

Client Example

	Current Renewal Plan (Canada Life)			New Proposed Plan		
Benefits	Volume	Rates	Premium	Volume	Rates	Premium
Basic Life	200,000	\$0.390	\$78.00	200,000	\$0.205	\$41.00
Accidental Death & Dismemberment	200,000	\$0.050	\$10.00	200,000	\$0.032	\$6.40
Dependant Life	17	\$3.300	\$56.10	17	\$3.250	\$55.25
Long Term Disability	93,923	\$1.830	\$1,718.79	93,923	\$1.376	\$1,292.38
Extended Health Care						
<i>(Includes OOC)</i> Single	4	\$111.100	\$444.40	4	\$86.474	\$345.90
Couple			\$0.00		\$170.464	\$0.00
Family	15	\$257.680	\$3,865.20	15	\$211.454	\$3,171.81
Dental Care						
<i>(Includes OOC)</i> Single	4	\$61.620	\$246.48	4	\$58.227	\$232.91
Couple			\$0.00		\$142.835	\$0.00
Family	15	\$177.850	\$2,667.75	15	\$173.237	\$2,598.56
EAP	20	\$0.420	\$8.40	20	\$3.510	\$70.20
Third Party Admin Fee	20		\$0.00	20	\$2.500	\$50.00
	Estimated Monthly Premium		\$9,095.12	Estimated Monthly Premium		\$7,864.40
Total Monthly Savings						-\$1,230.72
Total Yearly Savings						-\$14,768.66