

Term 100 - Regular Monthly Premium Rates

Premiums per \$25,000 increment of coverage. Choose coverage amounts from \$25,000 up to \$100,000, in increments of \$25,000. Find your corresponding rate below, and multiply it by the number of \$25,000 units desired to determine your premiums.

Attained Age ²	Non-Smokers ¹		Smokers		Attained Age ²	Non-Smokers ¹		Smokers	
	Male	Female	Male	Female		Male	Female	Male	Female
18	\$8.16	\$6.90	\$11.88	\$9.17	45	\$27.23	\$23.83	\$43.06	\$32.20
19	\$8.50	\$7.23	\$12.48	\$9.63	46	\$28.65	\$25.04	\$45.15	\$33.72
20	\$8.85	\$7.58	\$13.11	\$10.12	47	\$30.13	\$26.31	\$47.35	\$35.31
21	\$9.21	\$7.95	\$13.77	\$10.64	48	\$31.40	\$27.41	\$49.65	\$36.98
22	\$9.57	\$8.28	\$14.44	\$11.14	49	\$32.72	\$28.56	\$52.06	\$38.73
23	\$9.94	\$8.63	\$15.15	\$11.67	50	\$34.38	\$30.01	\$55.06	\$40.90
24	\$10.33	\$9.00	\$15.88	\$12.22	51	\$35.78	\$31.22	\$57.66	\$42.77
25	\$10.73	\$9.38	\$16.66	\$12.79	52	\$37.23	\$32.48	\$60.37	\$44.72
26	\$11.14	\$9.77	\$17.47	\$13.40	53	\$39.32	\$34.28	\$63.22	\$46.77
27	\$11.57	\$10.19	\$18.32	\$14.03	54	\$41.53	\$36.18	\$66.19	\$48.91
28	\$12.10	\$10.66	\$19.21	\$14.69	55	\$43.87	\$38.18	\$69.31	\$51.14
29	\$12.65	\$11.15	\$20.14	\$15.39	56	\$46.33	\$40.30	\$72.58	\$53.48
30	\$13.23	\$11.66	\$21.12	\$16.12	57	\$48.94	\$42.53	\$76.00	\$55.92
31	\$13.84	\$12.20	\$22.15	\$16.88	58	\$51.65	\$44.88	\$79.58	\$58.48
32	\$14.47	\$12.77	\$23.23	\$17.68	59	\$54.51	\$47.37	\$83.33	\$61.15
33	\$15.16	\$13.38	\$24.36	\$18.51	60	\$57.53	\$49.99	\$87.25	\$63.95
34	\$15.89	\$14.02	\$25.54	\$19.38	61	\$60.71	\$52.76	\$91.36	\$66.87
35	\$16.66	\$14.69	\$26.78	\$20.30	62	\$64.07	\$55.68	\$95.67	\$69.93
36	\$17.46	\$15.40	\$28.09	\$21.26	63	\$67.54	\$58.74	\$99.29	\$73.22
37	\$18.31	\$16.13	\$29.45	\$22.26	64	\$71.20	\$61.97	\$103.05	\$76.67
38	\$19.23	\$16.93	\$30.88	\$23.31	65	\$75.06	\$65.38	\$106.95	\$80.28
39	\$20.19	\$17.77	\$32.39	\$24.42	66	\$79.13	\$68.98	\$111.01	\$84.06
40	\$21.21	\$18.65	\$33.96	\$25.57	67	\$83.41	\$72.77	\$115.21	\$88.02
41	\$22.28	\$19.57	\$35.61	\$26.78	68	\$87.93	\$76.77	\$119.57	\$92.17
42	\$23.40	\$20.54	\$37.34	\$28.04	69	\$92.69	\$81.00	\$124.10	\$96.51
43	\$24.61	\$21.58	\$39.16	\$29.36	70	\$97.72	\$85.45	\$128.81	\$101.06
44	\$25.89	\$22.68	\$41.06	\$30.75					

¹ Non-Smokers are those who have not used tobacco or tobacco cessation products in the past 12 months and who meet Manulife's health standards.

² Age means the age attained by the applicant on or immediately before the policy effective date.

Manulife reserves the right to change the above initial rates without notice, however your rate will not increase once your coverage is in force.

Waiver of Premium Rider Term 100 - Regular Monthly Rates

Premiums per \$25,000 increment of coverage. Find your corresponding rate below and multiply it by the number of \$25,000 units selected.

Attained Age ²	Non-Smokers ¹		Smokers	
	Male	Female	Male	Female
18	\$0.12	\$0.14	\$0.33	\$0.25
19	\$0.13	\$0.14	\$0.34	\$0.26
20	\$0.13	\$0.15	\$0.36	\$0.28
21	\$0.14	\$0.16	\$0.38	\$0.29
22	\$0.14	\$0.17	\$0.40	\$0.31
23	\$0.15	\$0.17	\$0.42	\$0.32
24	\$0.15	\$0.18	\$0.44	\$0.34
25	\$0.16	\$0.19	\$0.46	\$0.35
26	\$0.17	\$0.20	\$0.48	\$0.37
27	\$0.17	\$0.20	\$0.50	\$0.39
28	\$0.18	\$0.21	\$0.53	\$0.40
29	\$0.19	\$0.22	\$0.55	\$0.42
30	\$0.20	\$0.23	\$0.58	\$0.44
31	\$0.21	\$0.24	\$0.61	\$0.46
32	\$0.22	\$0.26	\$0.64	\$0.49
33	\$0.23	\$0.27	\$0.67	\$0.51
34	\$0.24	\$0.28	\$0.70	\$0.53
35	\$0.25	\$0.29	\$0.74	\$0.56
36	\$0.26	\$0.31	\$0.77	\$0.58
37	\$0.27	\$0.32	\$0.81	\$0.61
38	\$0.29	\$0.34	\$0.85	\$0.64

Attained Age ²	Non-Smokers ¹		Smokers	
	Male	Female	Male	Female
39	\$0.30	\$0.36	\$0.89	\$0.67
40	\$0.32	\$0.37	\$0.93	\$0.70
41	\$0.33	\$0.39	\$0.98	\$0.74
42	\$0.35	\$0.41	\$1.03	\$0.77
43	\$0.37	\$0.43	\$1.08	\$0.81
44	\$0.39	\$0.45	\$1.13	\$0.85
45	\$0.41	\$0.48	\$1.18	\$0.89
46	\$0.43	\$0.50	\$1.24	\$0.93
47	\$0.45	\$0.53	\$1.30	\$0.97
48	\$0.47	\$0.55	\$1.37	\$1.02
49	\$0.49	\$0.57	\$1.43	\$1.06
50	\$0.52	\$0.60	\$1.51	\$1.12
51	\$0.54	\$0.62	\$1.59	\$1.18
52	\$0.56	\$0.65	\$1.66	\$1.23
53	\$0.59	\$0.69	\$1.74	\$1.29
54	\$0.62	\$0.72	\$1.82	\$1.34
55	\$0.66	\$0.76	\$1.91	\$1.41
56	\$0.69	\$0.81	\$2.00	\$1.47
57	\$0.73	\$0.85	\$2.09	\$1.54
58	\$0.77	\$0.90	\$2.19	\$1.61
59	\$0.82	\$0.95	\$2.29	\$1.68

¹ Non-Smokers are those who have not used tobacco or tobacco cessation products in the past 12 months and who meet Manulife's health standards.

² Age means the age attained by the applicant on or immediately before the policy effective date.

Term 100 - 20 Pay Option* Monthly Premium Rates

Premiums per \$25,000 increment of coverage. Choose coverage amounts from \$25,000 up to \$100,000, in increments of \$25,000. Find your corresponding rate below, and multiply it by the number of \$25,000 units desired to determine your premiums. **Premiums will be paid for 20 years.**

Attained Age ²	Non-Smokers ¹		Smokers		Attained Age ²	Non-Smokers ¹		Smokers	
	Male	Female	Male	Female		Male	Female	Male	Female
18	\$15.09	\$13.07	\$21.81	\$17.28	40	\$33.70	\$30.65	\$50.67	\$42.28
19	\$15.75	\$13.60	\$22.60	\$17.96	41	\$34.89	\$31.38	\$52.51	\$43.69
20	\$16.42	\$14.13	\$23.38	\$18.63	42	\$36.06	\$32.11	\$54.35	\$45.11
21	\$17.09	\$14.66	\$24.16	\$19.29	43	\$37.27	\$32.83	\$56.19	\$46.52
22	\$17.77	\$15.19	\$24.94	\$19.97	44	\$38.46	\$33.56	\$58.03	\$47.93
23	\$18.44	\$15.72	\$25.77	\$20.63	45	\$39.65	\$34.29	\$59.87	\$49.34
24	\$19.11	\$16.23	\$26.51	\$21.31	46	\$40.76	\$35.48	\$62.24	\$50.09
25	\$19.80	\$16.78	\$27.29	\$21.98	47	\$41.86	\$36.68	\$64.61	\$50.85
26	\$20.51	\$17.45	\$28.07	\$22.83	48	\$42.97	\$37.87	\$66.97	\$51.59
27	\$21.22	\$18.18	\$29.03	\$23.68	49	\$44.07	\$39.06	\$69.34	\$52.35
28	\$21.93	\$18.88	\$29.93	\$24.54	50	\$45.18	\$40.26	\$71.71	\$53.10
29	\$22.65	\$19.59	\$30.77	\$25.39	51	\$47.07	\$42.04	\$74.73	\$55.30
30	\$23.36	\$20.29	\$31.63	\$26.24	52	\$48.96	\$43.82	\$77.74	\$57.51
31	\$24.23	\$21.35	\$33.24	\$27.54	53	\$50.85	\$45.59	\$80.75	\$33.46
32	\$25.10	\$22.41	\$34.85	\$28.83	54	\$52.73	\$45.01	\$83.77	\$61.91
33	\$26.00	\$23.47	\$36.46	\$30.13	55	\$54.62	\$49.15	\$86.78	\$64.11
34	\$26.87	\$24.54	\$38.07	\$31.43	56	\$57.30	\$51.57	\$89.39	\$66.63
35	\$27.74	\$25.60	\$39.69	\$32.72	57	\$59.98	\$53.99	\$92.01	\$69.15
36	\$28.93	\$26.61	\$41.89	\$34.63	58	\$62.66	\$56.41	\$94.63	\$71.67
37	\$30.12	\$27.62	\$44.08	\$36.54	59	\$65.35	\$58.83	\$97.24	\$74.19
38	\$31.32	\$28.63	\$46.28	\$38.46	60	\$68.03	\$61.25	\$99.86	\$76.71
39	\$32.51	\$29.64	\$48.48	\$40.37					

¹ Non-Smokers are those who have not used tobacco or tobacco cessation products in the past 12 months and who meet Manulife's health standards.

² Age means the age attained by the applicant on or immediately before the policy effective date.

*20 Pay Option available to those 18 to 60 years of age.

Manulife reserves the right to change the above initial rates without notice, however your rate will not increase once your coverage is in force.

Waiver of Premium Rider Term 100 - 20 Pay Option* Monthly Rates

Premiums per \$25,000 increment of coverage. Find your corresponding rate below and multiply it by the number of \$25,000 units selected. **Premiums will be paid for 20 years.**

Attained Age ²	Non-Smokers ¹		Smokers		Attained Age ²	Non-Smokers ¹		Smokers	
	Male	Female	Male	Female		Male	Female	Male	Female
18	\$0.23	\$0.26	\$0.60	\$0.48	39	\$0.49	\$0.59	\$1.33	\$1.11
19	\$0.24	\$0.27	\$0.62	\$0.49	40	\$0.51	\$0.61	\$1.39	\$1.16
20	\$0.25	\$0.28	\$0.64	\$0.51	41	\$0.52	\$0.63	\$1.44	\$1.20
21	\$0.26	\$0.29	\$0.66	\$0.53	42	\$0.54	\$0.64	\$1.49	\$1.24
22	\$0.27	\$0.30	\$0.69	\$0.55	43	\$0.56	\$0.66	\$1.55	\$1.28
23	\$0.28	\$0.31	\$0.71	\$0.57	44	\$0.58	\$0.67	\$1.60	\$1.32
24	\$0.29	\$0.32	\$0.73	\$0.59	45	\$0.59	\$0.69	\$1.65	\$1.36
25	\$0.30	\$0.34	\$0.75	\$0.60	46	\$0.61	\$0.71	\$1.71	\$1.38
26	\$0.31	\$0.35	\$0.77	\$0.63	47	\$0.63	\$0.73	\$1.78	\$1.40
27	\$0.32	\$0.36	\$0.80	\$0.65	48	\$0.64	\$0.76	\$1.84	\$1.42
28	\$0.33	\$0.38	\$0.82	\$0.67	49	\$0.66	\$0.78	\$1.91	\$1.44
29	\$0.34	\$0.39	\$0.85	\$0.70	50	\$0.68	\$0.81	\$1.97	\$1.46
30	\$0.35	\$0.41	\$0.87	\$0.72	51	\$0.71	\$0.84	\$2.05	\$1.52
31	\$0.36	\$0.43	\$0.91	\$0.76	52	\$0.73	\$0.88	\$2.14	\$1.58
32	\$0.38	\$0.45	\$0.96	\$0.79	53	\$0.76	\$0.91	\$2.22	\$0.92
33	\$0.39	\$0.47	\$1.00	\$0.83	54	\$0.79	\$0.90	\$2.30	\$1.70
34	\$0.40	\$0.49	\$1.05	\$0.86	55	\$0.82	\$0.98	\$2.39	\$1.76
35	\$0.42	\$0.51	\$1.09	\$0.90	56	\$0.86	\$1.03	\$2.46	\$1.83
36	\$0.43	\$0.53	\$1.15	\$0.95	57	\$0.90	\$1.08	\$2.53	\$1.90
37	\$0.45	\$0.55	\$1.21	\$1.00	58	\$0.94	\$1.13	\$2.60	\$1.97
38	\$0.47	\$0.57	\$1.27	\$1.06	59	\$0.98	\$1.18	\$2.67	\$2.04

¹ Non-Smokers are those who have not used tobacco or tobacco cessation products in the past 12 months and who meet Manulife's health standards.

² Age means the age attained by the applicant on or immediately before the policy effective date. Waiver of Premium rates do not increase with age.

*20 Pay Option available to those 18 to 60 years of age.

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