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 **Manulife Financial**

CoverMe Guaranteed Issue Life Insurance Monthly Premiums* – NON-SMOKER

Issue Age	Life Benefit \$5,000 Accident Benefit \$25,000		Life Benefit \$10,000 Accident Benefit \$50,000		Life Benefit \$15,000 Accident Benefit \$75,000		Life Benefit \$20,000 Accident Benefit \$100,000		Life Benefit \$25,000 Accident Benefit \$125,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	\$ 8.51	\$ 6.95	\$ 17.02	\$ 13.89	\$ 25.53	\$ 20.84	\$ 34.03	\$ 27.78	\$ 42.54	\$ 34.73
41	8.92	7.30	17.84	14.59	26.76	21.89	35.68	29.18	44.60	36.48
42	9.33	7.64	18.67	15.28	28.00	22.93	37.33	30.57	46.67	38.21
43	9.75	7.99	19.49	15.98	29.24	23.98	38.98	31.97	48.73	39.96
44	10.16	8.34	20.32	16.68	30.48	25.01	40.63	33.35	50.79	41.69
45	10.57	8.69	21.14	17.38	31.71	26.06	42.28	34.75	52.85	43.44
46	11.09	9.13	22.18	18.26	33.26	27.39	44.35	36.52	55.44	45.65
47	11.60	9.57	23.21	19.14	34.81	28.71	46.42	38.28	58.02	47.85
48	12.12	10.01	24.23	20.03	36.35	30.04	48.47	40.05	60.58	50.06
49	12.63	10.45	25.27	20.91	37.90	31.36	50.53	41.82	63.17	52.27
50	13.15	10.90	26.30	21.79	39.45	32.69	52.60	43.58	65.75	54.48
51	13.98	11.59	27.97	23.18	41.95	34.76	55.93	46.35	69.92	57.94
52	14.82	12.28	29.63	24.56	44.45	36.84	59.27	49.12	74.08	61.40
53	15.65	12.98	31.29	25.95	46.94	38.93	62.58	51.90	78.23	64.87
54	16.48	13.67	32.96	27.33	49.44	41.00	65.92	54.67	82.40	68.33
55	17.31	14.36	34.63	28.72	51.94	43.08	69.25	57.43	86.56	71.79
56	18.51	15.34	37.02	30.68	55.53	46.01	74.03	61.35	92.54	76.69
57	19.70	16.32	39.41	32.63	59.11	48.95	78.82	65.27	98.52	81.58
58	20.90	17.29	41.79	34.58	62.69	51.88	83.58	69.17	104.48	86.46
59	22.09	18.27	44.18	36.54	66.28	54.81	88.37	73.08	110.46	91.35
60	23.29	19.25	46.58	38.50	69.86	57.75	93.15	77.00	116.44	96.25
61	25.18	20.78	50.35	41.55	75.53	62.33	100.70	83.10	125.88	103.88
62	27.07	22.30	54.13	44.60	81.20	66.90	108.27	89.20	135.33	111.50
63	28.95	23.83	57.91	47.65	86.86	71.48	115.82	95.30	144.77	119.13
64	30.85	25.35	61.69	50.70	92.54	76.05	123.38	101.40	154.23	126.75
65	32.73	26.88	65.47	53.75	98.20	80.63	130.93	107.50	163.67	134.38
66	35.47	29.06	70.94	58.13	106.41	87.19	141.88	116.25	177.35	145.31
67	38.21	31.25	76.42	62.49	114.63	93.74	152.83	124.98	191.04	156.23
68	40.94	33.43	81.88	66.87	122.83	100.30	163.77	133.73	204.71	167.17
69	43.68	35.62	87.36	71.23	131.04	106.85	174.72	142.47	218.40	178.08
70	46.42	37.80	92.83	75.61	139.25	113.41	185.67	151.22	232.08	189.02
71	50.49	40.97	100.98	81.93	151.48	122.90	201.97	163.87	252.46	204.83
72	54.57	44.13	109.13	88.25	163.70	132.38	218.27	176.50	272.83	220.63
73	58.65	47.29	117.29	94.58	175.94	141.86	234.58	189.15	293.23	236.44
74	62.72	50.45	125.44	100.89	188.16	151.34	250.88	201.78	313.60	252.23
75+	66.80	53.61	133.59	107.22	200.39	160.83	267.18	214.43	333.98	268.04

*Initial rates are subject to change without notice, but will not increase once coverage is in force.

(See over for smoker rates)

CoverMe Guaranteed Issue Life Insurance Monthly Premiums* – SMOKER

Issue Age	Life Benefit \$5,000 Accident Benefit \$25,000		Life Benefit \$10,000 Accident Benefit \$50,000		Life Benefit \$15,000 Accident Benefit \$75,000		Life Benefit \$20,000 Accident Benefit \$100,000		Life Benefit \$25,000 Accident Benefit \$125,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	\$ 13.40	\$ 9.86	\$ 26.80	\$ 19.72	\$ 40.20	\$ 29.58	\$ 53.60	\$ 39.43	\$ 67.00	\$ 49.29
41	14.18	10.37	28.35	20.74	42.53	31.11	56.70	41.48	70.97	51.85
42	14.95	10.88	29.90	21.77	44.85	32.65	59.80	43.53	74.75	54.42
43	15.73	11.39	31.45	22.78	47.18	34.18	62.90	45.57	78.62	56.96
44	16.50	11.90	33.00	23.81	49.50	35.71	66.00	47.62	82.50	59.52
45	17.28	12.42	34.55	24.83	51.83	37.25	69.10	49.67	86.37	62.08
46	18.25	13.01	36.49	26.02	54.74	39.03	72.98	52.03	91.23	65.04
47	19.22	13.60	38.43	27.20	57.65	40.80	76.87	54.40	96.08	68.00
48	20.18	14.19	40.37	28.38	60.55	42.58	80.73	56.77	100.92	70.96
49	21.15	14.78	42.31	29.57	63.46	44.35	84.62	59.13	105.77	73.92
50	22.13	15.38	44.25	30.75	66.38	46.13	88.50	61.50	110.63	76.87
51	23.66	16.30	47.32	32.59	70.98	48.89	94.63	65.18	118.29	81.48
52	25.19	17.22	50.38	34.43	75.58	51.65	100.77	68.87	125.96	86.08
53	26.73	18.13	53.46	36.27	80.19	54.40	106.92	72.53	133.65	90.67
54	28.26	19.05	56.53	38.11	84.79	57.16	113.05	76.22	141.31	95.27
55	29.80	19.98	59.59	39.95	89.39	59.93	119.18	79.90	148.98	99.87
56	31.87	21.22	63.74	42.44	95.61	63.66	127.48	84.88	159.35	106.10
57	33.95	22.47	67.90	44.93	101.85	67.40	135.80	89.87	169.75	112.33
58	36.03	23.71	72.05	47.42	108.08	71.13	144.10	94.83	180.13	118.54
59	38.10	24.95	76.21	49.91	114.31	74.86	152.42	99.82	190.52	124.77
60	40.18	26.20	80.36	52.40	120.54	78.60	160.72	104.80	200.90	131.00
61	43.25	28.11	86.51	56.23	129.76	84.34	173.02	112.45	216.27	140.56
62	46.33	30.03	92.65	60.05	138.98	90.08	185.30	120.10	231.63	150.13
63	49.40	31.94	98.80	63.88	148.20	95.81	197.60	127.75	247.00	159.69
64	52.47	33.85	104.94	67.70	157.41	101.55	209.88	135.40	262.35	169.25
65	55.55	35.76	111.09	71.53	166.64	107.29	222.18	143.05	277.73	178.81
66	59.50	38.46	119.01	76.93	178.41	115.39	238.02	153.85	297.52	192.31
67	63.46	41.16	126.93	82.33	190.39	123.49	253.85	164.65	317.31	205.81
68	67.42	43.87	134.83	87.73	202.25	131.60	269.67	175.47	337.08	219.33
69	71.38	46.57	142.75	93.13	214.13	139.70	285.50	186.27	356.87	232.83
70	75.33	49.27	150.67	98.53	226.00	147.80	301.33	197.07	376.67	246.33
71	80.03	52.94	160.07	105.88	240.10	158.81	320.13	211.75	400.17	264.69
72	84.73	56.61	169.47	113.22	254.20	169.83	338.93	226.43	423.67	283.04
73	89.43	60.28	178.86	120.56	268.29	180.84	357.72	241.12	447.15	301.40
74	94.13	63.95	188.26	127.90	282.39	191.85	376.52	255.80	470.65	319.75
75+	98.83	67.62	197.66	135.24	296.49	202.86	395.32	270.48	494.15	338.10

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(See over for non-smoker rates)