

# CAA 5-Year Term Monthly Rates

## Premiums per \$50,000 increment of coverage.

**Choose coverage from \$50,000 up to \$500,000, in increments of \$50,000.**

Find your corresponding rate below, and multiply it by the number of \$50,000 units desired to determine your premiums.

For example, a 40 year-old male non-smoker who wants \$150,000 in coverage will have a monthly premium of \$21.18 (\$7.06 x 3 units).

Age <sup>2</sup>	NON-SMOKERS <sup>1</sup>		SMOKERS	
	Male	Female	Male	Female
18 to 30	\$5.58	\$4.15	\$8.55	\$6.27
31	5.70	4.44	8.91	6.62
32	5.82	4.68	9.27	7.07
33	5.96	4.80	9.56	7.34
34	6.09	4.92	9.86	7.63
35	6.23	5.04	10.16	7.93
36	6.37	5.17	10.48	8.24
37	6.52	5.30	10.80	8.57
38	6.69	5.48	11.44	9.01
39	6.88	5.68	12.12	9.48
40	7.06	5.88	12.84	9.98
41	7.26	6.10	13.60	10.49
42	7.45	6.31	14.41	11.04
43	7.77	6.51	15.88	11.78
44	8.10	6.70	17.49	12.56
45	8.44	6.91	19.28	13.39
46	8.79	7.11	21.24	14.29
47	9.16	7.33	23.41	15.24
48	9.74	7.83	25.67	16.28
49	10.35	8.36	28.16	17.39
50	11.00	8.93	30.88	18.57
51	11.69	9.54	33.86	19.84
52	12.42	10.18	37.14	21.20
53	13.34	10.80	39.34	22.45
54	14.32	11.45	41.67	23.78
55	15.37	12.14	44.14	25.19
56	16.50	12.87	46.75	26.68
57	17.72	13.64	49.52	28.26
58	19.46	14.60	54.03	30.72
59	21.37	15.62	58.94	33.38
60	23.47	16.72	64.30	36.27
61	25.78	17.89	70.15	39.42
62	28.31	19.14	76.53	42.84
63	30.41	20.39	82.67	46.42
64	32.68	21.73	89.30	50.31
65	35.11	23.15	96.46	54.52
66	37.72	24.66	104.19	59.09
67	40.53	26.27	112.55	64.03
68	43.34	27.90	121.10	68.98
69	46.96	29.94	125.83	74.19
70	51.61	32.18	131.00	79.71

Add provincial sales tax if you are residents of Manitoba 8 %, Ontario 8 % and Quebec 9 %.

<sup>1</sup> Non-Smokers are those who have not used any form of tobacco or tobacco cessation products in the past 12 months.

<sup>2</sup> Age means the age attained by the applicant (Member or Spouse) as of the first Premium Due Date.

Rates are subject to change without notice.