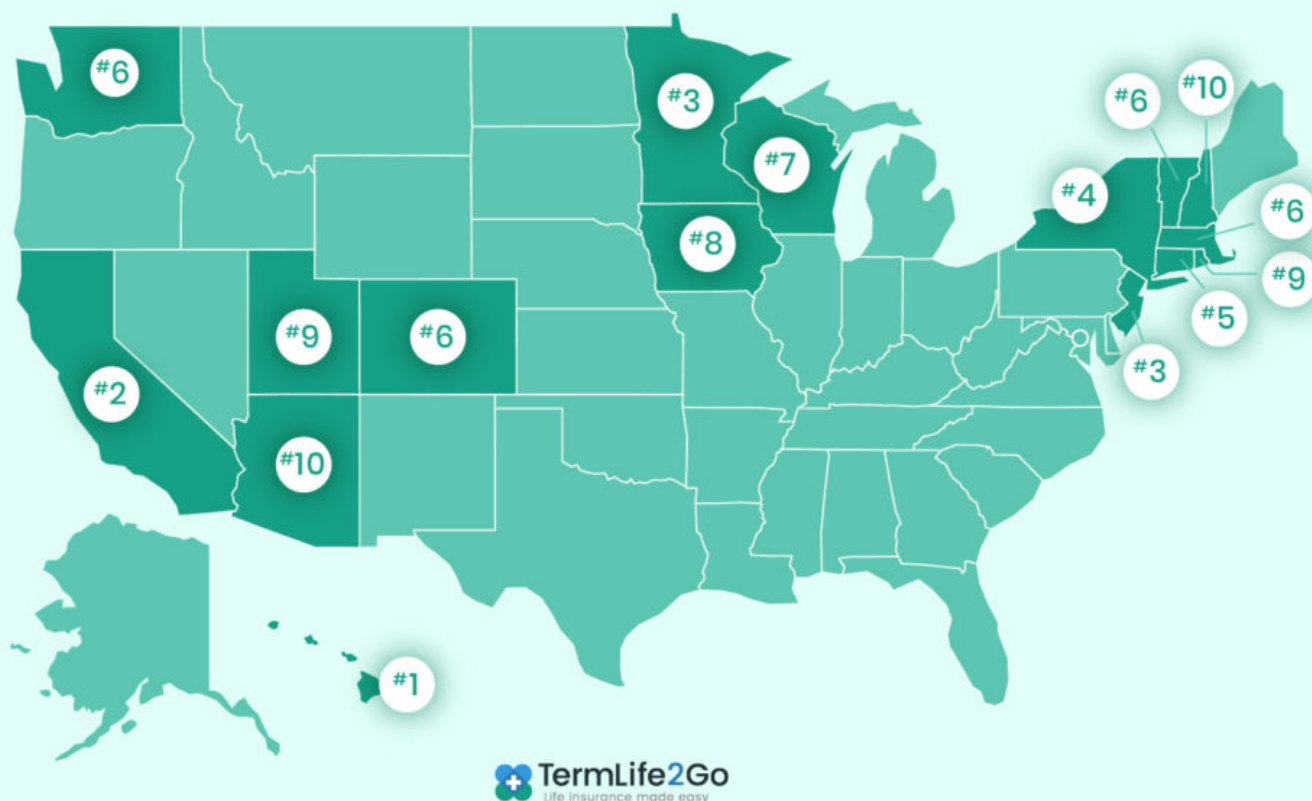
For more information, read about [how life insurance companies determine rate classes](#).

Life insurance quotes

The above charts show the best rates for a variety of life insurance policy types and come from some of the [best life insurance companies](#). We hope you'll discover that insurance coverage is not as expensive as you think to protect your assets and loved ones, even if you're looking for [life insurance for seniors](#).

That's right. People in some parts of the country have a higher chance of living longer than others. Find out if your state made it to the top ten for life expectancy.

States with the Longest Life Expectancy



Methodology

We analyzed the life expectancy rates for each state, according to the Institute for Health Metrics and Evaluations. Then, we ranked each state based on how long an average resident is expected to live. There are several ties.

Correlations & Key Findings

- All states made it to at least a 74.5-year life expectancy, and many of our top ten made it to at least 80.

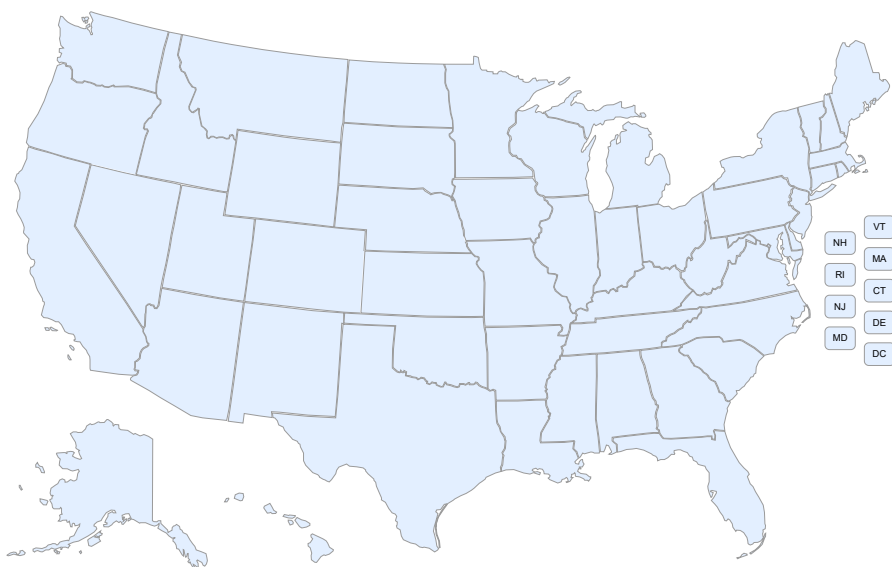
- Coming in at 81.5 years, Hawaii has the highest life expectancy in the US. It's also known as one of the states with the lowest stress and unemployment.²
- California sits in the number two slot, but the Golden State's only number 12 when it comes to national health.³
- Even though a good night's rest is key to longevity, New York (home to The City that Never Sleeps) scored number four on our list.
- There were several ties on our list, making our top ten more of a top 16.

Is your state in the top 10?

Rank	State	Life expectancy (years)
1	Hawaii	81.5
2	California	80.9
3	Minnesota	80.7
3	New Jersey	80.7
4	New York	80.6
5	Connecticut	80.4
6	Massachusetts	79.9
6	Vermont	79.9
6	Colorado	79.9

Compare Life Insurance Companies

Select your state to get started



Get a Quote Today

That said, these life insurance premiums are based on precise criteria that won't apply to everyone. So how do you know what rate *you* can get for a life insurance policy?

The fastest, easiest way to get an accurate quote is to give us a call. You can speak directly to a licensed, independent insurance agent by simply dialing [1 \(888\) 234-8376](tel:18882348376).

Top 10 States with the Longest Life Expectancy

How long will you live? There's no way to know for sure. Most of us can expect to live to at least our 70s and some will reach our 80s, 90s, and beyond. But did you know that where in the US you live might affect your life expectancy?

6	Washington	79.9
7	Wisconsin	79.5
8	Iowa	79.4
9	Utah	79.3
9	Rhode Island	79.3
10	Oregon	79.2
10	Arizona	79.2

Conclusion

While the state you live in may affect your life expectancy, no one knows for sure when their number will come up. All we can do is live life to its fullest each day and try to create good habits. That, and buy enough life insurance to cover your debts, final expenses, and income, just in case.

Sources:

1 Life Happens and LIMRA, "[2018 Insurance Barometer Study](#)"

2 MSN, "[2019's Most and Least Stressed States](#)"

3 America's Health Rankings, "[Annual Report 2019](#)"



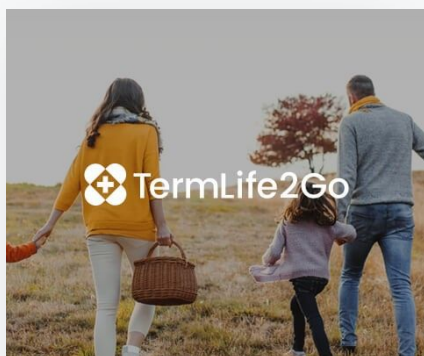
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Kathryn Casna is a licensed insurance agent and life insurance specialist who has appeared on The Simple Dollar and Best Company. On a weekly basis, she dives into complex life insurance topics to wring out genuinely

useful information. When she's not wrangling big ideas into easy-to-understand articles, Kathryn nerds out on budget-tracking spreadsheets and tries to coax her leash-trained cat to take outdoor adventures.

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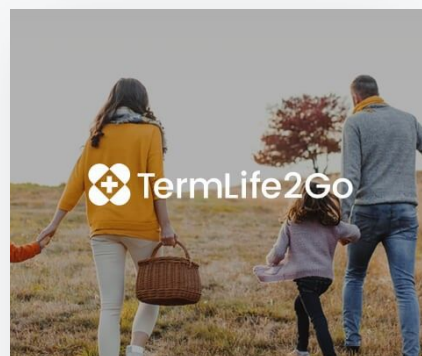
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