

Teachers Life Term 20 - Product Pricing 2013

Coverage available from \$50,000 - \$1,000,000



Band One < \$100,000

Band Two \$100,000 - 199,999 Band Three \$200,000 - 299,999 Band Four \$300,000 - 499,999 Band Five \$500.000 +

	< \$100,000							
	M	ale	Female					
Age	Non Sm.	Smoker	Non Sm.	Smoker				
8165	Initial	Initial	Initial	Initial				
19	2.03	2.39	1.79	1.85				
20	2.03	2,39	1.79	1.85				
21	2.03	2.39	1.79	1.85				
22	2.03	2.39	1.79	1.85				
23	2.03	2.39	1.79	1.85				
24	2.03	2.39	1.79	1.85				
25	2.03	2.39	1.79	1.85				
26	2.03	2.45	1.79	1.90				
27	2.03	2.51	1.79	1.95				
28	2.03	2.57	1.79	1.99				
29 30	2.03	2.63	1.79	2.04				
31	2.03	2.69 2.83	1.79	2.09				
	2.05		1.80					
32 33	2.07 2.08	2.97 3.12	1.82 1.84	2.35 2.47				
34	2.10	3.12	1.85	2.47				
35	2.10	3.40	1.87	2.73				
36	2.23	3.80	1.91	2.73				
37	2.34	4.20	1.96	3.19				
38	2.45	4.60	2.00	3.42				
39	2.57	5.00	2.05	3.65				
40	2.68	5.40	2.09	3.88				
41	2.93	5.95	2.26	4.17				
42	3.18	6.50	2.43	4.47				
43	3.43	7.05	2.59	4.76				
44	3.68	7.60	2.76	5.06				
45	3.93	8.15	2.93	5.35				
46	4.24	9.00	3.16	5.81				
47	4.55	9.86	3,40	6.27				
48	4.86	10.71	3.63	6.72				
49	5.17	11.56	3.87	7.18				
50	5.48	12.41	4.10	7.64				
51	6.15	13.82	4.52	8.39				
52	6.81	15.22	4.94	9.15				
53 54	7.48	16.63	5.36	9.91				
55 55	8.14	18.04	5.77	10.67				
56	8.81 10.25	19.44 21.56	6.19 7.07	11.42 12.61				
57	11.69	23.68	7.95	13.81				
58	13.13	25.79	8.83	15.00				
59	14.57	27.91	9.71	16.19				
60	16.01	30.03	10.59	17.38				
61	18.46	33.11	12.03	19.97				
62	20.92	36.20	13.46	22.55				
63	23.37	39.28	14.89	25.13				
64	25.83	42.37	16.32	27.72				
65	28.28	45.45	17.76	30.30				

Ma	ale	Fer	nale		
Non Sm.	Smoker	Non Sm.	Smoker		
Initial	Initial	Initial	Initial		
1.17	1.89	0.98	1.31		
1.17	1 89	0.98	1.31		
1.17	1.89	0.98	1.31		
1.17	1.89	0.98	1.31		
1.17	1.89	0.98	1.31		
1.17	1.89	0.98	1.31		
1.17	1.89	0.98	1.31		
1.19	1.91	0.98	1.34		
1.21	1.93	0.98	1.37		
1.23	1.95	0.98	1.39		
1.25	1.97	0.98	1.42		
1.27	1.99	0.98	1.44		
1.31	2.15	1.03	1.57		
1.34	2.30	1.07	1.70		
1.38	2.46	1.12	1.83		
1.41	2.62	1.17	1.96		
1.44	2.78	1.21	2.09		
1.54	3.11	1.26	2.27		
1.64	3.44	1.30	2.45		
1.74	3.77	1.35	2.64		
1.83	4.10	1.39	2.82		
1.93	4.43 5.01	1.43	3.00 3.28		
2.14 2.35	5.58	1.57 1.71	3.26		
2.55	6.15	1.85	3.83		
2.76	6.73	1.99	4.11		
2.97	7.30	2.13	4.38		
3.32	8.05	2.36	4.80		
3.66	8.80	2.59	5.21		
4.01	9.54	2.82	5.63		
4.36	10.29	3.04	6.04		
4.71	11.04	3.27	6.45		
5.33	12.31	3.64	7.13		
5.96	13.59	4.00	7.81		
6.59	14.86	4.36	8.49		
7.22	16.14	4.73	9.17		
7.85	17.41	5.09	9.85		
8.93	19.26	5.82	10.92		
10.02	21.12	6.54	11.99		
11.10	22.97	7.27	13.07		
12.19	24.82	8.00	14.14		
13.27	26.67	8.73	15.21		
15.06	29.42	10.05	17.43		
16.85	32.16	11.38	19.66		
18.64	34.91	12.70	21.88		
20.43	37.65	14.03	24.11		
22.22	40.40	15.35	26.33		

M	ale	Female			
Non Sm.	Smoker	Non Sm.	Smoker		
Initial	Initial	Initial	Initial		
1.01	1.55	0.76	1.08		
1.01	1.55	0.76	1.08		
1.01	1.59	0.77	1.11		
1.02	1.63	0.78	1.15		
1.02	1.68	0.79	1.18		
1.03	1.72	0.80	1.22		
1.03	1.76	0.81	1.25		
1.03	1.78	0.82	1.28		
1.03	1.80	0.84	1.30		
1.04	1.82	0.85	1.33		
1.04	1.85	0.87	1.35		
1.04	1.87	0.88	1.39		
1.10	2.02	0.93	1.49		
1.16	2.17	0.98	1.60		
1.21	2.32	1.03	1.71		
1.27	2.47	1.08	1.81		
1.33	2.63	1.13	1.92		
1.44	2.95	1.17	2.10		
1.56	3.28	1.22	2.29		
1.68	3.61	1.26	2.47		
1.79	3.93	1.30	2.66		
1.90	4.26	1.34	2.84		
2.08	4.78	1.50	3.15		
2.27	5.30	1.65	3.46		
2.45	5.82	1.81	3.77		
2.65	6.34	1.97	4.08		
2.83	6.86	2.12	4.38		
3.16	7.63	2.31	4.74		
3.49	8.40	2.50	5.09		
3.83	9.17	2.69	5.44		
4.16	9.94	2.88	5.80		
4.49	10.71	3.07	6.15		
5.09	11.98	3.44	6.85		
5.69	13.25	3.81	7.56		
6.28	14.52	4.19	8.26		
6.88	15.80	4.56	8.96		
7.47	17.07	4.94	9.67		
8.56	18.71	5.62	10.65		
9.66	20.34	6.30	11.64		
10.75	21.98	6.98	12.63		
11.84	23.61	7.66	13.61		
12.93	25.25	8.34	14.60		
14.67	28.08	9.34	16.93		
16.40	30.91	10.34	19.26		
18.14	33.73	11.34	21.59		
19.88	36.56	12.35	23.92		
21.61	39.39	13.35	26.24		

Ma	ale	Female			
Non Sm.	Smoker	Non Sm.	Smoker		
Initial	Initial	Initial	Initial		
0.93	1.54	0.67	0.99		
0.93 1.54		0.67	0.99		
0.93 1.54		0.67	0.99		
0.93	1.54	0.67	0.99		
0.93	1.54	0.67	0.99		
0.93	1.54	0.67	0.99		
0.93	1.54	0.67	0.99		
0.94	1.58	0.68	1.04		
0.95	1.63	0.70	1.08		
0.97	1.67	0.72	1.13		
0.98	1.72	0.73	1.18		
0.99	1.77	0.75	1.22		
1.03	1.91	0.78	1.34		
1.06	2.05	0.82	1.46		
1.10	2.19	0.85	1.58		
1.14	2.33	0.88	1.70		
1.17	2.47	0.92	1.82		
1.26	2.79	0.99	2.00		
1.35	3.11	1.07	2.17		
1.44	3.43	1.14	2.35		
1.54	3.74	1.22	2.53		
1.63	4.06	1.29	2.71		
1.83	4.56	1.39	2.94		
2.03	5.06	1.49	3.18		
2.23	5.56	1.58	3.41		
2.43	6.06	1.68	3.64		
2.63	6.57	1.78	3.88		
2.97	7.34	2.00	4.28		
3.30	8.11	2.23	4.67		
3.64 8.88		2.45	5.07		
3.98 9.65		2.67	5.47		
4.32 10.42		2.90	5.87		
4.89	11.67	3.26	6.53		
5.46	12.92	3.63	7.19		
6.03	14.16	4.00	7.86		
6.60	15.41	4.36	8.52		
7,17	16.65	4.73	9.18		
8.24	18.35	5.42	10.23		
9.31	20.05	6.12	11.28		
10.38	21.75	6.82	12.33		
11.45	23.45	7.51	13.38		
12.52	25.15	8.21	14.43		
14.21	27.98	9.20	16.78		
15.90	30.81	10.18	19.12		
17.58	33.63	11.16	21.47		
19.27	36.46	12.15	23.81		
20.96	39.29	13.13	26.16		

IVI	ale	Female			
Non Sm.	Smoker	Non Sm.	Smoker		
Initial	Initial	Initial	Initial		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.81	1.42	0.56	0.84		
0.82	1.46	0.57	0.89		
0.84	1.50	0.59	0.95		
0.85	1.54	0.60	1.01		
0.86	1.58	0.62	1.06		
0.88	1.62	0.64	1.12		
0.90	1.75	0.66	1.23		
0.92	1.89	0.69	1.34		
0.95	2.03	0.72	1.45		
0.97	2.17	0.75	1.56		
0.99	2.30	0.78	1.67		
1.08	2.61	0.83	1.83		
1.18	2.91	0.88	2.00		
1.27	3.21	0.93	2.16		
1.36	3.51	0.98	2.33		
1,45	3.82	1.03	2.49		
1.64	4.29	1.15	2.72		
1.82	4.76	1.27	2.94		
2.00	5.23	1.39	3.17		
2.18	5.70	1.51	3.39		
2.36	6.17	1,63	3.62		
2.69	6.93	1.79	4.02		
3.01 3.34	7.68 8.44	1.96 2.12	4.43 4.83		
3.66	9.19	2.12	5.24		
3.99	9.19	2.29	5.65		
4.54	11.18	2.45	6.27		
5.10	12.40	3.24	6.89		
5.65	13.63	3.64	7.51		
6.20	14.86	4.03	8.13		
6.76	16.09	4.42	8.75		
7.82	17.86	5.13	9.80		
8.89	19.64	5.84	10.85		
9.95	21.41	6.55	11.90		
11.02	23.18	7.26	12.96		
12.08	24.96	7.97	14.01		
13.79	27.79	8.96	16.34		
15.51	30.62	9.95	18.67		
17.22	33.45	10.94	21.01		
18.94	36.28	11.94	23.34		
20.65	39.11	12.93	25.67		

NS = Non-Smoker, SM = Smoker

Renewable Coverage to Age 75

You can renew your Teachers Life Term 20 coverage up to age 75, as long as your insurance policy remains in force and all premiums are paid on time. NOTE: you are not obligated to keep this coverage until age 75.

For calculation examples please see reverse



Calculating your annual premium is easy! Here are some examples of annual premium calculations:

Gender	Age	Choose coverage amount and divide by 1,000		Rate from Table (see chart on reverse)		Policy Fee		Annual Fee
Male	32	\$340,000 / 1,000	х	1.06	+	\$35	=	\$395.40
Female	45	\$225,000 / 1,000	х	2.12	+	\$35	=	\$512.00
Female	54	\$150,000 / 1,000	х	4.73	+	\$35	=	\$744.50

To figure out a monthly premium you must first find out the annual premium (see above).

Here are some examples of monthly premium calculations:

Gender	Age	Annual Premium		Months		Banking or Credit Card Service Charge		Monthly Fee
Male	32	\$395.40	/	12	Х	1.03	=	\$33.94
Female	45	\$512.00	/	12	х	1.03	=	\$43.95
Female	54	\$744.50	/	12	х	1.03	=	\$63.90

For questions about rates or assistance with completing the application form, call Orbit Insurance Services at 1-855-894-2782.