

FlexTerm and Bank Mortgage Insurance Rate Comparison for Single Coverage
as of February 21, 2014

Life insurance annual rate per \$1,000 of insurance for face amount of \$199,999 or less							
Age	FlexTerm (T15)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	1.39	1.61	1.10	1.17	1.08	1.08	1.08
31	1.41	1.75	1.16	1.43	1.56	1.56	1.56
36	1.57	2.23	1.36	1.95	1.56	2.40	2.40
41	1.97	3.34	1.71	2.86	2.40	3.48	3.48
46	2.72	5.61	2.27	4.33	4.80	4.80	4.92
51	4.16	9.50	3.30	6.59	6.24	6.60	6.60
56	6.69	15.54	5.09	9.91	8.40	8.40	8.40

Life insurance annual rate per \$1,000 of insurance for face amount of \$200,000 to \$250,000							
Age	FlexTerm (T15)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	0.98	1.21	0.71	0.79	1.08	1.08	1.08
31	1.06	1.40	0.83	1.09	1.56	1.56	1.56
36	1.17	1.79	0.97	1.53	1.56	2.40	2.40
41	1.48	2.79	1.22	2.31	2.40	3.48	3.48
46	2.12	4.88	1.66	3.64	4.80	4.80	4.92
51	3.37	8.51	2.54	5.73	6.24	6.60	6.60
56	5.76	14.24	4.21	8.80	8.40	8.40	8.40

Life insurance annual rate per \$1,000 of insurance for face amount of \$250,001 and over							
Age	FlexTerm (T15)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	0.73	0.92	0.48	0.54	1.08	1.08	1.08
31	0.74	1.09	0.56	0.77	1.56	1.56	1.56
36	0.83	1.44	0.68	1.15	1.56	2.40	2.40
41	1.09	2.27	0.89	1.82	2.40	3.48	3.48
46	1.63	4.08	1.25	2.96	4.80	4.80	4.92
51	2.78	7.26	2.04	4.79	6.24	6.60	6.60
56	4.97	12.38	3.58	7.60	8.40	8.40	8.40

Disability insurance annual rate per \$100 of monthly benefit							
Age	FlexTerm (T15)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	13.60	16.70	17.30	20.10	16.92	16.20	17.89
31	16.80	20.60	21.40	24.70	21.48	21	22.94
36	21	26.20	26.60	31.30	21.48	25.20	29.82
41	27	33.50	34.40	40.20	26.88	31.20	37.92
46	33.30	40.80	42.30	49.10	41.64	36.60	46.74
51	40.40	49.60	51.40	59.50	52.08	44.40	59

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Life insurance annual rate per \$1,000 of insurance for face amount of \$199,999 or less							
Age	FlexTerm (T20)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	1.41	1.62	1.11	1.21	1.08	1.08	1.08
31	1.45	2.01	1.18	1.60	1.56	1.56	1.56
36	1.73	2.82	1.44	2.29	1.56	2.40	2.40
41	2.31	4.43	1.89	3.41	2.40	3.48	3.48
46	3.35	7.18	2.62	5.06	4.80	4.80	4.92
51	5.27	11.66	3.95	7.57	6.24	6.60	6.60
56	8.33	18.25	6.06	11.24	8.40	8.40	8.40

Life insurance annual rate per \$1,000 of insurance for face amount of \$200,000 to \$250,000							
Age	FlexTerm (T20)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	0.99	1.27	0.72	0.87	1.08	1.08	1.08
31	1.14	1.69	0.88	1.29	1.56	1.56	1.56
36	1.36	2.43	1.08	1.90	1.56	2.40	2.40
41	1.83	3.95	1.44	2.90	2.40	3.48	3.48
46	2.77	6.57	2.09	4.44	4.80	4.80	4.92
51	4.57	10.83	3.35	6.84	6.24	6.60	6.60
56	7.59	16.99	5.26	10.19	8.40	8.40	8.40

Life insurance annual rate per \$1,000 of insurance for face amount of \$250,001 and over							
Age	FlexTerm (T20)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	0.77	0.98	0.51	0.64	1.08	1.08	1.08
31	0.84	1.33	0.63	1.03	1.56	1.56	1.56
36	1.03	2.01	0.78	1.56	1.56	2.40	2.40
41	1.50	3.40	1.10	2.46	2.40	3.48	3.48
46	2.44	5.78	1.69	3.84	4.80	4.80	4.92
51	4.09	9.66	2.83	6.05	6.24	6.60	6.60
56	7.06	15.17	4.76	9.02	8.40	8.40	8.40

Disability insurance annual rate per \$100 of monthly benefit							
Age	FlexTerm (T20)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	13.60	16.70	17.30	20.10	16.92	16.20	17.89
31	16.80	20.60	21.40	24.70	21.48	21	22.94
36	21	26.20	26.60	31.30	21.48	25.20	29.82
41	27	33.50	34.40	40.20	26.88	31.20	37.92
46	33.30	40.80	42.30	49.10	41.64	36.60	46.74
51	40.40	49.60	51.40	59.50	52.08	44.40	59

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Life insurance annual rate per \$1,000 of insurance for face amount of \$199,999 or less							
Age	FlexTerm (T25)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	1.46	1.79	1.12	1.32	1.08	1.08	1.08
31	1.55	2.40	1.24	1.83	1.56	1.56	1.56
36	1.93	3.47	1.55	2.60	1.56	2.40	2.40
41	2.69	5.43	2.10	3.86	2.40	3.48	3.48
46	4.10	8.68	3.10	5.78	4.80	4.80	4.92
51	6.32	13.35	4.60	8.43	6.24	6.60	6.60

Life insurance annual rate per \$1,000 of insurance for face amount of \$200,000 to \$250,000							
Age	FlexTerm (T25)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	1.08	1.52	0.77	1.01	1.08	1.08	1.08
31	1.26	2.10	0.96	1.55	1.56	1.56	1.56
36	1.59	3.10	1.21	2.27	1.56	2.40	2.40
41	2.28	4.96	1.70	3.43	2.40	3.48	3.48
46	3.62	8.08	2.64	5.25	4.80	4.80	4.92
51	5.70	12.54	4.03	7.75	6.24	6.60	6.60

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	Male NS	Male S	Female NS	Female S			
25	0.84	1.37	0.56	0.88	1.08	1.08	1.08
31	0.99	1.79	0.72	1.27	1.56	1.56	1.56
36	1.29	2.68	0.96	1.93	1.56	2.40	2.40
41	1.93	4.39	1.41	2.99	2.40	3.48	3.48
46	3.16	7.26	2.26	4.66	4.80	4.80	4.92
51	5.07	11.35	3.53	6.94	6.24	6.60	6.60

Disability insurance annual rate per \$100 of monthly benefit							
Age	FlexTerm (T25)				RBC	Scotiabank	BMO
	Male NS	Male S	Female NS	Female S			
25	13.60	16.70	17.30	20.10	16.92	16.20	17.89
31	16.80	20.60	21.40	24.70	21.48	21	22.94
36	21	26.20	26.60	31.30	21.48	25.20	29.82
41	27	33.50	34.40	40.20	26.88	31.20	37.92
46	33.30	40.80	42.30	49.10	41.64	36.60	46.74
51	40.40	49.60	51.40	59.50	52.08	44.40	59