

Small Business Loan

Premium Rate Table

Age Yrs	Life		Disability Insurance			
	Monthly rate per \$1,000 average Loan balance		Revolving Monthly rates are per \$1,000 of average Loan balance.		Instalment Rates are per \$100 of Loan Payment	
	Single	Joint (2 insured)	Single	Joint (2 insured)	Single	Joint (2 insured)
Under 40	\$0.27	\$0.41	\$0.50	\$0.90	\$2.50	\$4.50
40 – 44	0.4	0.6	0.5	0.9	2.5	4.5
45 – 49	0.48	0.72	0.5	0.9	2.5	4.5
50 – 54	0.65	0.98	0.5	0.9	2.5	4.5
55 – 59	0.95	1.43	0.5	0.9	2.5	4.5
60 – 64	1.35	2.03	0.5	0.9	2.5	4.5
65 – 69	2.35	3.53	0.5	0.9	2.5	4.5
70 – 74	4.25	6.38	N/A	N/A	N/A	N/A
75 +	6.25	9.38	N/A	N/A	N/A	N/A

† Any provincial sales tax on insurance coverage premiums will be added.