securian CANADA

CAPIC POLICY 51504

Monthly premium rates

Life insurance

Monthly rates in units of $25,000

Minimum coverage $50,000

Maximum coverage $250,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 35	$1.71	$1.34	$2.92	$2.18
35-39	2.21	1.63	4.04	2.78
40-44	3.32	2.57	6.61	4.61
45-49	5.05	3.67	9.93	6.63
50-54	7.51	5.41	14.71	9.54
55-59	12.44	8.74	21.86	15.13
60-65	17.81	12.69	36.89	22.90

Critical illness insurance

Monthly rates in units of $10,000

Minimum coverage $50,000

Maximum coverage $300,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 35	$0.70	$0.74	$0.99	$1.16
35-39	1.00	1.15	1.80	2.12
40-44	1.86	2.00	3.91	4.24
45-49	3.28	3.02	7.50	7.29
50-54	5.33	4.18	12.93	11.10
55-59	8.82	5.41	21.89	15.54
60-65	13.99	10.50	34.60	23.78

Dependant child life insurance

$10,000 of coverage per child

Single monthly premium of $1.60 covers all eligible children

Office overhead expense insurance

Monthly rates in units of $100

Monthly minimum coverage $500

Monthly maximum coverage $6,000

Age band	
21-39	$1.00
40-49	1.50
50-64	2.00

Accidental death and dismemberment insurance

Monthly rates in units of $25,000

Minimum coverage $50,000

Maximum coverage $250,000

(cannot exceed Member's life coverage amount)

Rates
Monthly rates are $1.25 per $25,000 of coverage

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Long-term disability insurance

Monthly minimum coverage $500

Monthly maximum coverage $5,000

Age band	$500	$750	$1,000	$1,250	$1,500	$1,750	$2,000	$2,250	$2,500
Under 35	$7.19	$10.79	$14.39	$17.99	$21.58	$25.18	$28.78	$32.37	$35.97
35-39	9.59	14.39	19.18	23.98	28.78	33.57	38.37	43.16	47.96
40-44	16.79	25.18	33.57	41.97	50.36	58.75	67.14	75.54	83.93
45-49	26.38	39.57	52.75	65.95	79.13	92.32	105.51	118.70	131.89
50-54	45.56	68.34	91.23	113.91	136.69	159.47	182.25	205.03	227.83
55-59	59.95	89.93	119.90	149.98	179.85	209.83	239.80	269.78	299.75
60-65	59.95	89.93	119.90	149.98	179.85	209.83	239.80	269.78	299.75

Age band	$2,750	$3,000	$3,250	$3,500	$3,750	$4,000	$4,500	$5,000
Under 35	$39.50	$43.16	$46.76	$50.36	$53.96	$57.77	$64.75	$71.94
35-39	52.76	57.55	62.35	67.14	71.94	76.74	86.33	95.92
40-44	92.32	100.72	109.11	117.50	125.90	134.29	151.07	167.86
45-49	145.08	158.27	171.46	184.65	197.84	211.02	237.40	263.78
50-54	259.59	273.37	296.15	318.93	341.72	364.50	410.06	455.37
55-59	329.73	359.70	389.68	419.65	449.59	479.60	539.55	599.50
60-65	329.73	359.70	389.68	419.65	449.59	479.60	539.55	599.50

Extended health care and dental insurance

Monthly rates for all provinces except Quebec

Age band	EHC - Single	EHC - Family	Dental - Single	Dental - Family
to 34	$86.51	$181.63	$116.81	$277.66
35-39	86.51	211.92	116.81	277.66
40-44	99.46	246.53	116.81	277.66
45-49	112.42	290.20	116.81	277.66
50-54	129.72	315.99	116.81	277.66
55-59	168.67	380.58	116.81	277.66
60-65	224.92	467.10	116.81	277.66

Monthly rates for the province of Quebec

Age band	EHC - Single	EHC - Family	Dental - Single	Dental - Family
to 34	$95.73	$200.78	$116.81	$277.66
35-39	95.68	234.40	116.81	277.66
40-44	109.91	273.21	116.81	277.66
45-49	124.34	311.11	116.81	277.66
50-54	143.80	349.37	116.81	277.66
55-59	186.92	385.53	116.81	277.66
60-65	226.57	516.94	116.81	277.66

For Quebec, the plan is second payer to Régie de l'assurance maladie du Québec (RAMQ) or to a group plan.

Rates are calculated based on your age, gender and smoking status as of the Policy Anniversary.

Non-smoker means that you have not used any tobacco or tobacco cessation products in the last 12 consecutive months.

Rates are reviewed every year, may change, and will increase as you move into the next age band.

Rates are subject to provincial tax where applicable.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

securian CANADA

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