



## Teachers Life PermaTerm - Product Pricing 2013

Coverage available from \$10,000 - \$500,000

Band One  
< \$49,999

Age	Life Pay			
	Male	Female		
	NS	SM	NS	SM
19	5.66	6.79	4.99	5.37
20	5.39	6.93	4.93	5.45
21	5.48	7.19	4.99	5.59
22	5.56	7.45	5.05	5.72
23	5.65	7.71	5.11	5.85
24	5.73	7.97	5.17	5.99
25	5.82	8.24	5.23	6.12
26	6.03	8.44	5.39	6.40
27	6.25	8.64	5.54	6.68
28	6.47	8.84	5.70	6.96
29	6.68	9.05	5.85	7.24
30	6.90	9.25	6.01	7.52
31	7.25	9.90	6.29	8.00
32	7.59	10.55	6.58	8.48
33	7.94	11.21	6.86	8.95
34	8.29	11.86	7.14	9.43
35	8.64	12.51	7.43	9.90
36	8.99	13.17	7.71	10.38
37	9.34	13.82	7.99	10.86
38	9.69	14.47	8.28	11.33
39	10.03	15.13	8.56	11.81
40	10.38	15.78	8.85	12.29
41	11.26	17.16	9.53	13.18
42	12.13	18.54	10.21	14.08
43	13.01	19.92	10.90	14.98
44	13.88	21.31	11.58	15.87
45	14.76	22.69	12.26	16.77
46	15.63	24.07	12.95	17.66
47	16.51	25.45	13.63	18.56
48	17.39	26.83	14.31	19.46
49	18.26	28.21	14.99	20.35
50	19.14	29.59	15.68	21.25
51	20.50	31.59	16.76	22.59
52	21.86	33.59	17.84	23.94
53	23.22	35.59	18.92	25.28
54	24.58	37.58	20.00	26.63
55	25.94	39.58	21.08	27.97
56	27.30	41.58	22.16	29.31
57	28.66	43.58	23.24	30.66
58	30.02	45.57	24.32	32.00
59	31.38	47.57	25.40	33.35
60	32.74	49.57	26.48	34.69
61	35.13	52.81	28.64	36.96
62	37.51	56.06	30.81	39.22
63	39.90	59.30	32.97	41.48
64	42.29	62.54	35.13	43.75
65	44.68	65.79	37.30	46.01
66	48.02	71.04	40.32	48.80
67	51.36	76.30	43.35	51.60
68	54.70	81.55	46.37	54.39
69	58.04	86.80	49.40	57.18
70	61.38	92.06	52.42	59.98

Band Two  
\$50,000 - 99,999

Age	Life Pay			
	Male	Female		
	NS	SM	NS	SM
19	5.44	6.65	4.75	5.21
20	5.19	6.79	4.70	5.30
21	5.27	7.05	4.75	5.42
22	5.35	7.30	4.81	5.55
23	5.43	7.56	4.87	5.68
24	5.51	7.82	4.92	5.81
25	5.59	8.07	4.98	5.94
26	5.80	8.27	5.13	6.21
27	6.01	8.47	5.28	6.49
28	6.22	8.67	5.43	6.76
29	6.42	8.87	5.57	7.03
30	6.63	9.07	5.72	7.30
31	6.97	9.71	5.99	7.77
32	7.30	10.35	6.26	8.23
33	7.64	10.99	6.53	8.69
34	7.97	11.63	6.80	9.15
35	8.31	12.27	7.07	9.62
36	8.64	12.91	7.34	10.08
37	8.98	13.55	7.61	10.54
38	9.31	14.19	7.88	11.00
39	9.65	14.83	8.15	11.47
40	9.98	15.47	8.42	11.93
41	10.82	16.82	9.08	12.80
42	11.67	18.18	9.73	13.67
43	12.51	19.53	10.38	14.54
44	13.35	20.89	11.03	15.41
45	14.19	22.24	11.68	16.28
46	15.03	23.60	12.33	17.15
47	15.87	24.95	12.98	18.02
48	16.72	26.31	13.63	18.89
49	17.56	27.66	14.28	19.76
50	18.40	29.01	14.93	20.63
51	19.71	30.97	15.96	21.94
52	21.02	32.93	16.99	23.24
53	22.32	34.89	18.02	24.55
54	23.63	36.85	19.05	25.85
55	24.94	38.81	20.08	27.16
56	26.25	40.76	21.10	28.46
57	27.56	42.72	22.13	29.77
58	28.86	44.68	23.16	31.07
59	30.17	46.64	24.19	32.38
60	31.48	48.60	25.22	33.68
61	33.78	51.78	27.28	35.88
62	36.07	54.96	29.34	38.08
63	38.37	58.14	31.40	40.27
64	40.67	61.32	33.46	42.47
65	42.96	64.50	35.52	44.67
66	46.17	69.65	38.40	47.38
67	49.39	74.80	41.28	50.09
68	52.60	79.95	44.17	52.81
69	55.81	85.10	47.05	55.52
70	59.02	90.25	49.93	58.23

Band Three  
\$100,000 - 199,999

Age	Life Pay			
	Male	Female		
	NS	SM	NS	SM
19	4.12	4.92	3.23	3.72
20	3.94	5.02	3.11	3.76
21	4.08	5.32	3.27	4.05
22	4.22	5.63	3.42	4.33
23	4.36	5.94	3.58	4.62
24	4.49	6.24	3.74	4.91
25	4.63	6.55	3.90	5.20
26	4.80	6.83	4.04	5.36
27	4.97	7.11	4.19	5.53
28	5.14	7.39	4.34	5.70
29	5.31	7.66	4.49	5.87
30	5.48	7.94	4.64	6.03
31	5.80	8.55	4.89	6.48
32	6.12	9.16	5.15	6.92
33	6.44	9.77	5.41	7.36
34	6.76	10.38	5.66	7.80
35	7.08	10.99	5.92	8.25
36	7.40	11.60	6.18	8.69
37	7.72	12.21	6.43	9.13
38	8.04	12.82	6.69	9.57
39	8.37	13.43	6.95	10.02
40	8.69	14.04	7.20	10.46
41	9.30	15.03	7.71	11.11
42	9.92	16.02	8.21	11.77
43	10.54	17.01	8.71	12.43
44	11.15	18.00	9.21	13.08
45	11.77	18.99	9.71	13.74
46	12.39	19.98	10.21	14.39
47	13.00	20.97	10.71	15.05
48	13.62	21.97	11.21	15.71
49	14.24	22.96	11.71	16.36
50	14.85	23.95	12.21	17.02
51	15.98	25.55	13.13	18.14
52	17.11	27.16	14.04	19.27
53	18.24	28.76	14.96	20.40
54	19.37	30.36	15.88	21.52
55	20.50	31.97	16.79	22.65
56	21.63	33.57	17.71	23.78
57	22.76	35.17	18.62	24.90
58	23.89	36.78	19.54	26.03
59	25.02	38.38	20.46	27.16
60	26.15	39.98	21.37	28.28
61	27.75	42.83	23.24	30.32
62	29.35	45.68	25.11	32.37
63	30.95	48.53	26.98	34.41
64	32.55	51.38	28.85	36.45
65	34.15	54.23	30.71	38.49
66	37.42	57.36	33.64	41.55
67	40.69	60.50	36.56	44.60
68	43.96	63.63	39.48	47.65
69	47.23	66.76	42.40	50.70
70	50.50	69.89	45.32	53.76

Band Four  
\$200,000 +

Age	Life Pay			
	Male	Female		
	NS	SM	NS	SM
19	3.91	4.60	3.06	3.42
20	3.76	4.68	2.93	3.46
21	3.87	4.99	3.08	3.74
22	3.99	5.29	3.22	4.02
23	4.10	5.59	3.37	4.30
24	4.21	5.90	3.52	4.58
25	4.33	6.20	3.67	4.86
26	4.47	6.45	3.78	5.00
27	4.62	6.69	3.90	5.15
28	4.76	6.94	4.01	5.30
29	4.91	7.19	4.13	5.45
30	5.06	7.44	4.25	5.59
31	5.38	8.03	4.49	6.03
32	5.70	8.63	4.74	6.47
33	6.02	9.23	4.99	6.90
34	6.34	9.82	5.23	7.34
35	6.66	10.42	5.48	7.78
36	6.99	11.02	5.72	8.21
37	7.31	11.62	5.97	8.65
38	7.63	12.21	6.22	9.09
39	7.95	12.81	6.46	9.52
40	8.27	13.41	6.71	9.96
41	8.90	14.41	7.22	10.63
42	9.52	15.41	7.73	11.30
43	10.14	16.41	8.24	11.97
44	10.76	17.41	8.75	12.64
45	11.39	18.41	9.26	13.31
46	12.01	19.41	9.77	13.98
47	12.63	20.41	10.28	14.65
48	13.25	21.41	10.79	15.32
49	13.88	22.41	11.31	15.99
50	14.50	23.41	11.82	16.66
51	15.61	24.97	12.72	17.76
52	16.73	26.52	13.63	18.87
53	17.84	28.08	14.54	19.97
54	18.95	29.64	15.44	21.08
55	20.07	31.19	16.35	22.18
56	21.18	32.75	17.26	23.29
57	22.29	34.31	18.16	24.39
58	23.41	35.86	19.07	25.50
59	24.52	37.42	19.98	26.60
60	25.64	38.98	20.88	27.70
61	27.22	41.85	22.76	29.79
62	28.80	44.72	24.64	31.88
63	30.38	47.59	26.52	33.97
64	31.96	50.46	28.39	36.05
65	33.54	53.32	30.27	38.14
66	36.31	55.81	32.55	40.51
67	39.07	58.30	34.82	42.87
68	41.84	60.78	37.09	45.24
69	44.60	63.27	39.37	47.60
70	47.37	65.75	41.64	49.97

NS = Non-Smoker, SM = Smoker

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	27	\$10,000 / 1,000	x	6.25	+	\$50	=	\$112.50
Female	35	\$15,000 / 1,000	x	7.43	+	\$50	=	\$161.45
Female	42	\$20,000 / 1,000	x	10.21	+	\$50	=	\$254.20

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	27	\$112.50	/	12	x	1.03	=	\$9.66
Female	35	\$161.45	/	12	x	1.03	=	\$13.86
Female	42	\$254.20	/	12	x	1.03	=	\$21.82

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