

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 | | | | |
|--------------------------|-----------------|-------------------|-------------|---------------|
| 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 |

(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)

| Per \$25,000 of Coverage | | | | |
|--------------------------|------------------|-------------------|-------------|---------------|
| 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 | | | |

(for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple rates by 3)

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,



Manulife Financial
For your future™

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

Plans underwritten by the Manufacturers Life Insurance Company. Manulife, Manulife Financial, the Manulife Financial For Your Future logo, the Block Design, the Four Cubes Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. ©™ Trademarks held by The Manufacturers Life Insurance Company. ©2012 The Manufacturers Life Insurance Company. All rights reserved.

LCBCLRS.S.NE 01/12

Per \$25,000 of Coverage with Return of Premium Option (for \$50,000 of coverage, multiple rates by 2 and for \$75,000 of coverage, multiple 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, multiple rates by 2 and for \$75,000 of coverage, multiple 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.