

Unum

Critical Illness rate tables

2024-25

Employee Rates		
Age Attained	Cost per £10,000	
	Male	Female
16	10.736	8.992
17	10.736	8.992
18	10.736	8.992
19	10.736	9.227
20	11.031	9.443
21	11.128	9.678
22	11.246	10.482
23	11.422	11.363
24	11.598	12.363
25	11.833	13.42
26	12.107	14.557
27	12.421	15.752
28	12.774	17.084
29	13.146	18.514
30	13.479	20.062
31	13.891	21.688
32	14.342	23.451
33	15.243	25.332
34	16.241	27.409
35	17.359	29.643
36	18.631	32.072
37	20.023	35.206
38	21.629	38.713
39	23.926	44.044
40	25.302	47.046
41	27.277	50.666
42	29.869	54.821
43	33.018	59.349
44	36.844	64.223
45	41.246	69.306
46	46.286	74.447
47	51.922	79.591
48	58.176	84.609
49	64.965	89.382
50	72.371	93.765
51	80.291	97.673
52	88.786	101.005
53	97.837	103.701
54	107.423	105.572
55	117.608	107.67
56	128.34	115.282
57	139.679	123.387
58	151.693	132.049
59	164.346	141.347
60	176.895	152.126
61	189.751	163.767
62	205.837	176.192
63	222.851	189.256
64	240.666	200.713
65	260.639	212.235
66	281.603	223.674
67	303.573	235.235
68	326.714	247.103
69	351.195	259.611

Partner Rates		
Age Attained	Cost per £10,000	
	Male	Female
16	11.81	9.892
17	11.81	9.892
18	11.81	9.892
19	12.026	10.151
20	12.133	10.388
21	12.241	10.646
22	12.37	11.529
23	12.564	12.499
24	12.759	13.598
25	13.017	14.172
26	13.319	16.013
27	13.663	17.327
28	14.052	18.792
29	14.46	20.366
30	14.827	22.069
31	15.28	23.857
32	15.775	25.797
33	16.767	27.865
34	17.866	30.15
35	19.094	32.607
36	20.495	35.279
37	22.025	38.727
38	23.792	42.585
39	26.318	48.449
40	27.883	51.751
41	30.005	55.733
42	32.857	60.304
43	36.32	65.284
44	40.528	70.647
45	45.372	76.237
46	50.914	81.891
47	57.114	87.551
48	63.994	93.07
49	71.461	98.32
50	79.607	103.141
51	88.32	107.44
52	97.664	111.106
53	107.621	114.071
54	118.166	116.13
55	129.368	118.438
56	141.18	126.81
57	153.647	135.726
58	166.863	145.254
59	180.78	155.481
60	194.583	167.339
61	208.725	180.144
62	226.42	193.812
63	245.135	208.182
64	264.731	220.785