Manulife Financial

For your future℠

Monthly Premiums

Lifecheque® Basic Critical Illness Insurance

Lifecheque® Basic Critical Illness Insurance – Monthly Insurance Premiums

→ See over for Coverage with Return of Premium Option

Per $25,000 of Coverage

For $50,000 of coverage, multiply rates by 2 and for $75,000 of coverage, multiply rates by 3.

Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
18	$6.00	$7.00	$7.50	$7.75
19	$6.00	$7.00	$7.50	$7.75
20	$6.25	$7.00	$7.50	$8.00
21	$6.25	$7.25	$7.50	$8.00
22	$6.25	$7.25	$7.50	$8.00
23	$6.25	$7.25	$7.50	$8.00
24	$6.50	$7.50	$7.50	$8.25
25	$6.50	$7.50	$7.50	$8.25
26	$6.50	$7.50	$7.50	$8.25
27	$6.50	$7.75	$7.50	$8.75
28	$7.00	$7.75	$8.00	$9.00
29	$7.25	$8.00	$8.75	$9.25
30	$7.50	$8.25	$9.50	$9.50
31	$7.75	$8.50	$10.00	$9.75
32	$8.00	$8.75	$11.00	$10.00
33	$8.25	$9.00	$11.75	$10.75
34	$8.50	$9.75	$12.75	$11.25
35	$8.75	$10.25	$13.50	$11.75
36	$9.00	$11.00	$14.75	$12.50
37	$9.25	$11.50	$16.00	$13.00
38	$10.00	$12.25	$17.00	$14.75
39	$10.50	$12.75	$18.25	$16.50
40	$11.00	$13.25	$19.75	$18.75
41	$11.75	$14.00	$21.25	$21.00
42	$12.50	$14.50	$22.75	$24.00
43	$13.75	$15.50	$25.75	$26.50
44	$15.50	$16.25	$29.00	$29.25
45	$17.00	$17.25	$32.75	$32.00
46	$18.75	$18.25	$36.75	$35.50

Per $25,000 of Coverage

For $50,000 of coverage, multiply rates by 2 and for $75,000 of coverage, multiply rates by 3.

Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
47	$21.00	$19.25	$41.00	$39.25
48	$23.00	$21.25	$47.75	$42.50
49	$24.75	$23.50	$55.25	$46.00
50	$27.25	$26.00	$63.75	$50.00
51	$29.75	$28.75	$74.00	$54.25
52	$32.50	$31.75	$85.75	$58.50
53	$36.00	$33.25	$96.25	$64.75
54	$40.00	$35.00	$107.75	$71.00
55	$44.50	$36.75	$120.75	$78.25
56	$49.25	$38.50	$135.25	$86.00
57	$54.50	$40.50	$151.25	$94.75
58	$59.75	$43.25	$159.00	$100.50
59	$65.25	$46.25	$167.50	$106.25
60	$71.50	$49.50	$176.25	$112.50
61	$78.25	$53.00	$185.00	$119.25
62	$85.50	$56.50	$194.50	$126.50
63	$89.00	$60.75	$203.00	$133.50
64	$92.25	$65.25	$211.25	$141.00
65	$96.25	$70.25	$220.25	$148.75
66*	$100.00	$75.50	$229.75	$157.00
67*	$104.00	$81.25	$239.25	$166.00
68*	$113.00	$88.50	$260.25	$180.50
69*	$123.00	$96.25	$283.00	$196.00
70*	$133.75	$104.50	$307.75	$213.50
71*	$145.25	$113.50	$334.75	$231.75
72*	$158.00	$123.50	$363.75	$252.00
73*	$171.75	$134.25	$395.50	$274.25
74*	$186.50	$146.00	$430.25	$298.25
75	Coverage expires			

Premiums are effective July 31, 2009 and are subject to change without notice.
Annual premium is equal to 12 times the monthly premium.
*For renewals only. Policies with $50,000 of coverage can only be purchased up to the age of 60 and policies with $75,000 of coverage can only be purchased up to the age of 55.

Lifecheque® Basic Critical Illness Insurance with Return of Premium Option – Monthly Premiums

For more information, contact your advisor.

Manulife Financial

For your future™

Lifecheque Basic Critical Illness Insurance is offered through The Manufacturers Life Insurance Company (Manulife Financial).

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Per $25,000 of Coverage with Return of Premium Option

For $50,000 of coverage, multiply rates by 2 and for $75,000 of coverage, multiply rates by 3.

Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
18	$6.50	$7.75	$8.25	$9.00
19	$6.75	$7.75	$8.25	$9.00
20	$6.75	$8.00	$8.25	$9.25
21	$6.75	$8.00	$8.25	$9.25
22	$6.75	$8.00	$8.25	$9.25
23	$7.00	$8.25	$8.25	$9.50
24	$7.00	$8.25	$8.75	$9.50
25	$7.00	$8.25	$8.75	$9.50
26	$7.25	$8.50	$8.75	$9.75
27	$7.25	$8.50	$8.75	$10.00
28	$7.75	$8.75	$9.25	$10.25
29	$8.00	$9.00	$10.00	$10.50
30	$8.25	$9.25	$10.75	$11.00
31	$8.25	$9.50	$11.50	$11.25
32	$8.50	$9.75	$12.50	$11.50
33	$9.75	$10.50	$13.75	$12.50
34	$10.50	$11.50	$15.25	$13.50
35	$11.25	$12.25	$16.75	$14.25
36	$12.25	$13.00	$18.75	$15.75
37	$13.75	$13.75	$21.00	$17.00
38	$14.75	$15.00	$22.25	$19.00
39	$15.25	$16.00	$23.75	$21.50
40	$16.25	$17.00	$25.50	$24.00
41	$17.00	$18.50	$27.00	$26.75
42	$18.00	$19.75	$28.75	$30.25
43	$20.00	$20.75	$32.75	$32.75
44	$22.50	$21.75	$36.75	$36.25
45	$24.75	$23.00	$41.00	$39.25
46	$27.50	$24.25	$46.25	$43.00

Per $25,000 of Coverage with Return of Premium Option

For $50,000 of coverage, multiply rates by 2 and for $75,000 of coverage, multiply rates by 3.

Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
47	$30.75	$25.50	$52.00	$47.00
48	$34.75	$30.25	$61.00	$53.50
49	$39.75	$36.25	$71.50	$61.00
50	$45.25	$43.00	$83.50	$69.25
51	$51.25	$51.00	$97.75	$78.75
52	$58.50	$60.50	$114.00	$89.75
53	$65.25	$63.75	$128.25	$98.00
54	$72.75	$67.50	$143.75	$106.50
55	$81.50	$71.25	$161.50	$115.75
56*	$90.75	$75.25	$181.50	$126.25
57*	$101.75	$79.25	$203.50	$137.50
58*	$110.25	$85.75	$215.00	$147.00
59*	$119.75	$92.25	$227.75	$157.00
60*	$130.25	$99.75	$241.00	$167.75
61*	$141.00	$107.50	$255.00	$179.50
62*	$153.25	$116.00	$269.50	$191.75
63*	$161.00	$125.75	$282.50	$204.75
64*	$168.75	$135.75	$295.50	$218.50
65*	$177.50	$147.25	$309.50	$232.75
66*	$186.50	$159.00	$324.25	$248.25
67*	$196.00	$172.25	$339.25	$264.75
68*	$213.00	$187.25	$369.50	$288.00
69*	$231.50	$203.75	$402.00	$313.25
70*	$252.00	$221.25	$437.50	$340.75
71*	$274.00	$240.75	$476.25	$370.25
72*	$297.75	$261.75	$518.25	$403.00
73*	$324.00	$284.75	$563.75	$438.25
74*	$352.00	$309.50	$614.00	$476.75
75	Coverage expires			

Premiums are effective July 31, 2009 and are subject to change without notice.
Annual premium is equal to 12 times the monthly premium.
*For renewals only.