

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Silver Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.3930	0.3889	0.3860	0.3831	0.3817	0.3819	0.3829	0.3848	0.3876	0.3909	0.3947	0.3987	0.4034	0.4081	0.4126	0.4172	0.4220	0.4267	0.4313	0.4362	0.4411	0.4461	0.4513	0.4566
6	0.3957	0.3914	0.3884	0.3854	0.3843	0.3844	0.3857	0.3879	0.3909	0.3944	0.3981	0.4026	0.4072	0.4117	0.4162	0.4209	0.4256	0.4302	0.4350	0.4400	0.4450	0.4502	0.4556	0.4610
7	0.3988	0.3943	0.3911	0.3885	0.3873	0.3877	0.3892	0.3917	0.3948	0.3983	0.4026	0.4071	0.4114	0.4158	0.4204	0.4250	0.4295	0.4343	0.4393	0.4444	0.4496	0.4550	0.4606	0.4662
8	0.4023	0.3975	0.3949	0.3920	0.3912	0.3919	0.3937	0.3963	0.3993	0.4034	0.4077	0.4118	0.4160	0.4205	0.4251	0.4295	0.4342	0.4391	0.4443	0.4496	0.4550	0.4606	0.4663	0.4722
9	0.4065	0.4022	0.3992	0.3968	0.3962	0.3971	0.3991	0.4016	0.4053	0.4093	0.4132	0.4172	0.4215	0.4259	0.4302	0.4349	0.4397	0.4448	0.4502	0.4557	0.4614	0.4672	0.4731	0.4792
10	0.4090	0.4045	0.4021	0.4001	0.3999	0.4011	0.4029	0.4063	0.4099	0.4135	0.4173	0.4214	0.4257	0.4298	0.4344	0.4392	0.4443	0.4497	0.4553	0.4610	0.4669	0.4730	0.4792	0.4856
11	0.4118	0.4079	0.4060	0.4043	0.4044	0.4054	0.4083	0.4115	0.4147	0.4181	0.4220	0.4261	0.4301	0.4345	0.4393	0.4444	0.4497	0.4554	0.4612	0.4673	0.4734	0.4798	0.4863	0.4930
12	0.4158	0.4125	0.4110	0.4096	0.4095	0.4116	0.4143	0.4169	0.4200	0.4236	0.4274	0.4311	0.4354	0.4400	0.4451	0.4504	0.4561	0.4620	0.4682	0.4745	0.4810	0.4877	0.4946	0.5016
13	0.4214	0.4185	0.4173	0.4156	0.4167	0.4185	0.4205	0.4230	0.4261	0.4296	0.4330	0.4370	0.4416	0.4465	0.4519	0.4576	0.4635	0.4698	0.4762	0.4829	0.4898	0.4969	0.5041	0.5115
14	0.4215	0.4195	0.4182	0.4183	0.4193	0.4205	0.4224	0.4252	0.4282	0.4313	0.4352	0.4411	0.4489	0.4542	0.4599	0.4659	0.4722	0.4788	0.4857	0.4927	0.5001	0.5076	0.5151	0.5227
15	0.4236	0.4214	0.4221	0.4220	0.4223	0.4234	0.4256	0.4282	0.4308	0.4344	0.4386	0.4524	0.4576	0.4633	0.4693	0.4757	0.4824	0.4895	0.4967	0.5043	0.5120	0.5199	0.5278	0.5357
16	0.4236	0.4238	0.4244	0.4235	0.4238	0.4253	0.4273	0.4295	0.4327	0.4367	0.4413	0.4603	0.4660	0.4720	0.4785	0.4853	0.4925	0.5000	0.5078	0.5158	0.5240	0.5322	0.5404	0.5489
17	0.4257	0.4258	0.4256	0.4247	0.4254	0.4268	0.4284	0.4312	0.4349	0.4393	0.4445	0.4697	0.4757	0.4823	0.4892	0.4966	0.5042	0.5123	0.5206	0.5291	0.5377	0.5463	0.5551	0.5643
18	0.4271	0.4271	0.4281	0.4288	0.4307	0.4336	0.4372	0.4414	0.4462	0.4516	0.4573	0.4808	0.4873	0.4944	0.5019	0.5097	0.5181	0.5267	0.5355	0.5444	0.5534	0.5626	0.5722	0.5822
19	0.4362	0.4364	0.4375	0.4382	0.4402	0.4432	0.4468	0.4514	0.4564	0.4620	0.4682	0.4940	0.5010	0.5087	0.5167	0.5253	0.5342	0.5434	0.5526	0.5620	0.5716	0.5817	0.5921	0.6032
20	0.4473	0.4475	0.4487	0.4494	0.4514	0.4542	0.4582	0.4630	0.4684	0.4745	0.4811	0.5075	0.5153	0.5235	0.5324	0.5416	0.5511	0.5607	0.5705	0.5806	0.5911	0.6022	0.6138	0.6262
21	0.4609	0.4609	0.4619	0.4624	0.4642	0.4675	0.4717	0.4767	0.4826	0.4892	0.4963	0.5237	0.5321	0.5412	0.5507	0.5606	0.5706	0.5808	0.5914	0.6025	0.6141	0.6264	0.6395	0.6530
22	0.4738	0.4738	0.4747	0.4751	0.4773	0.4809	0.4854	0.4910	0.4974	0.5045	0.5124	0.5409	0.5503	0.5601	0.5704	0.5808	0.5914	0.6025	0.6142	0.6264	0.6394	0.6533	0.6677	0.6826
23	0.4894	0.4891	0.4899	0.4905	0.4930	0.4969	0.5018	0.5079	0.5149	0.5229	0.5316	0.5596	0.5697	0.5804	0.5913	0.6024	0.6140	0.6263	0.6392	0.6530	0.6678	0.6831	0.6990	0.7155
24	0.5050	0.5045	0.5057	0.5066	0.5093	0.5137	0.5193	0.5261	0.5340	0.5427	0.5524	0.5797	0.5908	0.6021	0.6137	0.6259	0.6388	0.6525	0.6672	0.6829	0.6993	0.7163	0.7339	0.7520
25	0.5207	0.5206	0.5221	0.5234	0.5267	0.5316	0.5380	0.5459	0.5547	0.5645	0.5752	0.6015	0.6134	0.6255	0.6384	0.6520	0.6665	0.6821	0.6989	0.7164	0.7346	0.7535	0.7729	0.7928
26	0.5372	0.5376	0.5394	0.5414	0.5454	0.5512	0.5588	0.5676	0.5775	0.5885	0.6005	0.6273	0.6400	0.6535	0.6679	0.6832	0.6998	0.7178	0.7364	0.7560	0.7762	0.7971	0.8186	0.8402
27	0.5547	0.5555	0.5582	0.5608	0.5659	0.5730	0.5816	0.5918	0.6030	0.6155	0.6291	0.6514	0.6657	0.6809	0.6972	0.7150	0.7342	0.7543	0.7753	0.7971	0.8196	0.8427	0.8660	0.8893
28	0.5735	0.5751	0.5786	0.5826	0.5890	0.5974	0.6074	0.6189	0.6317	0.6460	0.6616	0.6802	0.6964	0.7137	0.7327	0.7533	0.7749	0.7974	0.8209	0.8452	0.8701	0.8953	0.9204	0.9453
29	0.5942	0.5970	0.6019	0.6073	0.6150	0.6249	0.6365	0.6497	0.6645	0.6810	0.6986	0.7168	0.7352	0.7554	0.7775	0.8006	0.8249	0.8502	0.8763	0.9032	0.9304	0.9575	0.9844	1.0103
30	0.6174	0.6218	0.6285	0.6353	0.6447	0.6563	0.6698	0.6852	0.7025	0.7210	0.7410	0.7606	0.7821	0.8058	0.8306	0.8566	0.8839	0.9121	0.9411	0.9704	0.9998	1.0288	1.0568	1.0837
31	0.6442	0.6507	0.6591	0.6675	0.6788	0.6924	0.7084	0.7265	0.7460	0.7672	0.7898	0.8115	0.8368	0.8634	0.8914	0.9207	0.9512	0.9825	1.0142	1.0460	1.0773	1.1076	1.1366	1.1647
32	0.6759	0.6840	0.6944	0.7050	0.7185	0.7347	0.7535	0.7742	0.7967	0.8207	0.8460	0.8730	0.9016	0.9316	0.9632	0.9960	1.0299	1.0642	1.0985	1.1333	1.1651	1.1964	1.2268	1.2560
33	0.7130	0.7233	0.7360	0.7489	0.7652	0.7846	0.8061	0.8298	0.8554	0.8824	0.9104	0.9483	0.9805	1.0144	1.0497	1.0863	1.1233	1.1603	1.1969	1.2332	1.2661	1.2989	1.3304	1.3610
34	0.7571	0.7699	0.7852	0.8011	0.8208	0.8430	0.8679	0.8950	0.9237	0.9535	0.9843	1.0337	1.0701	1.1081	1.1475	1.1874	1.2275	1.2670	1.3052	1.3418	1.3771	1.4112	1.4442	1.4764
35	0.8102	0.8256	0.8442	0.8637	0.8862	0.9121	0.9404	0.9710	1.0027	1.0355	1.0693	1.1311	1.1720	1.2145	1.2576	1.3008	1.3436	1.3848	1.4243	1.4625	1.4992	1.5349	1.5697	1.6043
36	0.8711	0.8902	0.9129	0.9354	0.9619	0.9915	1.0237	1.0573	1.0922	1.1282	1.1656	1.2427	1.2884	1.3349	1.3816	1.4278	1.4723	1.5149	1.5561	1.5958	1.6342	1.6719	1.7093	1.7469
37	0.9426	0.9663	0.9925	1.0191	1.0495	1.0831	1.1185	1.1555	1.1938	1.2337	1.2751	1.3687	1.4187	1.4691	1.5189	1.5670	1.6130	1.6574	1.7003	1.7418	1.7824	1.8228	1.8635	1.9051
38	1.0281	1.0553	1.0862	1.1167	1.1514	1.1882	1.2271	1.2677	1.3102	1.3542	1.3999	1.5105	1.5646	1.6184	1.6703	1.7198	1.7677	1.8139	1.8587	1.9026	1.9462	1.9903	2.0354	2.0820
39	1.1260	1.1584	1.1939	1.2287	1.2666	1.3071	1.3499	1.3946	1.4417	1.4905	1.5407	1.6702	1.7277	1.7836	1.8370	1.8886	1.9383	1.9866	2.0339	2.0811	2.1288	2.1777	2.2283	2.2806
40	1.2411	1.2782	1.3183	1.3564	1.3981	1.4425	1.4896	1.5395	1.5914	1.6449	1.6998	1.8471	1.9070	1.9644	2.0199	2.0734	2.1254	2.1764	2.2273	2.2789	2.3319	2.3869	2.4438	2.5022
41	1.3732	1.4152	1.4591	1.5009	1.5461	1.5954	1.6479	1.7028	1.7597	1.8186	1.8790	2.0425	2.1040	2.1636	2.2211	2.2770	2.3319	2.3869	2.4426	2.5000	2.5597	2.6217	2.6852	2.7495
42	1.5230	1.5690	1.6168	1.6625	1.7130	1.7675	1.8253	1.8860	1.9480	2.0127	2.0795	2.2564	2.3201	2.3818	2.4417	2.5008	2.5600	2.6202	2.6824	2.7472	2.8146	2.8839	2.9540	3.0232
43	1.6932	1.7432	1.7956	1.8461	1.9018	1.9622	2.0255	2.0913	2.1604	2.2314	2.3047	2.4925	2.5580	2.6222	2.6855	2.7492	2.8141	2.8814	2.9517	3.0250	3.1006	3.1771	3.2540	3.3255
44	1.8852	1.9394	1.9974	2.0535	2.1146	2.1802	2.2499	2.3227	2.3984	2.4763	2.5554	2.7488	2.8171	2.8849	2.9533	3.0232	3.0959	3.1722	3.2519	3.3342	3.4178	3.5004	3.5820	3.6566
45	2.1001	2.1610	2.2247	2.2859	2.3534	2.4251	2.5017	2.5820	2.6649	2.7495	2.8348	3.0317	3.1037	3.1769	3.2521	3.3306	3.4132	3.4998	3.5895	3.6807	3.7710	3.8581	3.9419	4.0227
46	2.3433	2.4096	2.4802	2.5470	2.6202	2.6998	2.7842	2.8721	2.9626	3.0534	3.1446	3.3438	3.4217	3.5022	3.5868	3.6762	3.7703	3.8679	3.9674	4.0661	4.1613	4.2531	4.3416	4.4247
47	2.6146	2.6869	2.7640	2.8368	2.9180	3.0057	3.0985	3.1936	3.2904	3.3879	3.4855	3.6941	3.7799	3.8706	3.9672	4.0692	4.1754	4.2839	4.3917	4.4958	4.5962			



**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Silver Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																						
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.6013	0.6068	0.6121	0.6173	0.6224	0.6273	0.6322	0.6371	0.6419	0.6467	0.6515	0.6561	0.6607	0.6650	0.6691	0.6731	0.6768	0.6803	0.6835	0.6866	0.6893	0.6919	0.6942
6	0.6111	0.6167	0.6221	0.6274	0.6326	0.6377	0.6428	0.6479	0.6529	0.6579	0.6628	0.6676	0.6722	0.6765	0.6807	0.6846	0.6883	0.6917	0.6949	0.6978	0.7005	0.7029	-
7	0.6221	0.6278	0.6334	0.6388	0.6442	0.6495	0.6548	0.6601	0.6654	0.6706	0.6756	0.6804	0.6850	0.6894	0.6935	0.6974	0.7010	0.7044	0.7075	0.7103	0.7129	-	-
8	0.6345	0.6403	0.6460	0.6516	0.6572	0.6628	0.6684	0.6739	0.6794	0.6847	0.6898	0.6947	0.6993	0.7037	0.7078	0.7116	0.7151	0.7184	0.7214	0.7241	-	-	-
9	0.6483	0.6543	0.6603	0.6662	0.6720	0.6779	0.6838	0.6896	0.6952	0.7006	0.7057	0.7106	0.7152	0.7196	0.7237	0.7274	0.7309	0.7341	0.7369	-	-	-	-
10	0.6623	0.6685	0.6748	0.6810	0.6872	0.6934	0.6995	0.7055	0.7112	0.7166	0.7218	0.7267	0.7313	0.7356	0.7396	0.7433	0.7467	0.7497	-	-	-	-	-
11	0.6780	0.6846	0.6912	0.6978	0.7043	0.7108	0.7171	0.7232	0.7290	0.7345	0.7397	0.7446	0.7491	0.7534	0.7573	0.7609	0.7641	-	-	-	-	-	-
12	0.6958	0.7027	0.7097	0.7167	0.7236	0.7303	0.7367	0.7429	0.7487	0.7542	0.7595	0.7643	0.7688	0.7730	0.7768	0.7802	-	-	-	-	-	-	-
13	0.7158	0.7232	0.7306	0.7379	0.7451	0.7519	0.7585	0.7647	0.7706	0.7761	0.7813	0.7861	0.7906	0.7946	0.7983	-	-	-	-	-	-	-	-
14	0.7385	0.7463	0.7542	0.7618	0.7691	0.7760	0.7827	0.7890	0.7949	0.8004	0.8055	0.8103	0.8146	0.8185	-	-	-	-	-	-	-	-	-
15	0.7641	0.7724	0.7806	0.7883	0.7958	0.8029	0.8096	0.8159	0.8218	0.8273	0.8323	0.8370	0.8412	-	-	-	-	-	-	-	-	-	-
16	0.7914	0.8000	0.8084	0.8163	0.8239	0.8311	0.8378	0.8441	0.8500	0.8554	0.8603	0.8648	-	-	-	-	-	-	-	-	-	-	-
17	0.8219	0.8307	0.8393	0.8474	0.8550	0.8623	0.8690	0.8753	0.8811	0.8864	0.8912	-	-	-	-	-	-	-	-	-	-	-	-
18	0.8558	0.8649	0.8736	0.8819	0.8896	0.8968	0.9035	0.9098	0.9155	0.9206	-	-	-	-	-	-	-	-	-	-	-	-	-
19	0.8937	0.9031	0.9119	0.9202	0.9279	0.9351	0.9418	0.9479	0.9535	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	0.9343	0.9437	0.9527	0.9610	0.9687	0.9759	0.9825	0.9885	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	0.9794	0.9890	0.9980	1.0063	1.0141	1.0211	1.0275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.0280	1.0377	1.0466	1.0550	1.0626	1.0695	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.0804	1.0900	1.0990	1.1072	1.1147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	1.1368	1.1465	1.1553	1.1634	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	1.1978	1.2074	1.2161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	1.2655	1.2749	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	1.3355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Silver Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.3949	0.3906	0.3877	0.3847	0.3832	0.3833	0.3846	0.3869	0.3902	0.3940	0.3985	0.4032	0.4090	0.4147	0.4206	0.4266	0.4328	0.4393	0.4461	0.4532	0.4607	0.4684	0.4763	0.4843
6	0.3975	0.3930	0.3899	0.3868	0.3857	0.3862	0.3878	0.3907	0.3941	0.3984	0.4030	0.4087	0.4145	0.4204	0.4265	0.4328	0.4394	0.4464	0.4537	0.4615	0.4695	0.4778	0.4861	0.4947
7	0.4005	0.3959	0.3926	0.3899	0.3892	0.3899	0.3922	0.3952	0.3992	0.4036	0.4093	0.4151	0.4210	0.4271	0.4335	0.4403	0.4474	0.4550	0.4630	0.4714	0.4800	0.4887	0.4977	0.5069
8	0.4041	0.3992	0.3964	0.3941	0.3937	0.3951	0.3976	0.4011	0.4052	0.4108	0.4166	0.4224	0.4286	0.4351	0.4420	0.4493	0.4571	0.4654	0.4741	0.4831	0.4922	0.5016	0.5113	0.5212
9	0.4083	0.4039	0.4015	0.3995	0.3998	0.4015	0.4045	0.4082	0.4136	0.4192	0.4250	0.4311	0.4377	0.4447	0.4522	0.4602	0.4689	0.4779	0.4873	0.4969	0.5067	0.5168	0.5272	0.5378
10	0.4108	0.4071	0.4052	0.4042	0.4048	0.4072	0.4103	0.4155	0.4211	0.4268	0.4329	0.4395	0.4466	0.4544	0.4626	0.4716	0.4811	0.4909	0.5009	0.5112	0.5219	0.5329	0.5440	0.5554
11	0.4147	0.4115	0.4107	0.4100	0.4114	0.4139	0.4188	0.4241	0.4297	0.4357	0.4423	0.4496	0.4575	0.4660	0.4754	0.4853	0.4955	0.5061	0.5169	0.5282	0.5398	0.5516	0.5635	0.5755
12	0.4200	0.4181	0.4176	0.4177	0.4192	0.4237	0.4286	0.4339	0.4398	0.4464	0.4537	0.4618	0.4706	0.4803	0.4904	0.5014	0.5125	0.5239	0.5358	0.5480	0.5605	0.5732	0.5859	0.5985
13	0.4280	0.4263	0.4267	0.4269	0.4306	0.4350	0.4399	0.4455	0.4520	0.4594	0.4676	0.4767	0.4867	0.4975	0.5088	0.5204	0.5325	0.5450	0.5579	0.5711	0.5846	0.5981	0.6115	0.6247
14	0.4309	0.4306	0.4315	0.4344	0.4382	0.4427	0.4480	0.4544	0.4617	0.4701	0.4794	0.4899	0.5062	0.5180	0.5302	0.5429	0.5561	0.5698	0.5838	0.5981	0.6123	0.6266	0.6406	0.6542
15	0.4337	0.4340	0.4381	0.4412	0.4451	0.4502	0.4564	0.4637	0.4723	0.4819	0.4927	0.5148	0.5273	0.5401	0.5534	0.5675	0.5820	0.5968	0.6120	0.6272	0.6423	0.6573	0.6717	0.6857
16	0.4383	0.4423	0.4466	0.4497	0.4542	0.4602	0.4675	0.4761	0.4860	0.4972	0.5095	0.5386	0.5520	0.5661	0.5810	0.5964	0.6121	0.6283	0.6444	0.6605	0.6764	0.6918	0.7066	0.7207
17	0.4474	0.4515	0.4558	0.4596	0.4651	0.4722	0.4809	0.4910	0.5026	0.5154	0.5290	0.5665	0.5813	0.5970	0.6133	0.6300	0.6472	0.6644	0.6815	0.6985	0.7148	0.7305	0.7455	0.7597
18	0.4750	0.4835	0.4932	0.5024	0.5133	0.5257	0.5388	0.5526	0.5671	0.5821	0.5977	0.5994	0.6160	0.6333	0.6510	0.6693	0.6875	0.7058	0.7238	0.7412	0.7579	0.7738	0.7889	0.8031
19	0.5032	0.5130	0.5237	0.5341	0.5464	0.5596	0.5737	0.5887	0.6044	0.6206	0.6371	0.6386	0.6569	0.6757	0.6951	0.7145	0.7339	0.7531	0.7716	0.7893	0.8062	0.8221	0.8372	0.8514
20	0.5386	0.5491	0.5609	0.5727	0.5856	0.6000	0.6153	0.6313	0.6481	0.6653	0.6826	0.6828	0.7028	0.7234	0.7440	0.7646	0.7850	0.8047	0.8235	0.8414	0.8583	0.8743	0.8893	0.9036
21	0.5788	0.5905	0.6039	0.6163	0.6303	0.6457	0.6620	0.6792	0.6970	0.7150	0.7332	0.7328	0.7546	0.7765	0.7985	0.8201	0.8410	0.8611	0.8801	0.8979	0.9148	0.9307	0.9458	0.9600
22	0.6256	0.6390	0.6530	0.6661	0.6811	0.6974	0.7149	0.7331	0.7516	0.7707	0.7900	0.7895	0.8127	0.8360	0.8590	0.8812	0.9025	0.9226	0.9415	0.9594	0.9762	0.9920	1.0070	1.0213
23	0.6781	0.6918	0.7066	0.7207	0.7366	0.7541	0.7727	0.7917	0.8113	0.8314	0.8517	0.8513	0.8760	0.9004	0.9239	0.9465	0.9678	0.9878	1.0067	1.0244	1.0411	1.0569	1.0719	1.0864
24	0.7355	0.7500	0.7660	0.7811	0.7982	0.8166	0.8358	0.8559	0.8766	0.8976	0.9185	0.9208	0.9467	0.9716	0.9954	1.0180	1.0391	1.0590	1.0777	1.0953	1.1118	1.1277	1.1428	1.1575
25	0.7996	0.8155	0.8324	0.8483	0.8662	0.8853	0.9054	0.9266	0.9482	0.9698	0.9913	0.9969	1.0233	1.0484	1.0722	1.0945	1.1154	1.1350	1.1535	1.1709	1.1875	1.2034	1.2188	1.2338
26	0.8698	0.8863	0.9043	0.9209	0.9393	0.9593	0.9805	1.0026	1.0247	1.0470	1.0693	1.0819	1.1084	1.1333	1.1566	1.1786	1.1992	1.2185	1.2367	1.2541	1.2708	1.2869	1.3026	1.3179
27	0.9462	0.9638	0.9826	0.9995	1.0186	1.0396	1.0617	1.0842	1.1070	1.1300	1.1531	1.1683	1.1945	1.2190	1.2419	1.2635	1.2837	1.3028	1.3209	1.3384	1.3553	1.3717	1.3879	1.4037
28	1.0277	1.0461	1.0654	1.0829	1.1030	1.1249	1.1476	1.1704	1.1942	1.2179	1.2418	1.2636	1.2891	1.3131	1.3354	1.3565	1.3763	1.3952	1.4134	1.4311	1.4483	1.4652	1.4819	1.4982
29	1.1150	1.1337	1.1538	1.1726	1.1934	1.2155	1.2385	1.2623	1.2865	1.3111	1.3358	1.3687	1.3935	1.4166	1.4383	1.4588	1.4784	1.4972	1.5155	1.5335	1.5511	1.5685	1.5857	1.6028
30	1.2090	1.2286	1.2498	1.2688	1.2896	1.3120	1.3357	1.3600	1.3850	1.4104	1.4357	1.4830	1.5067	1.5289	1.5499	1.5700	1.5894	1.6083	1.6269	1.6452	1.6634	1.6813	1.6993	1.7173
31	1.3112	1.3317	1.3536	1.3720	1.3929	1.4158	1.4399	1.4649	1.4907	1.5166	1.5427	1.6056	1.6282	1.6495	1.6699	1.6897	1.7091	1.7282	1.7471	1.7660	1.7847	1.8034	1.8223	1.8419
32	1.4208	1.4418	1.4632	1.4814	1.5025	1.5257	1.5503	1.5761	1.6023	1.6290	1.6555	1.7358	1.7571	1.7777	1.7977	1.8174	1.8369	1.8564	1.8759	1.8952	1.9148	1.9346	1.9552	1.9767
33	1.5356	1.5560	1.5773	1.5956	1.6168	1.6404	1.6657	1.6918	1.7188	1.7459	1.7731	1.8726	1.8931	1.9131	1.9330	1.9527	1.9726	1.9925	2.0125	2.0328	2.0535	2.0752	2.0978	2.1210
34	1.6585	1.6784	1.6999	1.7177	1.7391	1.7632	1.7887	1.8155	1.8427	1.8704	1.8977	2.0157	2.0355	2.0552	2.0750	2.0951	2.1155	2.1360	2.1569	2.1784	2.2011	2.2251	2.2495	2.2741
35	1.7885	1.8083	1.8294	1.8471	1.8688	1.8927	1.9187	1.9457	1.9733	2.0010	2.0284	2.1623	2.1815	2.2012	2.2214	2.2421	2.2630	2.2846	2.3068	2.3305	2.3557	2.3816	2.4077	2.4339
36	1.9245	1.9438	1.9649	1.9826	2.0038	2.0281	2.0542	2.0814	2.1090	2.1366	2.1641	2.3130	2.3321	2.3520	2.3728	2.3941	2.4163	2.4392	2.4640	2.4904	2.5176	2.5453	2.5732	2.6009
37	2.0674	2.0864	2.1078	2.1245	2.1459	2.1700	2.1961	2.2232	2.2505	2.2781	2.3062	2.4689	2.4883	2.5088	2.5301	2.5527	2.5763	2.6021	2.6299	2.6587	2.6879	2.7174	2.7470	2.7761
38	2.2159	2.2351	2.2557	2.2723	2.2932	2.3172	2.3428	2.3691	2.3968	2.4249	2.4535	2.6315	2.6514	2.6726	2.6953	2.7193	2.7460	2.7751	2.8055	2.8364	2.8678	2.8991	2.9302	2.9607
39	2.3715	2.3897	2.4105	2.4261	2.4465	2.4693	2.4945	2.5213	2.5491	2.5776	2.6068	2.7983	2.8188	2.8414	2.8659	2.8934	2.9237	2.9556	2.9883	3.0216	3.0550	3.0880	3.1206	3.1525
40	2.5346	2.5528	2.5726	2.5873	2.6061	2.6285	2.6535	2.6802	2.7083	2.7374	2.7670	2.9661	2.9883	3.0129	3.0411	3.0727	3.1061	3.1406	3.1760	3.2116	3.2468	3.2816	3.3157	3.3488
41	2.7049	2.7218	2.7405	2.7536	2.7715	2.7935	2.8181	2.8450	2.8737	2.9032	2.9333	3.1343	3.1588	3.1876	3.2203	3.2555	3.2919	3.3294	3.3672	3.4049	3.4422	3.4787	3.5141	3.5480
42	2.8786	2.8950	2.9129	2.9240	2.9411	2.9625	2.9874	3.0147	3.0437	3.0738	3.1036	3.3037	3.3329	3.3669	3.4037	3.4421	3.4819	3.5222	3.5631	3.6022	3.6414	3.6795	3.7159	3.7506
43	3.0587	3.0732	3.0892	3.0992	3.1155	3.1369	3.1621	3.1898	3.2189	3.2493	3.2796	3.4730	3.5082	3.5466	3.5873	3.6294	3.6724	3.7154	3.7581	3.8001	3.8412	3.8804	3.9177	3.9537
44	3.2471	3.2591	3.2743	3.2826	3.2986	3.3194	3.3450	3.3732	3.4028	3.4328	3.4626	3.6475	3.6879	3.7306	3.7755	3.8214	3.8673	3.9132	3.9584	4.0024	4.0447	4.0850	4.1238	4.1609
45	3.4421	3.4528	3.4666	3.4733	3.4895	3.5110	3.5366	3.5644	3.5934	3.6227	3.6514	3.8246	3.8699	3.9176	3.9667	4.0159	4.0652	4.1139	4.1613	4.2068	4.2503	4.2923	4.3324	4.3719
46	3.6435	3.6517	3.6654	3.6726	3.6879	3.7092	3.7342	3.7614	3.7890	3.8177	3.8463	4.0058	4.0567	4.1092	4.1621	4.2151	4.2677	4.3199	4.3811	4.4150	4.4605	4.5039	4.5467	4.5874
47	3.8519	3.8605	3.8737	3.8796	3.8943	3.9141	3.9384	3.9646	3.9917	4.0193	4.0470	4.1985	4.2546	4.3115	4.3687	4.4252	4.4807	4.5338	4.5845	4.6338	4.6808			



**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Silver Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																							
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.6619	0.6669	0.6720	0.6769	0.6817	0.6865	0.6911	0.6956	0.7000	0.7042	0.7082	0.7121	0.7158	0.7193	0.7227	0.7260	0.7290	0.7319	0.7347	0.7373	0.7397	0.7420	0.7441
6	0.6771	0.6824	0.6875	0.6926	0.6975	0.7023	0.7070	0.7115	0.7159	0.7202	0.7242	0.7280	0.7317	0.7352	0.7386	0.7418	0.7448	0.7477	0.7504	0.7529	0.7553	0.7574	-
7	0.6942	0.6996	0.7049	0.7100	0.7151	0.7199	0.7247	0.7293	0.7337	0.7379	0.7419	0.7457	0.7494	0.7529	0.7562	0.7594	0.7624	0.7651	0.7678	0.7702	0.7725	-	-
8	0.7133	0.7188	0.7242	0.7295	0.7346	0.7396	0.7443	0.7489	0.7533	0.7575	0.7615	0.7653	0.7690	0.7725	0.7758	0.7789	0.7818	0.7845	0.7870	0.7894	-	-	-
9	0.7347	0.7404	0.7459	0.7512	0.7564	0.7614	0.7662	0.7708	0.7752	0.7794	0.7833	0.7872	0.7908	0.7942	0.7975	0.8005	0.8034	0.8060	0.8085	-	-	-	-
10	0.7569	0.7627	0.7683	0.7737	0.7790	0.7840	0.7888	0.7934	0.7978	0.8020	0.8060	0.8098	0.8133	0.8167	0.8199	0.8229	0.8256	0.8282	-	-	-	-	-
11	0.7817	0.7875	0.7932	0.7987	0.8040	0.8091	0.8139	0.8185	0.8228	0.8270	0.8310	0.8347	0.8383	0.8416	0.8447	0.8476	0.8503	-	-	-	-	-	-
12	0.8091	0.8151	0.8209	0.8264	0.8317	0.8368	0.8416	0.8462	0.8506	0.8547	0.8587	0.8624	0.8659	0.8691	0.8722	0.8750	-	-	-	-	-	-	-
13	0.8396	0.8457	0.8516	0.8571	0.8624	0.8675	0.8723	0.8769	0.8813	0.8854	0.8893	0.8930	0.8964	0.8996	0.9025	-	-	-	-	-	-	-	-
14	0.8736	0.8797	0.8856	0.8912	0.8965	0.9016	0.9064	0.9110	0.9154	0.9195	0.9233	0.9269	0.9302	0.9333	-	-	-	-	-	-	-	-	-
15	0.9096	0.9158	0.9217	0.9273	0.9326	0.9377	0.9426	0.9472	0.9515	0.9555	0.9593	0.9628	0.9660	-	-	-	-	-	-	-	-	-	-
16	0.9495	0.9557	0.9616	0.9673	0.9727	0.9778	0.9826	0.9872	0.9914	0.9954	0.9991	1.0025	-	-	-	-	-	-	-	-	-	-	-
17	0.9937	0.9999	1.0059	1.0116	1.0170	1.0221	1.0269	1.0314	1.0356	1.0395	1.0431	-	-	-	-	-	-	-	-	-	-	-	-
18	1.0426	1.0489	1.0550	1.0607	1.0661	1.0712	1.0759	1.0803	1.0845	1.0883	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.0970	1.1034	1.1095	1.1152	1.1205	1.1256	1.1303	1.1346	1.1386	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	1.1558	1.1622	1.1683	1.1740	1.1793	1.1843	1.1889	1.1932	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.2196	1.2260	1.2320	1.2377	1.2430	1.2479	1.2524	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.2888	1.2952	1.3012	1.3068	1.3120	1.3168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.3624	1.3688	1.3748	1.3803	1.3854	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	1.4426	1.4490	1.4548	1.4603	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	1.5285	1.5348	1.5406	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	1.6226	1.6288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	1.7189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Gold Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.4340	0.4335	0.4334	0.4326	0.4329	0.4350	0.4375	0.4412	0.4457	0.4508	0.4564	0.4619	0.4685	0.4748	0.4807	0.4865	0.4924	0.4982	0.5036	0.5094	0.5153	0.5214	0.5277	0.5341
6	0.4381	0.4373	0.4371	0.4360	0.4372	0.4391	0.4423	0.4464	0.4514	0.4569	0.4623	0.4690	0.4754	0.4814	0.4872	0.4931	0.4990	0.5044	0.5102	0.5163	0.5225	0.5289	0.5355	0.5423
7	0.4425	0.4414	0.4408	0.4408	0.4417	0.4443	0.4481	0.4528	0.4581	0.4635	0.4702	0.4767	0.4826	0.4884	0.4944	0.5003	0.5058	0.5117	0.5178	0.5241	0.5307	0.5375	0.5445	0.5517
8	0.4471	0.4457	0.4463	0.4459	0.4476	0.4509	0.4552	0.4603	0.4655	0.4722	0.4787	0.4846	0.4904	0.4964	0.5023	0.5078	0.5137	0.5199	0.5264	0.5332	0.5402	0.5473	0.5548	0.5624
9	0.4521	0.4519	0.4521	0.4526	0.4551	0.4589	0.4637	0.4685	0.4753	0.4818	0.4876	0.4933	0.4993	0.5052	0.5107	0.5166	0.5229	0.5294	0.5364	0.5436	0.5510	0.5586	0.5665	0.5746
10	0.4562	0.4557	0.4571	0.4585	0.4617	0.4661	0.4707	0.4774	0.4839	0.4896	0.4953	0.5013	0.5071	0.5126	0.5185	0.5249	0.5315	0.5387	0.5461	0.5538	0.5617	0.5699	0.5783	0.5870
11	0.4605	0.4614	0.4638	0.4661	0.4699	0.4740	0.4806	0.4870	0.4926	0.4981	0.5041	0.5099	0.5152	0.5212	0.5276	0.5344	0.5417	0.5494	0.5573	0.5655	0.5740	0.5828	0.5919	0.6012
12	0.4668	0.4690	0.4723	0.4753	0.4787	0.4851	0.4913	0.4967	0.5020	0.5078	0.5135	0.5187	0.5247	0.5312	0.5381	0.5455	0.5534	0.5616	0.5702	0.5790	0.5882	0.5977	0.6075	0.6175
13	0.4753	0.4785	0.4827	0.4851	0.4911	0.4970	0.5020	0.5070	0.5126	0.5182	0.5232	0.5290	0.5356	0.5425	0.5502	0.5583	0.5667	0.5757	0.5849	0.5945	0.6044	0.6147	0.6252	0.6359
14	0.4782	0.4827	0.4867	0.4924	0.4980	0.5026	0.5074	0.5128	0.5182	0.5231	0.5289	0.5409	0.5480	0.5557	0.5641	0.5728	0.5821	0.5917	0.6018	0.6121	0.6230	0.6340	0.6453	0.6565
15	0.4833	0.4875	0.4952	0.5003	0.5045	0.5088	0.5141	0.5193	0.5239	0.5295	0.5361	0.5544	0.5624	0.5709	0.5799	0.5895	0.5996	0.6101	0.6210	0.6324	0.6440	0.6559	0.6678	0.6797
16	0.4860	0.4947	0.5019	0.5055	0.5094	0.5144	0.5193	0.5237	0.5292	0.5358	0.5431	0.5683	0.5771	0.5864	0.5964	0.6069	0.6179	0.6293	0.6413	0.6536	0.6662	0.6788	0.6914	0.7045
17	0.4928	0.5009	0.5063	0.5096	0.5143	0.5190	0.5230	0.5285	0.5350	0.5424	0.5508	0.5841	0.5938	0.6042	0.6151	0.6267	0.6387	0.6514	0.6644	0.6777	0.6911	0.7044	0.7183	0.7327
18	0.4941	0.5020	0.5099	0.5164	0.5237	0.5314	0.5393	0.5475	0.5564	0.5657	0.5754	0.6022	0.6131	0.6245	0.6367	0.6493	0.6627	0.6765	0.6906	0.7047	0.7189	0.7337	0.7490	0.7650
19	0.5081	0.5166	0.5250	0.5319	0.5393	0.5472	0.5554	0.5644	0.5740	0.5839	0.5945	0.6233	0.6352	0.6480	0.6617	0.6755	0.6901	0.7050	0.7200	0.7351	0.7508	0.7671	0.7842	0.8024
20	0.5243	0.5335	0.5421	0.5492	0.5568	0.5650	0.5739	0.5837	0.5938	0.6048	0.6164	0.6457	0.6591	0.6732	0.6882	0.7037	0.7196	0.7355	0.7516	0.7683	0.7857	0.8040	0.8235	0.8444
21	0.5431	0.5525	0.5614	0.5687	0.5763	0.5854	0.5951	0.6055	0.6169	0.6287	0.6415	0.6719	0.6867	0.7027	0.7191	0.7360	0.7530	0.7701	0.7879	0.8066	0.8262	0.8471	0.8695	0.8928
22	0.5619	0.5714	0.5805	0.5878	0.5966	0.6065	0.6170	0.6286	0.6410	0.6544	0.6689	0.7005	0.7174	0.7349	0.7529	0.7710	0.7892	0.8083	0.8282	0.8493	0.8718	0.8959	0.9210	0.9470
23	0.5829	0.5928	0.6020	0.6104	0.6200	0.6306	0.6425	0.6553	0.6692	0.6845	0.7006	0.7327	0.7513	0.7705	0.7898	0.8093	0.8296	0.8511	0.8737	0.8979	0.9240	0.9511	0.9792	1.0083
24	0.6041	0.6141	0.6247	0.6340	0.6446	0.6567	0.6699	0.6844	0.7006	0.7176	0.7357	0.7684	0.7889	0.8096	0.8304	0.8522	0.8752	0.8995	0.9256	0.9538	0.9831	1.0135	1.0451	1.0776
25	0.6254	0.6369	0.6488	0.6591	0.6714	0.6851	0.7003	0.7172	0.7352	0.7544	0.7749	0.8084	0.8305	0.8527	0.8761	0.9008	0.9270	0.9552	0.9857	1.0174	1.0503	1.0846	1.1198	1.1561
26	0.6483	0.6614	0.6744	0.6869	0.7008	0.7167	0.7345	0.7536	0.7740	0.7959	0.8190	0.8546	0.8785	0.9036	0.9301	0.9583	0.9888	1.0217	1.0561	1.0918	1.1289	1.1672	1.2065	1.2462
27	0.6730	0.6877	0.7032	0.7174	0.7339	0.7526	0.7729	0.7947	0.8179	0.8427	0.8693	0.9023	0.9294	0.9579	0.9884	1.0213	1.0571	1.0943	1.1331	1.1734	1.2151	1.2578	1.3009	1.3440
28	0.6996	0.7172	0.7351	0.7521	0.7717	0.7932	0.8164	0.8414	0.8680	0.8966	0.9274	0.9587	0.9895	1.0224	1.0581	1.0969	1.1373	1.1794	1.2233	1.2685	1.3150	1.3619	1.4087	1.4549
29	0.7302	0.7504	0.7714	0.7921	0.8149	0.8396	0.8664	0.8950	0.9259	0.9591	0.9939	1.0271	1.0626	1.1012	1.1433	1.1872	1.2329	1.2806	1.3298	1.3804	1.4314	1.4824	1.5326	1.5811
30	0.7645	0.7886	0.8141	0.8381	0.8646	0.8933	0.9241	0.9574	0.9933	1.0310	1.0709	1.1081	1.1496	1.1953	1.2429	1.2926	1.3444	1.3980	1.4530	1.5086	1.5640	1.6187	1.6714	1.7219
31	0.8047	0.8338	0.8633	0.8915	0.9223	0.9554	0.9914	1.0303	1.0711	1.1144	1.1596	1.2020	1.2515	1.3033	1.3574	1.4137	1.4720	1.5320	1.5924	1.6528	1.7123	1.7697	1.8245	1.8774
32	0.8527	0.8863	0.9207	0.9537	0.9894	1.0283	1.0705	1.1147	1.1617	1.2107	1.2618	1.3144	1.3706	1.4294	1.4907	1.5542	1.6195	1.6853	1.7511	1.8159	1.8783	1.9379	1.9954	2.0507
33	0.9088	0.9480	0.9880	1.0264	1.0684	1.1142	1.1622	1.2132	1.2665	1.3220	1.3787	1.4476	1.5115	1.5782	1.6472	1.7183	1.7900	1.8616	1.9321	2.0001	2.0649	2.1274	2.1875	2.2455
34	0.9750	1.0207	1.0670	1.1124	1.1621	1.2143	1.2697	1.3276	1.3879	1.4495	1.5118	1.5922	1.6717	1.7469	1.8244	1.9025	1.9805	2.0573	2.1312	2.2017	2.2696	2.3349	2.3980	2.4596
35	1.0538	1.1066	1.1611	1.2149	1.2715	1.3318	1.3947	1.4603	1.5272	1.5949	1.6636	1.7726	1.8542	1.9386	2.0237	2.1087	2.1924	2.2728	2.3494	2.4233	2.4943	2.5628	2.6297	2.6961
36	1.1445	1.2068	1.2712	1.3326	1.3982	1.4667	1.5383	1.6107	1.6844	1.7591	1.8355	1.9702	2.0621	2.1549	2.2475	2.3386	2.4261	2.5095	2.5898	2.6669	2.7414	2.8141	2.8863	2.9589
37	1.2512	1.3250	1.3982	1.4697	1.5443	1.6221	1.7009	1.7810	1.8623	1.9453	2.0299	2.1944	2.2955	2.3964	2.4957	2.5910	2.6816	2.7689	2.8527	2.9337	3.0127	3.0912	3.1702	3.2510
38	1.3780	1.4620	1.5469	1.6286	1.7130	1.7987	1.8857	1.9741	2.0641	2.1565	2.2504	2.4468	2.5570	2.6652	2.7689	2.8675	2.9624	3.0534	3.1413	3.2273	3.3126	3.3986	3.4866	3.5775
39	1.5236	1.6212	1.7176	1.8098	1.9032	1.9978	2.0933	2.1917	2.2921	2.3942	2.4978	2.7309	2.8487	2.9616	3.0687	3.1718	3.2707	3.3662	3.4595	3.5523	3.6459	3.7418	3.8410	3.9434
40	1.6935	1.8041	1.9135	2.0153	2.1178	2.2221	2.3289	2.4381	2.5491	2.6622	2.7756	3.0464	3.1691	3.2855	3.3975	3.5048	3.6085	3.7098	3.8107	3.9126	4.0170	4.1253	4.2373	4.3520
41	1.8882	2.0132	2.1335	2.2459	2.3593	2.4751	2.5937	2.7150	2.8371	2.9607	3.0871	3.3935	3.5198	3.6413	3.7577	3.8702	3.9802	4.0888	4.2006	4.3145	4.4326	4.5550	4.6805	4.8072
42	2.1092	2.2469	2.3802	2.5035	2.6295	2.7589	2.8898	3.0230	3.1580	3.2947	3.4339	3.7722	3.9036	4.0298	4.1517	4.2710	4.3901	4.5106	4.6346	4.7636	4.8974	5.0347	5.1735	5.3103
43	2.3576	2.5098	2.6564	2.7941	2.9338	3.0762	3.2216	3.3678	3.5172	3.6687	3.8215	4.1865	4.3230	4.4550	4.5843	4.7135	4.8445	4.9796	5.1203	5.2666	5.4169	5.5690	5.7191	5.8633
44	2.6358	2.8038	2.9667	3.1190	3.2746	3.4318	3.5911	3.7538	3.9189	4.0855	4.2528	4.6367	4.7788	4.9188	5.0589	5.2012	5.3483	5.5019	5.6628	5.8265	5.9932	6.1577	6.3160	6.4681
45	2.9461	3.1325	3.3144	3.4833	3.6546	3.8276	4.0048	4.1847	4.3669	4.5482	4.7285	5.1272	5.2786	5.4303	5.5848	5.7450	5.9125	6.0873	6.2676	6.4504	6.6310	6.8047	6.9717	7.1324
46	3.2946	3.5017	3.7031	3.8897	4.0781	4.2706	4.4671	4.6646	4.8625	5.0592	5.2536	5.6650	5.8283	5.9959	6.1702	6.3529	6.5440	6.7415	6.9419	7.1401	7.3309	7.5143	7.6910	7.8580
47	3.6809	3.9116	4.1347	4.3400	4.5502	4.7630	4.9785	5.1952	5.4089	5.6207	5.8286	6.2574	6.4391	6.6285	6.8278	7.0367	7.2529	7.4728	7.6903	7.8999	8.1015			



**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Gold Plan Option, Male Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.7286	0.7365	0.7442	0.7517	0.7590	0.7662	0.7733	0.7804	0.7876	0.7948	0.8021	0.8093	0.8163	0.8230	0.8294	0.8356	0.8414	0.8469	0.8520	0.8568	0.8612	0.8652	0.8689
6	0.7481	0.7563	0.7642	0.7719	0.7795	0.7871	0.7947	0.8023	0.8100	0.8177	0.8253	0.8328	0.8400	0.8468	0.8534	0.8596	0.8654	0.8709	0.8760	0.8807	0.8850	0.8889	-
7	0.7697	0.7781	0.7863	0.7944	0.8025	0.8105	0.8186	0.8268	0.8350	0.8432	0.8511	0.8588	0.8661	0.8731	0.8797	0.8860	0.8918	0.8972	0.9022	0.9068	0.9110	-	-
8	0.7937	0.8025	0.8111	0.8196	0.8281	0.8368	0.8455	0.8543	0.8630	0.8715	0.8796	0.8875	0.8949	0.9020	0.9087	0.9149	0.9207	0.9261	0.9310	0.9355	-	-	-
9	0.8205	0.8296	0.8387	0.8478	0.8570	0.8663	0.8757	0.8850	0.8941	0.9028	0.9112	0.9192	0.9267	0.9339	0.9406	0.9467	0.9525	0.9578	0.9626	-	-	-	-
10	0.8487	0.8583	0.8681	0.8779	0.8879	0.8979	0.9078	0.9176	0.9269	0.9359	0.9445	0.9526	0.9602	0.9674	0.9740	0.9802	0.9858	0.9909	-	-	-	-	-
11	0.8802	0.8906	0.9011	0.9118	0.9225	0.9332	0.9436	0.9537	0.9633	0.9725	0.9811	0.9893	0.9970	1.0041	1.0107	1.0168	1.0223	-	-	-	-	-	-
12	0.9156	0.9268	0.9382	0.9497	0.9612	0.9724	0.9832	0.9935	1.0034	1.0127	1.0215	1.0297	1.0374	1.0445	1.0510	1.0569	-	-	-	-	-	-	-
13	0.9552	0.9675	0.9798	0.9921	1.0041	1.0157	1.0268	1.0374	1.0474	1.0569	1.0657	1.0739	1.0816	1.0886	1.0949	-	-	-	-	-	-	-	-
14	0.9997	1.0129	1.0262	1.0391	1.0516	1.0635	1.0749	1.0857	1.0959	1.1054	1.1142	1.1224	1.1300	1.1368	-	-	-	-	-	-	-	-	-
15	1.0494	1.0637	1.0776	1.0910	1.1038	1.1161	1.1277	1.1387	1.1490	1.1585	1.1673	1.1754	1.1828	-	-	-	-	-	-	-	-	-	-
16	1.1034	1.1184	1.1329	1.1467	1.1599	1.1724	1.1843	1.1953	1.2056	1.2151	1.2239	1.2318	-	-	-	-	-	-	-	-	-	-	-
17	1.1632	1.1788	1.1937	1.2080	1.2215	1.2342	1.2462	1.2572	1.2675	1.2769	1.2855	-	-	-	-	-	-	-	-	-	-	-	-
18	1.2291	1.2452	1.2607	1.2752	1.2890	1.3019	1.3138	1.3250	1.3352	1.3444	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.3019	1.3186	1.3343	1.3492	1.3631	1.3761	1.3881	1.3991	1.4091	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	1.3807	1.3977	1.4138	1.4289	1.4428	1.4559	1.4678	1.4786	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.4674	1.4849	1.5012	1.5163	1.5304	1.5433	1.5550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.5616	1.5792	1.5956	1.6109	1.6249	1.6376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.6638	1.6816	1.6981	1.7133	1.7270	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	1.7748	1.7928	1.8092	1.8241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	1.8958	1.9136	1.9298	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	2.0289	2.0465	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	2.1705	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Gold Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.4367	0.4361	0.4359	0.4349	0.4351	0.4371	0.4404	0.4446	0.4503	0.4563	0.4632	0.4703	0.4790	0.4876	0.4961	0.5046	0.5135	0.5228	0.5326	0.5429	0.5538	0.5653	0.5771	0.5891
6	0.4408	0.4398	0.4394	0.4382	0.4393	0.4420	0.4459	0.4513	0.4574	0.4643	0.4715	0.4806	0.4895	0.4982	0.5071	0.5164	0.5261	0.5364	0.5472	0.5588	0.5709	0.5835	0.5962	0.6092
7	0.4451	0.4438	0.4431	0.4430	0.4448	0.4482	0.4534	0.4593	0.4663	0.4736	0.4810	0.4892	0.5013	0.5105	0.5202	0.5303	0.5411	0.5525	0.5648	0.5776	0.5909	0.6044	0.6183	0.6327
8	0.4497	0.4481	0.4485	0.4492	0.4518	0.4567	0.4624	0.4694	0.4767	0.4846	0.4960	0.5054	0.5150	0.5250	0.5356	0.5470	0.5590	0.5720	0.5856	0.5997	0.6141	0.6289	0.6442	0.6599
9	0.4546	0.4543	0.4558	0.4573	0.4616	0.4669	0.4738	0.4811	0.4911	0.5010	0.5107	0.5207	0.5311	0.5422	0.5541	0.5668	0.5806	0.5951	0.6101	0.6254	0.6412	0.6575	0.6743	0.6913
10	0.4587	0.4598	0.4623	0.4659	0.4708	0.4775	0.4848	0.4952	0.5055	0.5155	0.5258	0.5368	0.5484	0.5610	0.5744	0.5890	0.6045	0.6204	0.6368	0.6537	0.6711	0.6891	0.7074	0.7259
11	0.4649	0.4672	0.4721	0.4763	0.4828	0.4899	0.5007	0.5113	0.5217	0.5324	0.5438	0.5560	0.5692	0.5835	0.5990	0.6155	0.6325	0.6500	0.6680	0.6867	0.7060	0.7256	0.7455	0.7654
12	0.4732	0.4782	0.4839	0.4898	0.4967	0.5078	0.5187	0.5294	0.5404	0.5523	0.5651	0.5791	0.5942	0.6107	0.6283	0.6465	0.6652	0.6845	0.7045	0.7252	0.7462	0.7676	0.7890	0.8102
13	0.4858	0.4915	0.4992	0.5055	0.5168	0.5279	0.5389	0.5503	0.5626	0.5760	0.5907	0.6067	0.6243	0.6430	0.6625	0.6825	0.7032	0.7247	0.7469	0.7695	0.7925	0.8155	0.8383	0.8607
14	0.4927	0.5012	0.5096	0.5212	0.5326	0.5439	0.5557	0.5685	0.5825	0.5980	0.6149	0.6401	0.6601	0.6810	0.7023	0.7245	0.7476	0.7714	0.7957	0.8205	0.8452	0.8697	0.8939	0.9171
15	0.5009	0.5103	0.5250	0.5368	0.5484	0.5606	0.5740	0.5888	0.6051	0.6230	0.6429	0.6778	0.7002	0.7231	0.7468	0.7717	0.7974	0.8235	0.8502	0.8768	0.9032	0.9292	0.9542	0.9780
16	0.5113	0.5279	0.5427	0.5546	0.5672	0.5811	0.5967	0.6140	0.6330	0.6542	0.6770	0.7221	0.7467	0.7722	0.7989	0.8266	0.8547	0.8835	0.9122	0.9406	0.9686	0.9955	1.0211	1.0454
17	0.5294	0.5461	0.5609	0.5739	0.5885	0.6048	0.6231	0.6433	0.6659	0.6902	0.7156	0.7733	0.8007	0.8294	0.8592	0.8895	0.9206	0.9515	0.9822	1.0123	1.0412	1.0688	1.0948	1.1193
18	0.5742	0.6004	0.6265	0.6507	0.6762	0.7036	0.7310	0.7589	0.7874	0.8164	0.8457	0.8327	0.8636	0.8957	0.9284	0.9619	0.9952	1.0283	1.0607	1.0919	1.1216	1.1495	1.1758	1.2004
19	0.6181	0.6474	0.6761	0.7034	0.7325	0.7618	0.7916	0.8221	0.8530	0.8844	0.9160	0.9021	0.9366	0.9718	1.0080	1.0439	1.0796	1.1145	1.1481	1.1800	1.2100	1.2382	1.2646	1.2892
20	0.6706	0.7027	0.7350	0.7659	0.7970	0.8287	0.8613	0.8945	0.9280	0.9617	0.9952	0.9807	1.0187	1.0577	1.0964	1.1349	1.1726	1.2087	1.2431	1.2754	1.3055	1.3338	1.3602	1.3849
21	0.7299	0.7659	0.8024	0.8352	0.8690	0.9040	0.9392	0.9750	1.0110	1.0468	1.0825	1.0695	1.1116	1.1534	1.1949	1.2356	1.2744	1.3114	1.3460	1.3784	1.4087	1.4369	1.4633	1.4881
22	0.7978	0.8386	0.8773	0.9132	0.9503	0.9878	1.0260	1.0644	1.1026	1.1407	1.1788	1.1702	1.2153	1.2601	1.3039	1.3458	1.3855	1.4227	1.4574	1.4898	1.5200	1.5482	1.5746	1.5995
23	0.8736	0.9174	0.9596	0.9988	1.0388	1.0795	1.1205	1.1611	1.2019	1.2426	1.2831	1.2809	1.3292	1.3765	1.4215	1.4642	1.5042	1.5414	1.5761	1.6083	1.6384	1.6665	1.6931	1.7185
24	0.9564	1.0038	1.0503	1.0926	1.1360	1.1797	1.2230	1.2664	1.3099	1.3532	1.3956	1.4047	1.4556	1.5041	1.5499	1.5928	1.6326	1.6697	1.7040	1.7361	1.7661	1.7944	1.8214	1.8473
25	1.0477	1.0999	1.1501	1.1961	1.2425	1.2886	1.3351	1.3816	1.4278	1.4728	1.5168	1.5402	1.5923	1.6415	1.6874	1.7300	1.7696	1.8063	1.8404	1.8723	1.9025	1.9311	1.9586	1.9852
26	1.1472	1.2037	1.2583	1.3076	1.3570	1.4062	1.4557	1.5050	1.5530	1.6000	1.6463	1.6888	1.7416	1.7907	1.8361	1.8783	1.9173	1.9537	1.9875	2.0195	2.0499	2.0792	2.1074	2.1349
27	1.2552	1.3169	1.3760	1.4280	1.4804	1.5332	1.5856	1.6367	1.6868	1.7362	1.7845	1.8435	1.8960	1.9446	1.9895	2.0310	2.0696	2.1056	2.1395	2.1717	2.2028	2.2327	2.2620	2.2906
28	1.3716	1.4381	1.5004	1.5560	1.6122	1.6681	1.7225	1.7758	1.8285	1.8800	1.9305	2.0110	2.0627	2.1105	2.1545	2.1954	2.2334	2.2693	2.3035	2.3363	2.3681	2.3991	2.4296	2.4593
29	1.4961	1.5668	1.6334	1.6932	1.7529	1.8108	1.8675	1.9235	1.9783	2.0322	2.0853	2.1915	2.2422	2.2887	2.3319	2.3720	2.4098	2.4459	2.4805	2.5141	2.5470	2.5793	2.6109	2.6423
30	1.6292	1.7050	1.7769	1.8403	1.9019	1.9622	2.0218	2.0801	2.1375	2.1941	2.2490	2.3837	2.4327	2.4781	2.5203	2.5601	2.5980	2.6345	2.6700	2.7047	2.7389	2.7724	2.8057	2.8391
31	1.7732	1.8550	1.9313	1.9966	2.0607	2.1240	2.1859	2.2469	2.3072	2.3657	2.4231	2.5857	2.6332	2.6774	2.7190	2.7588	2.7972	2.8345	2.8711	2.9072	2.9427	2.9781	3.0136	3.0504
32	1.9276	2.0147	2.0936	2.1614	2.2286	2.2944	2.3592	2.4231	2.4854	2.5466	2.6058	2.7962	2.8423	2.8857	2.9272	2.9674	3.0065	3.0451	3.0832	3.1207	3.1582	3.1960	3.2352	3.2760
33	2.0900	2.1802	2.2627	2.3339	2.4038	2.4727	2.5407	2.6067	2.6719	2.7351	2.7964	3.0137	3.0587	3.1019	3.1438	3.1848	3.2253	3.2654	3.3050	3.3448	3.3849	3.4268	3.4704	3.5147
34	2.2619	2.3562	2.4430	2.5168	2.5899	2.6622	2.7324	2.8014	2.8686	2.9339	2.9967	3.2372	3.2817	3.3253	3.3680	3.4104	3.4525	3.4943	3.5364	3.5790	3.6237	3.6704	3.7179	3.7655
35	2.4427	2.5421	2.6325	2.7097	2.7864	2.8608	2.9343	3.0054	3.0748	3.1415	3.2055	3.4636	3.5084	3.5527	3.5970	3.6412	3.6852	3.7298	3.7750	3.8226	3.8727	3.9237	3.9748	4.0259
36	2.6319	2.7358	2.8307	2.9118	2.9907	3.0687	3.1442	3.2178	3.2886	3.3566	3.4219	3.6934	3.7392	3.7851	3.8314	3.8777	3.9247	3.9727	4.0206	4.0722	4.1320	4.1870	4.2420	4.2965
37	2.8300	2.9392	3.0394	3.1226	3.2053	3.2855	3.3636	3.4386	3.5099	3.5801	3.6477	3.9274	3.9752	4.0234	4.0718	4.1214	4.1723	4.2265	4.2840	4.3429	4.4021	4.4615	4.5202	4.5777
38	3.0361	3.1517	3.2553	3.3425	3.4275	3.5104	3.5900	3.6656	3.7399	3.8118	3.8817	4.1673	4.2175	4.2682	4.3203	4.3741	4.4319	4.4935	4.5568	4.6206	4.6846	4.7481	4.8103	4.8711
39	3.2524	3.3721	3.4812	3.5708	3.6587	3.7424	3.8234	3.9020	3.9780	4.0523	4.1247	4.4104	4.4635	4.5184	4.5753	4.6367	4.7027	4.7708	4.8395	4.9087	4.9773	5.0464	5.1104	5.1743
40	3.4778	3.6041	3.7167	3.8084	3.8979	3.9836	4.0669	4.1473	4.2259	4.3029	4.3776	4.6543	4.7121	4.7724	4.8380	4.9086	4.9818	5.0560	5.1307	5.2050	5.2778	5.3492	5.4185	5.4852
41	3.7135	3.8431	3.9603	4.0544	4.1448	4.2329	4.3181	4.4015	4.4830	4.5623	4.6388	4.8997	4.9637	5.0338	5.1098	5.1886	5.2685	5.3494	5.4299	5.5089	5.5863	5.6615	5.7339	5.8026
42	3.9545	4.0909	4.2105	4.3055	4.3985	4.4887	4.5770	4.6636	4.7470	4.8294	4.9086	5.1493	5.2244	5.3062	5.3913	5.4777	5.5651	5.6525	5.7382	5.8223	5.9041	5.9828	6.0575	6.1282
43	4.2048	4.3443	4.4661	4.5640	4.6591	4.7528	4.8440	4.9338	5.0212	5.1052	5.1855	5.4060	5.4943	5.5865	5.6802	5.7751	5.8697	5.9630	6.0545	6.1435	6.2292	6.3105	6.3784	6.4609
44	4.4645	4.6066	4.7326	4.8327	4.9307	5.0286	5.1239	5.2166	5.3059	5.3910	5.4711	5.6781	5.7781	5.8800	5.9832	6.0861	6.1874	6.2871	6.3840	6.4774	6.5659	6.6497	6.7299	6.8059
45	4.7315	4.8788	5.0075	5.1120	5.2152	5.3161	5.4145	5.5094	5.5991	5.6850	5.7663	5.9646	6.0755	6.1880	6.3002	6.4105	6.5190	6.6248	6.7267	6.8233	6.9146	7.0021	7.0849	7.1659
46	5.0058	5.1583	5.2941	5.4028	5.5092	5.6125	5.7138	5.8102	5.9012	5.9871	6.0672	6.2686	6.3915	6.5141	6.6346	6.7530	6.8683	6.9796	7.0851	7.1848	7.2802	7.3707	7.4592	7.5428
47	5.2912	5.4503	5.5922	5.7032	5.8142	5.9215	6.0236	6.1201	6.2102	6.2969	6.3781	6.6000	6.7340	6.8658	6.9952	7.1209	7.2425	7.3577	7.4667	7.5709	7.6697			



**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Gold Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.8494	0.8564	0.8634	0.8703	0.8771	0.8838	0.8903	0.8967	0.9028	0.9087	0.9144	0.9198	0.9250	0.9299	0.9346	0.9391	0.9434	0.9474	0.9512	0.9548	0.9582	0.9613	0.9642
6	0.8798	0.8872	0.8945	0.9016	0.9087	0.9156	0.9222	0.9287	0.9349	0.9409	0.9467	0.9521	0.9573	0.9622	0.9670	0.9715	0.9757	0.9797	0.9835	0.9870	0.9903	0.9933	-
7	0.9135	0.9213	0.9288	0.9363	0.9435	0.9506	0.9574	0.9640	0.9704	0.9764	0.9821	0.9876	0.9928	0.9978	1.0026	1.0071	1.0113	1.0153	1.0190	1.0224	1.0256	-	-
8	0.9510	0.9591	0.9669	0.9746	0.9821	0.9893	0.9963	1.0030	1.0094	1.0154	1.0212	1.0267	1.0320	1.0370	1.0418	1.0462	1.0504	1.0543	1.0580	1.0613	-	-	-
9	0.9926	1.0010	1.0091	1.0170	1.0247	1.0321	1.0392	1.0459	1.0524	1.0585	1.0643	1.0699	1.0752	1.0802	1.0849	1.0893	1.0935	1.0973	1.1008	-	-	-	-
10	1.0372	1.0458	1.0542	1.0623	1.0702	1.0777	1.0849	1.0917	1.0982	1.1043	1.1102	1.1158	1.1211	1.1261	1.1308	1.1352	1.1392	1.1430	-	-	-	-	-
11	1.0864	1.0954	1.1040	1.1123	1.1203	1.1280	1.1352	1.1421	1.1486	1.1549	1.1608	1.1664	1.1717	1.1766	1.1813	1.1855	1.1895	-	-	-	-	-	-
12	1.1409	1.1501	1.1589	1.1674	1.1755	1.1832	1.1905	1.1974	1.2041	1.2104	1.2164	1.2220	1.2272	1.2321	1.2367	1.2409	-	-	-	-	-	-	-
13	1.2009	1.2103	1.2194	1.2280	1.2361	1.2439	1.2513	1.2584	1.2651	1.2714	1.2774	1.2829	1.2882	1.2930	1.2974	-	-	-	-	-	-	-	-
14	1.2670	1.2766	1.2858	1.2945	1.3028	1.3106	1.3182	1.3253	1.3320	1.3384	1.3443	1.3499	1.3550	1.3597	-	-	-	-	-	-	-	-	-
15	1.3381	1.3479	1.3572	1.3660	1.3744	1.3824	1.3900	1.3972	1.4039	1.4102	1.4161	1.4216	1.4266	-	-	-	-	-	-	-	-	-	-
16	1.4162	1.4261	1.4355	1.4444	1.4530	1.4611	1.4688	1.4760	1.4827	1.4890	1.4948	1.5002	-	-	-	-	-	-	-	-	-	-	-
17	1.5016	1.5117	1.5212	1.5304	1.5390	1.5472	1.5549	1.5621	1.5688	1.5750	1.5807	-	-	-	-	-	-	-	-	-	-	-	-
18	1.5951	1.6053	1.6151	1.6244	1.6331	1.6413	1.6490	1.6562	1.6628	1.6689	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.6974	1.7079	1.7178	1.7272	1.7360	1.7442	1.7519	1.7589	1.7655	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	1.8080	1.8186	1.8286	1.8381	1.8468	1.8551	1.8626	1.8696	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.9274	1.9381	1.9483	1.9577	1.9665	1.9746	1.9821	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	2.0564	2.0673	2.0774	2.0869	2.0956	2.1036	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	2.1943	2.2052	2.2153	2.2247	2.2333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	2.3432	2.3541	2.3642	2.3734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	2.5024	2.5132	2.5232	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	2.6742	2.6850	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	2.8532	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Platinum Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Entry Age																								
5	0.4872	0.4880	0.4889	0.4886	0.4893	0.4921	0.4958	0.5008	0.5066	0.5133	0.5204	0.5275	0.5356	0.5434	0.5505	0.5575	0.5645	0.5712	0.5776	0.5843	0.5912	0.5983	0.6057	0.6134
6	0.4936	0.4939	0.4944	0.4938	0.4958	0.4988	0.5034	0.5092	0.5157	0.5229	0.5301	0.5385	0.5464	0.5537	0.5608	0.5679	0.5748	0.5812	0.5881	0.5952	0.6026	0.6102	0.6181	0.6262
7	0.5002	0.5000	0.5001	0.5010	0.5032	0.5073	0.5128	0.5192	0.5264	0.5336	0.5422	0.5503	0.5577	0.5650	0.5722	0.5792	0.5857	0.5927	0.6000	0.6076	0.6155	0.6237	0.6321	0.6409
8	0.5072	0.5065	0.5084	0.5094	0.5127	0.5178	0.5240	0.5312	0.5384	0.5471	0.5554	0.5628	0.5702	0.5776	0.5847	0.5912	0.5983	0.6058	0.6136	0.6218	0.6303	0.6391	0.6482	0.6576
9	0.5147	0.5160	0.5179	0.5202	0.5246	0.5305	0.5375	0.5446	0.5535	0.5619	0.5693	0.5767	0.5842	0.5913	0.5979	0.6051	0.6128	0.6208	0.6293	0.6381	0.6472	0.6567	0.6666	0.6767
10	0.5209	0.5226	0.5263	0.5299	0.5354	0.5422	0.5492	0.5583	0.5668	0.5743	0.5818	0.5893	0.5966	0.6032	0.6105	0.6184	0.6266	0.6354	0.6446	0.6541	0.6641	0.6744	0.6850	0.6958
11	0.5283	0.5320	0.5373	0.5421	0.5485	0.5553	0.5645	0.5731	0.5806	0.5881	0.5957	0.6030	0.6096	0.6170	0.6251	0.6336	0.6427	0.6522	0.6622	0.6726	0.6834	0.6946	0.7060	0.7178
12	0.5389	0.5444	0.5510	0.5569	0.5631	0.5724	0.5810	0.5884	0.5958	0.6034	0.6107	0.6172	0.6247	0.6330	0.6417	0.6511	0.6610	0.6714	0.6824	0.6937	0.7055	0.7175	0.7300	0.7427
13	0.5528	0.5598	0.5676	0.5731	0.5823	0.5907	0.5979	0.6051	0.6126	0.6197	0.6262	0.6337	0.6421	0.6510	0.6607	0.6711	0.6819	0.6934	0.7053	0.7177	0.7305	0.7437	0.7571	0.7708
14	0.5609	0.5697	0.5775	0.5866	0.5950	0.6020	0.6090	0.6165	0.6236	0.6299	0.6375	0.6526	0.6617	0.6717	0.6825	0.6938	0.7059	0.7184	0.7315	0.7449	0.7590	0.7732	0.7877	0.8021
15	0.5724	0.5811	0.5930	0.6011	0.6077	0.6145	0.6218	0.6287	0.6349	0.6424	0.6511	0.6740	0.6843	0.6954	0.7073	0.7199	0.7331	0.7469	0.7611	0.7760	0.7911	0.8065	0.8219	0.8373
16	0.5810	0.5947	0.6056	0.6118	0.6183	0.6255	0.6323	0.6382	0.6458	0.6546	0.6642	0.6957	0.7073	0.7197	0.7330	0.7469	0.7615	0.7765	0.7923	0.8084	0.8248	0.8412	0.8576	0.8746
17	0.5945	0.6070	0.6157	0.6219	0.6288	0.6355	0.6411	0.6487	0.6576	0.6676	0.6787	0.7206	0.7335	0.7474	0.7621	0.7776	0.7935	0.8103	0.8275	0.8450	0.8624	0.8800	0.8981	0.9171
18	0.6205	0.6327	0.6445	0.6543	0.6645	0.6757	0.6871	0.6987	0.7112	0.7242	0.7375	0.7489	0.7636	0.7791	0.7955	0.8124	0.8302	0.8485	0.8672	0.8858	0.9045	0.9240	0.9443	0.9657
19	0.6407	0.6539	0.6664	0.6766	0.6880	0.6994	0.7114	0.7243	0.7379	0.7518	0.7665	0.7817	0.7981	0.8154	0.8334	0.8524	0.8718	0.8917	0.9126	0.9316	0.9525	0.9743	0.9973	1.0219
20	0.6642	0.6782	0.6914	0.7025	0.7141	0.7262	0.7395	0.7536	0.7681	0.7835	0.7999	0.8167	0.8350	0.8542	0.8744	0.8952	0.9164	0.9377	0.9591	0.9815	1.0049	1.0296	1.0561	1.0848
21	0.6915	0.7061	0.7202	0.7315	0.7437	0.7572	0.7717	0.7867	0.8029	0.8202	0.8384	0.8563	0.8766	0.8983	0.9204	0.9432	0.9659	0.9889	1.0128	1.0380	1.0646	1.0932	1.1242	1.1562
22	0.7198	0.7355	0.7500	0.7620	0.7758	0.7906	0.8061	0.8231	0.8411	0.8605	0.8813	0.8993	0.9224	0.9462	0.9705	0.9949	1.0195	1.0452	1.0723	1.1010	1.1319	1.1654	1.2001	1.2364
23	0.7516	0.7677	0.7828	0.7965	0.8116	0.8275	0.8451	0.8641	0.8845	0.9067	0.9301	0.9473	0.9728	0.9989	1.0250	1.0514	1.0791	1.1082	1.1392	1.1727	1.2089	1.2466	1.2859	1.3267
24	0.7833	0.8004	0.8177	0.8329	0.8492	0.8675	0.8874	0.9090	0.9325	0.9576	0.9842	1.0003	1.0284	1.0565	1.0848	1.1145	1.1460	1.1795	1.2157	1.2550	1.2959	1.3385	1.3829	1.4289
25	0.8160	0.8357	0.8548	0.8714	0.8903	0.9112	0.9342	0.9593	0.9862	1.0146	1.0449	1.0592	1.0895	1.1199	1.1520	1.1859	1.2222	1.2614	1.3040	1.3484	1.3948	1.4431	1.4930	1.5445
26	0.8513	0.8731	0.8942	0.9137	0.9358	0.9600	0.9868	1.0156	1.0461	1.0787	1.1133	1.1262	1.1590	1.1935	1.2301	1.2694	1.3119	1.3582	1.4064	1.4568	1.5094	1.5637	1.6197	1.6764
27	0.8909	0.9146	0.9393	0.9622	0.9879	1.0164	1.0472	1.0800	1.1152	1.1525	1.1926	1.1967	1.2340	1.2737	1.3162	1.3623	1.4127	1.4652	1.5201	1.5773	1.6365	1.6976	1.7594	1.8212
28	0.9332	0.9613	0.9899	1.0170	1.0475	1.0805	1.1159	1.1538	1.1939	1.2372	1.2838	1.2797	1.3226	1.3687	1.4189	1.4737	1.5309	1.5907	1.6530	1.7175	1.7840	1.8514	1.9188	1.9855
29	0.9814	1.0142	1.0477	1.0804	1.1155	1.1535	1.1944	1.2380	1.2850	1.3353	1.3881	1.3795	1.4295	1.4839	1.5436	1.6058	1.6709	1.7388	1.8092	1.8817	1.9552	2.0287	2.1013	2.1714
30	1.0365	1.0751	1.1148	1.1529	1.1937	1.2380	1.2852	1.3362	1.3908	1.4482	1.5087	1.4965	1.5556	1.6205	1.6882	1.7592	1.8332	1.9099	1.9890	2.0691	2.1493	2.2284	2.3049	2.3780
31	1.1005	1.1463	1.1928	1.2369	1.2847	1.3359	1.3913	1.4506	1.5131	1.5789	1.6478	1.6337	1.7043	1.7781	1.8554	1.9361	2.0198	2.1061	2.1935	2.2809	2.3672	2.4506	2.5302	2.6070
32	1.1764	1.2298	1.2833	1.3350	1.3906	1.4508	1.5154	1.5834	1.6551	1.7298	1.8075	1.7976	1.8778	1.9621	2.0501	2.1414	2.2355	2.3309	2.4263	2.5204	2.6112	2.6980	2.7816	2.8620
33	1.2642	1.3259	1.3885	1.4487	1.5143	1.5848	1.6588	1.7369	1.8184	1.9031	1.9890	1.9908	2.0824	2.1783	2.2779	2.3806	2.4847	2.5887	2.6913	2.7903	2.8847	2.9758	3.0633	3.1479
34	1.3677	1.4397	1.5122	1.5835	1.6604	1.7411	1.8262	1.9151	2.0075	2.1010	2.1958	2.2107	2.3152	2.4238	2.5359	2.6494	2.7629	2.8749	2.9827	3.0856	3.1847	3.2800	3.3721	3.4620
35	1.4897	1.5730	1.6583	1.7423	1.8303	1.9232	2.0200	2.1208	2.2228	2.3260	2.4304	2.4619	2.5803	2.7026	2.8266	2.9504	3.0726	3.1901	3.3022	3.4101	3.5138	3.6140	3.7119	3.8090
36	1.6308	1.7289	1.8290	1.9253	2.0268	2.1327	2.2423	2.3535	2.4660	2.5797	2.6951	2.7492	2.8824	3.0178	3.1530	3.2862	3.4144	3.5364	3.6539	3.7667	3.8758	3.9824	4.0881	4.1945
37	1.7977	1.9121	2.0268	2.1379	2.2535	2.3730	2.4943	2.6170	2.7408	2.8666	2.9951	3.0757	3.2232	3.3708	3.5162	3.6559	3.7888	3.9167	4.0395	4.1582	4.2741	4.3893	4.5053	4.6239
38	1.9944	2.1256	2.2580	2.3841	2.5147	2.6468	2.7804	2.9147	3.0523	3.1921	3.3341	3.4443	3.6052	3.7639	3.9161	4.0609	4.2001	4.3337	4.4628	4.5889	4.7143	4.8407	4.9701	5.1039
39	2.2212	2.3726	2.5225	2.6654	2.8095	2.9549	3.1013	3.2510	3.4031	3.5577	3.7137	3.8585	4.0316	4.1976	4.3551	4.5066	4.6519	4.7923	4.9295	5.0659	5.2036	5.3448	5.4910	5.6421
40	2.4837	2.6558	2.8255	2.9822	3.1409	3.3006	3.4635	3.6290	3.7972	3.9674	4.1386	4.3196	4.5002	4.6717	4.8364	4.9943	5.1469	5.2962	5.4446	5.5946	5.7486	5.9082	6.0736	6.2430
41	2.7851	2.9787	3.1661	3.3390	3.5126	3.6896	3.8697	4.0531	4.2377	4.4243	4.6140	4.8270	5.0133	5.1923	5.3638	5.5296	5.6918	5.8532	6.0166	6.1846	6.3589	6.5397	6.7253	6.9125
42	3.1278	3.3414	3.5467	3.7358	3.9283	4.1246	4.3235	4.5247	4.7279	4.9348	5.1436	5.3818	5.5754	5.7616	5.9415	6.1176	6.2932	6.4711	6.6542	6.8447	7.0424	7.2456	7.4508	7.6530
43	3.5118	3.7463	3.9711	4.1814	4.3939	4.6105	4.8296	5.0511	5.2755	5.5035	5.7330	5.9888	6.1905	6.3856	6.5767	6.7654	6.9610	7.1607	7.3687	7.5851	7.8076	8.0325	8.2548	8.4674
44	3.9405	4.1982	4.4474	4.6793	4.9149	5.1535	5.3936	5.6384	5.8868	6.1370	6.3879	6.6494	6.8606	7.0678	7.2748	7.4854	7.7031	7.9301	8.1670	8.4108	8.6574	8.9008	9.1347	9.3589
45	4.4167	4.7025	4.9788	5.2359	5.4942	5.7557	6.0224	6.2929	6.5663	6.8384	7.1088	7.3720	7.5961	7.8207	8.0495	8.2866	8.5348	8.7938	9.0609	9.3314	9.5985	9.8553	10.1016	10.3377
46	4.9491	5.2662	5.5715	5.8533	6.1377	6.4277	6.7230	7.0197	7.3165	7.6115	7.9030	8.1642	8.4067	8.6551	8.9133	9.1842	9.4675	9.7603	10.0571	10.3504	10.6324	10.9030	11.1626	11.4080
47	5.5389	5.8895	6.2264	6.5379	6.8526	7.1727	7.4964	7.8214	8.1417	8.4593	8.7711	9.0388	9.3082	9.5890	9.8846	10.1945	10.5153	10.8411	11.1631	11.4730	11.7704	12.0559	12.3259	12.5819
48	6.1900	6.5782	6.9487	7.292																				



**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Platinum Plan Option, Male Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.8558	0.8661	0.8762	0.8860	0.8955	0.9049	0.9143	0.9237	0.9333	0.9430	0.9527	0.9624	0.9719	0.9810	0.9898	0.9981	1.0060	1.0134	1.0204	1.0268	1.0328	1.0383	1.0432
6	0.8856	0.8963	0.9067	0.9169	0.9270	0.9370	0.9470	0.9573	0.9676	0.9780	0.9884	0.9986	1.0084	1.0177	1.0267	1.0351	1.0431	1.0505	1.0574	1.0638	1.0697	1.0750	-
7	0.9186	0.9298	0.9406	0.9513	0.9620	0.9728	0.9837	0.9948	1.0060	1.0171	1.0280	1.0385	1.0485	1.0581	1.0672	1.0757	1.0837	1.0911	1.0980	1.1042	1.1099	-	-
8	0.9552	0.9668	0.9783	0.9897	1.0013	1.0130	1.0248	1.0368	1.0488	1.0605	1.0717	1.0825	1.0928	1.1025	1.1117	1.1203	1.1282	1.1356	1.1423	1.1484	-	-	-
9	0.9959	1.0082	1.0204	1.0328	1.0453	1.0581	1.0709	1.0838	1.0964	1.1085	1.1200	1.1311	1.1415	1.1514	1.1606	1.1691	1.1771	1.1843	1.1909	-	-	-	-
10	1.0389	1.0520	1.0652	1.0787	1.0924	1.1062	1.1200	1.1336	1.1466	1.1590	1.1709	1.1822	1.1928	1.2027	1.2119	1.2204	1.2282	1.2352	-	-	-	-	-
11	1.0869	1.1011	1.1156	1.1303	1.1452	1.1600	1.1746	1.1886	1.2020	1.2148	1.2269	1.2384	1.2490	1.2589	1.2681	1.2765	1.2841	-	-	-	-	-	-
12	1.1406	1.1561	1.1720	1.1880	1.2041	1.2198	1.2349	1.2493	1.2631	1.2762	1.2885	1.3000	1.3106	1.3205	1.3295	1.3377	-	-	-	-	-	-	-
13	1.2007	1.2178	1.2351	1.2524	1.2693	1.2856	1.3012	1.3161	1.3302	1.3434	1.3558	1.3673	1.3780	1.3877	1.3966	-	-	-	-	-	-	-	-
14	1.2681	1.2868	1.3054	1.3237	1.3413	1.3581	1.3742	1.3894	1.4037	1.4171	1.4295	1.4410	1.4515	1.4611	-	-	-	-	-	-	-	-	-
15	1.3434	1.3636	1.3834	1.4023	1.4205	1.4379	1.4543	1.4698	1.4843	1.4977	1.5101	1.5215	1.5318	-	-	-	-	-	-	-	-	-	-
16	1.4250	1.4464	1.4669	1.4866	1.5054	1.5231	1.5399	1.5555	1.5700	1.5834	1.5957	1.6069	-	-	-	-	-	-	-	-	-	-	-
17	1.5153	1.5375	1.5588	1.5791	1.5983	1.6165	1.6334	1.6491	1.6636	1.6769	1.6889	-	-	-	-	-	-	-	-	-	-	-	-
18	1.6148	1.6378	1.6599	1.6806	1.7003	1.7186	1.7356	1.7513	1.7657	1.7788	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.7244	1.7483	1.7708	1.7921	1.8120	1.8304	1.8474	1.8630	1.8771	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	1.8429	1.8674	1.8905	1.9120	1.9319	1.9505	1.9673	1.9827	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.9726	1.9976	2.0210	2.0426	2.0627	2.0810	2.0976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	2.1130	2.1384	2.1619	2.1837	2.2036	2.2216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	2.2654	2.2909	2.3146	2.3362	2.3558	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	2.4306	2.4564	2.4798	2.5011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	2.6102	2.6358	2.6589	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	2.8069	2.8321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	3.0174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Platinum Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.4943	0.4946	0.4958	0.4957	0.4966	0.4997	0.5043	0.5100	0.5172	0.5249	0.5335	0.5424	0.5536	0.5645	0.5750	0.5856	0.5966	0.6083	0.6205	0.6336	0.6476	0.6624	0.6776	0.6931
6	0.5007	0.5014	0.5021	0.5017	0.5039	0.5080	0.5134	0.5206	0.5284	0.5372	0.5464	0.5581	0.5696	0.5806	0.5918	0.6033	0.6156	0.6286	0.6425	0.6574	0.6731	0.6893	0.7059	0.7229
7	0.5084	0.5085	0.5088	0.5098	0.5132	0.5182	0.5253	0.5331	0.5421	0.5516	0.5639	0.5759	0.5874	0.5991	0.6113	0.6243	0.6380	0.6527	0.6686	0.6854	0.7028	0.7204	0.7387	0.7575
8	0.5166	0.5161	0.5181	0.5204	0.5248	0.5316	0.5394	0.5485	0.5582	0.5711	0.5837	0.5957	0.6080	0.6208	0.6345	0.6490	0.6647	0.6816	0.6996	0.7182	0.7371	0.7566	0.7769	0.7977
9	0.5238	0.5253	0.5288	0.5323	0.5388	0.5463	0.5555	0.5655	0.5791	0.5923	0.6049	0.6178	0.6312	0.6456	0.6611	0.6778	0.6958	0.7151	0.7349	0.7552	0.7762	0.7979	0.8203	0.8431
10	0.5312	0.5347	0.5398	0.5457	0.5530	0.5623	0.5725	0.5868	0.6007	0.6139	0.6274	0.6416	0.6569	0.6733	0.6911	0.7104	0.7310	0.7524	0.7742	0.7967	0.8201	0.8442	0.8688	0.8938
11	0.5419	0.5471	0.5550	0.5618	0.5710	0.5813	0.5964	0.6110	0.6247	0.6390	0.6539	0.6701	0.6875	0.7065	0.7272	0.7493	0.7723	0.7957	0.8199	0.8451	0.8711	0.8976	0.9246	0.9517
12	0.5558	0.5643	0.5732	0.5821	0.5924	0.6082	0.6234	0.6378	0.6527	0.6684	0.6855	0.7040	0.7243	0.7465	0.7703	0.7949	0.8201	0.8462	0.8733	0.9013	0.9299	0.9591	0.9883	1.0174
13	0.5737	0.5834	0.5948	0.6048	0.6214	0.6373	0.6522	0.6678	0.6843	0.7024	0.7221	0.7438	0.7676	0.7931	0.8196	0.8467	0.8749	0.9041	0.9344	0.9652	0.9968	1.0283	1.0597	1.0907
14	0.5857	0.5985	0.6116	0.6291	0.6458	0.6614	0.6777	0.6950	0.7142	0.7351	0.7583	0.7917	0.8192	0.8476	0.8768	0.9072	0.9388	0.9714	1.0048	1.0388	1.0729	1.1069	1.1404	1.1726
15	0.6000	0.6150	0.6366	0.6543	0.6706	0.6877	0.7060	0.7263	0.7486	0.7733	0.8005	0.8468	0.8775	0.9090	0.9417	0.9758	1.0111	1.0472	1.0841	1.1209	1.1577	1.1938	1.2286	1.2618
16	0.6185	0.6433	0.6651	0.6821	0.7000	0.7192	0.7407	0.7645	0.7909	0.8201	0.8516	0.9113	0.9452	0.9805	1.0174	1.0556	1.0946	1.1345	1.1743	1.2141	1.2532	1.2908	1.3266	1.3604
17	0.6467	0.6716	0.6927	0.7115	0.7317	0.7546	0.7799	0.8082	0.8395	0.8734	0.9086	0.9847	1.0229	1.0627	1.1041	1.1463	1.1894	1.2326	1.2756	1.3179	1.3585	1.3972	1.4336	1.4676
18	0.6938	0.7277	0.7621	0.7947	0.8287	0.8651	0.9023	0.9401	0.9790	1.0189	1.0593	1.0702	1.1133	1.1580	1.2037	1.2504	1.2971	1.3437	1.3894	1.4333	1.4751	1.5143	1.5510	1.5852
19	0.7497	0.7886	0.8274	0.8639	0.9031	0.9432	0.9839	1.0257	1.0687	1.1123	1.1562	1.1699	1.2182	1.2677	1.3183	1.3688	1.4192	1.4687	1.5161	1.5612	1.6035	1.6430	1.6798	1.7141
20	0.8176	0.8615	0.9046	0.9469	0.9898	1.0335	1.0785	1.1247	1.1718	1.2191	1.2665	1.2829	1.3364	1.3912	1.4459	1.5004	1.5539	1.6052	1.6539	1.6994	1.7419	1.7815	1.8183	1.8527
21	0.8964	0.9453	0.9950	1.0409	1.0878	1.1360	1.1859	1.2364	1.2874	1.3384	1.3893	1.4105	1.4698	1.5291	1.5881	1.6460	1.7014	1.7539	1.8030	1.8488	1.8913	1.9308	1.9677	2.0022
22	0.9862	1.0423	1.0964	1.1465	1.1985	1.2519	1.3061	1.3609	1.4157	1.4705	1.5255	1.5551	1.6192	1.6830	1.7457	1.8055	1.8622	1.9151	1.9643	2.0099	2.0523	2.0918	2.1288	2.1637
23	1.0879	1.1489	1.2083	1.2640	1.3213	1.3796	1.4383	1.4972	1.5561	1.6152	1.6741	1.7151	1.7843	1.8520	1.9167	1.9778	2.0347	2.0876	2.1366	2.1821	2.2244	2.2639	2.3012	2.3367
24	1.2003	1.2676	1.3333	1.3948	1.4574	1.5204	1.5836	1.6469	1.7104	1.7737	1.8356	1.8943	1.9676	2.0373	2.1032	2.1644	2.2212	2.2738	2.3224	2.3677	2.4099	2.4497	2.4876	2.5239
25	1.3264	1.4006	1.4733	1.5404	1.6081	1.6757	1.7435	1.8117	1.8801	1.9465	2.0120	2.0712	2.1669	2.2377	2.3036	2.3645	2.4208	2.4728	2.5211	2.5662	2.6086	2.6491	2.6878	2.7253
26	1.4645	1.5468	1.6262	1.6988	1.7714	1.8445	1.9176	1.9907	2.0620	2.1322	2.2016	2.3072	2.3834	2.4541	2.5193	2.5795	2.6350	2.6865	2.7345	2.7797	2.8228	2.8641	2.9040	2.9428
27	1.6172	1.7073	1.7934	1.8718	1.9497	2.0281	2.1064	2.1828	2.2581	2.3326	2.4058	2.5320	2.6078	2.6777	2.7420	2.8012	2.8561	2.9071	2.9553	3.0011	3.0451	3.0876	3.1290	3.1695
28	1.7832	1.8816	1.9744	2.0581	2.1422	2.2261	2.3078	2.3885	2.4683	2.5469	2.6241	2.7753	2.8498	2.9184	2.9814	3.0397	3.0939	3.1450	3.1936	3.2403	3.2856	3.3297	3.3728	3.4148
29	1.9648	2.0703	2.1701	2.2604	2.3504	2.4379	2.5241	2.6096	2.6937	2.7765	2.8580	3.0381	3.1109	3.1777	3.2394	3.2967	3.3507	3.4022	3.4517	3.4997	3.5466	3.5924	3.6372	3.6818
30	2.1610	2.2746	2.3825	2.4791	2.5727	2.6649	2.7562	2.8463	2.9349	3.0222	3.1071	3.3175	3.3880	3.4531	3.5135	3.5704	3.6247	3.6770	3.7274	3.7774	3.8261	3.8737	3.9212	3.9688
31	2.3734	2.4963	2.6120	2.7122	2.8108	2.9083	3.0044	3.0991	3.1926	3.2836	3.3725	3.6118	3.6801	3.7435	3.8032	3.8603	3.9153	3.9689	4.0214	4.0730	4.1236	4.1741	4.2249	4.2756
32	2.6040	2.7358	2.8562	2.9615	3.0657	3.1683	3.2693	3.3692	3.4685	3.5663	3.6540	3.9182	3.9844	4.0468	4.1065	4.1642	4.2206	4.2760	4.3305	4.3842	4.4379	4.4920	4.5444	4.6071
33	2.8488	2.9863	3.1134	3.2249	3.3345	3.4424	3.5489	3.6528	3.7546	3.8533	3.9491	4.2353	4.3002	4.3624	4.4227	4.4818	4.5400	4.5976	4.6544	4.7114	4.7690	4.8293	4.8923	4.9564
34	3.1088	3.2540	3.3888	3.5059	3.6211	3.7349	3.8455	3.9541	4.0596	4.1619	4.2604	4.5606	4.6251	4.6879	4.7496	4.8107	4.8714	4.9313	4.9918	5.0530	5.1175	5.1851	5.2540	5.3230
35	3.3854	3.5397	3.6817	3.8046	3.9260	4.0440	4.1595	4.2719	4.3812	4.4862	4.5860	4.8916	4.9566	5.0208	5.0848	5.1485	5.2117	5.2757	5.3409	5.4098	5.4823	5.5564	5.6307	5.7052
36	3.6781	3.8410	3.9906	4.1202	4.2459	4.3691	4.4887	4.6050	4.7170	4.8235	4.9275	5.2272	5.2936	5.3603	5.4271	5.4936	5.5614	5.6306	5.7042	5.7820	5.8617	5.9418	6.0222	6.1017
37	3.9856	4.1577	4.3159	4.4500	4.5814	4.7088	4.8325	4.9506	5.0652	5.1759	5.2827	5.5705	5.6396	5.7092	5.7791	5.8507	5.9241	6.0027	6.0861	6.1719	6.2583	6.3451	6.4311	6.5152
38	4.3089	4.4914	4.6560	4.7960	4.9318	5.0635	5.1891	5.3109	5.4287	5.5424	5.6527	5.9225	5.9950	6.0679	6.1433	6.2212	6.3050	6.3945	6.4868	6.5800	6.6737	6.7667	6.8578	6.9470
39	4.6499	4.8400	5.0127	5.1572	5.2964	5.4314	5.5604	5.6855	5.8064	5.9239	6.0381	6.2793	6.3556	6.4348	6.5171	6.6065	6.7025	6.8019	6.9024	7.0037	7.1043	7.2030	7.2997	7.3936
40	5.0064	5.2062	5.3839	5.5336	5.6770	5.8141	5.9467	6.0748	6.1998	6.3214	6.4392	6.6376	6.7211	6.8083	6.9035	7.0064	7.1135	7.2220	7.3316	7.4406	7.5476	7.6525	7.7545	7.8528
41	5.3785	5.5865	5.7727	5.9248	6.0702	6.2110	6.3470	6.4793	6.6087	6.7329	6.8551	6.9993	7.0919	7.1937	7.3042	7.4194	7.5367	7.6555	7.7737	7.8898	8.0037	8.1146	8.2214	8.3227
42	5.7656	5.9819	6.1725	6.3264	6.4758	6.6201	6.7608	6.8980	7.0308	7.1608	7.2853	7.3671	7.4762	7.5953	7.7197	7.8462	7.9750	8.1034	8.2295	8.3535	8.4740	8.5903	8.7026	8.8050
43	6.1658	6.3879	6.5825	6.7405	6.8936	7.0431	7.1881	7.3305	7.4687	7.6013	7.7273	7.7464	7.8750	8.0098	8.1432	8.2865	8.4261	8.5634	8.6983	8.8296	8.9563	9.0765	9.1902	9.2992
44	6.5826	6.8094	7.0102	7.1701	7.3295	7.4831	7.6326	7.7828	7.9236	8.0563	8.1840	8.1476	8.2939	8.4432	8.5949	8.7464	8.8960	9.0431	9.1883	9.3244	9.4554	9.5795	9.6984	9.8114
45	7.0114	7.2460	7.4517	7.6197	7.7845	7.9450	8.1009	8.2505	8.3920	8.5275	8.6550	8.5694	8.7321	8.8976	9.0628	9.2256	9.3861	9.5425	9.6933	9.8363	9.9718	10.1015	10.2249	10.3445
46	7.4521	7.6950	7.9108	8.0846	8.2549	8.4189	8.5788	8.7306	8.8739	9.0092	9.1347	9.0165	9.1974	9.3780	9.5558	9.7309	9.9018	10.0666	10.2230	10.3709	10.5127	10.6475	10.7783	10.9020
47	7.9082	8.1613	8.3863	8.5642	8.7411	8.9107	9.0718	9.2239	9.3652	9.5017	9.6290	9.5035	9.7012	9.8957	10.0870	10.2737	10.4540	10.6249	10.7866	10.9				

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Platinum Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Platinum Plan Option, Female Lives - Regular Pay Policies																										
	Entry Age	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57		
5	0.7090	0.7254	0.7423	0.7594	0.7769	0.7944	0.8118	0.8290	0.8456	0.8617	0.8769	0.8914	0.9051	0.9181	0.9304	0.9421	0.9533	0.9641	0.9744	0.9845	0.9942	1.0037	1.0129	1.0219	1.0299		
6	0.7405	0.7585	0.7769	0.7957	0.8144	0.8331	0.8515	0.8694	0.8866	0.9029	0.9184	0.9330	0.9469	0.9600	0.9725	0.9844	0.9958	1.0068	1.0174	1.0278	1.0378	1.0476	1.0572	1.0666	1.0757		
7	0.7769	0.7967	0.8168	0.8369	0.8570	0.8768	0.8959	0.9143	0.9318	0.9484	0.9641	0.9789	0.9929	1.0061	1.0188	1.0309	1.0426	1.0540	1.0649	1.0756	1.0860	1.0962	1.1062	1.1162	1.1259		
8	0.8189	0.8405	0.8621	0.8837	0.9050	0.9256	0.9454	0.9641	0.9819	0.9986	1.0144	1.0294	1.0435	1.0570	1.0699	1.0824	1.0944	1.1061	1.1175	1.1285	1.1393	1.1500	1.1607	1.1714	1.1819		
9	0.8664	0.8897	0.9129	0.9358	0.9580	0.9792	0.9993	1.0183	1.0363	1.0532	1.0692	1.0843	1.0987	1.1124	1.1257	1.1385	1.1510	1.1631	1.1748	1.1863	1.1976	1.2090	1.2205	1.2319	1.2431		
10	0.9189	0.9439	0.9686	0.9925	1.0153	1.0369	1.0573	1.0766	1.0947	1.1118	1.1279	1.1433	1.1580	1.1721	1.1858	1.1991	1.2119	1.2244	1.2367	1.2488	1.2609	1.2732	1.2853	1.2973	1.3091		
11	0.9787	1.0053	1.0309	1.0555	1.0788	1.1007	1.1213	1.1407	1.1590	1.1763	1.1927	1.2084	1.2235	1.2381	1.2523	1.2660	1.2793	1.2924	1.3053	1.3183	1.3313	1.3443	1.3571	1.3698	1.3823		
12	1.0461	1.0738	1.1003	1.1253	1.1488	1.1710	1.1918	1.2114	1.2299	1.2474	1.2643	1.2804	1.2960	1.3111	1.3257	1.3400	1.3539	1.3677	1.3815	1.3955	1.4094	1.4231	1.4366	1.4498	1.4628		
13	1.1206	1.1491	1.1761	1.2014	1.2252	1.2475	1.2685	1.2883	1.3071	1.3251	1.3423	1.3590	1.3751	1.3908	1.4060	1.4209	1.4356	1.4504	1.4654	1.4803	1.4949	1.5094	1.5235	1.5372	1.5507		
14	1.2033	1.2324	1.2596	1.2852	1.3092	1.3317	1.3529	1.3730	1.3923	1.4107	1.4285	1.4458	1.4625	1.4788	1.4947	1.5104	1.5263	1.5423	1.5583	1.5740	1.5895	1.6046	1.6193	1.6336	1.6476		
15	1.2931	1.3225	1.3500	1.3757	1.3999	1.4226	1.4442	1.4648	1.4845	1.5036	1.5220	1.5400	1.5573	1.5744	1.5912	1.6082	1.6254	1.6425	1.6594	1.6760	1.6922	1.7080	1.7233	1.7381	1.7525		
16	1.3920	1.4215	1.4492	1.4751	1.4995	1.5226	1.5447	1.5658	1.5862	1.6060	1.6251	1.6437	1.6620	1.6800	1.6982	1.7167	1.7351	1.7532	1.7710	1.7885	1.8054	1.8218	1.8377	1.8529	1.8676		
17	1.4995	1.5292	1.5570	1.5832	1.6079	1.6316	1.6542	1.6760	1.6972	1.7177	1.7376	1.7572	1.7765	1.7956	1.8145	1.8335	1.8525	1.8712	1.8898	1.9082	1.9265	1.9448	1.9631	1.9813	1.9995		
18	1.6172	1.6470	1.6751	1.7016	1.7269	1.7512	1.7745	1.7972	1.8192	1.8405	1.8615	1.8822	1.9031	1.9244	1.9456	1.9666	1.9872	2.0074	2.0270	2.0460	2.0643	2.0819	2.0995	2.1171	2.1346		
19	1.7461	1.7762	1.8046	1.8317	1.8576	1.8827	1.9069	1.9305	1.9534	1.9758	1.9980	2.0205	2.0434	2.0662	2.0887	2.1109	2.1326	2.1537	2.1742	2.1939	2.2128	2.2307	2.2477	2.2638	2.2799		
20	1.8849	1.9154	1.9444	1.9722	1.9990	2.0250	2.0502	2.0747	2.0988	2.1226	2.1467	2.1713	2.1958	2.2201	2.2440	2.2674	2.2901	2.3121	2.3334	2.3538	2.3731	2.3913	2.4087	2.4252	2.4417		
21	2.0348	2.0659	2.0956	2.1243	2.1521	2.1791	2.2053	2.2312	2.2567	2.2827	2.3091	2.3355	2.3616	2.3874	2.4126	2.4370	2.4608	2.4837	2.5056	2.5264	2.5461	2.5648	2.5826	2.5996	2.6165		
22	2.1969	2.2287	2.2594	2.2892	2.3181	2.3462	2.3739	2.4013	2.4291	2.4576	2.4860	2.5141	2.5419	2.5691	2.5955	2.6211	2.6458	2.6694	2.6918	2.7131	2.7332	2.7524	2.7707	2.7880	2.8052		
23	2.3707	2.4035	2.4354	2.4664	2.4964	2.5261	2.5555	2.5855	2.6160	2.6467	2.6770	2.7069	2.7362	2.7647	2.7923	2.8190	2.8445	2.8687	2.8916	2.9133	2.9340	2.9538	2.9724	2.9900	3.0076		
24	2.5590	2.5931	2.6262	2.6584	2.6902	2.7218	2.7540	2.7869	2.8198	2.8525	2.8847	2.9164	2.9471	2.9769	3.0057	3.0333	3.0594	3.0841	3.1076	3.1298	3.1512	3.1713	3.1903	3.2081	3.2257		
25	2.7617	2.7971	2.8316	2.8656	2.8994	2.9340	2.9694	3.0050	3.0401	3.0750	3.1091	3.1422	3.1744	3.2055	3.2353	3.2635	3.2902	3.3155	3.3396	3.3626	3.3844	3.4048	3.4241	3.4420	3.4596		
26	2.9807	3.0175	3.0539	3.0902	3.1273	3.1654	3.2037	3.2416	3.2792	3.3160	3.3518	3.3866	3.4202	3.4523	3.4828	3.5116	3.5390	3.5650	3.5899	3.6134	3.6355	3.6564	3.6757	3.6938	3.7117		
27	3.2088	3.2479	3.2867	3.3266	3.3676	3.4088	3.4497	3.4903	3.5301	3.5687	3.6063	3.6426	3.6774	3.7103	3.7414	3.7711	3.7991	3.8261	3.8515	3.8754	3.8980	3.9198	3.9385	3.9565	3.9741		
28	3.4565	3.4981	3.5410	3.5850	3.6295	3.6736	3.7173	3.7603	3.8021	3.8427	3.8819	3.9196	3.9552	3.9888	4.0209	4.0512	4.0804	4.1079	4.1337	4.1581	4.1808	4.2020	4.2214	4.2394	4.2569		
29	3.7263	3.7722	3.8196	3.8674	3.9150	3.9622	4.0086	4.0537	4.0976	4.1400	4.1807	4.2192	4.2556	4.2903	4.3231	4.3547	4.3844	4.4124	4.4388	4.4633	4.4863	4.5074	4.5268	4.5457	4.5641		
30	4.0180	4.0690	4.1204	4.1717	4.2226	4.2727	4.3214	4.3689	4.4148	4.4588	4.5005	4.5398	4.5773	4.6129	4.6470	4.6792	4.7095	4.7381	4.7646	4.7895	4.8123	4.8334	4.8539	4.8738	4.8931		
31	4.3323	4.3877	4.4429	4.4978	4.5519	4.6046	4.6559	4.7055	4.7531	4.7982	4.8408	4.8814	4.9199	4.9569	4.9918	5.0246	5.0555	5.0843	5.1112	5.1359	5.1587	5.1807	5.2019	5.2225	5.2425		
32	4.6667	4.7262	4.7855	4.8438	4.9008	4.9563	5.0099	5.0614	5.1102	5.1563	5.2003	5.2419	5.2820	5.3198	5.3554	5.3890	5.4201	5.4493	5.4761	5.5009	5.5250	5.5484	5.5712	5.5935	5.6152		
33	5.0205	5.0844	5.1475	5.2090	5.2690	5.3270	5.3828	5.4356	5.4855	5.5331	5.5782	5.6217	5.6627	5.7013	5.7377	5.7715	5.8031	5.8322	5.8591	5.8849	5.9107	5.9355	5.9593	5.9821	6.0049		
34	5.3920	5.4601	5.5266	5.5915	5.6543	5.7147	5.7719	5.8259	5.8775	5.9265	5.9736	6.0180	6.0599	6.0993	6.1360	6.1704	6.2020	6.2311	6.2589	6.2857	6.3115	6.3363	6.3601	6.3829	6.4057		
35	5.7787	5.8506	5.9208	5.9898	6.0543	6.1162	6.1748	6.2308	6.2838	6.3349	6.3832	6.4286	6.4715	6.5113	6.5486	6.5829	6.6145	6.6445	6.6730	6.7001	6.7259	6.7507	6.7745	6.7973	6.8191		
36	6.1795	6.2555	6.3292	6.4001	6.4672	6.5308	6.5914	6.6490	6.7045	6.7569	6.8062	6.8528	6.8961	6.9366	6.9739	7.0083	7.0407	7.0711	7.1005	7.1289	7.1563	7.1827	7.2081	7.2325	7.2559		
37	6.5975	6.6774	6.7542	6.8271	6.8960	6.9618	7.0243	7.0846	7.1415	7.1951	7.2457	7.2928	7.3369	7.3774	7.4148	7.4492	7.4816	7.5130	7.5434	7.5728	7.6012	7.6286	7.6550	7.6804	7.7058		
38	7.0335	7.1169	7.1959	7.2707	7.3422	7.4100	7.4755	7.5374	7.5957	7.6507	7.7019	7.7499	7.7940	7.8347	7.8724	7.9071	7.9389	7.9687	7.9975	8.0253	8.0521	8.0779	8.1027	8.1265	8.1493		
39	7.4841	7.5699	7.6511	7.7287	7.8024	7.8737	7.9409	8.0043	8.0643	8.1200	8.1722	8.2202	8.2646	8.3055	8.3434	8.3783	8.4113	8.4424	8.4716	8.4989	8.5243	8.5487	8.5721	8.5945	8.6159		
40	7.9460	8.0342	8.1186	8.1988	8.2762	8.3495	8.4185	8.4838	8.5444	8.6013	8.6537	8.7020	8.7473	8.7896	8.8289	8.8653	8.8987	8.9301	8.9595	8.9869	9.0123	9.0367	9.0591	9.0805	9.1009		
41	8.4187	8.5105	8.5977	8.6821	8.7619	8.8371	8.9082	8.9743	9.0364	9.0935	9.1462	9.1954	9.2411	9.2834	9.3224	9.3581	9.3915	9.4226	9.4515	9.4783	9.5031	9.5269	9.5497	9.5715	9.5923		
42	8.9050	9.0000	9.0919	9.1788	9.2609	9.3385	9.4106	9.4783	9.5406	9.5981	9.6519	9.7021	9.7488	9.7921	9.8320	9.8685	9.9017	9.9327	9.9615	9.9881	10.0127	10.0353	10.0560	10.0748	10.0926		
43	9.4028	9.5031	9.5979	9.6874	9.7721	9.8509	9.9248	9.9929	10.0557	10.1141	10.1681	10.2177	10.2629	10.3037	10.3401	10.3731	10.4027	10.4290	10.4521	10.4730	10.4917	10.5083	10.5228	10.5353	10.5468		
44	9.9208	10.0244	10.1221	10.2147	10.3007	10.3816	10.4559	10.5246	10.5878	10.6456	10.6980	10.7450	10.7876	10.8258	10.8596	10.8891	10.9143	10.9353	10.9521	10.9657	10.9761	10.9834	10.9877	10.9890	10.9873		
45	10.4577	10.5645	10.6657	10.7598	10.8482	10.9295	11.0047	11.0746	11.1392	11.1985	11.2526	11.3015	11.3452	11.3837	11.4170	11.4451	11.4681	11.4860	11.5000	11.5100	11.5160	11.5180	11.5160	11.5110	11.5030		
46	11.0189	11.1296	11.2325	11.3293	11.4184	11.5006																					

**Appendix II (a): Premium Rate A (per 1,000 Sum Assured)**

**Platinum Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																								
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	
5	1.0308	1.0397	1.0487	1.0575	1.0663	1.0749	1.0833	1.0914	1.0993	1.1069	1.1143	1.1213	1.1279	1.1343	1.1403	1.1461	1.1516	1.1568	1.1617	1.1662	1.1705	1.1745	1.1782	
6	1.0761	1.0856	1.0950	1.1043	1.1134	1.1223	1.1310	1.1394	1.1475	1.1553	1.1627	1.1698	1.1765	1.1829	1.1890	1.1949	1.2003	1.2055	1.2104	1.2149	1.2191	1.2230	-	
7	1.1263	1.1364	1.1462	1.1560	1.1654	1.1747	1.1836	1.1922	1.2005	1.2084	1.2159	1.2231	1.2299	1.2364	1.2426	1.2484	1.2539	1.2590	1.2638	1.2683	1.2724	-	-	
8	1.1821	1.1926	1.2030	1.2131	1.2229	1.2324	1.2416	1.2504	1.2588	1.2668	1.2744	1.2817	1.2886	1.2952	1.3013	1.3072	1.3127	1.3178	1.3225	1.3269	-	-	-	
9	1.2431	1.2542	1.2649	1.2754	1.2856	1.2954	1.3048	1.3137	1.3222	1.3303	1.3380	1.3454	1.3524	1.3590	1.3652	1.3710	1.3764	1.3815	1.3861	-	-	-	-	
10	1.3091	1.3206	1.3318	1.3427	1.3531	1.3632	1.3727	1.3818	1.3904	1.3986	1.4065	1.4139	1.4210	1.4276	1.4338	1.4396	1.4449	1.4499	-	-	-	-	-	
11	1.3821	1.3940	1.4056	1.4168	1.4275	1.4377	1.4474	1.4566	1.4654	1.4738	1.4817	1.4892	1.4963	1.5029	1.5091	1.5148	1.5200	-	-	-	-	-	-	
12	1.4626	1.4750	1.4870	1.4984	1.5094	1.5197	1.5296	1.5389	1.5479	1.5564	1.5644	1.5719	1.5789	1.5855	1.5916	1.5972	-	-	-	-	-	-	-	
13	1.5505	1.5633	1.5756	1.5873	1.5984	1.6089	1.6190	1.6286	1.6376	1.6462	1.6542	1.6617	1.6688	1.6753	1.6813	-	-	-	-	-	-	-	-	
14	1.6473	1.6605	1.6731	1.6849	1.6962	1.7069	1.7172	1.7269	1.7361	1.7447	1.7527	1.7603	1.7672	1.7736	-	-	-	-	-	-	-	-	-	
15	1.7522	1.7657	1.7784	1.7905	1.8020	1.8130	1.8234	1.8332	1.8425	1.8511	1.8591	1.8666	1.8734	-	-	-	-	-	-	-	-	-	-	
16	1.8673	1.8810	1.8940	1.9063	1.9181	1.9293	1.9398	1.9497	1.9589	1.9676	1.9755	1.9829	-	-	-	-	-	-	-	-	-	-	-	
17	1.9924	2.0063	2.0196	2.0323	2.0443	2.0556	2.0662	2.0761	2.0854	2.0939	2.1018	-	-	-	-	-	-	-	-	-	-	-	-	
18	2.1293	2.1435	2.1571	2.1700	2.1822	2.1936	2.2042	2.2142	2.2233	2.2318	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	2.2791	2.2938	2.3076	2.3207	2.3330	2.3444	2.3551	2.3650	2.3741	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	2.4409	2.4558	2.4699	2.4831	2.4954	2.5069	2.5175	2.5273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	2.6156	2.6307	2.6450	2.6582	2.6706	2.6820	2.6925	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	2.8043	2.8196	2.8339	2.8472	2.8595	2.8709	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	3.0065	3.0219	3.0363	3.0495	3.0618	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	3.2247	3.2403	3.2545	3.2677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	3.4588	3.4742	3.4884	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	3.7105	3.7258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	3.9731	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Silver Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.1664	0.1612	0.1568	0.1527	0.1493	0.1470	0.1451	0.1438	0.1430	0.1426	0.1424	0.1423	0.1427	0.1431	0.1433	0.1434	0.1437	0.1440	0.1441	0.1444	0.1448	0.1453	0.1459	0.1466
6	0.1691	0.1637	0.1592	0.1549	0.1520	0.1496	0.1479	0.1469	0.1463	0.1460	0.1458	0.1462	0.1466	0.1467	0.1469	0.1471	0.1474	0.1475	0.1477	0.1482	0.1487	0.1494	0.1501	0.1510
7	0.1722	0.1666	0.1619	0.1581	0.1550	0.1529	0.1515	0.1507	0.1502	0.1499	0.1502	0.1506	0.1507	0.1508	0.1510	0.1512	0.1513	0.1516	0.1520	0.1526	0.1533	0.1541	0.1551	0.1562
8	0.1758	0.1699	0.1657	0.1617	0.1589	0.1571	0.1559	0.1552	0.1547	0.1550	0.1553	0.1553	0.1553	0.1555	0.1557	0.1557	0.1560	0.1564	0.1570	0.1578	0.1587	0.1597	0.1609	0.1621
9	0.1800	0.1746	0.1701	0.1664	0.1639	0.1623	0.1613	0.1605	0.1607	0.1608	0.1607	0.1607	0.1608	0.1609	0.1609	0.1611	0.1615	0.1621	0.1629	0.1639	0.1650	0.1662	0.1676	0.1692
10	0.1824	0.1769	0.1730	0.1697	0.1675	0.1662	0.1651	0.1651	0.1652	0.1650	0.1648	0.1648	0.1649	0.1648	0.1650	0.1654	0.1660	0.1669	0.1679	0.1691	0.1705	0.1720	0.1737	0.1755
11	0.1852	0.1803	0.1768	0.1739	0.1720	0.1705	0.1704	0.1703	0.1699	0.1696	0.1695	0.1695	0.1693	0.1694	0.1698	0.1705	0.1714	0.1725	0.1738	0.1753	0.1769	0.1788	0.1807	0.1829
12	0.1893	0.1849	0.1818	0.1792	0.1771	0.1767	0.1763	0.1757	0.1751	0.1749	0.1748	0.1744	0.1745	0.1749	0.1755	0.1765	0.1777	0.1791	0.1807	0.1825	0.1845	0.1866	0.1889	0.1914
13	0.1948	0.1908	0.1881	0.1851	0.1842	0.1835	0.1825	0.1817	0.1813	0.1809	0.1804	0.1804	0.1807	0.1813	0.1823	0.1836	0.1850	0.1868	0.1887	0.1909	0.1932	0.1957	0.1984	0.2012
14	0.1986	0.1953	0.1923	0.1909	0.1897	0.1883	0.1872	0.1865	0.1860	0.1853	0.1852	0.1874	0.1880	0.1890	0.1903	0.1918	0.1937	0.1958	0.1981	0.2006	0.2034	0.2063	0.2094	0.2125
15	0.2043	0.2006	0.1994	0.1975	0.1956	0.1940	0.1930	0.1922	0.1913	0.1909	0.1911	0.1957	0.1967	0.1980	0.1997	0.2016	0.2039	0.2064	0.2091	0.2121	0.2153	0.2186	0.2220	0.2255
16	0.2077	0.2062	0.2046	0.2020	0.1999	0.1985	0.1974	0.1962	0.1957	0.1957	0.1963	0.2036	0.2050	0.2067	0.2088	0.2112	0.2139	0.2168	0.2201	0.2236	0.2272	0.2309	0.2347	0.2387
17	0.2139	0.2120	0.2095	0.2066	0.2048	0.2033	0.2017	0.2009	0.2008	0.2013	0.2024	0.2129	0.2147	0.2169	0.2195	0.2224	0.2256	0.2292	0.2329	0.2369	0.2409	0.2450	0.2494	0.2540
18	0.2179	0.2150	0.2143	0.2129	0.2122	0.2121	0.2123	0.2129	0.2139	0.2153	0.2170	0.2239	0.2263	0.2290	0.2321	0.2355	0.2394	0.2435	0.2478	0.2521	0.2566	0.2613	0.2664	0.2719
19	0.2270	0.2250	0.2237	0.2223	0.2217	0.2216	0.2219	0.2228	0.2241	0.2258	0.2279	0.2371	0.2400	0.2433	0.2469	0.2511	0.2555	0.2602	0.2649	0.2697	0.2749	0.2804	0.2864	0.2930
20	0.2380	0.2361	0.2348	0.2335	0.2328	0.2327	0.2333	0.2345	0.2361	0.2382	0.2407	0.2506	0.2541	0.2581	0.2626	0.2673	0.2724	0.2775	0.2828	0.2884	0.2944	0.3009	0.3081	0.3161
21	0.2515	0.2495	0.2480	0.2465	0.2457	0.2459	0.2468	0.2482	0.2503	0.2528	0.2560	0.2668	0.2710	0.2758	0.2809	0.2864	0.2919	0.2976	0.3037	0.3103	0.3174	0.3252	0.3339	0.3430
22	0.2645	0.2624	0.2608	0.2591	0.2587	0.2592	0.2604	0.2624	0.2650	0.2682	0.2721	0.2840	0.2891	0.2946	0.3005	0.3065	0.3127	0.3193	0.3265	0.3342	0.3428	0.3522	0.3622	0.3727
23	0.2802	0.2777	0.2760	0.2745	0.2744	0.2751	0.2769	0.2793	0.2826	0.2866	0.2912	0.3026	0.3086	0.3149	0.3214	0.3281	0.3353	0.3431	0.3515	0.3609	0.3712	0.3821	0.3936	0.4057
24	0.2958	0.2930	0.2917	0.2906	0.2907	0.2920	0.2942	0.2974	0.3016	0.3064	0.3120	0.3227	0.3296	0.3366	0.3438	0.3517	0.3601	0.3693	0.3795	0.3909	0.4028	0.4154	0.4287	0.4425
25	0.3114	0.3092	0.3082	0.3074	0.3081	0.3100	0.3130	0.3173	0.3223	0.3282	0.3348	0.3445	0.3521	0.3600	0.3685	0.3777	0.3878	0.3989	0.4113	0.4244	0.4382	0.4527	0.4678	0.4835
26	0.3280	0.3262	0.3255	0.3254	0.3267	0.3295	0.3338	0.3390	0.3452	0.3522	0.3602	0.3703	0.3787	0.3880	0.3980	0.4090	0.4211	0.4347	0.4490	0.4640	0.4800	0.4965	0.5137	0.5311
27	0.3454	0.3440	0.3443	0.3449	0.3472	0.3514	0.3567	0.3631	0.3706	0.3791	0.3887	0.3993	0.4044	0.4154	0.4274	0.4407	0.4556	0.4713	0.4878	0.5053	0.5234	0.5422	0.5613	0.5804
28	0.3641	0.3637	0.3648	0.3665	0.3703	0.3756	0.3823	0.3902	0.3993	0.4096	0.4212	0.4231	0.4351	0.4482	0.4628	0.4791	0.4963	0.5145	0.5336	0.5535	0.5742	0.5951	0.6160	0.6367
29	0.3848	0.3855	0.3879	0.3912	0.3963	0.4031	0.4114	0.4210	0.4321	0.4446	0.4581	0.4597	0.4740	0.4899	0.5077	0.5265	0.5464	0.5673	0.5891	0.6118	0.6346	0.6576	0.6803	0.7021
30	0.4081	0.4102	0.4145	0.4191	0.4259	0.4344	0.4446	0.4564	0.4699	0.4846	0.5006	0.5036	0.5209	0.5403	0.5609	0.5826	0.6055	0.6294	0.6541	0.6792	0.7043	0.7291	0.7530	0.7758
31	0.4348	0.4390	0.4449	0.4513	0.4600	0.4706	0.4831	0.4977	0.5135	0.5308	0.5494	0.5544	0.5756	0.5980	0.6218	0.6468	0.6729	0.7000	0.7274	0.7549	0.7821	0.8082	0.8332	0.8573
32	0.4665	0.4724	0.4803	0.4888	0.4996	0.5128	0.5283	0.5453	0.5641	0.5842	0.6056	0.6160	0.6405	0.6663	0.6937	0.7222	0.7518	0.7818	0.8119	0.8416	0.8702	0.8974	0.9238	0.9490
33	0.5036	0.5117	0.5219	0.5327	0.5463	0.5627	0.5809	0.6011	0.6228	0.6460	0.6700	0.6913	0.7195	0.7492	0.7803	0.8126	0.8453	0.8782	0.9106	0.9418	0.9715	1.0002	1.0278	1.0545
34	0.5477	0.5582	0.5711	0.5848	0.6019	0.6211	0.6427	0.6661	0.6912	0.7172	0.7440	0.7768	0.8091	0.8429	0.8782	0.9139	0.9497	0.9851	1.0191	1.0516	1.0829	1.1129	1.1420	1.1705
35	0.6007	0.6139	0.6301	0.6474	0.6674	0.6902	0.7153	0.7422	0.7703	0.7993	0.8291	0.8744	0.9111	0.9495	0.9884	1.0275	1.0660	1.1031	1.1385	1.1726	1.2054	1.2371	1.2681	1.2989
36	0.6615	0.6785	0.6988	0.7191	0.7431	0.7696	0.7984	0.8285	0.8598	0.8920	0.9255	0.9860	1.0276	1.0700	1.1125	1.1546	1.1950	1.2335	1.2706	1.3063	1.3408	1.3745	1.4081	1.4420
37	0.7331	0.7545	0.7783	0.8028	0.8306	0.8611	0.8932	0.9268	0.9615	0.9976	1.0352	1.1120	1.1580	1.2043	1.2500	1.2940	1.3359	1.3763	1.4151	1.4526	1.4894	1.5260	1.5629	1.6009
38	0.8185	0.8435	0.8719	0.9004	0.9323	0.9662	1.0019	1.0391	1.0780	1.1183	1.1600	1.2538	1.3040	1.3537	1.4015	1.4470	1.4909	1.5331	1.5739	1.6138	1.6537	1.6940	1.7354	1.7785
39	0.9164	0.9466	0.9795	1.0122	1.0476	1.0852	1.1249	1.1663	1.2096	1.2545	1.3008	1.4133	1.4672	1.5191	1.5684	1.6160	1.6617	1.7060	1.7494	1.7928	1.8367	1.8819	1.9289	1.9778
40	1.0313	1.0662	1.1039	1.1400	1.1793	1.2206	1.2646	1.3109	1.3591	1.4087	1.4598	1.5905	1.6466	1.7000	1.7515	1.8011	1.8491	1.8962	1.9433	1.9910	2.0404	2.0917	2.1451	2.2000
41	1.1635	1.2032	1.2450	1.2846	1.3274	1.3736	1.4227	1.4740	1.5274	1.5823	1.6390	1.7861	1.8437	1.8994	1.9530	2.0049	2.0559	2.1070	2.1589	2.2126	2.2687	2.3271	2.3872	2.4482
42	1.3133	1.3572	1.4027	1.4462	1.4940	1.5454	1.6000	1.6569	1.7156	1.7769	1.8395	2.0000	2.0600	2.1178	2.1738	2.2290	2.2843	2.3407	2.3991	2.4603	2.5241	2.5900	2.6567	2.7227
43	1.4836	1.5313	1.5812	1.6294	1.6826	1.7398	1.8001	1.8629	1.9279	1.9954	2.0645	2.2359	2.2980	2.3583	2.4178	2.4776	2.5388	2.6023	2.6689	2.7386	2.8107	2.8838	2.9564	3.0259
44	1.6753	1.7271	1.7827	1.8364	1.8953	1.9585	2.0244	2.0939	2.1661	2.2408	2.3157	2.4926	2.5572	2.6212	2.6858	2.7520	2.8209	2.8935	2.9696	3.0484	3.1285	3.2079	3.2844	3.3580
45	1.8908	1.9483	2.0099	2.0693	2.1339	2.2033	2.2764	2.3532	2.4326	2.5136	2.5951	2.7755	2.8439	2.9134	2.9848	3.0596	3.1386	3.2216	3.3077	3.3954	3.4824	3.5664	3.6471	3.7251
46	2.1332	2.1974	2.2652	2.3305	2.4009	2.4775	2.5587	2.6432	2.7296	2.8176	2.9050	3.0878	3.1619	3.2389	3.3198	3.4055	3.4960	3.5901	3.6861	3.7815	3.8735	3.9622	4.0478	4.1289
47	2.4035	2.4745	2.5491	2.6198	2.6985	2.7833	2.8725	2.9648	3.0580	3.1519	3.2454	3.4381	3.5203	3.6074	3.7003	3.7988	3.9015	4.0065	4.1109	4.2118	4.3092			



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Silver Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																						
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.1918	0.1942	0.1965	0.1988	0.2010	0.2032	0.2054	0.2076	0.2100	0.2124	0.2148	0.2173	0.2198	0.2221	0.2244	0.2266	0.2287	0.2307	0.2325	0.2343	0.2359	0.2374	0.2387
6	0.2022	0.2047	0.2072	0.2096	0.2120	0.2144	0.2169	0.2194	0.2220	0.2247	0.2274	0.2301	0.2326	0.2351	0.2375	0.2398	0.2419	0.2440	0.2458	0.2476	0.2492	0.2507	-
7	0.2138	0.2165	0.2191	0.2217	0.2243	0.2270	0.2298	0.2326	0.2355	0.2385	0.2414	0.2442	0.2469	0.2495	0.2520	0.2543	0.2565	0.2586	0.2605	0.2622	0.2639	-	-
8	0.2268	0.2296	0.2325	0.2353	0.2383	0.2413	0.2444	0.2476	0.2508	0.2539	0.2570	0.2599	0.2628	0.2654	0.2680	0.2704	0.2726	0.2747	0.2766	0.2784	-	-	-
9	0.2413	0.2444	0.2476	0.2507	0.2540	0.2574	0.2609	0.2644	0.2678	0.2711	0.2743	0.2774	0.2803	0.2831	0.2857	0.2881	0.2904	0.2925	0.2944	-	-	-	-
10	0.2560	0.2594	0.2629	0.2665	0.2702	0.2740	0.2778	0.2815	0.2851	0.2886	0.2920	0.2952	0.2982	0.3010	0.3037	0.3061	0.3084	0.3105	-	-	-	-	-
11	0.2725	0.2763	0.2802	0.2842	0.2884	0.2925	0.2966	0.3006	0.3044	0.3080	0.3115	0.3148	0.3179	0.3207	0.3234	0.3259	0.3281	-	-	-	-	-	-
12	0.2911	0.2954	0.2998	0.3042	0.3088	0.3132	0.3175	0.3217	0.3257	0.3294	0.3330	0.3364	0.3395	0.3424	0.3451	0.3475	-	-	-	-	-	-	-
13	0.3121	0.3169	0.3217	0.3267	0.3316	0.3362	0.3408	0.3451	0.3492	0.3531	0.3568	0.3602	0.3634	0.3663	0.3689	-	-	-	-	-	-	-	-
14	0.3357	0.3411	0.3465	0.3518	0.3569	0.3618	0.3665	0.3710	0.3753	0.3793	0.3830	0.3864	0.3896	0.3925	-	-	-	-	-	-	-	-	-
15	0.3625	0.3684	0.3742	0.3797	0.3851	0.3903	0.3951	0.3998	0.4041	0.4081	0.4119	0.4154	0.4185	-	-	-	-	-	-	-	-	-	-
16	0.3909	0.3972	0.4033	0.4092	0.4148	0.4201	0.4252	0.4299	0.4343	0.4384	0.4422	0.4456	-	-	-	-	-	-	-	-	-	-	-
17	0.4227	0.4293	0.4357	0.4418	0.4476	0.4532	0.4583	0.4631	0.4676	0.4717	0.4754	-	-	-	-	-	-	-	-	-	-	-	-
18	0.4580	0.4650	0.4717	0.4780	0.4840	0.4897	0.4949	0.4998	0.5043	0.5083	-	-	-	-	-	-	-	-	-	-	-	-	-
19	0.4974	0.5047	0.5116	0.5182	0.5243	0.5300	0.5354	0.5402	0.5447	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	0.5396	0.5472	0.5543	0.5610	0.5672	0.5730	0.5784	0.5832	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	0.5865	0.5943	0.6016	0.6084	0.6147	0.6205	0.6258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	0.6370	0.6450	0.6524	0.6593	0.6656	0.6714	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	0.6913	0.6994	0.7070	0.7139	0.7202	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	0.7499	0.7581	0.7657	0.7725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	0.8132	0.8214	0.8289	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	0.8832	0.8914	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	0.9557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Silver Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.1678	0.1625	0.1581	0.1539	0.1505	0.1481	0.1465	0.1455	0.1452	0.1453	0.1457	0.1463	0.1478	0.1492	0.1506	0.1521	0.1538	0.1558	0.1580	0.1605	0.1633	0.1665	0.1698	0.1732
6	0.1706	0.1651	0.1605	0.1561	0.1531	0.1511	0.1498	0.1493	0.1492	0.1497	0.1503	0.1518	0.1534	0.1549	0.1565	0.1584	0.1605	0.1629	0.1656	0.1687	0.1722	0.1758	0.1796	0.1836
7	0.1737	0.1680	0.1632	0.1593	0.1566	0.1549	0.1542	0.1539	0.1543	0.1549	0.1565	0.1581	0.1598	0.1615	0.1635	0.1658	0.1684	0.1714	0.1749	0.1786	0.1826	0.1868	0.1912	0.1958
8	0.1773	0.1714	0.1671	0.1635	0.1612	0.1601	0.1596	0.1598	0.1603	0.1620	0.1637	0.1655	0.1673	0.1695	0.1720	0.1748	0.1781	0.1818	0.1859	0.1903	0.1949	0.1997	0.2048	0.2101
9	0.1816	0.1761	0.1722	0.1690	0.1674	0.1665	0.1665	0.1668	0.1686	0.1704	0.1722	0.1741	0.1764	0.1791	0.1822	0.1857	0.1898	0.1943	0.1991	0.2041	0.2093	0.2149	0.2207	0.2268
10	0.1842	0.1794	0.1760	0.1737	0.1723	0.1721	0.1723	0.1741	0.1760	0.1779	0.1800	0.1824	0.1853	0.1887	0.1925	0.1970	0.2020	0.2072	0.2127	0.2184	0.2245	0.2309	0.2375	0.2443
11	0.1881	0.1838	0.1815	0.1795	0.1788	0.1788	0.1806	0.1826	0.1845	0.1867	0.1894	0.1925	0.1961	0.2003	0.2052	0.2106	0.2164	0.2224	0.2287	0.2354	0.2424	0.2496	0.2570	0.2645
12	0.1934	0.1904	0.1884	0.1871	0.1866	0.1885	0.1904	0.1923	0.1946	0.1974	0.2007	0.2047	0.2092	0.2146	0.2205	0.2267	0.2333	0.2402	0.2475	0.2552	0.2631	0.2713	0.2794	0.2876
13	0.2014	0.1986	0.1975	0.1963	0.1979	0.1997	0.2016	0.2039	0.2068	0.2103	0.2145	0.2195	0.2253	0.2317	0.2386	0.2457	0.2532	0.2612	0.2696	0.2783	0.2872	0.2961	0.3051	0.3138
14	0.2080	0.2064	0.2055	0.2068	0.2084	0.2102	0.2125	0.2154	0.2191	0.2236	0.2289	0.2377	0.2446	0.2521	0.2599	0.2681	0.2768	0.2860	0.2955	0.3052	0.3150	0.3247	0.3343	0.3434
15	0.2143	0.2131	0.2152	0.2165	0.2182	0.2204	0.2235	0.2274	0.2322	0.2379	0.2447	0.2575	0.2657	0.2741	0.2831	0.2927	0.3027	0.3130	0.3237	0.3343	0.3450	0.3554	0.3654	0.3749
16	0.2224	0.2246	0.2267	0.2280	0.2301	0.2331	0.2372	0.2423	0.2484	0.2558	0.2640	0.2812	0.2904	0.3002	0.3106	0.3216	0.3328	0.3445	0.3561	0.3677	0.3791	0.3900	0.4004	0.4100
17	0.2354	0.2375	0.2395	0.2412	0.2441	0.2483	0.2536	0.2602	0.2680	0.2769	0.2864	0.3090	0.3197	0.3310	0.3429	0.3552	0.3679	0.3806	0.3932	0.4057	0.4176	0.4288	0.4394	0.4491
18	0.2656	0.2719	0.2791	0.2861	0.2943	0.3037	0.3134	0.3235	0.3344	0.3454	0.3568	0.3420	0.3543	0.3673	0.3806	0.3944	0.4082	0.4220	0.4355	0.4485	0.4607	0.4722	0.4828	0.4927
19	0.2938	0.3014	0.3095	0.3177	0.3274	0.3375	0.3483	0.3598	0.3715	0.3834	0.3961	0.3812	0.3952	0.4097	0.4247	0.4397	0.4546	0.4693	0.4833	0.4966	0.5090	0.5206	0.5312	0.5411
20	0.3291	0.3374	0.3467	0.3563	0.3667	0.3778	0.3898	0.4022	0.4152	0.4283	0.4415	0.4254	0.4411	0.4574	0.4736	0.4898	0.5058	0.5210	0.5354	0.5488	0.5613	0.5728	0.5835	0.5934
21	0.3693	0.3787	0.3897	0.3999	0.4111	0.4235	0.4364	0.4500	0.4640	0.4781	0.4923	0.4753	0.4929	0.5105	0.5281	0.5454	0.5618	0.5774	0.5920	0.6054	0.6179	0.6294	0.6400	0.6499
22	0.4162	0.4272	0.4386	0.4495	0.4619	0.4752	0.4892	0.5039	0.5187	0.5337	0.5490	0.5320	0.5511	0.5700	0.5887	0.6065	0.6233	0.6390	0.6535	0.6669	0.6793	0.6908	0.7014	0.7114
23	0.4684	0.4798	0.4922	0.5041	0.5174	0.5319	0.5470	0.5625	0.5783	0.5944	0.6106	0.5938	0.6143	0.6345	0.6536	0.6718	0.6887	0.7043	0.7188	0.7321	0.7444	0.7558	0.7665	0.7766
24	0.5258	0.5380	0.5516	0.5645	0.5789	0.5943	0.6101	0.6265	0.6435	0.6606	0.6774	0.6634	0.6851	0.7057	0.7252	0.7434	0.7601	0.7756	0.7899	0.8031	0.8153	0.8267	0.8376	0.8480
25	0.5899	0.6035	0.6179	0.6316	0.6468	0.6629	0.6797	0.6972	0.7151	0.7327	0.7502	0.7395	0.7617	0.7826	0.8020	0.8200	0.8365	0.8518	0.8658	0.8789	0.8911	0.9027	0.9138	0.9245
26	0.6600	0.6742	0.6897	0.7041	0.7199	0.7368	0.7547	0.7731	0.7915	0.8099	0.8282	0.8245	0.8468	0.8675	0.8866	0.9042	0.9204	0.9354	0.9492	0.9622	0.9746	0.9864	0.9978	1.0089
27	0.7363	0.7516	0.7680	0.7827	0.7991	0.8171	0.8359	0.8547	0.8738	0.8929	0.9119	0.9109	0.9330	0.9532	0.9720	0.9892	1.0051	1.0198	1.0336	1.0467	1.0593	1.0715	1.0834	1.0950
28	0.8178	0.8339	0.8507	0.8660	0.8835	0.9023	0.9216	0.9409	0.9608	0.9806	1.0004	1.0062	1.0277	1.0474	1.0655	1.0823	1.0978	1.1124	1.1263	1.1396	1.1526	1.1652	1.1776	1.1898
29	0.9050	0.9215	0.9391	0.9556	0.9739	0.9929	1.0125	1.0328	1.0532	1.0739	1.0944	1.1114	1.1321	1.1510	1.1685	1.1847	1.2000	1.2146	1.2286	1.2422	1.2556	1.2688	1.2818	1.2948
30	0.9987	1.0162	1.0350	1.0518	1.0699	1.0893	1.1097	1.1304	1.1517	1.1732	1.1943	1.2258	1.2453	1.2634	1.2802	1.2960	1.3112	1.3259	1.3402	1.3543	1.3682	1.3819	1.3957	1.4096
31	1.1011	1.1193	1.1387	1.1550	1.1732	1.1931	1.2139	1.2353	1.2574	1.2794	1.3013	1.3483	1.3668	1.3840	1.4002	1.4158	1.4310	1.4459	1.4606	1.4753	1.4898	1.5044	1.5192	1.5347
32	1.2106	1.2294	1.2483	1.2643	1.2829	1.3030	1.3243	1.3465	1.3689	1.3915	1.4142	1.4785	1.4959	1.5123	1.5282	1.5437	1.5590	1.5742	1.5895	1.6048	1.6202	1.6358	1.6524	1.6699
33	1.3254	1.3435	1.3623	1.3785	1.3971	1.4176	1.4397	1.4622	1.4852	1.5085	1.5318	1.6154	1.6318	1.6478	1.6635	1.6791	1.6948	1.7106	1.7264	1.7426	1.7591	1.7767	1.7954	1.8145
34	1.4482	1.4659	1.4849	1.5006	1.5194	1.5404	1.5626	1.5856	1.6092	1.6330	1.6565	1.7585	1.7742	1.7899	1.8056	1.8216	1.8379	1.8542	1.8710	1.8884	1.9070	1.9269	1.9474	1.9680
35	1.5782	1.5957	1.6144	1.6299	1.6490	1.6695	1.6923	1.7158	1.7398	1.7638	1.7873	1.9051	1.9204	1.9359	1.9521	1.9686	1.9855	2.0030	2.0211	2.0407	2.0618	2.0837	2.1059	2.1282
36	1.7142	1.7312	1.7499	1.7654	1.7836	1.8050	1.8279	1.8517	1.8756	1.8995	1.9233	2.0559	2.0710	2.0869	2.1036	2.1208	2.1388	2.1578	2.1765	2.2009	2.2244	2.2478	2.2718	2.2957
37	1.8570	1.8738	1.8922	1.9069	1.9259	1.9470	1.9699	1.9935	2.0172	2.0413	2.0654	2.2118	2.2272	2.2437	2.2610	2.2794	2.2991	2.3208	2.3446	2.3694	2.3946	2.4203	2.4459	2.4712
38	2.0048	2.0220	2.0403	2.0549	2.0732	2.0943	2.1167	2.1399	2.1638	2.1881	2.2127	2.3743	2.3904	2.4076	2.4262	2.4463	2.4689	2.4940	2.5204	2.5474	2.5749	2.6024	2.6295	2.6563
39	2.1607	2.1768	2.1952	2.2087	2.2266	2.2470	2.2687	2.2920	2.3160	2.3404	2.3658	2.5413	2.5579	2.5755	2.5970	2.6205	2.6468	2.6747	2.7034	2.7329	2.7624	2.7916	2.8204	2.8486
40	2.3239	2.3399	2.3573	2.3700	2.3866	2.4060	2.4277	2.4503	2.4749	2.5004	2.5262	2.7091	2.7275	2.7481	2.7723	2.7999	2.8294	2.8600	2.8914	2.9231	2.9546	2.9857	3.0160	3.0454
41	2.4942	2.5089	2.5258	2.5366	2.5518	2.5703	2.5918	2.6154	2.6405	2.6663	2.6926	2.8775	2.8980	2.9229	2.9517	2.9828	3.0154	3.0490	3.0829	3.1167	3.1503	3.1831	3.2149	3.2453
42	2.6686	2.6826	2.6979	2.7063	2.7210	2.7396	2.7613	2.7852	2.8106	2.8370	2.8636	3.0470	3.0724	3.1024	3.1352	3.1697	3.2056	3.2420	3.2784	3.3144	3.3499	3.3844	3.4173	3.4485
43	2.8476	2.8600	2.8737	2.8817	2.8955	2.9140	2.9361	2.9604	2.9862	3.0123	3.0390	3.2164	3.2477	3.2823	3.3189	3.3573	3.3964	3.4355	3.4745	3.5128	3.5501	3.5858	3.6196	3.6523
44	3.0362	3.0461	3.0589	3.0652	3.0787	3.0913	3.1195	3.1435	3.1697	3.1962	3.2223	3.3910	3.4274	3.4664	3.5074	3.5494	3.5915	3.6336	3.6751	3.7154	3.7541	3.7909	3.8264	3.8601
45	3.2313	3.2399	3.2512	3.2567	3.2700	3.2879	3.3105	3.3351	3.3605	3.3862	3.4117	3.5681	3.6096	3.6535	3.6986	3.7441	3.7896	3.8345	3.8784	3.9202	3.9602	3.9988	4.0356	4.0719
46	3.4327	3.4395	3.4496	3.4549	3.4679	3.4864	3.5083	3.5321	3.5559	3.5812	3.6061	3.7493	3.7965	3.8451	3.8943	3.9436	3.9923	4.0399	4.0855	4.1288	4.1709	4.2110	4.2506	4.2882
47	3.6406	3.6473	3.6582	3.6621	3.6744	3.6921	3.7123	3.7352	3.7589	3.7829	3.8069	3.9420	3.9944	4.0475	4.1010	4.1538	4.2056	4.2551	4.3024	4.3480	4.3918			



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Silver Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																								
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	
5	0.2523	0.2542	0.2562	0.2581	0.2600	0.2619	0.2638	0.2656	0.2674	0.2691	0.2707	0.2722	0.2736	0.2750	0.2763	0.2776	0.2788	0.2799	0.2809	0.2819	0.2828	0.2837	0.2844	
6	0.2681	0.2702	0.2723	0.2744	0.2765	0.2786	0.2805	0.2824	0.2843	0.2860	0.2877	0.2893	0.2908	0.2922	0.2935	0.2948	0.2960	0.2972	0.2982	0.2992	0.3002	0.3010	-	
7	0.2858	0.2881	0.2904	0.2926	0.2948	0.2970	0.2991	0.3011	0.3030	0.3048	0.3065	0.3081	0.3097	0.3111	0.3125	0.3139	0.3151	0.3163	0.3173	0.3183	0.3193	-	-	
8	0.3055	0.3080	0.3105	0.3129	0.3152	0.3175	0.3196	0.3217	0.3237	0.3255	0.3273	0.3290	0.3306	0.3321	0.3336	0.3349	0.3362	0.3373	0.3384	0.3394	-	-	-	
9	0.3275	0.3302	0.3328	0.3354	0.3378	0.3402	0.3425	0.3446	0.3466	0.3486	0.3504	0.3521	0.3538	0.3554	0.3568	0.3582	0.3595	0.3606	0.3617	-	-	-	-	
10	0.3504	0.3533	0.3561	0.3587	0.3613	0.3638	0.3661	0.3683	0.3704	0.3724	0.3743	0.3761	0.3778	0.3794	0.3809	0.3823	0.3835	0.3847	-	-	-	-	-	
11	0.3759	0.3789	0.3818	0.3846	0.3873	0.3899	0.3923	0.3945	0.3967	0.3988	0.4007	0.4026	0.4043	0.4059	0.4074	0.4088	0.4101	-	-	-	-	-	-	
12	0.4041	0.4073	0.4103	0.4133	0.4160	0.4187	0.4211	0.4235	0.4257	0.4279	0.4299	0.4317	0.4335	0.4351	0.4366	0.4380	-	-	-	-	-	-	-	
13	0.4354	0.4388	0.4420	0.4450	0.4478	0.4505	0.4531	0.4555	0.4578	0.4600	0.4621	0.4640	0.4658	0.4674	0.4689	-	-	-	-	-	-	-	-	
14	0.4703	0.4737	0.4770	0.4801	0.4830	0.4858	0.4885	0.4910	0.4934	0.4956	0.4977	0.4996	0.5014	0.5030	-	-	-	-	-	-	-	-	-	
15	0.5072	0.5108	0.5142	0.5174	0.5204	0.5233	0.5260	0.5286	0.5310	0.5333	0.5354	0.5373	0.5391	-	-	-	-	-	-	-	-	-	-	
16	0.5481	0.5518	0.5553	0.5585	0.5617	0.5647	0.5675	0.5701	0.5726	0.5749	0.5770	0.5789	-	-	-	-	-	-	-	-	-	-	-	
17	0.5934	0.5971	0.6007	0.6042	0.6074	0.6105	0.6133	0.6160	0.6185	0.6208	0.6229	-	-	-	-	-	-	-	-	-	-	-	-	
18	0.6435	0.6474	0.6511	0.6546	0.6580	0.6611	0.6640	0.6667	0.6692	0.6715	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	0.6990	0.7031	0.7070	0.7106	0.7140	0.7172	0.7201	0.7228	0.7253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	0.7592	0.7634	0.7673	0.7710	0.7744	0.7777	0.7806	0.7833	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	0.8243	0.8286	0.8326	0.8364	0.8399	0.8431	0.8460	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	0.8950	0.8994	0.9034	0.9073	0.9108	0.9140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	0.9702	0.9746	0.9788	0.9826	0.9861	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	1.0520	1.0566	1.0607	1.0645	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	1.1397	1.1442	1.1484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	1.2357	1.2402	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	1.3339	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Global Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.2073	0.2057	0.2042	0.2020	0.2003	0.1998	0.1993	0.1996	0.2005	0.2018	0.2034	0.2048	0.2071	0.2092	0.2107	0.2120	0.2135	0.2147	0.2157	0.2169	0.2183	0.2198	0.2216	0.2235
6	0.2115	0.2096	0.2078	0.2055	0.2046	0.2039	0.2041	0.2049	0.2062	0.2079	0.2094	0.2119	0.2141	0.2157	0.2172	0.2187	0.2201	0.2211	0.2223	0.2238	0.2255	0.2274	0.2295	0.2317
7	0.2159	0.2137	0.2116	0.2103	0.2092	0.2091	0.2099	0.2112	0.2130	0.2145	0.2172	0.2196	0.2213	0.2228	0.2244	0.2259	0.2269	0.2283	0.2299	0.2317	0.2337	0.2360	0.2384	0.2411
8	0.2206	0.2180	0.2171	0.2154	0.2150	0.2157	0.2170	0.2188	0.2203	0.2232	0.2258	0.2276	0.2291	0.2309	0.2324	0.2335	0.2349	0.2366	0.2385	0.2407	0.2432	0.2458	0.2487	0.2518
9	0.2255	0.2243	0.2229	0.2221	0.2225	0.2237	0.2254	0.2270	0.2301	0.2328	0.2346	0.2362	0.2380	0.2396	0.2407	0.2422	0.2440	0.2461	0.2485	0.2512	0.2540	0.2572	0.2605	0.2641
10	0.2296	0.2281	0.2279	0.2280	0.2291	0.2309	0.2324	0.2358	0.2387	0.2406	0.2423	0.2442	0.2458	0.2470	0.2486	0.2505	0.2527	0.2553	0.2582	0.2613	0.2647	0.2684	0.2723	0.2764
11	0.2339	0.2337	0.2346	0.2355	0.2372	0.2387	0.2423	0.2454	0.2474	0.2491	0.2511	0.2528	0.2539	0.2556	0.2577	0.2600	0.2628	0.2660	0.2694	0.2731	0.2771	0.2813	0.2858	0.2906
12	0.2403	0.2413	0.2431	0.2447	0.2460	0.2498	0.2530	0.2550	0.2567	0.2588	0.2605	0.2616	0.2634	0.2656	0.2681	0.2711	0.2745	0.2782	0.2823	0.2866	0.2912	0.2961	0.3014	0.3069
13	0.2487	0.2508	0.2534	0.2544	0.2584	0.2617	0.2636	0.2653	0.2674	0.2691	0.2702	0.2720	0.2742	0.2769	0.2802	0.2839	0.2879	0.2923	0.2970	0.3020	0.3074	0.3132	0.3191	0.3253
14	0.2552	0.2585	0.2606	0.2648	0.2682	0.2701	0.2718	0.2739	0.2756	0.2767	0.2785	0.2838	0.2866	0.2901	0.2941	0.2984	0.3032	0.3083	0.3138	0.3196	0.3259	0.3324	0.3392	0.3459
15	0.2639	0.2665	0.2722	0.2757	0.2776	0.2791	0.2812	0.2829	0.2839	0.2857	0.2882	0.2973	0.3010	0.3053	0.3099	0.3151	0.3207	0.3267	0.3330	0.3399	0.3470	0.3543	0.3617	0.3692
16	0.2701	0.2770	0.2820	0.2838	0.2852	0.2873	0.2891	0.2899	0.2918	0.2945	0.2977	0.3111	0.3157	0.3207	0.3264	0.3324	0.3390	0.3459	0.3534	0.3612	0.3692	0.3772	0.3854	0.3940
17	0.2809	0.2869	0.2900	0.2913	0.2934	0.2951	0.2958	0.2977	0.3006	0.3040	0.3084	0.3270	0.3324	0.3385	0.3451	0.3522	0.3598	0.3680	0.3765	0.3852	0.3940	0.4029	0.4123	0.4222
18	0.2848	0.2905	0.2959	0.3003	0.3049	0.3095	0.3141	0.3188	0.3238	0.3292	0.3348	0.3451	0.3517	0.3588	0.3666	0.3748	0.3838	0.3930	0.4026	0.4122	0.4219	0.4322	0.4430	0.4546
19	0.2987	0.3051	0.3110	0.3157	0.3205	0.3254	0.3302	0.3356	0.3414	0.3474	0.3540	0.3661	0.3738	0.3823	0.3912	0.4010	0.4111	0.4216	0.4321	0.4427	0.4539	0.4657	0.4784	0.4921
20	0.3151	0.3219	0.3281	0.3330	0.3380	0.3430	0.3487	0.3549	0.3613	0.3683	0.3758	0.3885	0.3977	0.4075	0.4181	0.4292	0.4406	0.4521	0.4636	0.4759	0.4888	0.5027	0.5177	0.5342
21	0.3338	0.3409	0.3475	0.3524	0.3574	0.3633	0.3699	0.3767	0.3842	0.3923	0.4010	0.4147	0.4253	0.4369	0.4490	0.4615	0.4740	0.4866	0.5000	0.5141	0.5293	0.5458	0.5638	0.5827
22	0.3524	0.3598	0.3665	0.3715	0.3777	0.3846	0.3918	0.3999	0.4085	0.4179	0.4284	0.4433	0.4560	0.4691	0.4828	0.4965	0.5102	0.5248	0.5403	0.5569	0.5750	0.5947	0.6154	0.6371
23	0.3736	0.3811	0.3879	0.3941	0.4012	0.4088	0.4173	0.4265	0.4367	0.4481	0.4601	0.4755	0.4898	0.5048	0.5197	0.5348	0.5507	0.5677	0.5858	0.6056	0.6273	0.6499	0.6737	0.6985
24	0.3948	0.4025	0.4106	0.4179	0.4257	0.4349	0.4448	0.4557	0.4680	0.4811	0.4952	0.5112	0.5275	0.5439	0.5603	0.5777	0.5963	0.6161	0.6378	0.6616	0.6864	0.7125	0.7397	0.7680
25	0.4159	0.4254	0.4348	0.4430	0.4526	0.4632	0.4751	0.4884	0.5026	0.5179	0.5343	0.5512	0.5690	0.5870	0.6061	0.6264	0.6482	0.6719	0.6980	0.7253	0.7538	0.7837	0.8147	0.8467
26	0.4389	0.4499	0.4605	0.4707	0.4820	0.4948	0.5092	0.5247	0.5414	0.5593	0.5784	0.5974	0.6171	0.6379	0.6601	0.6839	0.7099	0.7385	0.7684	0.7998	0.8325	0.8665	0.9016	0.9370
27	0.4637	0.4761	0.4892	0.5012	0.5150	0.5307	0.5476	0.5658	0.5854	0.6062	0.6288	0.6451	0.6680	0.6923	0.7184	0.7470	0.7784	0.8112	0.8456	0.8816	0.9189	0.9573	0.9962	1.0351
28	0.4903	0.5056	0.5209	0.5358	0.5529	0.5713	0.5912	0.6126	0.6354	0.6601	0.6869	0.7015	0.7282	0.7568	0.7881	0.8226	0.8586	0.8964	0.9359	0.9768	1.0190	1.0616	1.1043	1.1463
29	0.5208	0.5387	0.5574	0.5759	0.5960	0.6177	0.6412	0.6662	0.6933	0.7227	0.7534	0.7700	0.8013	0.8356	0.8734	0.9130	0.9544	0.9977	1.0426	1.0888	1.1356	1.1823	1.2284	1.2728
30	0.5551	0.5769	0.6000	0.6219	0.6457	0.6714	0.6988	0.7286	0.7608	0.7945	0.8304	0.8508	0.8884	0.9298	0.9731	1.0185	1.0660	1.1152	1.1660	1.2173	1.2685	1.3190	1.3676	1.4140
31	0.5953	0.6222	0.6492	0.6753	0.7034	0.7335	0.7662	0.8016	0.8386	0.8780	0.9191	0.9450	0.9904	1.0379	1.0877	1.1398	1.1937	1.2494	1.3056	1.3617	1.4171	1.4703	1.5211	1.5700
32	0.6432	0.6747	0.7066	0.7375	0.7705	0.8064	0.8453	0.8859	0.9292	0.9744	1.0214	1.0574	1.1095	1.1641	1.2212	1.2803	1.3413	1.4029	1.4645	1.5251	1.5833	1.6389	1.6923	1.7437
33	0.6993	0.7363	0.7739	0.8102	0.8496	0.8924	0.9370	0.9845	1.0341	1.0856	1.1381	1.1907	1.2504	1.3129	1.3777	1.4446	1.5121	1.5794	1.6458	1.7095	1.7702	1.8287	1.8848	1.9390
34	0.7656	0.8091	0.8529	0.8962	0.9433	0.9924	1.0445	1.0989	1.1555	1.2130	1.2714	1.3423	1.4108	1.4818	1.5550	1.6289	1.7027	1.7753	1.8451	1.9114	1.9753	2.0366	2.0958	2.1535
35	0.8443	0.8950	0.9469	0.9987	1.0526	1.1099	1.1695	1.2316	1.2946	1.3585	1.4233	1.5155	1.5933	1.6736	1.7545	1.8353	1.9148	1.9911	2.0636	2.1334	2.2003	2.2650	2.3280	2.3906
36	0.9350	0.9951	1.0570	1.1164	1.1794	1.2449	1.3128	1.3819	1.4519	1.5228	1.5954	1.7134	1.8013	1.8900	1.9784	2.0654	2.1488	2.2280	2.3042	2.3773	2.4479	2.5167	2.5851	2.6540
37	1.0419	1.1133	1.1841	1.2534	1.3255	1.4001	1.4757	1.5523	1.6300	1.7092	1.7900	1.9377	2.0348	2.1316	2.2268	2.3179	2.4045	2.4877	2.5675	2.6445	2.7196	2.7943	2.8696	2.9467
38	1.1688	1.2503	1.3328	1.4121	1.4940	1.5767	1.6608	1.7455	1.8320	1.9204	2.0101	2.1904	2.2964	2.4005	2.5001	2.5946	2.6854	2.7725	2.8564	2.9385	3.0200	3.1022	3.1856	3.2738
39	1.3139	1.4091	1.5033	1.5935	1.6845	1.7759	1.8686	1.9633	2.0595	2.1580	2.2577	2.4744	2.5882	2.6970	2.8001	2.8992	2.9940	3.0856	3.1750	3.2639	3.3537	3.4459	3.5415	3.6405
40	1.4839	1.5922	1.6996	1.7990	1.8993	2.0004	2.1035	2.2093	2.3168	2.4256	2.5355	2.7899	2.9087	3.0211	3.1290	3.2324	3.3321	3.4295	3.5265	3.6246	3.7254	3.8300	3.9385	4.0498
41	1.6789	1.8015	1.9198	2.0298	2.1399	2.2530	2.3685	2.4858	2.6047	2.7248	2.8469	3.1371	3.2595	3.3770	3.4895	3.5980	3.7041	3.8099	3.9169	4.0270	4.1415	4.2604	4.3824	4.5058
42	1.8993	2.0353	2.1656	2.2870	2.4105	2.5363	2.6645	2.7945	2.9253	3.0591	3.1942	3.5156	3.6434	3.7657	3.8837	3.9991	4.1143	4.2310	4.3513	4.4766	4.6068	4.7407	4.8762	5.0098
43	2.1482	2.2977	2.4419	2.5770	2.7145	2.8544	2.9961	3.1393	3.2850	3.4327	3.5817	3.9301	4.0630	4.1911	4.3166	4.4418	4.5690	4.7004	4.8374	4.9801	5.1270	5.2757	5.4253	5.5637
44	2.4260	2.5912	2.7526	2.9026	3.0521	3.2099	3.3660	3.5251	3.6866	3.8495	4.0124	4.3798	4.5189	4.6551	4.7913	4.9299	5.0732	5.2231	5.3794	5.5405	5.7039	5.8652	6.0203	6.1694
45	2.7362	2.9205	3.0996	3.2667	3.4356	3.6055	3.7795	3.9560	4.1348	4.3123	4.4888	4.8710	5.0188	5.1667	5.3175	5.4739	5.6377	5.8089	5.9857	6.1651	6.3424	6.5130	6.6769	6.8347
46	3.0845	3.2893	3.4888	3.6729	3.8587	4.0484	4.2419	4.4359	4.6302	4.8232	5.0141	5.4080	5.5686	5.7325	5.9031	6.0821	6.2696	6.4635	6.6605	6.8554	7.0430	7.2234	7.3971	7.5613
47	3.4706	3.6993	3.9199	4.1230	4.3310	4.5407	4.7530	4.9655	5.1766	5.3847	5.5888	6.0014	6.1795	6.3653	6.5609	6.7662	6.9789	7.1953	7.4095	7.6158	7.8143			



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Gold Plan Option, Male Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.3191	0.3239	0.3286	0.3331	0.3376	0.3420	0.3464	0.3510	0.3557	0.3605	0.3654	0.3704	0.3753	0.3801	0.3847	0.3891	0.3932	0.3972	0.4010	0.4044	0.4077	0.4107	0.4134
6	0.3392	0.3443	0.3492	0.3541	0.3589	0.3637	0.3687	0.3738	0.3790	0.3844	0.3898	0.3952	0.4004	0.4054	0.4101	0.4147	0.4190	0.4231	0.4268	0.4304	0.4336	0.4366	-
7	0.3614	0.3668	0.3721	0.3773	0.3826	0.3880	0.3936	0.3993	0.4051	0.4111	0.4169	0.4225	0.4279	0.4332	0.4381	0.4428	0.4472	0.4513	0.4552	0.4587	0.4619	-	-
8	0.3861	0.3918	0.3975	0.4033	0.4092	0.4152	0.4215	0.4278	0.4343	0.4406	0.4468	0.4527	0.4583	0.4637	0.4688	0.4736	0.4781	0.4823	0.4861	0.4896	-	-	-
9	0.4135	0.4197	0.4260	0.4324	0.4390	0.4458	0.4527	0.4597	0.4667	0.4733	0.4798	0.4859	0.4918	0.4974	0.5026	0.5074	0.5120	0.5162	0.5200	-	-	-	-
10	0.4424	0.4492	0.4562	0.4634	0.4708	0.4784	0.4860	0.4936	0.5009	0.5079	0.5146	0.5210	0.5270	0.5327	0.5380	0.5429	0.5475	0.5516	-	-	-	-	-
11	0.4747	0.4823	0.4902	0.4983	0.5065	0.5149	0.5231	0.5310	0.5386	0.5460	0.5529	0.5595	0.5657	0.5714	0.5768	0.5817	0.5862	-	-	-	-	-	-
12	0.5109	0.5195	0.5283	0.5373	0.5464	0.5554	0.5640	0.5723	0.5803	0.5878	0.5950	0.6017	0.6080	0.6139	0.6192	0.6241	-	-	-	-	-	-	-
13	0.5515	0.5611	0.5709	0.5808	0.5906	0.6000	0.6091	0.6178	0.6260	0.6338	0.6412	0.6480	0.6544	0.6602	0.6655	-	-	-	-	-	-	-	-
14	0.5969	0.6077	0.6185	0.6291	0.6394	0.6493	0.6587	0.6677	0.6762	0.6842	0.6916	0.6986	0.7049	0.7107	-	-	-	-	-	-	-	-	-
15	0.6478	0.6596	0.6712	0.6824	0.6931	0.7035	0.7133	0.7226	0.7312	0.7393	0.7469	0.7538	0.7601	-	-	-	-	-	-	-	-	-	-
16	0.7029	0.7156	0.7278	0.7395	0.7508	0.7615	0.7716	0.7811	0.7899	0.7981	0.8057	0.8126	-	-	-	-	-	-	-	-	-	-	-
17	0.7640	0.7773	0.7901	0.8024	0.8140	0.8251	0.8354	0.8450	0.8540	0.8622	0.8697	-	-	-	-	-	-	-	-	-	-	-	-
18	0.8313	0.8453	0.8587	0.8714	0.8834	0.8947	0.9052	0.9150	0.9239	0.9321	-	-	-	-	-	-	-	-	-	-	-	-	-
19	0.9056	0.9202	0.9341	0.9472	0.9595	0.9709	0.9816	0.9914	1.0003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	0.9860	1.0011	1.0154	1.0288	1.0413	1.0529	1.0636	1.0733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.0745	1.0901	1.1048	1.1184	1.1311	1.1427	1.1533	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.1705	1.1865	1.2013	1.2152	1.2279	1.2394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.2747	1.2909	1.3061	1.3199	1.3325	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	1.3879	1.4044	1.4195	1.4333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	1.5110	1.5275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	1.6465	1.6629	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	1.7906	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Gold Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.2097	0.2080	0.2062	0.2040	0.2022	0.2016	0.2018	0.2028	0.2047	0.2070	0.2099	0.2128	0.2173	0.2215	0.2256	0.2297	0.2340	0.2388	0.2440	0.2497	0.2561	0.2630	0.2702	0.2777
6	0.2139	0.2118	0.2099	0.2074	0.2064	0.2065	0.2074	0.2095	0.2119	0.2151	0.2183	0.2231	0.2278	0.2322	0.2367	0.2415	0.2467	0.2524	0.2587	0.2657	0.2732	0.2812	0.2893	0.2979
7	0.2183	0.2159	0.2137	0.2122	0.2120	0.2128	0.2150	0.2175	0.2209	0.2244	0.2297	0.2348	0.2396	0.2445	0.2498	0.2554	0.2617	0.2686	0.2763	0.2846	0.2933	0.3022	0.3116	0.3214
8	0.2229	0.2203	0.2192	0.2185	0.2191	0.2213	0.2240	0.2276	0.2313	0.2372	0.2427	0.2480	0.2533	0.2590	0.2652	0.2721	0.2796	0.2880	0.2971	0.3067	0.3165	0.3267	0.3375	0.3487
9	0.2279	0.2265	0.2264	0.2266	0.2288	0.2315	0.2354	0.2393	0.2457	0.2518	0.2575	0.2633	0.2695	0.2763	0.2838	0.2920	0.3012	0.3112	0.3216	0.3324	0.3436	0.3554	0.3677	0.3802
10	0.2321	0.2320	0.2330	0.2352	0.2380	0.2421	0.2464	0.2534	0.2600	0.2663	0.2726	0.2794	0.2868	0.2950	0.3040	0.3142	0.3251	0.3366	0.3483	0.3607	0.3736	0.3870	0.4008	0.4149
11	0.2383	0.2394	0.2427	0.2456	0.2500	0.2545	0.2622	0.2695	0.2762	0.2831	0.2905	0.2986	0.3076	0.3175	0.3286	0.3406	0.3532	0.3661	0.3796	0.3937	0.4085	0.4235	0.4390	0.4544
12	0.2466	0.2505	0.2545	0.2591	0.2639	0.2723	0.2802	0.2875	0.2950	0.3031	0.3119	0.3217	0.3325	0.3447	0.3579	0.3716	0.3858	0.4006	0.4161	0.4322	0.4487	0.4656	0.4830	0.4992
13	0.2591	0.2638	0.2698	0.2748	0.2840	0.2925	0.3004	0.3085	0.3172	0.3268	0.3375	0.3493	0.3626	0.3770	0.3921	0.4076	0.4238	0.4408	0.4585	0.4765	0.4951	0.5135	0.5318	0.5498
14	0.2697	0.2769	0.2834	0.2935	0.3027	0.3113	0.3200	0.3294	0.3398	0.3514	0.3642	0.3826	0.3984	0.4150	0.4319	0.4496	0.4682	0.4876	0.5073	0.5276	0.5478	0.5678	0.5875	0.6062
15	0.2815	0.2893	0.3020	0.3121	0.3213	0.3308	0.3409	0.3523	0.3649	0.3790	0.3948	0.4204	0.4385	0.4571	0.4764	0.4968	0.5180	0.5396	0.5618	0.5839	0.6058	0.6273	0.6478	0.6673
16	0.2953	0.3102	0.3227	0.3328	0.3429	0.3540	0.3663	0.3801	0.3953	0.4126	0.4313	0.4647	0.4850	0.5062	0.5285	0.5517	0.5754	0.5997	0.6238	0.6478	0.6712	0.6936	0.7149	0.7347
17	0.3174	0.3321	0.3445	0.3555	0.3675	0.3808	0.3958	0.4124	0.4313	0.4516	0.4728	0.5158	0.5390	0.5634	0.5887	0.6147	0.6412	0.6676	0.6938	0.7194	0.7439	0.7670	0.7887	0.8087
18	0.3649	0.3887	0.4124	0.4344	0.4573	0.4815	0.5055	0.5298	0.5546	0.5795	0.6047	0.6296	0.6548	0.6802	0.7058	0.7316	0.7574	0.7832	0.8090	0.8348	0.8606	0.8864	0.9122	0.9379
19	0.4087	0.4358	0.4620	0.4871	0.5135	0.5415	0.5698	0.5990	0.6291	0.6475	0.6750	0.6446	0.6749	0.7058	0.7375	0.7690	0.8002	0.8307	0.8598	0.8873	0.9129	0.9366	0.9586	0.9789
20	0.4612	0.4911	0.5208	0.5495	0.5779	0.6066	0.6358	0.6652	0.6951	0.7248	0.7541	0.7232	0.7570	0.7917	0.8260	0.8601	0.8933	0.9250	0.9549	0.9827	1.0085	1.0323	1.0543	1.0747
21	0.5204	0.5542	0.5881	0.6189	0.6499	0.6816	0.7136	0.7458	0.7781	0.8098	0.8414	0.8121	0.8499	0.8874	0.9245	0.9607	0.9952	1.0277	1.0579	1.0858	1.1117	1.1355	1.1575	1.1780
22	0.5883	0.6268	0.6631	0.6967	0.7311	0.7656	0.8004	0.8352	0.8696	0.9037	0.9378	0.9128	0.9536	0.9941	1.0335	1.0710	1.1062	1.1390	1.1693	1.1973	1.2230	1.2469	1.2689	1.2896
23	0.6641	0.7054	0.7452	0.7823	0.8196	0.8573	0.8948	0.9319	0.9688	1.0057	1.0421	1.0235	1.0675	1.1105	1.1512	1.1895	1.2250	1.2578	1.2881	1.3159	1.3416	1.3654	1.3877	1.4087
24	0.7466	0.7919	0.8358	0.8761	0.9168	0.9574	0.9973	1.0372	1.0769	1.1162	1.1543	1.1473	1.1939	1.2381	1.2796	1.3181	1.3535	1.3862	1.4161	1.4438	1.4695	1.4934	1.5161	1.5377
25	0.8380	0.8880	0.9356	0.9796	1.0233	1.0664	1.1092	1.1520	1.1944	1.2355	1.2755	1.2828	1.3307	1.3756	1.4172	1.4554	1.4906	1.5229	1.5527	1.5802	1.6060	1.6303	1.6529	1.6759
26	0.9375	0.9917	1.0439	1.0911	1.1375	1.1835	1.2299	1.2756	1.3198	1.3629	1.4051	1.4314	1.4800	1.5248	1.5660	1.6038	1.6385	1.6704	1.6999	1.7275	1.7536	1.7785	1.8025	1.8258
27	1.0456	1.1050	1.1611	1.2110	1.2610	1.3107	1.3597	1.4073	1.4536	1.4990	1.5433	1.5861	1.6345	1.6788	1.7195	1.7566	1.7909	1.8225	1.8520	1.8800	1.9067	1.9324	1.9574	1.9818
28	1.1616	1.2257	1.2857	1.3392	1.3927	1.4456	1.4966	1.5464	1.5952	1.6428	1.6893	1.7337	1.8012	1.8448	1.8845	1.9211	1.9548	1.9864	2.0162	2.0448	2.0722	2.0990	2.1252	2.1508
29	1.2862	1.3546	1.4187	1.4764	1.5334	1.5882	1.6416	1.6940	1.7451	1.7951	1.8441	1.9342	1.9807	2.0231	2.0620	2.0978	2.1314	2.1631	2.1935	2.2228	2.2515	2.2795	2.3069	2.3341
30	1.4193	1.4928	1.5621	1.6234	1.6824	1.7396	1.7958	1.8506	1.9043	1.9569	2.0078	2.1264	2.1713	2.2126	2.2505	2.2860	2.3197	2.3520	2.3831	2.4136	2.4436	2.4729	2.5021	2.5313
31	1.5632	1.6428	1.7166	1.7797	1.8412	1.9014	1.9600	2.0174	2.0739	2.1285	2.1815	2.3284	2.3719	2.4119	2.4494	2.4849	2.5190	2.5521	2.5845	2.6164	2.6477	2.6789	2.7103	2.7430
32	1.7176	1.8024	1.8788	1.9446	2.0091	2.0718	2.1332	2.1936	2.2521	2.3091	2.3644	2.5391	2.5810	2.6203	2.6576	2.6936	2.7285	2.7629	2.7968	2.8301	2.8635	2.8971	2.9323	2.9690
33	1.8801	1.9680	2.0480	2.1170	2.1842	2.2500	2.3147	2.3767	2.4383	2.4977	2.5551	2.7565	2.7975	2.8366	2.8743	2.9111	2.9474	2.9833	3.0188	3.0544	3.0904	3.1282	3.1678	3.2081
34	2.0519	2.1439	2.2282	2.2999	2.3703	2.4395	2.5058	2.5716	2.6351	2.6966	2.7555	2.9800	3.0206	3.0600	3.0986	3.1368	3.1748	3.2124	3.2504	3.2888	3.3294	3.3721	3.4157	3.4592
35	2.2327	2.3298	2.4177	2.4927	2.5667	2.6377	2.7079	2.7756	2.8414	2.9043	2.9644	3.2064	3.2472	3.2875	3.3277	3.3678	3.4076	3.4480	3.4891	3.5327	3.5787	3.6257	3.6729	3.7201
36	2.4219	2.5234	2.6158	2.6942	2.7706	2.8457	2.9180	2.9881	3.0553	3.1194	3.1814	3.4362	3.4780	3.5199	3.5622	3.6043	3.6473	3.6912	3.7379	3.7875	3.8383	3.8893	3.9405	3.9910
37	2.6198	2.7259	2.8238	2.9052	2.9853	3.0625	3.1374	3.2089	3.2773	3.3434	3.4070	3.6703	3.7140	3.7582	3.8026	3.8482	3.8950	3.9452	3.9986	4.0535	4.1087	4.1641	4.2199	4.2727
38	2.8252	2.9387	3.0399	3.1125	3.2076	3.2875	3.3639	3.4366	3.5071	3.5744	3.6406	3.9101	3.9564	4.0031	4.0512	4.1010	4.1547	4.2123	4.2716	4.3314	4.3915	4.4511	4.5094	4.5665
39	3.0417	3.1593	3.2659	3.3536	3.4388	3.5202	3.5977	3.6720	3.7446	3.8152	3.8838	4.1534	4.2024	4.2534	4.3063	4.3637	4.4257	4.4898	4.5545	4.6198	4.6845	4.7479	4.8100	4.8702
40	3.2672	3.3913	3.5014	3.5919	3.6786	3.7604	3.8405	3.9176	3.9926	4.0659	4.1368	4.3972	4.4511	4.5075	4.5691	4.6357	4.7049	4.7751	4.8460	4.9164	4.9854	5.0529	5.1185	5.1816
41	3.5029	3.6313	3.7457	3.8367	3.9247	4.0099	4.0919	4.1719	4.2498	4.3254	4.3988	4.6427	4.7028	4.7690	4.8410	4.9158	4.9918	5.0688	5.1454	5.2205	5.2942	5.3657	5.4344	5.4996
42	3.7447	3.8776	3.9949	4.0880	4.1785	4.2658	4.3509	4.4341	4.5147	4.5923	4.6679	4.8923	4.9636	5.0414	5.1277	5.2052	5.2886	5.3721	5.4540	5.5343	5.6123	5.6874	5.7585	5.8257
43	3.9938	4.1313	4.2507	4.3465	4.4392	4.5300	4.6187	4.7040	4.7880	4.8685	4.9450	5.1491	5.2336	5.3219	5.4117	5.5027	5.5935	5.6829	5.7706	5.8558	5.9378	6.0155	6.0890	6.1592
44	4.2536	4.3937	4.5172	4.6153	4.7116	4.8055	4.8977	4.9872	5.0729	5.1543	5.2304	5.4213	5.5175	5.6155	5.7148	5.8139	5.9113	6.0072	6.1004	6.1901	6.2751	6.3553	6.4321	6.5047
45	4.5207	4.6658	4.7930	4.8943	4.9951	5.0932	5.1885	5.2800	5.3659	5.4484	5.5259	5.7078	5.8149	5.9236	6.0320	6.1385	6.2432	6.3452	6.4434	6.5364	6.6242	6.7082	6.7878	6.8655
46	4.7961	4.9451	5.0785	5.1853	5.2892	5.3908	5.4876	5.5807	5.6683	5.7506	5.8281	6.0119	6.1310	6.2499	6.3666	6.4811	6.5928	6.7003	6.8022	6.8984	6.9903	7.0774	7.1626	7.2431
47	5.0801	5.2372	5.3767	5.4871	5.5941	5.6985	5.7976	5.8907	5.9783	6.0604	6.1380	6.3433	6.4736	6.6016	6.7273	6.8493	6.9672	7.0788	7.1842	7.2849	7.3803			



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Gold Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.4398	0.4437	0.4476	0.4516	0.4555	0.4593	0.4630	0.4667	0.4702	0.4736	0.4768	0.4799	0.4828	0.4856	0.4882	0.4907	0.4931	0.4953	0.4974	0.4994	0.5012	0.5029	0.5045
6	0.4707	0.4750	0.4793	0.4835	0.4877	0.4918	0.4958	0.4996	0.5033	0.5068	0.5102	0.5133	0.5163	0.5192	0.5219	0.5245	0.5269	0.5292	0.5314	0.5334	0.5352	0.5369	-
7	0.5051	0.5098	0.5144	0.5189	0.5234	0.5277	0.5318	0.5359	0.5397	0.5434	0.5468	0.5501	0.5531	0.5561	0.5589	0.5616	0.5641	0.5664	0.5686	0.5705	0.5724	-	-
8	0.5432	0.5482	0.5532	0.5580	0.5627	0.5673	0.5716	0.5758	0.5798	0.5835	0.5871	0.5904	0.5937	0.5967	0.5996	0.6023	0.6048	0.6072	0.6093	0.6113	-	-	-
9	0.5855	0.5908	0.5961	0.6012	0.6062	0.6109	0.6155	0.6198	0.6239	0.6277	0.6314	0.6349	0.6382	0.6413	0.6443	0.6470	0.6496	0.6519	0.6541	-	-	-	-
10	0.6307	0.6364	0.6420	0.6474	0.6526	0.6575	0.6622	0.6666	0.6708	0.6748	0.6786	0.6823	0.6856	0.6888	0.6918	0.6946	0.6972	0.6995	-	-	-	-	-
11	0.6807	0.6868	0.6926	0.6983	0.7037	0.7088	0.7136	0.7182	0.7225	0.7267	0.7306	0.7343	0.7378	0.7410	0.7440	0.7468	0.7494	-	-	-	-	-	-
12	0.7359	0.7423	0.7484	0.7543	0.7599	0.7651	0.7701	0.7748	0.7793	0.7836	0.7876	0.7914	0.7949	0.7982	0.8012	0.8040	-	-	-	-	-	-	-
13	0.7967	0.8034	0.8098	0.8159	0.8216	0.8270	0.8321	0.8370	0.8417	0.8460	0.8502	0.8540	0.8576	0.8608	0.8639	-	-	-	-	-	-	-	-
14	0.8637	0.8707	0.8773	0.8835	0.8894	0.8949	0.9003	0.9053	0.9101	0.9146	0.9187	0.9226	0.9262	0.9295	-	-	-	-	-	-	-	-	-
15	0.9358	0.9429	0.9497	0.9561	0.9622	0.9680	0.9735	0.9787	0.9835	0.9881	0.9923	0.9962	0.9998	-	-	-	-	-	-	-	-	-	-
16	1.0148	1.0222	1.0292	1.0357	1.0421	1.0481	1.0537	1.0590	1.0639	1.0685	1.0728	1.0767	-	-	-	-	-	-	-	-	-	-	-
17	1.1013	1.1089	1.1161	1.1230	1.1295	1.1356	1.1414	1.1467	1.1518	1.1563	1.1606	-	-	-	-	-	-	-	-	-	-	-	-
18	1.1959	1.2037	1.2113	1.2183	1.2250	1.2313	1.2371	1.2426	1.2476	1.2522	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.2994	1.3076	1.3154	1.3226	1.3295	1.3358	1.3417	1.3472	1.3522	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	1.4113	1.4197	1.4276	1.4351	1.4419	1.4484	1.4543	1.4598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	1.5321	1.5407	1.5488	1.5563	1.5634	1.5698	1.5757	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	1.6626	1.6714	1.6796	1.6873	1.6943	1.7007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	1.8021	1.8109	1.8193	1.8269	1.8340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	1.9526	1.9616	1.9700	1.9776	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	2.1136	2.1226	2.1310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	2.2872	2.2963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	2.4681	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Platinum Plan Option, Male Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.2606	0.2603	0.2596	0.2579	0.2566	0.2568	0.2575	0.2591	0.2613	0.2641	0.2672	0.2701	0.2740	0.2774	0.2801	0.2827	0.2852	0.2874	0.2892	0.2913	0.2937	0.2963	0.2992	0.3023
6	0.2670	0.2662	0.2651	0.2631	0.2631	0.2636	0.2651	0.2675	0.2704	0.2738	0.2769	0.2811	0.2848	0.2877	0.2905	0.2931	0.2955	0.2974	0.2997	0.3023	0.3051	0.3082	0.3116	0.3152
7	0.2736	0.2723	0.2709	0.2704	0.2705	0.2720	0.2745	0.2776	0.2811	0.2845	0.2890	0.2930	0.2961	0.2990	0.3019	0.3044	0.3065	0.3089	0.3117	0.3147	0.3181	0.3217	0.3256	0.3298
8	0.2806	0.2789	0.2791	0.2788	0.2800	0.2825	0.2857	0.2895	0.2930	0.2980	0.3022	0.3055	0.3086	0.3117	0.3143	0.3165	0.3191	0.3221	0.3253	0.3289	0.3329	0.3371	0.3417	0.3465
9	0.2881	0.2883	0.2887	0.2896	0.2919	0.2952	0.2991	0.3028	0.3081	0.3127	0.3161	0.3194	0.3226	0.3254	0.3276	0.3304	0.3336	0.3371	0.3410	0.3452	0.3498	0.3548	0.3601	0.3656
10	0.2943	0.2949	0.2970	0.2993	0.3027	0.3069	0.3108	0.3165	0.3214	0.3251	0.3286	0.3320	0.3350	0.3373	0.3402	0.3436	0.3474	0.3516	0.3563	0.3612	0.3667	0.3724	0.3785	0.3848
11	0.3018	0.3043	0.3080	0.3114	0.3158	0.3199	0.3261	0.3314	0.3352	0.3389	0.3425	0.3456	0.3480	0.3511	0.3548	0.3588	0.3634	0.3684	0.3738	0.3797	0.3860	0.3926	0.3994	0.4068
12	0.3123	0.3167	0.3217	0.3262	0.3304	0.3370	0.3426	0.3466	0.3504	0.3542	0.3574	0.3599	0.3631	0.3670	0.3714	0.3763	0.3817	0.3876	0.3940	0.4008	0.4080	0.4155	0.4235	0.4317
13	0.3262	0.3321	0.3383	0.3424	0.3495	0.3570	0.3633	0.3672	0.3705	0.3729	0.3763	0.3804	0.3851	0.3904	0.3963	0.4026	0.4096	0.4170	0.4248	0.4330	0.4417	0.4506	0.4598	
14	0.3380	0.3454	0.3514	0.3590	0.3652	0.3694	0.3734	0.3774	0.3808	0.3833	0.3868	0.3952	0.4001	0.4058	0.4121	0.4190	0.4265	0.4346	0.4431	0.4520	0.4615	0.4712	0.4812	0.4912
15	0.3530	0.3601	0.3700	0.3764	0.3807	0.3847	0.3888	0.3923	0.3947	0.3984	0.4030	0.4166	0.4227	0.4295	0.4369	0.4450	0.4538	0.4631	0.4727	0.4830	0.4936	0.5045	0.5154	0.5264
16	0.3651	0.3769	0.3857	0.3900	0.3941	0.3984	0.4020	0.4044	0.4082	0.4131	0.4187	0.4383	0.4457	0.4537	0.4625	0.4720	0.4821	0.4927	0.5039	0.5155	0.5274	0.5393	0.5512	0.5638
17	0.3826	0.3930	0.3993	0.4035	0.4079	0.4115	0.4139	0.4178	0.4230	0.4290	0.4360	0.4632	0.4718	0.4814	0.4917	0.5027	0.5142	0.5265	0.5391	0.5521	0.5650	0.5781	0.5918	0.6063
18	0.4112	0.4212	0.4305	0.4381	0.4457	0.4538	0.4617	0.4698	0.4784	0.4874	0.4967	0.4915	0.5019	0.5131	0.5250	0.5375	0.5509	0.5646	0.5788	0.5929	0.6071	0.6221	0.6380	0.6550
19	0.4314	0.4423	0.4525	0.4604	0.4690	0.4775	0.4862	0.4954	0.5052	0.5150	0.5257	0.5243	0.5364	0.5494	0.5630	0.5775	0.5925	0.6079	0.6233	0.6388	0.6551	0.6725	0.6910	0.7112
20	0.4549	0.4667	0.4773	0.4864	0.4953	0.5044	0.5143	0.5246	0.5353	0.5468	0.5590	0.5592	0.5733	0.5881	0.6040	0.6203	0.6371	0.6539	0.6709	0.6887	0.7076	0.7279	0.7500	0.7742
21	0.4821	0.4944	0.5061	0.5153	0.5249	0.5353	0.5464	0.5577	0.5700	0.5833	0.5976	0.5988	0.6149	0.6322	0.6500	0.6683	0.6866	0.7051	0.7246	0.7452	0.7674	0.7916	0.8181	0.8458
22	0.5105	0.5241	0.5360	0.5458	0.5569	0.5686	0.5807	0.5941	0.6083	0.6237	0.6405	0.6418	0.6607	0.6802	0.7002	0.7201	0.7402	0.7615	0.7841	0.8084	0.8348	0.8638	0.8942	0.9261
23	0.5422	0.5561	0.5687	0.5802	0.5926	0.6056	0.6198	0.6351	0.6518	0.6700	0.6893	0.6898	0.7111	0.7329	0.7547	0.7766	0.7998	0.8245	0.8511	0.8801	0.9119	0.9452	0.9801	1.0166
24	0.5741	0.5888	0.6036	0.6167	0.6304	0.6456	0.6622	0.6802	0.6999	0.7210	0.7434	0.7428	0.7667	0.7905	0.8144	0.8398	0.8668	0.8959	0.9276	0.9625	0.9990	1.0372	1.0773	1.1189
25	0.6067	0.6238	0.6407	0.6552	0.6716	0.6894	0.7088	0.7303	0.7534	0.7778	0.8040	0.8017	0.8278	0.8539	0.8816	0.9112	0.9430	0.9778	1.0160	1.0560	1.0980	1.1419	1.1873	1.2347
26	0.6419	0.6616	0.6802	0.6976	0.7169	0.7381	0.7615	0.7866	0.8133	0.8419	0.8724	0.8687	0.8973	0.9275	0.9599	0.9947	1.0328	1.0747	1.1185	1.1646	1.2127	1.2628	1.3145	1.3670
27	0.6814	0.7032	0.7252	0.7460	0.7690	0.7944	0.8218	0.8510	0.8823	0.9157	0.9516	0.9392	0.9723	1.0077	1.0459	1.0877	1.1337	1.1818	1.2323	1.2852	1.3401	1.3968	1.4544	1.5120
28	0.7238	0.7497	0.7758	0.8007	0.8285	0.8584	0.8903	0.9246	0.9611	1.0005	1.0428	1.0223	1.0610	1.1028	1.1487	1.1991	1.2519	1.3074	1.3653	1.4255	1.4878	1.5509	1.6141	1.6766
29	0.7720	0.8025	0.8335	0.8639	0.8966	0.9315	0.9690	1.0090	1.0522	1.0986	1.1473	1.1221	1.1679	1.2181	1.2734	1.3313	1.3921	1.4557	1.5217	1.5899	1.6591	1.7284	1.7988	1.8629
30	0.8271	0.8633	0.9008	0.9366	0.9748	1.0160	1.0598	1.1072	1.1581	1.2115	1.2679	1.2391	1.2941	1.3548	1.4182	1.4849	1.5546	1.6270	1.7018	1.7776	1.8535	1.9285	2.0048	2.0698
31	0.8911	0.9347	0.9787	1.0206	1.0658	1.1139	1.1659	1.2217	1.2804	1.3423	1.4068	1.3764	1.4429	1.5124	1.5855	1.6619	1.7413	1.8233	1.9064	1.9896	2.0717	2.1509	2.2264	2.2992
32	0.9670	1.0182	1.0692	1.1188	1.1717	1.2288	1.2901	1.3544	1.4224	1.4932	1.5666	1.5403	1.6165	1.6965	1.7803	1.8673	1.9572	2.0493	2.1394	2.2294	2.3160	2.3986	2.4782	2.5547
33	1.0548	1.1143	1.1743	1.2325	1.2953	1.3627	1.4334	1.5080	1.5857	1.6663	1.7482	1.7335	1.8212	1.9129	2.0082	2.1067	2.2065	2.3063	2.4047	2.4995	2.5898	2.6768	2.7603	2.8411
34	1.1584	1.2280	1.2981	1.3673	1.4414	1.5191	1.6009	1.6862	1.7746	1.8643	1.9552	1.9535	2.0540	2.1584	2.2663	2.3757	2.4849	2.5927	2.6963	2.7951	2.8901	2.9814	3.0696	3.1557
35	1.2803	1.3614	1.4442	1.5260	1.6114	1.7012	1.7947	1.8917	1.9900	2.0897	2.1900	2.2047	2.3192	2.4374	2.5572	2.6768	2.7948	2.9082	3.0161	3.1199	3.2196	3.3159	3.4099	3.5032
36	1.4214	1.5172	1.6149	1.7090	1.8078	1.9104	2.0168	2.1245	2.2335	2.3432	2.4551	2.4919	2.6215	2.7527	2.8837	3.0128	3.1368	3.2547	3.3681	3.4769	3.5820	3.6847	3.7866	3.8893
37	1.5877	1.7005	1.8127	1.9216	2.0343	2.1509	2.2693	2.3882	2.5082	2.6305	2.7543	2.8186	2.9623	3.1058	3.2471	3.3826	3.5114	3.6353	3.7540	3.8687	3.9808	4.0920	4.2043	4.3193
38	1.7848	1.9140	2.0435	2.1676	2.2959	2.4249	2.5551	2.6863	2.8199	2.9555	3.0936	3.1873	3.3444	3.4990	3.6472	3.7878	3.9229	4.0525	4.1776	4.2999	4.4214	4.5440	4.6697	4.8000
39	2.0117	2.1607	2.3086	2.4492	2.5905	2.7329	2.8763	3.0219	3.1704	3.3212	3.4734	3.6019	3.7710	3.9328	4.0863	4.2337	4.3750	4.5114	4.6447	4.7773	4.9112	5.0487	5.1912	5.3389
40	2.2737	2.4443	2.6113	2.7666	2.9222	3.0783	3.2380	3.4001	3.5646	3.7307	3.8985	4.0629	4.2397	4.4071	4.5678	4.7217	4.8703	5.0156	5.1602	5.3064	5.4567	5.6127	5.7745	5.9405
41	2.5755	2.7678	2.9522	3.1222	3.2933	3.4675	3.6443	3.8239	4.0054	4.1880	4.3737	4.5703	4.7528	4.9278	5.0954	5.2572	5.4154	5.5730	5.7326	5.8968	6.0676	6.2448	6.4269	6.6108
42	2.9185	3.1293	3.3322	3.5193	3.7092	3.9021	4.0984	4.2959	4.4961	4.6981	4.9043	5.1245	5.3149	5.4972	5.6732	5.8454	6.0171	6.1912	6.3707	6.5575	6.7517	6.9513	7.1532	7.3522
43	3.3016	3.5344	3.7567	3.9643	4.1750	4.3885	4.6049	4.8218	5.0430	5.2672	5.4929	5.7321	5.9301	6.1213	6.3086	6.4954	6.6852	6.8812	7.0856	7.2983	7.5174	7.7389	7.9575	8.1675
44	3.7306	3.9867	4.2331	4.4627	4.6964	4.9308	5.1681	5.4095	5.6542	5.9007	6.1480	6.3929	6.6004	6.8037	7.0069	7.2137	7.4276	7.6512	7.8843	8.1246	8.3679	8.6079	8.8387	9.0600
45	4.2067	4.4904	4.7647	5.0187	5.2748	5.5335	5.7969	6.0640	6.3339	6.6022	6.8688	7.1155	7.3360	7.5568	7.7818	8.0152	8.2597	8.5151	8.7787	9.0459	9.3096	9.5633	9.8065	10.0397
46	4.7390	5.0533	5.3567	5.6365	5.9182	6.2053	6.4977	6.7907	7.0839	7.3752	7.6632	7.9071	8.1466	8.3913	8.6458	8.9130	9.1928	9.4820	9.7755	10.0654	10.3442	10.6118	10.8684	11.1110
47	5.3286	5.6771	6.0115	6.3192	6.6332	6.9503	7.2707	7.5910	7.9091	8.2230	8.5311	8.7825	9.0483	9.3255	9.6173	9.9237	10.2410	10.5633	10.8820	11.1887	11.48			



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Platinum Plan Option, Male Lives - Regular Pay Policies**

Premium Rates																								
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	
5	0.4459	0.4532	0.4602	0.4670	0.4737	0.4804	0.4871	0.4939	0.5010	0.5083	0.5157	0.5232	0.5307	0.5378	0.5447	0.5513	0.5576	0.5636	0.5691	0.5743	0.5791	0.5835	0.5875	
6	0.4763	0.4839	0.4914	0.4987	0.5059	0.5132	0.5207	0.5284	0.5363	0.5444	0.5526	0.5607	0.5685	0.5760	0.5832	0.5900	0.5965	0.6025	0.6081	0.6134	0.6182	0.6225	-	
7	0.5099	0.5180	0.5259	0.5338	0.5418	0.5499	0.5583	0.5669	0.5758	0.5847	0.5935	0.6020	0.6101	0.6179	0.6253	0.6324	0.6389	0.6450	0.6507	0.6559	0.6607	-	-	
8	0.5471	0.5558	0.5644	0.5730	0.5819	0.5910	0.6004	0.6100	0.6198	0.6293	0.6386	0.6474	0.6559	0.6640	0.6716	0.6788	0.6854	0.6916	0.6973	0.7024	-	-	-	
9	0.5885	0.5978	0.6073	0.6169	0.6269	0.6371	0.6476	0.6582	0.6686	0.6787	0.6883	0.6976	0.7063	0.7146	0.7224	0.7296	0.7364	0.7425	0.7481	-	-	-	-	
10	0.6321	0.6424	0.6530	0.6638	0.6750	0.6864	0.6979	0.7093	0.7202	0.7307	0.7408	0.7503	0.7594	0.7678	0.7757	0.7830	0.7897	0.7957	-	-	-	-	-	
11	0.6809	0.6924	0.7042	0.7164	0.7288	0.7414	0.7537	0.7657	0.7771	0.7881	0.7984	0.8083	0.8175	0.8260	0.8340	0.8412	0.8479	-	-	-	-	-	-	
12	0.7355	0.7484	0.7616	0.7752	0.7889	0.8024	0.8153	0.8278	0.8397	0.8510	0.8617	0.8718	0.8810	0.8897	0.8976	0.9048	-	-	-	-	-	-	-	
13	0.7965	0.8110	0.8258	0.8407	0.8554	0.8696	0.8831	0.8962	0.9085	0.9201	0.9310	0.9411	0.9505	0.9591	0.9670	-	-	-	-	-	-	-	-	
14	0.8649	0.8810	0.8973	0.9133	0.9287	0.9435	0.9577	0.9711	0.9838	0.9957	1.0067	1.0169	1.0263	1.0348	-	-	-	-	-	-	-	-	-	
15	0.9413	0.9591	0.9765	0.9933	1.0095	1.0249	1.0395	1.0533	1.0663	1.0783	1.0894	1.0996	1.1089	-	-	-	-	-	-	-	-	-	-	
16	1.0241	1.0431	1.0615	1.0790	1.0959	1.1118	1.1269	1.1409	1.1540	1.1662	1.1773	1.1874	-	-	-	-	-	-	-	-	-	-	-	
17	1.1157	1.1357	1.1548	1.1732	1.1906	1.2070	1.2223	1.2366	1.2498	1.2619	1.2729	-	-	-	-	-	-	-	-	-	-	-	-	
18	1.2166	1.2375	1.2575	1.2764	1.2943	1.3111	1.3266	1.3410	1.3542	1.3662	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	1.3277	1.3496	1.3702	1.3897	1.4080	1.4249	1.4406	1.4550	1.4680	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	1.4479	1.4704	1.4917	1.5116	1.5300	1.5472	1.5628	1.5771	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	1.5792	1.6025	1.6242	1.6443	1.6630	1.6801	1.6956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	1.7216	1.7452	1.7672	1.7876	1.8062	1.8231	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	1.8759	1.8998	1.9221	1.9424	1.9609	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	2.0432	2.0676	2.0897	2.1099	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	2.2251	2.2493	2.2713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	2.4242	2.4482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	2.6372	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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Note : Premium rates are exclusive of applicable taxes and other statutory levies.

**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Platinum Plan Option, Female Lives - Regular Pay Policies**

Premium Rates	Policy Term																							
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
5	0.2673	0.2665	0.2661	0.2647	0.2636	0.2640	0.2656	0.2679	0.2715	0.2753	0.2799	0.2847	0.2916	0.2981	0.3042	0.3104	0.3169	0.3239	0.3317	0.3402	0.3496	0.3598	0.3704	0.3813
6	0.2738	0.2734	0.2726	0.2708	0.2709	0.2724	0.2748	0.2786	0.2828	0.2877	0.2929	0.3005	0.3076	0.3143	0.3210	0.3281	0.3359	0.3443	0.3536	0.3639	0.3751	0.3868	0.3988	0.4113
7	0.2816	0.2806	0.2794	0.2790	0.2803	0.2827	0.2867	0.2912	0.2965	0.3022	0.3104	0.3183	0.3255	0.3329	0.3406	0.3491	0.3583	0.3685	0.3798	0.3921	0.4048	0.4180	0.4316	0.4460
8	0.2899	0.2883	0.2887	0.2896	0.2919	0.2961	0.3008	0.3066	0.3127	0.3217	0.3303	0.3381	0.3461	0.3546	0.3638	0.3739	0.3851	0.3974	0.4109	0.4248	0.4392	0.4542	0.4699	0.4862
9	0.2971	0.2975	0.2995	0.3016	0.3059	0.3109	0.3170	0.3236	0.3335	0.3428	0.3514	0.3601	0.3693	0.3794	0.3904	0.4026	0.4162	0.4309	0.4462	0.4619	0.4784	0.4955	0.5134	0.5317
10	0.3046	0.3069	0.3104	0.3149	0.3202	0.3268	0.3340	0.3449	0.3551	0.3644	0.3740	0.3840	0.3950	0.4071	0.4205	0.4353	0.4514	0.4682	0.4855	0.5034	0.5223	0.5419	0.5619	0.5825
11	0.3152	0.3193	0.3256	0.3311	0.3382	0.3459	0.3578	0.3690	0.3792	0.3895	0.4004	0.4124	0.4256	0.4403	0.4566	0.4742	0.4926	0.5115	0.5313	0.5519	0.5733	0.5953	0.6178	0.6404
12	0.3292	0.3365	0.3439	0.3513	0.3595	0.3727	0.3849	0.3959	0.4071	0.4189	0.4304	0.4464	0.4625	0.4803	0.4996	0.5198	0.5405	0.5621	0.5847	0.6081	0.6322	0.6569	0.6815	0.7062
13	0.3471	0.3557	0.3654	0.3741	0.3885	0.4018	0.4137	0.4258	0.4387	0.4529	0.4686	0.4862	0.5057	0.5269	0.5496	0.5716	0.5953	0.6200	0.6457	0.6721	0.6991	0.7261	0.7530	0.7795
14	0.3627	0.3742	0.3855	0.4014	0.4159	0.4287	0.4419	0.4558	0.4712	0.4883	0.5074	0.5340	0.5572	0.5814	0.6062	0.6321	0.6592	0.6873	0.7161	0.7457	0.7752	0.8047	0.8337	0.8615
15	0.3806	0.3940	0.4136	0.4295	0.4435	0.4578	0.4728	0.4897	0.5082	0.5290	0.5522	0.5891	0.6156	0.6427	0.6711	0.7007	0.7316	0.7631	0.7954	0.8278	0.8600	0.8917	0.9220	0.9508
16	0.4025	0.4255	0.4451	0.4603	0.4757	0.4920	0.5102	0.5304	0.5531	0.5783	0.6058	0.6356	0.6683	0.7143	0.7467	0.7805	0.8150	0.8504	0.8857	0.9210	0.9556	0.9887	1.0201	1.0494
17	0.4347	0.4575	0.4763	0.4930	0.5107	0.5305	0.5525	0.5771	0.6046	0.6346	0.6656	0.7270	0.7610	0.7965	0.8334	0.8712	0.9099	0.9485	0.9870	1.0248	1.0610	1.0952	1.1271	1.1567
18	0.4844	0.5162	0.5480	0.5784	0.6098	0.6431	0.6767	0.7107	0.7459	0.7818	0.8181	0.8125	0.8514	0.8917	0.9330	0.9753	1.0175	1.0596	1.1009	1.1403	1.1776	1.2124	1.2446	1.2744
19	0.5403	0.5769	0.6133	0.6477	0.6842	0.7209	0.7583	0.7965	0.8356	0.8753	0.9151	0.9122	0.9563	1.0014	1.0476	1.0937	1.1396	1.1846	1.2276	1.2682	1.3060	1.3411	1.3735	1.4034
20	0.6083	0.6499	0.6905	0.7305	0.7707	0.8113	0.8529	0.8955	0.9386	0.9819	1.0251	1.0252	1.0744	1.1249	1.1752	1.2253	1.2744	1.3212	1.3654	1.4065	1.4446	1.4797	1.5121	1.5422
21	0.6870	0.7335	0.7808	0.8245	0.8687	0.9139	0.9601	1.0070	1.0540	1.1009	1.1480	1.1528	1.2079	1.2628	1.3174	1.3709	1.4219	1.4700	1.5146	1.5559	1.5940	1.6291	1.6616	1.6918
22	0.7765	0.8306	0.8821	0.9301	0.9793	1.0294	1.0802	1.1315	1.1824	1.2333	1.2841	1.2974	1.3572	1.4168	1.4750	1.5305	1.5827	1.6312	1.6759	1.7171	1.7551	1.7902	1.8228	1.8534
23	0.8784	0.9372	0.9940	1.0474	1.1019	1.1572	1.2126	1.2678	1.3229	1.3780	1.4329	1.4574	1.5223	1.5858	1.6461	1.7027	1.7553	1.8037	1.8483	1.8893	1.9273	1.9624	1.9953	2.0265
24	0.9909	1.0555	1.1187	1.1779	1.2381	1.2981	1.3579	1.4175	1.4772	1.5366	1.5944	1.6366	1.7056	1.7711	1.8326	1.8895	1.9418	1.9900	2.0342	2.0751	2.1129	2.1484	2.1820	2.2140
25	1.1165	1.1884	1.2589	1.3239	1.3888	1.4534	1.5179	1.5825	1.6467	1.7091	1.7705	1.8339	1.9050	1.9715	2.0331	2.0896	2.1415	2.1891	2.2330	2.2737	2.3118	2.3479	2.3823	2.4155
26	1.2548	1.3348	1.4119	1.4824	1.5523	1.6219	1.6916	1.7610	1.8285	1.8947	1.9600	2.0495	2.1215	2.1879	2.2488	2.3046	2.3557	2.4029	2.4465	2.4873	2.5260	2.5630	2.5987	2.6333
27	1.4075	1.4954	1.5792	1.6549	1.7302	1.8054	1.8803	1.9530	2.0245	2.0950	2.1641	2.2743	2.3460	2.4115	2.4715	2.5264	2.5769	2.6236	2.6674	2.7088	2.7485	2.7867	2.8239	2.8601
28	1.5737	1.6693	1.7596	1.8411	1.9224	2.0032	2.0816	2.1586	2.2346	2.3092	2.3823	2.5176	2.5880	2.6523	2.7110	2.7650	2.8148	2.8615	2.9058	2.9482	2.9892	3.0290	3.0679	3.1057
29	1.7547	1.8579	1.9552	2.0432	2.1305	2.2148	2.2978	2.3796	2.4599	2.5387	2.6162	2.7805	2.8491	2.9116	2.9691	3.0221	3.0717	3.1189	3.1641	3.2077	3.2503	3.2920	3.3326	3.3730
30	1.9507	2.0620	2.1674	2.2617	2.3526	2.4417	2.5297	2.6162	2.7010	2.7844	2.8654	3.0599	3.1262	3.1871	3.2432	3.2958	3.3458	3.3937	3.4402	3.4856	3.5301	3.5735	3.6168	3.6603
31	2.1629	2.2835	2.3973	2.4953	2.5912	2.6856	2.7779	2.8691	2.9588	3.0459	3.1308	3.3542	3.4184	3.4775	3.5330	3.5858	3.6365	3.6858	3.7340	3.7814	3.8278	3.8741	3.9197	3.9644
32	2.3940	2.5236	2.6415	2.7446	2.8461	2.9450	3.0428	3.1392	3.2327	3.3240	3.4123	3.6607	3.7227	3.7809	3.8364	3.8898	3.9419	3.9930	4.0434	4.0928	4.1423	4.1923	4.2446	4.2993
33	2.6389	2.7741	2.8987	3.0080	3.1142	3.2191	3.3225	3.4229	3.5209	3.6158	3.7076	3.9778	4.0385	4.0966	4.1527	4.2075	4.2615	4.3148	4.3673	4.4202	4.4736	4.5299	4.5888	4.6489
34	2.8988	3.0418	3.1733	3.2883	3.4009	3.5117	3.6191	3.7243	3.8259	3.9244	4.0189	4.3032	4.3636	4.4222	4.4797	4.5366	4.5930	4.6487	4.7049	4.7621	4.8224	4.8859	4.9508	5.0159
35	3.1754	3.3274	3.4662	3.5871	3.7059	3.8209	3.9332	4.0421	4.1476	4.2487	4.3455	4.6342	4.6952	4.7552	4.8150	4.8745	4.9334	4.9933	5.0543	5.1190	5.1874	5.2575	5.3279	5.3984
36	3.4671	3.6279	3.7753	3.9028	4.0259	4.1462	4.2624	4.3753	4.4835	4.5869	4.6866	4.9699	5.0323	5.0949	5.1575	5.2198	5.2833	5.3484	5.4178	5.4915	5.5672	5.6433	5.7199	5.7954
37	3.7748	3.9447	4.1007	4.2327	4.3615	4.4859	4.6063	4.7219	4.8324	4.9382	5.0411	5.3133	5.3783	5.4439	5.5096	5.5770	5.6463	5.7207	5.8000	5.8817	5.9641	6.0469	6.1296	6.2093
38	4.0982	4.2785	4.4408	4.5788	4.7119	4.8406	4.9638	5.0807	5.1950	5.3049	5.4113	5.6653	5.7338	5.8027	5.8739	5.9476	6.0273	6.1127	6.2009	6.2900	6.3798	6.4689	6.5561	6.6416
39	4.4393	4.6273	4.7975	4.9399	5.0776	5.2092	5.3339	5.4556	5.5729	5.6866	5.7968	6.0221	6.0945	6.1697	6.2478	6.3331	6.4251	6.5203	6.6168	6.7141	6.8108	6.9056	6.9985	7.0888
40	4.7959	4.9935	5.1701	5.3172	5.4567	5.5909	5.7203	5.8451	5.9664	6.0842	6.1981	6.3805	6.4600	6.5432	6.6343	6.7332	6.8362	6.9407	7.0463	7.1513	7.2544	7.3555	7.4538	7.5485
41	5.1695	5.3748	5.5570	5.7072	5.8501	5.9880	6.1207	6.2496	6.3754	6.4972	6.6137	6.7422	6.8309	6.9287	7.0352	7.1463	7.2596	7.3743	7.4886	7.6008	7.7110	7.8180	7.9212	8.0190
42	5.5546	5.7687	5.9571	6.1090	6.2558	6.3972	6.5347	6.6684	6.7972	6.9236	7.0444	7.1801	7.2152	7.3303	7.4507	7.5733	7.6981	7.8225	7.9447	8.0648	8.1816	8.2942	8.4019	8.5019
43	5.9551	6.1750	6.3671	6.5231	6.6737	6.8203	6.9616	7.1006	7.2354	7.3643	7.4866	7.6894	7.6141	7.7449	7.8783	8.0137	8.1494	8.2828	8.4139	8.5414	8.6644	8.7809	8.8912	8.9968
44	6.3719	6.5965	6.7949	6.9545	7.1092	7.2620	7.4100	7.5533	7.6905	7.8211	7.9432	8.1906	8.0330	8.1784	8.3262	8.4738	8.6195	8.7627	8.9021	9.0366	9.1640	9.2845	9.4000	9.5096
45	6.8008	7.0331	7.2359	7.4021	7.5645	7.7221	7.8748	8.0210	8.1588	8.2907	8.4144	8.3124	8.4713	8.6329	8.7942	8.9531	9.1098	9.2624	9.4095	9.5489	9.6808	9.8071	9.9271	10.0435
46	7.2409	7.4819	7.6953	7.8672	8.0349	8.1977	8.3526	8.5010	8.6409	8.7726	8.8962	8.7596	8.9366	9.1134	9.2873	9.4587	9.6258	9.7869	9.9395	10.0839	10.2222	10.3537	10.4812	10.6018
47	7.6973	7.9483	8.1708	8.3465	8.5210	8.6878	8.8457	8.9945	9.1320	9.2651	9.3887	9.2466	9.4405	9.6312	9.8187	10.0017	10.1782	10.3455	10.5036	10.6551				



**Appendix II (a): Premium Rate B (per 1,000 Sum Assured)**

**Platinum Plan Option, Female Lives - Regular Pay Policies**

Premium Rates																							
Entry Age	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
5	0.6208	0.6266	0.6325	0.6383	0.6442	0.6499	0.6555	0.6610	0.6663	0.6714	0.6763	0.6810	0.6854	0.6896	0.6935	0.6974	0.7010	0.7043	0.7075	0.7105	0.7133	0.7159	0.7182
6	0.6666	0.6730	0.6794	0.6857	0.6920	0.6981	0.7041	0.7099	0.7154	0.7208	0.7258	0.7306	0.7352	0.7395	0.7436	0.7475	0.7512	0.7547	0.7579	0.7609	0.7637	0.7663	-
7	0.7175	0.7244	0.7313	0.7381	0.7448	0.7513	0.7576	0.7636	0.7694	0.7749	0.7801	0.7851	0.7898	0.7943	0.7985	0.8025	0.8063	0.8098	0.8131	0.8161	0.8189	-	-
8	0.7738	0.7813	0.7887	0.7960	0.8031	0.8099	0.8165	0.8228	0.8288	0.8344	0.8398	0.8449	0.8498	0.8544	0.8588	0.8629	0.8667	0.8702	0.8735	0.8766	-	-	-
9	0.8355	0.8435	0.8514	0.8591	0.8666	0.8737	0.8806	0.8871	0.8933	0.8991	0.9046	0.9100	0.9150	0.9197	0.9242	0.9283	0.9322	0.9357	0.9390	-	-	-	-
10	0.9022	0.9108	0.9191	0.9272	0.9350	0.9425	0.9496	0.9562	0.9626	0.9686	0.9744	0.9799	0.9850	0.9898	0.9943	0.9985	1.0024	1.0060	-	-	-	-	-
11	0.9758	0.9849	0.9937	1.0022	1.0104	1.0181	1.0253	1.0323	1.0388	1.0451	1.0510	1.0566	1.0619	1.0667	1.0713	1.0755	1.0794	-	-	-	-	-	-
12	1.0571	1.0667	1.0759	1.0848	1.0932	1.1011	1.1086	1.1157	1.1226	1.1290	1.1351	1.1408	1.1461	1.1511	1.1557	1.1599	-	-	-	-	-	-	-
13	1.1458	1.1559	1.1656	1.1747	1.1833	1.1915	1.1992	1.2067	1.2137	1.2203	1.2265	1.2323	1.2377	1.2426	1.2472	-	-	-	-	-	-	-	-
14	1.2435	1.2540	1.2640	1.2733	1.2822	1.2907	1.2988	1.3064	1.3136	1.3203	1.3266	1.3325	1.3379	1.3429	-	-	-	-	-	-	-	-	-
15	1.3494	1.3602	1.3704	1.3800	1.3892	1.3980	1.4063	1.4141	1.4215	1.4283	1.4347	1.4406	1.4460	-	-	-	-	-	-	-	-	-	-
16	1.4654	1.4765	1.4871	1.4970	1.5066	1.5157	1.5241	1.5321	1.5396	1.5465	1.5529	1.5588	-	-	-	-	-	-	-	-	-	-	-
17	1.5915	1.6030	1.6139	1.6243	1.6341	1.6434	1.6521	1.6602	1.6677	1.6747	1.6811	-	-	-	-	-	-	-	-	-	-	-	-
18	1.7296	1.7414	1.7527	1.7634	1.7735	1.7830	1.7917	1.8000	1.8075	1.8145	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1.8806	1.8930	1.9046	1.9155	1.9258	1.9354	1.9443	1.9526	1.9601	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	2.0437	2.0564	2.0683	2.0795	2.0899	2.0996	2.1086	2.1168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	2.2198	2.2327	2.2449	2.2562	2.2668	2.2766	2.2855	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	2.4099	2.4232	2.4355	2.4470	2.4576	2.4673	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	2.6137	2.6271	2.6396	2.6511	2.6618	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	2.8335	2.8472	2.8597	2.8713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	3.0693	3.0830	3.0956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	3.3229	3.3366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	3.5874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : Premium rates are exclusive of applicable taxes and other statutory levies.