

New Year New Rates

Canada Life™ announces new rates for our Simply Preferred Term 10 life insurance for male and female non-smokers for amounts of \$500,000 and greater. Canada Life is amongst the leaders in the \$500,000 plus marketplace. But don't take our word for it. You can see for yourself:

Simply Preferred Term 10 Gold

Male, NS	\$500,000		\$1,000,000	
Age 35	Canada Life	\$380	Canada Life	\$700
	Company A	\$380	Company B	\$713
	Company B	\$386	Company C	\$735
	Company C	\$405	Company A	\$740
	Company D	\$460	Company D	\$830
	Company E	\$460	Company E	\$860
	Company F	\$485	Company F	\$895
Age 45	Canada Life	\$730	Canada Life	\$1,400
	Company A	\$730	Company B	\$1,418
	Company B	\$740	Company F	\$1,425
	Company F	\$750	Company A	\$1,430
	Company D	\$760	Company D	\$1,430
	Company C	\$780	Company C	\$1,485
	Company E	\$825	Company E	\$1,590
Age 55	Canada Life	\$1,705	Company A	\$3,260
	Company A	\$1,725	Canada Life	\$3,280
	Company C	\$1,725	Company B	\$3,328
	Company B	\$1,732	Company C	\$3,365
	Company F	\$1,760	Company F	\$3,445
	Company D	\$1,830	Company D	\$3,570
	Company E	\$1,855	Company E	\$3,650

Based on annual premium, standard rates
Source: LifeGuide Jan. 5, 2004

Simply Preferred Term 10 Diamond Plus

Male, NS	\$500,000		\$1,000,000	
Age 35	Canada Life	\$290	Company A	\$510
	Company A	\$295	Canada Life	\$520
	Company B	\$295	Company B	\$532
	Company C	\$330	Company C	\$585
	Company D	\$345	Company D	\$600
	Company E	\$345	Company E	\$630
	Company F	\$380	Company F	\$685

Based on annual premium, best preferred class
Source: LifeGuide Jan. 5, 2004

Simply Preferred Term 10 Gold (Joint First to Die)

Female and Male, NS		\$500,000	
Age 35	Canada Life	\$618	
	Company B	\$630	
	Company A	\$655	
	Company E	\$730	
	Company F	\$750	
	Company D	\$820	

Based on annual premium, standard rates
Source: LifeGuide Jan. 5, 2004

Simply Preferred Term 10 Gold

Female, NS	\$500,000		\$1,000,000	
Age 35	Canada Life	\$315	Canada Life	\$560
	Company A	\$315	Company B	\$569
	Company B	\$318	Company A	\$570
	Company C	\$335	Company D	\$580
	Company D	\$335	Company C	\$595
	Company E	\$370	Company F	\$675
	Company F	\$375	Company E	\$680

Based on annual premium, standard rates
Source: LifeGuide Jan. 5, 2004



The Highlights

Canada Life has decreased non-smoker, renewable and convertible Term 10 rates for amounts of \$500,000 and up (competitive comparisons shown above):

- By up to 14% for males and 19% for females for standard risks
- Most standard rates decreased for ages 25 and over
- Most of the preferred category rates decreased for males over 35
- Most of the preferred category rates decreased for females over 25
- The rate decreases follow the same pattern for Term 10 Joint First to Die policies - you'll find our rates quite competitive

Canada Life has also decreased most of the non-smoker, non-convertible Term 10 rates for amounts of \$500,000 and up.

There are some rate increases, primarily for younger ages and smaller face amounts. T-10 applications received by Feb. 20, 2004 will receive the lower of the pre- or post- January 1 premium.



Canada Life™

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Canada Life wants to help you and your clients achieve more. To find out more information on how, contact your local Regional Marketing Centre.

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