



Issue Age	Maximum Face Amount	Annual Premium (Policy Fee included)		Issue Age	Rate per 1000 (Add Policy Fee of \$30.00)	
		Male	Female		Male	Female
50	25,000	1,896.00	1,710.00	50	74.64	67.20
51	24,500	1,923.36	1,732.26	51	77.28	69.48
52	24,000	1,953.84	1,755.12	52	80.16	71.88
53	23,500	1,984.26	1,778.40	53	83.16	74.40
54	23,000	2,014.44	1,801.92	54	86.28	77.04
55	22,500	2,046.90	1,828.20	55	89.64	79.92
56	22,000	2,078.64	1,851.60	56	93.12	82.80
57	21,500	2,114.64	1,877.28	57	96.96	85.92
58	21,000	2,149.32	1,904.88	58	100.92	89.28
59	20,500	2,184.96	1,931.58	59	105.12	92.76
60	20,000	2,223.60	1,962.00	60	109.68	96.60
61	19,500	2,262.36	1,990.92	61	114.48	100.56
62	19,000	2,303.16	2,020.44	62	119.64	104.76
63	18,500	2,345.46	2,050.20	63	125.16	109.20
64	18,000	2,388.72	2,082.00	64	131.04	114.00
65	17,500	2,434.50	2,113.20	65	137.40	119.04
66	17,000	2,508.60	2,180.16	66	145.80	126.48
67	16,500	2,584.20	2,247.60	67	154.80	134.40
68	16,000	2,664.24	2,322.48	68	164.64	143.28
69	15,500	2,749.32	2,399.64	69	175.44	152.88
70	15,000	2,838.00	2,481.60	70	187.20	163.44
71	14,500	2,946.24	2,579.10	71	201.12	175.80
72	14,000	3,067.44	2,689.44	72	216.96	189.96
73	13,500	3,208.44	2,813.16	73	235.44	206.16
74	13,000	3,376.20	2,958.12	74	257.40	225.24
75	12,500	3,579.00	3,135.00	75	283.92	248.40
76	12,000	3,614.16	3,143.28	76	298.68	259.44
77	11,500	3,652.50	3,154.32	77	315.00	271.68
78	11,000	3,693.00	3,167.64	78	333.00	285.24
79	10,500	3,736.92	3,182.52	79	353.04	300.24
80	10,000	3,783.60	3,196.80	80	375.36	316.68

**Sample Premium Calculation**

Female Age 68 Nearest Birthday

Requested Face Amount of \$8,000.

Premium Rate from Table is \$143.28

**Calculation**

143.28 X (8,000/1,000) = \$1,146.24  
+ Policy Fee 30.00

Total Annual Premium \$1,176.24

Monthly Premium 1,176.24 X 0.09 = \$105.86  
Semi-Annual Premium 1,176.24 X 0.52 = \$611.64

**Plan Specifications**

The minimum Face Amount is the greater of that amount which can be purchased by an annual premium of \$180.00, and \$1,000.00.

The minimum issue age allowable is 50 years. The maximum issue age allowable is 80 years.

Modal Factors: Semi annual - 0.52 ; Monthly PAC – 0.09

**Guidelines**

Application must be signed by Insured even if the Policy is owned by other than the Life Insured.

Application must be current dated, accompanied by a current date cheque (no cash or money order) and submitted to Head Office within 14 days of completion.

Only the President or Vice-President together with the Secretary or Actuary of the Company has authority to waive or agree to change any of the conditions or provisions of the Policy.

The Insured must be a Canadian resident.

REV.GIWL(E) MAR2005

Detach and present to proposed insured

The Insured, or the Policyowner if other than the Insured, has the right to cancel this Policy and receive a full refund on premiums by notifying Head in writing within 10 days after the delivery of the Policy Document to the Policyowner.