

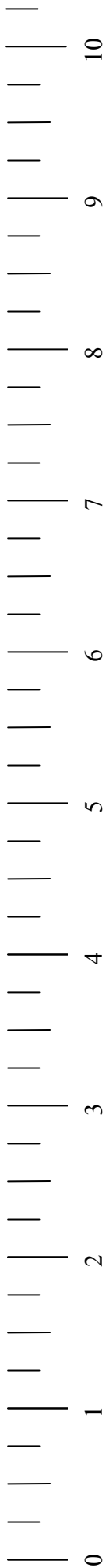
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Grade 12  
Consumer Mathematics  
Standards Test

# Written Test Resource Package

2011/2012



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# R U L E R

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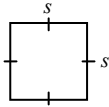
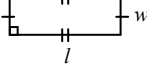
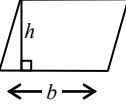
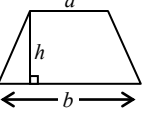
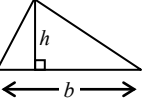
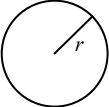
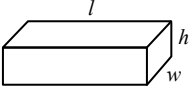
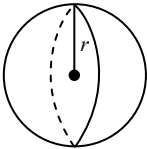
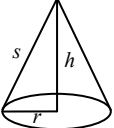
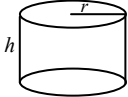
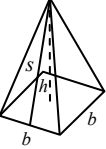
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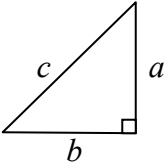
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Available in alternate formats upon request.

Formula List		
Name of Formula	Diagram	Formula
area of a square		$A = s^2$
area of a rectangle		$A = lw$
area of a parallelogram		$A = bh$
area of a trapezoid		$A = \frac{1}{2}(a + b)h$
area of a triangle		$A = \frac{1}{2}bh$
area of a circle		$A = \pi r^2$
surface area of a rectangular solid		$SA = 2lw + 2lh + 2wh$
volume of a rectangular solid		$V = lwh$
surface area of a sphere		$SA = 4\pi r^2$
volume of a sphere		$V = \frac{4}{3}\pi r^3$
surface area of a cone		$SA = \pi rs + \pi r^2$
volume of a cone		$V = \frac{1}{3}\pi r^2 h$
surface area of a cylinder		$SA = 2\pi rh + 2\pi r^2$
volume of a cylinder		$V = \pi r^2 h$
surface area of a pyramid		$SA = 2bs + b^2$
volume of a pyramid		$V = \frac{1}{3}b^2 h$

<b>Formula List</b>		
<b>Name of Formula</b>	<b>Diagram</b>	<b>Formula</b>
Normal Distribution		
Standard Deviation	$\Sigma$ = sum $S$ = standard deviation $x$ = observed score $\bar{x}$ = mean $n$ = total number of observations	$S = \sqrt{\frac{\Sigma(x - \bar{x})^2}{n - 1}}$
Percentile Rank	$B$ = number of raw scores below the given score $E$ = number of raw scores equal to the given score, including the given score $n$ = total number of raw scores	$P = \left( \frac{B + 0.5E}{n} \right) \times 100$
Direct Variation	$y$ = dependent variable $k$ = constant of variation $x$ = independent variable	$y = kx$
Direct Squared Variation	$y$ = dependent variable $k$ = constant of variation $x$ = independent variable	$y = kx^2$
Inverse Variation	$y$ = dependent variable $k$ = constant of variation $x$ = independent variable	$y = \frac{k}{x}$
Partial Variation	$y$ = dependent variable $k$ = constant of variation $x$ = independent variable $F$ = fixed value	$y = kx + F$
Provincial Fuel Tax	Unleaded Gasoline: 11.5¢/L Diesel Fuel: 11.5¢/L Gasohol: 9.0¢/L Propane: 3.0¢/L Aircraft Fuel: 3.2¢/L	
Tobacco Tax	Cigarette: 17.5¢ per cigarette Carton (200 cigarettes): \$35 per carton Loose tobacco: 15¢ per gram	

Formula List		
Name of Formula	Diagram	Formula
Pythagorean Theorem for right triangles		$c^2 = a^2 + b^2$
Simple Interest	<p><math>P</math> = principal  <math>r</math> = annual interest rate  <math>t</math> = time in years  <math>I</math> = interest</p>	$I = Prt$
Compound Interest	<p><math>A</math> = final amount  <math>P</math> = principal  <math>r</math> = annual interest rate  <math>n</math> = number of times a year interest is compounded  <math>t</math> = time in years</p>	$A = P\left(1 + \frac{r}{n}\right)^{nt}$
Gross Debt Service Ratio		$\text{GDSR} = \frac{\text{Monthly Mortgage Payment} + \text{Monthly Heating Cost} + \text{Monthly Property Taxes}}{\text{Gross Monthly Income}} \times 100 [= \%]$
Debt Equity Ratio		$\text{DER} = \frac{\text{Total Liabilities} - \text{Mortgage}}{\text{Net Worth}} \times 100 [= \%]$
Net Worth		Net Worth = Assets – Total Liabilities
Property Tax Rate		$\text{PTR} = \frac{\text{Total Revenue Required}}{\text{Total Portioned Assessment}} \times 1\,000 [= \text{ mills}]$
Temperature	<p><math>F</math> = degrees Fahrenheit  <math>C</math> = degrees Celsius</p>	$F = \frac{9}{5}C + 32$ $C = \frac{5}{9}(F - 32)$

**Table 1: 10-Year Term Insurance**

Term Plus												
AGE	Male Non-Smoker			Female Non-Smoker			Male Smoker			Female Smoker		
	Issue Rate per \$1000			Issue Rate per \$1000			Issue Rate per \$1000			Issue Rate per \$1000		
	\$100 000	\$250 000	\$500 000	\$100 000	\$250 000	\$500 000	\$100 000	\$250 000	\$500 000	\$100 000	\$250 000	\$500 000
	\$249 999	\$499 999	\$3 000 000	\$249 999	\$499 999	\$3 000 000	\$249 999	\$499 999	\$3 000 000	\$249 999	\$499 999	\$3 000 000
20	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
21	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
22	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
23	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
24	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
25	0.85	0.81	0.77	0.80	0.76	0.73	1.43	1.36	1.30	1.32	1.25	1.20
26	0.86	0.82	0.78	0.80	0.76	0.73	1.47	1.40	1.34	1.33	1.27	1.21
27	0.87	0.83	0.79	0.80	0.76	0.73	1.52	1.44	1.39	1.34	1.28	1.22
28	0.88	0.84	0.80	0.80	0.76	0.73	1.56	1.49	1.42	1.35	1.29	1.23
29	0.89	0.85	0.81	0.80	0.76	0.73	1.61	1.53	1.46	1.36	1.30	1.24
30	0.90	0.86	0.82	0.80	0.76	0.73	1.65	1.57	1.51	1.38	1.31	1.25
31	0.96	0.91	0.87	0.86	0.82	0.78	1.78	1.69	1.62	1.47	1.40	1.34
32	1.02	0.97	0.93	0.92	0.87	0.84	1.91	1.82	1.74	1.57	1.50	1.43
33	1.08	1.03	0.98	0.98	0.93	0.89	2.05	1.95	1.86	1.67	1.58	1.52
34	1.14	1.08	1.04	1.04	0.99	0.95	2.18	2.07	1.98	1.77	1.68	1.62
35	1.20	1.14	1.09	1.10	1.05	1.00	2.31	2.20	2.10	1.87	1.78	1.71
36	1.34	1.27	1.22	1.17	1.11	1.06	2.60	2.46	2.37	2.02	1.93	1.84
37	1.48	1.41	1.35	1.24	1.18	1.13	2.88	2.74	2.62	2.18	2.07	1.98
38	1.62	1.54	1.47	1.31	1.24	1.19	3.17	3.01	2.88	2.33	2.21	2.12
39	1.76	1.67	1.60	1.38	1.31	1.26	3.45	3.28	3.15	2.49	2.37	2.27
40	1.90	1.81	1.73	1.45	1.38	1.32	3.74	3.55	3.40	2.64	2.51	2.40
41	2.06	1.96	1.87	1.56	1.48	1.42	4.22	4.02	3.84	2.90	2.76	2.64
42	2.22	2.11	2.02	1.67	1.59	1.52	4.71	4.48	4.28	3.17	3.01	2.88
43	2.38	2.26	2.17	1.78	1.69	1.62	5.19	4.93	4.73	3.43	3.26	3.12
44	2.54	2.41	2.31	1.89	1.80	1.72	5.68	5.39	5.17	3.70	3.51	3.37
45	2.70	2.57	2.46	2.00	1.90	1.82	6.16	5.85	5.61	3.96	3.76	3.61
46	3.03	2.88	2.76	2.23	2.12	2.03	6.60	6.27	6.01	4.49	4.27	4.08
47	3.36	3.19	3.06	2.46	2.34	2.24	7.04	6.69	6.40	5.02	4.76	4.57
48	3.69	3.51	3.36	2.69	2.56	2.45	7.48	7.11	6.81	5.54	5.27	5.05
49	4.02	3.82	3.66	2.92	2.77	2.66	7.92	7.52	7.21	6.07	5.76	5.52
50	4.35	4.13	3.96	3.15	2.99	2.87	8.36	7.94	7.61	6.60	6.27	6.01
51	4.88	4.64	4.44	3.40	3.23	3.09	9.26	8.80	8.43	7.24	6.88	6.59
52	5.41	5.14	4.92	3.65	3.47	3.32	10.16	9.66	9.25	7.88	7.48	7.17
53	5.94	5.64	5.41	3.90	3.71	3.55	11.07	10.52	10.07	8.51	8.09	7.74
54	6.47	6.15	5.89	4.15	3.94	3.78	11.97	11.37	10.89	9.15	8.69	8.33
55	7.00	6.65	6.37	4.40	4.18	4.00	12.87	12.23	11.72	9.79	9.31	8.91
56	7.60	7.22	6.92	4.91	4.66	4.47	13.60	12.91	12.38	10.52	9.99	9.57
57	8.20	7.79	7.46	5.42	5.15	4.93	14.32	13.61	13.04	11.24	10.68	10.23
58	8.80	8.36	8.01	5.93	5.63	5.40	15.05	14.30	13.70	11.97	11.37	10.89
59	9.40	8.93	8.55	6.44	6.12	5.86	15.77	14.98	14.36	12.69	12.06	11.55
60	10.00	9.50	9.10	6.95	6.60	6.32	16.50	15.68	15.02	13.42	12.75	12.21
61	11.60	11.02	10.56	7.86	7.47	7.15	18.70	17.77	17.02	14.87	14.12	13.53
62	13.20	12.54	12.01	8.77	8.33	7.98	20.90	19.86	19.02	16.32	15.51	14.85
63	14.80	14.06	13.47	9.68	9.20	8.81	23.10	21.95	21.02	17.78	16.89	16.18
64	16.40	15.58	14.92	10.59	10.06	9.64	25.30	24.04	23.02	19.23	18.27	17.50
65	18.00	17.10	16.38	11.50	10.93	10.47	27.50	26.13	25.03	20.68	19.65	18.82
66	19.60	18.62	17.84	12.41	11.79	11.29	29.70	28.22	27.03	22.13	21.02	20.14
67	21.10	21.14	19.29	13.32	12.65	12.12	31.90	30.31	29.03	23.58	22.41	21.46
68	22.80	21.66	20.75	14.23	13.52	12.95	34.10	32.40	31.03	25.04	23.78	22.78
69	24.40	23.18	22.20	15.14	14.38	13.78	36.30	34.49	33.03	26.49	25.17	24.10
70	26.00	24.70	23.66	16.05	15.25	14.61	38.50	36.58	35.04	27.94	26.54	25.42
71	27.60	26.22	25.12	16.96	16.11	15.43	40.70	38.67	37.04	29.39	27.92	26.75
72	29.20	27.74	26.57	17.87	16.98	16.26	42.90	40.76	39.04	30.84	29.30	28.07
73	30.80	29.26	28.03	18.78	17.84	17.09	45.10	42.85	41.04	32.30	30.68	29.39
74	32.40	30.78	29.48	19.69	18.71	17.92	47.30	44.94	43.04	33.75	32.07	30.71

**Add policy fee of \$75 per year**  
**Semi-annual payment (multiply annual premium by 0.52)**  
**Monthly payment (multiply annual premium by 0.09)**

**Table 2: Whole-Life Insurance**

WHOLE-LIFE									
Issue Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Issue Age	Issue Age	Male Under 18	Female Under 18	Issue Age
	Issue Rate Per \$1000	Issue Rate Per \$1000	Issue Rate Per \$1000	Issue Rate Per \$1000			Issue Rate Per \$1000	Issue Rate Per \$1000	
	Premium Rate	Premium Rate	Premium Rate	Premium Rate			Premium Rate	Premium Rate	
18	3.50	2.82	4.31	3.13	18	0	1.75	1.53	0
19	3.54	2.85	4.41	3.20	19	1	1.78	1.56	1
20	3.60	2.89	4.51	3.26	20	2	1.80	1.59	2
21	3.96	3.04	4.72	3.44	21	3	1.89	1.63	3
22	4.07	3.20	4.93	3.62	22	4	1.98	1.67	4
23	4.17	3.35	5.15	3.81	23	5	2.05	1.71	5
24	4.28	3.51	5.36	3.99	24	6	2.12	1.75	6
25	4.38	3.66	5.57	4.17	25	7	2.24	1.82	7
26	4.61	3.86	5.88	4.41	26	8	2.35	1.89	8
27	4.82	4.05	6.19	4.66	27	9	2.47	1.97	9
28	5.05	4.25	6.49	4.90	28	10	2.58	2.05	10
29	5.26	4.44	6.80	5.15	29	11	2.71	2.16	11
30	5.46	4.64	7.11	5.39	30	12	2.83	2.27	12
31	5.76	4.90	7.56	5.72	31	13	3.01	2.34	13
32	6.03	5.16	8.01	6.04	32	14	3.19	2.41	14
33	6.30	5.41	8.45	6.37	33	15	3.31	2.50	15
34	6.59	5.67	8.90	6.69	34	16	3.42	2.58	16
35	7.11	5.93	9.35	7.02	35	17	3.48	2.68	17
36	7.32	6.31	10.04	7.50	36				
37	7.78	6.70	10.74	7.98	37				
38	8.25	7.08	11.43	8.47	38				
39	8.71	7.47	12.13	8.95	39				
40	9.28	7.85	12.82	9.43	40				
41	9.75	8.42	13.86	10.14	41				
42	10.32	8.99	14.90	10.85	42				
43	10.90	9.55	15.95	11.55	43				
44	11.48	10.12	16.99	12.26	44				
45	12.40	10.69	18.03	12.97	45				
46	12.81	11.21	19.15	13.68	46				
47	13.55	11.73	20.28	14.38	47				
48	14.28	12.26	21.38	15.09	48				
49	15.02	12.78	22.49	15.79	49				
50	16.34	13.30	23.61	16.50	50				
51	16.70	14.03	25.06	17.44	51				
52	17.63	14.76	26.52	18.38	52				
53	18.56	15.49	27.97	19.32	53				
54	19.51	16.22	29.43	20.26	54				
55	21.15	16.95	30.88	21.20	55				
56	21.79	17.93	32.73	22.39	56				
57	23.17	18.91	34.57	23.58	57				
58	24.53	19.89	36.42	24.78	58				
59	25.89	20.87	38.26	25.97	59				
60	27.70	21.85	40.11	27.16	60				
61	29.32	23.21	42.40	28.71	61				
62	31.39	24.57	44.70	30.25	62				
63	33.45	25.93	46.99	31.80	63				
64	35.52	27.29	49.29	33.34	64				
65	37.58	28.65	51.58	34.89	65				
66	39.73	30.08	54.48	36.29	66				
67	41.95	31.59	56.60	37.74	67				
68	44.33	33.17	58.81	39.25	68				
69	46.83	34.82	61.12	40.82	69				
70	49.45	36.57	63.51	42.45	70				
71	52.22	38.39	65.96	44.15	71				
72	55.15	40.31	68.56	45.91	72				
73	58.23	42.33	71.23	47.75	73				
74	61.50	44.45	74.01	49.66	74				
75	64.94	46.67	76.89	51.65	75				

**Add policy fee of \$75.00 per year.**

Semi-annual payment (multiply annual premium by 0.52)  
 Monthly payment (multiply annual premium by 0.09)

**Table 3: Cash Surrender Values**

MALE											WHOLE-LIFE	FEMALE										
Cash Surrender Value per \$1000 of Sum Assured											Policy	Cash Surrender Value per \$1000 of Sum Assured										
Issue Age											Year	Issue Age										
20	25	30	35	40	45	50	55	60	65	70	1	20	25	30	35	40	45	50	55	60	65	70
0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
1	1	1	2	3	5	7	9	11	15	18	4	1	1	1	2	4	5	7	9	12	16	4
2	3	4	6	8	14	18	23	28	35	41	5	1	2	3	5	7	11	14	19	24	30	37
4	6	8	11	14	23	29	36	44	54	64	6	3	4	6	8	11	18	23	30	38	48	58
6	8	11	15	20	32	40	50	61	74	87	7	4	6	9	12	16	25	33	42	52	65	79
7	10	14	19	25	40	51	64	78	94	110	8	6	8	11	15	20	32	42	53	67	83	100
8	13	18	24	30	49	62	77	94	113	133	9	7	10	14	19	24	40	51	65	81	100	121
10	15	21	28	36	58	73	91	111	133	156	10	9	12	16	22	29	47	60	76	95	118	142
14	21	29	38	52	91	109	130	152	175	201	11	12	17	23	30	42	75	91	111	133	158	186
17	27	37	48	68	124	145	168	193	218	245	12	15	22	29	38	55	103	122	146	171	199	231
21	34	44	58	83	157	181	207	234	260	290	13	18	27	36	46	68	131	154	181	208	239	275
24	40	52	68	99	190	217	246	275	303	335	14	20	32	42	55	81	160	185	216	246	280	319
28	46	60	78	115	223	252	284	316	345	380	15	23	37	49	63	94	188	216	251	284	320	364
33	54	73	94	141	256	288	323	356	387	424	16	28	44	59	76	116	216	247	285	321	361	408
39	62	86	110	167	289	324	362	397	430	469	17	32	50	70	89	138	244	278	320	359	401	453
44	69	99	126	193	322	360	401	438	472	514	18	37	56	80	103	159	273	310	355	397	442	497
50	77	112	142	219	355	396	439	479	515	558	19	41	63	91	116	181	301	341	390	434	482	542
55	85	125	158	245	388	432	478	520	557	603	20	46	69	102	129	203	329	372	425	472	523	586
63	96	140	181	284	405	451	499	544	587	626	21	52	78	114	149	237	348	393	448	498	555	627
71	107	154	204	324	423	470	520	568	616	650	22	59	87	126	168	272	367	414	471	525	587	669
78	117	169	226	363	440	489	541	592	645	673	23	65	96	138	188	306	387	435	494	551	618	710
86	128	183	249	403	458	508	562	616	675	698	24	71	105	151	207	341	406	456	517	578	650	752
94	139	198	272	442	475	527	582	640	705	726	25	78	114	163	226	375	425	477	540	604	682	793
105	154	217	312	458	493	546	603	664	734	756	26	87	126	179	262	393	444	498	563	630	714	834
116	168	236	353	474	510	565	624	688	764	794	27	96	139	195	297	411	463	519	586	657	746	876
127	183	254	393	490	528	583	645	712	793	841	28	105	151	212	332	429	482	539	609	683	777	917
138	197	273	434	506	545	602	666	736	823	906	29	114	163	228	367	446	502	560	632	710	809	959
149	212	292	474	522	563	621	687	760	852	1000	30	124	176	244	402	464	521	581	655	736	841	1000
164	231	333	489	538	580	640	708	784	882	-	31	136	192	276	419	482	540	602	678	762	873	-
179	250	374	504	554	598	659	729	808	911	-	32	149	209	308	436	500	559	623	701	789	905	-
193	269	415	519	570	615	678	749	832	941	-	33	161	225	340	453	518	578	644	724	815	936	-
208	288	456	534	585	633	697	770	856	970	-	34	174	241	372	470	536	597	665	747	842	968	-
223	307	497	549	601	650	716	791	880	1000	-	35	186	258	404	487	554	617	686	770	868	1000	-
242	348	511	564	617	668	735	812	904	-	-	36	202	287	421	505	571	636	707	798	894	-	-
261	389	526	579	633	685	754	833	928	-	-	37	219	316	438	522	589	655	728	816	921	-	-
280	429	540	594	649	703	773	854	952	-	-	38	235	345	455	539	607	674	749	839	947	-	-
299	470	554	609	665	720	792	875	976	-	-	39	252	375	472	556	625	693	770	862	974	-	-
318	511	589	624	681	738	811	896	1000	-	-	40	268	404	489	573	643	712	791	885	1000	-	-
357	525	583	639	697	755	830	916	-	-	-	41	295	421	506	590	661	732	812	908	-	-	-
395	539	598	654	713	773	849	937	-	-	-	42	322	438	523	607	679	751	833	931	-	-	-
434	553	612	669	729	790	867	958	-	-	-	43	350	455	540	624	696	770	853	954	-	-	-
472	567	626	684	745	808	886	979	-	-	-	44	377	472	557	641	714	789	874	977	-	-	-
511	581	641	699	761	825	905	1000	-	-	-	45	404	489	574	658	732	808	895	1000	-	-	-
525	595	655	714	777	843	924	-	-	-	-	46	421	506	591	675	750	827	916	-	-	-	-
539	609	669	729	793	860	943	-	-	-	-	47	438	523	608	692	768	847	937	-	-	-	-
553	623	684	745	809	878	962	-	-	-	-	48	455	540	625	710	786	866	958	-	-	-	-
567	637	698	760	825	895	981	-	-	-	-	49	472	557	642	727	804	885	979	-	-	-	-
581	651	713	775	841	913	1000	-	-	-	-	50	489	574	659	744	821	904	1000	-	-	-	-
595	665	727	790	857	930	-	-	-	-	-	51	506	591	676	761	839	923	-	-	-	-	-
609	679	741	805	872	948	-	-	-	-	-	52	523	608	693	778	857	942	-	-	-	-	-
623	693	756	820	888	965	-	-	-	-	-	53	540	625	711	795	875	962	-	-	-	-	-
637	707	770	835	904	983	-	-	-	-	-	54	557	642	728	812	893	981	-	-	-	-	-
651	721	784	850	920	1000	-	-	-	-	-	55	574	659	745	829	911	1000	-	-	-	-	-
665	735	799	865	936	-	-	-	-	-	-	56	591	676	762	846	929	-	-	-	-	-	-
679	749	813	880	952	-	-	-	-	-	-	57	608	693	779	863	946	-	-	-	-	-	-
693	762	828	895	968	-	-	-	-	-	-	58	625	711	796	880	964	-	-	-	-	-	-
707	776	842	910	984	-	-	-	-	-	-	59	642	728	813	897	982	-	-	-	-	-	-
721	790	856	925	1000	-	-	-	-	-	-	60	659	745	830	915	1000	-	-	-	-	-	-
735	804	871	940	-	-	-	-	-	-	-	61	676	762	847	932	-	-	-	-	-	-	-
749	818	885	955	-	-	-	-	-	-	-	62	693	779	864	949	-	-	-	-	-	-	-
762	832	899	970	-	-	-	-	-	-	-	63	711	796	881	966	-	-	-	-	-	-	-
776	846	914	985	-	-	-	-	-	-	-	64	728	813	898	983	-	-	-	-	-	-	-
790	860	928	1000	-	-	-	-	-	-	-	65	745	830	915	1000	-	-	-	-	-	-	-
804	874	943	-	-	-	-	-	-	-	-	66	762	847	932	-	-	-	-	-	-	-	-
818	888	957	-	-	-	-	-	-	-	-	67	779	864	949	-	-	-	-	-	-	-	-
832	902	971	-	-	-	-	-	-	-	-	68	796	881	966	-	-	-	-	-	-	-	-
846	916	986	-	-	-	-	-	-	-	-	69	813	898	983	-	-	-	-	-	-	-	-
860	930	1000	-	-	-	-	-	-	-	-	70	830	915	1000	-	-	-	-	-	-	-	-
874	944	-	-	-	-	-	-	-	-	-	71	847	932	-	-	-	-	-	-	-	-	-
888	958	-	-	-	-	-	-	-	-	-	72	864	949	-	-	-	-	-	-	-	-	-
902	972	-	-	-</																		

**Table 4: Tenant’s Package Policy**

<b>Tenant’s Package Policy (\$500 deductible)</b>		
<b>All Areas – Manitoba</b>		
<b>Coverage Amount</b>	<b>Standard Form</b>	<b>Comprehensive Form</b>
\$25 000	\$158.00	\$200.00
\$30 000	\$174.00	\$226.00
\$35 000	\$199.00	\$252.00
\$40 000	\$212.00	\$269.00
\$45 000	\$235.00	\$298.00
\$50 000	\$254.00	\$324.00
\$55 000	\$272.00	\$346.00
\$60 000	\$293.00	\$373.00
\$65 000	\$315.00	\$400.00
\$70 000	\$337.00	\$427.00
\$75 000	\$359.00	\$454.00
Each additional \$1000	\$4.50	\$5.50

**\$200 deductible – Increase premium by 10%**

**Table 5: Manitoba Homeowner’s Insurance Rates**

Manitoba Homeowner’s Insurance Rates (\$500 deductible)								
	Metro Winnipeg		Area 2		Area 3		Area 4	
Amount	Standard	Comprehensive	Standard	Comprehensive	Standard	Comprehensive	Standard	Comprehensive
\$ 50 000	195	214	147	161	196	216	261	287
\$ 55 000	216	238	160	176	217	239	289	318
\$ 60 000	237	260	173	190	237	261	315	347
\$ 65 000	252	277	187	205	255	281	339	373
\$ 70 000	266	303	200	220	270	297	359	395
\$ 75 000	294	314	210	231	285	314	379	417
\$ 80 000	310	323	221	243	302	332	402	462
\$ 85 000	318	333	226	249	313	344	416	458
\$ 90 000	324	349	231	254	324	356	431	474
\$ 95 000	348	370	244	268	345	380	459	505
\$100 000	364	393	260	286	361	397	480	528
\$105 000	390	417	278	306	378	416	503	553
\$110 000	402	441	293	322	393	432	523	575
\$115 000	418	464	299	329	409	450	544	598
\$120 000	436	487	309	340	424	466	564	620
\$125 000	451	510	319	351	444	488	591	650
\$130 000	472	543	339	373	466	513	620	682
\$135 000	498	557	345	380	477	525	634	697
\$140 000	523	580	358	394	496	546	660	726
\$145 000	538	596	375	413	508	559	676	744
\$150 000	550	604	385	424	520	572	692	761
\$155 000	557	613	398	438	551	606	733	806
\$160 000	565	622	413	454	569	626	757	833
\$165 000	572	629	425	468	589	648	783	861
\$170 000	590	647	441	485	609	670	810	891
\$175 000	607	668	451	496	624	686	830	913
\$180 000	620	686	466	513	648	713	862	948
\$185 000	636	702	478	526	667	734	887	976
\$190 000	652	717	492	541	705	776	938	1032
\$195 000	678	742	504	554	720	792	958	1054
\$200 000	692	771	519	571	726	799	966	1063
Additional Amounts per \$1000 coverage	Add: \$3.15	Add: \$3.50	Add: \$2.75	Add: \$3.03	Add: \$3.55	Add: \$3.91	Add: \$4.72	Add: \$5.19

**\$200 deductible – Increase premium by 10%**

**Table 6: Amortization Period of Mortgage Loan When Paid Monthly**

<b>Amortization Period of Mortgage Loan</b>					
(Blended payment of principal and interest per \$1000 of loan)					
<b>Interest Rate</b>	<b>5 years</b>	<b>10 years</b>	<b>15 years</b>	<b>20 years</b>	<b>25 years</b>
4.00%	\$18.40	\$10.11	\$7.38	\$6.04	\$5.26
4.25%	18.51	10.23	7.50	6.17	5.40
4.50%	18.62	10.34	7.63	6.30	5.53
4.75%	18.74	10.46	7.75	6.44	5.67
5.00%	18.85	10.58	7.88	6.57	5.82
5.25%	18.96	10.70	8.01	6.71	5.96
5.50%	19.07	10.82	8.14	6.84	6.10
5.75%	19.19	10.94	8.27	6.98	6.25
6.00%	19.30	11.07	8.40	7.12	6.40
6.25%	19.41	11.19	8.53	7.26	6.55
6.50%	19.53	11.31	8.66	7.41	6.70
6.75%	19.64	11.43	8.80	7.55	6.85
7.00%	19.75	11.56	8.93	7.70	7.00
7.25%	19.87	11.68	9.07	7.84	7.16
7.50%	19.98	11.81	9.21	7.99	7.32
7.75%	20.10	11.94	9.34	8.13	7.47
8.00%	20.21	12.06	9.48	8.28	7.63
8.25%	20.33	12.19	9.62	8.43	7.79
8.50%	20.45	12.32	9.76	8.59	7.95
8.75%	20.56	12.45	9.90	8.74	8.12
9.00%	20.68	12.58	10.05	8.89	8.28
9.25%	20.80	12.71	10.19	9.05	8.44
9.50%	20.91	12.84	10.33	9.20	8.61
9.75%	21.03	12.97	10.48	9.36	8.78
10.00%	21.15	13.10	10.62	9.52	8.94
10.25%	21.27	13.24	10.77	9.68	9.11
10.50%	21.38	13.37	10.92	9.84	9.28
10.75%	21.50	13.50	11.06	9.99	9.45
11.00%	21.62	13.64	11.21	10.16	9.63
11.25%	21.74	13.77	11.36	10.32	9.80
11.50%	21.86	13.91	11.51	10.48	9.97
11.75%	21.98	14.04	11.66	10.65	10.14
12.00%	22.10	14.18	11.82	10.81	10.32
12.25%	22.22	14.32	11.97	10.98	10.49
12.50%	22.34	14.46	12.12	11.14	10.67
12.75%	22.46	14.59	12.28	11.31	10.85
13.00%	22.58	14.73	12.43	11.48	11.02
13.25%	22.70	14.87	12.59	11.64	11.20
13.50%	22.82	15.01	12.74	11.81	11.38
13.75%	22.94	15.15	12.90	11.98	11.56
14.00%	23.07	15.29	13.06	12.15	11.74
14.25%	23.19	15.43	13.21	12.32	11.92
14.50%	23.31	15.58	13.37	12.49	12.10
14.75%	23.43	15.72	13.53	12.67	12.28
15.00%	23.56	15.86	13.69	12.84	12.46
15.25%	23.68	16.00	13.85	13.01	12.64
15.50%	23.80	16.15	14.01	13.18	12.83
15.75%	23.92	16.29	14.17	13.36	13.01
16.00%	24.05	16.44	14.33	13.53	13.19

**\* Interest compounded semi-annually. Actual payment amount may differ slightly.**

### Table 7: Maximum Affordability Calculator

Gross monthly household income \_\_\_\_\_

**Multiply** (Gross Debt Service ratio) 32% \_\_\_\_\_

Total affordable household expenses \_\_\_\_\_

**Subtract**

Monthly property taxes \_\_\_\_\_

Monthly heating costs \_\_\_\_\_

½ of condo/strata fees (if applicable) \_\_\_\_\_

Monthly affordable mortgage payment \_\_\_\_\_

**Divide:** Interest factor (from table below) \_\_\_\_\_

**Amount of affordable mortgage** \_\_\_\_\_

**Add:** Cash down payment \_\_\_\_\_

**Maximum affordable home price** \_\_\_\_\_

Interest Rate Factor Table					
Rate	Factor	Rate	Factor	Rate	Factor
6.0%	0.00640	8.0%	0.00763	10.0%	0.00894
6.5%	0.00670	8.5%	0.00795	10.5%	0.00928
7.0%	0.00700	9.0%	0.00828	11.0%	0.00963
7.5%	0.00732	9.5%	0.00861	11.5%	0.00997

**Table 8: Canadian Dollar-Based Rates**

Canadian Dollar Based Rates (CAN \$)				
Bank Buying Rate	Country	Currency	Currency Symbol	Bank Selling Rate
0.9678	Australia	Dollar (AUD)	\$	1.1169
1.3264	Austria	Euro	€	1.5027
0.5501	Brazil	Real	R\$	0.7255
0.1364	China	Yuan	元	0.1685
0.1657	Croatia	Kuna		0.2159
0.1763	Denmark	Krone (DKK)	kr	0.2041
1.5013	England	Pound	£	1.7011
1.3264	France	Euro	€	1.5027
1.3264	Germany	Euro	€	1.5027
0.1163	Hong Kong	Dollar (HKD)	圓	0.1354
0.0046	Hungary	Forint		0.0059
1.3264	Italy	Euro	€	1.5027
0.0113	Japan	Yen	¥	0.0130
0.0752	Mexico	Peso	\$	0.0930
1.5013	N. Ireland	Pound	£	1.7011
0.7392	New Zealand	Dollar (NZD)	\$	0.8546
0.1692	Norway	Krone (NOK)	kr	0.1959
0.2336	Saudi Arabia	Riyal	﷼	0.2891
1.5013	Scotland	Pound	£	1.7011
0.7232	Singapore	Dollar (SGD)	\$	0.8592
0.1330	South Africa	Rand	R	0.1587
0.1456	Sweden	Krone (SEK)	kr	0.1704
1.0832	Switzerland	Franc (CHF)	F	1.2484
0.0294	Thailand	Baht	฿	0.0363
0.9548	United States	Dollar (USD)	\$	1.0039

As of Friday, June 3, 2011. Courtesy of Custom House Global Exchange.

- Note:
1. The following 12 countries all use the “Euro” as their currency: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, and Spain.
  2. The following countries use the “Pound ” as their currency: England, N. Ireland, Scotland, and Wales.

**Table 9: Customs Duties and Excise Taxes**

	<b>Group</b>	<b>Custom Duties</b>	<b>Excise Taxes</b>
Costume Jewellery	NAFTA <sup>1</sup>	0%	10% > \$3.00 per item
	MFN <sup>2</sup>	8.5%	10% > \$3.00 per item
	GP <sup>3</sup>	0%	0%
Tablecloths (flax)	NAFTA	0%	0%
	MFN	10%	0%
	GP	0%	0%
Wristwatches	NAFTA	0%	10% > \$50.00 per item
	MFN	5%	10% > \$50.00 per item
	GP	4%	10% > \$50.00 per item
Precious Jewellery	NAFTA	0%	10%
	MFN	5.5%	10%
	GP	4%	10%
Foot Gear	NAFTA	0%	0%
	MFN	20%	0%
	GP	8%	0%
Plastic Trays	NAFTA	0%	0%
	MFN	10.5%	0%
	GP	6%	0%
Jeans	NAFTA	0%	0%
	MFN	20%	0%
	GP	0%	0%
Metal Beds	NAFTA	0%	0%
	MFN	8%	0%
	GP	5%	0%
House Paint	NAFTA	0%	0%
	MFN	6.5%	0%
	GP	3%	0%
Cars	NAFTA	0%	\$100.00 for air conditioning
	MFN	6.7%	\$100.00 for air conditioning
	GP	6%	\$100.00 for air conditioning

<sup>1</sup> Trade agreement for “duty-free” goods from U.S.A. and Mexico.

<sup>2</sup> Most Favoured Nation includes most countries not listed under NAFTA and GP.

<sup>3</sup> General Preferential (GP) status entitles China, India, and many Latin American countries special lower rates for custom duties.



# R U L E R

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