PREMIUM RATES FOR LOAN PROTECTION PLAN

To calculate the monthly premium for Loan Protection Plan at the start of the cover, multiply the premium rate applicable to you by each $100,000 of the death benefit. Then add the monthly policy fee of $5 (Note: there is only one policy fee per policy, irrespective of whether one or two persons obtain cover).

Monthly premium rates per $100,000 Death Benefit and $30,000 Living Benefit				
Current age	Male non-smoker	Male smoker	Female non-smoker	Female smoker
18 to 20	12.74	19.97	8.83	12.11
21	12.89	20.24	8.98	12.33
22	13.04	20.54	9.15	12.56
23	13.22	20.84	9.33	12.81
24	13.39	21.17	9.50	13.11
25	13.59	21.54	9.78	13.48
26	13.79	21.94	10.05	13.93
27	14.02	22.39	10.35	14.41
28	14.24	22.89	10.68	14.93
29	14.49	23.47	11.00	15.48
30	14.74	24.09	11.38	16.13
31	15.02	24.79	11.70	16.73
32	15.32	25.52	12.03	17.33
33	15.72	26.42	12.43	18.01
34	16.24	27.57	13.01	18.88
35	16.72	29.03	13.98	20.42
36	17.19	30.67	14.83	21.98
37	17.67	32.63	15.78	23.58
38	18.65	34.99	16.82	25.43
39	19.89	37.95	18.04	27.64
40	21.28	41.11	19.14	29.58
41	22.69	44.62	20.33	31.76
42	24.24	48.36	21.56	33.97
43	26.28	53.38	23.20	36.75
44	29.01	59.77	25.24	40.27
45	31.73	66.06	27.06	43.47
46	34.66	72.24	29.18	46.88
47	37.98	79.14	31.39	50.32
48	42.40	88.27	34.13	54.65
49	47.97	99.88	37.48	59.93
50	53.73	111.70	40.66	64.73
51	59.14	122.22	43.73	69.15
52	65.26	133.43	47.00	73.82
53	73.83	149.05	51.87	80.84
54	84.97	168.81	58.60	90.58
55	95.31	185.45	64.82	98.94
56	105.03	199.10	69.68	104.77
57	115.83	213.48	74.84	110.81
58	128.37	229.80	81.10	117.78
59	143.23	249.55	88.38	126.11

Full loan amount

$ _____

Death & Terminal Illness Benefit

$ _____ **A**

Determined by full loan amount <u>rounded up</u> to the next $10,000, subject to a minimum of $50,000 and a maximum of $750,000

Living Benefit

$ _____

30% of Death Benefit

Example

Divide **A** by 100,000 (Assume Death & Terminal Illness Benefit **A** is $270,000)

$ 270,000 ÷ 100,000 = 2.7 **B**

Monthly premium rates (see table)

$18.65 (for a 38 year old male non smoker) **C**

(Multiply **B** by **C**)

$ 2.7 x 18.65 = $50.35 **D**

Your monthly premium
(Add $5 Policy Fee to **D**)

$ 50.35 + $5 = $55.35