



## RATE SHEET - 10-YEAR TERM

**Annual premium per \$1,000** (Age at nearest birthday)  
**Sum insured:** from \$50,000 to \$100,000

**Annual Fees:**

Annual policy fee: \$80  
 Annual rider fee: \$60  
 Minimum annual premium: \$222.22 per proposed insured

*Please refer to the product guide for complete product features.*

**PREMIUM PAYABLE CALCULATOR**

$$\begin{aligned}
 &\text{Premium rate} && *Annual = && 1 \\
 &x && *Semi-annual = && 0.53 \\
 &\{Face amount / 1000\} && *Quarterly = && 0.27 \\
 &+ && *Monthly = && 0.09 \\
 &\text{Annual fee} \\
 &x \\
 &\text{Payment frequency*} \\
 &= \text{Premium payable}
 \end{aligned}$$

Age	Non smoker		Smoker	
	M	F	M	F
<b>20-25</b>	<b>2.39</b>	<b>1.61</b>	<b>2.92</b>	<b>2.02</b>
26	2.41	1.65	2.97	2.08
27	2.43	1.68	3.02	2.15
28	2.45	1.72	3.08	2.21
29	2.47	1.75	3.13	2.28
<b>30</b>	<b>2.49</b>	<b>1.79</b>	<b>3.18</b>	<b>2.34</b>
31	2.54	1.89	3.45	2.46
32	2.58	1.99	3.72	2.59
33	2.63	2.08	3.98	2.71
34	2.67	2.18	4.25	2.84
<b>35</b>	<b>2.72</b>	<b>2.28</b>	<b>4.52</b>	<b>2.96</b>
36	2.85	2.39	5.03	3.35
37	2.98	2.50	5.54	3.74
38	3.11	2.60	6.06	4.12
39	3.24	2.71	6.57	4.51
<b>40</b>	<b>3.37</b>	<b>2.82</b>	<b>7.08</b>	<b>4.90</b>
41	3.67	3.00	7.78	5.69
42	3.97	3.17	8.48	6.49
43	4.27	3.35	9.19	7.28
44	4.57	3.52	9.89	8.08
<b>45</b>	<b>4.87</b>	<b>3.70</b>	<b>10.59</b>	<b>8.87</b>
46	5.31	4.08	12.15	9.76
47	5.75	4.45	13.71	10.65

Age	Non smoker		Smoker	
	M	F	M	F
48	6.20	4.83	15.28	11.55
49	6.64	5.20	16.84	12.44
<b>50</b>	<b>7.08</b>	<b>5.58</b>	<b>18.40</b>	<b>13.33</b>
51	8.02	6.26	21.07	14.69
52	8.95	6.94	23.74	16.05
53	9.89	7.61	26.41	17.41
54	10.82	8.29	29.08	18.77
<b>55</b>	<b>11.76</b>	<b>8.97</b>	<b>31.75</b>	<b>20.13</b>
56	13.60	10.18	34.56	21.92
57	15.44	11.39	37.37	23.71
58	17.29	12.61	40.17	25.50
59	19.13	13.82	42.98	27.29
<b>60</b>	<b>20.97</b>	<b>15.03</b>	<b>45.79</b>	<b>29.08</b>
61	23.86	16.77	50.06	31.61
62	26.76	18.50	54.33	34.14
63	29.65	20.24	58.59	36.67
64	32.55	21.97	62.86	39.20
<b>65</b>	<b>35.44</b>	<b>23.71</b>	<b>67.13</b>	<b>41.73</b>
66	39.43	25.69	72.46	45.21
67	43.43	27.68	77.79	48.68
68	47.42	29.66	83.11	52.16
69	51.42	31.65	88.44	55.63
<b>70</b>	<b>55.41</b>	<b>33.63</b>	<b>93.77</b>	<b>59.11</b>





## RATE SHEET - 20-YEAR TERM

**Annual premium per \$1,000** (Age at nearest birthday)  
**Sum insured:** from \$50,000 to \$100,000

**Annual Fees:**

Annual policy fee: \$80  
 Annual rider fee: \$60  
 Minimum annual premium: \$222.22 per proposed insured

*Please refer to the product guide for complete product features.*

**PREMIUM PAYABLE CALCULATOR**

Premium rate	*Annual = 1
x	*Semi-annual = 0.53
{Face amount / 1000}	*Quarterly = 0.27
+	*Monthly = 0.09
Annual fee	
x	
Payment frequency*	
=	Premium payable

Age	Non smoker		Smoker	
	M	F	M	F
<b>20-25</b>	<b>2.39</b>	<b>1.61</b>	<b>2.92</b>	<b>2.02</b>
26	2.41	1.65	2.98	2.09
27	2.43	1.68	3.04	2.15
28	2.45	1.72	3.11	2.22
29	2.47	1.75	3.17	2.28
<b>30</b>	<b>2.49</b>	<b>1.79</b>	<b>3.23</b>	<b>2.35</b>
31	2.54	1.89	3.54	2.58
32	2.58	1.99	3.85	2.81
33	2.63	2.08	4.15	3.03
34	2.67	2.18	4.46	3.26
<b>35</b>	<b>2.72</b>	<b>2.28</b>	<b>4.77</b>	<b>3.49</b>
36	2.85	2.39	5.24	3.90
37	2.99	2.50	5.71	4.32
38	3.12	2.60	6.19	4.73
39	3.26	2.71	6.66	5.15
<b>40</b>	<b>3.39</b>	<b>2.82</b>	<b>7.13</b>	<b>5.56</b>
41	3.88	3.03	8.05	6.30
42	4.38	3.24	8.97	7.03
43	4.87	3.45	9.88	7.77
44	5.37	3.66	10.80	8.50
<b>45</b>	<b>5.86</b>	<b>3.87</b>	<b>11.72</b>	<b>9.24</b>
46	6.64	4.35	13.51	10.13
47	7.42	4.83	15.30	11.01

Age	Non smoker		Smoker	
	M	F	M	F
48	8.21	5.30	17.09	11.90
49	8.99	5.78	18.88	12.78
<b>50</b>	<b>9.77</b>	<b>6.26</b>	<b>20.67</b>	<b>13.67</b>
51	11.07	7.08	23.30	15.05
52	12.38	7.89	25.93	16.43
53	13.68	8.71	28.57	17.82
54	14.99	9.52	31.20	19.20
<b>55</b>	<b>16.29</b>	<b>10.34</b>	<b>33.83</b>	<b>20.58</b>
56	18.37	11.64	36.44	22.42
57	20.45	12.94	39.04	24.25
58	22.54	14.23	41.65	26.09
59	24.62	15.53	44.25	27.92
<b>60</b>	<b>26.70</b>	<b>16.83</b>	<b>46.86</b>	<b>29.76</b>
61	29.71	18.98	51.23	32.33
62	32.72	21.14	55.61	34.91
63	35.73	23.29	59.98	37.48
64	38.74	25.45	64.36	40.06
<b>65</b>	<b>41.75</b>	<b>27.60</b>	<b>68.73</b>	<b>42.63</b>
66	45.94	30.78	74.22	46.32
67	50.14	33.95	79.71	50.01
68	54.33	37.13	85.20	53.70
69	58.53	40.30	90.69	57.39
<b>70</b>	<b>62.72</b>	<b>43.48</b>	<b>96.18</b>	<b>61.08</b>

