

## EXHIBIT 4

ABC COMPANY LTD.

# MARKET ANALYSIS

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### MANULIFE FINANCIAL VOLUMES USED

CARRIER	Benefits	Volume	**MANULIFE FINANCIAL		EMPIRE LIFE		GREAT-WEST LIFE		**SUN LIFE FINANCIAL		**DESJARDINS INSURANCE	
			Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
	Basic Life	725,000	0.424	307.40	0.347	251.58	0.530	384.25	0.320	232.00	0.407	295.08
	AD&D	725,000	0.053	38.43	0.050	36.25	0.070	50.75	0.050	36.25	0.048	34.80
	Dependent Life	24	3.728	89.47	3.490	83.76	3.600	86.40	2.480	59.52	3.540	84.96
	<b>Sub-total - Pooled Benefits</b>			<b>435.30</b>		<b>371.59</b>		<b>521.40</b>		<b>327.77</b>		<b>414.84</b>
	Health Care (EHC)											
	Single	1	59.41	59.41	58.42	58.42	75.35	75.35	81.42	81.42	62.27	62.27
	Couple	10	124.20	1242.00	105.15	1051.50	145.54	1455.40	160.80	1608.00	153.61	1536.10
	Family	7	108.32	758.24	140.20	981.40	145.54	1018.78	160.80	1125.60	153.61	1075.27
	Dental Care											
	Single	1	33.35	33.35	35.81	35.81	42.70	42.70	38.93	38.93	41.71	41.71
	Couple	10	65.86	658.60	64.46	644.60	93.98	939.80	101.23	1012.30	105.00	1050.00
	Family	7	75.79	530.53	85.94	601.58	93.98	657.86	101.23	708.61	105.00	735.00
	<b>Sub-total - Experience Rated Benefits</b>			<b>3,282.13</b>		<b>3,373.31</b>		<b>4,189.89</b>		<b>4,574.86</b>		<b>4,500.35</b>
	<b>TOTAL MONTHLY PREMIUM*</b>			<b>\$3,717.43</b>		<b>\$3,744.90</b>		<b>\$4,711.29</b>		<b>\$4,902.63</b>		<b>\$4,915.19</b>
	Rate Guarantee			40/16 Months		15 Months		27/15 Months		16 Months		28/16 Months

\*Applicable taxes not included

\*\* Carrier Notes:

Manulife Financial: Orthodontic services - Quoted \$1,000 lifetime maximum due to size of the class.

Sun Life Financial: Orthodontic services - Not available due to size of the class.

Desjardins Insurance: Prescription Drugs - Quoted \$5,000 drug maximum for both Class A and Class B. Dental Care - Quoted \$1,500 combined maximum for both Class A and Class B. Orthodontic services - Not available due to size of the class.