



**Manulife Financial  
Optional Life Insurance Rates  
Effective May 1, 2012**

**ISI- Optional Life Rates effective April 1, 2012**

<b>AGE</b>	<b>SMOKER per \$10,000</b>	<b>NON-SMOKER per \$10,000</b>
20 - 29	0.50	0.30
30 - 34	0.64	0.37
35 - 39	0.95	0.48
40 - 44	1.38	0.77
45 - 49	2.39	1.2
50 - 54	3.66	2.07
55 - 59	6.35	3.51
60 - 64	9.71	5.47
65 - 69	16.00	11.46