

LIVING PROTECTION™ simple issue critical illness

Rate Calculator – 10 year renewable to age 75

Age	Base Annual Premium per \$1,000				Return of Premium on Death per \$1,000				Return of Premium at Expiry per \$1,000			
	Male		Female		Male		Female		Male		Female	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
20	2.56	3.02	2.40	2.56	0.11	0.20	0.11	0.16	0.28	0.42	0.36	0.43
25	2.58	3.27	2.56	2.58	0.11	0.20	0.11	0.16	0.36	0.46	0.39	0.54
30	3.02	4.29	2.96	3.70	0.13	0.29	0.13	0.22	0.49	0.76	0.43	0.69
31	3.14	4.59	3.09	4.02	0.14	0.31	0.13	0.24	0.54	0.86	0.50	0.75
32	3.27	4.91	3.22	4.36	0.14	0.34	0.14	0.28	0.59	0.98	0.57	0.82
33	3.40	5.25	3.36	4.73	0.15	0.36	0.15	0.32	0.64	1.11	0.65	0.90
34	3.54	5.62	3.51	5.14	0.15	0.39	0.15	0.35	0.70	1.24	0.73	0.97
35	3.68	6.01	3.66	5.58	0.16	0.42	0.16	0.39	0.76	1.40	0.83	1.06
36	3.93	6.50	3.89	6.08	0.17	0.45	0.17	0.42	0.86	1.63	0.99	1.30
37	4.19	7.03	4.14	6.63	0.19	0.47	0.18	0.46	0.98	1.90	1.17	1.57
38	4.48	7.60	4.40	7.23	0.19	0.51	0.19	0.49	1.10	2.20	1.38	1.89
39	4.78	8.21	4.68	7.89	0.21	0.55	0.20	0.52	1.24	2.54	1.61	2.24
40	5.10	8.88	4.98	8.60	0.23	0.58	0.21	0.56	1.40	2.92	1.86	2.66
41	5.47	9.94	5.38	9.30	0.24	0.64	0.22	0.59	1.64	3.31	2.07	3.13
42	5.86	11.12	5.82	10.06	0.25	0.71	0.22	0.62	1.92	3.77	2.29	3.67
43	6.28	12.45	6.29	10.88	0.27	0.77	0.22	0.65	2.23	4.27	2.55	4.28
44	6.74	13.94	6.79	11.77	0.27	0.84	0.24	0.69	2.57	4.84	2.83	4.97
45	7.22	15.60	7.34	12.73	0.29	0.93	0.24	0.72	2.96	5.50	3.14	5.76
46	7.81	17.14	7.73	13.63	0.32	1.07	0.26	0.81	3.42	6.46	3.56	6.49
47	8.44	18.84	8.15	14.59	0.37	1.23	0.27	0.92	3.96	7.56	4.01	7.30
48	9.13	20.70	8.58	15.61	0.41	1.41	0.30	1.04	4.55	8.83	4.52	8.21
49	9.87	22.74	9.05	16.71	0.45	1.62	0.31	1.17	5.23	10.29	5.06	9.21
50	10.67	24.99	9.53	17.89	0.51	1.85	0.34	1.31	5.99	11.95	5.67	10.32
55	17.20	40.50	13.68	27.30	1.68	3.01	1.33	2.02	13.12	15.76	12.32	14.03
60	25.36	57.00	18.80	38.02	2.50	4.25	1.84	2.82	N/A	N/A	N/A	N/A

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Notes: Rates effective May 26, 2014. To calculate the annual premium, add the Base Annual Premium plus the premium for any riders. Add the \$50 policy fee. To calculate the monthly premium, multiply the annual premium (including the policy fee) by 0.09. ® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.

LIVING PROTECTION™ simple issue critical illness
Rate Calculator – Level to age 75

Base Annual Premium per \$1,000					Return of Premium on Death per \$1,000				Return of Premium at Expiry per \$1,000			
Age	Male		Female		Male		Female		Male		Female	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
20	5.13	7.55	4.79	7.27	0.27	0.83	0.27	0.53	0.63	0.71	0.57	1.09
25	5.84	8.22	5.44	7.98	0.34	0.92	0.30	0.66	0.89	0.97	0.99	1.34
30	7.20	11.58	6.43	10.61	0.41	1.14	0.36	0.83	1.16	1.86	1.24	2.24
31	7.49	12.17	6.69	11.08	0.42	1.18	0.38	0.87	1.38	2.02	1.43	2.51
32	7.79	12.80	6.97	11.58	0.44	1.21	0.38	0.90	1.62	2.19	1.63	2.79
33	8.10	13.45	7.25	12.09	0.46	1.25	0.40	0.94	1.88	2.38	1.86	3.11
34	8.42	14.14	7.55	12.63	0.48	1.29	0.42	0.98	2.17	2.58	2.09	3.44
35	8.76	14.87	7.86	13.19	0.49	1.32	0.43	1.03	2.47	2.79	2.35	3.81
36	9.16	15.77	8.20	13.75	0.51	1.39	0.44	1.07	2.61	3.08	2.68	3.92
37	9.58	16.73	8.55	14.34	0.53	1.45	0.46	1.11	2.75	3.38	3.03	4.03
38	10.01	17.75	8.92	14.95	0.55	1.51	0.47	1.16	2.91	3.71	3.42	4.14
39	10.47	18.83	9.30	15.59	0.57	1.58	0.49	1.20	3.06	4.07	3.84	4.26
40	10.95	19.98	9.70	16.26	0.59	1.65	0.50	1.24	3.23	4.46	4.30	4.37
41	11.41	21.42	10.09	17.25	0.61	1.74	0.52	1.31	3.93	5.96	4.84	5.40
42	11.89	22.96	10.51	18.31	0.63	1.83	0.54	1.38	4.70	7.72	5.42	6.55
43	12.39	24.61	10.93	19.43	0.66	1.93	0.57	1.45	5.55	9.76	6.07	7.86
44	12.92	26.38	11.38	20.62	0.67	2.03	0.58	1.53	6.49	12.13	6.75	9.34
45	13.46	28.28	11.84	21.88	0.70	2.13	0.61	1.61	7.53	14.87	7.50	11.01
46	14.35	30.02	12.30	22.91	0.74	2.25	0.62	1.68	8.28	16.43	8.16	12.34
47	15.30	31.87	12.77	23.99	0.77	2.38	0.65	1.74	9.10	18.13	8.88	13.78
48	16.31	33.83	13.26	25.12	0.82	2.52	0.67	1.82	10.00	19.99	9.64	15.35
49	17.39	35.91	13.77	26.31	0.86	2.67	0.69	1.88	10.98	22.03	10.46	17.06
50	18.54	38.12	14.30	27.55	0.90	2.83	0.71	1.96	12.05	24.25	11.33	18.93
55	23.54	53.70	17.91	40.50	2.31	4.00	1.74	3.01	26.53	29.20	23.64	27.19
60	32.65	75.08	23.25	45.18	3.10	5.60	2.28	3.36	N/A	N/A	N/A	N/A

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