

Critical Illness Insurance Rate Card

Monthly premiums for \$100,000 benefit with premiums payable for life.

Rates are for lifetime coverage (Permanent Term 100) and coverage to age 75 (Term to Age 75).

The Permanent Term 100 remains in force for life and the Term to Age 75 remains in force to age 75.

Once issued, premiums remain level and guaranteed.

Age at Issue	Permanent Term 100		Term to Age 75	
	Male	Female	Male	Female
25	\$66.14	\$66.32	\$61.64	\$59.48
30	\$90.62	\$82.07	\$80.63	\$71.90
35	\$103.85	\$103.58	\$96.74	\$84.68
40	\$134.18	\$122.48	\$116.81	\$103.49
45	\$187.01	\$160.10	\$146.69	\$128.06
50	\$238.49	\$210.68	\$178.82	\$157.40
55	\$308.96	\$247.94	\$234.80	\$173.78
60	\$452.51	\$322.37	\$323.99	\$236.33

With Return of Premium

Return of Premium on Early Surrender (**ROPS**): Refunds 100% of premiums paid if the policy is cancelled after 15+ years; illustrated on Permanent Term 100.

Return of Premium on Expiry (**ROPX**): Refunds 100% of premiums paid when the policy expires at age 75; illustrated on Term to Age 75.

Age at Issue	Permanent Term 100 With ROPS		Term to Age 75 With ROPX	
	Male	Female	Male	Female
25	\$92.77	\$94.03	\$74.14	\$72.43
30	\$124.81	\$115.54	\$98.71	\$90.70
35	\$151.54	\$146.23	\$124.99	\$113.92
40	\$189.97	\$177.73	\$161.08	\$149.29
45	\$268.90	\$242.89	\$218.59	\$201.49

Premiums can be funded with a single payment. Contact Zavitz Insurance for more information.