CANCER POLICY RATE GUIDE

Monthly Automatic Bank Withdrawal Rates

First Diagnosis Cancer

Issue Age	Individual				Household			
	$10,000	$15,000	$20,000	$25,000	$10,000	$15,000	$20,000	$25,000
18 - 39	9.00	13.50	18.00	22.50	8.10	12.15	16.20	20.25
40 - 44	11.00	16.50	22.00	27.50	9.90	14.85	19.80	24.75
45 - 49	13.00	19.50	26.00	32.50	11.70	17.55	23.40	29.25
50 - 54	16.00	24.00	32.00	40.00	14.40	21.60	28.80	36.00
55 - 59	20.00	30.00	40.00	50.00	18.00	27.00	36.00	45.00
60 - 64	24.00	36.00	48.00	60.00	21.60	32.40	43.20	54.00
65 - 69	29.00	43.50	58.00	72.50	26.10	39.15	52.20	65.25
70 - 74	33.00	49.50	66.00	82.50	29.70	44.55	59.40	74.25
75 - 79	36.00	54.00	72.00	90.00	32.40	48.60	64.80	81.00

First Diagnosis Cancer with Inflation Protection

Issue Age	Individual				Household			
	$10,000	$15,000	$20,000	$25,000	$10,000	$15,000	$20,000	$25,000
18 - 39	19.00	28.50	38.00	47.50	17.10	25.65	34.20	42.75
40 - 44	21.00	31.50	42.00	52.50	18.90	28.35	37.80	47.25
45 - 49	23.00	34.50	46.00	57.50	20.70	31.05	41.40	51.75
50 - 54	26.00	39.00	52.00	65.00	23.40	35.10	46.80	58.50
55 - 59	30.00	45.00	60.00	75.00	27.00	40.50	54.00	67.50
60 - 64	34.00	51.00	68.00	85.00	30.60	45.90	61.20	76.50
65 - 69	39.00	58.50	78.00	97.50	35.10	52.65	70.20	87.75
70 - 74	43.00	64.50	86.00	107.50	38.70	58.05	77.40	96.75
75 - 79	46.00	69.00	92.00	115.00	41.40	62.10	82.80	103.50

For Quarterly Automatic Bank Withdrawal, multiply the above Monthly Rate by 3.

Annual Direct Bill Rates

First Diagnosis Cancer

Issue Age	Individual				Household			
	$10,000	$15,000	$20,000	$25,000	$10,000	$15,000	$20,000	$25,000
18 - 39	108.00	162.00	216.00	270.00	97.20	145.80	194.40	243.00
40 - 44	132.00	198.00	264.00	330.00	118.80	178.20	237.60	297.00
45 - 49	156.00	234.00	312.00	390.00	140.40	210.60	280.80	351.00
50 - 54	192.00	288.00	384.00	480.00	172.80	259.20	345.60	432.00
55 - 59	240.00	360.00	480.00	600.00	216.00	324.00	432.00	540.00
60 - 64	288.00	432.00	576.00	720.00	259.20	388.80	518.40	648.00
65 - 69	348.00	522.00	696.00	870.00	313.20	469.80	626.40	783.00
70 - 74	396.00	594.00	792.00	990.00	356.40	534.60	712.80	891.00
75 - 79	432.00	648.00	864.00	1,080.00	388.80	583.20	777.60	972.00

First Diagnosis Cancer with Inflation Protection

Issue Age	Individual				Household			
	$10,000	$15,000	$20,000	$25,000	$10,000	$15,000	$20,000	$25,000
18 - 39	228.00	342.00	456.00	570.00	205.20	307.80	410.40	513.00
40 - 44	252.00	378.00	504.00	630.00	226.80	340.20	453.60	567.00
45 - 49	276.00	414.00	552.00	690.00	248.40	372.60	496.80	621.00
50 - 54	312.00	468.00	624.00	780.00	280.80	421.20	561.60	702.00
55 - 59	360.00	540.00	720.00	900.00	324.00	486.00	648.00	810.00
60 - 64	408.00	612.00	816.00	1,020.00	367.20	550.80	734.40	918.00
65 - 69	468.00	702.00	936.00	1,170.00	421.20	631.80	842.40	1,053.00
70 - 74	516.00	774.00	1,032.00	1,290.00	464.40	696.60	928.80	1,161.00
75 - 79	552.00	828.00	1,104.00	1,380.00	496.80	745.20	993.60	1,242.00

Available Direct Bill Modal Factors (Applied to Annual Direct Bill Rate):
ANNUAL: 1.00 SEMI-ANNUAL: 0.52 QUARTERLY: 0.27

Available Credit/Debit Card Modal Factors (Applied to Annual Direct Bill Rate):
ANNUAL: 1.03 SEMI-ANNUAL: 0.515 QUARTERLY: 0.258 MONTHLY: 0.086

UNDERWRITING GUIDELINES

CAA28/CAA29 First Diagnosis Cancer Policy

Applications for the First Diagnosis Cancer Policy will be underwritten from the information on the application.

Applicants with “Yes” response to questions 1, 2 or 3 in Part B of the application would **not** be eligible for coverage.

Rate Structure

There is one set of premium rates for single applicants and another set of rates for applicants that qualify for a 10% Household Discount. The discount is available when two or more people living in the same household apply for and are issued a First Diagnosis Policy.

NOTE: This form is not required to be submitted with the application.

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