

**Critical Illness Insurance Rates****Annual Rates per \$10,000 of base coverage (without Riders)**

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 30	\$11.47	\$14.88	\$10.91	\$13.16
30 – 34	\$16.03	\$22.50	\$20.35	\$27.75
35 – 39	\$19.41	\$29.90	\$25.58	\$40.99
40 – 44	\$28.41	\$52.70	\$34.83	\$65.96
45 – 49	\$48.66	\$103.93	\$50.56	\$105.42
50 – 54	\$79.13	\$195.21	\$67.50	\$147.34
55 – 59	\$125.17	\$322.73	\$90.93	\$192.03
60 – 64	\$205.90	\$518.15	\$128.84	\$246.89
65 – 69	\$356.29	\$794.75	\$210.88	\$349.85
70 – 75	\$576.33	\$1,407.75	\$311.73	\$501.50

Premium Rates are reviewed annually and subject to change.

**Additional Annual Rates per \$10,000 for Waiver of Premium Rider Coverage**

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 30	\$0.69	\$0.89	\$0.65	\$0.79
30 – 34	\$0.96	\$1.35	\$1.22	\$1.66
35 – 39	\$1.16	\$1.80	\$1.54	\$2.46
40 – 44	\$1.71	\$3.16	\$2.09	\$3.96
45 – 49	\$2.91	\$6.23	\$3.03	\$6.33
50 – 54	\$4.74	\$11.71	\$4.05	\$8.84
55 – 59	\$7.51	\$19.37	\$5.46	\$11.52
60 – 64	\$12.36	\$31.09	\$7.74	\$14.82
65 – 69*	n/a	n/a	n/a	n/a
70 – 75*	n/a	n/a	n/a	n/a

\* Waiver of Premium provision ends at age 65.

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### Additional Annual Child Critical Illness Insurance Rider Rates:

Amount of Coverage	Annual Rate
\$5,000	\$31.68
\$10,000	\$63.36
\$15,000	\$95.04
\$20,000	\$126.72

### How to Calculate your Annual Premium:

Step 1	Determine the amount of coverage you want	\$100,000
Step 2	Express it as units of \$10,000 of coverage	$\$100,000/\$10,000 = 10$ units
Step 3	Locate the base premium rate on the table based on your age, gender and smoking status	\$11.47
Step 4	If you wish to include the waiver of premium rider, add the corresponding premium	$\$0.69 + \$11.47 = \$12.16$
Step 5	Multiply the units of coverage by your premium rate to obtain your annual premium	\$121.60
Step 6	If you wish to include the child rider, determine the amount of coverage.	\$5,000
	Add the corresponding premium to your annual premium	$\$121.60 + \$31.68 = \$153.28$