

Harmonized Life Insurance rates



SASKATCHEWAN
MEDICAL ASSOCIATION



Manulife

Life Insurance

Optional riders

Waiver of Premium:

16% of base plan rates. Terminates at age 65.

Future Insurance Option:

Flat rate of \$2.25/month. Terminates at age 55.

Monthly rates (in units of \$50,000)

Age	STANDARD				ELITE	
	Non-smoker		Smoker		Non-smoker	
	Male	Female	Male	Female	Male	Female
Under 25	\$1.17	\$0.62	\$2.05	\$1.06	\$0.98	\$0.57
25 - 29	\$1.29	\$0.73	\$2.31	\$1.26	\$1.07	\$0.68
30 - 34	\$1.51	\$1.24	\$3.43	\$2.51	\$1.27	\$1.13
35 - 39	\$1.97	\$1.46	\$5.64	\$3.83	\$1.59	\$1.34
40 - 44	\$2.60	\$1.97	\$7.86	\$5.15	\$1.79	\$1.70
45 - 49	\$3.71	\$2.41	\$9.77	\$6.87	\$2.51	\$1.83
50 - 54	\$5.59	\$4.13	\$21.14	\$14.34	\$3.48	\$2.85
55 - 59	\$10.17	\$6.96	\$30.12	\$19.02	\$6.93	\$5.34
60 - 64	\$18.76	\$12.74	\$39.70	\$29.46	\$12.77	\$9.76
65 - 69	\$28.57	\$13.53	\$50.26	\$31.44	\$19.45	\$10.37
70 - 74	\$59.50	\$29.92	\$105.54	\$69.42	\$40.74	\$22.92