

LIFE INSURANCE

As of January 1, 2024

Applicant's Age	Monthly Rate per Unit of \$25,000 Coverage			
	Non-Smoker (Male)	Non-Smoker (Female)	Smoker (Male)	Smoker (Female)
Under 30	\$2.47	\$1.90	\$3.96	\$2.84
30 to 34	\$2.73	\$2.27	\$4.53	\$3.39
35 to 39	\$3.30	\$2.47	\$5.92	\$4.53
40 to 44	\$4.22	\$3.30	\$8.23	\$6.17
45 to 49	\$6.17	\$4.74	\$12.61	\$9.26
50 to 54	\$9.16	\$6.69	\$18.52	\$12.61
55 to 59	\$16.26	\$10.86	\$28.92	\$18.68
60 to 64	\$22.43	\$15.74	\$47.49	\$27.06

NOTE:

Applicable taxes will be added to these monthly premium rates (Ontario Retail Sales Tax (8%), Quebec Sales Tax (9%)).