

**MONTHLY RATES**

**CONTRACT 006000**

**FTQ INTERSECTORIAL PARITY COMMITTEE**

**RETIREES**

**Monthly rates from January 1, 2016 to December 31, 2017**

**OPTIONAL LIFE INSURANCE PLAN FOR RETIREES**

**Retiree's life insurance :**

The first unit of \$5,000 is offered at \$5.00 (participants only) and any excess at the following rates:

<b>Monthly rates per \$1,000 of insurance exceeding \$5,000</b>		
<b>Age</b>	<b>Male</b>	<b>Female</b>
<b>Under age 50</b>	\$0.177	\$0.092
<b>Age 50 to 54</b>	\$0.371	\$0.185
<b>Age 55 to 59</b>	\$0.622	\$0.296
<b>Age 60 to 64</b>	\$1.044	\$0.453
<b>Age 65 to 69</b>	\$1.649	\$0.776
<b>Age 70 to 74</b>	\$2.642	\$1.203
<b>Age 75 to 79</b>	\$3.550	\$2.078
<b>Age 80 or over</b>	\$7.136	\$4.595

**Life Insurance for Retiree's Spouse and Dependent Children:** \$8.36 per family

**Optional Life Insurance for Retiree's Spouse:** The rates are those that apply to retiree's Life Insurance **in excess of \$5,000**. They are determined based on the age of the participant and on the gender of the spouse.

The 9% provincial tax is not included in the mentioned rates in this document.