



**CITY OF CALGARY FIRE FIGHTERS  
IAFF LOCAL 255**

**Optional Life Rates Effective January 1, 2025**

**Bi-Weekly Basis**

**Per \$10,000 of coverage**

Age Band	Male		Female	
	Smoker	Non Smoker	Smoker	Non Smoker
Under 25	0.265	0.132	0.132	0.100
25 - 29	0.265	0.132	0.132	0.100
30 - 34	0.298	0.166	0.132	0.100
35 - 39	0.365	0.232	0.199	0.132
40 - 44	0.497	0.265	0.298	0.199
45 - 49	0.862	0.431	0.464	0.298
50 - 54	1.293	0.696	0.696	0.464
55 - 59	1.956	1.194	1.160	0.762
60 - 64	2.784	1.856	1.757	1.160
65 - 69	6.431	3.215	3.348	2.022

- A non-smoker is defined as a person who has not used any tobacco products during the 12 month period immediately preceding the date of application of insurance.