



## Sun Life Optional Life Rates

(rates are based on per \$1,000 of coverage per month)

Age Band	Male Smoker	Female Smoker	Male Non-Smoker	Female Non-Smoker
0-24	\$0.097	\$0.031	\$0.049	\$0.019
25-34	\$ 0.077	\$0.037	\$0.039	\$0.022
35-39	\$0.097	\$0.055	\$0.049	\$0.033
40-44	\$0.156	\$0.093	\$0.078	\$0.055
45-49	\$0.293	\$0.162	\$0.148	\$0.096
50-54	\$0.518	\$0.269	\$0.261	\$0.160
55-59	\$0.898	\$0.451	\$0.453	\$0.269
60-64	\$1.225	\$0.635	\$0.617	\$0.378
65-69	\$1.811	\$1.028	\$0.912	\$0.614

***\*\*Sample Calculation\*\****

42 year old male non-smoker applying for \$150,000 Optional Life Insurance

Age band is 40-44, follow across to Male Non-Smoker rate

**\$0.078 x 150 = \$11.70 per month or \$5.85 per pay**