Rates

Heart & Stroke Base Policy

Monthly per $5,000				
Issue Age	Individual	Individual & Spouse[1]	One Parent	Family
20 - 39	$3.50	$5.75	$3.75	$6.00
40 - 44	$4.75	$8.00	$5.00	$8.25
45 - 49	$6.25	$10.75	$6.50	$11.00
50 - 54	$8.00	$14.00	$8.25	$14.25
55 - 59	$10.25	$18.00	$10.50	$18.25
60 - 64	$13.25	$23.25	$13.50	$23.50
65 - 69	$16.75	$29.50	$17.00	$29.75
70 - 74	$21.25	$37.50	$21.50	$37.75
75 - 79	$26.00	$46.00	$26.25	$46.25
80 - 84	$30.50	$53.75	$30.75	$54.00

MODAL FACTORS*

Annual: 11.765 x Monthly
Semi-annual: 6.118 x Monthly
Quarterly: 3.118 x Monthly

RATE MULTIPLIER

Your Benefit Amount / $5,000

HOW TO CALCULATE EXAMPLE**

An individual aged 65 wants a Heart & Stroke base policy with a Benefit Amount of $60,000.
Rate Multiplier = $60,000 / $5,000 which equals 12.

Step 1:
Start with the "Individual" column and locate the issue age band that contains age 65
$16.75

Step 2
Multiply the found rate by the Rate Multiplier.
$16.75 x 12 = $201
Individual Monthly rate = $201

** Premiums are rounded to the nearest penny after the application of the modal premium factor*
***Same steps for Heart & Stroke Restoration Rider*

Heart & Stroke Restoration Rider

(For clarification, see Claims Examples page.)

Monthly per $5,000				
Issue Age	Individual	Individual & Spouse[1]	One Parent	Family
20-39	$0.35	$0.60	$0.40	$0.60
40-44	$0.50	$0.80	$0.50	$0.85
45-49	$0.65	$1.10	$0.65	$1.15
50-54	$0.80	$1.40	$0.85	$1.45

[1] In DC, Spouse or Domestic Partner or Civil Union Partner ; In MD and ME, Spouse or Domestic Partner; In OR, Spouse or Partner; In RI Spouse or Civil Union Partner