

# Monthly Premiums



## Lifecheque® Basic Critical Illness Insurance – Monthly Insurance Premiums

See over for Coverage with Return of Premium Option

Per \$25,000 of Coverage				
<small>(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)</small>				
Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker
18	\$6.00	\$7.00	\$7.50	\$7.75
19	\$6.00	\$7.00	\$7.50	\$7.75
20	\$6.25	\$7.00	\$7.50	\$8.00
21	\$6.25	\$7.25	\$7.50	\$8.00
22	\$6.25	\$7.25	\$7.50	\$8.00
23	\$6.25	\$7.25	\$7.50	\$8.00
24	\$6.50	\$7.50	\$7.50	\$8.25
25	\$6.50	\$7.50	\$7.50	\$8.25
26	\$6.50	\$7.50	\$7.50	\$8.25
27	\$6.50	\$7.75	\$7.50	\$8.75
28	\$7.00	\$7.75	\$8.00	\$9.00
29	\$7.25	\$8.00	\$8.75	\$9.25
30	\$7.50	\$8.25	\$9.50	\$9.50
31	\$7.75	\$8.50	\$10.00	\$9.75
32	\$8.00	\$8.75	\$11.00	\$10.00
33	\$8.25	\$9.00	\$11.75	\$10.75
34	\$8.50	\$9.75	\$12.75	\$11.25
35	\$8.75	\$10.25	\$13.50	\$11.75
36	\$9.00	\$11.00	\$14.75	\$12.50
37	\$9.25	\$11.50	\$16.00	\$13.00
38	\$10.00	\$12.25	\$17.00	\$14.75
39	\$10.50	\$12.75	\$18.25	\$16.50
40	\$11.00	\$13.25	\$19.75	\$18.75
41	\$11.75	\$14.00	\$21.25	\$21.00
42	\$12.50	\$14.50	\$22.75	\$24.00
43	\$13.75	\$15.50	\$25.75	\$26.50
44	\$15.50	\$16.25	\$29.00	\$29.25
45	\$17.00	\$17.25	\$32.75	\$32.00
46	\$18.75	\$18.25	\$36.75	\$35.50

Per \$25,000 of Coverage				
<small>(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)</small>				
Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker
47	\$21.00	\$19.25	\$41.00	\$39.25
48	\$23.00	\$21.25	\$47.75	\$42.50
49	\$24.75	\$23.50	\$55.25	\$46.00
50	\$27.25	\$26.00	\$63.75	\$50.00
51	\$29.75	\$28.75	\$74.00	\$54.25
52	\$32.50	\$31.75	\$85.75	\$58.50
53	\$36.00	\$33.25	\$96.25	\$64.75
54	\$40.00	\$35.00	\$107.75	\$71.00
55	\$44.50	\$36.75	\$120.75	\$78.25
56	\$49.25	\$38.50	\$135.25	\$86.00
57	\$54.50	\$40.50	\$151.25	\$94.75
58	\$59.75	\$43.25	\$159.00	\$100.50
59	\$65.25	\$46.25	\$167.50	\$106.25
60	\$71.50	\$49.50	\$176.25	\$112.50
61	\$78.25	\$53.00	\$185.00	\$119.25
62	\$85.50	\$56.50	\$194.50	\$126.50
63	\$89.00	\$60.75	\$203.00	\$133.50
64	\$92.25	\$65.25	\$211.25	\$141.00
65	\$96.25	\$70.25	\$220.25	\$148.75
66*	\$100.00	\$75.50	\$229.75	\$157.00
67*	\$104.00	\$81.25	\$239.25	\$166.00
68*	\$113.00	\$88.50	\$260.25	\$180.50
69*	\$123.00	\$96.25	\$283.00	\$196.00
70*	\$133.75	\$104.50	\$307.75	\$213.50
71*	\$145.25	\$113.50	\$334.75	\$231.75
72*	\$158.00	\$123.50	\$363.75	\$252.00
73*	\$171.75	\$134.25	\$395.50	\$274.25
74*	\$186.50	\$146.00	\$430.25	\$298.25
75	Coverage expires			

Premiums are effective July 31, 2009 and are subject to change without notice. Annual premium is equal to 12 times the monthly premium.

\*For renewals only. Policies with \$50,000 of coverage can only be purchased up to the age of 60 and policies with \$75,000 of coverage can only be purchased up to the age of 55.

## Lifecheque® Basic Critical Illness Insurance with Return of Premium Option – Monthly Premiums

For more information,

Per \$25,000 of Coverage with Return of Premium Option <small>(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)</small>				
Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker
18	\$6.50	\$7.75	\$8.25	\$9.00
19	\$6.75	\$7.75	\$8.25	\$9.00
20	\$6.75	\$8.00	\$8.25	\$9.25
21	\$6.75	\$8.00	\$8.25	\$9.25
22	\$6.75	\$8.00	\$8.25	\$9.25
23	\$7.00	\$8.25	\$8.25	\$9.50
24	\$7.00	\$8.25	\$8.75	\$9.50
25	\$7.00	\$8.25	\$8.75	\$9.50
26	\$7.25	\$8.50	\$8.75	\$9.75
27	\$7.25	\$8.50	\$8.75	\$10.00
28	\$7.75	\$8.75	\$9.25	\$10.25
29	\$8.00	\$9.00	\$10.00	\$10.50
30	\$8.25	\$9.25	\$10.75	\$11.00
31	\$8.25	\$9.50	\$11.50	\$11.25
32	\$8.50	\$9.75	\$12.50	\$11.50
33	\$9.75	\$10.50	\$13.75	\$12.50
34	\$10.50	\$11.50	\$15.25	\$13.50
35	\$11.25	\$12.25	\$16.75	\$14.25
36	\$12.25	\$13.00	\$18.75	\$15.75
37	\$13.75	\$13.75	\$21.00	\$17.00
38	\$14.75	\$15.00	\$22.25	\$19.00
39	\$15.25	\$16.00	\$23.75	\$21.50
40	\$16.25	\$17.00	\$25.50	\$24.00
41	\$17.00	\$18.50	\$27.00	\$26.75
42	\$18.00	\$19.75	\$28.75	\$30.25
43	\$20.00	\$20.75	\$32.75	\$32.75
44	\$22.50	\$21.75	\$36.75	\$36.25
45	\$24.75	\$23.00	\$41.00	\$39.25
46	\$27.50	\$24.25	\$46.25	\$43.00

Per \$25,000 of Coverage with Return of Premium Option <small>(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)</small>				
Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker
47	\$30.75	\$25.50	\$52.00	\$47.00
48	\$34.75	\$30.25	\$61.00	\$53.50
49	\$39.75	\$36.25	\$71.50	\$61.00
50	\$45.25	\$43.00	\$83.50	\$69.25
51	\$51.25	\$51.00	\$97.75	\$78.75
52	\$58.50	\$60.50	\$114.00	\$89.75
53	\$65.25	\$63.75	\$128.25	\$98.00
54	\$72.75	\$67.50	\$143.75	\$106.50
55	\$81.50	\$71.25	\$161.50	\$115.75
56*	\$90.75	\$75.25	\$181.50	\$126.25
57*	\$101.75	\$79.25	\$203.50	\$137.50
58*	\$110.25	\$85.75	\$215.00	\$147.00
59*	\$119.75	\$92.25	\$227.75	\$157.00
60*	\$130.25	\$99.75	\$241.00	\$167.75
61*	\$141.00	\$107.50	\$255.00	\$179.50
62*	\$153.25	\$116.00	\$269.50	\$191.75
63*	\$161.00	\$125.75	\$282.50	\$204.75
64*	\$168.75	\$135.75	\$295.50	\$218.50
65*	\$177.50	\$147.25	\$309.50	\$232.75
66*	\$186.50	\$159.00	\$324.25	\$248.25
67*	\$196.00	\$172.25	\$339.25	\$264.75
68*	\$213.00	\$187.25	\$369.50	\$288.00
69*	\$231.50	\$203.75	\$402.00	\$313.25
70*	\$252.00	\$221.25	\$437.50	\$340.75
71*	\$274.00	\$240.75	\$476.25	\$370.25
72*	\$297.75	\$261.75	\$518.25	\$403.00
73*	\$324.00	\$284.75	\$563.75	\$438.25
74*	\$352.00	\$309.50	\$614.00	\$476.75
75	Coverage expires			

Lifecheque Basic Critical Illness Insurance is offered through Manulife Financial (The Manufacturers Life Insurance Company).

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