

The younger you are when you take out this coverage, the lower the premium will be.



The premium is based on your age at the time of purchase. If you enrol at age 59, you will keep paying the premium for a person aged 59, even 10 years later!

Money working for people

Monthly premium table - non-smoker										
Insurance Amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$16.95	\$14.25	\$23.82	\$19.68	\$30.65	\$25.10	\$44.35	\$36.00	\$58.10	\$46.90
51	\$17.50	\$14.65	\$24.64	\$20.31	\$31.75	\$25.95	\$46.05	\$37.30	\$60.30	\$48.60
52	\$18.10	\$15.10	\$25.51	\$20.98	\$32.95	\$26.85	\$47.80	\$38.65	\$62.65	\$50.45
53	\$18.70	\$15.55	\$26.45	\$21.69	\$34.20	\$27.85	\$49.70	\$40.10	\$65.20	\$52.40
54	\$19.35	\$16.05	\$27.45	\$22.46	\$35.55	\$28.85	\$51.75	\$41.65	\$67.90	\$54.45
55	\$20.15	\$16.70	\$28.64	\$23.40	\$37.15	\$30.10	\$54.15	\$43.55	\$71.10	\$57.00
56	\$20.90	\$17.25	\$29.79	\$24.28	\$38.70	\$31.30	\$56.45	\$45.35	\$74.20	\$59.40
57	\$21.70	\$17.90	\$31.02	\$25.23	\$40.30	\$32.55	\$58.95	\$47.25	\$77.55	\$61.95
58	\$22.60	\$18.55	\$32.34	\$26.24	\$42.10	\$33.95	\$61.60	\$49.30	\$81.10	\$64.70
59	\$23.55	\$19.25	\$33.76	\$27.33	\$44.00	\$35.40	\$64.45	\$51.50	\$84.95	\$67.60
60	\$24.65	\$20.15	\$35.43	\$28.63	\$46.25	\$37.10	\$67.80	\$54.10	\$89.40	\$71.10
61	\$25.75	\$20.95	\$37.09	\$29.88	\$48.45	\$38.80	\$71.15	\$56.65	\$93.90	\$74.50
62	\$26.90	\$21.85	\$38.89	\$31.23	\$50.85	\$40.60	\$74.80	\$59.40	\$98.70	\$78.15
63	\$28.20	\$22.80	\$40.83	\$32.68	\$53.45	\$42.55	\$78.70	\$62.30	\$103.90	\$82.05
64	\$29.60	\$23.85	\$42.92	\$34.25	\$56.25	\$44.65	\$82.90	\$65.45	\$109.55	\$86.25
65	\$31.15	\$25.05	\$45.28	\$36.05	\$59.40	\$47.05	\$87.65	\$69.05	\$115.90	\$91.10
66	\$32.75	\$26.25	\$47.71	\$37.86	\$62.65	\$49.50	\$92.50	\$72.75	\$122.40	\$96.00
67	\$34.50	\$27.55	\$50.32	\$39.82	\$66.15	\$52.10	\$97.75	\$76.65	\$129.40	\$101.25
68	\$36.35	\$28.95	\$53.13	\$41.93	\$69.90	\$54.95	\$103.40	\$80.90	\$136.95	\$106.90
69	\$38.40	\$30.45	\$56.15	\$44.21	\$73.95	\$58.00	\$109.50	\$85.50	\$145.05	\$113.05
70	\$40.60	\$32.15	\$59.53	\$46.79	\$78.45	\$61.40	\$116.25	\$90.70	\$154.05	\$119.95
71	\$42.95	\$33.90	\$63.05	\$49.45	\$83.15	\$65.00	\$123.30	\$96.05	\$163.50	\$127.10
72	\$45.45	\$35.85	\$66.84	\$52.33	\$88.20	\$68.80	\$130.90	\$101.80	\$173.65	\$134.80
73	\$48.25	\$37.95	\$70.98	\$55.49	\$93.75	\$73.05	\$139.25	\$108.15	\$184.75	\$143.30
74	\$51.15	\$40.20	\$75.38	\$58.87	\$99.60	\$77.55	\$148.05	\$114.95	\$196.55	\$152.35
75	\$54.30	\$42.60	\$80.10	\$62.50	\$105.90	\$82.40	\$157.55	\$122.25	\$209.15	\$162.05

Monthly premium table - Smoker*										
Insurance Amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.20	\$16.85	\$31.79	\$23.65	\$41.35	\$30.45	\$60.50	\$44.05	\$79.60	\$57.65
51	\$23.15	\$17.40	\$33.15	\$24.47	\$43.15	\$31.55	\$63.20	\$45.70	\$83.25	\$59.85
52	\$24.10	\$17.95	\$34.60	\$25.35	\$45.10	\$32.70	\$66.15	\$47.50	\$87.20	\$62.25
53	\$25.10	\$18.60	\$36.14	\$26.27	\$47.20	\$33.95	\$69.25	\$49.35	\$91.35	\$64.75
54	\$26.00	\$19.25	\$37.79	\$27.26	\$49.00	\$35.30	\$72.00	\$51.35	\$93.00	\$67.40
55	\$27.45	\$20.00	\$39.64	\$28.42	\$51.85	\$36.85	\$76.30	\$53.70	\$100.75	\$70.50
56	\$28.65	\$20.75	\$41.50	\$29.53	\$54.35	\$38.35	\$80.05	\$55.95	\$105.70	\$73.50
57	\$29.95	\$21.50	\$43.47	\$30.71	\$57.00	\$39.90	\$84.00	\$58.30	\$111.00	\$76.70
58	\$31.00	\$22.35	\$45.57	\$31.97	\$59.00	\$41.60	\$87.00	\$60.85	\$115.00	\$80.10
59	\$32.85	\$23.25	\$47.80	\$33.31	\$62.75	\$43.40	\$92.70	\$63.55	\$122.60	\$83.70
60	\$34.50	\$24.25	\$50.30	\$34.86	\$66.10	\$45.45	\$97.70	\$66.65	\$129.30	\$87.85
61	\$36.20	\$25.25	\$52.83	\$36.38	\$69.50	\$47.50	\$102.80	\$69.75	\$136.10	\$91.95
62	\$37.95	\$26.35	\$55.54	\$38.00	\$73.00	\$49.65	\$108.00	\$73.00	\$143.00	\$96.30
63	\$39.00	\$27.50	\$58.43	\$39.72	\$76.95	\$51.95	\$114.05	\$76.45	\$151.10	\$100.95
64	\$41.90	\$28.70	\$61.49	\$41.56	\$81.05	\$54.45	\$120.20	\$80.15	\$159.30	\$105.90
65	\$44.15	\$30.05	\$64.84	\$43.64	\$85.55	\$57.20	\$126.90	\$84.35	\$168.30	\$111.45
66	\$46.45	\$31.45	\$68.29	\$45.74	\$90.15	\$60.00	\$133.85	\$88.55	\$177.50	\$117.10
67	\$48.00	\$32.95	\$71.94	\$47.98	\$93.00	\$63.00	\$138.00	\$93.05	\$183.00	\$123.10
68	\$51.45	\$34.55	\$75.81	\$50.37	\$100.20	\$66.20	\$148.90	\$97.85	\$197.65	\$129.55
69	\$54.15	\$36.25	\$79.92	\$52.93	\$105.65	\$69.65	\$157.15	\$103.00	\$208.65	\$136.40
70	\$57.15	\$38.00	\$84.36	\$55.78	\$111.60	\$73.00	\$166.05	\$108.00	\$220.50	\$143.00
71	\$60.20	\$40.10	\$88.96	\$58.72	\$117.75	\$77.35	\$175.30	\$114.65	\$232.85	\$151.90
72	\$63.00	\$42.15	\$93.84	\$61.86	\$123.00	\$81.55	\$183.00	\$120.95	\$243.00	\$160.30
73	\$66.90	\$44.45	\$99.05	\$65.28	\$131.20	\$86.10	\$195.50	\$127.80	\$259.80	\$169.45
74	\$70.55	\$46.85	\$104.50	\$68.90	\$138.50	\$90.95	\$206.45	\$135.05	\$274.40	\$179.15
75	\$74.35	\$48.00	\$110.25	\$72.75	\$146.15	\$93.00	\$217.95	\$138.00	\$289.75	\$183.00

* A smoker is described as someone who has used or smoked tobacco in any form (cigarettes, cigarillos, the pipe, marijuana, patches, nicotine gum or any medication to stop smoking) during the last 12 months.

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