

## CAA 5-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	\$ 5.99	\$ 4.46	\$ 8.31	\$ 6.21
31	6.13	4.77	8.66	6.56
32	6.26	5.03	9.01	7.00
33	6.40	5.16	9.29	7.28
34	6.54	5.28	9.58	7.56
35	6.69	5.42	9.88	7.86
36	6.84	5.55	10.18	8.17
37	7.00	5.69	10.50	8.49
38	7.19	5.89	11.12	8.93
39	7.39	6.10	11.78	9.39
40	7.59	6.32	12.48	9.88
41	7.79	6.55	13.22	10.40
42	8.01	6.78	14.00	10.94
43	8.34	6.99	15.43	11.67
44	8.70	7.20	17.00	12.44
45	9.06	7.42	18.73	13.27
46	9.45	7.64	20.64	14.15
47	9.84	7.88	22.75	15.09
48	10.46	8.41	24.95	16.12
49	11.12	8.98	27.36	17.23
50	11.81	9.59	30.01	18.40
51	12.56	10.24	32.91	19.66
52	13.34	10.94	36.09	21.00
53	14.33	11.60	38.23	22.24
54	15.38	12.30	40.50	23.56
55	16.51	13.04	42.89	24.96
56	17.73	13.82	45.43	26.43
57	19.03	14.66	48.13	28.00
58	20.90	15.68	52.50	30.43
59	22.95	16.78	57.28	33.07
60	25.21	17.96	62.49	35.93
61	27.69	19.22	68.17	39.05
62	30.41	20.56	74.38	42.44
63	32.67	21.91	80.34	45.99
64	35.10	23.34	86.78	49.84
65	37.71	24.86	93.74	54.01
66	40.52	26.49	101.26	58.54
67	43.53	28.22	109.38	63.44
68	46.55	29.97	117.69	68.34
69	50.44	32.16	122.28	73.50
70	55.43	34.56	127.31	78.97

<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.