



Designed for: Client 1, Male, Age 40  
Life Classification: Non Smoker  
Residing in: Ontario

Product Comparison  
Term Life Insurance  
Single Life  
MTR: 50%

**Product Comparison Report - Client 1, Male, Age 40, Non Smoker, \$500,000**

**Illustrated Premium Mode: Monthly**

Age	Year	10 YRCT Premium	20 YRCT Premium	Term 30/65 Premium
41-50	1-10	\$33.70	\$52.03	\$98.47
51-60	11-20	\$247.50	\$52.03	\$98.47
61-70	21-30	\$614.25	\$943.20	\$98.47
71-80	31-40	\$1,791.45	\$943.20	---
81-85	41-45	\$4,480.20	\$4,480.20	---
Total Term Premiums Paid	Year 10	\$4,044.00	\$6,243.60	\$11,816.40
	Year 11	\$7,014.00	\$6,867.96	\$12,998.04
	Year 12	\$9,984.00	\$7,492.32	\$14,179.68
	Year 13	\$12,954.00	\$8,116.68	\$15,361.32
	Year 14	\$15,924.00	\$8,741.04	\$16,542.96
	Year 15	\$18,894.00	\$9,365.40	\$17,724.60
	Year 20	\$33,744.00	\$12,487.20	\$23,632.80
	Year 21	\$41,115.00	\$23,805.60	\$24,814.44
	Year 22	\$48,486.00	\$35,124.00	\$25,996.08
	Year 23	\$55,857.00	\$46,442.40	\$27,177.72
	Year 24	\$63,228.00	\$57,760.80	\$28,359.36
	Year 25	\$70,599.00	\$69,079.20	\$29,541.00
	Year 30	\$107,454.00	\$125,671.20	\$35,449.20
Present Value of Premiums @ 5.00%	10 Years	\$3,206.61	\$4,950.74	\$9,369.59
	15 Years	\$11,312.85	\$6,654.85	\$12,594.72
	20 Years	\$17,664.29	\$7,990.07	\$15,121.70
	25 Years	\$30,015.12	\$26,955.15	\$17,101.65
	30 Years	\$39,692.32	\$41,814.79	\$18,653.00

The Present Value of Premiums is the current worth of the premiums paid based on the premium mode and interest rate selected.

Premiums shown above include the \$4.50 monthly policy fee and any additional premiums for substandard ratings but do not include premiums for additional riders. The policy fee applies as long as the policy is in effect. Preferred Rates are not available for face amounts less than \$500,000; Non Smoker or Smoker rates will apply.

Premiums, Total Term Premiums Paid and Present Value of Premiums are based on the premium mode selected.

**This illustration is NOT a Contract nor is it an offer to insure. Complete details are available in the policy contract.**

E&OE

Rates effective January 7, 2019.