



OPTIONAL INSURANCE

SUNLIFE FINANCIAL - Plan #108102

Rates for the optional benefits are as follows:

➤ **Dependent Life**

- Spouse (units of \$10,000 to a maximum of \$350,000) – see below for rates
- Child (units of \$1,000 to a maximum benefit per child of \$10,000) – \$.065 per \$1,000 of coverage

➤ **Optional Life**

- Employee (units of \$10,000 to a maximum of \$350,000) – see below for rates

Optional Life Rates (per \$10,000)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
Under 25	\$ 0.66	\$ 0.49	\$ 0.23	\$ 0.18
25 - 29	0.55	0.37	0.23	0.18
30 - 34	0.55	0.34	0.32	0.24
35 - 39	0.78	0.49	0.48	0.32
40 - 44	1.36	0.85	0.77	0.50
45 - 49	2.48	1.49	1.25	0.74
50 - 54	4.22	2.53	2.10	1.32
55 - 59	7.12	4.28	3.78	2.38
60 - 64	11.73	7.22	6.24	3.79
65 - 69	17.66	10.87	9.21	5.72

If you are interested in applying for this coverage, email benefits@mtroyal.ca. We will open the website for you to select your coverage. Then you will be requested to complete a **statement of health** which you will need to submit to Sun Life. Coverage will become effective on the date the insurance company approves this evidence.