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ONA Life Insurance

As of January 1, 2026

Monthly Premium Per $25,000 Unit

Applicant's Age	Non-Smoker		Smoker	
	Male	**Female**	**Male**	**Female**
Under 30	$2.57	$1.98	$4.12	$2.95
30-34	$2.84	$2.36	$4.71	$3.53
35-39	$3.43	$2.57	$6.16	$4.71
40-44	$4.39	$3.43	$8.56	$6.42
45-49	$6.42	$4.93	$13.11	$9.63
50-54	$9.52	$6.96	$19.26	$13.11
55-59	$16.91	$11.29	$30.08	$19.43
60-64	$23.33	$16.37	$49.40	$28.14

Note: Applicable taxes will be added to these monthly premium rates

- Ontario retail sales tax, 8%
- Quebec sales tax, 9%