

the edge® Loss of Income Benefit

AA	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
INJURY PREMIUMS	24 Hour	0/70	35.00		52.50		70.00		87.50		105.00		122.50		140.00	
		0/5	25.20		37.80		50.40		63.00		75.60		88.20		100.80	
		30/70	15.00		22.50		30.00		37.50		45.00		52.50		60.00	
		30/5	9.75		14.63		19.50		24.38		29.25		34.13		39.00	
	Non Occ	0/70	24.50		36.75		49.00		61.25		73.50		85.75		98.00	
		0/5	17.64		26.46		35.28		44.10		52.92		61.74		70.56	
		30/70	10.50		15.75		21.00		26.25		31.50		36.75		42.00	
		30/5	6.83		10.24		13.65		17.06		20.48		23.89		27.30	
ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	18-29	30/5	11.23	13.48	16.85	20.22	22.46	26.96	28.08	33.70	33.70	40.44	39.31	47.17	44.93	53.91
	18-29	30/70	17.37	20.84	26.05	31.26	34.74	41.68	43.42	52.10	52.10	62.52	60.79	72.95	69.47	83.37
	30-39	30/5	22.05	26.46	33.07	39.69	44.10	52.92	55.12	66.14	66.14	79.37	77.17	92.60	88.19	105.83
	30-39	30/70	29.33	35.19	43.99	52.79	58.66	70.39	73.32	87.98	87.98	105.58	102.65	123.18	117.31	140.77
	40-49	30/5	35.88	43.06	53.82	65.58	71.76	86.11	89.70	107.64	107.64	129.17	125.58	150.70	143.52	172.22
	40-49	30/70	47.32	56.78	70.98	85.18	94.64	113.57	118.30	141.96	141.96	170.35	165.62	198.74	189.28	227.14
	50-59	30/5	55.54	66.64	83.30	99.96	111.07	133.29	138.84	166.61	166.61	199.93	194.38	233.25	222.14	266.57
BUSINESS OVERHEAD EXPENSE (BOE) BENEFIT																
			\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
Injury Premiums			12.00		18.00		24.00		30.00		36.00		42.00		48.00	
Illness Premiums			12.00		18.00		24.00		30.00		36.00		42.00		48.00	
Injury and Illness			24.00		36.00		48.00		60.00		72.00		84.00		96.00	

A	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
INJURY PREMIUMS	24 Hour	0/70	47.50		71.25		95.00		118.75		142.50		166.25		190.00	
		0/5	34.20		51.30		68.40		85.50		102.60		119.70		136.80	
		30/70	32.50		48.75		65.00		81.25		97.50		113.75		130.00	
		30/5	21.13		31.69		42.25		52.81		63.38		73.94		84.50	
	Non Occ	0/70	33.30		49.95		66.60		83.25		99.90		116.55		133.20	
		0/5	23.98		35.96		47.95		59.94		71.93		83.92		95.90	
		30/70	22.80		34.20		45.60		57.00		68.40		79.80		91.20	
		30/5	14.82		22.23		29.64		37.05		44.46		51.87		59.28	
ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	18-29	30/5	12.48	14.98	18.72	22.46	24.96	29.95	31.20	37.44	37.44	44.93	43.68	52.42	49.92	59.90
	18-29	30/70	19.24	23.09	28.86	34.63	38.48	46.18	48.10	57.72	57.72	69.26	67.34	80.81	76.96	92.35
	30-39	30/5	24.54	29.45	36.82	44.18	49.09	58.91	61.36	73.63	73.63	88.36	85.90	103.08	98.18	117.81
	30-39	30/70	32.55	39.06	48.83	58.59	65.10	78.12	81.38	97.66	97.66	117.19	113.93	136.72	130.21	156.25
	40-49	30/5	39.83	47.80	59.75	71.70	79.66	95.60	99.58	119.50	119.50	143.40	139.41	167.29	159.33	191.19
	40-49	30/70	60.11	72.13	90.17	108.20	120.22	144.27	150.28	180.34	180.34	216.40	210.39	252.47	240.45	288.54
	50-59	30/5	61.67	74.01	92.51	111.01	123.34	148.01	154.18	185.02	185.02	222.02	215.85	259.02	246.69	296.03
BUSINESS OVERHEAD EXPENSE (BOE) BENEFIT																
			\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
Injury Premiums			20.00		30.00		40.00		50.00		60.00		70.00		80.00	
Illness Premiums			10.00		15.00		20.00		25.00		30.00		35.00		40.00	
Injury and Illness			30.00		45.00		60.00		75.00		90.00		105.00		120.00	

Non Occ = Off the job coverage • EP = Elimination Period • BP = Benefit Period

Accidental Death & Dismemberment Coverage (not available Stand Alone)

Face Amount	\$100,000	\$200,000	\$300,000
Monthly Premium	\$9.00	\$18.00	\$27.00

Loss of Income Benefits include \$10,000 Accident Medical coverage. First select the type of INJURY coverage, 24 hour or Non Occupational, then select the appropriate BENEFIT amount and Elimination Period. You can then add ILLNESS and/or the Business Overhead Expense (BOE) Benefit. Add the illness premium to the injury premium. Illness coverage cannot exceed injury coverage. The BOE reimburses fixed expenses after a 30 day Elimination Period and up to 12x monthly amount. Stand alone BOE does not include the \$10,000 Accident Medical Benefit.

B		TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
INJURY PREMIUMS	Non Occ 24 Hour	0/70		57.00		85.50		114.00		142.50		171.00		199.50		228.00	
		0/5		41.04		61.56		82.08		102.60		123.12		143.64		164.16	
		30/70		39.00		58.50		78.00		97.50		117.00		136.50		156.00	
		30/5		25.35		38.03		50.70		63.38		76.05		88.73		101.40	
		0/70		39.90		59.85		79.80		99.75		119.70		139.65		159.60	
		0/5		28.73		43.09		57.46		71.82		86.18		100.55		114.91	
		30/70		27.30		40.95		54.60		68.25		81.90		95.55		109.20	
		30/5		17.75		26.62		35.49		44.36		53.24		62.11		70.98	
ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
	18-29	30/5	12.48	14.98	18.72	22.46	24.96	29.95	31.20	37.44	37.44	44.93	43.68	52.42	49.92	59.90	
	18-29	30/70	19.24	23.09	28.86	34.63	38.48	46.18	48.10	57.72	57.72	69.26	67.34	80.81	76.96	92.35	
	30-39	30/5	24.54	29.45	36.82	44.18	49.09	58.91	61.36	73.63	73.63	88.36	85.90	103.08	98.18	117.81	
	30-39	30/70	32.55	39.06	48.83	58.59	65.10	78.12	81.38	97.66	97.66	117.19	113.93	136.72	130.21	156.25	
	40-49	30/5	39.83	47.80	59.75	71.70	79.66	95.60	99.58	119.50	119.50	143.40	139.41	167.29	159.33	191.19	
	40-49	30/70	60.11	72.13	90.17	108.20	120.22	144.27	150.28	180.34	180.34	216.40	210.39	252.47	240.45	288.54	
	50-59	30/5	61.67	74.01	92.51	111.01	123.34	148.01	154.18	185.02	185.02	222.02	215.85	259.02	246.69	296.03	
	50-59	30/70	99.01	118.81	148.51	178.21	198.02	237.62	247.52	297.02	297.02	356.43	346.53	415.83	396.03	475.24	
	60-64	30/5	99.84	119.81	149.76	179.71	199.68	239.62	249.60	299.52	299.52	359.42	349.44	419.33	399.36	479.23	
BUSINESS OVERHEAD EXPENSE (BOE) BENEFIT																	
			\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00		
Injury Premiums			24.00		36.00		48.00		60.00		72.00		84.00		96.00		
Illness Premiums			12.00		18.00		24.00		30.00		36.00		42.00		48.00		
Injury and Illness			36.00		54.00		72.00		90.00		108.00		126.00		144.00		

BB		TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
INJURY PREMIUMS	Non Occ 24 Hour	0/5		52.50		78.75		105.00		131.25		157.50		183.75		210.00	
		30/5		34.70		52.05		69.40		86.75		104.10		121.45		138.80	
		0/5		36.70		55.05		73.40		91.75		110.10		128.45		146.80	
		30/5		24.30		36.45		48.60		60.75		72.90		85.05		97.20	
ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
	18-29	30/5	21.22	25.46	31.82	38.19	42.43	50.92	53.04	63.65	63.65	76.38	74.26	89.11	84.86	101.84	
	30-39	30/5	37.75	45.30	56.63	67.95	75.50	90.60	94.38	113.26	113.26	135.91	132.13	158.56	151.01	181.21	
	40-49	30/5	53.66	64.40	80.50	96.60	107.33	128.79	134.16	160.99	160.99	193.19	187.82	225.39	214.66	257.59	
	50-59	30/5	78.10	93.72	117.16	140.59	156.21	187.45	195.26	234.31	234.31	281.17	273.36	328.04	312.42	374.90	
	60-64	30/5	121.47	145.77	182.21	218.65	242.94	291.53	303.68	364.42	364.42	437.30	425.15	510.18	485.89	583.07	
	BUSINESS OVERHEAD EXPENSE (BOE) BENEFIT																
			\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00		
Injury Premiums			28.00		42.00		56.00		70.00		84.00		98.00		112.00		
Illness Premiums			14.00		21.00		28.00		35.00		42.00		49.00		56.00		
Injury and Illness			42.00		63.00		84.00		105.00		126.00		147.00		168.00		

Underwriting Guidelines

REVENUE and INCOME CHART USE THIS CHART TO CALCULATE BENEFITS

GROSS Revenue	ANNUAL EARNED or Estimate	COVERAGE 75%	MONTHLY Coverage	MONTHLY Benefit Available
132,000.00	66,000.00	49,500.00	4,125.00	4,000.00
120,000.00	60,000.00	45,000.00	3,750.00	4,000.00
110,000.00	55,000.00	41,250.00	3,437.50	3,500.00
100,000.00	50,000.00	37,550.00	3,125.00	3,000.00
80,000.00	40,000.00	30,000.00	2,500.00	2,500.00
60,000.00	30,000.00	22,500.00	1,875.00	2,000.00
50,000.00	25,000.00	18,750.00	1,562.50	1,500.00
42,000.00	21,000.00	15,750.00	1,312.50	1,500.00
38,000.00	19,000.00	14,250.00	1,187.50	1,000.00
32,000.00	16,000.00	12,000.00	1,000.00	1,000.00
24,000.00	12,000.00	9,000.00	750.00	1,000.00

Please note that Monthly Benefit Available is within \$250 of Monthly Coverage, (Less than \$250 is to the Lesser amount).

Verify both the Gross Revenue and Earned Income for your client to determine which method is the most favourable for calculating disability benefits. The monthly benefit is the maximum amount available. In the event of a claim, we will pay benefits based on the verifiable income, up to the monthly benefit purchased. See The EDGE Overview and Application for the options used to verify income.

NOTE: Maximum monthly benefit amount for LOI or BOE is \$4,000 maximum combined \$6,000

Age & Amounts Guide FOR Illness Benefits

AUTOMATIC MEDICAL REQUIREMENTS

Based on the total amount of coverage on any one application or any combination of applications within a 12 month period

AGE		URINE/HIV PROFILE	BLOOD AND URINE PROFILE AND PARAMEDICAL EXAM
18-50		OVER \$3,000.00	N/A
51-64		N/A	OVER \$3,000.00
AGE	AMOUNT	REQUIREMENTS	MEDICAL HISTORY FACTORS
All Ages	All Amounts	APS – Attending Physician's Statement	At the discretion of underwriting. Required when there is a serious medical history of any kind, no matter how long ago or if there is a recent medical history of injury or illness (usually within 6 to 12 months of the application)

IMPORTANT: Unless agreed between the Producer & The EDGE administrator, The Insurer will order all medical requirements.

HEIGHT & WEIGHT QUALIFYING CHART - ILLNESS

Height Feet/Inches	Height cm	Minimum Acceptable Weight to Qualify (lbs)	Maximum Acceptable Weight to Qualify (kg)
4' 10" - 5' 02"	147 - 158	100	45
5' 03" - 5' 06"	159 - 168	105	48
5' 07" - 5' 10"	169 - 178	120	50
5' 11" - 6' 02"	179 - 188	135	54
6' 03" - 6' 07"	189 - 201	150	61
			205
			225
			245
			270
			300
			93
			102
			111
			122
			136

NOTE: If the applicant is BELOW the minimum or ABOVE the maximum limit, ILLNESS coverage is NOT available.

the edge® 120 Day Elimination Period

The main purpose of the 120 Elimination Period (EP) is to offer employees a Loss of Income Benefit that integrates with Employment Insurance (E.I.).

If your client is an employee with employment insurance and/or workers' compensation plan, then a 120 Day EP Non-Occ is a viable low-cost program for LTD benefits.

Select the right type of Injury Coverage and then add the 120 Day Illness Coverage. Any listed amount of Illness coverage can be added, provided it does not exceed the Injury Coverage.

Injury rates include \$10,000 Accident Medical Benefit. Select the type of INJURY coverage, 24 hour or Non-Occupational then if required add the appropriate ILLNESS coverage.

AA	INJURY PREMIUMS	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	24 Hour	120/70	120/5	10.50	15.75	15.75	21.00	21.00	26.25	26.25	31.50	31.50	36.75	36.75	42.00	42.00	42.00
		120/70	120/5	6.30	9.45	9.45	12.60	12.60	15.75	15.75	18.90	18.90	22.05	22.05	25.20	25.20	25.20
	Non Occ	120/70	120/5	7.40	11.10	11.10	14.80	14.80	18.50	18.50	22.20	22.20	25.90	25.90	29.60	29.60	29.60
		120/70	120/5	4.44	6.66	6.66	8.88	8.88	11.10	11.10	13.32	13.32	15.54	15.54	17.76	17.76	17.76
	ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
		18-29	120/5	8.42	10.11	12.64	15.16	16.85	20.22	21.06	25.27	25.27	30.33	29.48	35.38	33.70	40.44
		18-29	120/70	13.00	15.60	19.50	23.40	26.00	31.20	32.50	39.00	39.00	46.80	45.50	54.60	52.00	62.40
		30-39	120/5	16.54	19.84	24.80	29.76	33.07	39.69	41.34	49.61	49.61	59.53	57.88	69.45	66.14	79.37
		30-39	120/70	22.05	26.46	33.07	39.69	44.10	52.92	55.12	66.14	66.14	79.37	77.17	92.60	88.19	105.83
		40-49	120/5	26.94	32.32	40.40	48.48	53.87	64.65	67.34	80.81	80.81	96.97	94.28	113.13	107.74	129.29
		40-49	120/70	35.46	42.56	53.20	63.84	70.93	85.11	88.66	106.39	106.39	127.67	124.12	148.95	141.86	170.23
		50-59	120/5	41.70	50.04	62.56	75.07	83.41	100.09	104.26	125.11	125.11	150.13	145.96	175.16	166.82	200.18
		50-59	120/70	60.84	73.01	91.26	109.51	121.68	146.02	152.10	182.52	182.52	219.02	212.94	255.53	243.36	292.02
		60-64	120/5	67.39	80.87	101.09	121.31	134.78	161.74	168.48	202.18	202.18	242.61	235.87	283.05	269.57	323.48

A	INJURY PREMIUMS	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	24 Hour	120/70	120/5	24.40	36.60	36.60	48.80	48.80	61.00	61.00	73.20	73.20	85.40	85.40	97.60	97.60	97.60
		120/70	120/5	14.64	21.96	21.96	29.28	29.28	36.60	36.60	43.92	43.92	51.24	51.24	58.56	58.56	58.56
	Non Occ	120/70	120/5	17.10	25.65	25.65	34.20	34.20	42.75	42.75	51.30	51.30	59.85	59.85	68.40	68.40	68.40
		120/70	120/5	10.26	15.39	15.39	20.52	20.52	25.65	25.65	30.78	30.78	35.91	35.91	41.04	41.04	41.04
	ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
		18-29	120/5	9.36	11.23	14.04	16.85	18.72	22.46	23.40	28.08	28.08	33.70	32.76	39.31	37.44	44.93
		18-29	120/70	14.46	17.35	21.68	26.02	28.91	34.69	36.14	43.37	43.37	52.04	50.60	60.72	57.82	69.39
		30-39	120/5	18.41	22.09	27.61	33.13	36.82	44.18	46.02	55.22	55.22	66.27	64.43	77.31	73.63	88.36
		30-39	120/70	24.44	29.33	36.66	43.99	48.88	58.66	61.10	73.32	73.32	87.98	85.54	102.65	97.76	117.31
		40-49	120/5	29.85	35.82	44.77	53.73	59.70	71.64	74.62	89.54	89.54	107.45	104.47	125.36	119.39	143.27
		40-49	120/70	40.98	49.17	61.46	73.76	81.95	98.34	102.44	122.93	122.93	147.51	143.42	172.10	163.90	196.68
		50-59	120/5	46.28	55.54	69.42	83.30	92.56	111.07	115.70	138.84	138.84	166.61	161.98	194.38	185.12	222.14
		50-59	120/70	74.26	89.11	111.38	133.66	148.51	178.21	185.64	222.77	222.77	267.32	259.90	311.88	297.02	356.43
		60-64	120/5	74.88	89.86	112.32	134.78	149.76	179.71	187.20	224.64	224.64	269.57	262.08	314.50	299.52	359.42

B	INJURY PREMIUMS	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	24 Hour	120/70	120/5	29.30	43.95	43.95	58.60	58.60	73.25	73.25	87.90	87.90	102.55	102.55	117.20	117.20	117.20
		120/70	120/5	17.58	26.37	26.37	35.16	35.16	43.95	43.95	52.74	52.74	61.53	61.53	70.32	70.32	70.32
	Non Occ	120/70	120/5	20.50	30.75	30.75	41.00	41.00	51.25	51.25	61.50	61.50	71.75	71.75	82.00	82.00	82.00
		120/70	120/5	12.30	18.45	18.45	24.60	24.60	30.75	30.75	36.90	36.90	43.05	43.05	49.20	49.20	49.20
	ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
		18-29	120/5	9.36	11.23	14.04	16.85	18.72	22.46	23.40	28.08	28.08	33.70	32.76	39.31	37.44	44.93
		18-29	120/70	14.46	17.35	21.68	26.02	28.91	34.69	36.14	43.37	43.37	52.04	50.60	60.72	57.82	69.39
		30-39	120/5	18.41	22.09	27.61	33.13	36.82	44.18	46.02	55.22	55.22	66.27	64.43	77.31	73.63	88.36
		30-39	120/70	24.44	29.33	36.66	43.99	48.88	58.66	61.10	73.32	73.32	87.98	85.54	102.65	97.76	117.31
		40-49	120/5	29.85	35.82	44.77	53.73	59.70	71.64	74.62	89.54	89.54	107.45	104.47	125.36	119.39	143.27
		40-49	120/70	40.98	49.17	61.46	73.76	81.95	98.34	102.44	122.93	122.93	147.51	143.42	172.10	163.90	196.68
		50-59	120/5	46.28	55.54	69.42	83.30	92.56	111.07	115.70	138.84	138.84	166.61	161.98	194.38	185.12	222.14
		50-59	120/70	74.26	89.11	111.38	133.66	148.51	178.21	185.64	222.77	222.77	267.32	259.90	311.88	297.02	356.43
		60-64	120/5	74.88	89.86	112.32	134.78	149.76	179.71	187.20	224.64	224.64	269.57	262.08	314.50	299.52	359.42

BB																	
INJURY PREMIUMS	TYPE	EP/BP	\$1,000.00		\$1,500.00		\$2,000.00		\$2,500.00		\$3,000.00		\$3,500.00		\$4,000.00		
	24 Hour	120/5	26.00		39.00		52.00		65.00		78.00		91.00		104.00		
	Non Occ	120/5	18.20		27.30		36.40		45.50		54.60		63.70		72.80		
ILLNESS PREMIUMS	Ages	EP/BP	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
	18-29	120/5	15.91	19.09	23.87	28.64	31.82	38.19	39.78	47.74	47.74	57.28	55.69	66.83	63.65	76.38	
	30-39	120/5	28.29	33.95	42.43	50.92	56.58	67.89	70.72	84.86	84.86	101.84	99.01	118.81	113.15	135.78	
	40-49	120/5	40.25	48.30	60.37	72.45	80.50	96.60	100.62	120.74	120.74	144.89	140.87	169.04	160.99	193.19	
	50-59	120/5	58.55	70.26	87.83	105.39	117.10	140.52	146.38	175.66	175.66	210.79	204.93	245.92	234.21	281.05	
	60-64	120/5	90.90	109.08	136.34	163.61	181.79	218.15	227.24	272.69	272.69	327.23	318.14	381.76	363.58	436.30	

ACCOUNTANTS - C.A., C.G.A., C.M.A., Others.....AA	supervisory duties onlyA	Other dutiesA
ACTORS.....UI	All other contractors, foremen, superintendents, supervisors with manual duties should be classified in accordance with their construction trade.	DENTISTS, DENTAL HYGIENISTS & ASSISTANTS.....AA
ACTUARIESAA	Estimators, inspectors, surveyors - no manual work.....AA	Dental equipment salesperson, Denturologist & Lab workers..AA
ACUPUNCTURISTSAA	Pre-fabricated building erectorsB	DESIGNERS - INTERIOR, FASHION & INDUSTRIAL
ADJUSTERS, INSURANCEAA	Home Renovating (Handyman) no Heavy manual labourB	Office, consulting only.....AA
ADVERTISING - Executives, managers and employees.....AA	BUILDING MOVERS & WRECKERS	(Field Duties).....B
AIRPORTS:	Superintendents, managers -supervisory duties only.....A	DIAMOND CUTTERS, POLISHERS and SETTERSAA
Managers, office and supervisory duties only, ticket agents.....AA	All othersBB	DIETITIANS (NOT COOKING).....AA
Baggage, freight handlers, fuelling attendantsB	BUILDING SERVICES & MAINTENANCE	DIVING ATTENDANTS - not in water.....BB
Aircraft inspectors (no flying) and Air traffic controllerA	Supervisory duties only.....A	DOCK WORKERS
PILOTS: Airline crew members, Non Occupational coverage	Elevator operators, doormen or watchmen, re lamperB	Superintendents, wharfmasters - no manual duties.....AA
INJURY only (must have WSIB)AA	Building cleaners, janitors, including residential cleaners.....BB	Foremen, checkers, overseers.....A
AMUSEMENT PARKS - All employees.....UI	BULLDOZER OPERATORS.....B	Cranemen, hoistmen, mechanical loaders, machine operators..B
ANESTHESIOLOGISTS.....AA	BUSINESS MACHINES - DEALERS.....AA	Longshoremen or stevedoresBB
ANIMAL TRAINERS.....UI	Repairing, servicing.....A	DOCTORS, MD's.....AA
ANTIQUE DEALERS - Sales only.....AA	BUTCHERS - Not slaughteringA	DOG and ANIMAL CATCHERS including Dog walkers.....BB
Repairing, restoring.....A	OthersB	DOG KENNELS - Supervisory duties only.....A
Collecting or deliveringB	BUYERS: Merchandise, produce, livestock.....AA	Breeders, trainers, groomersBB
APPLIANCE REPAIRS - Bench work onlyA	Fur, hide, peltA	DOMESTIC SERVANTS/NANNIES (live in).....UI
Pickup/DeliveryB	CABINET MAKERS, KITCHEN INSTALLERS.....A	Not live in.....BB
APPRAISERS.....AA	CAMPS or PARKS (year-round only) - Office duties only.....A	DRAFTSMENAA
ARBORIST - Licensed.....A	Other employees.....BB	DRESSMAKERS - Not at homeA
ARBORIST - UnlicensedB	CARNIVAL & CIRCUS.....UI	Working from home.....BB
ARCHEOLOGIST.....AA	CARPENTERS/FINISHING.....A	DRILL PRESS OPERATORSA
ARCHITECTS.....AA	ApprenticeB	DRIVING INSTRUCTORS - Owners.....AA
ARMED FORCES PERSONNEL.....UI	CARPET CLEANING AND INSTALLING	OthersA
ARTISTS - Commercial or GraphicAA	Office, Sales Supervisory Duties only.....A	DRIVERS - See TRANSPORTATION INDUSTRY
Not from homeAA	Cleaning or installingBB	DRY-CLEANING & LAUNDRY.....B
From homeBB	CATERING SERVICES - Office, Supervisory.....A	DRYWALL INSTALLERS AND TAPERSB
ARTISTS/SCULPTORS/GLASS BLOWERS - Freelance.....BB	CooksB	EAVES TROUGH INSTALLERSB
ATTORNEYS.....AA	Other duties, catering truck operatorsBB	ELECTRICAL INDUSTRY
AUCTIONEERS.....AA	CEILING (SUSPENDED) INSTALLERS.....B	Electricians, Meter readers and installers, Foreman, inspectors (not climbing or repairing)A
AUDIOLOGISTS.....AA	CEMENT and CONCRETE WORKERS.....B	Linemen, cable inspectors, tree trimmers, pole setters, ground persons, tunnel workersB
AUDITORS.....AA	CEMETERIES & CREMATORIUMS - Office, Sales & Supervisory..AA	Tower erectors.....BB
AUTHORS.....BB	All other employees.....B	ELECTROPLATERSA
AUTOMOBILE SALES & SERVICE - Owner, supervisory.....AA	CHEFS - 1st Class Establishment.....A	ELEVATOR INSTALLATION and REPAIRS
Salespeople.....A	Cooks - Fast Food or OtherB	Managers, superintendents, foremen, inspectors, Supervisory.....AA
Garages, gas bars, service stations, autobody, transmission, owners, managers, mechanics, attendants, gas bar cashiers...A	CHEMISTS.....AA	Servicing, maintenance, installers.....B
Body repairmen, tire retreaders, painters, rust proofers.....B	CHIMNEY CLEANERS or SWEEPS.....B	ENGINEERS.....AA
Carwash Owners, managers - no manual dutiesB	CHIROPODISTS.....AA	EXECUTIVES, CORPORATE - Office & consulting duties only.....AA
Other employees including Auto Wreckers.....BB	CHIROPRACTORS.....AA	EXTERMINATORS - Office & supervisory duties only.....A
BACK HOE OPERATORS.....B	CLERGYMEN.....AA	OthersB
BAILIFFS - Court duties only.....AA	CLOCK/WATCH MANUFACTURING or REPAIR.....AA	FARMERS - (general farms, dairy farms, fruit farms, cattle ranches, stock farms, mixed farms, vegetable farms)
OthersA	COLLECTION AGENCY - Office and supervisory only.....AA	Owners, Foremen.....A
BAKERIES - one staff.....A	Collectors.....A	Other farm workers, full-time, year-round.....B
BARBERS - Not working from homeA	COMPUTER INDUSTRY.....AA	Migrant & transient workersUI
Working from homeBB	CONSULTANTS - Office duties onlyAA	Artificial Inseminators and Bull TestingB
BARS, COCKTAIL LOUNGES, NIGHTCLUBS, TAVERNS	COURIER SERVICES - See Transportation Industry	FAST FOOD OPERATIONS/DELIS
Managers - office and supervisory duties.....BB	COURT REPORTERS.....AA	Managers - office & supervisory duties only.....A
DiscJockeys, bartenders, waiters, waitresses, cooks, others...UI	CRANE or DERRICK OPERATORS.....B	FIRE DEPARTMENTS - Chiefs (supervising only).....AA
BEAUTY PARLOURS/HAIR SALONS - Not from home.....A	CURATORS: Library, museum or art gallery.....AA	Marshals, superintendentsA
Working from homeBB	CUSTOM BROKERS.....AA	OthersB
BED AND BREAKFAST - Owner.....B	DAIRY PRODUCTS INDUSTRY	FISHING INDUSTRY - Fishermen - Inshore return dailyB
BEEKEEPERA	Office, Supervisory, inspectorsAA	Fishermen - Offshore, away more than 24 hrs.BB
BIOLOGIST.....AA	All other workersB	Hatcheries, supervisory duties only.....AA
BLACKSMITHSB	DAY CARE CENTERS/NURSERY SCHOOLS	Fishing and Hunting guides - Major operation.....B
BLASTERS.....UI	Licensed day care center, not in own residence, other workers.A	Managers of small operation.....BB
BOOKKEEPERS - Not working from homeAA	Office duties only.....AA	Fishing and Hunting: skinning, cleaning (working away from camps)UI
Working from home (Well established BB).....IC	In own residence.....BB	
BRICKLAYERS.....B	DECORATORS, INTERIOR	
BUILDING & CONSTRUCTION & TRADES	Consulting duties only.....AA	
Contractors, foremen, superintendents, supervisors - office,		

Fish and Game Warden (not using aircraft)	A	lab, ultra sound technicians, Reflexologists, Radiation Technicians.....	AA	Buffers; grinders, polishers, unskilled workers.....	B
Other workers	B	Nurses - Registered, Hospital or home visits, School, doctor's office, instructing.....	AA	MANICURISTS - Not from home.....	A
FITNESS CENTERS - See SPORTS AND AMUSEMENTS		LPN/RNA and Rehabilitation technician	A	From home	BB
FLOOR FINISHERS AND SANDERS	B	Paramedics, nurses aides, attendants, orderlies, kitchen and laundry workers	B	MANUFACTURING: Foundry and Factory workers	
FLOORING INSTALLERS	B	HOTELS/MOTELS/INNS		Office only.....	AA
FLORISTS - Store duties only	AA	Managers, office and supervisory, Desk clerks.....	AA	Supervisors, forepersons, skilled workers	A
Greenhouse & delivery duties	A	Bellhops, checkroom attendants, doormen.....	B	Unskilled persons	B
FOREST RANGERS - Not using aircraft.....	A	Chambermaids (housekeepers), maintenance	BB	MARTIAL ART INSTRUCTORS.....	BB
Using aircraft	UI	HYDRAULIC PRESS OPERATORS.....	B	MARINAS - Office and supervisory duties only.....	AA
FORKLIFT OPERATORS.....	B	INSULATION INSTALLERS	A	Skilled workers - full time year round	B
FOUNDRIES - See MANUFACTURING		INTERPRETERS - full time only	AA	MARINE INDUSTRY	
FRAMERS/CARPENTERS	A	JANITORS - Working for school board as employee.....	B	Land or in harbour, Ships, tugs and barges, Harbour masters, Dredge officers, harbour pilots, lightship service officers	A
FUMIGATORS	B	Water cooler cleaners	B	Ocean and Great Lake vessels (non-ocean going)	
FUNERAL SERVICES - Directors, no embalming.....	AA	All others including residential cleaning.....	BB	Captains, Officers, Radio Operators, Pursers.....	A
Embalmers, funeral assistants.....	A	JEWELLERY INDUSTRY - Not in residence		Others - Non-ocean going	B
Monuments: carvers, engravers and setters.....	A	Makers and repair, diamond cutters, polishers and setters, using hand tools only	AA	Ocean going.....	UI
FURNACE INSTALLERS/REPAIRS.....	A	Others including machine work	A	Boat/Yacht building and repair, fiberglass tech	B
FURNITURE & OTHER WOODWORKING FACTORIES		JUNK DEALERS - Supervisory	A	MASONS.....	B
Supervisory	AA	All others.....	B	MESSAGE THERAPISTS - RMT	AA
Skilled workers	A	LABORATORY TECHNICIANS.....	AA	Shiatsu Therapists - Not from home	A
Unskilled workers	B	LABORERS	B	MECHANICS	A
FURRIERS: Store Owners	AA	LANDSCAPE ARCHITECTS.....	AA	Heavy equipment.....	B
Salespeople.....	A	LANDSCAPERS - See GARDENERS		METEOROLOGISTS	AA
Manufacturing.....	B	LAW:		METER READERS.....	A
GAMBLING CASINOS.....	BB	Lawyers	AA	MILLWRIGHTS	A
GARBAGE COLLECTION/DISPOSAL PLANTS/INCINERATORS		Police chiefs, prison wardens, parole officers, paralegal (NOT working from home)	A	MINING, QUARRYING, ORE DRESSING, CONCENTRATING	
Office duties only.....	AA	All other - Police	B	Underground Mines - Assayers, managers, metallurgists, superintendents - No underground	AA
Foremen - supervisory duties, inspectors.....	A	Paralegal from home	BB	Underground duties.....	B
All other workers.....	BB	LECTURERS	UI	Surveyors	AA
GARDENERS, LANDSCAPERS		LIBRARIANS.....	AA	Underground miners and workers	UI
Office and supervisory duties only.....	AA	LIFE GUARDS (year round only).....	BB	Open pit and surface workings	B
Other duties, including Sprinkler systems/swimming pool installation	B	LIQUOR INDUSTRY - Supervisory, salespeople	AA	Clerks, foremen, weighers	A
GEOLOGISTS - Office, Consulting, Field duties	AA	Delivery Drivers	B	Workmen not handling explosives	B
GLAZERS	A	Other employees	A	MODELS	UI
GRAIN, FLOUR AND SEED MILLS GRAIN ELEVATORS		LITHOGRAPHERS.....	AA	MOTION PICTURE, RADIO, TELEVISION and THEATRE	
Supervisory	AA	LOCKSMITHS	AA	Booking agents.....	AA
Process workers, skilled workers	A	LUMBER INDUSTRY		Cameramen - Studio only.....	AA
Other workers.....	B	Logging		Others - no stunt work	A
GRADER OPERATORS.....	B	Managers & contractors, not in woods, office.....	AA	Announcers, production, program or station directors, scriptwriters.....	AA
GUARDS - SECURITY/WATCHMEN - Unarmed	A	In woods, not staying in camps, rate according to duties - Timekeepers, storekeepers, clerks, inspectors, scalers, surveyors, timber cruisers, saw filers, tally men.....	A	Maintenance engineers, transmitter operators and engineers	A
Armed, Prison or other correctional institutions	B	Foremen, stationary engineers, firemen, teamsters, tractor operators, truck drivers, skidder operators, slasher, peelers, raftsmen riggers, rivermen topmen, fallers, buckers	UI	Antenna & satellite dish erectors & maintenance men	B
GUIDES: (Fishing and Hunting see Fishing Industry)		Anyone staying in camps	IC	Stunt work	UI
Sightseeing - employed all year	A	Anyone using a chainsaw regularly.....	UI	Ushers and attendants (working full time), clerks, guides, prop or stagehands	A
Museums or public buildings.....	AA	Mills, lumber yards		MOVING AND STORAGE - Furniture - office and household goods	B
Nature Guide	B	Office or supervisory duties only	AA	MUSICAL INSTRUMENTS - Makers, repairers	A
GUNSMITHS.....	A	Foremen, graders, inspectors, markers, raters, saw filers, store clerks, tallymen timekeepers	A	Tuners & Teachers - Not from home.....	AA
HAIRDRESSERS: See Beauty Parlors/Hair Salons		Boomsman, pondmen, slipmen, blocksetters, logsetters, carriage riders, sawyers	UI	Tuners & Teachers - Other.....	IC
HEALTH OFFICIALS - Field duties (no hazardous activities)	AA	Bushwacker	BB	MUSICIANS (sole occupation)	
Home Care workers, outside of own residence	BB	All others.....	B	Concert, theater, symphony, television	UI
Home Care workers, live in	UI	Portable sawmill operator	UI	NATURAL GAS - See OIL AND NATURAL GAS	
Registered Midwife.....	AA	MACHINE SHOPS - Machine operators, machinists, millwrights, skilled workers	A	NATUROPATHS - M.D.'s	AA
Care givers, (for example: mentally challenged adults), on 24 hour call	UI			With ND classification.....	A
HEATING and AIR CONDITIONING				Others.....	BB
Dealers or salespeople (not installing or servicing).....	AA			NEWSPAPER INDUSTRY	AA
Installing and servicing.....	A			NOTARIES.....	AA
HEAVY EQUIPMENT OPERATORS	B			NURSES - See HOSPITAL, CLINIC, SANITARIUM	
HORSES:				NURSING HOMES - Supervisory	AA
Breeders,	B			Employees.....	B
Exercisers, massager, groomer, boarding.....	BB			NURSERIES - See GARDENERS	
Stable person	UI			OFFICE WORKERS - clerical duties only	AA
HOSPITAL, CLINIC and SANITARIUM PERSONNEL					
Therapists, Speech, Inhalation, occupational, physio, X-ray,					

the edge[®] Occupational Ratings ...continued

OFFICE - Plant/Flower Maintenance	A	Less than 24 months experience	A	SURVEYORS	AA
OIL AND NATURAL GAS INDUSTRY		Other Sales	A	TAILORS	A
Managers, Contractors, Superintending - inspecting	AA	SANDBLASTERS	B	TANNERIES, TANNER	B
Foremen and supervisors - no manual duties	A	SCULPTORS	BB	TATTOO ARTIST, BODY PIERCING (not from home)	BB
Other employees including tanker drivers	B	SEAMSTRESSES - See DRESSMAKERS		TAXIDERMISTS	AA
Off-shore workers	UI	SECURITY: Intercom, Home security	A	TEACHERS - Principals, superintendents, university professors	
OPTICIANS, including lens grinders, polishers or cutters	AA	SEWING MACHINE OPERATORS	A	(including CEGEP), department heads, other	
OSTEOPATHS	AA	SHEET METAL WORKERS - Shop work only	A	administrative officials	AA
PAINTERS/DECORATORS	B	Others	B	Teachers working full time away from residence & not	
PARKING LOTS - Owners, managers - office duties only	B	SHOEMAKERS	A	freelancing	A
Attendants	UI	SIDING INSTALLERS	A	Teaching at home	UI
PARKS (City, Provincial & National) - Superintendents -		SIGN & BILLBOARD ERECTORS or BUILDERS		TELEPHONE and TELEVISION - Inside workers only	AA
supervising duties		Glass benders, layout men	AA	Outside workers, forepersons and inspectors, including	
Administration employees (ticket takers, etc.)	AA	Erectors, maintenance men, repairers, painters	B	satellite dish installers	B
Forest rangers, wardens; fish or game but not using aircraft	A	SILKSCREENERS	A	Cellular phone repair, installation in cars and TV	
Maintenance and operating employees	B	SILVERSMITHS, GOLDSMITHS	AA	cable installers & repairs	A
PAVING WORKERS	B	SLAUGHTER HOUSES - See STOCKYARDS, SLAUGHTER AND		TILE SETTERS	B
PAWNBROKERS	A	PACKING		TINSMITHS - See SHEET METAL WORKERS	
PHARMACISTS	AA	SOCIAL WORKERS/COUNSELORS - Office duties only	AA	TOLL COLLECTORS	A
PHOTOENGRAVERS	AA	Field duties	A	TOOLMAKER	A
PHOTOGRAPHERS	AA	SPORTS AND AMUSEMENTS		TOPOGRAPHERS	AA
Aerial	UI	Athletes (Professional), coaches, referees, umpires, trainers	UI	TOUR DIRECTORS or CONDUCTORS	AA
Commercial or studio, newspaper or magazine	AA	Bowling alleys, billiard parlours, pinball arcades, video arcades		TRANSPORTATION INDUSTRY	
Freelance	IC	Office and supervisory only (year round)	B	DRIVERS	
PHYSICIANS/SURGEONS	AA	Attendants, cashiers, other employees		Bus and Vehicle Delivery (driving vehicle)	A
PHYSIOTHERAPISTS	AA	(full time year round)	BB	Delivery, Tow, Gravel, Logging, Garbage, Courier	
PICTURE FRAMERS	A	Fitness centers, health spas, tanning salons		Vehicle Carriers, Tanker Truck	B
PILOTS - See AIRPORTS		Office and supervisory duties only, no instruction	A	Taxi and Limousine	B
PIPE FITTERS	A	Instructors	B	Truck Driver - Long haul, Less than 15% manual labour	A
PLASTERERS	B	Attendants, other employees	BB	Truck Driver - Long haul, More than 15% manual labour	B
PLATERS (electroplaters, galvanizers, tinner)	A	Curling rinks, golf courses, skating and hockey rinks, tennis and		Dispatchers	A
PLUMBERS	A	racquet clubs - full time, year round		TRANSLATORS	AA
PODIATRISTS	AA	Office and supervisory duties only	A	TRAPPERS	UI
PORTERS	B	Cashiers, instructors, club pros	A	TRAVEL AGENTS	AA
POSTAL MAIL DELIVERY - on foot	BB	Greenskeepers, ice makers, attendants	B	UPHOLSTERERS	A
In vehicle	B	Racing - Any kind	UI	VENDING MACHINES - Owners, managers - not collecting, servicing, etc.	A
PRINTING and PUBLISHING INDUSTRIES		Horse - Starters, judges, stewards, officials	A	Collectors, fillers, installers, repairers, servicemen	B
Publishers, managers, office employees, editors	AA	Pari-mutuel clerks	B	VETERINARIANS	AA
other workers	A	Harness drivers and jockeys	UI	VETERINARIAN ASSISTANTS	A
PRIVATE INVESTIGATORS	B	Riding Schools - Supervisory duties only (no riding)	A	WALLPAPER HANGERS	A
PSYCHIATRISTS	AA	Instructors	B	WARDENS - Fish or game - not using aircraft	A
QUARRYING - See MINING		Stablemen	UI	WAREHOUSES - Foremen, managers - not handling goods	AA
RADIOLOGISTS	AA	Rodeo Performers	UI	Checkers	A
RAILROAD - Station masters or agents, ticket agents	AA	Ski Instructors	UI	All other employees	B
Other track, train or yardworkers	B	STEAM FITTERS	A	WATCHMEN - See GUARDS	
REAL ESTATE - Agents, brokers, realtors	A	STEEL and IRON WORKS: Shop only, includes Ornamental work	A	WATER DRILLERS	B
Commercial leasing managers (no sales)	AA	Outside work	B	WATER WORKS - Supervisory	AA
RENDERING PLANTS - Animals, fish, Not in slaughter and		Structural Iron and Steel Erectors/Riveters	BB	All other employees	B
packing houses		STEEPLEJACKS	UI	WELDERS and CUTTERS	B
Foremen	A	STOCKBROKERS	AA	WINDOW DRESSERS or TRIMMERS	A
All others	B	STOCK CLERKS	A	WINDOW and SCREEN MAKERS or INSTALLERS	A
REPORTERS - Court, Newspaper	AA	STOCKYARDS, SLAUGHTER and PACKING HOUSES		Awning hangers, makers or installers	B
Freelance	IC	Office, supervisory, buyers, salespeople	AA	WINDOW CLEANERS - Inside or outside, up to 2 storeys	B
RESTAURANTS - Managers - office, supervisory	AA	Workers around live animals, butchers	B	Outside, more than 2 storeys	UI
Maitre d'hôtels, chefs, cooks	A	Government inspectors or graders, In stockyard	A	WRITERS	IC
Bartenders	BB	STORES - Convenience, grocery, general stores		X-RAY - Technicians	AA
Others	B	- not in own residence		Servicing, inspectors	A
RETAIL SALES	AA	Owners, managers, all employees	A	ZOOS - Zoologists, Superintendents - not regularly handling	
All other employees except those delivering; includes		Operating from own residence	UI	animals	AA
repairmen	A	STREET CLEANING - Foremen	A	Attendants, feeders	UI
ROOFERS	B	All others including drivers	B		
SALES - Insurance (agents and brokers)	AA	STUCCO INSTALLERS	B		

UI = Uninsurable for 24 hour coverage, if uninsurable, then "BB" class for Non-Occupational Injury coverage is available provided the insured carries a workplace compensation plan.
IC = Individual Consideration

Accidental Death & Dismemberment Benefits

Amount of Coverage		\$300,000	\$500,000
Single		25.40	35.40
Family*		30.40	40.40

When purchased with Loss of Income Coverage, benefits include \$100,000 Accident Medical Reimbursement (ARB)

*\$100,000 not applicable to covered Spouses/Dependent Children.

ARB DEDUCTIBLE: Benefits payable after the Accident Medical Reimbursement Benefits provided under the Loss of Income Coverage reaches either \$10,000 maximum or 365 days.

Critical Illness Coverage Benefit Amount

Age at issue	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18 - 25	2.25	4.50	6.75	9.00	11.25
25 - 29	3.25	6.50	9.75	13.00	16.25
30 - 34	4.12	8.24	12.36	16.48	20.60
35 - 39	5.56	11.12	16.68	22.24	27.80
40 - 44	8.72	17.44	26.16	34.88	43.60
45 - 49	13.55	27.10	40.65	54.20	67.75
50 - 54	19.19	38.38	57.57	76.76	95.95
55 - 59	29.67	59.34	89.01	118.68	148.35
60 - 64	46.08	92.16	138.24	184.32	230.40

Out of Province Emergency Medical

Non Trucking Occupation Rates	Coverage	
	Single	Family
Ontario Residence	7.25	12.83
Quebec Residence	7.31	12.95
All Other Provinces	6.71	11.88

Trucking Occupation Rates	Single	Family
Ontario Residence	23.26	34.89
Quebec Residence	23.48	35.22
All Other Provinces	21.54	32.31

Final Expense ONTARIO

Benefit Amount

Age at Issue	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 - 34	6.65	2.55	13.31	5.10	19.96	7.65	26.61	10.20	33.26	12.74
35 - 39	8.49	3.89	16.98	7.78	25.47	11.66	33.96	15.55	42.45	19.44
40 - 44	12.59	6.26	25.19	12.53	37.78	18.79	50.38	25.06	62.97	31.32
45 - 49	20.04	9.84	40.09	19.67	60.13	29.51	80.18	39.35	100.22	49.18
50 - 54	31.82	14.86	63.64	29.72	95.45	44.58	127.27	59.44	159.09	74.30
55 - 59	48.99	22.03	97.98	44.06	146.96	66.10	195.96	88.13	244.94	110.16
60 - 64	73.40	32.62	146.79	65.23	220.19	97.85	293.59	130.46	366.98	163.08
65 - 69	106.77	48.60	213.54	97.20	320.31	145.80	427.08	194.40	533.85	243.00
70 - 74	150.00	73.40	300.03	146.79	450.04	220.19	600.05	293.59	750.07	366.98
75 - 79	204.77	111.09	409.54	222.18	614.30	333.27	819.28	444.36	1,023.84	555.45
80 - 85	279.50	173.73	559.01	347.46	838.51	521.19	1,118.02	694.92	1,397.52	868.65

Final Expense QUEBEC

Benefit Amount

Age at Issue	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 - 34	6.71	2.57	13.42	5.14	20.14	7.72	26.86	10.29	33.57	12.86
35 - 39	8.57	3.92	17.14	7.85	25.71	11.77	34.28	15.70	42.84	19.62
40 - 44	12.71	6.32	25.42	12.64	38.13	18.97	50.84	25.29	63.56	31.61
45 - 49	20.23	9.93	40.46	19.84	60.69	29.76	80.92	39.71	101.15	49.64
50 - 54	32.11	15.00	64.23	30.00	96.34	45.00	128.45	59.99	160.57	74.99
55 - 59	49.44	22.24	98.88	44.47	148.33	66.71	197.77	88.94	247.21	111.18
60 - 64	74.08	32.92	148.15	65.84	222.23	98.75	296.31	131.67	370.38	164.59
65 - 69	107.76	49.05	215.52	98.10	323.28	147.15	431.04	196.20	538.80	245.25
70 - 74	151.40	74.08	302.80	148.15	454.21	222.23	605.61	296.31	757.01	370.38
75 - 79	206.66	112.12	413.33	224.24	619.99	336.36	826.66	448.47	1033.32	560.60
80 - 85	282.09	175.34	564.18	350.68	846.28	526.02	1128.37	701.35	1410.46	876.70

Final Expense ALL OTHER PROVINCES

Benefit Amount

Age at Issue	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 - 34	6.16	2.36	12.32	4.72	18.48	7.08	24.64	9.44	30.80	11.80
35 - 39	7.86	3.60	15.72	7.20	23.58	10.80	31.45	14.40	39.31	18.00
40 - 44	11.66	5.80	23.32	11.60	34.98	17.40	46.65	23.20	58.31	29.00
45 - 49	18.56	9.10	37.12	18.20	55.68	27.30	74.24	36.40	92.80	45.54
50 - 54	29.46	13.76	58.92	27.52	88.38	41.28	117.85	55.04	147.31	68.80
55 - 59	45.36	20.40	90.72	40.80	136.08	61.20	181.44	81.60	226.80	102.00
60 - 64	67.96	30.20	135.92	60.40	203.88	90.60	271.84	120.80	339.80	151.00
65 - 69	98.86	45.00	197.72	90.00	296.58	135.00	395.45	180.00	494.31	225.00
70 - 74	138.90	67.96	277.80	135.92	416.70	203.88	555.61	271.84	694.51	339.80
75 - 79	189.60	102.86	379.20	205.72	568.80	308.58	758.40	411.45	948.00	514.31
80 - 85	258.80	160.86	517.60	321.72	776.40	482.58	1035.20	643.45	1294.00	804.31