

# CAA LIFETIME PROTECTION 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	\$ 16.32	\$ 13.80	\$ 23.76	\$ 18.33
19	16.99	14.46	24.96	19.26
20	17.69	15.16	26.22	20.24
21	18.42	15.90	27.54	21.27
22	19.14	16.57	28.89	22.28
23	19.88	17.27	30.29	23.33
24	20.65	18.00	31.77	24.43
25	21.45	18.76	33.31	25.59
26	22.28	19.55	34.93	26.80
27	23.15	20.37	36.63	28.06
28	24.20	21.31	38.41	29.39
29	25.31	22.30	40.28	30.78
30	26.46	23.33	42.24	32.23
31	27.67	24.41	44.30	33.76
32	28.93	25.53	46.45	35.35
33	30.33	26.76	48.71	37.02
34	31.79	28.04	51.08	38.77
35	33.32	29.38	53.57	40.60
36	34.93	30.79	56.17	42.52
37	36.61	32.27	58.90	44.52
38	38.45	33.87	61.77	46.63
39	40.39	35.54	64.77	48.83
40	42.42	37.30	67.92	51.14
41	44.55	39.15	71.22	53.55
42	46.80	41.08	74.69	56.08
43	49.22	43.17	78.32	58.73
44	51.78	45.36	82.13	61.50
45	54.47	47.66	86.12	64.40
46	57.29	50.08	90.31	67.44
47	60.27	52.62	94.70	70.63
48	62.80	54.82	99.30	73.96
49	65.44	57.11	104.13	77.45
50	68.77	60.01	110.12	81.80
51	71.56	62.44	115.31	85.54
52	74.46	64.96	120.74	89.45
53	78.64	68.56	126.43	93.54
54	83.06	72.35	132.39	97.81
55	87.73	76.36	138.62	102.28
56	92.67	80.59	145.15	106.96
57	97.88	85.06	151.99	111.85
58	103.29	89.77	159.15	116.96
59	109.01	94.74	166.65	122.31
60	115.05	99.98	174.50	127.90
61	121.42	105.51	182.72	133.74
62	128.14	111.35	191.33	139.85
63	135.09	117.48	198.58	146.44
64	142.40	123.94	206.10	153.34
65	150.12	130.76	213.91	160.56
66	158.25	137.95	222.01	168.12
67	166.82	145.54	230.42	176.04
68	175.86	153.55	239.15	184.34
69	185.39	161.99	248.21	193.02
70	195.43	170.91	257.61	202.11
71	206.02	180.31	267.37	211.63
72	217.18	190.23	277.50	221.60
73	227.04	199.36	287.17	231.06
74	237.34	208.92	297.18	240.92
75	248.11	218.95	307.55	251.21

<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.