

## Rate Schedule

Effective: January 1, 2009

\$10,000 U.S. Deductible Annual Canadian Dollar Premium					\$5,000 U.S. Deductible Annual Canadian Dollar Premium				
AGE	Non-Smoker		Smoker		AGE	Non-Smoker		Smoker	
	Female	Male	Female	Male		Female	Male	Female	Male
0 - 24 yrs	\$810	\$826	\$810	\$826	0 - 24 yrs	\$1,121	\$1,143	\$1,121	\$1,143
25	\$1,188	\$940	\$1,279	\$940	25	\$1,645	\$1,300	\$1,772	\$1,300
26	\$1,234	\$969	\$1,347	\$969	26	\$1,709	\$1,342	\$1,866	\$1,342
27	\$1,279	\$1,000	\$1,418	\$1,000	27	\$1,772	\$1,385	\$1,962	\$1,385
28	\$1,347	\$1,014	\$1,486	\$1,014	28	\$1,866	\$1,402	\$2,058	\$1,402
29	\$1,418	\$1,025	\$1,554	\$1,025	29	\$1,962	\$1,420	\$2,152	\$1,420
30	\$1,463	\$1,038	\$1,669	\$1,038	30	\$2,025	\$1,439	\$2,310	\$1,439
31	\$1,508	\$1,053	\$1,737	\$1,053	31	\$2,089	\$1,457	\$2,404	\$1,457
32	\$1,554	\$1,065	\$1,805	\$1,065	32	\$2,152	\$1,475	\$2,500	\$1,475
33	\$1,600	\$1,087	\$1,875	\$1,087	33	\$2,216	\$1,505	\$2,596	\$1,505
34	\$1,645	\$1,107	\$1,943	\$1,153	34	\$2,279	\$1,532	\$2,690	\$1,596
35	\$1,677	\$1,128	\$1,975	\$1,241	35	\$2,321	\$1,562	\$2,735	\$1,718
36	\$1,708	\$1,150	\$2,098	\$1,344	36	\$2,365	\$1,592	\$2,907	\$1,862
37	\$1,738	\$1,170	\$2,225	\$1,465	37	\$2,407	\$1,621	\$3,082	\$2,029
38	\$1,770	\$1,197	\$2,354	\$1,602	38	\$2,451	\$1,658	\$3,261	\$2,219
39	\$1,801	\$1,225	\$2,484	\$1,737	39	\$2,493	\$1,696	\$3,439	\$2,404
40	\$1,833	\$1,252	\$2,614	\$1,873	40	\$2,537	\$1,734	\$3,618	\$2,593
41	\$1,863	\$1,279	\$2,745	\$2,057	41	\$2,579	\$1,772	\$3,803	\$2,848
42	\$1,893	\$1,306	\$2,886	\$2,287	42	\$2,623	\$1,809	\$3,994	\$3,166
43	\$1,926	\$1,334	\$3,026	\$2,561	43	\$2,667	\$1,847	\$4,189	\$3,546
44	\$1,956	\$1,392	\$3,168	\$2,836	44	\$2,710	\$1,925	\$4,386	\$3,927
45	\$1,988	\$1,481	\$3,310	\$3,109	45	\$2,753	\$2,051	\$4,582	\$4,305
46	\$2,030	\$1,586	\$3,469	\$3,424	46	\$2,811	\$2,196	\$4,802	\$4,742
47	\$2,076	\$1,705	\$3,646	\$3,781	47	\$2,873	\$2,361	\$5,046	\$5,235
48	\$2,122	\$1,837	\$3,836	\$4,175	48	\$2,938	\$2,542	\$5,313	\$5,781
49	\$2,169	\$1,969	\$4,028	\$4,569	49	\$3,002	\$2,725	\$5,578	\$6,326
50	\$2,215	\$2,098	\$4,222	\$4,961	50	\$3,067	\$2,907	\$5,845	\$6,871
51	\$2,265	\$2,253	\$4,403	\$5,391	51	\$3,138	\$3,119	\$6,098	\$7,465
52	\$2,320	\$2,425	\$4,577	\$5,853	52	\$3,213	\$3,359	\$6,337	\$8,105
53	\$2,379	\$2,619	\$4,742	\$6,346	53	\$3,293	\$3,625	\$6,566	\$8,788
54	\$2,435	\$2,810	\$4,906	\$6,841	54	\$3,374	\$3,890	\$6,793	\$9,473
55	\$2,494	\$3,004	\$5,070	\$7,335	55	\$3,454	\$4,159	\$7,019	\$10,157
56	\$2,610	\$3,247	\$5,349	\$7,963	56	\$3,614	\$4,496	\$7,405	\$11,027
57	\$2,778	\$3,540	\$5,733	\$8,723	57	\$3,848	\$4,900	\$7,938	\$12,076
58	\$2,999	\$3,880	\$6,222	\$9,601	58	\$4,152	\$5,370	\$8,616	\$13,295
59	\$3,219	\$4,218	\$6,711	\$10,482	59	\$4,458	\$5,840	\$9,291	\$14,514
60	\$3,440	\$4,558	\$7,200	\$11,363	60	\$4,762	\$6,311	\$9,969	\$15,733
61	\$3,684	\$4,988	\$7,764	\$12,488	61	\$5,101	\$6,906	\$10,751	\$17,290
62	\$3,952	\$5,505	\$8,401	\$13,843	62	\$5,471	\$7,623	\$11,632	\$19,166
63	\$4,238	\$6,104	\$9,107	\$15,420	63	\$5,868	\$8,450	\$12,611	\$21,351
64	\$4,527	\$6,702	\$9,812	\$16,996	64	\$6,267	\$9,282	\$13,587	\$23,534
65	\$4,814	\$7,302	\$10,519	\$18,575	65	\$6,666	\$10,111	\$14,565	\$25,719
66	\$5,220	\$7,785	\$11,149	\$19,902	66	\$7,227	\$10,781	\$15,436	\$27,556
67	\$5,732	\$8,158	\$11,704	\$20,992	67	\$7,937	\$11,296	\$16,204	\$29,066
68	\$6,109	\$8,423	\$12,189	\$21,855	68	\$8,459	\$11,663	\$16,878	\$30,261
69	\$6,486	\$8,691	\$12,675	\$22,722	69	\$8,979	\$12,033	\$17,549	\$31,460
70 - 74	\$6,861	\$8,956	\$13,160	\$23,585	70 - 74	\$9,500	\$12,403	\$18,221	\$32,656