

## CAA 20-YEAR TERM MONTHLY RATES

Premiums per \$50,000 increment of coverage.

Choose coverage from \$50,000 up to \$500,000, in increments of \$50,000. Find your corresponding rate below, and multiply it by the number of \$50,000 units desired to determine your premiums.

Age <sup>2</sup>	NON-SMOKERS <sup>1</sup>		SMOKERS	
	Male	Female	Male	Female
18 to 30	\$ 7.51	\$ 6.96	\$ 12.76	\$ 9.84
31	7.63	7.10	13.48	10.44
32	7.73	7.19	14.19	11.06
33	7.99	7.34	15.18	11.77
34	8.25	7.48	16.25	12.52
35	8.53	7.63	17.40	13.32
36	8.81	7.78	18.62	14.18
37	9.10	7.94	19.93	15.09
38	9.71	8.33	21.75	16.08
39	10.36	8.75	23.74	17.14
40	11.06	9.18	25.92	18.27
41	11.80	9.64	28.29	19.47
42	12.59	10.12	30.88	20.76
43	13.68	10.91	33.75	22.16
44	14.87	11.77	36.90	23.67
45	16.16	12.69	40.34	25.27
46	17.56	13.68	44.10	26.99
47	19.09	14.76	48.20	28.82
48	20.52	15.86	52.60	31.20
49	22.07	17.05	57.39	33.78
50	23.73	18.32	62.63	36.57
51	25.52	19.69	68.33	39.60
52	27.45	21.16	74.56	42.87
53	29.38	22.75	80.61	45.92
54	31.45	24.46	87.14	49.18
55	33.67	26.30	94.21	52.68

<sup>1</sup>Non-Smokers are those who have not smoked cigarettes within the past 12 months and who meet Manulife Financial's health standards.

<sup>2</sup>Age means the age attained by the applicant (Member or Spouse) as of the Certificate Anniversary Date.