

**OPTIONAL LIFE INSURANCE**  
 MINIMUM \$ 25,000    MAXIMUM \$ 500,000  
 MONTHLY COST FOR \$ 25,000

AGE	MALE	NON-SMOKER	SMOKER	FEMALE	NON-SMOKER	SMOKER
34 YEARS AND LESS	\$ 25 000 <u>X</u>	\$ 1,25 <u>X</u>	\$ 2,50 <u>X</u>	\$ 25 000 <u>X</u>	\$ 0,50 <u>X</u>	\$ 1,25 <u>X</u>
35 TO 39 YEARS	\$ 25 000 <u>X</u>	\$ 1,75 <u>X</u>	\$ 4,00 <u>X</u>	\$ 25 000 <u>X</u>	\$ 1,50 <u>X</u>	\$ 2,75 <u>X</u>
40 TO 44 YEARS	\$ 25 000 <u>X</u>	\$ 2,75 <u>X</u>	\$ 6,25 <u>X</u>	\$ 25 000 <u>X</u>	\$ 2,50 <u>X</u>	\$ 4,25 <u>X</u>
45 TO 49 YEARS	\$ 25 000 <u>X</u>	\$ 4,75 <u>X</u>	\$ 11,50 <u>X</u>	\$ 25 000 <u>X</u>	\$ 4,25 <u>X</u>	\$ 7,50 <u>X</u>
50 TO 54 YEARS	\$ 25 000 <u>X</u>	\$ 8,75 <u>X</u>	\$ 19,25 <u>X</u>	\$ 25 000 <u>X</u>	\$ 6,75 <u>X</u>	\$ 11,25 <u>X</u>
55 TO 59 YEARS	\$ 25 000 <u>X</u>	\$ 16,75 <u>X</u>	\$ 30,50 <u>X</u>	\$ 25 000 <u>X</u>	\$ 10,00 <u>X</u>	\$ 15,75 <u>X</u>
60 TO 65 YEARS	\$ 25 000 <u>X</u>	\$ 25,75 <u>X</u>	\$ 43,00 <u>X</u>	\$ 25 000 <u>X</u>	\$ 16,00 <u>X</u>	\$ 23,00 <u>X</u>
Example: Male No-smoker 46 years old Life 200 000	\$ 25 000 <u>X 8</u> 200 000,00 \$	\$ 4,75 <u>X 8</u> 38,00 \$	\$ 38,00 <u>x 8 %</u> 3,04 \$	<b>= 41,04 \$</b>		

NOTE:      Additionnal 9 % tax for Québec, 8% tax for Ontario and 8 % tax for Manitoba.  
 Life insurance for children of 22 or under 25 years of age attending and educational institution.  
 No matter the number of children, the cost is for all children of your family.

**\$ 5 000 - \$ 1,05      \$ 10 000 - \$ 2,10      \$ 15 000 - \$ 3,15      \$ 20 000 - \$ 4,20      \$ 25 000 - \$ 5,25**