

CERTIFICATE OF INSURANCE

Group Term Life Insurance under Group Policy 90340

GROUP POLICY: 90340 issued to President's Choice Services Inc.

BENEFICIARY: [as designated]

SUBJECT TO REDUCTIONS AT OLDER AGES. Please refer to the section *Benefit Reductions at Older Ages* for more details.

CONTACT ADDRESS: The Canada Life Assurance Company 140 Fullarton Street, 10th Floor
London, Ontario N6A 5P2

* Includes any applicable provincial sales taxes.

Definitions and Important Information

"You" means the Insured Individual. "We" "Us" or "Our" means or refers to The Canada Life Assurance Company. Certain words or phrases that are either introduced above or defined in the Glossary have very specific meanings when used in this Certificate of Insurance. If a word or phrase commences with a capital letter, it is either defined in the Glossary at the end of this Certificate or it has the meaning set out above. It is important to read these definitions.

The Group Policy is the contract under which benefits are paid. Group Policy 90340 issued to the Policyholder pays benefits under one Certificate only. If You are covered under more than one Certificate under Group Policy 90340, You, while living, may select which Certificate is in effect. If You die before any selection is made and a benefit is payable, We will pay the benefit from the Certificate with the largest benefit. Any other Certificate(s) will be voided.

Important Notice: You may cancel this insurance at any time. If you return the initial certificate to us within 30 days of receiving it, requesting its cancellation in writing, any premiums you may have paid will be fully refunded and insurance will be deemed never to have been in force.

When Your Coverage Begins

You are eligible for coverage if you are an Eligible Person. Your coverage begins on the Effective Date shown above on this Certificate.

When Your Coverage Ends

Your coverage ends on the earliest of the following:

1. the date we receive your written request that coverage be terminated;
2. the date you reach the age of 75;
3. the date the Group Policy terminates; or
4. the date on which you fail to pay the premium required to keep coverage in force.

Grace Period

A grace period of 31 days is allowed to pay your premiums, except for the initial premium. You have to pay the initial premium or your coverage does not come into effect. If the required premium is not paid by the end of the grace period, your coverage will lapse and this Certificate shall terminate. A premium applies and is payable for the grace period if you wish to continue coverage.

Reinstatement

If your coverage lapses due to non-payment of premiums, reinstatement of your coverage may be granted as long as:

1. the request for reinstatement is received by us within two years of the date on which coverage terminated; and
2. satisfactory evidence of insurability is provided; and
3. any past-due premiums are paid.

Upon reinstatement, you and Canada Life shall have the same rights as existed immediately before the date on which your coverage previously ended except the Amount of Insurance shall be the amount as at the most recent reinstatement date, and not the amount as at your original enrollment date (or an earlier reinstatement).

What is Covered

Death Benefit

If you die while you are insured under the Group Policy, Canada Life will pay benefits in accordance with the terms of this Certificate of Insurance, as it may be amended from time to time. The death benefit is payable in one lump sum and is equal to the Amount of Insurance in effect on your life at the time of death, subject to the Reduction of Benefit at Older Ages and less any Vital Living Benefit we have already paid to you.

Grief/Financial Counseling Benefit

If you die while insured under the Group Policy, we will pay, in accordance with the terms of this Certificate of Insurance, an additional benefit of \$3,500.

Vital Living Benefit

If you are diagnosed by a licensed medical practitioner in Canada as having a life expectancy of less than twelve months and you are not expected to live beyond the age of 75 at time of death, you may request that up to 50% of the Amount of Insurance be paid to you, up to a maximum of \$50,000. The amount of the Death Benefit payable will then be reduced by the amount of the Vital Living Benefit that has been paid.

Suicide Limitation

If, while sane or insane, you die by committing or attempting to commit suicide within two years of the Effective Date of coverage, or reinstatement of coverage, we will only refund premiums paid for such coverage. In the case of suicide within two years of an increase in the Amount of Insurance, or reinstatement of coverage, we will pay the original Amount of Insurance, subject to any age reduction, and we will refund only the premiums paid on the increased portion.

Exclusions – What is Not Covered

No benefit will be payable for any loss that resulted either directly or indirectly from, or was in any manner or degree associated with, or occasioned by war or any act of war, whether declared or

not, insurrection or hostilities of any kind, whether or not the Insured Individual was a participant in such actions.

Limitations and Reductions

Benefit Reductions at Older Ages

On your 71st birthday the Amount of Insurance shall be reduced by 20% of the Amount of Insurance in effect on the day immediately before your 71st birthday. There shall be a further reduction on each of your birthdays after your 71st. Each such reduction shall be a further 20% of the Amount of Insurance that was in effect on the day before your 71st birthday.

For example, if the Amount of Insurance in effect hereunder on the day before your 71st birthday is \$50,000.00, the amount of insurance shall reduce by \$10,000.00 on your 71st birthday and thereafter on each birthday by another \$10,000 until you attain age 75, at which time your insurance and this Certificate shall terminate.

Your Responsibilities

Premium Payable

The initial monthly or annual premium rate payable by you is as set out above. The premium rate will not change until the fifth anniversary of the Original Effective Date and thereafter on each fifth anniversary of such date. At that time, you will be given a new premium rate. The new rate shall be determined by reference to the then-current table of premiums using your age at the beginning of each subsequent five-year term. Premium rates are also subject to change if notification is sent in writing under the conditions set out in the General Provisions section of this certificate.

If you also have critical illness insurance under group policy no.90341, you are entitled to a 15% discount on rates otherwise applicable to you under the term life Group Policy for as long as your critical illness coverage remains in effect. This discount is already reflected in the rate illustrated at the beginning of this Certificate.

Changes In Coverage

You can apply for an increase or decrease in your Amount of Insurance in effect. Increases are subject to the same underwriting process as the initial application for insurance and take effect on the first day of the month following the date we approve the increase.

If your Amount of Insurance is increased, a new suicide limitation and Contestability Period will apply to that increased portion of insurance. Decreases take effect on the first day of the month following the day a written request is received by us.

Change In Smoking Status

If you are currently being charged the Smoker rate, but you have not used tobacco, tobacco products, or smoking cessation aids during the previous 12 months, you may notify Canada Life and on presentation of evidence of insurability acceptable to Canada Life, and if approved by Canada Life, the lower Non-Smoker rate shall then apply to you.

Naming a Beneficiary

Beneficiary

You may appoint a beneficiary or beneficiaries to receive the Amount of Insurance that is payable under this Certificate in the event of your death, or you may change a revocable beneficiary. You may file notice of your beneficiary or changes with our London Office. If you have not designated a beneficiary or no designated beneficiary survives you, payment will be made to your estate. We pay any Grief Counseling Benefit to your named beneficiary or beneficiaries. We pay any Vital Living Benefit to you.

Claims

Making a Claim

In order for benefits to be paid, the following conditions must be met:

- We must be notified within 30 days of the loss. If it is not possible to notify us by that time, we must be notified as soon as possible, but no later than one year from the date of the loss.
- We will send a claim form with instructions on how to fill it out within 15 days of being notified.
- The claim form and any other proof of loss we require must be sent back to us within 90 days or as soon as circumstances allow.

We will pay claims within 60 days of receiving due proof of loss satisfactory to us.

Our claims department may be reached at 1-855-828-0388 or at the address on this certificate.

Proof of Claim

To make a claim for benefits, we must receive proof satisfactory to us of:

- evidence and cause of death;
- age at the time of your death;
- right of the claimant to receive payment;
- the name and age of the beneficiary if there is a beneficiary; and
- any other information required by us to establish the validity of the claim.

Canada Life reserves the right to require an autopsy to support Proof of Claim unless prohibited by law.

Payment of Policy Proceeds

To the extent allowed under applicable law, the Amount of Insurance payable hereunder shall be paid as outlined below:

- If you have named one or more beneficiaries, Canada Life will pay the proceeds:
 - a. To the surviving beneficiary; or
 - b. To the surviving beneficiaries in equal shares unless otherwise stated in your designation
- If you have not named a beneficiary, or if no named beneficiary survives you, the proceeds will be paid to your estate.

General Provisions

Misstatement of Age /Sex

If your date of birth or sex has been misstated in your application for insurance, your correct age and sex shall govern. The Effective Date or termination date, the amount of insurance, the applicable premiums and any other rights or benefits hereunder will be adjusted in accordance with your correct age and sex. If, based on your true age, we would not have issued this Certificate, we have the right to rescind your coverage. In that case we refund an amount equal to the premiums you have paid but we have no other responsibility.

Misstatement of Non-Smoking Status

If your status as a Non-Smoker has been misstated in your application for insurance, your coverage shall be void from inception. We shall refund to you an amount equal to premiums paid. "Non-Smoker" is defined in the Glossary.

Incontestability of Individual Coverage

We rely on what you tell us in your application for insurance. We assume that the statements in your application are truthful and complete. After coverage has been in force or reinstated for a period of two consecutive years, all such information will be considered true for all purposes except if the information was provided fraudulently or if the information is a misstatement of age or sex. If you obtain an increase in coverage, the increased amount is subject to a two-year Contestability Period.

Assignment of Insurance Benefits

You can assign the proceeds payable hereunder, subject to all of the terms and conditions of this Certificate. However, we assume no responsibility as to the validity, effect or sufficiency of any such assignment. We have no responsibility to take any action with respect to an assignment until a valid original assignment and duplicate have been received and filed by us at our head office.

Non-Participating Policy

Neither the Group Policy nor this Certificate entitles any person, including you, to a share in any distributions of our profits.

Premium Rate Change

Canada Life reserves the right to change the premium rates. However, rates can only be increased if the same increase is made for all Certificate holders insured under the Group Policy. Canada Life will give the Group Member at least thirty (30) days notice of such a change.

Legal Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

Access

You have a right to examine and obtain a copy of the Group Policy and certain other written statements or records submitted to us, subject to certain access limitations.

Currency

All money payable under this Certificate will be in Canadian funds.

Paragraph Headings

The division of this Certificate of Insurance into Sections and the insertion of headings are for convenience of reference only and shall not affect the construction or interpretation of this Certificate.

Entire Contract

This Certificate, as it may be amended from time to time in accordance with its terms, the Group Policy and your application for insurance comprise the entire contract of insurance as it applies to you.

Glossary

“Amount of Insurance” means the Amount of Insurance set out at the top of this Certificate, as it may be decreased or increased by you and approved by us from time to time, less any applicable *Reduction at Older Ages* (refer to that provision) and any less any Vital Living Benefit amount we have paid.

“Contestability Period” shall mean a period of two consecutive years commencing from the date that your coverage comes into force, is reinstated or is increased. Refer to the Section entitled *Incontestability of Individual Coverage*.

“Customer” shall mean a natural person who responds to the offer of insurance under the Group Policy and who is a resident of Canada outside Quebec.

“Effective Date” means the Original Effective Date set out above, or in respect of changes, increases or decreases in coverage, it means the Revision Date Set out above, with respect to such changes, increases or decreases.

“Eligible Person” shall mean a Customer or PC Loyalty Account Holder or Spouse who, at time of enrollment is at least 18 years of age and no more than 69 years of age, is resident in Canada and furnishes evidence of insurability satisfactory to Canada Life.

“Insured Individual” shall mean an Eligible Person who has enrolled for coverage under the Group Policy and in respect of whom the required insurance premium continues to be paid. We refer to the Insured Individual as “you” in this Certificate of Insurance.

“Non-smoker” shall mean an Eligible Person who has not used any form of tobacco product or nicotine surrogate within the 12-month period immediately preceding the date of his application for insurance under the Group Policy.

“PC Loyalty Account Holder” shall mean the person in whose name an account is issued under the customer loyalty program administered by the Policyholder.

“Smokers” are Eligible Persons who have used any form of tobacco product or nicotine surrogate within the 12 month period immediately preceding the date of application for insurance under the Group Policy.

“Spouse” shall mean the person to whom the Customer or PC Loyalty Account Holder is legally married or the person with whom the Customer has lived in a conjugal relationship in the same primary residence for a period of at least 24 months, at the time of application.

-----End of Certificate of Insurance-----

Protecting Your Personal information

When coverage is applied for, Canada Life establishes a file that contains personal information that is kept in the offices of Canada Life or the offices of an organization authorized by Canada Life. You may exercise certain rights of access and rectification with respect to the information in your file by sending a request in writing to Canada Life. Canada Life may use service providers located within or outside Canada. We limit access to personal information in such files to Canada Life staff or persons authorized by Canada Life who require it to perform their duties, to persons to whom the insured person has granted access, and to persons authorized by law. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. We collect, use and disclose the personal information to process applications and, if such applications are approved, provide and administer the financial product(s) applied for, including investigating and assessing claims, and creating and maintaining records concerning Our relationship. For a copy of our Privacy Guidelines or if an insured person has questions about our personal information policies and practices (including with respect to service providers), the insured can write to Canada Life’s Chief Compliance Officer, at 330 University Ave. Toronto, ON. M5G 1R8, or refer to www.canadalife.com.

THE CANADA LIFE ASSURANCE COMPANY
140 Fullarton Street, 10th Floor
London, Ontario N6A 5P2

Allen Loney President and Chief Executive Officer

GROUP TERM LIFE MONTHLY PREMIUM RATES

Standard Female Rates										
Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$4.36	\$7.57	\$6.67	\$13.07	\$8.97	\$18.59	\$11.28	\$24.09	\$13.59	\$29.61
26	\$4.49	\$7.57	\$6.92	\$13.07	\$9.36	\$18.59	\$11.79	\$24.09	\$14.23	\$29.61
27	\$4.62	\$7.57	\$7.18	\$13.07	\$9.74	\$18.59	\$12.30	\$24.09	\$14.87	\$29.61
28	\$4.75	\$7.57	\$7.44	\$13.07	\$10.13	\$18.59	\$12.82	\$24.09	\$15.51	\$29.61
29	\$4.87	\$7.57	\$7.69	\$13.07	\$10.51	\$18.59	\$13.33	\$24.09	\$16.15	\$29.61
30	\$5.01	\$7.57	\$7.95	\$13.07	\$10.90	\$18.59	\$13.84	\$24.09	\$16.79	\$29.61
31	\$5.26	\$7.95	\$8.46	\$13.84	\$11.67	\$19.74	\$14.87	\$25.63	\$18.08	\$31.52
32	\$5.52	\$8.34	\$8.97	\$14.61	\$12.44	\$20.89	\$15.89	\$27.17	\$19.36	\$33.45
33	\$5.78	\$8.72	\$9.49	\$15.38	\$13.21	\$22.04	\$16.92	\$28.70	\$20.64	\$35.37
34	\$6.03	\$9.23	\$10.00	\$16.40	\$13.98	\$23.58	\$17.94	\$30.75	\$21.92	\$37.93
35	\$6.29	\$9.74	\$10.51	\$17.43	\$14.74	\$25.12	\$18.97	\$32.80	\$23.20	\$40.49
36	\$6.54	\$10.39	\$11.02	\$18.71	\$15.51	\$27.04	\$19.99	\$35.37	\$24.48	\$43.70
37	\$6.80	\$11.16	\$11.54	\$20.25	\$16.28	\$29.35	\$21.02	\$38.44	\$25.76	\$47.54
38	\$7.16	\$12.05	\$12.25	\$22.04	\$17.36	\$32.04	\$22.45	\$42.03	\$27.56	\$52.02
39	\$7.52	\$13.07	\$12.97	\$24.09	\$18.43	\$35.11	\$23.89	\$46.13	\$29.35	\$57.15
40	\$7.55	\$14.23	\$13.69	\$26.40	\$19.51	\$38.58	\$25.32	\$50.74	\$31.14	\$62.92
41	\$8.24	\$15.51	\$14.41	\$28.96	\$20.59	\$42.42	\$26.76	\$55.87	\$32.94	\$69.33
42	\$8.59	\$17.05	\$15.12	\$32.04	\$21.66	\$47.03	\$28.19	\$62.02	\$34.73	\$77.01
43	\$9.59	\$18.59	\$16.46	\$35.11	\$23.66	\$51.64	\$30.86	\$68.17	\$38.06	\$84.70
44	\$9.93	\$20.25	\$17.79	\$38.44	\$25.66	\$56.64	\$33.52	\$74.83	\$41.39	\$93.02
45	\$10.59	\$21.92	\$19.12	\$41.77	\$27.66	\$61.64	\$36.19	\$81.49	\$44.73	\$101.36
46	\$11.26	\$23.71	\$20.45	\$45.36	\$29.66	\$67.02	\$38.85	\$88.67	\$48.06	\$110.33
47	\$11.93	\$25.51	\$21.79	\$48.95	\$31.66	\$72.40	\$41.52	\$95.84	\$51.39	\$119.29
48	\$12.80	\$27.30	\$23.53	\$52.54	\$34.27	\$77.78	\$45.00	\$103.02	\$55.74	\$128.26
49	\$13.67	\$29.09	\$25.27	\$56.12	\$36.88	\$83.16	\$48.49	\$110.19	\$60.10	\$137.23
50	\$14.54	\$30.89	\$27.01	\$59.71	\$39.50	\$88.54	\$51.97	\$117.37	\$64.46	\$146.20
51	\$15.41	\$32.68	\$28.76	\$63.30	\$42.11	\$93.93	\$55.46	\$124.54	\$68.81	\$155.17
52	\$16.28	\$34.48	\$30.50	\$66.89	\$44.73	\$99.31	\$58.94	\$131.72	\$73.17	\$164.14
53	\$17.51	\$36.14	\$32.96	\$70.22	\$48.42	\$104.30	\$63.86	\$138.38	\$79.32	\$172.46
54	\$18.74	\$37.67	\$35.42	\$73.29	\$52.11	\$108.91	\$68.78	\$144.53	\$85.47	\$180.15
55	\$19.97	\$39.47	\$37.88	\$76.88	\$55.80	\$114.29	\$73.70	\$151.70	\$91.62	\$189.12
56	\$21.20	\$41.65	\$40.34	\$81.24	\$59.49	\$120.83	\$78.62	\$160.42	\$97.77	\$200.01
57	\$22.43	\$44.08	\$42.80	\$86.10	\$63.18	\$128.13	\$83.54	\$170.15	\$103.92	\$212.18
58	\$26.28	\$46.90	\$50.49	\$91.74	\$74.71	\$136.59	\$98.92	\$181.43	\$123.14	\$226.27
59	\$30.12	\$50.11	\$58.17	\$98.15	\$86.24	\$146.20	\$114.29	\$194.24	\$142.36	\$242.29
60	\$33.96	\$53.82	\$65.86	\$105.58	\$97.77	\$157.34	\$129.67	\$209.10	\$161.58	\$260.87
61	\$37.81	\$58.05	\$73.55	\$114.04	\$109.30	\$170.03	\$145.04	\$226.02	\$180.79	\$282.01
62	\$41.65	\$62.92	\$81.24	\$123.77	\$120.83	\$184.64	\$160.42	\$245.49	\$200.01	\$306.36
63	\$46.78	\$68.42	\$91.49	\$134.79	\$136.21	\$201.16	\$180.92	\$267.53	\$225.64	\$333.90
64	\$51.90	\$74.83	\$101.74	\$147.60	\$151.58	\$220.38	\$201.42	\$293.15	\$251.26	\$365.93
65	\$57.03	\$82.26	\$111.99	\$162.47	\$166.96	\$242.67	\$221.92	\$322.88	\$276.89	\$403.09
66	\$62.15	\$90.85	\$122.24	\$179.64	\$182.33	\$268.43	\$242.42	\$357.22	\$302.51	\$446.01
67	\$67.28	\$100.71	\$132.49	\$199.37	\$197.71	\$298.02	\$262.92	\$396.68	\$328.14	\$495.34
68	\$72.40	\$112.12	\$142.74	\$222.17	\$213.08	\$332.24	\$283.42	\$442.29	\$353.76	\$552.36
69	\$77.53	\$125.44	\$152.99	\$248.82	\$228.46	\$372.21	\$303.92	\$495.59	\$379.39	\$618.98
70-74*	\$77.53	\$125.44	\$152.99	\$248.82	\$248.82	\$372.21	\$303.92	\$495.59	\$379.39	\$618.98

*renewal only - Provincial sales tax will be added where applicable

Standard Male Rates

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$7.83	\$10.39	\$13.59	\$18.71	\$19.36	\$27.04	\$25.12	\$35.37	\$30.89	\$43.70
26	\$7.95	\$10.39	\$13.84	\$18.71	\$19.74	\$27.04	\$25.63	\$35.37	\$31.52	\$43.70
27	\$8.08	\$10.39	\$14.10	\$18.71	\$20.13	\$27.04	\$26.14	\$35.37	\$32.17	\$43.70
28	\$8.20	\$10.39	\$14.35	\$18.71	\$20.50	\$27.04	\$26.65	\$35.37	\$32.80	\$43.70
29	\$8.34	\$10.39	\$14.61	\$18.71	\$20.89	\$27.04	\$27.17	\$35.37	\$33.45	\$43.70
30	\$8.46	\$10.39	\$14.87	\$18.71	\$21.27	\$27.04	\$27.68	\$35.37	\$34.09	\$43.70
31	\$8.59	\$10.77	\$15.12	\$19.48	\$21.66	\$28.19	\$28.19	\$36.90	\$34.73	\$45.62
32	\$8.72	\$11.16	\$15.38	\$20.25	\$22.04	\$29.35	\$28.70	\$38.44	\$35.37	\$47.54
33	\$8.85	\$11.54	\$15.64	\$21.02	\$22.43	\$30.50	\$29.22	\$39.98	\$36.01	\$49.46
34	\$8.97	\$12.05	\$15.89	\$22.04	\$22.81	\$32.04	\$29.73	\$42.03	\$36.65	\$52.02
35	\$9.11	\$12.56	\$16.15	\$23.07	\$23.20	\$33.57	\$30.24	\$44.08	\$37.29	\$54.59
36	\$9.23	\$13.72	\$16.40	\$25.37	\$23.58	\$37.04	\$30.75	\$48.69	\$37.93	\$60.36
37	\$9.36	\$15.26	\$16.66	\$28.45	\$23.97	\$41.65	\$31.27	\$54.84	\$38.58	\$68.04
38	\$9.62	\$16.66	\$17.17	\$31.27	\$24.74	\$45.87	\$32.29	\$60.48	\$39.86	\$75.09
39	\$9.74	\$18.20	\$17.43	\$34.34	\$25.12	\$50.49	\$32.80	\$66.63	\$40.49	\$82.77
40	\$10.25	\$19.87	\$18.45	\$37.67	\$26.65	\$55.49	\$34.85	\$73.29	\$43.05	\$91.11
41	\$10.77	\$22.30	\$19.48	\$42.54	\$28.19	\$62.79	\$36.90	\$83.03	\$45.62	\$103.27
42	\$11.28	\$24.86	\$20.50	\$47.67	\$29.73	\$70.47	\$38.95	\$93.28	\$48.18	\$116.09
43	\$12.05	\$27.42	\$22.04	\$52.79	\$32.04	\$78.16	\$42.03	\$103.53	\$52.02	\$128.90
44	\$12.82	\$30.24	\$23.58	\$58.43	\$34.34	\$86.62	\$45.10	\$114.80	\$55.87	\$142.99
45	\$13.59	\$33.19	\$25.12	\$64.32	\$36.65	\$95.46	\$48.18	\$126.59	\$59.71	\$157.73
46	\$14.35	\$36.39	\$26.65	\$70.73	\$38.95	\$105.07	\$51.25	\$139.40	\$63.55	\$173.74
47	\$15.12	\$39.86	\$28.19	\$77.65	\$41.26	\$115.45	\$54.33	\$153.24	\$67.40	\$191.04
48	\$16.92	\$43.44	\$31.78	\$84.82	\$46.64	\$126.21	\$61.50	\$167.59	\$76.37	\$208.98
49	\$18.71	\$47.15	\$35.37	\$92.25	\$52.02	\$137.35	\$68.68	\$182.45	\$85.34	\$227.55
50	\$20.50	\$51.13	\$38.95	\$100.20	\$57.40	\$149.28	\$75.85	\$198.34	\$94.30	\$247.42
51	\$22.30	\$55.35	\$42.54	\$108.65	\$62.79	\$161.95	\$83.03	\$215.25	\$103.27	\$268.55
52	\$24.09	\$59.71	\$46.13	\$117.37	\$68.17	\$175.02	\$90.20	\$232.68	\$112.24	\$290.34
53	\$27.17	\$64.20	\$52.28	\$126.34	\$77.39	\$188.48	\$102.50	\$250.62	\$127.62	\$312.76
54	\$30.24	\$68.94	\$58.43	\$135.82	\$86.62	\$202.70	\$114.80	\$269.58	\$142.99	\$336.46
55	\$33.32	\$73.68	\$64.58	\$145.30	\$95.84	\$216.93	\$127.10	\$288.54	\$158.37	\$360.17
56	\$36.39	\$80.09	\$70.73	\$158.11	\$105.07	\$236.14	\$139.40	\$314.17	\$173.74	\$392.20
57	\$39.47	\$86.62	\$76.88	\$171.18	\$114.29	\$255.74	\$151.70	\$340.30	\$189.12	\$424.87
58	\$42.80	\$93.41	\$83.54	\$184.76	\$124.29	\$276.12	\$165.03	\$367.47	\$205.77	\$458.83
59	\$45.10	\$100.45	\$88.15	\$198.85	\$131.20	\$297.25	\$174.25	\$395.65	\$217.30	\$494.05
60	\$48.44	\$109.17	\$94.82	\$216.28	\$141.20	\$323.39	\$187.58	\$430.50	\$233.96	\$537.62
61	\$51.77	\$121.47	\$101.48	\$240.88	\$151.19	\$360.29	\$200.90	\$479.70	\$250.62	\$599.12
62	\$55.10	\$134.79	\$108.14	\$267.53	\$161.19	\$400.27	\$214.23	\$533.00	\$267.27	\$665.74
63	\$60.99	\$149.65	\$119.93	\$297.25	\$178.87	\$444.85	\$237.80	\$592.45	\$296.74	\$740.05
64	\$66.89	\$165.93	\$131.72	\$329.80	\$196.55	\$493.68	\$261.38	\$657.54	\$326.21	\$821.42
65	\$72.78	\$183.99	\$143.50	\$365.93	\$214.23	\$547.87	\$284.95	\$729.80	\$355.68	\$911.74
66	\$78.67	\$193.61	\$155.29	\$385.15	\$231.91	\$576.70	\$308.53	\$768.24	\$385.15	\$959.79
67	\$84.57	\$203.34	\$167.08	\$404.62	\$249.59	\$605.91	\$332.10	\$807.19	\$414.62	\$1,008.48
68	\$90.46	\$213.20	\$178.87	\$424.35	\$267.27	\$635.50	\$355.68	\$846.65	\$444.09	\$1,057.80
69	\$99.43	\$223.08	\$196.80	\$444.09	\$294.18	\$665.11	\$391.55	\$886.12	\$488.93	\$1,107.14
70-74*	\$99.43	\$223.08	\$196.80	\$444.09	\$294.18	\$665.11	\$391.55	\$886.12	\$488.93	\$1,107.14

*renewal only - Provincial sales tax will be added where applicable

Substandard Level 1 Female Rates

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$6.54	\$11.35	\$10.00	\$19.61	\$13.46	\$27.88	\$16.92	\$36.14	\$20.38	\$44.41
26	\$6.74	\$11.35	\$10.38	\$19.61	\$14.04	\$27.88	\$17.69	\$36.14	\$21.35	\$44.41
27	\$6.92	\$11.35	\$10.77	\$19.61	\$14.61	\$27.88	\$18.45	\$36.14	\$22.30	\$44.41
28	\$7.12	\$11.35	\$11.15	\$19.61	\$15.20	\$27.88	\$19.22	\$36.14	\$23.27	\$44.41
29	\$7.31	\$11.35	\$11.54	\$19.61	\$15.76	\$27.88	\$19.99	\$36.14	\$24.22	\$44.41
30	\$7.51	\$11.35	\$11.92	\$19.61	\$16.35	\$27.88	\$20.76	\$36.14	\$25.19	\$44.41
31	\$7.89	\$11.92	\$12.69	\$20.76	\$17.50	\$29.60	\$22.30	\$38.44	\$27.11	\$47.28
32	\$8.28	\$12.50	\$13.46	\$21.91	\$18.65	\$31.34	\$23.84	\$40.75	\$29.03	\$50.17
33	\$8.66	\$13.07	\$14.23	\$23.07	\$19.81	\$33.06	\$25.37	\$43.05	\$30.95	\$53.05
34	\$9.05	\$13.84	\$15.00	\$24.60	\$20.96	\$35.37	\$26.91	\$46.13	\$32.88	\$56.89
35	\$9.43	\$14.61	\$15.76	\$26.14	\$22.11	\$37.67	\$28.45	\$49.20	\$34.80	\$60.74
36	\$9.81	\$15.58	\$16.53	\$28.06	\$23.27	\$40.56	\$29.99	\$53.05	\$36.72	\$65.55
37	\$10.20	\$16.73	\$17.30	\$30.37	\$24.42	\$44.02	\$31.52	\$57.66	\$38.64	\$71.31
38	\$10.74	\$18.07	\$18.38	\$33.06	\$26.03	\$48.05	\$33.68	\$63.04	\$41.33	\$78.03
39	\$11.27	\$19.61	\$19.45	\$36.14	\$27.65	\$52.66	\$35.83	\$69.19	\$44.02	\$85.72
40	\$11.81	\$21.35	\$20.53	\$39.60	\$29.26	\$57.86	\$37.98	\$76.11	\$46.71	\$94.38
41	\$12.35	\$23.27	\$21.61	\$43.44	\$30.88	\$63.63	\$40.13	\$83.80	\$49.40	\$103.99
42	\$12.89	\$25.57	\$22.68	\$48.05	\$32.49	\$70.55	\$42.29	\$93.02	\$52.10	\$115.52
43	\$13.89	\$27.88	\$24.68	\$52.66	\$35.49	\$77.46	\$46.28	\$102.25	\$57.09	\$127.05
44	\$14.89	\$30.37	\$26.68	\$57.66	\$38.49	\$84.95	\$50.28	\$112.24	\$62.09	\$139.53
45	\$15.89	\$32.88	\$28.68	\$62.66	\$41.49	\$92.45	\$54.28	\$122.24	\$67.09	\$152.03
46	\$16.89	\$35.57	\$30.68	\$68.04	\$44.48	\$100.53	\$58.28	\$133.00	\$72.08	\$165.49
47	\$17.89	\$38.26	\$32.68	\$73.42	\$47.48	\$108.60	\$62.27	\$143.76	\$77.08	\$178.94
48	\$19.19	\$40.95	\$35.29	\$78.80	\$51.40	\$116.67	\$67.50	\$154.52	\$83.61	\$192.39
49	\$20.50	\$43.64	\$37.90	\$84.18	\$55.32	\$124.74	\$72.73	\$165.29	\$90.15	\$205.85
50	\$21.81	\$46.33	\$40.52	\$89.56	\$59.24	\$132.81	\$77.96	\$176.05	\$96.68	\$219.30
51	\$23.11	\$49.02	\$43.13	\$94.95	\$63.17	\$140.89	\$83.18	\$186.81	\$103.22	\$232.75
52	\$24.42	\$51.71	\$45.75	\$100.33	\$67.09	\$148.96	\$88.41	\$197.57	\$109.75	\$246.20
53	\$26.27	\$54.20	\$49.44	\$105.32	\$72.62	\$156.45	\$95.79	\$207.57	\$118.98	\$258.69
54	\$28.11	\$56.51	\$53.13	\$109.94	\$78.16	\$163.36	\$103.17	\$216.79	\$128.20	\$270.22
55	\$29.96	\$59.20	\$56.82	\$115.32	\$83.69	\$171.44	\$110.55	\$227.55	\$137.43	\$283.67
56	\$31.80	\$62.47	\$60.51	\$121.85	\$89.23	\$181.25	\$117.93	\$240.62	\$146.65	\$300.02
57	\$33.65	\$66.12	\$64.20	\$129.15	\$94.76	\$192.19	\$125.31	\$255.23	\$155.88	\$318.27
58	\$39.41	\$70.35	\$75.73	\$137.61	\$112.06	\$204.88	\$148.37	\$272.14	\$184.70	\$339.41
59	\$45.18	\$75.16	\$87.26	\$147.22	\$129.35	\$219.30	\$171.44	\$291.36	\$213.53	\$363.44
60	\$50.94	\$80.72	\$98.79	\$158.37	\$146.65	\$236.01	\$194.50	\$313.65	\$242.36	\$391.30
61	\$56.71	\$87.07	\$110.32	\$171.05	\$163.95	\$255.05	\$217.56	\$339.02	\$271.19	\$423.02
62	\$62.47	\$94.38	\$121.85	\$185.66	\$181.25	\$276.95	\$240.62	\$368.24	\$300.02	\$459.53
63	\$70.16	\$102.63	\$137.23	\$202.19	\$204.31	\$301.74	\$271.37	\$401.29	\$338.45	\$500.85
64	\$77.85	\$112.24	\$152.60	\$221.40	\$227.37	\$330.57	\$302.12	\$439.73	\$376.89	\$548.89
65	\$85.54	\$123.39	\$167.98	\$243.70	\$250.43	\$364.01	\$332.87	\$484.32	\$415.33	\$604.63
66	\$93.22	\$136.27	\$183.35	\$269.45	\$273.50	\$402.65	\$363.62	\$535.82	\$453.77	\$669.02
67	\$100.91	\$151.06	\$198.73	\$299.05	\$296.56	\$447.03	\$394.37	\$595.02	\$492.20	\$743.00
68	\$108.60	\$168.18	\$214.10	\$333.26	\$319.62	\$498.35	\$425.12	\$663.44	\$530.64	\$828.53
69	\$116.29	\$188.16	\$229.48	\$373.23	\$342.68	\$558.32	\$455.87	\$743.39	\$569.08	\$928.47
70-74*	\$116.29	\$188.16	\$229.48	\$373.23	\$342.68	\$558.32	\$455.87	\$743.39	\$569.08	\$928.47

*renewal only - Provincial sales tax will be added where applicable

Substandard Level 1 Male Rates

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$11.74	\$15.58	\$20.38	\$28.06	\$29.03	\$40.56	\$37.67	\$53.05	\$46.33	\$65.55
26	\$11.92	\$15.58	\$20.76	\$28.06	\$29.60	\$40.56	\$38.44	\$53.05	\$47.28	\$65.55
27	\$12.12	\$15.58	\$21.15	\$28.06	\$30.19	\$40.56	\$39.21	\$53.05	\$48.25	\$65.55
28	\$12.30	\$15.58	\$21.53	\$28.06	\$30.75	\$40.56	\$39.98	\$53.05	\$49.20	\$65.55
29	\$12.50	\$15.58	\$21.91	\$28.06	\$31.34	\$40.56	\$40.75	\$53.05	\$50.17	\$65.55
30	\$12.69	\$15.58	\$22.30	\$28.06	\$31.91	\$40.56	\$41.52	\$53.05	\$51.13	\$65.55
31	\$12.89	\$16.15	\$22.68	\$29.22	\$32.49	\$42.29	\$42.29	\$55.35	\$52.10	\$68.42
32	\$13.07	\$16.73	\$23.07	\$30.37	\$33.06	\$44.02	\$43.05	\$57.66	\$53.05	\$71.31
33	\$13.27	\$17.30	\$23.45	\$31.52	\$33.65	\$45.75	\$43.82	\$59.97	\$54.02	\$74.19
34	\$13.46	\$18.07	\$23.84	\$33.06	\$34.21	\$48.05	\$44.59	\$63.04	\$54.97	\$78.03
35	\$13.66	\$18.84	\$24.22	\$34.60	\$34.80	\$50.36	\$45.36	\$66.12	\$55.94	\$81.88
36	\$13.84	\$20.58	\$24.60	\$38.06	\$35.37	\$55.55	\$46.13	\$73.04	\$56.89	\$90.53
37	\$14.04	\$22.88	\$24.99	\$42.67	\$35.95	\$62.47	\$46.90	\$82.26	\$57.86	\$102.06
38	\$14.43	\$24.99	\$25.76	\$46.90	\$37.10	\$68.81	\$48.44	\$90.72	\$59.78	\$112.63
39	\$14.61	\$27.30	\$26.14	\$51.51	\$37.67	\$75.73	\$49.20	\$99.94	\$60.74	\$124.16
40	\$15.38	\$29.80	\$27.68	\$56.51	\$39.98	\$83.23	\$52.28	\$109.94	\$64.58	\$136.66
41	\$16.15	\$33.45	\$29.22	\$63.81	\$42.29	\$94.18	\$55.35	\$124.54	\$68.42	\$154.91
42	\$16.92	\$37.29	\$30.75	\$71.50	\$44.59	\$105.71	\$58.43	\$139.92	\$72.27	\$174.13
43	\$18.07	\$41.13	\$33.06	\$79.19	\$48.05	\$117.24	\$63.04	\$155.29	\$78.03	\$193.35
44	\$19.22	\$45.36	\$35.37	\$87.64	\$51.51	\$129.92	\$67.65	\$172.20	\$83.80	\$214.49
45	\$20.38	\$49.79	\$37.67	\$96.48	\$54.97	\$143.19	\$72.27	\$189.89	\$89.56	\$236.60
46	\$21.53	\$54.59	\$39.98	\$106.09	\$58.43	\$157.60	\$76.88	\$209.10	\$95.33	\$260.61
47	\$22.68	\$59.78	\$42.29	\$116.47	\$61.89	\$173.17	\$81.49	\$229.86	\$101.10	\$286.56
48	\$25.37	\$65.16	\$47.67	\$127.23	\$69.96	\$189.32	\$92.25	\$251.39	\$114.55	\$313.47
49	\$28.06	\$70.73	\$53.05	\$138.38	\$78.03	\$206.03	\$103.02	\$273.68	\$128.00	\$341.33
50	\$30.75	\$76.70	\$58.43	\$150.30	\$86.10	\$223.91	\$113.78	\$297.51	\$141.45	\$371.13
51	\$33.45	\$83.03	\$63.81	\$162.98	\$94.18	\$242.93	\$124.54	\$322.88	\$154.91	\$402.83
52	\$36.14	\$89.56	\$69.19	\$176.05	\$102.25	\$262.53	\$135.30	\$349.02	\$168.36	\$435.50
53	\$40.75	\$96.30	\$78.42	\$189.50	\$116.09	\$282.72	\$153.75	\$375.92	\$191.42	\$469.14
54	\$45.36	\$103.40	\$87.64	\$203.72	\$129.92	\$304.05	\$172.20	\$404.37	\$214.49	\$504.69
55	\$49.97	\$110.52	\$96.87	\$217.95	\$143.76	\$325.39	\$190.65	\$432.81	\$237.55	\$540.25
56	\$54.59	\$120.13	\$106.09	\$237.16	\$157.60	\$354.21	\$209.10	\$471.25	\$260.61	\$588.30
57	\$59.20	\$129.92	\$115.32	\$256.77	\$171.44	\$383.61	\$227.55	\$510.45	\$283.67	\$637.30
58	\$64.20	\$140.12	\$125.31	\$277.14	\$186.43	\$414.18	\$247.54	\$551.20	\$308.66	\$688.24
59	\$67.65	\$150.68	\$132.23	\$298.28	\$196.80	\$445.88	\$261.38	\$593.48	\$325.95	\$741.08
60	\$72.65	\$163.75	\$142.22	\$324.42	\$211.80	\$485.09	\$281.37	\$645.75	\$350.94	\$806.42
61	\$77.65	\$182.20	\$152.22	\$361.32	\$226.79	\$540.44	\$301.35	\$719.55	\$375.92	\$898.67
62	\$82.65	\$202.19	\$162.21	\$401.29	\$241.78	\$600.40	\$321.34	\$799.50	\$400.91	\$998.61
63	\$91.49	\$224.48	\$179.89	\$445.88	\$268.30	\$667.28	\$356.70	\$888.68	\$445.11	\$1,110.08
64	\$100.33	\$248.90	\$197.57	\$494.70	\$294.82	\$740.51	\$392.07	\$986.31	\$489.31	\$1,232.13
65	\$109.17	\$275.99	\$215.25	\$548.89	\$321.34	\$821.80	\$427.43	\$1,094.70	\$533.52	\$1,367.61
66	\$118.01	\$290.41	\$232.94	\$577.72	\$347.86	\$865.05	\$462.79	\$1,152.36	\$577.72	\$1,439.69
67	\$126.85	\$305.01	\$250.62	\$606.93	\$374.39	\$908.87	\$498.15	\$1,210.79	\$621.92	\$1,512.72
68	\$135.69	\$319.80	\$268.30	\$636.53	\$400.91	\$953.25	\$533.52	\$1,269.98	\$666.13	\$1,586.70
69	\$149.14	\$334.61	\$295.20	\$666.13	\$441.27	\$997.66	\$587.33	\$1,329.17	\$733.39	\$1,660.70
70-74*	\$149.14	\$334.61	\$295.20	\$666.13	\$441.27	\$997.66	\$587.33	\$1,329.17	\$733.39	\$1,660.70

*renewal only - Provincial sales tax will be added where applicable

Substandard Level 2 Female Rates						
Age	\$50,000		\$100,000		\$150,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$7.85	\$13.62	\$12.00	\$23.53	\$16.15	\$33.45
26	\$8.09	\$13.62	\$12.46	\$23.53	\$16.85	\$33.45
27	\$8.31	\$13.62	\$12.92	\$23.53	\$17.53	\$33.45
28	\$8.55	\$13.62	\$13.38	\$23.53	\$18.23	\$33.45
29	\$8.77	\$13.62	\$13.84	\$23.53	\$18.92	\$33.45
30	\$9.01	\$13.62	\$14.30	\$23.53	\$19.62	\$33.45
31	\$9.47	\$14.30	\$15.23	\$24.91	\$21.00	\$35.52
32	\$9.93	\$15.00	\$16.15	\$26.30	\$22.38	\$37.61
33	\$10.39	\$15.69	\$17.07	\$27.68	\$23.77	\$39.67
34	\$10.85	\$16.61	\$17.99	\$29.52	\$25.15	\$42.44
35	\$11.31	\$17.53	\$18.92	\$31.37	\$26.54	\$45.21
36	\$11.78	\$18.69	\$19.84	\$33.68	\$27.92	\$48.68
37	\$12.24	\$20.08	\$20.76	\$36.44	\$29.30	\$52.83
38	\$12.88	\$21.68	\$22.05	\$39.67	\$31.24	\$57.66
39	\$13.53	\$23.53	\$23.34	\$43.36	\$33.18	\$63.20
40	\$14.17	\$25.61	\$24.64	\$47.51	\$35.12	\$69.43
41	\$14.82	\$27.92	\$25.93	\$52.13	\$37.05	\$76.35
42	\$15.47	\$30.69	\$27.22	\$57.66	\$38.99	\$84.65
43	\$16.67	\$33.45	\$29.62	\$63.20	\$42.59	\$92.96
44	\$17.86	\$36.44	\$32.02	\$69.19	\$46.19	\$101.94
45	\$19.06	\$39.45	\$34.41	\$75.19	\$49.78	\$110.94
46	\$20.26	\$42.68	\$36.81	\$81.65	\$53.38	\$120.63
47	\$21.46	\$45.91	\$39.21	\$88.10	\$56.98	\$130.32
48	\$23.03	\$49.14	\$42.35	\$94.56	\$61.68	\$140.00
49	\$24.60	\$52.37	\$45.48	\$101.02	\$66.39	\$149.69
50	\$26.17	\$55.59	\$48.62	\$107.48	\$71.09	\$159.38
51	\$27.74	\$58.82	\$51.76	\$113.93	\$75.80	\$169.06
52	\$29.30	\$62.05	\$54.89	\$120.39	\$80.50	\$178.75
53	\$31.52	\$65.04	\$59.32	\$126.39	\$87.14	\$187.73
54	\$33.73	\$67.81	\$63.75	\$131.92	\$93.79	\$196.04
55	\$35.95	\$71.04	\$68.18	\$138.38	\$100.43	\$205.72
56	\$38.16	\$74.97	\$72.61	\$146.22	\$107.07	\$217.49
57	\$40.37	\$79.34	\$77.03	\$154.98	\$113.71	\$230.63
58	\$47.29	\$84.41	\$90.87	\$165.13	\$134.47	\$245.85
59	\$54.21	\$90.19	\$104.71	\$176.66	\$155.22	\$263.16
60	\$61.13	\$96.87	\$118.55	\$190.04	\$175.98	\$283.21
61	\$68.05	\$104.49	\$132.38	\$205.26	\$196.74	\$306.05
62	\$74.97	\$113.25	\$146.22	\$222.79	\$217.49	\$332.34
63	\$84.19	\$123.16	\$164.67	\$242.62	\$245.17	\$362.09
64	\$93.42	\$134.69	\$183.12	\$265.68	\$272.84	\$396.68
65	\$102.64	\$148.07	\$201.57	\$292.44	\$300.52	\$436.81
66	\$111.87	\$163.53	\$220.02	\$323.34	\$328.19	\$483.17
67	\$121.09	\$181.28	\$238.47	\$358.86	\$355.87	\$536.44
68	\$130.32	\$201.81	\$256.92	\$399.91	\$383.54	\$598.02
69	\$139.54	\$225.80	\$275.37	\$447.88	\$411.22	\$669.98
70-74*	\$139.54	\$225.80	\$275.37	\$447.88	\$411.22	\$669.98

*renewal only - Provincial sales tax will be added where applicable

Substandard Level 2 Male Rates						
Age	\$50,000		\$100,000		\$150,000	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18-25	\$14.08	\$18.69	\$24.45	\$33.68	\$34.84	\$48.68
26	\$14.30	\$18.69	\$24.91	\$33.68	\$35.52	\$48.68
27	\$14.54	\$18.69	\$25.37	\$33.68	\$36.22	\$48.68
28	\$14.76	\$18.69	\$25.83	\$33.68	\$36.90	\$48.68
29	\$15.00	\$18.69	\$26.30	\$33.68	\$37.61	\$48.68
30	\$15.23	\$18.69	\$26.76	\$33.68	\$38.29	\$48.68
31	\$15.47	\$19.38	\$27.22	\$35.06	\$38.99	\$50.74
32	\$15.69	\$20.08	\$27.68	\$36.44	\$39.67	\$52.83
33	\$15.93	\$20.76	\$28.14	\$37.83	\$40.37	\$54.89
34	\$16.15	\$21.68	\$28.60	\$39.67	\$41.06	\$57.66
35	\$16.39	\$22.61	\$29.06	\$41.52	\$41.76	\$60.43
36	\$16.61	\$24.69	\$29.52	\$45.67	\$42.44	\$66.66
37	\$16.85	\$27.46	\$29.99	\$51.20	\$43.14	\$74.97
38	\$17.31	\$29.99	\$30.91	\$56.28	\$44.52	\$82.57
39	\$17.53	\$32.75	\$31.37	\$61.81	\$45.21	\$90.87
40	\$18.45	\$35.76	\$33.21	\$67.81	\$47.97	\$99.87
41	\$19.38	\$40.13	\$35.06	\$76.57	\$50.74	\$113.01
42	\$20.30	\$44.75	\$36.90	\$85.80	\$53.51	\$126.85
43	\$21.68	\$49.36	\$39.67	\$95.02	\$57.66	\$140.69
44	\$23.07	\$54.43	\$42.44	\$105.17	\$61.81	\$155.91
45	\$24.45	\$59.75	\$45.21	\$115.78	\$65.96	\$171.83
46	\$25.83	\$65.50	\$47.97	\$127.31	\$70.11	\$189.12
47	\$27.22	\$71.74	\$50.74	\$139.76	\$74.27	\$207.81
48	\$30.45	\$78.20	\$57.20	\$152.68	\$83.95	\$227.18
49	\$33.68	\$84.87	\$63.66	\$166.05	\$93.64	\$247.23
50	\$36.90	\$92.03	\$70.11	\$180.35	\$103.32	\$268.69
51	\$40.13	\$99.63	\$76.57	\$195.57	\$113.01	\$291.51
52	\$43.36	\$107.48	\$83.03	\$211.26	\$122.70	\$315.04
53	\$48.90	\$115.56	\$94.10	\$227.40	\$139.30	\$339.26
54	\$54.43	\$124.08	\$105.17	\$244.47	\$155.91	\$364.85
55	\$59.97	\$132.62	\$116.24	\$261.53	\$172.51	\$390.46
56	\$65.50	\$144.15	\$127.31	\$284.60	\$189.12	\$425.06
57	\$71.04	\$155.91	\$138.38	\$308.12	\$205.72	\$460.33
58	\$77.03	\$168.14	\$150.37	\$332.57	\$223.71	\$497.01
59	\$81.18	\$180.81	\$158.67	\$357.93	\$236.16	\$535.05
60	\$87.18	\$196.50	\$170.67	\$389.30	\$254.15	\$582.10
61	\$93.18	\$218.64	\$182.66	\$433.58	\$272.14	\$648.52
62	\$99.17	\$242.62	\$194.65	\$481.55	\$290.13	\$720.48
63	\$109.78	\$269.37	\$215.87	\$535.05	\$321.96	\$800.73
64	\$120.39	\$298.67	\$237.09	\$593.63	\$353.78	\$888.61
65	\$131.00	\$331.18	\$258.30	\$658.67	\$385.61	\$986.16
66	\$141.61	\$348.49	\$279.52	\$693.26	\$417.44	\$1,038.06
67	\$152.22	\$366.02	\$300.74	\$728.32	\$449.26	\$1,090.64
68	\$162.83	\$383.76	\$321.96	\$763.83	\$481.09	\$1,143.90
69	\$178.97	\$401.53	\$354.24	\$799.35	\$529.52	\$1,197.19
70-74*	\$178.97	\$401.53	\$354.24	\$799.35	\$529.52	\$1,197.19

*renewal only - Provincial sales tax will be added where applicable

SAMPLE