

Prepared for by

Ontario

Face Amount: \$1,000,000 Age Last: 35 Nearest: 35 Male Non-Smoker

1) RBC Life Insurance Company	- YourTerm 10 - 10 Year R&C Term	(Non-Smoker)	Rg		
2) Co-operators Life Insurance Company	- Versatile Term 20	(N4 Non-Smoker)	Rg		
3) The Empire Life Insurance Company	- Solution 30 - 30 Year R & C Term	(Non-Smoker)	Rg		
4) RBC Life Insurance Company	- YourTerm 40 - 40 Year R&C Term	(Non-Smoker)	Rg		
5) Wawanesa Life Insurance Company	- Lifetime Term to age 100	(Non-Tobacco)	Rg		
Guar.	1) 10 Year	2) 20 Year	3) 30 Year	4) 40 Year	5) T100
1	402.00	595.00	1,150.00	2,073.00	6,590.00
2	402.00	595.00	1,150.00	2,073.00	6,590.00
3	402.00	595.00	1,150.00	2,073.00	6,590.00
4	402.00	595.00	1,150.00	2,073.00	6,590.00
5	402.00	595.00	1,150.00	2,073.00	6,590.00
Accum.	2,010.00	2,975.00	5,750.00	10,365.00	32,950.00
<i>Index **</i>	<i>0.40</i>	<i>0.59</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>
6	402.00	595.00	1,150.00	2,073.00	6,590.00
7	402.00	595.00	1,150.00	2,073.00	6,590.00
8	402.00	595.00	1,150.00	2,073.00	6,590.00
9	402.00	595.00	1,150.00	2,073.00	6,590.00
10	402.00	595.00	1,150.00	2,073.00	6,590.00
Accum.	4,020.00	5,950.00	11,500.00	20,730.00	65,900.00
<i>Index **</i>	<i>0.40</i>	<i>0.59</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>
11	1,388.00	595.00	1,150.00	2,073.00	6,590.00
12	1,644.00	595.00	1,150.00	2,073.00	6,590.00
13	1,828.00	595.00	1,150.00	2,073.00	6,590.00
14	2,034.00	595.00	1,150.00	2,073.00	6,590.00
15	2,262.00	595.00	1,150.00	2,073.00	6,590.00
Accum.	13,176.00	8,925.00	17,250.00	31,095.00	98,850.00
<i>Index **</i>	<i>0.76</i>	<i>0.60</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>
16	2,518.00	595.00	1,150.00	2,073.00	6,590.00
17	2,802.00	595.00	1,150.00	2,073.00	6,590.00
18	3,119.00	595.00	1,150.00	2,073.00	6,590.00
19	10,529.00	595.00	1,150.00	2,073.00	6,590.00
20	11,332.00	595.00	1,150.00	2,073.00	6,590.00
Accum.	43,476.00	11,900.00	23,000.00	41,460.00	131,800.00
<i>Index **</i>	<i>1.61</i>	<i>0.60</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>
21	12,196.00	5,295.00	1,150.00	2,073.00	6,590.00
22	13,127.00	5,825.00	1,150.00	2,073.00	6,590.00
23	14,129.00	6,415.00	1,150.00	2,073.00	6,590.00
24	15,207.00	7,005.00	1,150.00	2,073.00	6,590.00
25	16,369.00	7,755.00	1,150.00	2,073.00	6,590.00
Accum.	114,504.00	44,195.00	28,750.00	51,825.00	164,750.00
<i>Index **</i>	<i>3.05</i>	<i>1.27</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>
26	17,619.00	8,605.00	1,150.00	2,073.00	6,590.00
27	18,964.00	9,565.00	1,150.00	2,073.00	6,590.00
28	20,413.00	10,665.00	1,150.00	2,073.00	6,590.00
29	21,973.00	11,865.00	1,150.00	2,073.00	6,590.00
30	23,652.00	13,265.00	1,150.00	2,073.00	6,590.00
Accum.	217,125.00	98,160.00	34,500.00	62,190.00	197,700.00
<i>Index **</i>	<i>4.49</i>	<i>2.05</i>	<i>1.15</i>	<i>2.07</i>	<i>6.59</i>

Legend: * indicates a rate with a projected value (not guaranteed)

** index refers to the Interest Adjusted Payment Index which reflects the average cost per thousand based upon an interest rate of 5%

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

Prepared for by

Ontario

Face Amount: \$1,000,000 Age Last: 35 Nearest: 35 Male Non-Smoker

1) RBC Life Insurance Company	- YourTerm 10 - 10 Year R&C Term	(Non-Smoker)	Rg		
2) Co-operators Life Insurance Company	- Versatile Term 20	(N4 Non-Smoker)	Rg		
3) The Empire Life Insurance Company	- Solution 30 - 30 Year R & C Term	(Non-Smoker)	Rg		
4) RBC Life Insurance Company	- YourTerm 40 - 40 Year R&C Term	(Non-Smoker)	Rg		
5) Wawanesa Life Insurance Company	- Lifetime Term to age 100	(Non-Tobacco)	Rg		
Guar.	1) 10 Year	2) 20 Year	3) 30 Year	4) 40 Year	5) T100
31	25,459.00	14,815.00	13,340.00	2,073.00	6,590.00
32	27,405.00	16,595.00	14,990.00	2,073.00	6,590.00
33	29,500.00	18,595.00	16,590.00	2,073.00	6,590.00
34	31,755.00	20,825.00	18,550.00	2,073.00	6,590.00
35	34,183.00	23,365.00	21,320.00	2,073.00	6,590.00
Accum.	365,427.00	192,355.00	119,290.00	72,555.00	230,650.00
<i>Index **</i>	<i>6.02</i>	<i>3.06</i>	<i>2.11</i>	<i>2.07</i>	<i>6.59</i>
36	36,797.00	26,185.00	25,340.00	2,073.00	6,590.00
37	39,611.00	29,345.00	30,720.00	2,073.00	6,590.00
38	42,640.00	32,855.00	36,090.00	2,073.00	6,590.00
39	45,901.00	36,775.00	39,380.00	2,073.00	6,590.00
40	49,412.00	41,125.00	42,350.00	2,073.00	6,590.00
Accum.	579,788.00	358,640.00	293,170.00	82,920.00	263,600.00
<i>Index **</i>	<i>7.69</i>	<i>4.43</i>	<i>3.58</i>	<i>2.07</i>	<i>6.59</i>
41	53,191.00	43,785.00	44,840.00	39,719.00	6,590.00
42	57,260.00	48,825.00	49,020.00	44,313.00	6,590.00
43	61,641.00	54,355.00	53,450.00	49,342.00	6,590.00
44	66,357.00	60,445.00	58,120.00	54,886.00	6,590.00
45	71,433.00	67,105.00	63,020.00	60,925.00	6,590.00
Accum.	889,670.00	633,155.00	561,620.00	332,105.00	296,550.00
<i>Index **</i>	<i>9.56</i>	<i>6.16</i>	<i>5.30</i>	<i>3.71</i>	<i>6.59</i>
46	76,899.00	74,365.00	68,190.00	67,538.00	6,590.00
47	82,782.00	82,265.00	76,250.00	74,726.00	6,590.00
48	89,117.00	90,835.00	87,990.00	82,527.00	6,590.00
49	95,936.00	100,145.00	101,740.00	91,001.00	6,590.00
50	103,277.00	110,215.00	117,790.00	100,149.00	6,590.00
Accum.	1,337,681.00	1,090,980.00	1,013,580.00	748,046.00	329,500.00
<i>Index **</i>	<i>11.65</i>	<i>8.39</i>	<i>7.51</i>	<i>5.78</i>	<i>6.59</i>
51	111,180.00		136,410.00	111,180.00	6,590.00
52	121,960.00		136,410.00	121,960.00	6,590.00
53	133,580.00		136,410.00	133,580.00	6,590.00
54	146,100.00		136,410.00	146,100.00	6,590.00
55	159,540.00		136,410.00	159,540.00	6,590.00
Accum.	2,010,041.00		1,695,630.00	1,420,406.00	362,450.00
<i>Index **</i>	<i>14.12</i>		<i>10.12</i>	<i>8.37</i>	<i>6.59</i>
56	173,980.00		136,410.00	173,980.00	6,590.00
57	189,460.00		136,410.00	189,460.00	6,590.00
58	206,020.00		136,410.00	206,020.00	6,590.00
59	223,760.00		136,410.00	223,760.00	6,590.00
60	242,680.00		136,410.00	242,680.00	6,590.00
Accum.	3,045,941.00		2,377,680.00	2,456,306.00	395,400.00
<i>Index **</i>	<i>17.11</i>		<i>12.10</i>	<i>11.45</i>	<i>6.59</i>

Legend: * indicates a rate with a projected value (not guaranteed)

** index refers to the Interest Adjusted Payment Index which reflects the average cost per thousand based upon an interest rate of 5%

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

Prepared for by

Ontario

Face Amount: \$1,000,000 Age Last: 35 Nearest: 35 Male Non-Smoker

Policy

- 1- **RBC Life Insurance Company** A XIII (3-27-24)
AMB # 66806
YourTerm 10 - 10 Year R&C Term (Non-Smoker)
Renewable to 100, convertible to 71 (age nearest)
10 Year Level Term level term with an annual premium of \$402.00 guaranteed for 10 years
Other Modes: Monthly \$36.18

- 2- **Co-operators Life Insurance Company** A XI (3-7-24)
AMB # 06290
Versatile Term 20 (N4 Non-Smoker)
Renewable to 85, convertible to 70 (age nearest)
20 Year Level Term level term with an annual premium of \$595.00 guaranteed for 20 years
Other Modes: Monthly \$53.55, Semi-Annual \$309.40

- 3- **The Empire Life Insurance Company**
Solution 30 - 30 Year R & C Term (Non-Smoker)
Renewable to 100, convertible to 75 (age nearest)
30 Year Level Term level term with an annual premium of \$1,150.00 guaranteed for 30 years
Other Modes: Monthly \$103.50

- 4- **RBC Life Insurance Company** A XIII (3-27-24)
AMB # 66806
YourTerm 40 - 40 Year R&C Term (Non-Smoker)
Renewable to 100, convertible to 71 (age nearest)
40 Year Level Term level term with an annual premium of \$2,073.00 guaranteed for 40 years
Other Modes: Monthly \$186.57

- 5- **Wawanesa Life Insurance Company** A VIII (1-25-24)
AMB # 60079
Lifetime Term to age 100 (Non-Tobacco)
Renewable to 100 (age last)
Term to 100 Guaranteed Life Pay level term with an annual premium of \$6,590.00 guaranteed for 65 years
Other Modes: Monthly \$593.10, Semi-Annual \$3,426.80

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.