Manulife

Easy instructions: How to calculate your Optional Critical Illness Insurance Rate

	Monthly Rates per $1,000 of benefit			
	Smoker		Non-Smoker	
Age	**Male**	**Female**	**Male**	**Female**
Under 25	$0.121	$0.117	$0.105	$0.107
25-29	$0.138	$0.136	$0.116	$0.122
30-34	$0.181	$0.189	$0.139	$0.161
35-39	$0.275	$0.283	$0.176	$0.222
40-44	$0.470	$0.438	$0.262	$0.319
45-49	$0.800	$0.682	$0.430	$0.474
50-54	$1.349	$1.052	$0.715	$0.691
55-59	$2.211	$1.592	$1.141	$0.963
60-64	$3.302	$2.250	$1.774	$1.304

Note: Effective January 1, 2027

Instructions to calculate your monthly Critical Illness Insurance rate

Scenario:

You are a 45-year-old female, non-smoker, and you want $125,000 in coverage.

Instructions:

1. Decide how much coverage you want.
2. Divide that amount by 1,000 to find the number of $1,000 units.
3. Refer to the table above to find the monthly rate per $1,000 of benefits associated with your age, gender, and smoker status.
4. Multiply that rate by the number of units you calculated in step 2.

Example:

1. $125,000
2. $125,000 / 1,000 = 125
3. $0.474
4. $0.474 x 125 = **$59.25 per month**

Your monthly Critical Illness Insurance rate is $59.25 per month.

Pre-existing condition exclusions apply for Optional Insurance Coverages. For Optional Critical Illness, check that an illness or condition meets the definition in the policy. We encourage you to read your policy for all details, including covered condition definitions, medical evidence requirements, pre-existing condition exclusions, survival and waiting periods, limitations, and exclusions.

As part of the condition, rates are effective January 1, 2027, and are subject to change without notice. Premiums are based on individual age at the time of application. Premiums will change as an individual's age increases in accordance with published age groups. Non-smokers are those who have not smoked (cigarettes, cigars, pipe, etc.) or used tobacco in any other forms or any smoking cessation aids within the last 12 months.

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