

we know you.

# INSURANCE for doctors

we're for you.

## Life Insurance

### Annual Rates per \$50,000 Unit of Coverage

#### Rates including optional Waiver of Premium Rider (additional 16% over base rates)\*

Age	Standard				Preferred		Elite	
	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Male Non-Smoker	Female Non-Smoker	Male Non-Smoker	Female Non-Smoker
Under 25	\$ 15.93	\$ 8.34	\$ 27.68	\$ 14.28	\$ 14.54	\$ 8.00	\$ 13.17	\$ 7.65
25 - 29	\$ 17.44	\$ 9.86	\$ 31.25	\$ 16.97	\$ 15.78	\$ 9.51	\$ 14.43	\$ 9.16
30 - 34	\$ 20.48	\$ 16.70	\$ 46.41	\$ 33.92	\$ 18.44	\$ 15.99	\$ 17.07	\$ 15.29
35 - 39	\$ 26.55	\$ 19.73	\$ 76.33	\$ 51.77	\$ 23.49	\$ 19.04	\$ 21.46	\$ 18.03
40 - 44	\$ 35.12	\$ 26.66	\$ 106.23	\$ 69.62	\$ 29.44	\$ 24.26	\$ 24.26	\$ 22.92
45 - 49	\$ 50.14	\$ 32.52	\$ 132.11	\$ 92.84	\$ 37.61	\$ 27.67	\$ 33.96	\$ 24.70
50 - 54	\$ 75.55	\$ 55.86	\$ 285.64	\$ 193.71	\$ 51.54	\$ 44.94	\$ 47.10	\$ 38.59
55 - 59	\$ 137.37	\$ 94.16	\$ 407.03	\$ 257.08	\$ 101.68	\$ 83.12	\$ 93.64	\$ 72.08
60 - 64	\$ 253.42	\$ 172.23	\$ 536.47	\$ 398.11	\$ 187.52	\$ 151.72	\$ 172.60	\$ 131.91
65 - 69	\$ 332.93	\$ 157.64	\$ 585.59	\$ 366.28	\$ 246.30	\$ 138.81	\$ 226.57	\$ 120.87
70 - 74	\$ 697.90	\$ 348.62	\$ 1,229.66	\$ 808.75	\$ 516.36	\$ 307.11	\$ 474.58	\$ 267.06

#### Base Rates excluding Waiver or Premium Rider

Age	Standard				Preferred		Elite	
	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Male Non-Smoker	Female Non-Smoker	Male Non-Smoker	Female Non-Smoker
Under 25	\$ 13.73	\$ 7.19	\$ 23.86	\$ 12.31	\$ 12.54	\$ 6.89	\$ 11.35	\$ 6.60
25 - 29	\$ 15.04	\$ 8.51	\$ 26.94	\$ 14.63	\$ 13.60	\$ 8.20	\$ 12.44	\$ 7.90
30 - 34	\$ 17.66	\$ 14.39	\$ 40.01	\$ 29.24	\$ 15.89	\$ 13.79	\$ 14.72	\$ 13.19
35 - 39	\$ 22.89	\$ 17.01	\$ 65.80	\$ 44.63	\$ 20.25	\$ 16.42	\$ 18.50	\$ 15.54
40 - 44	\$ 30.28	\$ 22.98	\$ 91.58	\$ 60.02	\$ 25.38	\$ 20.92	\$ 20.92	\$ 19.76
45 - 49	\$ 43.22	\$ 28.04	\$ 113.89	\$ 80.03	\$ 32.42	\$ 23.85	\$ 29.28	\$ 21.30
50 - 54	\$ 65.13	\$ 48.16	\$ 246.24	\$ 166.99	\$ 44.43	\$ 38.75	\$ 40.61	\$ 33.27
55 - 59	\$ 118.42	\$ 81.17	\$ 350.89	\$ 221.62	\$ 87.66	\$ 71.65	\$ 80.72	\$ 62.13
60 - 64	\$ 218.47	\$ 148.47	\$ 462.47	\$ 343.20	\$ 161.66	\$ 130.80	\$ 148.80	\$ 113.72
65 - 69	\$ 332.93	\$ 157.64	\$ 585.59	\$ 366.28	\$ 246.30	\$ 138.81	\$ 226.57	\$ 120.87
70 - 74	\$ 697.90	\$ 348.62	\$ 1,229.66	\$ 808.75	\$ 516.36	\$ 307.11	\$ 474.58	\$ 267.06

\*Waiver of Premium Rider terminates at age 65

### Optional Rider

Future Insurance Option: Annual Rate of \$27 – Terminates at age 55

T 604 736 5551  
F 604 638 2909  
TF 1 800 665 2262

115—1665 West Broadway  
Vancouver BC V6J 5A4

[doctorsofbc.ca](http://doctorsofbc.ca)