

**Impaired risk at a more affordable cost**  
**Sample Monthly Rates - Male / Non Tobacco**

Age	Occupation Class	Base Benefit	Elimination Period	Benefit Period	Current Premium	New Premium	Difference
25	4A	1,500	90-day	2-year	49.93	25.16	-50%
25	4A	2,500	90-day	5-year	154.84	51.59	-67%
25	4A	3,500	90-day	10-year	244.90	92.88	-62%
35	4A	1,500	90-day	2-year	51.46	34.06	-34%
35	4A	2,500	90-day	5-year	170.59	77.45	-55%
35	4A	3,500	90-day	10-year	279.21	142.76	-49%
45	4A	1,500	90-day	2-year	63.84	57.09	-11%
45	4A	2,500	90-day	5-year	227.74	138.74	-39%
45	4A	3,500	90-day	10-year	375.55	245.10	-35%

\* Premium differences will vary based on occupation class and age. Contact your regional team for more details.