

Lock in your lowest life insurance rate



Waiting could cost you

As of January 2026, rates increase **8-12%** on average for each year you delay (Investopedia).
Example: A 40-year-old nonsmoking male in good health could get a 20-year, \$1M term policy for \$792/year. At 41, it rises to \$876. At 42, \$972. (Rates as of 3/26/2026)

Average term life insurance rates by age

A male 35-year-old nonsmoker pays \$45/month for a 10-year term policy. A 45-year-old pays \$73. Buy at 35 instead of 45 and save \$336 per year. (Rates as of 3/26/2026)

10-year term life insurance policy with a death benefit of \$1,000,000

Male

Age	Smoker	Nonsmoker
25	\$63	\$37
35	\$74	\$45
45	\$130	\$73
55	\$333	\$176

Female

Age	Smoker	Nonsmoker
25	\$39	\$20
35	\$46	\$29
45	\$100	\$59
55	\$236	\$134

For illustrative purposes.

Common mistakes when buying life insurance

Waiting until you have kids.

Delaying costs you years of lower rates. Even without children, life insurance covers personal debts, medical bills, mortgage, lost wages, and funeral expenses. Younger and healthier = lower premiums.

Relying on employer coverage.

Employer policies are typically far less than the **10x experts** recommend as of September 2025 (Forbes).

Ready to apply? **Talk to your agent today.**