

Option 1 Option 2 Option 3 Option 4 Option 5										
	1.69%		1.52%		1.51%		1.37%	-	95%	
Your annual cost can be calculated by multiplying your salary by the rate for the option that you have selected.										
Example: Annual Salary Option Rate Annual Cost Monthly Cost										
If you select Option 2 \$100,000 x 0.0152 = \$1,390.00 ÷ 12 months = \$126.67										
Optional	_ife Insuran	ce (Membe	er, Spou <u>se,</u>	Depende	nt Childre	en)				
he monthl	y cost of Option	onal Member	/Spouse Life	Insurance,	based on 1	2 payments	per year, is c	alculated on	your actual	age and/o
									-	-
your spouse's age, and whether either of you smoke. You can select coverage from \$25,000 to \$200,000 as indicated below. Please note that, as your age moves to the next age band, you will be charged the corresponding higher rate as of September 1st.									hor 1ct	
10000 11010	e mai, as your	age moves i	lo lhe hext au	je banu, yo	u will be ch	argeu trie coi	nesponding i	nigher fale a	s of Septem	Der 15t.
	e inal, as your		Smoker	ge band, yo	u will be ch	arged the col		nigher fate a noker	s of Septem	Del TSL.
Age		Non-	Smoker				Sm	noker		
	\$200,000			\$ 50,000	\$25,000	\$200,000			\$50,000	\$25,000
		Non-	Smoker				Sm	noker		
\ge	\$200,000	Non-3 \$150,000	Smoker \$100,000	\$50,000	\$25,000	\$200,000	Sm \$150,000	noker \$100,000	\$50,000	\$25,000
Age Under 30	\$200,000 \$11.76	Non-3 \$150,000 \$8.82	Smoker \$100,000 \$5.88	\$50,000 \$2.94	\$25,000 \$1.47	\$200,000 \$18.63	Sm \$150,000 \$13.97	noker \$100,000 \$9.31	\$50,000 \$4.66	\$25,000 \$2.33
Age Under 30 30-34	\$200,000 \$11.76 \$10.90	Non-3 \$150,000 \$8.82 \$8.17	Smoker \$100,000 \$5.88 \$5.45	\$50,000 \$2.94 \$2.72	\$25,000 \$1.47 \$1.36	\$200,000 \$18.63 \$22.62	Sm \$150,000 \$13.97 \$16.96	noker \$100,000 \$9.31 \$11.31	\$50,000 \$4.66 \$5.65	\$25,000 \$2.33 \$2.83
Age Under 30 30-34 35-39	\$200,000 \$11.76 \$10.90 \$15.46	Non-3 \$150,000 \$8.82 \$8.17 \$11.59	Smoker \$100,000 \$5.88 \$5.45 \$7.73	\$50,000 \$2.94 \$2.72 \$3.86	\$25,000 \$1.47 \$1.36 \$1.93	\$200,000 \$18.63 \$22.62 \$31.23	Sn \$150,000 \$13.97 \$16.96 \$23.42	\$100,000 \$9.31 \$11.31 \$15.61	\$50,000 \$4.66 \$5.65 \$7.81	\$25,000 \$2.33 \$2.83 \$3.90
Age Under 30 30-34 35-39 40-44	\$200,000 \$11.76 \$10.90 \$15.46 \$25.79	Non-\$ \$150,000 \$8.82 \$8.17 \$11.59 \$19.34	Smoker \$100,000 \$5.88 \$5.45 \$7.73 \$12.89	\$50,000 \$2.94 \$2.72 \$3.86 \$6.45	\$25,000 \$1.47 \$1.36 \$1.93 \$3.22	\$200,000 \$18.63 \$22.62 \$31.23 \$49.25	Sm \$150,000 \$13.97 \$16.96 \$23.42 \$36.93	\$100,000 \$9.31 \$11.31 \$15.61 \$24.62	\$50,000 \$4.66 \$5.65 \$7.81 \$12.31	\$25,000 \$2.33 \$2.83 \$3.90 \$6.16
Age Under 30 30-34 35-39 40-44 45-49	\$200,000 \$11.76 \$10.90 \$15.46 \$25.79 \$44.10	Non-3 \$150,000 \$8.82 \$8.17 \$11.59 \$19.34 \$33.08	Smoker \$100,000 \$5.88 \$5.45 \$7.73 \$12.89 \$22.05	\$50,000 \$2.94 \$2.72 \$3.86 \$6.45 \$11.03	\$25,000 \$1.47 \$1.36 \$1.93 \$3.22 \$5.51	\$200,000 \$18.63 \$22.62 \$31.23 \$49.25 \$79.32	Sn \$150,000 \$13.97 \$16.96 \$23.42 \$36.93 \$59.49	\$100,000 \$9.31 \$11.31 \$15.61 \$24.62 \$39.66	\$50,000 \$4.66 \$5.65 \$7.81 \$12.31 \$19.83	\$25,000 \$2.33 \$2.83 \$3.90 \$6.16 \$9.91
Age Under 30 30-34 35-39 40-44 45-49 50-54	\$200,000 \$11.76 \$10.90 \$15.46 \$25.79 \$44.10 \$76.46	Non-3 \$150,000 \$8.82 \$8.17 \$11.59 \$19.34 \$33.08 \$57.35	Smoker \$100,000 \$5.88 \$5.45 \$7.73 \$12.89 \$22.05 \$38.23	\$50,000 \$2.94 \$2.72 \$3.86 \$6.45 \$11.03 \$19.12	\$25,000 \$1.47 \$1.36 \$1.93 \$3.22 \$5.51 \$9.56	\$200,000 \$18.63 \$22.62 \$31.23 \$49.25 \$79.32 \$124.85	Sm \$150,000 \$13.97 \$16.96 \$23.42 \$36.93 \$59.49 \$93.63	x0ker \$100,000 \$9.31 \$11.31 \$15.61 \$24.62 \$39.66 \$62.42	\$50,000 \$4.66 \$5.65 \$7.81 \$12.31 \$19.83 \$31.21	\$25,000 \$2.33 \$2.83 \$3.90 \$6.16 \$9.91 \$15.61

The monthly cost for <u>Optional Dependent Life Insurance</u> based on 12 payments per year covers all eligible children in your family. You can select coverage from **\$5,000 to \$20,000 in increments of \$5,000**:

Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost
\$20,000	\$0.77	\$15,000	\$0.61	\$10,000	\$0.44	\$5 <i>,</i> 000	\$0.23

Optional Accidental Death and Dismemberment (AD&D)

The monthly premium for <u>Optional Accidental Death and Dismemberment</u> below is based on 12 payments per year. You can select coverage from **\$25,000 to \$200,000 in increments of \$25,000**:

Principal Sum	Member Coverage	Family Coverage	Principal Sum	Member Coverage	Family Coverage
\$ 200,000	\$ 4.23	\$ 6.83	\$ 100,000	\$ 2.12	\$ 3.41
\$ 175,000	\$ 3.70	\$ 5.97	\$ 75,000	\$ 1.59	\$ 2.56
\$ 150,000	\$ 3.18	\$ 5.12	\$ 50,000	\$ 1.06	\$ 1.71
\$ 125,000	\$ 2.65	\$ 4.27	\$ 25,000	\$ 0.53	\$ 0.85

The rates shown are correct at the time of printing but are subject to change. All Rates shown above include Ontario Retail Sales Tax.