

If the coverage amount you are interested in purchasing is not shown, please give us a call; we'll be happy to assist and provide a no-obligation quote

If you have any questions, don't hesitate to contact us:

McGill Financial Services
1 Heath Street West, Suite 301
Toronto, Ontario, M4V 1T2

Toll Free: 1-877-624-4559

Our Customer Service Representatives will be glad to assist you.

Or visit our website at

www.mcgillfinancial.com



McGill Financial Services
"Wise solutions for smarter tax savings"

FollowMe Life insurance plan is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Plan underwritten by The Manufacturers Life Insurance Company.

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 **Manulife Financial**

FollowMe™ Life



FollowMe™ Life Monthly Premiums

Please take a moment and see how truly affordable FollowMe Life insurance protection can be. Remember, monthly premiums are based on your gender, age and smoking status.



McGill Financial Services
"Wise solutions for smarter tax savings"

 **Manulife Financial**

FollowMe Life Monthly Premiums – **NON-SMOKER**

Age	\$25,000 of Coverage		\$50,000 of Coverage		\$75,000 of Coverage		\$100,000 of Coverage		\$125,000 of Coverage		\$150,000 of Coverage		\$175,000 of Coverage		\$200,000 of Coverage	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18 to 34	\$ 3.00	\$ 2.75	\$ 6.00	\$ 5.50	\$ 9.00	\$ 8.25	\$ 12.00	\$ 11.00	\$ 15.00	\$ 13.75	\$ 18.00	\$ 16.50	\$ 21.00	\$ 19.25	\$ 24.00	\$ 22.00
35 to 39	3.75	3.50	7.50	7.00	11.25	10.50	15.00	14.00	18.75	17.50	22.50	21.00	26.25	24.50	30.00	28.00
40 to 44	5.00	4.50	10.00	9.00	15.00	13.50	20.00	18.00	25.00	22.50	30.00	27.00	35.00	31.50	40.00	36.00
45 to 49	7.00	6.25	14.00	12.50	21.00	18.75	28.00	25.00	35.00	31.25	42.00	37.50	49.00	43.75	56.00	50.00
50 to 54	10.25	8.50	20.50	17.00	30.75	25.50	41.00	34.00	51.25	42.50	61.50	51.00	71.75	59.50	82.00	68.00
55 to 59	17.75	12.50	35.50	25.00	53.25	37.50	71.00	50.00	88.75	62.50	106.50	75.00	124.25	87.50	142.00	100.00
60 to 64	28.75	19.00	57.50	38.00	86.25	57.00	115.00	76.00	143.75	95.00	172.50	114.00	201.25	133.00	230.00	152.00
65 to 69	50.00	31.25	100.00	62.50	150.00	93.75	200.00	125.00	250.00	156.25	300.00	187.50	350.00	218.75	400.00	250.00
*70	67.50	42.25	135.00	84.50	202.50	126.75	270.00	169.00	337.50	211.25	405.00	253.50	472.50	295.75	540.00	338.00
*71	76.50	48.25	153.00	96.50	229.50	144.75	306.00	193.00	382.50	241.25	459.00	289.50	535.50	337.75	612.00	386.00
*72	86.50	55.25	173.00	110.50	259.50	165.75	346.00	221.00	432.50	276.25	519.00	331.50	605.50	386.75	692.00	442.00
*73	97.25	63.00	194.50	126.00	291.75	189.00	389.00	252.00	486.25	315.00	583.50	378.00	680.75	441.00	778.00	504.00
*74	109.25	71.00	218.50	142.00	327.75	213.00	437.00	284.00	546.25	355.00	655.50	426.00	764.75	497.00	874.00	568.00
*75	123.50	79.75	247.00	159.50	370.50	239.25	494.00	319.00	617.50	398.75	741.00	478.50	864.50	558.25	988.00	638.00
*76	139.25	89.25	278.50	178.50	417.75	267.75	557.00	357.00	696.25	446.25	835.50	535.50	974.75	624.75	1,114.00	714.00
*77	156.75	99.75	313.50	199.50	470.25	299.25	627.00	399.00	783.75	498.75	940.50	598.50	1,097.25	698.25	1,254.00	798.00
*78	175.50	111.00	351.00	222.00	526.50	333.00	702.00	444.00	877.50	555.00	1,053.00	666.00	1,228.50	777.00	1,404.00	888.00
*79	196.25	123.75	392.50	247.50	588.75	371.25	785.00	495.00	981.25	618.75	1,177.50	742.50	1,373.75	866.25	1,570.00	990.00

Premiums are effective November 1, 2006 and are subject to change without notice. Premiums are based on individual age at the time of application and will increase as an individual's age increases in accordance with published age groups.

*For renewals only.

(See over for smoker premiums)

FollowMe Life Monthly Premiums – **SMOKER**

Age	\$25,000 of Coverage		\$50,000 of Coverage		\$75,000 of Coverage		\$100,000 of Coverage		\$125,000 of Coverage		\$150,000 of Coverage		\$175,000 of Coverage		\$200,000 of Coverage	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18 to 34	\$ 5.25	\$ 3.50	\$ 10.50	\$ 7.00	\$ 15.75	\$ 10.50	\$ 21.00	\$ 14.00	\$ 26.25	\$ 17.50	\$ 31.50	\$ 21.00	\$ 36.75	\$ 24.50	\$ 42.00	\$ 28.00
35 to 39	6.50	5.50	13.00	11.00	19.50	16.50	26.00	22.00	32.50	27.50	39.00	33.00	45.50	38.50	52.00	44.00
40 to 44	9.50	7.25	19.00	14.50	28.50	21.75	38.00	29.00	47.50	36.25	57.00	43.50	66.50	50.75	76.00	58.00
45 to 49	15.50	11.25	31.00	22.50	46.50	33.75	62.00	45.00	77.50	56.25	93.00	67.50	108.50	78.75	124.00	90.00
50 to 54	27.50	17.25	55.00	34.50	82.50	51.75	110.00	69.00	137.50	86.25	165.00	103.50	192.50	120.75	220.00	138.00
55 to 59	44.25	27.25	88.50	54.50	132.75	81.75	177.00	109.00	221.25	136.25	265.50	163.50	309.75	190.75	354.00	218.00
60 to 64	71.75	38.75	143.50	77.50	215.25	116.25	287.00	155.00	358.75	193.75	430.50	232.50	502.25	271.25	574.00	310.00
65 to 69	125.00	62.50	250.00	125.00	375.00	187.50	500.00	250.00	625.00	312.50	750.00	375.00	875.00	437.50	1,000.00	500.00
*70	183.50	84.75	367.00	169.50	550.50	254.25	734.00	339.00	917.50	423.75	1,101.00	508.50	1,284.50	593.25	1,468.00	678.00
*71	199.50	94.50	399.00	189.00	598.50	283.50	798.00	378.00	997.50	472.50	1,197.00	567.00	1,396.50	661.50	1,596.00	756.00
*72	216.25	105.00	432.50	210.00	648.75	315.00	865.00	420.00	1,081.25	525.00	1,297.50	630.00	1,513.75	735.00	1,730.00	840.00
*73	232.25	116.50	464.50	233.00	696.75	349.50	929.00	466.00	1,161.25	582.50	1,393.50	699.00	1,625.75	815.50	1,858.00	932.00
*74	248.75	128.75	497.50	257.50	746.25	386.25	995.00	515.00	1,243.75	643.75	1,492.50	772.50	1,741.25	901.25	1,990.00	1,030.00
*75	264.00	141.25	528.00	282.50	792.00	423.75	1,056.00	565.00	1,320.00	706.25	1,584.00	847.50	1,848.00	988.75	2,112.00	1,130.00
*76	279.25	154.25	558.50	308.50	837.75	462.75	1,117.00	617.00	1,396.25	771.25	1,675.50	925.50	1,954.75	1,079.75	2,234.00	1,234.00
*77	294.00	167.50	588.00	335.00	882.00	502.50	1,176.00	670.00	1,470.00	837.50	1,764.00	1,005.00	2,058.00	1,172.50	2,352.00	1,340.00
*78	308.50	181.50	617.00	363.00	925.50	544.50	1,234.00	726.00	1,542.50	907.50	1,851.00	1,089.00	2,159.50	1,270.50	2,468.00	1,452.00
*79	327.00	196.50	654.00	393.00	981.00	589.50	1,308.00	786.00	1,635.00	982.50	1,962.00	1,179.00	2,289.00	1,375.50	2,616.00	1,572.00

Premiums are effective November 1, 2006 and are subject to change without notice. Premiums are based on individual age at the time of application and will increase as an individual's age increases in accordance with published age groups.

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(See over for non-smoker premiums)