

Bajaj Allianz Life Insurance Company Limited
SCHEDULE
A Non-Linked Non-Participating Term Life Insurance Plan
Regular Premium
Product Name – Bajaj Allianz iSecure

The Company has received a Proposal Form, declaration and the first Regular Premium from the Policyholder / Life Assured as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of the contract of insurance, both parties to the assurance contract do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Regular Premium as set out in the Schedule with all its parts (Policy Document and Endorsements if any) shall be subject to the terms and conditions as contained in this Policy.

Name of the Policyholder _____

Address _____

Address _____

Address _____

Pin code _____

Gender		Date of Birth	
Age at Entry		Age	

Name of the Life Assured _____

Policy No.		Product Name	Bajaj Allianz iSecure
Product Code		Plan Variant	NA
Unique Identification No:	116N109V04	Policy Commencement Date	
Date of Commencement of Risk		Date of Birth	
Age	Years	Age	
Gender			
Policy Term	Years	Sum Assured (₹)	
Regular Premium (Rs.)		Death Benefit	Sum Assured
Premium Paying Term	Years	Maturity Date	
Premium Payment Frequency		Maturity Benefit	Nil
Due Date of Last Premium			
Due Dates of Premium			

Details of the Second Life Assured

Name of the Second Life Assured _____

Gender		Date of Birth	
Age at Entry	Years	Age	
Sum Assured			

Details of the Nominee

Nominee(s) Name		Nominee(s) Age(s)	Years
Relationship to the Life Assured			
Appointee Name [in case the Nominee(s) is(are) a minor(s)]:			
Relationship to the Life Assured			

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

Additional Rider Benefits / UIN	Name of the Rider Life Assured	Date of Commencement of Rider	Rider Premium Paying Term	Rider Term	Rider Maturity Date	Sum Assured	Rider Premium
Bajaj Allianz Accidental Death Benefit Rider / (UIN:116B034V02)							
Bajaj Allianz Accidental Permanent Total/Partial Disability Rider / (UIN:116B036V02)							
Bajaj Allianz Waiver of Premium Benefit Rider/ (UIN: 116B031V02)							

Channel: POS/NON POS

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

REGULAR PREMIUM PAYABLE FOR SELECTED PREMIUM PAYMENT FREQUENCY: ₹

In Words: RupeesOnly

To whom the Benefits are Payable: The Benefits are payable to the Policyholder or the surviving life assured (in case of joint life) or the nominee(s) where a valid nomination has been registered by the company (in accordance with section 39 of the Insurance Act 1938), or the executors, administrators or the legal representatives who should take out representation to the estate or to such persons as directed by the court of competent jurisdiction in India, limited at all times to the monies payable under this Policy.

The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and endorsements if any, made from time to time and all these shall together form a single agreement

All taxes, including GST & cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder.

Bajaj Allianz Life Insurance Company does not provide any warranty or assurance that the Policyholder will be, by virtue of purchasing this Policy, eligible for any income tax or other tax rebate or relief.

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No. _____

Issued on <date>

Authorised Signatory:

ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

Affix
Stamp
(₹)

POLICY DOCUMENT

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

1) Definitions:

The following terms shall have the meaning assigned to them below. The singular includes the plural and references to the male include the female where the context so permits.

- a. "Accident" means a sudden unforeseen and involuntary event caused by external and visible means.
- b. "Age" means age as at last birthday.
- c. "Annualized Premium" means the total amount of Regular Premiums payable in a Policy Year chosen by the Life Assured, excluding the taxes, rider premiums, underwriting extra premiums, if any.
- d. "Business Day" is the common working day of the Corporate Office of the Company.
- e. "Company" refers to BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED.
- f. "Claimant" means the Life Assured (if alive) or Policyholder (if different from the Life Assured) or the assignee or the Nominee or the legal heirs of Policyholder/Nominee(s) to whom the Policy Benefit will be payable.
- g. "Date of Commencement of Risk" means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the risk cover of the Life / Lives Assured commences under the Policy.
- h. "Death Benefit" has the meaning given in Section 7a) below.
- i. "Financial Year" means the year starting from 1st April of a year and ending on 31st March of the next year.
- j. "Goods and Service Tax" is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.
- k. "Grace Period" means a period of fifteen (15) days for a monthly Premium Payment Frequency and thirty (30) days for other than monthly Premium Payment Frequency, from the due date of the Regular Premium payment.
- l. "GST" means Goods and Service Tax.
- m. "IRDAI" means the Insurance Regulatory and Development Authority of India.
- n. "Joint Life Policy" means this Policy if it is issued to provide life covers to two (2) lives i.e. the Life Assured and the Second Life Assured.
- o. "Life Assured" means the person named as the Life Assured in the Schedule whose life is assured under this Policy.
- p. "Maturity Benefit" has the meaning given in Section 7c) below.
- q. "Maturity Date" means the date specified in the Schedule on which the Maturity Benefit as per Section 7c) below shall become payable to the Policyholder
- r. "Nominee" means the person specified in the Schedule who has been nominated in writing to the Company by the Policyholder, who is entitled to receive the Death Benefits under the Policy as mentioned in Section 7a) below.
- s. "Policy" means the arrangements established by the Policy Document.
- t. "Policy Anniversary" means the date corresponding numerically with the Policy Commencement Date in each subsequent year during the Policy Term.
- u. "Policy Commencement Date" means the date of commencement of the Policy as specified in the Schedule.
- v. "Policy Document" means this Policy wording and that of the Additional Rider Benefits, if any, the Schedule (which is attached to and forms part of this Policy and includes any Annexure or endorsement to it and, if more than one, then, the latest in time) and the Proposal Form.
- w. "Policyholder" means the adult person named in the Schedule who has concluded the Policy with the Company.
- x. "Policy Term" means the period between the Policy Commencement Date and the Maturity Date, as specified in the Schedule.
- y. "Policy Year" means the year commencing on the Policy Commencement Date or a Policy Anniversary thereof.
- z. "Premium Payment Frequency" is a regular time interval as specified in the Schedule, at which the Regular Premium is payable during the Premium Paying Term.
- aa. "Premium Paying Term" means the period specified in the Schedule during which the Regular Premium is payable.
- bb. "Proposal Form" means the Policyholder's statements in the proposal for this Policy submitted by or on behalf of the Policyholder along with any other

information or documentation provided to the Company prior to inception.

- cc. "Regular Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder at regular intervals during the Premium Paying Term, in amount and at the Premium Payment Frequency, both, as specified in the Schedule. This includes the amounts payable during the Premium Paying Term which is less than the Policy Term.
- dd. "Revival Period" means the period of five (5) consecutive years from the date of first unpaid Regular Premium, during which the Policyholder is entitled to revive the Policy which was discontinued due to non-payment of Regular Premium.
- ee. "Second Life Assured" means the person named as Second Life Assured in the Schedule in case of a Joint Life Policy whose life is also assured under this Policy.
- ff. "Single Life Policy" means this policy if it is issued to provide life cover to only single life i.e., the Life Assured.
- gg. "Sum Assured" is the amount/s as specified in the Schedule for the life/lives assured under the Policy.
- hh. "Sum Assured on Death" is the amount which is the higher of
(i) 10 times Annualised Premium or (ii) 105% of Total Premiums paid till date of death, (iii) Sum Assured. In this product, the Sum Assured on Death is always the Sum Assured.
- ii. "Surrender Benefit" has the meaning given in Section 7d) below.
- jj. "Total Premiums Paid" means the total of all Regular Premiums received by the Company, excluding any extra premium, Rider Premium and taxes.
- kk. "Waiting Period" for Policies sourced through POS Channel means a period of sixty (60) days from the Date of Commencement of Risk for Death Benefit for other than that triggered due to death by an Accident. During this period, the Death Benefit due to any reason other than due to Accident will be 100% of Total Premiums paid till date.

The terms 'Herein' 'Herein After' 'Hereafter' 'Hereof' 'Hereto' and 'Hereunder' used wherever in this Policy refer to the Policy in its entirety.

2) Policy Description

- (a) The Policy is a non-linked, non-participating, individual, life, Regular Premium level cover pure risk premium plan for individual life and joint lives.
- (b) The Policy provides Death Benefit as per Section 7a) below.
- (c) There is no Maturity Benefit under the Policy. The Policy provides Surrender Value (if available) as per Section 7d) below.
- 3) Regular Premium
 - a) Regular Premium is payable in full on the premium due dates specified in the Schedule or within the Grace Period allowed, during the Premium Paying Term.
 - b) The Company does not have any obligation to issue a notice that Regular Premium is due or for the amount that is due.
 - c) The Company will not accept any amount less than the Regular Premium along with applicable taxes, if any, due as the Regular Premium.
 - d) Where the Regular Premium along with applicable taxes, if any, in full has not been paid even within the Grace Period, the Policy shall be subject to the "Non-payment of Regular Premium and Forfeiture" condition(s) as per Section 4 below.
- 4) Non payment of Regular Premium and Non-Forfeiture
 - a) If a Regular Premium has not been paid in full before the expiry of the Grace Period, the Policy will immediately and automatically be converted to a lapsed policy at the expiry of the Grace Period and no benefits under the Policy will be payable thereafter.
 - b) The Policyholder may revive the lapsed Policy during the Revival Period of five (5) years from the due date of first unpaid Regular Premium, subject to the conditions per Section 5 below.
- 5) Revival
 - a) If the Policy is lapsed due to non-payment of due Regular Premium, the Policy can be revived by the Policyholder, subject to the conditions mentioned below:
 - i) The application for revival is made within Revival Period and before the maturity date of policy;
 - ii) The arrears of Regular premiums together with interest, at such rate as the company may decide from time to time, are paid;
 - iii) The policyholder furnishes, at his/her own expense, satisfactory evidence of health of the life assured;
 - iv) The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed, based on prevailing Board approved underwriting policy framed from time to time;

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- v) The revival will take effect only on it being specifically communicated by the company to the policyholder;
- vi) The company may at its sole and absolute discretion refuse to revive the policy, based on the board approved underwriting guidelines.
- 6) Foreclosure
Foreclosure is not applicable under the Policy.
- 7) Policy Benefits
- a) Death Benefit
If all the due Regular Premiums have been paid in full, then, subject to Section 10, Section 13 and Section 21 below, and provided the Policy has not been terminated as per Section 11 below, the Company will pay the following death benefit.
- i. In case of Single Life Policy:
Sum Assured upon the death of the Life Assured, which shall be paid to the nominee
- ii. In case of Joint Life Policy:
- (a) The Sum Assured with respect to the Life Assured, upon death in respect of any of the Life Assured shall be paid to the surviving life assured.
- (b) The Sum Assured with respect to the Second Life Assured, upon the death of the Second Life Assured, subject to Section 8a) below
- (c) After the first death, the Policy will continue on the surviving life assured, as per Section 8a) below, and will continue till the Maturity Date or earlier death of the surviving life assured, subject to the payment of all due Regular Premiums, as per Section 3 above, but only in respect of the surviving life assured.
- (d) The Sum Assured in respect of the surviving life assured, upon the death of that life assured, subject to Section 8a) below, shall be paid to the Nominee.
- (e) If the Life Assured and the Second Life Assured both die at the same time, then, the Sum Assured in respect of each life assured will be payable to the Nominee.
No death benefit is payable under the Policy, if the Policy is lapsed.
In case the policy is sourced through POS channel, then waiting period as described in the section 1) definitions will apply with respect to non accidental death benefits.
- b) Survival Benefits
No survival benefit is available under the Policy
- c) Maturity Benefit
No maturity benefit is available under the Policy
- d) Surrender Benefit
- i. The Policyholder can surrender the Policy at any time.
- ii. Surrender Value is payable under the Policy, only if the Premium Paying Term is less than the Policy Term. Where the Premium Paying Term is equal to the Policy Term, no Surrender Value shall be available.
- iii. Where the Premium Paying Term is less than the Policy Term, then, the Surrender Value payable shall be as follows:
- a) During the Premium Paying Term – No Surrender Value shall be payable
- b) After the Premium Paying Term, the Surrender Value shall be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) as below
- 1) The Guaranteed Surrender Value is: $GSV \text{ Factor} * \text{Total Premium paid till date}$
- 2) The Special Surrender Value is: $SSV \text{ Factor} * \text{Total Premium paid till date}$
- 3) GSV Factor and SSV Factor are as per Ann II. 1 and Ann II. 2 respectively.
- 4) The Company shall have the right to revise the SSV Factor [in Sub-Section 2) above] from time to time, subject to the prior approval of the IRDAI.
- e) Additional Rider Benefits
The Additional Rider Benefits opted, if any, shall be subject to the terms, conditions and exclusions of the respective Rider(s). The rider can only be taken at the inception of the policy. For Joint Life, in case of accidental death of the first life an additional accidental death benefit shall be payable and the rider (along with the base policy) will continue on life of the surviving Life Assured. In case of non – accidental death of the first life the rider (along with the base policy) will continue on life of the surviving life assured.
- 8) Flexibilities
- a) Option to convert the Joint Life Policy to Single Life Policy
If the Life Assured is not married at inception of the Policy, then, at any Policy Anniversary (after the date of marriage), the spouse of the Life Assured can be included as the Second Life Assured, subject to the conditions below:
1. The term period of the cover chosen for the Second Life Assured
2. The Premium Paying Term for the Second Life Assured shall be equal to the outstanding Premium Paying Term under the Policy, provided such a Premium Paying Term is offered by the Company under the plan for a new policy.
3. The Second Life Assured cannot take a Sum Assured that exceeds the Sum Assured of the Life Assured.
4. The Policyholder furnishes, at his own expense, satisfactory evidence (as decided by the Company) on health of the spouse;
5. The terms of inclusion of the spouse will be based on the prevailing board approved underwriting norms of the Company;
6. The inclusion of the spouse will take effect only on it being specifically communicated by the Company to the Policyholder;
7. The revised Regular Premium under the Policy will be as communicated by the Company and will be applicable for the Policy from the date of inclusion of the spouse;
8. The Company may at its sole and absolute discretion refuse to add the Second Life Assured.
If the lives annul their marriage or apply for annulment during the Policy Term, the Company needs to be informed of the same (giving sufficient proof) by the first life assured; and the Second Life Assured excluded from the Policy.
1. On exclusion, the Policy can be continued as a Single Life Policy with a reduced Regular Premium. The reduced Regular Premium will be calculated as mention in sub-section 7a)(ii) above.
2. Once excluded, the life cannot be included again.
3. If the Company is not informed of the annulment or application for annulment of marriage then,
- On receipt of information of the same, the total amount of Regular Premiums paid in respect of the Second Life Assured from the date of such annulment to the next due date of the Regular Premium will refunded to the Policyholder. The Policy will continue on the Life Assured as a Single Life Policy with the reduced Regular Premium, calculated as per sub-section 8a) i) above.
 - No Death Benefit with respect to any death, during the uninformed period, will be payable. But, Regular Premiums received during the period will be refund and the Policy will terminate
If the Life Assured is already married at the inception of the Policy, the Spouse can be included at the Policy inception only and will not be allowed to be added subsequently.
- b) Alteration of Premium Payment Frequency
The Premium Payment Frequency may be changed at any Policy Anniversary during the Policy Term, subject to minimum Regular Premium allowed under the plan. Monthly frequency is allowed only by salary deduction or ECS.
For monthly frequency, three (3) installments need to be paid at the inception of the Policy
- c) Death Benefit in Instalments
The Nominee/Policyholder will have the option to take the Death Benefit, as specified in the sub section 7a) above in equal monthly instalments over a period of five (5) or ten (10) years (as per his/her choice) from the date of intimation of death. The first instalment shall be due from the date of intimation of death. The same needs to be informed in writing at the time of filing the death claim form.
Each monthly instalment will be an amount equivalent to:
- If the period chosen is 5 years: $\text{factor1} * \text{Death Benefit divided by 60}$.
 - If the period chosen is 10 years: $\text{factor2} * \text{Death Benefit divided by 120}$.
- Where factor1 is 1.04 for a 5-year term and factor2 is 1.08 for a 10-year term.
We will review these factors from time to time and approach IRDAI for any modification based on the prevailing economic scenario, so that better terms can be given to the Nominee/Policyholder.
The Nominee/Policyholder will have the option, at any time, to request for a discontinuance of the monthly instalments even after the instalments have commenced. On receiving the request, the Nominee / Policyholder will be eligible to receive an amount equal to Death Benefit, as specified in the sub section 7a) less the total amount of the instalments already paid as on the date of such request, provided the amount receivable is higher than zero.
- 9) Policy Loans
No loan is available under the Policy
- 10) Exclusions
- a) Suicide Exclusions
In case of death the Life Assured is due to suicide within 12 months from the Date of Commencement of Risk or the date of latest revival of the Policy, whichever is later, then the Claimant shall be entitled to receive, the higher of 80% of the Total Premiums paid till the date of death of the Life Assured or the

Surrender Value available as on the date of death of the Life Assured, provided the Policy is in force.

11) Termination Conditions

This Policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

- i) On the expiry of the Revival Period of five (5) years from the due date of the first unpaid Regular Premium
- ii) On receipt of intimation of death of the Life Assured or Second Life Assured, in case of joint life policy at the Company's office.
- iii) On the Maturity Date.
- iv) On full surrender of the Policy

General Conditions

12) Age Proof

- a) a) The Regular Premium payable under the Policy is calculated on the basis of the life/lives assured's Age/s and gender/s as declared in the Proposal Form. If the life/lives assured's Age/s has/have not been admitted by the Company, the Policyholder shall furnish such proof of the life/lives assured's Age as is acceptable to the Company and have the Age admitted.
- b) If the Age so admitted (the "correct Age") is found to be different from the Age declared in the Proposal Form, then, without prejudice to the Company's other rights and remedies including those under the Insurance Act 1938, the following actions shall be taken:
 - i) If the correct Age is such as would have made the life/lives assured uninsurable under this Policy, the plan of assurance shall stand altered to such plan of assurance as is generally granted by the Company for the life/lives assured's correct Age/s, which will be subject to the terms and conditions as are applicable to that plan of assurance. If it is not possible to grant any other plan of assurance, the Policy shall stand terminated with immediate effect by the Company and no benefit under the Policy shall be payable.
 - ii) If the life/lives assured's correct Age/s is higher than the Age/s declared in the Proposal Form, the Regular Premium payable under the Policy shall be altered corresponding to the correct Age/s of the life/lives assured and the accumulated difference between the corrected Regular Premium and the original Regular Premium from the Policy Commencement Date up to the date of such alteration shall be collected from the Policyholder. If the Policyholder disagrees to pay the same, the Policy will be terminated with immediate effect by the Company and no benefit under the policy shall be payable.
 - iii) If the life/lives assured's correct Age/s is lower than the Age/s declared in the Proposal Form, the Regular Premium payable under the Policy shall be altered corresponding to the correct Age/s of the life/lives assured from the next due date of Regular Premium. However, the Company shall not make a refund of the excess premium collected earlier.

13) Assignment and Nomination

- a) Subject to the provisions as contained in section 38 of the Insurance Act, 1938, no assignment shall be operative as against the Company unless and until the Company receives a written notice of assignment along with the endorsement upon the Policy or instrument of assignment or a copy thereof certified to be true by both assignor and assignee or their duly authorised agent.
- b) If the Policyholder and the Life Assured is the same person, the Policyholder may at any time specify in writing a Nominee, whose details will be specified in the Schedule, to receive Death Benefit upon the death of the Life Assured or the surviving life assured in a Joint Life Policy. If the Nominee is a minor, the Policyholder shall also appoint a person to receive the money during the minority of the Nominee, as specified in the Schedule. No nomination shall be effective unless and until evidenced by an endorsement on the Policy by the Company.
- c) If there is no Nominee or if all the Nominees have predeceased the Policyholder, the benefits payable under the Policy will be paid to the legal heirs of the Policyholder.
- d) Any assignment shall automatically cancel any nomination.
- e) The Company assumes no responsibility or liability for the validity or sufficiency of any assignment or nomination or, if the assignment or nomination is not notified to the Company in writing, in recording the assignment or registering the nomination or change in assignment or nomination.
- f) Assignment will not be permitted where the Policy is issued under the Married Women's Property Act 1874.

14) Non-disclosure & Fraud

- a) If the Policyholder has either not disclosed all facts or has misrepresented facts (in the Proposal Form, or any other statements or declarations) relevant to all persons proposed to be insured that may have affected the Company's

decision to issue/revive the Policy or its price, terms, conditions and exclusions, then, subject to section 45 of the Insurance Act 1938, the Policy shall be immediately & automatically terminated and the Surrender Benefit, if any, under the Policy as on the date of such discovery will be paid.

- b) If the Policyholder or anyone acting at his direction or with his knowledge makes or advances any claim under this Policy knowing it to be false or fraudulent in any respect, the Policy shall be immediately & automatically terminated and the Surrender Benefit, if any, under the Policy as on the date of such claim will be paid.

15) Notices

Any notice, direction or instruction under this Policy which may be in writing or in any kind of electronic/digital format and if it is to:

- a. The Policyholder or the Life Assured:
 - i) Shall be sent either by hand, post, courier, facsimile, Short Messaging Service (SMS), Voice call, e-mail or through any other digital/electronic media to the Policyholder or Life Assured to the address or communication/correspondence details specified by the Policyholder in the Proposal Form or as per subsequent most recent change of address and/or communication/correspondence details intimation submitted by him to the Company.
 - ii) The Company shall not be responsible for any consequences arising out of non-intimation of change of the Policyholder's address and/or communication/correspondence details. In case the notice comes back to the Company undelivered to the Policyholder due to any reason, there shall be no obligation upon the Company to make any attempt again towards dispatch of the notice which was returned undelivered.
- b. The Company, shall be submitted by hand, post, facsimile or e-mail to:

Bajaj Allianz Life Insurance Company,
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006
Toll Free No. 1800225858
Email: customercare@bajajallianz.co.in

16) Electronic Transactions

Subject to Section 15 above, the Policyholder agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time with regard to all transactions and hereby agrees and confirms that all transactions (other than those requiring a written notice or communication under this Policy) effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

17) Free Look Period

Within 15 days of the receipt of this Policy and thirty (30) days in case of electronic policy and policy obtained through distance mode, the Policyholder will have an option to review the terms and conditions of the Policy and if the Policyholder disagrees to any of the terms & conditions, he/she will have an option to return the Policy stating the reasons for objections. The Policyholder shall be entitled to a refund comprising of all Regular Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium including proportionate amount of Rider risk premium for the period the Life Assured was provided cover and the expenses incurred by the Company on account of medical examination and stamp duty charges.

18) Currency

All amounts payable either to or by the Company shall be payable in India and in Indian Currency.

19) Waiver

Failure or neglect by either party to enforce at anytime the provisions of this Policy shall not be construed or be deemed to be a waiver of either party's right herein nor in anyway affect the validity of the whole or any part of this Policy nor prejudice either party's right to take subsequent action.

20) Modifications

This Policy Document constitutes the complete contract of insurance. This Policy Document cannot be changed or varied except by an endorsement to the Policy, in writing and signed by an officer of the Company authorized for the purpose.

21) Payment of claim

- The Company shall be under no obligation to make any payment under Section 7a) above unless and until the Company has received from the Policyholder (or the Nominee, or legal heirs, and at no expense to the Company) any information and documentation it requests, including but not limited to:
- i) Written notice as soon as possible and in any event within 180 days of the death of the Life Assured, and the circumstances resulting to the death of the Life Assured.
 - ii) The claimant's proof of entitlement to receive payment under the Policy.
 - iii) Original Policy Document.
 - iv) Original death certificate of the Life Assured issued by a competent authority.
 - v) Medical cause of death certificate from the doctor who last attended to the Life Assured or from the hospital in which the death occurred.
 - vi) If the death is due to unnatural causes; a copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the death benefit due to an Accident under the Policy.
 - vii) Any other document as asked for by the Company depending on the facts and circumstances of each case.
- 22) Loss of Policy Document
- a) If the Policy Document is lost or destroyed, then subject to Sub-Section c) below, at the request of the Policyholder, the Company, if satisfied that the Policy Document has been lost or destroyed, will issue a copy of the Policy Document duly endorsed to show that it is issued following the loss or destruction of the original document. The Company will charge a fee for the issuance of a copy of the Policy Document.
 - b) Upon the issue of a copy of the Policy Document, the original Policy Document will cease to have any legal effect.
 - c) The Company reserves the right to make such investigations into and call for such evidence of the loss or destruction of the Policy Document at the expense of the Policyholder, as it considers necessary before issuing a copy of the Policy Document.
 - d) It is hereby understood and agreed that the Policyholder will protect the Company and hold the Company harmless from and against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Policy Document or arising out of the issuance of a copy of the Policy Document.
- 23) Grievance Redressal
- In case you have any query or complaint/grievance, you may contact any nearest Customer Care Center during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:
- By post at: Customer Care Desk,
Bajaj Allianz Life Insurance Company Ltd.,
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006
By Phone at: Toll Free No. 18002097272
By Fax at: 020-6602-6789
By Email: customercare@bajajallianz.co.in
- In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 15 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:
- Grievance Redressal Officer,
Bajaj Allianz Life Insurance Company Ltd.
Bajaj Allianz House, 5th floor, Airport Road Yerawada, Pune, District – Pune, Maharashtra – 411006
Tel. No: 1800- 209- 7272
Email ID: gro@bajajallianz.co.in
- If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:
- By Phone: TOLL FREE NO: 155255
By Email: complaints@irdai.gov.in
By post at: Consumer Affairs Department – Grievance Redressal Cell ,
Insurance Regulatory and Development Authority of India,
Sy. No. 115/1, Financial District Nanakramguda, Gachibowli,
Hyderabad – 500 032
By Fax at: +91- 40 – 6678 9768
- The Policyholder can also register his complaint online at <http://www.igms.irdai.gov.in/>
- 24) Ombudsman

- a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:
 - i) Delay in settlement of claim
 - ii) Any partial or total repudiation of claims
 - iii) Disputes over premium paid or payable in terms of insurance policy
 - iv) Misrepresentation of policy terms and conditions
 - v) Legal construction of insurance policies in so far as the dispute relates to claim
 - vi) Policy servicing related grievances against insurers and their agents and intermediaries
 - vii) Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
 - viii) Non-issuance of insurance policy after receipt of premiumAny other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy, in so far as they relate to issues mentioned at Sub-Section (i) to (viii) above.
 - b) The address of the Insurance Ombudsman is provided in Address & Contact Details of Ombudsmen Centres attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at https://www.irdai.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo234&mid=7.2/ Please refer to the Ombudsman website at <http://www.ecoi.co.in/ombudsman.html>
 - c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs nominee or assignee with full details of the complaint with supporting documents, name and address of the complainant, and the name of the branch or office of the insurer against whom the complaint is made
 - d) Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made
 - i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.
 - ii) The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer, where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator.
- 25) Governing Law
- Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law and by the Indian Courts.
- 26) Taxation
- Payment of taxes, including GST & cess, as applicable, shall be the responsibility of the Policyholder. The Policyholder agrees to pay or allows the Company to deduct/charge from any of the benefits payable or premium received under this Policy, a sum on account of any tax or other payment which may be imposed by any legislation, order, regulation or otherwise, upon the Company, Policyholder or any other beneficiary, which in the opinion of the Company is necessary and appropriate.
- 27) Status of Insurance Agent
- The insurance agent is only authorized by the Company to arrange completion and submission of the Proposal Form. The insurance agent is not authorized to act as the Company's legal representative and any representation made by the insurance agent which is against the express terms and conditions as contained in this Policy shall not be binding on the Company. Information or payment given to the insurance agent should not be considered as having been given to the Company. In absence of any specific authorisation to an insurance agent to accept premium on behalf of the Company and issue receipt thereof, payment made to an insurance agent shall be considered from the date of receipt of the premium amount by the Company. In the event of happening of any eventuality between the date of payment of premium amount to the insurance agent and the date of receipt of the premium amount by the Company, same shall be considered in accordance with the terms and conditions as contained herein above as if the premium was not paid as on the date of happening of the eventuality

THIS IS AN IMPORTANT DOCUMENT AND SHOULD BE PRESERVED SAFELY. PLEASE CHECK THE POLICY DOCUMENT UPON RECEIPT, AND IF ANY MISTAKE OR ERROR IS FOUND, THE SAME BE INFORMED IMMEDIATELY TO BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 / Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674-2596461 / 455 Fax : 0674 - 2596429 Email bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.: - 0172-2706196 /468 / Fax : 0172-2708274 Email bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /5284 /Fax : 044-24333664 Email bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011-23239633 / 23237532 / Fax : 011-23230858 Email bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: - 0361-2132204/5 / Fax : 0361-2732937 Email bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/ 23312122 / Fax: 040-23376599 Email bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam – and a part of the Territory of Pondicherry
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 / 2359338 / Fax : 0484-2359336 Email bimalokpal.ernakulam@cioins.co.in	Kerala , Lakshadweep, Mahe – a part of UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta – 700 072. Tel: 033 22124339/(40) / Fax: 033 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel : 0522 -2231331/30 / Fax : 0522-2231310 Email bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022 - 26106552 /(960)/ Fax : 022-26106052 Email bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace ,4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Tel.: 0120-2514250/52/53 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Annexure AA

Section 38 of Insurance Act, 1938 – Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - ii. the Life Assured surviving the Policy Term

Such conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the Policy
 - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details.]

Annexure BB

Section 39 of the Insurance Act, 1938 – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
3. Nomination can be made at any time before the maturity of the Policy.
4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them
The Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
15. The provisions of sub-section 13 and sub-section 14 shall apply to all life insurance Policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015 (i.e 20.03.2015).
16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
17. The provisions of section 39 of the Insurance Act, 1938, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details.]

Annexure CC

Section 45 of the Insurance Act, 1938, as amended from time to time – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015 are as follows:

1. No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.
2. On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.

For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true;
 - b. The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within three (3) years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured or Policyholder was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived or Rider issued. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of Policyholder, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
9. The Company can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of Life Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: Section 45 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 45 as amended from time to time for complete and accurate details.]

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23
18	1.2488	1.2506	1.2525	1.2543	1.2562	1.2580	1.2599	1.2617	1.2636	1.2654	1.2765	1.2784	1.2802	1.2821
19	1.2580	1.2580	1.2580	1.2580	1.2580	1.2580	1.2599	1.2617	1.2636	1.2654	1.2673	1.2876	1.2895	1.2913
20	1.2673	1.2673	1.2673	1.2673	1.2673	1.2673	1.2691	1.2710	1.2728	1.2747	1.2765	1.2969	1.2987	1.3006
21	1.2765	1.2765	1.2765	1.2765	1.2765	1.2765	1.2784	1.2802	1.2821	1.2839	1.2858	1.3061	1.3080	1.3098
22	1.2858	1.2858	1.2858	1.2858	1.2858	1.2858	1.2876	1.2895	1.2913	1.2932	1.2950	1.3154	1.3172	1.3191
23	1.2858	1.2876	1.2895	1.2913	1.2932	1.2950	1.2969	1.2987	1.3006	1.3024	1.3043	1.3246	1.3265	1.3283
24	1.2950	1.2969	1.2987	1.3006	1.3024	1.3043	1.3061	1.3080	1.3098	1.3117	1.3135	1.3339	1.3357	1.3376
25	1.3043	1.3061	1.3080	1.3098	1.3117	1.3135	1.3154	1.3172	1.3191	1.3209	1.3228	1.3431	1.3450	1.3468
26	1.3135	1.3154	1.3172	1.3191	1.3209	1.3228	1.3246	1.3265	1.3283	1.3302	1.3320	1.3524	1.3542	1.3561
27	1.3228	1.3246	1.3265	1.3283	1.3302	1.3413	1.3431	1.3450	1.3468	1.3487	1.3598	1.3616	1.3783	1.3875
28	1.3413	1.3431	1.3450	1.3468	1.3487	1.3505	1.3524	1.3598	1.3616	1.3783	1.3875	1.3968	1.4153	1.4338
29	1.3598	1.3616	1.3635	1.3653	1.3690	1.3875	1.3894	1.3912	1.4060	1.4153	1.4338	1.4523	1.4708	1.4985
30	1.3875	1.3894	1.3912	1.3968	1.4060	1.4245	1.4264	1.4338	1.4523	1.4615	1.4893	1.5078	1.5355	1.5633
31	1.4245	1.4264	1.4282	1.4338	1.4430	1.4708	1.4726	1.4893	1.5078	1.5263	1.5540	1.5818	1.6095	1.6465
32	1.4708	1.4726	1.4745	1.4800	1.4985	1.5263	1.5355	1.5540	1.5818	1.6003	1.6280	1.6650	1.7020	1.7390
33	1.5170	1.5189	1.5263	1.5448	1.5633	1.5910	1.6095	1.6280	1.6558	1.6928	1.7113	1.7575	1.8038	1.8408
34	1.5818	1.5836	1.5910	1.6188	1.6373	1.6650	1.6928	1.7205	1.7483	1.7853	1.8223	1.8685	1.9148	1.9610
35	1.6558	1.6576	1.6743	1.7020	1.7298	1.7575	1.7853	1.8223	1.8593	1.9055	1.9333	1.9888	2.0443	2.0905
36	1.8685	1.8778	1.9055	1.9425	1.9795	2.0073	2.0628	2.0998	2.1553	2.2015	2.2385	2.3218	2.3773	2.4420
37	1.9703	1.9888	2.0165	2.0628	2.0998	2.1460	2.2015	2.2478	2.3033	2.3680	2.4050	2.4883	2.5530	2.6270
38	2.0813	2.1090	2.1553	2.1923	2.2478	2.2940	2.3588	2.4143	2.4790	2.5438	2.5900	2.6733	2.7473	2.8213
39	2.2200	2.2478	2.2940	2.3495	2.4050	2.4513	2.5253	2.5900	2.6640	2.7380	2.7843	2.8860	2.9600	3.0525
40	2.3680	2.4050	2.4605	2.5160	2.5808	2.6363	2.7195	2.7935	2.8675	2.9508	2.9970	3.1080	3.2005	3.2930
41	2.5253	2.5808	2.6455	2.7103	2.7843	2.8398	2.9323	3.0155	3.0988	3.1820	3.2375	3.3670	3.4595	3.5705
42	2.7103	2.7750	2.8398	2.9138	2.9970	3.0618	3.1635	3.2560	3.3393	3.4318	3.5058	3.6353	3.7463	3.8665
43	2.9230	2.9970	3.0710	3.1543	3.2468	3.3115	3.4225	3.5150	3.6168	3.7185	3.8018	3.9498	4.0700	4.1995
44	3.1543	3.2375	3.3300	3.4133	3.5150	3.5890	3.7093	3.8110	3.9220	4.0423	4.1255	4.2920	4.4215	4.5603
45	3.4225	3.5150	3.6075	3.7093	3.8110	3.8943	4.0238	4.1440	4.2643	4.3938	4.4863	4.6713	4.8100	4.9580
46	3.8018	3.8943	3.9960	4.0978	4.2088	4.2920	4.4308	4.5603	4.6898	4.8378	4.9395	5.1338	5.2910	5.4575
47	4.1163	4.2180	4.3198	4.4308	4.5510	4.6528	4.8100	4.9580	5.1060	5.2540	5.3650	5.5870	5.7628	5.9478
48	4.4585	4.5695	4.6805	4.8100	4.9395	5.0505	5.2263	5.3928	5.5500	5.7165	5.8460	6.0865	6.2808	6.4935
49	4.8285	4.9488	5.0783	5.2170	5.3650	5.4853	5.6888	5.8553	6.0310	6.2253	6.3640	6.6323	6.8543	7.0855
50	5.2263	5.3650	5.5038	5.6610	5.8275	5.9663	6.1790	6.3733	6.5675	6.7803	6.9468	7.2428	7.4833	7.7330
51	5.6518	5.8090	5.9663	6.1420	6.3363	6.4843	6.7248	6.9375	7.1595	7.4000	7.6498	7.9088	8.1770	8.4453
52	6.1235	6.2993	6.4843	6.6785	6.8820	7.0485	7.3168	7.5573	7.8163	8.0845	8.3528	8.6395	8.9355	9.2315
53	6.6415	6.8450	7.0485	7.2613	7.4833	7.6775	7.9828	8.2510	8.5378	8.8338	9.1390	9.4443	9.7680	10.0825
54	7.2150	7.4370	7.6590	7.8903	8.1493	8.3713	8.7135	9.0188	9.3333	9.6570	9.9900	10.3323	10.6838	11.0168
55	7.8348	8.0845	8.3250	8.5933	8.8893	9.1483	9.5275	9.8605	10.2120	10.5635	10.9335	11.3035	11.6735	12.0343
56	8.5193	8.7875	9.0743	9.3795	9.7125	10.0640	10.4248	10.7948	11.1740	11.5718	11.9695	12.3580	12.7558	13.1443
57	9.2593	9.5738	9.9068	10.2583	10.6283	11.0168	11.4145	11.8308	12.2470	12.6725	13.0980	13.5235	13.9398	14.3468
58	10.1010	10.4710	10.8410	11.2388	11.6550	12.0898	12.5245	12.9778	13.4310	13.8935	14.3468	14.8000	15.2348	15.6603
59	11.0630	11.4885	11.9048	12.3488	12.8113	13.2923	13.7733	14.2728	14.7538	15.2440	15.7343	16.2060	16.6593	17.0940
60	12.1638	12.6355	13.1073	13.5975	14.1063	14.6335	15.1700	15.6880	16.2153	16.7425	17.2513	17.7415	18.2133	18.6573
61	13.4218	13.9213	14.4485	14.9943	15.5585	16.1320	16.6963	17.2698	17.8248	18.3705	18.9070	19.4158	19.8968	20.3500
62	14.8093	15.3735	15.9563	16.5483	17.1680	17.7785	18.3890	18.9995	19.5915	20.1650	20.7108	21.2380	21.7283	22.1630
63	16.3633	16.9830	17.6213	18.2780	18.9440	19.6100	20.2575	20.8958	21.5155	22.1168	22.6810	23.2083	23.6893	-
64	18.0930	18.7775	19.4898	20.1928	20.9050	21.6080	22.3018	22.9678	23.6153	24.2258	24.7993	25.3173	-	-
65	20.0078	20.7755	21.5248	22.2925	23.0510	23.8003	24.5218	25.2248	25.8908	26.5105	27.0748	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	24	25	26	27	28	29	30	31	32	33	34	35	36	37
18	1.2839	1.2858	1.2876	1.2895	1.2913	1.2932	1.2950	1.3043	1.3135	1.3228	1.3320	1.3413	1.3505	1.3598
19	1.2932	1.2950	1.2969	1.2987	1.3006	1.3024	1.3043	1.3135	1.3228	1.3320	1.3413	1.3505	1.3598	1.3690
20	1.3024	1.3043	1.3061	1.3080	1.3098	1.3117	1.3135	1.3228	1.3320	1.3413	1.3505	1.3598	1.3690	1.3783
21	1.3117	1.3135	1.3154	1.3172	1.3191	1.3209	1.3228	1.3320	1.3413	1.3505	1.3598	1.3690	1.3875	1.4060
22	1.3209	1.3228	1.3246	1.3265	1.3283	1.3302	1.3320	1.3413	1.3505	1.3690	1.3875	1.4060	1.4338	1.4523
23	1.3302	1.3320	1.3339	1.3357	1.3376	1.3413	1.3413	1.3690	1.3875	1.4153	1.4338	1.4523	1.4800	1.5078
24	1.3394	1.3413	1.3431	1.3450	1.3598	1.3783	1.3875	1.4153	1.4338	1.4615	1.4893	1.5170	1.5448	1.5725
25	1.3487	1.3505	1.3598	1.3783	1.3968	1.4153	1.4338	1.4708	1.4893	1.5170	1.5448	1.5818	1.6095	1.6373
26	1.3690	1.3783	1.4060	1.4245	1.4430	1.4708	1.4893	1.5263	1.5540	1.5818	1.6188	1.6465	1.6835	1.7205
27	1.4060	1.4245	1.4523	1.4800	1.5078	1.5355	1.5448	1.5910	1.6280	1.6558	1.6928	1.7298	1.7668	1.8130
28	1.4615	1.4800	1.5078	1.5448	1.5725	1.6003	1.6188	1.6743	1.7020	1.7483	1.7853	1.8223	1.8685	1.9148
29	1.5263	1.5448	1.5818	1.6095	1.6465	1.6835	1.7020	1.7575	1.7945	1.8408	1.8870	1.9333	1.9795	2.0258
30	1.5910	1.6188	1.6650	1.7020	1.7390	1.7760	1.7945	1.8593	1.9055	1.9518	1.9980	2.0535	2.1090	2.1645
31	1.6743	1.7020	1.7575	1.7945	1.8408	1.8778	1.9055	1.9703	2.0258	2.0720	2.1275	2.1923	2.2478	2.3125
32	1.7760	1.8038	1.8593	1.9055	1.9518	1.9980	2.0258	2.0998	2.1553	2.2200	2.2755	2.3403	2.4050	2.4698
33	1.8870	1.9148	1.9795	2.0258	2.0813	2.1368	2.1645	2.2478	2.3125	2.3773	2.4420	2.5068	2.5808	2.6548
34	2.0073	2.0443	2.1090	2.1645	2.2200	2.2848	2.3218	2.4143	2.4790	2.5530	2.6270	2.7010	2.7843	2.8583
35	2.1460	2.1830	2.2570	2.3218	2.3865	2.4513	2.4975	2.5900	2.6640	2.7473	2.8305	2.9138	2.9970	3.0895
36	2.5068	2.5438	2.6455	2.7195	2.8028	2.8768	2.9230	3.0433	3.1358	3.2283	3.3300	3.4225	3.5243	3.6353
37	2.6918	2.7380	2.8490	2.9323	3.0155	3.1080	3.1543	3.2930	3.3855	3.4965	3.5983	3.7093	3.8203	3.9313
38	2.9045	2.9600	3.0803	3.1728	3.2653	3.3578	3.4133	3.5613	3.6723	3.7833	3.8943	4.0145	4.1348	4.2550
39	3.1358	3.1913	3.3300	3.4225	3.5243	3.6353	3.7000	3.8573	3.9775	4.0978	4.2273	4.3568	4.4863	4.6158
40	3.3948	3.4595	3.5983	3.7093	3.8203	3.9405	4.0053	4.1903	4.3198	4.4493	4.5880	4.7268	4.8655	5.0043
41	3.6723	3.7463	3.9035	4.0145	4.1440	4.2735	4.4123	4.5510	4.6898	4.8378	4.9765	5.1338	5.2725	5.4205
42	3.9868	4.0608	4.2273	4.3660	4.5048	4.6435	4.7915	4.9395	5.0968	5.2540	5.4113	5.5685	5.7258	5.8738
43	4.3198	4.4030	4.5973	4.7453	4.8933	5.0505	5.2170	5.3743	5.5408	5.7165	5.8830	6.0403	6.2068	6.3640
44	4.6990	4.7915	5.0043	5.1708	5.3373	5.5038	5.6795	5.8553	6.0403	6.2160	6.3918	6.5675	6.7340	6.8913
45	5.1245	5.2263	5.4575	5.6333	5.8183	6.0033	6.1883	6.3825	6.5768	6.7618	6.9468	7.1225	7.2983	7.4555
46	5.6333	5.8183	6.0033	6.1975	6.3918	6.5953	6.7988	7.0023	7.1965	7.4000	7.5850	7.7700	7.9458	8.1123
47	6.1420	6.3455	6.5490	6.7618	6.9745	7.1965	7.4093	7.6220	7.8255	8.0290	8.2325	8.4175	8.5933	8.7598
48	6.7063	6.9190	7.1503	7.3723	7.6035	7.8348	8.0660	8.2880	8.5100	8.7135	8.9170	9.1020	9.2778	9.4350
49	7.3168	7.5573	7.7978	8.0383	8.2880	8.5378	8.7783	9.0095	9.2315	9.4443	9.6478	9.8328	10.0085	-
50	7.9920	8.2510	8.5193	8.7783	9.0373	9.2963	9.5368	9.7773	10.0085	10.2305	10.4248	10.6098	-	-
51	8.7228	9.0095	9.2870	9.5645	9.8420	10.1103	10.3600	10.6098	10.8410	11.0538	11.2480	-	-	-
52	9.5368	9.8328	10.1288	10.4248	10.7115	10.9798	11.2480	11.4978	11.7290	11.9325	-	-	-	-
53	10.4063	10.7300	11.0445	11.3498	11.6458	11.9233	12.1915	12.4413	12.6633	-	-	-	-	-
54	11.3590	11.7013	12.0250	12.3488	12.6448	12.9315	13.1998	13.4403	-	-	-	-	-	-
55	12.3950	12.7558	13.0888	13.4218	13.7270	14.0138	14.2728	-	-	-	-	-	-	-
56	13.5235	13.8935	14.2358	14.5688	14.8740	15.1608	-	-	-	-	-	-	-	-
57	14.7445	15.1238	15.4753	15.8083	16.1043	-	-	-	-	-	-	-	-	-
58	16.0673	16.4558	16.8073	17.1310	-	-	-	-	-	-	-	-	-	-
59	17.5103	17.8988	18.2503	-	-	-	-	-	-	-	-	-	-	-
60	19.0735	19.4528	-	-	-	-	-	-	-	-	-	-	-	-
61	20.7570	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	38	39	40	41	42	43	44	45	46	47	48	49	50	51
18	1.3690	1.3783	1.3875	1.3968	1.4060	1.4153	1.4245	1.4338	1.452	1.4708	1.4985	1.5263	1.554	1.5818
19	1.3783	1.3875	1.3968	1.4060	1.4153	1.4338	1.4615	1.4800	1.508	1.5355	1.5633	1.591	1.6188	1.6465
20	1.3875	1.3968	1.4153	1.4430	1.4615	1.4893	1.5170	1.5448	1.573	1.6003	1.628	1.665	1.6928	1.7298
21	1.4245	1.4523	1.4708	1.4985	1.5263	1.5540	1.5818	1.6095	1.637	1.6743	1.702	1.739	1.776	1.8223
22	1.4800	1.4985	1.5263	1.5540	1.5818	1.6188	1.6465	1.6835	1.721	1.7575	1.7945	1.8315	1.8685	1.9148
23	1.5355	1.5633	1.5910	1.6280	1.6558	1.6928	1.7298	1.7668	1.804	1.8408	1.887	1.9333	1.9795	2.0258
24	1.6003	1.6280	1.6650	1.7020	1.7390	1.7760	1.8130	1.8593	1.896	1.9425	1.9888	2.0443	2.0905	2.1368
25	1.6743	1.7113	1.7483	1.7853	1.8315	1.8685	1.9148	1.9610	2.007	2.0628	2.109	2.1645	2.22	2.2663
26	1.7575	1.8038	1.8408	1.8870	1.9240	1.9795	2.0258	2.0720	2.128	2.183	2.2385	2.294	2.3495	2.4143
27	1.8500	1.8963	1.9425	1.9888	2.0443	2.0905	2.1460	2.2015	2.266	2.3218	2.3865	2.442	2.5068	2.5623
28	1.9610	2.0073	2.0628	2.1183	2.1738	2.2293	2.2848	2.3495	2.414	2.479	2.5438	2.6085	2.664	2.7288
29	2.0813	2.1368	2.1923	2.2570	2.3125	2.3773	2.4420	2.5068	2.581	2.6455	2.7103	2.7843	2.849	2.9138
30	2.2200	2.2755	2.3403	2.4050	2.4790	2.5438	2.6178	2.6825	2.757	2.8305	2.9045	2.9693	3.0433	3.108
31	2.3680	2.4420	2.5068	2.5808	2.6548	2.7288	2.8028	2.8768	2.960	3.034	3.108	3.182	3.256	3.3208
32	2.5438	2.6178	2.6918	2.7750	2.8490	2.9323	3.0155	3.0895	3.173	3.256	3.33	3.4133	3.4873	3.552
33	2.7380	2.8120	2.8953	2.9785	3.0710	3.1543	3.2375	3.3300	3.413	3.4965	3.5798	3.6538	3.7278	3.8018
34	2.9508	3.0340	3.1265	3.2190	3.3115	3.3948	3.4873	3.5798	3.672	3.7555	3.8388	3.9128	3.9868	4.0608
35	3.1820	3.2745	3.3763	3.4688	3.5705	3.6630	3.7648	3.8573	3.950	4.033	4.1163	4.1995	4.2643	0
36	3.7370	3.8480	3.9590	4.0608	4.1718	4.2735	4.3753	4.4770	4.570	4.6528	4.736	4.81	0	0
37	4.0423	4.1625	4.2735	4.3938	4.5048	4.6065	4.7175	4.8100	4.903	4.995	5.069	0	0	0
38	4.3845	4.5048	4.6250	4.7453	4.8563	4.9673	5.0690	5.1708	5.263	5.3465	0	0	0	0
39	4.7453	4.8748	4.9950	5.1245	5.2355	5.3558	5.4575	5.5500	5.643	0	0	0	0	0
40	5.1430	5.2725	5.4020	5.5315	5.6518	5.7628	5.8645	5.9570	-	0	0	0	0	0
41	5.5685	5.6980	5.8368	5.9663	6.0865	6.1883	6.2900	-	-	0	0	0	0	0
42	6.0218	6.1605	6.2993	6.4288	6.5398	6.6508	-	-	-	0	0	0	0	0
43	6.5120	6.6600	6.7988	6.9190	7.0393	-	-	-	-	0	0	0	0	0
44	7.0485	7.1873	7.3260	7.4463	-	-	-	-	-	0	0	0	0	0
45	7.6128	7.7608	7.8903	-	-	-	-	-	-	0	0	0	0	0
46	8.2603	8.3990	-	-	-	-	-	-	-	0	0	0	0	0
47	8.9078	-	-	-	-	-	-	-	-	0	0	0	0	0
48	-	-	-	-	-	-	-	-	-	0	0	0	0	0
49	-	-	-	-	-	-	-	-	-	0	0	0	0	0
50	-	-	-	-	-	-	-	-	-	0	0	0	0	0
51	-	-	-	-	-	-	-	-	-	0	0	0	0	0
52	-	-	-	-	-	-	-	-	-	0	0	0	0	0
53	-	-	-	-	-	-	-	-	-	0	0	0	0	0
54	-	-	-	-	-	-	-	-	-	0	0	0	0	0
55	-	-	-	-	-	-	-	-	-	0	0	0	0	0
56	-	-	-	-	-	-	-	-	-	0	0	0	0	0
57	-	-	-	-	-	-	-	-	-	0	0	0	0	0
58	-	-	-	-	-	-	-	-	-	0	0	0	0	0
59	-	-	-	-	-	-	-	-	-	0	0	0	0	0
60	-	-	-	-	-	-	-	-	-	0	0	0	0	0
61	-	-	-	-	-	-	-	-	-	0	0	0	0	0
62	-	-	-	-	-	-	-	-	-	0	0	0	0	0
63	-	-	-	-	-	-	-	-	-	0	0	0	0	0
64	-	-	-	-	-	-	-	-	-	0	0	0	0	0
65	-	-	-	-	-	-	-	-	-	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
18	1.6095	1.6373	1.6743	1.702	1.739	1.776	1.813	1.8408	1.8778	1.9148	1.9518	1.9795	2.0165	2.0443	2.072	2.0998
19	1.6835	1.7205	1.7575	1.7853	1.8223	1.8685	1.9055	1.9425	1.9795	2.0165	2.0443	2.0813	2.1183	2.146	2.1738	0
20	1.7668	1.8038	1.8408	1.887	1.924	1.961	2.0073	2.0443	2.0813	2.1183	2.1553	2.183	2.22	2.2478	0	0
21	1.8593	1.8963	1.9425	1.9888	2.0258	2.072	2.109	2.1553	2.1923	2.2293	2.2663	2.3033	2.331	0	0	0
22	1.961	2.0073	2.0535	2.0905	2.1368	2.183	2.2293	2.2663	2.3125	2.3495	2.3865	2.4143	0	0	0	0
23	2.072	2.1183	2.1645	2.2108	2.257	2.3033	2.3495	2.3958	2.4328	2.4698	2.5068	0	0	0	0	0
24	2.1923	2.2385	2.294	2.3403	2.3865	2.442	2.479	2.5253	2.5715	2.6085	0	0	0	0	0	0
25	2.3218	2.3773	2.4328	2.479	2.5345	2.5808	2.627	2.664	2.7103	0	0	0	0	0	0	0
26	2.4698	2.5253	2.5808	2.627	2.6825	2.7288	2.775	2.8213	0	0	0	0	0	0	0	0
27	2.627	2.6825	2.738	2.7935	2.8398	2.8953	2.9323	0	0	0	0	0	0	0	0	0
28	2.7935	2.849	2.9138	2.9693	3.0155	3.0618	0	0	0	0	0	0	0	0	0	0
29	2.9785	3.034	3.0988	3.1543	3.2005	0	0	0	0	0	0	0	0	0	0	0
30	3.1728	3.2375	3.293	3.3485	0	0	0	0	0	0	0	0	0	0	0	0
31	3.3855	3.4503	3.5058	0	0	0	0	0	0	0	0	0	0	0	0	0
32	3.6168	3.6815	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	3.8573	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	2.1100	2.2300	2.3400	2.4600	2.5600	2.6700	2.7800	2.8615	2.9360	3.0211	3.1062	3.1806	3.2657	3.3615	3.4466	3.5317
19	2.1300	2.2500	2.3700	2.4800	2.5900	2.7000	2.8083	2.8934	2.9785	3.0636	3.1487	3.2444	3.3295	3.4253	3.5104	3.6061
20	2.1400	2.2600	2.3800	2.5000	2.6200	2.7300	2.8402	2.9360	3.0211	3.1168	3.2019	3.2976	3.3934	3.4891	3.5955	3.6912
21	2.1500	2.2800	2.4000	2.5200	2.6400	2.7600	2.8828	2.9679	3.0636	3.1593	3.2657	3.3615	3.4678	3.5742	3.6806	3.7870
22	2.1700	2.2900	2.4300	2.5500	2.6800	2.8000	2.9147	3.0104	3.1168	3.2232	3.3295	3.4359	3.5423	3.6593	3.7657	3.8933
23	2.1800	2.3200	2.4500	2.5700	2.7100	2.8500	2.9572	3.0636	3.1700	3.2870	3.3934	3.5104	3.6274	3.7550	3.8827	4.0103
24	2.2000	2.3400	2.4800	2.6200	2.7600	2.8934	3.0104	3.1168	3.2444	3.3615	3.4785	3.6061	3.7338	3.8614	3.9997	4.1380
25	2.2200	2.3700	2.5200	2.6600	2.8100	2.9466	3.0636	3.1913	3.3189	3.4359	3.5742	3.7019	3.8508	3.9891	4.1380	4.2976
26	2.2600	2.4100	2.5700	2.7200	2.8615	2.9998	3.1381	3.2657	3.4040	3.5423	3.6806	3.8295	3.9784	4.1380	4.2976	4.4784
27	2.3000	2.4700	2.6300	2.7870	2.9253	3.0742	3.2125	3.3615	3.4997	3.6487	3.8082	3.9678	4.1380	4.3082	4.4890	4.6805
28	2.3600	2.5300	2.7019	2.8509	3.0104	3.1593	3.3083	3.4678	3.6168	3.7870	3.9465	4.1380	4.3082	4.5103	4.7124	4.9252
29	2.4300	2.6100	2.7658	2.9253	3.0955	3.2657	3.4253	3.5848	3.7550	3.9465	4.1274	4.3295	4.5316	4.7443	4.9677	5.1911
30	2.5100	2.6807	2.8509	3.0211	3.2019	3.3827	3.5529	3.7338	3.9359	4.1274	4.3295	4.5529	4.7762	5.0103	5.2443	5.4996
31	2.5956	2.7764	2.9572	3.1381	3.3295	3.5210	3.7125	3.9146	4.1274	4.3401	4.5741	4.8082	5.0528	5.3081	5.5634	5.8400
32	2.6913	2.8828	3.0742	3.2657	3.4785	3.6912	3.9040	4.1274	4.3507	4.5954	4.8401	5.1060	5.3719	5.6485	5.9251	6.2229
33	2.7977	2.9998	3.2125	3.4253	3.6487	3.8827	4.1167	4.3614	4.6167	4.8826	5.1486	5.4358	5.7230	6.0208	6.3293	6.6378
34	2.9253	3.1381	3.3721	3.6061	3.8508	4.1061	4.3614	4.6273	4.9145	5.2017	5.4996	5.8081	6.1166	6.4463	6.7761	7.1059
35	3.0742	3.3083	3.5529	3.8189	4.0848	4.3614	4.6486	4.9358	5.2443	5.5528	5.8825	6.2123	6.5633	6.9037	7.2654	7.6165
36	3.4891	3.7763	4.0742	4.3827	4.7124	5.0422	5.3826	5.7443	6.1059	6.4782	6.8718	7.2654	7.6696	8.0739	8.4994	8.9249
37	3.7019	4.0103	4.3401	4.6805	5.0315	5.4039	5.7762	6.1698	6.5633	6.9782	7.3931	7.8186	8.2547	8.6908	9.1483	9.6057
38	3.9359	4.2763	4.6380	5.0103	5.4039	5.8081	6.2123	6.6378	7.0739	7.5101	7.9675	8.4249	8.8930	9.3610	9.8610	10.3609
39	4.2018	4.5741	4.9677	5.3826	5.8081	6.2549	6.7016	7.1590	7.6271	8.1058	8.5845	9.0738	9.5844	10.1056	10.6375	11.2013
40	4.4997	4.9145	5.3507	5.7974	6.2655	6.7442	7.2229	7.7228	8.2228	8.7334	9.2653	9.7971	10.3503	10.9141	11.4991	12.1055
41	4.8294	5.2868	5.7549	6.2442	6.7548	7.2761	7.7973	8.3398	8.8717	9.4248	9.9993	10.5843	11.1800	11.7970	12.4459	13.0948
42	5.1911	5.6911	6.2123	6.7442	7.2973	7.8611	8.4249	8.9993	9.5844	10.1907	10.8077	11.4353	12.0948	12.7756	13.4564	14.1585
43	5.6166	6.1591	6.7229	7.3080	7.9037	8.5100	9.1163	9.7333	10.3716	11.0205	11.7013	12.3927	13.1160	13.8394	14.5734	15.3499
44	6.0847	6.6804	7.2867	7.9249	8.5632	9.2121	9.8716	10.5418	11.2332	11.9459	12.6905	13.4458	14.2117	14.9989	15.8073	16.6583
45	6.5953	7.2441	7.9143	8.5951	9.2759	9.9780	10.6907	11.4247	12.1799	12.9671	13.7756	14.5840	15.4137	16.2754	17.1689	18.0944
46	7.3080	8.0100	8.7334	9.4567	10.2014	10.9673	11.7438	12.5416	13.3713	14.2223	15.0840	15.9669	16.8817	17.8285	18.8071	19.8177
47	7.9356	8.6908	9.4567	10.2439	11.0524	11.8821	12.7331	13.6160	14.5202	15.4350	16.3605	17.3391	18.3391	19.3815	20.4559	21.5516
48	8.5951	9.4142	10.2439	11.0949	11.9778	12.8927	13.8181	14.7755	15.7541	16.7434	17.7646	18.8390	19.9347	21.0729	22.2430	23.4238
49	9.3078	10.1907	11.0949	12.0204	12.9884	13.9883	14.9989	16.0307	17.0838	18.1795	19.3071	20.4772	21.6899	22.9238	24.1790	25.4662
50	10.0737	11.0311	12.0204	13.0416	14.0947	15.1904	16.2754	17.3923	18.5518	19.7538	20.9984	22.2856	23.5940	24.9343	26.2959	27.6681
51	10.9034	11.9459	13.0309	14.1479	15.3074	16.4775	17.6583	18.8922	20.1687	21.4878	22.8494	24.2429	25.6683	27.1150	28.5830	30.0297
52	11.8076	12.9565	14.1372	15.3712	16.6051	17.8710	19.1794	20.5410	21.9452	23.3919	24.8811	26.3916	27.9341	29.4872	31.0190	32.5933
53	12.7969	14.0521	15.3606	16.6796	18.0199	19.4241	20.8601	22.3600	23.8918	25.4768	27.0831	28.7213	30.3807	32.0508	33.6890	35.3271
54	13.8819	15.2648	16.6690	18.0944	19.5836	21.1261	22.7111	24.3492	26.0300	27.7426	29.4872	31.2530	33.0294	34.7846	36.5292	38.2312
55	15.0840	16.5626	18.0838	19.6687	21.3069	23.0089	24.7535	26.5406	28.3702	30.2211	32.1040	33.9975	35.8590	37.7206	39.5396	41.3161
56	16.3711	17.9774	19.6581	21.4027	23.2217	25.0832	26.9873	28.9340	30.9126	32.9124	34.9336	36.9228	38.9120	40.8480	42.7415	44.5605
57	17.7646	19.5517	21.4133	23.3387	25.3279	27.3703	29.4446	31.5508	33.6890	35.8377	37.9652	40.0821	42.1564	44.1775	46.1136	47.9645
58	19.3496	21.3282	23.3812	25.4981	27.6788	29.9020	32.1465	34.4230	36.7207	38.9971	41.2522	43.4755	45.6242	47.7092	49.6878	51.5493
59	21.1580	23.3493	25.6045	27.9234	30.2956	32.6997	35.1357	37.5823	40.0183	42.4330	44.8052	47.1135	49.3367	51.4536	53.4428	55.2937
60	23.2004	25.6045	28.0830	30.6147	33.1890	35.7952	38.4120	41.0182	43.6031	46.1455	48.6134	50.9962	53.2620	55.4001	57.3787	59.1871
61	25.4875	28.1256	30.8381	33.5932	36.3803	39.1886	41.9756	44.7413	47.4645	50.1133	52.6663	55.0916	57.3893	59.5168	61.4528	-
62	28.0298	30.9232	33.8698	36.8589	39.8587	42.8585	45.8370	48.7517	51.5919	54.3257	56.9425	59.4104	61.6975	63.7718	-	-
63	30.8488	34.0081	37.2100	40.4119	43.6457	46.8369	49.9750	53.0279	55.9639	58.7828	61.4316	63.8888	66.1227	-	-	-
64	33.9549	37.3908	40.8267	44.2946	47.7305	51.1132	54.3895	57.5595	60.5912	63.4421	66.0908	68.5055	-	-	-	-
65	37.3695	41.0395	44.7732	48.4751	52.1131	55.6660	59.0807	62.3358	65.4206	68.2821	70.8883	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	3.6168	3.7125	3.8082	3.9040	3.9997	4.1167	4.2231	4.3295	4.4465	4.5635	4.7018	4.8294	4.9571	5.0954	5.2337	5.3613
19	3.7019	3.7976	3.9040	4.0103	4.1167	4.2337	4.3507	4.4784	4.6060	4.7337	4.8720	5.0103	5.1592	5.2975	5.4464	5.5953
20	3.7976	3.9040	4.0103	4.1274	4.2444	4.3720	4.5103	4.6380	4.7762	4.9252	5.0741	5.2230	5.3719	5.5315	5.6911	5.8506
21	3.9040	4.0103	4.1380	4.2656	4.3933	4.5316	4.6805	4.8294	4.9784	5.1273	5.2868	5.4464	5.6166	5.7762	5.9570	6.1378
22	4.0103	4.1380	4.2763	4.4146	4.5635	4.7124	4.8613	5.0209	5.1911	5.3613	5.5315	5.7017	5.8825	6.0634	6.2549	6.4463
23	4.1380	4.2869	4.4358	4.5848	4.7443	4.9039	5.0741	5.2443	5.4251	5.6166	5.7974	5.9783	6.1698	6.3719	6.5740	6.7761
24	4.2869	4.4465	4.6060	4.7762	4.9464	5.1273	5.3081	5.5102	5.6911	5.8932	6.0847	6.2868	6.4889	6.7016	6.9250	7.1484
25	4.4571	4.6273	4.8082	4.9890	5.1911	5.3826	5.5741	5.7762	5.9783	6.1910	6.4038	6.6272	6.8506	7.0846	7.3186	7.5633
26	4.6592	4.8401	5.0422	5.2443	5.4464	5.6592	5.8719	6.0847	6.2974	6.5314	6.7548	6.9995	7.2441	7.4994	7.7547	8.0100
27	4.8826	5.0847	5.2975	5.5102	5.7336	5.9570	6.1910	6.4144	6.6591	6.9037	7.1590	7.4143	7.6803	7.9569	8.2228	8.5100
28	5.1379	5.3613	5.5847	5.8187	6.0634	6.2974	6.5421	6.7974	7.0527	7.3186	7.5952	7.8824	8.1590	8.4568	8.7547	9.0738
29	5.4251	5.6698	5.9145	6.1591	6.4144	6.6697	6.9357	7.2122	7.4994	7.7867	8.0845	8.3930	8.6908	9.0206	9.3504	9.6908
30	5.7443	6.0102	6.2761	6.5421	6.8186	7.0952	7.3824	7.6803	7.9888	8.3079	8.6270	8.9568	9.2865	9.6376	10.0099	10.3822
31	6.1166	6.3931	6.6697	6.9676	7.2548	7.5633	7.8824	8.2015	8.5419	8.8823	9.2227	9.5844	9.9567	10.3397	10.7332	11.1375
32	6.5102	6.8186	7.1165	7.4356	7.7547	8.0845	8.4355	8.7866	9.1483	9.5099	9.8929	10.2865	10.6907	11.1056	11.5417	11.9778
33	6.9569	7.2867	7.6165	7.9569	8.3079	8.6696	9.0419	9.4248	9.8078	10.2120	10.6269	11.0630	11.4991	11.9566	12.4246	12.9033
34	7.4463	7.7973	8.1590	8.5313	8.9142	9.3185	9.7120	10.1269	10.5524	10.9885	11.4460	11.9140	12.4033	12.8927	13.3926	13.9032
35	7.9888	8.3717	8.7653	9.1695	9.5950	10.0205	10.4460	10.9034	11.3715	11.8502	12.3501	12.8607	13.3820	13.9139	14.4564	14.9882
36	9.3610	9.8184	10.2865	10.7652	11.2545	11.7438	12.2544	12.7863	13.3394	13.9032	14.4776	15.0627	15.6584	16.2541	16.8604	17.4455
37	10.0950	10.5843	11.0949	11.6055	12.1268	12.6799	13.2331	13.8181	14.4138	15.0202	15.6478	16.2754	16.9136	17.5519	18.1795	18.7965
38	10.8928	11.4247	11.9778	12.5310	13.1054	13.7011	14.3181	14.9457	15.5946	16.2541	16.9136	17.5838	18.2646	18.9348	19.5943	20.2325
39	11.7651	12.3395	12.9352	13.5415	14.1692	14.8180	15.4882	16.1796	16.8711	17.5838	18.2965	19.0092	19.7219	20.4134	21.1048	21.7643
40	12.7225	13.3394	13.9883	14.6478	15.3393	16.0520	16.7753	17.5200	18.2646	19.0199	19.7751	20.5304	21.2750	21.9984	22.7004	23.3812
41	13.7437	14.4351	15.1372	15.8712	16.6264	17.3923	18.1795	18.9667	19.7751	20.5729	21.3707	22.1579	22.9345	23.6791	24.3918	25.0726
42	14.8819	15.6371	16.4137	17.2008	18.0199	18.8497	19.7007	20.5410	21.3814	22.2430	23.0834	23.9025	24.6896	25.4449	26.1683	26.8491
43	16.1371	16.9668	17.8072	18.6688	19.5517	20.4453	21.3495	22.2324	23.1578	24.0408	24.9024	25.7428	26.5512	27.3171	28.0405	28.7106
44	17.5306	18.4242	19.3390	20.2751	21.2218	22.1792	23.1472	24.0939	25.0407	25.9555	26.8491	27.7107	28.5191	29.2850	29.9871	30.6360
45	19.0518	20.0198	21.0091	22.0196	23.0408	24.0620	25.0726	26.0619	27.0405	27.9873	28.9021	29.7637	30.5828	31.3274	32.0082	-
46	20.8495	21.9026	22.9770	24.0514	25.1471	26.2108	27.2746	28.3064	29.3170	30.2850	31.1998	32.0721	32.8699	33.5826	-	-
47	22.6685	23.7961	24.9449	26.0938	27.2320	28.3596	29.4659	30.5403	31.5615	32.5401	33.4656	34.3059	35.0825	-	-	-
48	24.6258	25.8491	27.0724	28.2851	29.4765	30.6466	31.7849	32.8805	33.9230	34.9016	35.8058	36.6249	-	-	-	-
49	26.7533	28.0511	29.3382	30.6147	31.8593	33.0720	34.2315	35.3378	36.3803	37.3483	38.2099	-	-	-	-	-
50	29.0404	30.4233	31.7742	33.1039	34.3910	35.6250	36.8058	37.9121	38.9333	39.8587	-	-	-	-	-	-
51	31.5083	32.9443	34.3591	35.7314	37.0504	38.2950	39.4758	40.5714	41.5607	-	-	-	-	-	-	-
52	34.1357	35.6356	37.0930	38.4971	39.8374	41.0927	42.2522	43.3053	-	-	-	-	-	-	-	-
53	36.9334	38.4865	39.9757	41.4012	42.7415	43.9861	45.1030	-	-	-	-	-	-	-	-	-
54	39.8906	41.4863	43.0074	44.4328	45.7625	46.9539	-	-	-	-	-	-	-	-	-	-
55	43.0181	44.6350	46.1668	47.5709	48.8580	-	-	-	-	-	-	-	-	-	-	-
56	46.2838	47.9219	49.4325	50.7941	-	-	-	-	-	-	-	-	-	-	-	-
57	49.7090	51.3259	52.7833	-	-	-	-	-	-	-	-	-	-	-	-	-
58	53.2726	54.8363	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	56.9745	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	5.5102	5.6592	5.7974	5.957	6.1166	6.2761	6.4463	6.6059	6.7761	6.9676	7.1484	7.3399	7.5314	7.7335	7.9249	8.1377
19	5.7443	5.9038	6.0634	6.2336	6.4144	6.5846	6.7655	6.9463	7.1378	7.3292	7.5314	7.7441	7.9462	8.1696	8.3824	8.5951
20	6.0208	6.1910	6.3719	6.5527	6.7335	6.925	7.1165	7.3186	7.5207	7.7335	7.9569	8.1802	8.4036	8.6377	8.861	9.0951
21	6.3187	6.4995	6.6910	6.8931	7.0846	7.2867	7.4994	7.7228	7.9462	8.1802	8.4143	8.6483	8.893	9.1376	9.3823	9.6269
22	6.6378	6.8399	7.0420	7.2548	7.4675	7.6909	7.9249	8.1696	8.4143	8.6589	8.9142	9.1695	9.4142	9.6801	9.9354	10.1907
23	6.9995	7.2122	7.4356	7.659	7.893	8.1377	8.393	8.6483	8.9142	9.1802	9.4567	9.7333	9.9993	10.2758	10.5418	10.7971
24	7.3824	7.6165	7.8611	8.1058	8.3717	8.6377	8.9036	9.1908	9.4674	9.7546	10.0418	10.3397	10.6162	10.9034	11.18	11.446
25	7.8079	8.0632	8.3292	8.6057	8.8823	9.1802	9.4674	9.7759	10.0737	10.3822	10.6907	10.9885	11.2864	11.5842	11.8608	12.1374
26	8.2866	8.5632	8.8504	9.1483	9.4567	9.7759	10.0844	10.4141	10.7332	11.063	11.3821	11.7013	12.0097	12.3076	12.5948	12.8607
27	8.8079	9.1163	9.4355	9.7546	10.0844	10.4248	10.7652	11.1056	11.4566	11.797	12.1268	12.4565	12.7756	13.0735	13.3607	13.6373
28	9.3929	9.7333	10.0737	10.4248	10.7758	11.1375	11.4991	11.8715	12.2331	12.5842	12.9246	13.265	13.5841	13.8926	14.1798	14.4457
29	10.0418	10.4141	10.7758	11.1587	11.5417	11.914	12.3076	12.6905	13.0629	13.4352	13.7862	14.1266	14.4564	14.7649	15.0414	0
30	10.7652	11.1587	11.5523	11.9566	12.3714	12.7756	13.1799	13.5735	13.967	14.3394	14.7117	15.0521	15.3712	15.669	0	0
31	11.5523	11.9778	12.4033	12.8395	13.2756	13.7011	14.1266	14.5308	14.9351	15.318	15.6797	16.0201	16.3392	0	0	0
32	12.4246	12.8820	13.3394	13.7968	14.2543	14.701	15.1372	15.552	15.9669	16.3498	16.7115	17.0413	0	0	0	0
33	13.3820	13.8607	14.3500	14.8287	15.2967	15.7648	16.2116	16.6477	17.0519	17.4349	17.7859	0	0	0	0	0
34	14.4138	14.9244	15.4350	15.935	16.4349	16.903	17.3604	17.7965	18.2008	18.5837	0	0	0	0	0	0
35	15.5414	16.0733	16.6051	17.1264	17.637	18.1157	18.5837	19.0092	19.4028	0	0	0	0	0	0	0
36	18.0412	18.6156	19.1688	19.7007	20.2113	20.6793	21.1261	21.5197	0	0	0	0	0	0	0	0
37	19.4028	19.9985	20.5623	21.0942	21.6048	22.0622	22.4877	0	0	0	0	0	0	0	0	0
38	20.8601	21.4665	22.0303	22.5621	23.0621	23.5089	0	0	0	0	0	0	0	0	0	0
39	22.4026	23.0089	23.5727	24.0939	24.5726	0	0	0	0	0	0	0	0	0	0	0
40	24.0195	24.6258	25.1790	25.6789	0	0	0	0	0	0	0	0	0	0	0	0
41	25.7108	26.3065	26.8384	0	0	0	0	0	0	0	0	0	0	0	0	0
42	27.4767	28.0405	-	0	0	0	0	0	0	0	0	0	0	0	0	0
43	29.3063	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
60	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
61	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
62	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
63	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
64	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
65	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	8.3398	8.5526	8.7547	8.9461	9.1376	9.3291	9.5099	9.6908	9.8503	9.9993						
19	8.8185	9.0312	9.244	9.4461	9.6482	9.8397	10.0205	10.2014	10.3503	0						
20	9.3185	9.5418	9.7652	9.978	10.1801	10.3716	10.5524	10.7226	0	0						
21	9.861	10.095	10.3184	10.5311	10.7332	10.9247	11.1056	0	0	0						
22	10.4354	10.6801	10.9034	11.1162	11.3183	11.5098	0	0	0	0						
23	11.0524	11.297	11.5204	11.7332	11.9353	0	0	0	0	0						
24	11.7013	11.9459	12.1693	12.3821	0	0	0	0	0	0						
25	12.3927	12.6374	12.8501	0	0	0	0	0	0	0						
26	13.116	13.3501	0	0	0	0	0	0	0	0						
27	13.8819	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60	0	0	0	0	0	0	0	0	0	0						
61	0	0	0	0	0	0	0	0	0	0						
62	0	0	0	0	0	0	0	0	0	0						
63	0	0	0	0	0	0	0	0	0	0						
64	0	0	0	0	0	0	0	0	0	0						
65	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
18	1.3500	1.4000	1.4400	1.4900	1.5400	1.5900	1.6400	1.6900	1.7400	1.8297	1.8722	1.9041	1.9467	1.9892	2.0318	2.0850
19	1.3600	1.4100	1.4600	1.5100	1.5600	1.6100	1.6600	1.7100	1.7700	1.8509	1.8935	1.9360	1.9892	2.0318	2.0743	2.1275
20	1.3700	1.4200	1.4700	1.5200	1.5700	1.6200	1.6800	1.7400	1.7900	1.8828	1.9254	1.9786	2.0211	2.0743	2.1169	2.1701
21	1.3800	1.4300	1.4800	1.5300	1.5900	1.6500	1.7000	1.7600	1.8200	1.9148	1.9573	2.0105	2.0637	2.1169	2.1701	2.2232
22	1.3900	1.4400	1.4900	1.5500	1.6000	1.6700	1.7300	1.7900	1.8600	1.9467	1.9999	2.0530	2.1062	2.1701	2.2232	2.2871
23	1.3900	1.4500	1.5100	1.5700	1.6300	1.6900	1.7600	1.8200	1.8900	1.9786	2.0424	2.0956	2.1594	2.2232	2.2871	2.3509
24	1.4100	1.4600	1.5200	1.5900	1.6500	1.7200	1.7900	1.8600	1.9400	2.0211	2.0850	2.1488	2.2126	2.2871	2.3509	2.4254
25	1.4200	1.4800	1.5500	1.6100	1.6900	1.7600	1.8300	1.9100	2.0000	2.0743	2.1381	2.2020	2.2764	2.3509	2.4360	2.5211
26	1.4325	1.5100	1.5800	1.6500	1.7200	1.8000	1.8900	1.9700	2.0530	2.1275	2.2020	2.2764	2.3509	2.4360	2.5317	2.6168
27	1.4425	1.5400	1.6100	1.6900	1.7700	1.8600	1.9500	2.0400	2.1062	2.1913	2.2658	2.3509	2.4466	2.5317	2.6381	2.7338
28	1.4626	1.5800	1.6600	1.7400	1.8300	1.9200	2.0200	2.0956	2.1807	2.2658	2.3509	2.4466	2.5424	2.6487	2.7551	2.8721
29	1.4828	1.6200	1.7100	1.8000	1.9000	2.0100	2.0850	2.1701	2.2658	2.3615	2.4573	2.5636	2.6700	2.7870	2.9040	3.0211
30	1.5131	1.6527	1.7800	1.8800	1.9892	2.0743	2.1594	2.2552	2.3615	2.4679	2.5743	2.6913	2.8083	2.9360	3.0636	3.1913
31	1.5533	1.6967	1.8500	1.9679	2.0637	2.1594	2.2552	2.3722	2.4785	2.5956	2.7126	2.8402	2.9679	3.1062	3.2444	3.3827
32	1.6037	1.7517	1.9048	2.0530	2.1594	2.2658	2.3722	2.4892	2.6062	2.7338	2.8721	3.0104	3.1487	3.2976	3.4466	3.6061
33	1.6541	1.8132	1.9882	2.1488	2.2658	2.3828	2.4998	2.6275	2.7658	2.9040	3.0530	3.2019	3.3508	3.5104	3.6806	3.8401
34	1.7245	1.8901	2.0834	2.2552	2.3828	2.5105	2.6487	2.7870	2.9360	3.0955	3.2444	3.4146	3.5848	3.7550	3.9252	4.1061
35	1.8051	1.9891	2.1905	2.3828	2.5211	2.6700	2.8189	2.9679	3.1381	3.2976	3.4678	3.6487	3.8295	4.0210	4.2125	4.4039
36	2.0449	2.2637	2.5000	2.7338	2.9040	3.0849	3.2657	3.4466	3.6487	3.8508	4.0529	4.2656	4.4784	4.7018	4.9252	5.1486
37	2.1658	2.3956	2.6548	2.9147	3.1062	3.2976	3.4997	3.7019	3.9146	4.1380	4.3614	4.5848	4.8188	5.0528	5.2975	5.5421
38	2.2967	2.5605	2.8215	3.1274	3.3295	3.5423	3.7550	3.9784	4.2125	4.4465	4.6911	4.9358	5.1805	5.4464	5.7123	5.9783
39	2.4479	2.7253	3.0238	3.3333	3.5848	3.8082	4.0423	4.2869	4.5422	4.7975	5.0528	5.3188	5.5953	5.8719	6.1591	6.4570
40	2.6190	2.9231	3.2381	3.5770	3.8508	4.1061	4.3614	4.6273	4.8933	5.1698	5.4464	5.7443	6.0421	6.3400	6.6591	6.9782
41	2.8105	3.1429	3.4882	3.8590	4.1593	4.4252	4.7124	4.9890	5.2868	5.5847	5.8825	6.2017	6.5314	6.8612	7.2016	7.5420
42	3.0220	3.3737	3.7501	4.1538	4.4890	4.7869	5.0847	5.3932	5.7017	6.0315	6.3612	6.7123	7.0633	7.4250	7.7867	8.1696
43	3.2637	3.6483	4.0596	4.5001	4.8613	5.1698	5.4996	5.8294	6.1804	6.5314	6.8931	7.2761	7.6590	8.0420	8.4462	8.8610
44	3.5256	3.9560	4.3929	4.8718	5.2549	5.6060	5.9570	6.3187	6.7016	7.0846	7.4888	7.8930	8.2973	8.7228	9.1695	9.6269
45	3.8278	4.2857	4.7739	5.2820	5.7017	6.0740	6.4676	6.8612	7.2761	7.6909	8.1271	8.5632	9.0100	9.4780	9.9673	10.4673
46	4.2409	4.7472	5.2739	5.8334	6.2761	6.6804	7.1059	7.5420	7.9888	8.4462	8.9036	9.3929	9.8822	10.4035	10.9354	11.4779
47	4.5934	5.1319	5.7024	6.3077	6.8080	7.2548	7.7122	8.1909	8.6802	9.1695	9.6801	10.2014	10.7545	11.3183	11.8927	12.4778
48	4.9762	5.5604	6.1905	6.8461	7.3824	7.8718	8.3824	8.8930	9.4142	9.9567	10.5205	11.1056	11.7013	12.3076	12.9352	13.5735
49	5.3892	6.0330	6.7143	7.4359	8.0207	8.5632	9.1057	9.6589	10.2333	10.8290	11.4460	12.0842	12.7331	13.4033	14.0734	14.7542
50	5.8425	6.5385	7.2857	8.0769	8.7121	9.2972	9.8822	10.4992	11.1268	11.7864	12.4672	13.1586	13.8607	14.5840	15.3074	16.0307
51	6.3260	7.0880	7.9048	8.7821	9.4674	10.0950	10.7439	11.4140	12.1161	12.8395	13.5735	14.3287	15.0840	15.8605	16.6371	17.4030
52	6.8599	7.7033	8.5952	9.5385	10.2758	10.9673	11.6906	12.4352	13.2011	13.9883	14.7861	15.5946	16.4137	17.2434	18.0625	18.8709
53	7.4542	8.3736	9.3453	10.3719	11.1694	11.9353	12.7331	13.5522	14.3819	15.2329	16.1052	16.9775	17.8604	18.7326	19.5943	20.4453
54	8.0989	9.0989	10.1548	11.3396	12.1693	13.0097	13.8819	14.7755	15.6797	16.6051	17.5412	18.4773	19.4028	20.3283	21.2325	22.1047
55	8.8040	9.8901	11.0596	12.3608	13.2650	14.1904	15.1372	16.1158	17.0945	18.0944	19.0943	20.0942	21.0729	22.0409	22.9770	23.8812
56	9.5696	10.7803	12.0714	13.4777	14.4776	15.4882	16.5307	17.5838	18.6475	19.7113	20.7750	21.8282	22.8600	23.8599	24.8279	25.7428
57	10.4259	11.7693	13.2024	14.7329	15.8180	16.9243	18.0518	19.1901	20.3283	21.4665	22.5941	23.7004	24.7747	25.8066	26.7852	27.7107
58	11.4029	12.8791	14.4643	16.1158	17.3072	18.5093	19.7326	20.9452	22.1686	23.3812	24.5620	25.7108	26.8171	27.8703	28.8595	29.7744
59	12.5110	14.1429	15.8929	17.6795	18.9773	20.2751	21.5729	22.8919	24.1790	25.4555	26.6789	27.8703	28.9978	30.0616	31.0509	31.9444
60	13.7601	15.5715	17.5000	19.4241	20.8176	22.2324	23.6259	25.0088	26.3704	27.7001	28.9659	30.1786	31.3274	32.3912	33.3486	-
61	15.1603	17.1648	19.2977	21.3495	22.8706	24.3599	25.8491	27.3171	28.7319	30.1041	31.4125	32.6465	33.7847	34.8165	-	-
62	16.7417	18.9561	21.2977	23.4770	25.0939	26.7001	28.2745	29.8063	31.2743	32.6890	34.0187	35.2420	36.3590	-	-	-
63	18.4945	20.9341	23.5238	25.7959	27.5405	29.2319	30.8913	32.4763	33.9975	35.4335	36.7632	37.9652	-	-	-	-
64	20.4487	23.1539	25.9881	28.3489	30.1999	31.9763	33.6996	35.3484	36.9015	38.3376	39.6460	-	-	-	-	-
65	22.6245	25.5715	28.6904	31.0600	33.0720	34.9336	36.7207	38.4014	39.9651	41.3799	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
18	2.1275	2.1701	2.2232	2.2764	2.3296	2.3828	2.4360	2.4998	2.5636	2.6275	2.6913	2.7551	2.8296	2.9040	2.9679	3.0423
19	2.1701	2.2232	2.2764	2.3403	2.3934	2.4573	2.5211	2.5849	2.6487	2.7232	2.7870	2.8615	2.9360	3.0211	3.0955	3.17
20	2.2339	2.2871	2.3403	2.4041	2.4679	2.5317	2.6062	2.6807	2.7445	2.8189	2.9040	2.9785	3.0636	3.1381	3.2232	3.3083
21	2.2871	2.3509	2.4147	2.4785	2.5530	2.6275	2.7019	2.7764	2.8509	2.9360	3.0211	3.1062	3.1913	3.2764	3.3721	3.4678
22	2.3509	2.4254	2.4892	2.5636	2.6381	2.7232	2.8083	2.8934	2.9785	3.0636	3.1487	3.2444	3.3402	3.4359	3.5317	3.638
23	2.4254	2.4998	2.5743	2.6594	2.7445	2.8296	2.9253	3.0104	3.1062	3.2019	3.2976	3.3934	3.4997	3.5955	3.7125	3.8189
24	2.5105	2.5956	2.6807	2.7658	2.8615	2.9572	3.0530	3.1487	3.2444	3.3508	3.4572	3.5636	3.6699	3.7870	3.904	4.021
25	2.6062	2.6913	2.7870	2.8934	2.9891	3.0849	3.1913	3.2976	3.4040	3.5210	3.6274	3.7444	3.8721	3.9891	4.1167	4.2444
26	2.7126	2.8189	2.9147	3.0211	3.1274	3.2338	3.3508	3.4678	3.5848	3.7019	3.8295	3.9572	4.0848	4.2231	4.3507	4.4997
27	2.8402	2.9466	3.0636	3.1700	3.2870	3.4040	3.5317	3.6487	3.7763	3.9146	4.0423	4.1805	4.3295	4.4678	4.6167	4.7762
28	2.9785	3.0955	3.2232	3.3402	3.4678	3.5955	3.7231	3.8614	3.9997	4.1380	4.2869	4.4358	4.5954	4.7443	4.9145	5.0847
29	3.1381	3.2657	3.4040	3.5317	3.6699	3.8082	3.9465	4.0954	4.2444	4.4039	4.5635	4.7231	4.8826	5.0635	5.2443	5.4251
30	3.3295	3.4572	3.6061	3.7444	3.8933	4.0423	4.2018	4.3614	4.5209	4.6911	4.8613	5.0315	5.2230	5.4039	5.606	5.8081
31	3.5317	3.6806	3.8295	3.9784	4.1380	4.3082	4.4784	4.6486	4.8294	5.0103	5.1911	5.3826	5.5847	5.7974	6.0102	6.2229
32	3.7550	3.9146	4.0848	4.2444	4.4252	4.6060	4.7869	4.9784	5.1592	5.3613	5.5634	5.7762	5.9996	6.2229	6.4463	6.6804
33	4.0103	4.1805	4.3614	4.5422	4.7337	4.9252	5.1273	5.3294	5.5421	5.7549	5.9783	6.2123	6.4463	6.6910	6.9357	7.191
34	4.2869	4.4784	4.6699	4.8720	5.0847	5.2868	5.4996	5.7230	5.9570	6.1910	6.4357	6.6910	6.9463	7.2122	7.4675	7.7335
35	4.6060	4.8082	5.0209	5.2337	5.4570	5.6804	5.9145	6.1591	6.4144	6.6697	6.9357	7.2122	7.4888	7.7654	8.0526	8.3398
36	5.3826	5.6272	5.8825	6.1378	6.3931	6.6591	6.9357	7.2229	7.5207	7.8186	8.1271	8.4355	8.7440	9.0525	9.3716	9.6801
37	5.8081	6.0740	6.3400	6.6165	6.8931	7.1910	7.4888	7.8079	8.1271	8.4462	8.7759	9.1057	9.4248	9.7652	10.095	10.4035
38	6.2655	6.5527	6.8399	7.1378	7.4463	7.7760	8.1058	8.4355	8.7866	9.1270	9.4780	9.8397	10.1801	10.5205	10.8609	11.1907
39	6.7655	7.0739	7.3931	7.7228	8.0632	8.4036	8.7653	9.1270	9.4993	9.8716	10.2439	10.6162	10.9779	11.3396	11.68	12.0097
40	7.3080	7.6484	7.9888	8.3504	8.7228	9.1057	9.4887	9.8822	10.2758	10.6694	11.0630	11.4566	11.8289	12.2012	12.5523	12.882
41	7.9037	8.2760	8.6589	9.0525	9.4567	9.8610	10.2758	10.7013	11.1162	11.5311	11.9459	12.3501	12.7331	13.1054	13.4671	13.7968
42	8.5632	8.9674	9.3823	9.8078	10.2439	10.6907	11.1268	11.5736	12.0204	12.4565	12.8820	13.2969	13.6905	14.0734	14.4245	14.7542
43	9.2865	9.7333	10.1907	10.6481	11.1162	11.5842	12.0523	12.5310	12.9990	13.4458	13.8819	14.3074	14.7117	15.0840	15.435	15.7435
44	10.0950	10.5737	11.0630	11.5630	12.0629	12.5735	13.0629	13.5522	14.0415	14.5096	14.9563	15.3818	15.7754	16.1477	16.4775	0
45	10.9779	11.4991	12.0204	12.5523	13.0948	13.6160	14.1479	14.6585	15.1478	15.6265	16.0839	16.5094	16.8924	17.2540	0	0
46	12.0310	12.5842	13.1480	13.7224	14.2862	14.8393	15.3818	15.9137	16.4137	16.8924	17.3498	17.7646	18.1476	-	0	0
47	13.0735	13.6798	14.2755	14.8819	15.4669	16.0520	16.6051	17.1477	17.6583	18.1369	18.5837	18.9879	-	-	0	0
48	14.2117	14.8500	15.4882	16.1158	16.7328	17.3285	17.9029	18.4454	18.9560	19.4347	19.8602	-	-	-	0	0
49	15.4244	16.1158	16.7860	17.4349	18.0731	18.6795	19.2645	19.8070	20.3176	20.7750	-	-	-	-	0	0
50	16.7541	17.4668	18.1582	18.8390	19.4879	20.1049	20.6899	21.2218	21.7111	-	-	-	-	-	0	0
51	18.1582	18.9028	19.6262	20.3176	20.9772	21.5941	22.1686	22.6898	-	-	-	-	-	-	0	0
52	19.6687	20.4346	21.1686	21.8813	22.5409	23.1472	23.7004	-	-	-	-	-	-	-	0	0
53	21.2644	22.0515	22.8068	23.5089	24.1578	24.7535	-	-	-	-	-	-	-	-	0	0
54	22.9557	23.7535	24.5088	25.2109	25.8385	-	-	-	-	-	-	-	-	-	0	0
55	24.7322	25.5406	26.2853	26.9661	-	-	-	-	-	-	-	-	-	-	0	0
56	26.6044	27.4128	28.1362	-	-	-	-	-	-	-	-	-	-	-	0	0
57	28.5617	29.3382	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	30.6041	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
18	3.1168	3.1913	3.2764	3.3508	3.4466	3.521	3.6168	3.7019	3.7976	3.8933	3.9891	4.0954	4.2018	4.3082	4.4039	4.5103
19	3.2551	3.3402	3.4253	3.5104	3.6061	3.6912	3.787	3.8827	3.9891	4.0954	4.2018	4.3082	4.4252	4.5316	4.6486	4.755
20	3.404	3.4891	3.5848	3.6806	3.7763	3.8827	3.9784	4.0954	4.2018	4.3188	4.4358	4.5529	4.6699	4.7869	4.9039	5.0209
21	3.5636	3.6593	3.7657	3.8614	3.9678	4.0848	4.1912	4.3082	4.4358	4.5529	4.6805	4.8082	4.9358	5.0528	5.1805	5.3081
22	3.7444	3.8508	3.9572	4.0635	4.1805	4.3082	4.4252	4.5529	4.6805	4.8188	4.9464	5.0847	5.2124	5.3507	5.4783	5.606
23	3.9359	4.0529	4.1699	4.2869	4.4146	4.5529	4.6805	4.8188	4.9571	5.0954	5.2443	5.3826	5.5209	5.6592	5.7974	5.9251
24	4.1486	4.2763	4.4039	4.5316	4.6699	4.8188	4.9571	5.106	5.2549	5.4039	5.5634	5.7123	5.8506	5.9996	6.1378	6.2655
25	4.3827	4.5209	4.6592	4.8082	4.9571	5.1166	5.2656	5.4251	5.5847	5.7443	5.9038	6.0527	6.2123	6.3506	6.4995	6.6272
26	4.638	4.7975	4.9464	5.106	5.2656	5.4358	5.606	5.7655	5.9357	6.1059	6.2655	6.4357	6.5846	6.7335	6.8825	7.0101
27	4.9358	5.0954	5.2656	5.4358	5.6166	5.7868	5.9676	6.1485	6.3187	6.4995	6.6697	6.8293	6.9888	7.1378	7.2761	7.4143
28	5.2549	5.4358	5.6166	5.7974	5.9889	6.1698	6.3612	6.5527	6.7335	6.9144	7.0952	7.2548	7.4143	7.5633	7.7016	0
29	5.6166	5.8081	5.9996	6.2017	6.4038	6.5953	6.7974	6.9888	7.1803	7.3718	7.542	7.7122	7.8718	8.0207	0	0
30	6.0102	6.2123	6.4251	6.6378	6.8506	7.0633	7.2654	7.4675	7.659	7.8505	8.0313	8.2015	8.3504	0	0	0
31	6.4463	6.6697	6.8931	7.1165	7.3399	7.5526	7.7654	7.9781	8.1802	8.3717	8.5419	8.7015	0	0	0	0
32	6.9144	7.159	7.3931	7.6271	7.8611	8.0951	8.3079	8.5206	8.7228	8.9142	9.0844	0	0	0	0	0
33	7.4356	7.6909	7.9462	8.1909	8.4249	8.6589	8.8823	9.0951	9.2972	9.478	0	0	0	0	0	0
34	8.01	8.276	8.5313	8.7866	9.0312	9.2759	9.4993	9.712	9.9035	0	0	0	0	0	0	0
35	8.6164	8.893	9.1695	9.4248	9.6801	9.9142	10.1375	10.3503	0	0	0	0	0	0	0	0
36	9.978	10.2652	10.5418	10.8077	11.0524	11.2758	11.4885	0	0	0	0	0	0	0	0	0
37	10.712	11.0098	11.2864	11.5523	11.7864	12.0097	0	0	0	0	0	0	0	0	0	0
38	11.4991	11.797	12.0736	12.3289	12.5629	0	0	0	0	0	0	0	0	0	0	0
39	12.3289	12.6267	12.8927	13.1373	0	0	0	0	0	0	0	0	0	0	0	0
40	13.2011	13.4884	13.7437	0	0	0	0	0	0	0	0	0	0	0	0	0
41	14.1053	14.3819	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	15.0414	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	59	60	61	62	63	64	65	66	67							
18	4.6167	4.7231	4.8294	4.9252	5.0315	5.1273	5.2124	5.2975	5.3613							
19	4.872	4.9784	5.0847	5.1911	5.2975	5.3826	5.4783	5.5528	0							
20	5.1379	5.2549	5.3613	5.4677	5.5741	5.6592	5.7549	0	0							
21	5.4251	5.5421	5.6592	5.7655	5.8613	5.957	0	0	0							
22	5.7336	5.8506	5.957	6.0634	6.1591	0	0	0	0							
23	6.0527	6.1698	6.2868	6.3825	0	0	0	0	0							
24	6.3931	6.5102	6.6165	0	0	0	0	0	0							
25	6.7548	6.8718	0	0	0	0	0	0	0							
26	7.1271	0	0	0	0	0	0	0	0							
27	0	0	0	0	0	0	0	0	0							
28	0	0	0	0	0	0	0	0	0							
29	0	0	0	0	0	0	0	0	0							
30	0	0	0	0	0	0	0	0	0							
31	0	0	0	0	0	0	0	0	0							
32	0	0	0	0	0	0	0	0	0							
33	0	0	0	0	0	0	0	0	0							
34	0	0	0	0	0	0	0	0	0							
35	0	0	0	0	0	0	0	0	0							
36	0	0	0	0	0	0	0	0	0							
37	0	0	0	0	0	0	0	0	0							
38	0	0	0	0	0	0	0	0	0							
39	0	0	0	0	0	0	0	0	0							
40	0	0	0	0	0	0	0	0	0							
41	0	0	0	0	0	0	0	0	0							
42	0	0	0	0	0	0	0	0	0							
43	0	0	0	0	0	0	0	0	0							
44	0	0	0	0	0	0	0	0	0							
45	0	0	0	0	0	0	0	0	0							
46	0	0	0	0	0	0	0	0	0							
47	0	0	0	0	0	0	0	0	0							
48	0	0	0	0	0	0	0	0	0							
49	0	0	0	0	0	0	0	0	0							
50	0	0	0	0	0	0	0	0	0							
51	0	0	0	0	0	0	0	0	0							
52	0	0	0	0	0	0	0	0	0							
53	0	0	0	0	0	0	0	0	0							
54	0	0	0	0	0	0	0	0	0							
55	0	0	0	0	0	0	0	0	0							
56	0	0	0	0	0	0	0	0	0							
57	0	0	0	0	0	0	0	0	0							
58	0	0	0	0	0	0	0	0	0							
59	0	0	0	0	0	0	0	0	0							
60	0	0	0	0	0	0	0	0	0							
61	0	0	0	0	0	0	0	0	0							
62	0	0	0	0	0	0	0	0	0							
63	0	0	0	0	0	0	0	0	0							
64	0	0	0	0	0	0	0	0	0							
65	0	0	0	0	0	0	0	0	0							

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	1.3000	1.3200	1.3500	1.3800	1.4400	1.4700	1.5100	1.5400	1.5800	1.6063	1.6382	1.6701	1.6914	1.7233	1.7658	1.7977
19	1.3100	1.3400	1.3700	1.4000	1.4600	1.5000	1.5300	1.5700	1.6063	1.6382	1.6701	1.7020	1.7339	1.7658	1.8084	1.8509
20	1.3200	1.3500	1.3800	1.4200	1.4900	1.5200	1.5600	1.6000	1.6382	1.6701	1.7020	1.7339	1.7765	1.8190	1.8616	1.9041
21	1.3400	1.3700	1.4000	1.4400	1.5100	1.5500	1.5900	1.6382	1.6701	1.7020	1.7446	1.7765	1.8190	1.8616	1.9148	1.9573
22	1.3500	1.3800	1.4200	1.4600	1.5300	1.5800	1.6275	1.6595	1.7020	1.7446	1.7871	1.8297	1.8722	1.9148	1.9679	2.0211
23	1.3600	1.4000	1.4400	1.4800	1.5600	1.6100	1.6595	1.7020	1.7339	1.7871	1.8297	1.8722	1.9254	1.9786	2.0318	2.0956
24	1.3800	1.4200	1.4700	1.5100	1.6000	1.6488	1.6914	1.7339	1.7871	1.8297	1.8828	1.9360	1.9892	2.0530	2.1169	2.1807
25	1.3891	1.4500	1.5000	1.5500	1.6400	1.6914	1.7339	1.7871	1.8297	1.8828	1.9467	1.9999	2.0637	2.1275	2.2020	2.2658
26	1.3988	1.4900	1.5400	1.6000	1.6807	1.7339	1.7765	1.8297	1.8935	1.9467	2.0105	2.0743	2.1488	2.2232	2.2977	2.3722
27	1.4183	1.5091	1.5900	1.6500	1.7339	1.7765	1.8403	1.8935	1.9679	2.0211	2.0956	2.1701	2.2445	2.3190	2.4041	2.4892
28	1.4281	1.5257	1.6176	1.7200	1.7871	1.8403	1.9041	1.9786	2.0424	2.1169	2.1913	2.2764	2.3509	2.4360	2.5317	2.6168
29	1.4672	1.5609	1.6703	1.7748	1.8509	1.9148	1.9892	2.0637	2.1381	2.2232	2.2977	2.3934	2.4785	2.5743	2.6594	2.7658
30	1.5063	1.6087	1.7253	1.8327	1.9254	1.9999	2.0743	2.1594	2.2445	2.3403	2.4254	2.5211	2.6168	2.7232	2.8189	2.9253
31	1.5551	1.6710	1.7913	1.9140	2.0211	2.1062	2.1913	2.2764	2.3722	2.4679	2.5743	2.6700	2.7764	2.8828	2.9998	3.1168
32	1.6215	1.7436	1.8792	2.0068	2.1275	2.2232	2.3083	2.4147	2.5211	2.6275	2.7338	2.8402	2.9572	3.0742	3.1913	3.3189
33	1.6996	1.8266	1.9671	2.1228	2.2552	2.3509	2.4573	2.5636	2.6807	2.7870	2.9147	3.0317	3.1593	3.2870	3.4146	3.5529
34	1.7876	1.9304	2.0770	2.2388	2.3934	2.4998	2.6168	2.7338	2.8615	2.9785	3.1062	3.2444	3.3721	3.5210	3.6593	3.8082
35	1.8853	2.0446	2.2088	2.3895	2.5530	2.6700	2.7977	2.9253	3.0530	3.1913	3.3295	3.4785	3.6168	3.7763	3.9359	4.0954
36	2.1783	2.3560	2.5605	2.7607	2.9679	3.1062	3.2657	3.4146	3.5742	3.7338	3.8933	4.0635	4.2444	4.4252	4.6060	4.7869
37	2.3248	2.5220	2.7363	2.9695	3.1806	3.3402	3.4997	3.6699	3.8401	4.0210	4.1912	4.3827	4.5741	4.7656	4.9677	5.1698
38	2.4909	2.7088	2.9451	3.1899	3.4253	3.5955	3.7763	3.9572	4.1380	4.3295	4.5316	4.7337	4.9358	5.1379	5.3613	5.5847
39	2.6667	2.9060	3.1648	3.4335	3.6912	3.8721	4.0635	4.2656	4.4678	4.6699	4.8933	5.1060	5.3294	5.5528	5.7974	6.0421
40	2.8718	3.1343	3.4066	3.7003	3.9560	4.1805	4.3933	4.6060	4.8294	5.0528	5.2868	5.5209	5.7655	6.0102	6.2761	6.5421
41	3.0965	3.3834	3.6814	3.9902	4.2735	4.5209	4.7443	4.9784	5.2230	5.4677	5.7123	5.9676	6.2336	6.5102	6.7974	7.0846
42	3.3407	3.6532	3.9671	4.3035	4.6486	4.8826	5.1379	5.3932	5.6485	5.9145	6.1910	6.4676	6.7655	7.0633	7.3718	7.6909
43	3.6142	3.9438	4.2968	4.6630	5.0315	5.2975	5.5741	5.8506	6.1272	6.4144	6.7123	7.0314	7.3505	7.6696	8.0100	8.3398
44	3.9170	4.2759	4.6593	5.0690	5.4677	5.7549	6.0421	6.3400	6.6484	6.9676	7.2973	7.6377	7.9888	8.3398	8.7015	9.0632
45	4.2491	4.6496	5.0660	5.5098	5.9357	6.2549	6.5633	6.8931	7.2335	7.5845	7.9462	8.3079	8.6908	9.0738	9.4567	9.8397
46	4.6789	5.1167	5.5715	6.0666	6.5314	6.8612	7.2122	7.5739	7.9462	8.3292	8.7228	9.1163	9.5206	9.9248	10.3397	10.7439
47	5.0794	5.5629	6.0659	6.5885	7.0846	7.4569	7.8398	8.2441	8.6483	9.0632	9.4887	9.9142	10.3503	10.7864	11.2226	11.6481
48	5.5190	6.0507	6.5934	7.1685	7.7122	8.1164	8.5419	8.9674	9.4142	9.8716	10.3290	10.7864	11.2545	11.7119	12.1693	12.6161
49	6.0074	6.5696	7.1648	7.8065	8.3930	8.8398	9.2972	9.7759	10.2546	10.7439	11.2332	11.7225	12.2225	12.7012	13.1799	13.6373
50	6.5250	7.1508	7.8022	8.5025	9.1376	9.6269	10.1375	10.6481	11.1694	11.6906	12.2225	12.7437	13.2650	13.7649	14.2543	14.7223
51	7.1014	7.7839	8.5055	9.2796	9.9673	10.4992	11.0524	11.6055	12.1587	12.7331	13.2862	13.8288	14.3713	14.8925	15.4031	15.8712
52	7.7265	8.4793	9.2858	10.1380	10.8715	11.4460	12.0417	12.6374	13.2437	13.8394	14.4245	14.9989	15.5627	16.0945	16.6051	17.0838
53	8.4298	9.2576	10.1429	11.0776	11.8608	12.4884	13.1267	13.7649	14.4032	15.0308	15.6478	16.2435	16.8179	17.3604	17.8816	18.3497
54	9.2015	10.1191	11.0880	12.1099	12.9458	13.6266	14.3074	14.9882	15.6584	16.3179	16.9562	17.5732	18.1582	18.7007	19.2113	19.6687
55	10.0610	11.0635	12.1319	13.2466	14.1266	14.8500	15.5839	16.3073	17.0094	17.6902	18.3497	18.9773	19.5624	20.1049	20.6048	-
56	11.0086	12.1118	13.2747	14.5110	15.4137	16.2009	16.9668	17.7221	18.4561	19.1688	19.8389	20.4666	21.0516	21.5729	-	-
57	12.0537	13.2742	14.5494	15.8913	16.8285	17.6583	18.4667	19.2539	20.0091	20.7325	21.4133	22.0409	22.6047	-	-	-
58	13.2259	14.5611	15.9560	17.4881	18.3816	19.2539	20.0942	20.9133	21.6792	22.4132	23.0834	23.7004	-	-	-	-
59	14.5446	16.0141	17.5275	19.1475	20.0836	20.9878	21.8601	22.7004	23.4770	24.2110	24.8598	-	-	-	-	-
60	16.0195	17.6019	19.2638	20.9559	21.9345	22.8813	23.7748	24.6258	25.4024	26.1151	-	-	-	-	-	-
61	17.6313	19.3767	21.1759	22.9238	23.9450	24.9130	25.8279	26.6789	27.4448	-	-	-	-	-	-	-
62	19.4188	21.3174	23.2747	25.0726	26.1257	27.1150	28.0298	28.8595	-	-	-	-	-	-	-	-
63	21.3919	23.4451	25.5604	27.4022	28.4766	29.4659	30.3701	-	-	-	-	-	-	-	-	-
64	23.5507	25.7699	28.0550	29.9020	30.9870	31.9657	-	-	-	-	-	-	-	-	-	-
65	25.8950	28.3022	30.7583	32.3700	33.6571	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
18	1.8403	1.8722	1.9148	1.9573	2.0105	2.0530	2.0956	2.1488	2.1913	2.2445	2.2977	2.3509	2.4041	2.4573	2.5211	2.5743
19	1.8935	1.9360	1.9786	2.0211	2.0743	2.1169	2.1701	2.2232	2.2764	2.3296	2.3934	2.4466	2.4998	2.5636	2.6275	2.6913
20	1.9467	1.9892	2.0424	2.0956	2.1488	2.2020	2.2552	2.3083	2.3722	2.4254	2.4892	2.5530	2.6168	2.6807	2.7445	2.8189
21	2.0105	2.0637	2.1169	2.1701	2.2232	2.2871	2.3403	2.4041	2.4679	2.5317	2.5956	2.6700	2.7338	2.8083	2.8828	2.9572
22	2.0743	2.1381	2.1913	2.2552	2.3190	2.3828	2.4466	2.5105	2.5743	2.6487	2.7232	2.7977	2.8721	2.9466	3.0317	3.1168
23	2.1594	2.2126	2.2764	2.3509	2.4147	2.4785	2.5530	2.6168	2.6913	2.7764	2.8509	2.9360	3.0211	3.1062	3.1913	3.2764
24	2.2339	2.3083	2.3828	2.4466	2.5211	2.5956	2.6700	2.7445	2.8296	2.9147	2.9998	3.0849	3.1806	3.2657	3.3721	3.4678
25	2.3403	2.4147	2.4892	2.5636	2.6381	2.7232	2.8083	2.8934	2.9785	3.0742	3.1593	3.2551	3.3615	3.4572	3.5636	3.6699
26	2.4466	2.5317	2.6062	2.6913	2.7764	2.8615	2.9572	3.0530	3.1487	3.2444	3.3402	3.4466	3.5529	3.6699	3.7763	3.8933
27	2.5743	2.6487	2.7445	2.8296	2.9253	3.0211	3.1274	3.2232	3.3295	3.4359	3.5423	3.6593	3.7763	3.8933	4.021	4.1486
28	2.7019	2.7977	2.8934	2.9998	3.0955	3.2019	3.3083	3.4146	3.5317	3.6487	3.7657	3.8933	4.0210	4.1486	4.2869	4.4146
29	2.8615	2.9572	3.0636	3.1806	3.2870	3.4040	3.5104	3.6380	3.7550	3.8827	4.0210	4.1486	4.2869	4.4358	4.5741	4.7231
30	3.0317	3.1487	3.2551	3.3827	3.4997	3.6168	3.7444	3.8827	4.0103	4.1486	4.2976	4.4465	4.5848	4.7443	4.8933	5.0422
31	3.2338	3.3508	3.4785	3.6061	3.7338	3.8614	3.9997	4.1486	4.2976	4.4465	4.6060	4.7550	4.9145	5.0847	5.2443	5.3932
32	3.4466	3.5848	3.7125	3.8508	3.9891	4.1380	4.2869	4.4465	4.6060	4.7762	4.9358	5.1060	5.2762	5.4464	5.6166	5.7868
33	3.6912	3.8295	3.9784	4.1274	4.2869	4.4465	4.6060	4.7762	4.9571	5.1273	5.3081	5.4890	5.6698	5.8506	6.0208	6.2017
34	3.9572	4.1167	4.2656	4.4358	4.6060	4.7762	4.9571	5.1486	5.3294	5.5209	5.7123	5.9038	6.0953	6.2761	6.4676	6.6378
35	4.2550	4.4252	4.5954	4.7762	4.9571	5.1486	5.3507	5.5421	5.7443	5.9464	6.1485	6.3506	6.5527	6.7442	6.9357	7.1165
36	4.9784	5.1805	5.3826	5.5953	5.8187	6.0315	6.2549	6.4782	6.7016	6.9250	7.1484	7.3612	7.5633	7.7654	7.9569	8.1271
37	5.3826	5.5953	5.8187	6.0527	6.2761	6.5102	6.7548	6.9888	7.2229	7.4569	7.6803	7.9037	8.1164	8.3185	8.4994	8.6802
38	5.8081	6.0527	6.2868	6.5421	6.7867	7.0420	7.2973	7.5420	7.7867	8.0313	8.2653	8.4887	8.7015	8.8930	9.0844	9.244
39	6.2868	6.5421	6.8080	7.0739	7.3399	7.6058	7.8718	8.1377	8.3930	8.6377	8.8717	9.1057	9.3078	9.5099	9.6801	0
40	6.8080	7.0952	7.3718	7.6590	7.9462	8.2228	8.4994	8.7653	9.0312	9.2865	9.5206	9.7440	9.9567	10.1482	0	0
41	7.3824	7.6803	7.9781	8.2866	8.5845	8.8823	9.1695	9.4461	9.7120	9.9673	10.2014	10.4248	10.6269	-	0	0
42	7.9994	8.3185	8.6483	8.9568	9.2759	9.5844	9.8822	10.1588	10.4354	10.6907	10.9247	11.1375	-	-	0	0
43	8.6802	9.0206	9.3610	9.6908	10.0205	10.3397	10.6375	10.9247	11.1907	11.4460	11.6693	-	-	-	0	0
44	9.4248	9.7759	10.1375	10.4779	10.8183	11.1375	11.4460	11.7332	11.9991	12.2331	-	-	-	-	0	0
45	10.2226	10.5950	10.9673	11.3183	11.6587	11.9885	12.2970	12.5735	12.8288	-	-	-	-	-	0	0
46	11.1481	11.5417	11.9140	12.2863	12.6267	12.9565	13.2543	13.5309	-	-	-	-	-	-	0	0
47	12.0629	12.4672	12.8607	13.2331	13.5735	13.8926	14.1798	-	-	-	-	-	-	-	0	0
48	13.0416	13.4564	13.8500	14.2223	14.5627	14.8712	-	-	-	-	-	-	-	-	0	0
49	14.0841	14.4989	14.8925	15.2542	15.5839	-	-	-	-	-	-	-	-	-	0	0
50	15.1691	15.5946	15.9775	16.3286	-	-	-	-	-	-	-	-	-	-	0	0
51	16.3286	16.7434	17.1157	-	-	-	-	-	-	-	-	-	-	-	0	0
52	17.5306	17.9242	-	-	-	-	-	-	-	-	-	-	-	-	0	0
53	18.7858	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
18	2.6381	2.7019	2.7658	2.8296	2.904	2.9679	3.0423	3.1062	3.1913	3.2657	3.3402	3.4253	3.4891	3.5636	3.638	3.7125
19	2.7551	2.8296	2.8934	2.9679	3.0423	3.1168	3.2019	3.2764	3.3615	3.4466	3.521	3.5955	3.6806	3.755	3.8295	3.8933
20	2.8934	2.9679	3.0423	3.1168	3.2019	3.287	3.3721	3.4572	3.5423	3.6274	3.7125	3.787	3.8721	3.9465	4.0316	4.0954
21	3.0423	3.1168	3.2019	3.287	3.3721	3.4678	3.5529	3.6487	3.7338	3.8189	3.9146	3.9997	4.0848	4.1593	4.2337	4.3082
22	3.2019	3.287	3.3721	3.4678	3.5636	3.6593	3.755	3.8508	3.9465	4.0423	4.1274	4.2125	4.2976	4.3827	4.4571	4.5209
23	3.3721	3.4678	3.5636	3.6699	3.7657	3.8721	3.9678	4.0742	4.1699	4.2656	4.3614	4.4465	4.5316	4.6167	4.6805	0
24	3.5636	3.6699	3.7763	3.8827	3.9891	4.0954	4.2018	4.3082	4.4146	4.5103	4.606	4.6911	4.7762	4.8507	0	0
25	3.7763	3.8933	4.0103	4.1274	4.2337	4.3401	4.4571	4.5635	4.6699	4.7656	4.8613	4.9571	5.0315	0	0	0
26	4.0103	4.138	4.255	4.372	4.489	4.606	4.7231	4.8401	4.9464	5.0422	5.1379	5.223	0	0	0	0
27	4.2763	4.4039	4.5209	4.6486	4.7762	4.8933	5.0103	5.1273	5.2337	5.34	5.4251	0	0	0	0	0
28	4.5529	4.6911	4.8188	4.9571	5.0847	5.2017	5.3294	5.4358	5.5421	5.6379	0	0	0	0	0	0
29	4.8613	4.9996	5.1379	5.2762	5.4039	5.5315	5.6592	5.7655	5.8719	0	0	0	0	0	0	0
30	5.1911	5.34	5.489	5.6272	5.7549	5.8825	6.0102	6.1166	0	0	0	0	0	0	0	0
31	5.5528	5.7123	5.8613	5.9996	6.1378	6.2655	6.3719	0	0	0	0	0	0	0	0	0
32	5.9464	6.1059	6.2549	6.3931	6.5314	6.6591	0	0	0	0	0	0	0	0	0	0
33	6.3612	6.5208	6.6804	6.8186	6.9463	0	0	0	0	0	0	0	0	0	0	0
34	6.808	6.9676	7.1271	7.2654	0	0	0	0	0	0	0	0	0	0	0	0
35	7.2867	7.4463	7.5952	0	0	0	0	0	0	0	0	0	0	0	0	0
36	8.2866	8.4355	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	8.8291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	64	65	66	67											
18	3.7763	3.8401	3.904	3.9572											
19	3.9678	4.0316	4.0848	0											
20	4.1699	4.2231	0	0											
21	4.372	0	0	0											
22	0	0	0	0											
23	0	0	0	0											
24	0	0	0	0											
25	0	0	0	0											
26	0	0	0	0											
27	0	0	0	0											
28	0	0	0	0											
29	0	0	0	0											
30	0	0	0	0											
31	0	0	0	0											
32	0	0	0	0											
33	0	0	0	0											
34	0	0	0	0											
35	0	0	0	0											
36	0	0	0	0											
37	0	0	0	0											
38	0	0	0	0											
39	0	0	0	0											
40	0	0	0	0											
41	0	0	0	0											
42	0	0	0	0											
43	0	0	0	0											
44	0	0	0	0											
45	0	0	0	0											
46	0	0	0	0											
47	0	0	0	0											
48	0	0	0	0											
49	0	0	0	0											
50	0	0	0	0											
51	0	0	0	0											
52	0	0	0	0											
53	0	0	0	0											
54	0	0	0	0											
55	0	0	0	0											
56	0	0	0	0											
57	0	0	0	0											
58	0	0	0	0											
59	0	0	0	0											
60	0	0	0	0											
61	0	0	0	0											
62	0	0	0	0											
63	0	0	0	0											
64	0	0	0	0											
65	0	0	0	0											

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
18	1.3300	1.3500	1.3700	1.3900	1.4200	1.4500	1.4786	1.4999	1.5212	1.5531	1.5744	1.6063	1.6275	1.6701	1.6914	1.7233
19	1.3385	1.3700	1.3900	1.4200	1.4500	1.4800	1.5100	1.5318	1.5531	1.5850	1.6169	1.6382	1.6807	1.7126	1.7446	1.7871
20	1.3481	1.3900	1.4100	1.4400	1.4700	1.5100	1.5318	1.5637	1.5956	1.6169	1.6595	1.6914	1.7233	1.7658	1.7977	1.8403
21	1.3577	1.4100	1.4400	1.4700	1.5100	1.5424	1.5637	1.5956	1.6275	1.6595	1.7020	1.7339	1.7765	1.8190	1.8616	1.9041
22	1.3674	1.4300	1.4700	1.5000	1.5424	1.5744	1.6063	1.6382	1.6701	1.7126	1.7552	1.7977	1.8403	1.8828	1.9360	1.9786
23	1.3769	1.4446	1.5000	1.5400	1.5744	1.6063	1.6382	1.6807	1.7233	1.7658	1.8084	1.8616	1.9041	1.9573	2.0105	2.0637
24	1.3866	1.4546	1.5229	1.5744	1.6169	1.6488	1.6914	1.7339	1.7765	1.8297	1.8722	1.9254	1.9786	2.0318	2.0956	2.1488
25	1.3962	1.4647	1.5333	1.6023	1.6595	1.7020	1.7446	1.7871	1.8403	1.8935	1.9467	2.0105	2.0637	2.1275	2.1913	2.2552
26	1.4058	1.4747	1.5439	1.6264	1.7126	1.7552	1.8084	1.8616	1.9148	1.9786	2.0318	2.0956	2.1594	2.2232	2.2977	2.3615
27	1.4154	1.5010	1.5797	1.6703	1.7658	1.8190	1.8828	1.9360	1.9999	2.0637	2.1275	2.2020	2.2658	2.3403	2.4147	2.4892
28	1.4520	1.5413	1.6324	1.7363	1.8403	1.9041	1.9679	2.0318	2.0956	2.1701	2.2339	2.3083	2.3828	2.4679	2.5424	2.6275
29	1.5097	1.6017	1.7060	1.8132	1.9117	1.9892	2.0637	2.1381	2.2126	2.2871	2.3615	2.4360	2.5211	2.6062	2.7019	2.7870
30	1.5674	1.6722	1.7798	1.8901	2.0033	2.0956	2.1701	2.2552	2.3296	2.4147	2.4998	2.5849	2.6807	2.7764	2.8721	2.9679
31	1.6443	1.7527	1.8745	1.9891	2.1062	2.2232	2.2977	2.3828	2.4679	2.5636	2.6594	2.7551	2.8509	2.9572	3.0636	3.1593
32	1.7308	1.8535	1.9799	2.1099	2.2322	2.3509	2.4466	2.5317	2.6275	2.7338	2.8296	2.9360	3.0423	3.1593	3.2657	3.3827
33	1.8269	1.9643	2.0958	2.2418	2.3696	2.5105	2.6062	2.7019	2.8083	2.9147	3.0317	3.1487	3.2657	3.3827	3.4997	3.6274
34	1.9423	2.0852	2.2326	2.3847	2.5298	2.6807	2.7870	2.8934	3.0104	3.1274	3.2444	3.3721	3.4997	3.6274	3.7657	3.9040
35	2.0674	2.2262	2.3800	2.5494	2.7015	2.8615	2.9785	3.1062	3.2338	3.3615	3.4891	3.6274	3.7657	3.9040	4.0529	4.2018
36	2.4135	2.5889	2.7802	2.9781	3.1480	3.3508	3.4891	3.6380	3.7870	3.9359	4.0848	4.2444	4.4146	4.5848	4.7550	4.9358
37	2.5866	2.7802	2.9908	3.1979	3.3883	3.6168	3.7657	3.9252	4.0848	4.2444	4.4146	4.5848	4.7656	4.9464	5.1379	5.3294
38	2.7789	2.9918	3.2121	3.4505	3.6630	3.8933	4.0635	4.2337	4.4039	4.5848	4.7656	4.9571	5.1486	5.3507	5.5528	5.7549
39	3.0000	3.2234	3.4753	3.7253	3.9492	4.2125	4.3933	4.5741	4.7656	4.9571	5.1592	5.3719	5.5741	5.7974	6.0102	6.2336
40	3.2308	3.4853	3.7491	4.0330	4.2811	4.5529	4.7443	4.9464	5.1592	5.3719	5.5953	5.8187	6.0421	6.2761	6.5102	6.7335
41	3.5000	3.7674	4.0650	4.3627	4.6360	4.9252	5.1379	5.3613	5.5847	5.8187	6.0634	6.3080	6.5527	6.7974	7.0527	7.2973
42	3.7789	4.0797	4.4020	4.7363	5.0252	5.3400	5.5741	5.8187	6.0634	6.3187	6.5740	6.8399	7.1059	7.3718	7.6271	7.8824
43	4.1058	4.4322	4.7811	5.1319	5.4487	5.7974	6.0527	6.3187	6.5953	6.8612	7.1378	7.4250	7.7016	7.9781	8.2547	8.5206
44	4.4615	4.8150	5.1919	5.5824	5.9295	6.3080	6.5846	6.8718	7.1697	7.4675	7.7654	8.0632	8.3611	8.6483	8.9355	9.2121
45	4.8558	5.2381	5.6447	6.0879	6.4675	6.8718	7.1697	7.4888	7.7973	8.1164	8.4355	8.7547	9.0632	9.3716	9.6589	9.9461
46	5.3366	5.7619	6.2134	6.6924	7.2229	7.5420	7.8824	8.2122	8.5526	8.8930	9.2227	9.5525	9.8822	10.1907	10.4992	10.7864
47	5.8077	6.2757	6.7716	7.2967	7.8718	8.2228	8.5738	8.9355	9.2972	9.6589	10.0099	10.3609	10.6907	11.0098	11.3183	11.6055
48	6.3269	6.8398	7.3928	7.9671	8.5738	8.9568	9.3397	9.7333	10.1056	10.4886	10.8503	11.2119	11.5523	11.8821	12.1799	12.4672
49	6.8943	7.4643	8.0668	8.6924	9.3504	9.7546	10.1695	10.5737	10.9779	11.3715	11.7544	12.1161	12.4672	12.7863	13.0948	13.3607
50	7.5289	8.1493	8.8040	9.4945	10.1907	10.6269	11.0630	11.4885	11.9140	12.3182	12.7118	13.0841	13.4245	13.7543	14.0415	-
51	8.2212	8.9048	9.6150	10.3627	11.1056	11.5630	12.0310	12.4778	12.9139	13.3288	13.7224	14.0947	14.4457	14.7542	-	-
52	8.9808	9.7308	10.5101	11.3297	12.0948	12.5842	13.0629	13.5309	13.9777	14.4032	14.7968	15.1691	15.4988	-	-	-
53	9.8173	10.6374	11.4789	12.3627	13.1692	13.6798	14.1798	14.6585	15.1159	15.5414	15.9350	16.2967	-	-	-	-
54	10.7404	11.6347	12.5426	13.4945	14.3181	14.8606	15.3712	15.8605	16.3179	16.7434	17.1264	-	-	-	-	-
55	11.7500	12.7124	13.7011	14.7253	15.5733	16.1265	16.6477	17.1370	17.5944	18.0093	-	-	-	-	-	-
56	12.8461	13.8911	14.9648	16.0659	16.9136	17.4774	18.0093	18.4986	18.9454	-	-	-	-	-	-	-
57	14.0577	15.1804	16.3338	17.5165	18.3603	18.9241	19.4560	19.9347	-	-	-	-	-	-	-	-
58	15.3846	16.5907	17.8293	19.0880	19.9134	20.4878	20.9984	-	-	-	-	-	-	-	-	-
59	16.8461	18.1420	19.4615	20.8022	21.5941	22.1473	-	-	-	-	-	-	-	-	-	-
60	18.4423	19.8343	21.2413	22.6593	23.3919	-	-	-	-	-	-	-	-	-	-	-
61	20.1827	21.6676	23.1685	24.7322	-	-	-	-	-	-	-	-	-	-	-	-
62	22.0769	23.6621	25.2326	-	-	-	-	-	-	-	-	-	-	-	-	-
63	24.1250	25.7976	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	26.3173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	1.7658	1.7977	1.8403	1.8828	1.9254	1.9573	1.9999	2.0424	2.0956	2.1381	2.1913	2.2339	2.2871	2.3403	2.3934	2.4466
19	1.8190	1.8616	1.9041	1.9467	1.9892	2.0318	2.0743	2.1275	2.1807	2.2339	2.2764	2.3296	2.3934	2.4466	2.5105	2.5636
20	1.8828	1.9254	1.9786	2.0211	2.0637	2.1169	2.1701	2.2232	2.2764	2.3296	2.3828	2.4466	2.4998	2.5636	2.6275	2.7019
21	1.9573	1.9999	2.0530	2.0956	2.1594	2.2126	2.2658	2.3190	2.3828	2.436	2.4998	2.5636	2.6275	2.7019	2.7658	2.8402
22	2.0318	2.0850	2.1381	2.1913	2.2445	2.3083	2.3722	2.4254	2.4892	2.5636	2.6275	2.7019	2.7658	2.8402	2.9147	2.9998
23	2.1169	2.1701	2.2339	2.2871	2.3509	2.4147	2.4785	2.5530	2.6168	2.6913	2.7658	2.8402	2.9253	2.9998	3.0849	3.17
24	2.2126	2.2764	2.3403	2.4041	2.4679	2.5424	2.6062	2.6807	2.7658	2.8402	2.9253	2.9998	3.0849	3.17	3.2657	3.3508
25	2.3190	2.3828	2.4573	2.5211	2.5956	2.6700	2.7551	2.8296	2.9147	2.9998	3.0955	3.1806	3.2764	3.3615	3.4572	3.5529
26	2.4360	2.5105	2.5849	2.6594	2.7445	2.8296	2.9147	2.9998	3.0849	3.1806	3.2764	3.3721	3.4678	3.5742	3.6699	3.7657
27	2.5636	2.6487	2.7338	2.8189	2.9040	2.9891	3.0849	3.1806	3.2870	3.3827	3.4891	3.5848	3.7019	3.7976	3.904	3.9997
28	2.7126	2.8083	2.8934	2.9891	3.0849	3.1806	3.2870	3.3827	3.4891	3.6061	3.7125	3.8189	3.9359	4.0423	4.1486	4.255
29	2.8828	2.9785	3.0742	3.1806	3.2764	3.3934	3.4997	3.6168	3.7231	3.8401	3.9572	4.0742	4.1912	4.3082	4.4146	4.5316
30	3.0636	3.1700	3.2764	3.3934	3.4997	3.6168	3.7444	3.8614	3.9891	4.1167	4.2337	4.3507	4.4784	4.5954	4.7124	4.8188
31	3.2764	3.3827	3.5104	3.6274	3.7550	3.8827	4.0103	4.1380	4.2763	4.4039	4.5316	4.6592	4.7869	4.9039	5.0209	5.1273
32	3.5104	3.6274	3.7550	3.8933	4.0210	4.1593	4.2976	4.4358	4.5741	4.7124	4.8507	4.989	5.1166	5.2337	5.3507	5.4677
33	3.7657	3.9040	4.0423	4.1805	4.3295	4.4678	4.6167	4.7656	4.9145	5.0528	5.2017	5.34	5.4677	5.5953	5.7017	5.8187
34	4.0529	4.1912	4.3507	4.4997	4.6592	4.8188	4.9677	5.1273	5.2762	5.4251	5.5741	5.7123	5.84	5.9676	6.074	0
35	4.3614	4.5209	4.6805	4.8507	5.0209	5.1805	5.3507	5.5102	5.6698	5.8187	5.9676	6.1059	6.2442	6.3612	0	0
36	5.1060	5.2975	5.4783	5.6592	5.8400	6.0208	6.2017	6.3719	6.5314	6.6804	6.8293	6.9676	7.0846	0	0	0
37	5.5209	5.7123	5.9145	6.1059	6.2974	6.4782	6.6591	6.8293	6.9995	7.1484	7.2973	7.425	0	0	0	0
38	5.9676	6.1698	6.3825	6.5846	6.7761	6.9676	7.1590	7.3292	7.4888	7.6377	7.776	0	0	0	0	0
39	6.4570	6.6697	6.8825	7.0952	7.2973	7.4888	7.6803	7.8505	8.0100	8.159	0	0	0	0	0	0
40	6.9782	7.2016	7.4250	7.6377	7.8505	8.0420	8.2334	8.4036	8.5526	0	0	0	0	0	0	0
41	7.5314	7.7760	7.9994	8.2228	8.4355	8.6270	8.8079	8.9674	-	0	0	0	0	0	0	0
42	8.1377	8.3824	8.6164	8.8398	9.0525	9.2440	9.4142	-	-	0	0	0	0	0	0	0
43	8.7866	9.0312	9.2759	9.4887	9.7014	9.8822	-	-	-	0	0	0	0	0	0	0
44	9.4780	9.7333	9.9673	10.1801	10.3822	-	-	-	-	0	0	0	0	0	0	0
45	10.2120	10.4673	10.7013	10.9034	-	-	-	-	-	0	0	0	0	0	0	0
46	11.0524	11.2970	11.5204	-	-	-	-	-	-	0	0	0	0	0	0	0
47	11.8715	12.1055	-	-	-	-	-	-	-	0	0	0	0	0	0	0
48	12.7225	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
49	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
50	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
51	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
52	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
53	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
54	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
55	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
56	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
57	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
58	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
59	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
60	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
61	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
62	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
63	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
64	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	
18	2.4998	2.5636	2.6275	2.6807	2.7445	2.8083	2.8721	2.936	2.9891	3.053	3.1062	3.1593	3.2125	3.2657	3.3083	
19	2.6275	2.6913	2.7551	2.8189	2.8934	2.9572	3.0211	3.0849	3.1487	3.2019	3.2657	3.3189	3.3721	3.4146	0	
20	2.7658	2.8296	2.904	2.9785	3.0423	3.1168	3.1806	3.2444	3.3083	3.3721	3.4253	3.4891	3.5317	0	0	
21	2.9147	2.9891	3.0636	3.1381	3.2125	3.2764	3.3508	3.4146	3.4785	3.5423	3.6061	3.6593	0	0	0	
22	3.0742	3.1487	3.2338	3.3083	3.3827	3.4572	3.5317	3.5955	3.6699	3.7231	3.787	0	0	0	0	
23	3.2444	3.3295	3.4146	3.4891	3.5742	3.6487	3.7231	3.787	3.8508	3.9146	0	0	0	0	0	
24	3.4359	3.521	3.6061	3.6912	3.7763	3.8508	3.9252	3.9891	4.0529	0	0	0	0	0	0	
25	3.638	3.7338	3.8189	3.904	3.9891	4.0635	4.138	4.2018	0	0	0	0	0	0	0	
26	3.8614	3.9572	4.0423	4.138	4.2125	4.2976	4.3614	0	0	0	0	0	0	0	0	
27	4.0954	4.1912	4.2869	4.372	4.4571	4.5316	0	0	0	0	0	0	0	0	0	
28	4.3614	4.4571	4.5422	4.638	4.7124	0	0	0	0	0	0	0	0	0	0	
29	4.6273	4.7337	4.8188	4.9039	0	0	0	0	0	0	0	0	0	0	0	
30	4.9252	5.0209	5.106	0	0	0	0	0	0	0	0	0	0	0	0	
31	5.2337	5.3294	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	5.5634	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	1.3257	1.3700	1.4000	1.4200	1.4467	1.4680	1.4893	1.5105	1.5318	1.5637	1.5956	1.6169	1.6488	1.6807	1.7126	1.7446
19	1.3353	1.3886	1.4300	1.4573	1.4786	1.4999	1.5212	1.5424	1.5744	1.6063	1.6382	1.6701	1.7020	1.7339	1.7765	1.8084
20	1.3448	1.3985	1.4523	1.4893	1.5105	1.5318	1.5637	1.5850	1.6169	1.6488	1.6914	1.7233	1.7658	1.7977	1.8403	1.8828
21	1.3543	1.4084	1.4626	1.5212	1.5424	1.5744	1.6063	1.6382	1.6701	1.7020	1.7446	1.7871	1.8190	1.8722	1.9148	1.9573
22	1.3638	1.4183	1.4728	1.5276	1.5850	1.6169	1.6488	1.6914	1.7233	1.7658	1.8084	1.8509	1.8935	1.9467	1.9892	2.0424
23	1.3734	1.4281	1.4831	1.5403	1.5935	1.6701	1.7020	1.7446	1.7871	1.8297	1.8722	1.9254	1.9786	2.0211	2.0743	2.1275
24	1.3829	1.4381	1.5077	1.5828	1.6484	1.7233	1.7658	1.8084	1.8616	1.9041	1.9573	2.0105	2.0637	2.1169	2.1701	2.2339
25	1.4001	1.4737	1.5488	1.6253	1.7034	1.7871	1.8403	1.8828	1.9360	1.9892	2.0424	2.1062	2.1594	2.2232	2.2871	2.3509
26	1.4476	1.5231	1.6000	1.6891	1.7693	1.8616	1.9148	1.9679	2.0211	2.0850	2.1488	2.2020	2.2764	2.3403	2.4041	2.4785
27	1.4953	1.5824	1.6718	1.7634	1.8352	1.9467	2.0105	2.0637	2.1275	2.1913	2.2552	2.3296	2.3934	2.4679	2.5424	2.6168
28	1.5524	1.6517	1.7436	1.8378	1.9231	2.0424	2.1062	2.1701	2.2445	2.3083	2.3828	2.4573	2.5424	2.6168	2.7019	2.7870
29	1.6286	1.7209	1.8256	1.9333	2.0220	2.1488	2.2232	2.2977	2.3722	2.4466	2.5317	2.6062	2.6913	2.7764	2.8721	2.9572
30	1.7143	1.8198	1.9282	2.0396	2.1319	2.2764	2.3509	2.4360	2.5211	2.6062	2.6913	2.7764	2.8721	2.9679	3.0636	3.1593
31	1.8095	1.9187	2.0411	2.1565	2.2637	2.4147	2.4998	2.5956	2.6807	2.7764	2.8721	2.9679	3.0636	3.1700	3.2764	3.3827
32	1.9143	2.0374	2.1642	2.2945	2.4067	2.5849	2.6700	2.7658	2.8615	2.9679	3.0636	3.1700	3.2870	3.3934	3.5104	3.6380
33	2.0381	2.1660	2.3077	2.4539	2.5714	2.7551	2.8615	2.9679	3.0742	3.1806	3.2870	3.4040	3.5317	3.6487	3.7763	3.9040
34	2.1714	2.3143	2.4615	2.6239	2.7583	2.9572	3.0742	3.1806	3.2976	3.4146	3.5423	3.6699	3.7976	3.9359	4.0635	4.2018
35	2.3238	2.4825	2.6462	2.8151	2.9670	3.1806	3.2976	3.4253	3.5529	3.6806	3.8189	3.9572	4.0954	4.2337	4.3827	4.5316
36	2.7238	2.9077	3.1077	3.3037	3.4725	3.7338	3.8721	4.0210	4.1699	4.3188	4.4784	4.6380	4.7975	4.9571	5.1273	5.2868
37	2.9333	3.1352	3.3436	3.5692	3.7473	4.0316	4.1805	4.3401	4.4997	4.6699	4.8401	5.0103	5.1805	5.3613	5.5209	5.6911
38	3.1715	3.3924	3.6206	3.8561	4.0550	4.3507	4.5209	4.6911	4.8720	5.0528	5.2337	5.4145	5.5953	5.7868	5.9570	6.1378
39	3.4286	3.6593	3.9077	4.1748	4.3956	4.7124	4.8933	5.0847	5.2762	5.4677	5.6592	5.8613	6.0527	6.2442	6.4251	6.6059
40	3.7048	3.9660	4.2359	4.5253	4.7583	5.1060	5.3081	5.5102	5.7230	5.9251	6.1272	6.3400	6.5421	6.7335	6.9250	7.1165
41	4.0190	4.2923	4.5949	4.9077	5.2418	5.5421	5.7549	5.9783	6.2017	6.4251	6.6378	6.8506	7.0633	7.2654	7.4675	7.6484
42	4.3524	4.6681	4.9949	5.3326	5.6923	6.0208	6.2549	6.4889	6.7123	6.9569	7.1803	7.4037	7.6271	7.8292	8.0313	8.2122
43	4.7334	5.0737	5.4257	5.8000	6.1978	6.5421	6.7974	7.0420	7.2867	7.5314	7.7760	7.9994	8.2228	8.4355	8.6270	8.8185
44	5.1524	5.5286	5.9180	6.3206	6.7472	7.1165	7.3824	7.6484	7.9037	8.1590	8.4036	8.6377	8.8717	9.0738	9.2653	9.4461
45	5.6190	6.0231	6.4513	6.8942	7.3517	7.7441	8.0207	8.2973	8.5738	8.8291	9.0844	9.3291	9.5525	9.7546	9.9461	-
46	6.1810	6.6264	7.0872	7.5740	8.0770	8.4781	8.7759	9.0632	9.3397	9.6057	9.8610	10.1056	10.3290	10.5205	-	-
47	6.7429	7.2297	7.7333	8.2645	8.8022	9.2121	9.5206	9.8184	10.1056	10.3716	10.6269	10.8715	11.0843	-	-	-
48	7.3619	7.8825	8.4308	8.9975	9.5824	9.9993	10.3184	10.6269	10.9141	11.1907	11.4353	11.6693	-	-	-	-
49	8.0286	8.5946	9.1897	9.8048	10.4286	10.8503	11.1694	11.4885	11.7757	12.0417	12.2863	-	-	-	-	-
50	8.7715	9.3858	10.0206	10.6759	11.3297	11.7544	12.0842	12.3927	12.6799	12.9458	-	-	-	-	-	-
51	9.5619	10.2264	10.9128	11.6107	12.3608	12.7118	13.0522	13.3607	13.6373	-	-	-	-	-	-	-
52	10.4286	11.1462	11.8769	12.6092	13.3820	13.7437	14.0734	14.3713	-	-	-	-	-	-	-	-
53	11.3714	12.1352	12.9129	13.6927	14.4776	14.8393	15.1584	-	-	-	-	-	-	-	-	-
54	12.3809	13.2033	14.0206	14.8505	15.6371	15.9882	-	-	-	-	-	-	-	-	-	-
55	13.4762	14.3506	15.2205	16.0934	16.8711	-	-	-	-	-	-	-	-	-	-	-
56	14.6572	15.5770	16.4923	17.4107	-	-	-	-	-	-	-	-	-	-	-	-
57	15.9334	16.9022	17.8564	-	-	-	-	-	-	-	-	-	-	-	-	-
58	17.3048	18.3165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	18.7905	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60																
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Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	1.7871	1.8190	1.8616	1.8935	1.936	1.9786	2.0211	2.0637	2.1062	2.1594	2.202	2.2552	2.3083	2.3615	2.4147	2.4679
19	1.8509	1.8935	1.9254	1.9679	2.0211	2.0637	2.1062	2.1594	2.202	2.2552	2.3083	2.3615	2.4254	2.4785	2.5317	2.5956
20	1.9254	1.9679	2.0105	2.0530	2.1062	2.1488	2.202	2.2552	2.3083	2.3722	2.4254	2.4892	2.5424	2.6062	2.67	2.7338
21	1.9999	2.0530	2.0956	2.1488	2.202	2.2552	2.3083	2.3722	2.4254	2.4892	2.553	2.6168	2.6807	2.7445	2.8083	2.8828
22	2.0850	2.1381	2.1913	2.2552	2.3083	2.3722	2.4254	2.4892	2.5636	2.6275	2.6913	2.7658	2.8296	2.904	2.9679	3.0317
23	2.1913	2.2445	2.2977	2.3615	2.4254	2.4892	2.5636	2.6275	2.7019	2.7764	2.8402	2.9147	2.9891	3.0636	3.1274	3.2019
24	2.2977	2.3615	2.4254	2.4892	2.5636	2.6275	2.7019	2.7764	2.8509	2.936	3.0104	3.0849	3.1593	3.2338	3.3083	3.3827
25	2.4147	2.4892	2.5530	2.6275	2.7019	2.787	2.8615	2.9466	3.0211	3.1062	3.1913	3.2657	3.3508	3.4253	3.4997	3.5742
26	2.5530	2.6275	2.7019	2.7870	2.8615	2.9466	3.0317	3.1168	3.2019	3.2976	3.3827	3.4678	3.5423	3.6274	3.7019	3.7763
27	2.7019	2.7870	2.8721	2.9572	3.0423	3.1381	3.2232	3.3189	3.4146	3.4997	3.5848	3.6806	3.7657	3.8401	3.9146	3.9891
28	2.8721	2.9572	3.0530	3.1487	3.2444	3.3402	3.4359	3.5317	3.6274	3.7231	3.8189	3.904	3.9891	4.0742	4.1486	4.2231
29	3.0530	3.1593	3.2551	3.3508	3.4572	3.5636	3.6699	3.7657	3.8721	3.9678	4.0635	4.1486	4.2337	4.3188	4.3933	0
30	3.2657	3.3721	3.4785	3.5848	3.7019	3.8082	3.9146	4.021	4.1274	4.2231	4.3188	4.4146	4.4997	4.5741	0	0
31	3.4997	3.6168	3.7231	3.8401	3.9572	4.0742	4.1912	4.2976	4.4039	4.5103	4.606	4.6911	4.7762	0	0	0
32	3.7550	3.8721	3.9997	4.1167	4.2444	4.3614	4.4784	4.5954	4.7018	4.8082	4.9039	4.989	0	0	0	0
33	4.0316	4.1699	4.2976	4.4252	4.5529	4.6805	4.7975	4.9145	5.0209	5.1273	5.223	0	0	0	0	0
34	4.3507	4.4784	4.6167	4.7550	4.8826	5.0103	5.1379	5.2549	5.3613	5.457	0	0	0	0	0	0
35	4.6805	4.8188	4.9677	5.1060	5.2443	5.3719	5.4996	5.606	5.7123	0	0	0	0	0	0	0
36	5.4464	5.5953	5.7443	5.8932	6.0315	6.1591	6.2761	6.3825	0	0	0	0	0	0	0	0
37	5.8613	6.0208	6.1698	6.3187	6.4463	6.574	6.691	0	0	0	0	0	0	0	0	0
38	6.3080	6.4676	6.6165	6.7655	6.9037	7.0208	0	0	0	0	0	0	0	0	0	0
39	6.7867	6.9463	7.0952	7.2441	7.3718	0	0	0	0	0	0	0	0	0	0	0
40	7.2867	7.4463	7.6058	7.7335	0	0	0	0	0	0	0	0	0	0	0	0
41	7.8186	7.9781	8.1271	-	0	0	0	0	0	0	0	0	0	0	0	0
42	8.3824	8.5419	-	-	0	0	0	0	0	0	0	0	0	0	0	0
43	8.9781	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
60																
61																
62																
63																
64																

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	2.5211	2.5743	2.6275	2.6807	2.7338	2.787	2.8296	2.8828	2.9253	2.9679						
19	2.6487	2.7126	2.7658	2.8189	2.8721	2.9253	2.9785	3.0211	3.0636	0						
20	2.787	2.8509	2.9147	2.9679	3.0211	3.0742	3.1168	3.1593	0	0						
21	2.936	2.9998	3.0636	3.1168	3.17	3.2232	3.2764	0	0	0						
22	3.0955	3.1593	3.2232	3.2764	3.3402	3.3827	0	0	0	0						
23	3.2657	3.3295	3.3934	3.4466	3.4997	0	0	0	0	0						
24	3.4466	3.5104	3.5742	3.6274	0	0	0	0	0	0						
25	3.638	3.7019	3.7657	0	0	0	0	0	0	0						
26	3.8401	3.904	0	0	0	0	0	0	0	0						
27	4.0529	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60																
61																
62																
63																
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Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	1.1790	1.1808	1.1826	1.1844	1.1862	1.1880	1.1898	1.1916	1.1934	1.1952	1.1970	1.1988	1.2006	1.2024	1.2042	1.2150
19	1.1880	1.1898	1.1916	1.1934	1.1952	1.1970	1.1970	1.1970	1.1970	1.1970	1.1970	1.1988	1.2006	1.2024	1.2042	1.2240
20	1.2060	1.2060	1.2060	1.2060	1.2060	1.2060	1.2078	1.2096	1.2114	1.2132	1.2150	1.2168	1.2186	1.2204	1.2222	1.2330
21	1.2060	1.2078	1.2096	1.2114	1.2132	1.2150	1.2168	1.2186	1.2204	1.2222	1.2240	1.2258	1.2276	1.2294	1.2312	1.2420
22	1.2150	1.2168	1.2186	1.2204	1.2222	1.2240	1.2258	1.2276	1.2294	1.2312	1.2330	1.2348	1.2366	1.2384	1.2402	1.2510
23	1.2240	1.2258	1.2276	1.2294	1.2312	1.2330	1.2348	1.2366	1.2384	1.2402	1.2420	1.2438	1.2456	1.2474	1.2492	1.2600
24	1.2240	1.2258	1.2276	1.2294	1.2312	1.2420	1.2438	1.2456	1.2474	1.2492	1.2510	1.2528	1.2546	1.2564	1.2582	1.2780
25	1.2330	1.2348	1.2366	1.2384	1.2402	1.2420	1.2438	1.2456	1.2474	1.2492	1.2600	1.2618	1.2636	1.2654	1.2672	1.2870
26	1.2420	1.2438	1.2456	1.2474	1.2492	1.2510	1.2528	1.2546	1.2564	1.2582	1.2690	1.2708	1.2726	1.2780	1.2960	1.3050
27	1.2510	1.2528	1.2546	1.2564	1.2582	1.2600	1.2618	1.2636	1.2654	1.2690	1.2780	1.2870	1.2960	1.3140	1.3320	1.3410
28	1.2690	1.2708	1.2726	1.2744	1.2762	1.2780	1.2798	1.2816	1.2870	1.2960	1.3050	1.3230	1.3410	1.3590	1.3770	1.3860
29	1.2870	1.2888	1.2906	1.2924	1.2942	1.3050	1.3068	1.3140	1.3230	1.3320	1.3500	1.3680	1.3860	1.4040	1.4310	1.4490
30	1.3140	1.3158	1.3176	1.3194	1.3230	1.3410	1.3428	1.3500	1.3680	1.3770	1.3950	1.4220	1.4490	1.4670	1.5030	1.5120
31	1.3500	1.3518	1.3536	1.3554	1.3680	1.3770	1.3860	1.4040	1.4220	1.4400	1.4580	1.4850	1.5120	1.5480	1.5750	1.5930
32	1.3860	1.3878	1.3896	1.3950	1.4130	1.4310	1.4400	1.4670	1.4850	1.5120	1.5210	1.5660	1.5930	1.6290	1.6650	1.6830
33	1.4310	1.4328	1.4400	1.4580	1.4670	1.4940	1.5120	1.5300	1.5570	1.5840	1.6110	1.6560	1.6920	1.7280	1.7640	1.7910
34	1.4940	1.4958	1.5030	1.5210	1.5390	1.5660	1.5930	1.6200	1.6470	1.6740	1.7010	1.7550	1.7910	1.8360	1.8810	1.9080
35	1.5570	1.5588	1.5750	1.5930	1.6200	1.6470	1.6830	1.7100	1.7460	1.7820	1.8090	1.8630	1.9080	1.9620	2.0070	2.0340
36	1.7550	1.7730	1.8000	1.8270	1.8630	1.8900	1.9350	1.9800	2.0250	2.0700	2.1060	2.1780	2.2320	2.2950	2.3490	2.3850
37	1.8540	1.8720	1.8990	1.9350	1.9800	2.0070	2.0610	2.1150	2.1600	2.2230	2.2500	2.3400	2.3940	2.4570	2.5290	2.5650
38	1.9620	1.9890	2.0250	2.0610	2.1060	2.1510	2.2140	2.2680	2.3220	2.3850	2.4210	2.5110	2.5740	2.6460	2.7180	2.7630
39	2.0790	2.1150	2.1600	2.2050	2.2590	2.3040	2.3760	2.4300	2.4930	2.5650	2.6010	2.7000	2.7720	2.8530	2.9340	2.9790
40	2.2140	2.2590	2.3130	2.3670	2.4210	2.4660	2.5470	2.6190	2.6910	2.7630	2.8080	2.9160	2.9970	3.0780	3.1770	3.2220
41	2.3670	2.4210	2.4750	2.5380	2.6100	2.6550	2.7450	2.8170	2.8980	2.9790	3.0240	3.1410	3.2400	3.3300	3.4380	3.4920
42	2.5380	2.6010	2.6640	2.7360	2.8080	2.8620	2.9610	3.0420	3.1230	3.2130	3.2670	3.4020	3.5010	3.6090	3.7170	3.7800
43	2.7360	2.7990	2.8710	2.9520	3.0330	3.0960	3.2040	3.2940	3.3840	3.4740	3.5370	3.6900	3.8070	3.9150	4.0320	4.1040
44	2.9520	3.0330	3.1140	3.1950	3.2850	3.3480	3.4650	3.5640	3.6630	3.7710	3.8430	4.0050	4.1310	4.2570	4.3830	4.4640
45	3.1950	3.2850	3.3750	3.4650	3.5550	3.6270	3.7620	3.8610	3.9780	4.0950	4.1760	4.3560	4.4910	4.6260	4.7700	4.8600
46	3.5460	3.6450	3.7350	3.8250	3.9240	3.9960	4.1400	4.2570	4.3830	4.5090	4.5990	4.7880	4.9320	5.0850	5.2560	5.4180
47	3.8430	3.9420	4.0410	4.1400	4.2480	4.3380	4.4910	4.6260	4.7610	4.9050	4.9950	5.2110	5.3730	5.5440	5.7240	5.9130
48	4.1580	4.2660	4.3740	4.4820	4.6080	4.7070	4.8780	5.0220	5.1750	5.3280	5.4360	5.6700	5.8500	6.0480	6.2460	6.4440
49	4.5000	4.6170	4.7340	4.8600	5.0040	5.1120	5.3010	5.4630	5.6250	5.7960	5.9220	6.1830	6.3810	6.5970	6.8130	7.0380
50	4.8690	5.0040	5.1300	5.2740	5.4270	5.5530	5.7600	5.9310	6.1200	6.3180	6.4530	6.7410	6.9660	7.2000	7.4340	7.6770
51	5.2650	5.4180	5.5620	5.7240	5.9040	6.0300	6.2640	6.4530	6.6690	6.8850	7.1190	7.3620	7.6050	7.8570	8.1180	8.3790
52	5.6970	5.8680	6.0390	6.2190	6.4080	6.5520	6.8130	7.0380	7.2720	7.5150	7.7760	8.0370	8.3070	8.5860	8.8560	9.1350
53	6.1740	6.3720	6.5610	6.7590	6.9660	7.1280	7.4250	7.6770	7.9380	8.2080	8.4960	8.7840	9.0720	9.3690	9.6660	9.9540
54	6.7050	6.9210	7.1280	7.3440	7.5780	7.7670	8.1000	8.3790	8.6670	8.9730	9.2790	9.5940	9.9090	10.2240	10.5390	10.8450
55	7.2810	7.5150	7.7400	7.9920	8.2620	8.4780	8.8470	9.1620	9.4860	9.8100	10.1520	10.4940	10.8270	11.1600	11.4930	11.8080
56	7.9020	8.1630	8.4240	8.7120	9.0180	9.3420	9.6750	10.0170	10.3770	10.7370	11.1060	11.4570	11.8170	12.1770	12.5190	12.8520
57	8.5860	8.8920	9.1890	9.5130	9.8640	10.2240	10.5930	10.9710	11.3670	11.7540	12.1410	12.5190	12.9060	13.2750	13.6350	13.9770
58	9.3600	9.7110	10.0530	10.4220	10.8090	11.2140	11.6190	12.0330	12.4470	12.8700	13.2840	13.6890	14.0940	14.4810	14.8500	15.2010
59	10.2510	10.6470	11.0340	11.4480	11.8800	12.3210	12.7710	13.2210	13.6620	14.1030	14.5440	14.9760	15.3900	15.7950	16.1730	16.5240
60	11.2500	11.7090	12.1410	12.6000	13.0770	13.5630	14.0400	14.5170	14.9940	15.4710	15.9300	16.3800	16.8120	17.2260	17.6040	17.9460
61	12.438	12.8970	13.3830	13.8870	14.4090	14.9310	15.4440	15.9570	16.4700	16.9650	17.4510	17.9190	18.3600	18.7650	19.1430	0.0000
62	13.716	14.2290	14.7690	15.3270	15.8850	16.4340	16.9920	17.5410	18.0810	18.6030	19.0980	19.5840	20.0250	20.4300	0.0000	0.0000
63	15.138	15.7140	16.3080	16.9020	17.4960	18.0990	18.6930	19.2690	19.8360	20.3760	20.8980	21.3750	21.8160	0.0000	0.0000	0.0000
64	16.731	17.3610	17.9910	18.6390	19.2780	19.9260	20.5470	21.1590	21.7440	22.3020	22.8330	23.3010	0.0000	0.0000	0.0000	0.0000
65	18.486	19.1790	19.8540	20.5470	21.2400	21.9150	22.5720	23.2110	23.8140	24.3810	24.9030	0.0000	0.0000	0.0000	0.0000	0.0000

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	1.2168	1.2186	1.2204	1.2222	1.2240	1.2330	1.2420	1.2510	1.2600	1.2690	1.2780	1.2870	1.2960	1.3050	1.3140	1.3230
19	1.2258	1.2276	1.2294	1.2312	1.2420	1.2510	1.2600	1.2690	1.2780	1.2870	1.2960	1.3050	1.3140	1.3230	1.3320	1.3410
20	1.2348	1.2366	1.2384	1.2402	1.2510	1.2600	1.2690	1.2780	1.2870	1.2960	1.3050	1.3140	1.3230	1.3320	1.3410	1.3590
21	1.2438	1.2456	1.2474	1.2492	1.2600	1.2690	1.2780	1.2870	1.2960	1.3050	1.3140	1.3230	1.3410	1.3590	1.3860	1.4130
22	1.2528	1.2546	1.2564	1.2582	1.2690	1.2780	1.2870	1.2960	1.3050	1.3320	1.3500	1.3680	1.3950	1.4130	1.4400	1.4670
23	1.2618	1.2636	1.2654	1.2672	1.2870	1.2960	1.3140	1.3320	1.3500	1.3770	1.3950	1.4220	1.4490	1.4670	1.5030	1.5300
24	1.2798	1.2816	1.2834	1.2960	1.3050	1.3320	1.3590	1.3770	1.4040	1.4220	1.4490	1.4760	1.5030	1.5390	1.5660	1.6020
25	1.2888	1.3050	1.3230	1.3410	1.3500	1.3860	1.4040	1.4310	1.4580	1.4850	1.5120	1.5390	1.5750	1.6110	1.6380	1.6740
26	1.3230	1.3410	1.3590	1.3860	1.3950	1.4400	1.4670	1.4940	1.5210	1.5480	1.5840	1.6200	1.6470	1.6920	1.7280	1.7640
27	1.3680	1.3950	1.4130	1.4400	1.4580	1.5030	1.5300	1.5570	1.5930	1.6290	1.6650	1.7010	1.7370	1.7820	1.8180	1.8630
28	1.4220	1.4490	1.4760	1.5030	1.5210	1.5660	1.6020	1.6380	1.6740	1.7100	1.7550	1.7910	1.8360	1.8810	1.9260	1.9800
29	1.4850	1.5210	1.5480	1.5840	1.5930	1.6470	1.6830	1.7280	1.7640	1.8090	1.8540	1.8990	1.9440	1.9980	2.0520	2.1060
30	1.5570	1.5930	1.6290	1.6650	1.6830	1.7460	1.7820	1.8270	1.8720	1.9170	1.9710	2.0160	2.0700	2.1330	2.1870	2.2500
31	1.6470	1.6830	1.7190	1.7640	1.7820	1.8450	1.8990	1.9440	1.9980	2.0430	2.0970	2.1600	2.2140	2.2770	2.3400	2.4120
32	1.7460	1.7820	1.8270	1.8720	1.8900	1.9710	2.0160	2.0700	2.1330	2.1870	2.2500	2.3130	2.3760	2.4390	2.5110	2.5830
33	1.8540	1.8990	1.9440	1.9980	2.0250	2.1060	2.1600	2.2230	2.2770	2.3400	2.4120	2.4840	2.5560	2.6280	2.7000	2.7810
34	1.9710	2.0250	2.0790	2.1330	2.1600	2.2500	2.3130	2.3850	2.4480	2.5200	2.5920	2.6730	2.7450	2.8260	2.9070	2.9970
35	2.1150	2.1690	2.2230	2.2860	2.3220	2.4210	2.4930	2.5650	2.6370	2.7090	2.7900	2.8800	2.9610	3.0510	3.1410	3.2310
36	2.4750	2.5470	2.6190	2.7000	2.7360	2.8530	2.9340	3.0240	3.1140	3.2040	3.3030	3.3930	3.4920	3.6000	3.6990	3.7980
37	2.6730	2.7450	2.8260	2.9070	2.9430	3.0780	3.1680	3.2670	3.3660	3.4650	3.5730	3.6720	3.7800	3.8880	3.9960	4.0950
38	2.8800	2.9610	3.0510	3.1410	3.1860	3.3300	3.4290	3.5370	3.6450	3.7530	3.8610	3.9780	4.0950	4.2030	4.3110	4.4190
39	3.1140	3.2040	3.2940	3.3930	3.4470	3.6090	3.7170	3.8340	3.9510	4.0680	4.1850	4.3110	4.4280	4.5450	4.6620	4.7700
40	3.3660	3.4650	3.5730	3.6810	3.7350	3.9150	4.0320	4.1580	4.2840	4.4100	4.5360	4.6620	4.7880	4.9140	5.0310	5.1480
41	3.6450	3.7530	3.8700	3.9870	4.1130	4.2480	4.3740	4.5090	4.6440	4.7880	4.9140	5.0490	5.1840	5.3100	5.4270	5.5440
42	3.9510	4.0680	4.2030	4.3380	4.4730	4.6080	4.7520	4.8960	5.0400	5.1840	5.3280	5.4720	5.6070	5.7330	5.8590	5.9760
43	4.2930	4.4280	4.5720	4.7160	4.8600	5.0130	5.1660	5.3280	5.4720	5.6250	5.7780	5.9220	6.0570	6.1920	6.3180	6.4260
44	4.6710	4.8240	4.9770	5.1300	5.2920	5.4630	5.6250	5.7870	5.9490	6.1020	6.2550	6.4080	6.5520	6.6780	6.8040	6.9120
45	5.0850	5.2560	5.4180	5.5980	5.7690	5.9490	6.1200	6.2910	6.4530	6.6240	6.7770	6.9300	7.0740	7.2000	7.3170	-
46	5.5980	5.7780	5.9580	6.1470	6.3360	6.5160	6.6960	6.8760	7.0560	7.2180	7.3800	7.5330	7.6680	7.8030	-	-
47	6.1020	6.3000	6.4980	6.6960	6.8940	7.0830	7.2810	7.4610	7.6410	7.8120	7.9740	8.1270	8.2620	-	-	-
48	6.6600	6.8670	7.0830	7.2900	7.4970	7.7040	7.9020	8.0910	8.2800	8.4510	8.6130	8.7570	-	-	-	-
49	7.2630	7.4880	7.7130	7.9290	8.1540	8.3610	8.5680	8.7660	8.9460	9.1170	9.2790	-	-	-	-	-
50	7.9200	8.1540	8.3970	8.6310	8.8560	9.0720	9.2880	9.4860	9.6660	9.8280	-	-	-	-	-	-
51	8.6310	8.8830	9.1350	9.3780	9.6120	9.8370	10.0530	10.2420	10.4220	-	-	-	-	-	-	-
52	9.4050	9.6750	9.9360	10.1880	10.4220	10.6470	10.8630	11.0520	-	-	-	-	-	-	-	-
53	10.2420	10.5210	10.7910	11.0520	11.2950	11.5200	11.7270	-	-	-	-	-	-	-	-	-
54	11.1420	11.4390	11.7090	11.9700	12.2130	12.4380	-	-	-	-	-	-	-	-	-	-
55	12.1230	12.4200	12.6990	12.9600	13.1940	-	-	-	-	-	-	-	-	-	-	-
56	13.1760	13.4730	13.7610	14.0130	-	-	-	-	-	-	-	-	-	-	-	-
57	14.3100	14.6070	14.8860	-	-	-	-	-	-	-	-	-	-	-	-	-
58	15.5250	15.8220	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	16.8390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
62	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
63	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
64	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	1.3320	1.3410	1.3500	1.3590	1.368	1.386	1.413	1.431	1.458	1.485	1.512	1.539	1.566	1.602	1.629	1.665
19	1.3500	1.3590	1.3770	1.3950	1.422	1.44	1.467	1.494	1.521	1.548	1.584	1.611	1.647	1.683	1.71	1.746
20	1.3770	1.4040	1.4310	1.4490	1.476	1.503	1.53	1.566	1.593	1.629	1.656	1.692	1.728	1.764	1.8	1.836
21	1.4310	1.4580	1.4850	1.5120	1.539	1.575	1.602	1.638	1.674	1.71	1.746	1.782	1.818	1.863	1.899	1.935
22	1.4940	1.5210	1.5480	1.5840	1.611	1.647	1.683	1.719	1.755	1.791	1.836	1.872	1.917	1.962	1.998	2.043
23	1.5570	1.5930	1.6200	1.6560	1.692	1.728	1.764	1.809	1.854	1.89	1.935	1.98	2.025	2.07	2.115	2.151
24	1.6290	1.6650	1.7010	1.7370	1.782	1.818	1.863	1.908	1.953	1.998	2.052	2.097	2.142	2.187	2.232	2.277
25	1.7100	1.7550	1.7910	1.8360	1.881	1.926	1.971	2.025	2.07	2.124	2.169	2.223	2.268	2.313	2.358	2.403
26	1.8090	1.8540	1.8990	1.9440	1.989	2.043	2.097	2.142	2.196	2.25	2.304	2.349	2.403	2.448	2.502	2.538
27	1.9080	1.9620	2.0070	2.0610	2.115	2.169	2.223	2.286	2.34	2.394	2.448	2.502	2.547	2.601	2.646	2.691
28	2.0340	2.0880	2.1420	2.1960	2.250	2.313	2.367	2.43	2.484	2.547	2.601	2.655	2.709	2.754	2.808	2.844
29	2.1600	2.2230	2.2770	2.3400	2.403	2.466	2.529	2.592	2.655	2.709	2.772	2.826	2.88	2.925	2.97	0
30	2.3130	2.3760	2.4390	2.5020	2.574	2.637	2.7	2.772	2.835	2.889	2.952	3.006	3.06	3.114	0	0
31	2.4750	2.5470	2.6190	2.6820	2.754	2.826	2.889	2.961	3.024	3.087	3.15	3.204	3.258	0	0	0
32	2.6550	2.7360	2.8080	2.8800	2.952	3.024	3.096	3.168	3.231	3.303	3.357	3.411	0	0	0	0
33	2.8620	2.9340	3.0150	3.0960	3.177	3.249	3.321	3.393	3.465	3.528	3.582	0	0	0	0	0
34	3.0780	3.1590	3.2490	3.3300	3.411	3.483	3.564	3.636	3.699	3.762	0	0	0	0	0	0
35	3.3210	3.4110	3.4920	3.5820	3.663	3.744	3.816	3.888	3.96	0	0	0	0	0	0	0
36	3.8970	3.9870	4.0860	4.1670	4.257	4.338	4.41	4.473	0	0	0	0	0	0	0	0
37	4.1940	4.2930	4.3920	4.4820	4.563	4.644	4.716	0	0	0	0	0	0	0	0	0
38	4.5270	4.6260	4.7250	4.8150	4.896	4.977	0	0	0	0	0	0	0	0	0	0
39	4.8780	4.9770	5.0760	5.1660	5.247	0	0	0	0	0	0	0	0	0	0	0
40	5.2560	5.3550	5.4540	5.5350	-	0	0	0	0	0	0	0	0	0	0	0
41	5.6520	5.7600	5.8500	-	-	0	0	0	0	0	0	0	0	0	0	0
42	6.0840	6.1830	-	-	-	0	0	0	0	0	0	0	0	0	0	0
43	6.5340	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
44	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
45	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
46	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
47	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
48	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
49	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
50	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
51	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
52	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
53	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
54	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
55	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
56	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
57	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
58	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
59	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
60	- -	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
61	0.0000	0.0000	0.0000	0.0000	0	0	0	0	0	0	0	0	0	0	0	0
62	0.0000	0.0000	0.0000	0.0000	0	0	0	0	0	0	0	0	0	0	0	0
63	0.0000	0.0000	0.0000	0.0000	0	0	0	0	0	0	0	0	0	0	0	0
64	0.0000	0.0000	0.0000	0.0000	0	0	0	0	0	0	0	0	0	0	0	0
65	0.0000	0.0000	0.0000	0.0000	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	1.701	1.728	1.764	1.791	1.827	1.854	1.881	1.908	1.935	1.962						
19	1.782	1.818	1.845	1.881	1.917	1.944	1.971	1.998	2.025	0						
20	1.872	1.908	1.944	1.98	2.007	2.043	2.07	2.097	0	0						
21	1.971	2.007	2.043	2.079	2.115	2.142	2.169	0	0	0						
22	2.079	2.115	2.151	2.187	2.223	2.25	0	0	0	0						
23	2.196	2.232	2.268	2.304	2.34	0	0	0	0	0						
24	2.313	2.358	2.394	2.421	0	0	0	0	0	0						
25	2.448	2.484	2.52	0	0	0	0	0	0	0						
26	2.583	2.619	0	0	0	0	0	0	0	0						
27	2.727	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60	0	0	0	0	0	0	0	0	0	0						
61	0	0	0	0	0	0	0	0	0	0						
62	0	0	0	0	0	0	0	0	0	0						
63	0	0	0	0	0	0	0	0	0	0						
64	0	0	0	0	0	0	0	0	0	0						
65	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	1.9921	2.1055	2.2094	2.3229	2.4173	2.5214	2.6253	2.7117	2.7842	2.8566	2.9291	3.0119	3.0843	3.1671	3.2499	3.3327
19	2.0115	2.1280	2.2449	2.3526	2.4607	2.5691	2.6600	2.7324	2.8152	2.8980	2.9808	3.0636	3.1464	3.2292	3.3120	3.4052
20	2.0365	2.1507	2.2649	2.3791	2.4933	2.5979	2.6910	2.7738	2.8566	2.9394	3.0222	3.1154	3.2085	3.2913	3.3845	3.4776
21	2.0465	2.1573	2.2742	2.3915	2.5091	2.6270	2.7221	2.8049	2.8980	2.9912	3.0843	3.1775	3.2706	3.3638	3.4673	3.5708
22	2.0505	2.1671	2.3030	2.4203	2.5474	2.6600	2.7531	2.8463	2.9394	3.0429	3.1361	3.2396	3.3431	3.4466	3.5501	3.6639
23	2.0752	2.2086	2.3324	2.4468	2.5801	2.6910	2.7945	2.8877	2.9912	3.0947	3.2085	3.3120	3.4259	3.5397	3.6536	3.7778
24	2.0794	2.2117	2.3442	2.4766	2.6091	2.7324	2.8359	2.9498	3.0533	3.1671	3.2810	3.3948	3.5190	3.6329	3.7674	3.9020
25	2.0986	2.2406	2.3824	2.5150	2.6568	2.7842	2.8877	3.0119	3.1257	3.2396	3.3638	3.4880	3.6225	3.7571	3.8916	4.0365
26	2.1370	2.2788	2.4303	2.5722	2.7014	2.8359	2.9601	3.0843	3.2085	3.3327	3.4673	3.6018	3.7467	3.8916	4.0469	4.2021
27	2.1752	2.3361	2.4874	2.6289	2.7635	2.8980	3.0326	3.1671	3.3017	3.4362	3.5811	3.7260	3.8916	4.0572	4.2125	4.3884
28	2.2328	2.3938	2.5461	2.6910	2.8359	2.9808	3.1154	3.2603	3.4052	3.5604	3.7157	3.8813	4.0572	4.2332	4.4195	4.6161
29	2.2999	2.4633	2.6082	2.7635	2.9187	3.0740	3.2189	3.3741	3.5397	3.7053	3.8813	4.0572	4.2539	4.4505	4.6575	4.8645
30	2.3770	2.5358	2.6910	2.8463	3.0119	3.1775	3.3431	3.5087	3.6950	3.8709	4.0676	4.2642	4.4712	4.6886	4.9163	5.1440
31	2.4530	2.6186	2.7842	2.9498	3.1257	3.3120	3.4880	3.6846	3.8709	4.0779	4.2849	4.5023	4.7300	4.9680	5.2164	5.4648
32	2.5358	2.7117	2.8877	3.0740	3.2706	3.4673	3.6639	3.8709	4.0779	4.3056	4.5333	4.7817	5.0301	5.2785	5.5476	5.8167
33	2.6393	2.8256	3.0222	3.2189	3.4362	3.6536	3.8606	4.0883	4.3263	4.5644	4.8231	5.0819	5.3510	5.6304	5.9202	6.2100
34	2.7531	2.9498	3.1671	3.3845	3.6122	3.8502	4.0883	4.3367	4.5954	4.8645	5.1440	5.4234	5.7236	6.0237	6.3239	6.6344
35	2.8877	3.1050	3.3431	3.5811	3.8295	4.0883	4.3470	4.6161	4.9059	5.1957	5.4959	5.8064	6.1272	6.4481	6.7793	7.1105
36	3.2913	3.5604	3.8295	4.1193	4.4195	4.7403	5.0508	5.3820	5.7236	6.0755	6.4377	6.8103	7.1829	7.5659	7.9592	8.3525
37	3.4880	3.7778	4.0779	4.3988	4.7300	5.0715	5.4234	5.7857	6.1479	6.5309	6.9242	7.3278	7.7211	8.1351	8.5595	8.9942
38	3.7053	4.0158	4.3574	4.6989	5.0715	5.4441	5.8271	6.2204	6.6240	7.0380	7.4520	7.8867	8.3111	8.7665	9.2219	9.6876
39	3.9434	4.2953	4.6679	5.0508	5.4441	5.8581	6.2721	6.6965	7.1415	7.5866	8.0316	8.4870	8.9631	9.4496	9.9464	10.4639
40	4.2228	4.6058	5.0094	5.4338	5.8685	6.3135	6.7689	7.2243	7.7004	8.1765	8.6630	9.1598	9.6669	10.1948	10.7433	11.3126
41	4.5230	4.9473	5.3924	5.8478	6.3239	6.8103	7.2968	7.7936	8.3007	8.8079	9.3357	9.8843	10.4432	11.0228	11.6231	12.2234
42	4.8645	5.3303	5.8167	6.3135	6.8310	7.3589	7.8764	8.4146	8.9528	9.5117	10.0913	10.6812	11.2919	11.9232	12.5649	13.2066
43	5.2475	5.7650	6.2928	6.8310	7.3899	7.9488	8.5181	9.0873	9.6773	10.2879	10.9193	11.5610	12.2337	12.9065	13.5896	14.3037
44	5.6822	6.2411	6.8103	7.4003	8.0006	8.6009	9.2115	9.8429	10.4846	11.1470	11.8301	12.5442	13.2584	13.9829	14.7384	15.5250
45	6.1686	6.7689	7.3899	8.0213	8.6630	9.3150	9.9774	10.6605	11.3643	12.0888	12.8444	13.5999	14.3658	15.1731	16.0011	16.8602
46	6.8310	7.4934	8.1558	8.8286	9.5220	10.2362	10.9503	11.6955	12.4718	13.2687	14.0657	14.8833	15.7320	16.6118	17.5226	18.4541
47	7.4106	8.1144	8.8286	9.5634	10.3086	11.0849	11.8715	12.6891	13.5378	14.3865	15.2456	16.1460	17.0879	18.0504	19.0440	20.0583
48	8.0213	8.7872	9.5531	10.3500	11.1677	12.0164	12.8754	13.7759	14.6763	15.5871	16.5497	17.5329	18.5576	19.6133	20.6897	21.7971
49	8.6837	9.5013	10.3397	11.2091	12.1095	13.0307	13.9829	14.9351	15.9080	16.9223	17.9676	19.0544	20.1825	21.3210	22.4906	23.6808
50	9.3875	10.2776	11.1987	12.1509	13.1342	14.1485	15.1628	16.1874	17.2638	18.3816	19.5408	20.7207	21.9420	23.1840	24.4467	25.7198
51	10.1637	11.1366	12.1406	13.1756	14.2520	15.3387	16.4358	17.5743	18.7646	19.9859	21.2486	22.5423	23.8671	25.2023	26.5581	27.8933
52	10.9917	12.0578	13.1652	14.3037	15.4526	16.6325	17.8434	19.0958	20.3999	21.7454	23.1219	24.5192	25.9475	27.3861	28.8041	30.2324
53	11.9129	13.0824	14.2934	15.5147	16.7567	18.0608	19.3959	20.7725	22.2008	23.6705	25.1609	26.6823	28.2038	29.7045	31.2363	32.7371
54	12.9168	14.2002	15.4940	16.8188	18.1953	19.6340	21.1037	22.6148	24.1776	25.7612	27.3758	29.0111	30.5946	32.2403	33.8342	35.3970
55	14.0243	15.4008	16.7981	18.2678	19.7892	21.3624	22.9770	24.6330	26.3304	28.0485	29.7873	31.5158	33.2235	34.9209	36.5873	38.2122
56	15.2042	16.6946	18.2574	19.8720	21.5487	23.2772	25.0470	26.8479	28.6799	30.5325	32.3748	34.1964	36.0077	37.7879	39.5060	41.1723
57	16.4876	18.1436	19.8720	21.6522	23.4945	25.3782	27.3033	29.2595	31.2363	33.2028	35.1486	37.0737	38.9781	40.8204	42.5903	44.2877
58	17.9469	19.7892	21.6833	23.6394	25.6577	27.7173	29.7977	31.9091	33.9998	36.0801	38.1398	40.1684	42.1452	44.0393	45.8505	47.5479
59	19.6133	21.6419	23.7326	25.8750	28.0692	30.3048	32.5508	34.7864	37.0116	39.2162	41.3793	43.4907	45.5193	47.4548	49.2867	50.9738
60	21.4970	23.7222	26.0096	28.3590	30.7395	33.1511	35.5419	37.9224	40.2822	42.6006	44.8569	47.0304	49.1004	51.0566	52.8678	54.5135
61	23.598	26.051	28.5557	31.1018	33.6789	36.2457	38.7918	41.3172	43.8012	46.2128	48.5415	50.7668	52.8678	54.8136	56.5731	0
62	25.9475	28.6281	31.3502	34.1136	36.8564	39.5888	42.3005	44.9604	47.5583	50.0526	52.4435	54.6998	56.7905	58.6845	0	0
63	28.5453	31.464	34.4241	37.3532	40.2926	43.2113	46.0679	48.852	51.5327	54.0995	56.5214	58.7777	60.8166	0	0	0
64	31.4019	34.569	37.7051	40.8618	43.9979	47.0822	50.0837	52.9713	55.7348	58.343	60.7649	62.9591	0	0	0	0
65	34.5276	37.8914	41.2862	44.6603	47.9723	51.2118	54.3272	57.308	60.1128	62.7314	65.1015	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	3.4155	3.4983	3.5915	3.6743	3.7778	3.8709	3.9744	4.0883	4.1918	4.3056	4.4195	4.5437	4.6679	4.7921	4.9163	5.0508
19	3.4880	3.5811	3.6846	3.7778	3.8813	3.9848	4.0986	4.2125	4.3367	4.4505	4.5851	4.7093	4.8438	4.9784	5.1129	5.2578
20	3.5811	3.6743	3.7881	3.8916	4.0055	4.1193	4.2435	4.3677	4.4919	4.6265	4.7714	4.9059	5.0508	5.1957	5.3406	5.4855
21	3.6743	3.7881	3.8916	4.0158	4.1400	4.2642	4.3988	4.5333	4.6782	4.8231	4.9680	5.1233	5.2682	5.4234	5.5890	5.7546
22	3.7778	3.9020	4.0262	4.1504	4.2849	4.4298	4.5747	4.7196	4.8749	5.0301	5.1854	5.3510	5.5166	5.6925	5.8581	6.0444
23	3.9020	4.0262	4.1711	4.3056	4.4609	4.6058	4.7714	4.9266	5.0922	5.2578	5.4338	5.6097	5.7857	5.9720	6.1583	6.3549
24	4.0365	4.1814	4.3263	4.4816	4.6472	4.8128	4.9784	5.1647	5.3406	5.5166	5.7029	5.8892	6.0858	6.2825	6.4895	6.6965
25	4.1918	4.3470	4.5126	4.6886	4.8645	5.0508	5.2371	5.4234	5.6097	5.8064	6.0030	6.1997	6.4170	6.6240	6.8517	7.0794
26	4.3677	4.5437	4.7300	4.9163	5.1026	5.2992	5.4959	5.7029	5.8995	6.1169	6.3239	6.5516	6.7793	7.0173	7.2554	7.4934
27	4.5851	4.7714	4.9680	5.1750	5.3717	5.5890	5.7960	6.0134	6.2307	6.4584	6.6965	6.9345	7.1829	7.4313	7.6901	7.9592
28	4.8128	5.0198	5.2371	5.4545	5.6718	5.8995	6.1272	6.3549	6.5930	6.8414	7.1001	7.3589	7.6280	7.8971	8.1765	8.4663
29	5.0819	5.3096	5.5373	5.7650	6.0030	6.2411	6.4895	6.7482	7.0070	7.2761	7.5555	7.8350	8.1248	8.4146	8.7251	9.0459
30	5.3820	5.6201	5.8685	6.1169	6.3756	6.6344	6.9035	7.1726	7.4624	7.7522	8.0523	8.3525	8.6733	8.9942	9.3357	9.6773
31	5.7132	5.9823	6.2411	6.5102	6.7793	7.0691	7.3589	7.6590	7.9695	8.2904	8.6009	8.9321	9.2840	9.6359	10.0085	10.3811
32	6.0858	6.3653	6.6551	6.9449	7.2450	7.5555	7.8660	8.1972	8.5284	8.8700	9.2219	9.5841	9.9567	10.3500	10.7433	11.1573
33	6.4998	6.8000	7.1105	7.4210	7.7522	8.0937	8.4353	8.7872	9.1494	9.5117	9.9050	10.2983	10.7123	11.1366	11.5610	12.0060
34	6.9552	7.2761	7.6176	7.9592	8.3214	8.6837	9.0563	9.4289	9.8222	10.2362	10.6605	11.0952	11.5403	11.9957	12.4614	12.9272
35	7.4520	7.8143	8.1765	8.5491	8.9424	9.3357	9.7290	10.1534	10.5777	11.0331	11.4885	11.9646	12.4407	12.9375	13.4343	13.9311
36	8.7665	9.1805	9.6152	10.0706	10.5156	10.9814	11.4575	11.9543	12.4614	12.9789	13.5171	14.0657	14.6142	15.1731	15.7217	16.2702
37	9.4392	9.8946	10.3707	10.8572	11.3333	11.8404	12.3683	12.9065	13.4550	14.0243	14.6039	15.1835	15.7734	16.3634	16.9326	17.5122
38	10.1844	10.6812	11.1884	11.7059	12.2337	12.7926	13.3619	13.9518	14.5521	15.1628	15.7838	16.4048	17.0258	17.6364	18.2367	18.8370
39	10.9917	11.5299	12.0785	12.6374	13.2273	13.8380	14.4590	15.0903	15.7424	16.3944	17.0568	17.7192	18.3609	19.0026	19.6340	20.2343
40	11.8715	12.4511	13.0514	13.6724	14.3141	14.9765	15.6492	16.3323	17.0258	17.7296	18.4230	19.1165	19.7996	20.4620	21.1037	21.7247
41	12.8340	13.4654	14.1278	14.8005	15.5043	16.2185	16.9430	17.6778	18.4230	19.1579	19.8927	20.6172	21.3210	22.0041	22.6562	23.2875
42	13.8794	14.5832	15.2973	16.0425	16.7981	17.5640	18.3506	19.1372	19.9134	20.7000	21.4659	22.2111	22.9356	23.6291	24.2915	24.9125
43	15.0489	15.8045	16.5911	17.3984	18.2160	19.0440	19.8824	20.7000	21.5384	22.3457	23.1426	23.9085	24.6537	25.3472	26.0096	26.6202
44	16.3323	17.1603	18.0090	18.8784	19.7582	20.6483	21.5073	22.3974	23.2668	24.1052	24.9228	25.7094	26.4546	27.1584	27.8001	28.3901
45	17.7399	18.6404	19.5615	20.4930	21.4349	22.3767	23.2979	24.2190	25.1091	25.9785	26.8065	27.6035	28.3487	29.0421	29.6631	-
46	19.4166	20.3895	21.3831	22.3871	23.3807	24.3639	25.3265	26.2787	27.1998	28.0899	28.9283	29.7252	30.4601	31.1121	-	-
47	21.0933	22.1490	23.2047	24.2604	25.3058	26.3408	27.3447	28.3280	29.2698	30.1599	31.0086	31.7849	32.4887	-	-	-
48	22.9149	24.0431	25.1609	26.2683	27.3654	28.4418	29.4768	30.4808	31.4330	32.3231	33.1511	33.9066	-	-	-	-
49	24.8814	26.0613	27.2412	28.4108	29.5493	30.6567	31.7228	32.7371	33.6893	34.5690	35.3660	-	-	-	-	-
50	26.9825	28.2348	29.4768	30.6878	31.8677	32.9958	34.0826	35.0865	36.0284	36.8771	-	-	-	-	-	-
51	29.2284	30.5532	31.8470	33.0993	34.2999	35.4488	36.5355	37.5291	38.4296	-	-	-	-	-	-	-
52	31.6400	33.0165	34.3517	35.6351	36.8564	38.0052	39.0713	40.0338	-	-	-	-	-	-	-	-
53	34.1964	35.6247	36.9909	38.2950	39.5267	40.6548	41.6898	-	-	-	-	-	-	-	-	-
54	36.9081	38.3675	39.7647	41.0688	42.2798	43.3769	-	-	-	-	-	-	-	-	-	-
55	39.7647	41.2448	42.6420	43.9358	45.1053	-	-	-	-	-	-	-	-	-	-	-
56	42.7559	44.2463	45.6332	46.8855	-	-	-	-	-	-	-	-	-	-	-	-
57	45.8816	47.3513	48.6968	-	-	-	-	-	-	-	-	-	-	-	-	-
58	49.1315	50.5598	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	52.5056	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	5.1750	5.3096	5.4441	5.589	5.7443	5.8892	6.0444	6.1997	6.3549	6.5205	6.6965	6.8724	7.0587	7.2347	7.421	7.6073
19	5.4027	5.5476	5.6925	5.8478	6.0134	6.179	6.3446	6.5102	6.6861	6.8724	7.0587	7.245	7.4417	7.6383	7.835	8.042
20	5.6408	5.8167	5.9720	6.1479	6.3135	6.4895	6.6654	6.8517	7.0484	7.245	7.4417	7.6487	7.8557	8.073	8.28	8.4974
21	5.9202	6.0962	6.2721	6.4584	6.6344	6.831	7.0277	7.2243	7.4313	7.6487	7.866	8.0937	8.3111	8.5388	8.7561	8.9735
22	6.2204	6.4067	6.6033	6.7896	6.9966	7.2036	7.421	7.6383	7.866	8.0937	8.3318	8.5698	8.7975	9.0356	9.2736	9.5013
23	6.5516	6.7482	6.9552	7.1726	7.3899	7.6176	7.8453	8.0834	8.3318	8.5802	8.8286	9.0666	9.3254	9.5738	9.8222	10.0602
24	6.9138	7.1208	7.3485	7.5866	7.8246	8.073	8.3214	8.5802	8.8389	9.108	9.3771	9.6359	9.8946	10.1534	10.4018	10.6502
25	7.3071	7.5452	7.7832	8.042	8.3007	8.5698	8.8389	9.1184	9.3978	9.6773	9.9567	10.2362	10.5053	10.7744	11.0331	11.2815
26	7.7418	8.0006	8.2697	8.5491	8.8286	9.1184	9.4185	9.7083	10.0085	10.2983	10.5984	10.8882	11.1677	11.4368	11.6955	11.9543
27	8.2283	8.5181	8.8079	9.108	9.4082	9.7187	10.0395	10.35	10.6605	10.971	11.2815	11.5817	11.8715	12.1406	12.4097	12.6581
28	8.7665	9.0770	9.3978	9.7187	10.0499	10.3811	10.7123	11.0435	11.3747	11.6955	12.0164	12.3165	12.6167	12.8961	13.1549	13.3929
29	9.3668	9.7083	10.0499	10.4018	10.7537	11.0952	11.4471	11.799	12.1406	12.4821	12.803	13.1135	13.4136	13.6827	13.9415	0
30	10.0292	10.3914	10.7640	11.1366	11.4989	11.8818	12.2544	12.6167	12.9686	13.3101	13.6413	13.9518	14.252	14.5211	0	0
31	10.7640	11.1573	11.5506	11.9439	12.3372	12.7305	13.1135	13.4861	13.8483	14.2002	14.5314	14.8419	15.1317	0	0	0
32	11.5713	11.9853	12.4097	12.8237	13.2377	13.6413	14.0346	14.4279	14.8005	15.1524	15.4836	15.7838	0	0	0	0
33	12.4511	12.8858	13.3308	13.7655	14.2002	14.6246	15.0282	15.4215	15.7941	16.146	16.4669	0	0	0	0	0
34	13.3929	13.8587	14.3244	14.7798	15.2352	15.6699	16.0839	16.4772	16.8498	17.1914	0	0	0	0	0	0
35	14.4279	14.9144	15.4008	15.8769	16.3323	16.7774	17.1914	17.5847	17.9469	0	0	0	0	0	0	0
36	16.8084	17.3259	17.8434	18.3299	18.7956	19.2303	19.634	19.9962	0	0	0	0	0	0	0	0
37	18.0608	18.6093	19.1268	19.6133	20.079	20.5034	20.8863	0	0	0	0	0	0	0	0	0
38	19.4063	19.9548	20.4723	20.9691	21.4142	21.8282	0	0	0	0	0	0	0	0	0	0
39	20.8242	21.3728	21.8903	22.3767	22.8114	0	0	0	0	0	0	0	0	0	0	0
40	22.3146	22.8632	23.3703	23.8361	0	0	0	0	0	0	0	0	0	0	0	0
41	23.8671	24.4053	24.9021	0	0	0	0	0	0	0	0	0	0	0	0	0
42	25.4921	26.0096	-	0	0	0	0	0	0	0	0	0	0	0	0	0
43	27.1688	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
45	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
60	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	7.8039	7.9902	8.1765	8.3628	8.5388	8.7044	8.87	9.0252	9.1701	9.3047						
19	8.2386	8.4353	8.6319	8.8182	8.9942	9.1701	9.3461	9.5013	9.6359	0						
20	8.7044	8.901	9.108	9.2943	9.4806	9.6566	9.8222	9.9774	0	0						
21	9.1908	9.4082	9.6152	9.8118	9.9981	10.1741	10.3293	0	0	0						
22	9.7187	9.936	10.1534	10.35	10.5363	10.7019	0	0	0	0						
23	10.2879	10.5053	10.7123	10.9089	11.0952	0	0	0	0	0						
24	10.8779	11.1056	11.3126	11.4989	0	0	0	0	0	0						
25	11.5196	11.7369	11.9336	0	0	0	0	0	0	0						
26	12.182	12.3993	0	0	0	0	0	0	0	0						
27	12.8858	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60	0	0	0	0	0	0	0	0	0	0						
61	0	0	0	0	0	0	0	0	0	0						
62	0	0	0	0	0	0	0	0	0	0						
63	0	0	0	0	0	0	0	0	0	0						
64	0	0	0	0	0	0	0	0	0	0						
65	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
18	1.2747	1.3219	1.3598	1.4070	1.4543	1.5015	1.5489	1.5961	1.6435	1.7254	1.7699	1.8009	1.8423	1.8837	1.9251	1.9665
19	1.2863	1.3356	1.3850	1.4346	1.4844	1.5296	1.5749	1.6199	1.6743	1.7595	1.7906	1.8320	1.8734	1.9148	1.9665	2.0079
20	1.3037	1.3513	1.3989	1.4465	1.4941	1.5418	1.5988	1.6561	1.7036	1.7802	1.8216	1.8630	1.9148	1.9562	2.0079	2.0493
21	1.3057	1.3551	1.4045	1.4541	1.5134	1.5705	1.6182	1.6753	1.7325	1.8113	1.8527	1.9044	1.9458	1.9976	2.0493	2.1011
22	1.3154	1.3647	1.4142	1.4733	1.5231	1.5898	1.6470	1.7042	1.7708	1.8423	1.8837	1.9355	1.9872	2.0390	2.1011	2.1528
23	1.3233	1.3804	1.4376	1.4947	1.5520	1.6091	1.6758	1.7330	1.7997	1.8734	1.9251	1.9769	2.0390	2.0907	2.1528	2.2149
24	1.3327	1.3904	1.4476	1.5031	1.5712	1.6380	1.7046	1.7714	1.8476	1.9148	1.9665	2.0286	2.0907	2.1528	2.2149	2.2874
25	1.3425	1.3992	1.4655	1.5222	1.5980	1.6642	1.7305	1.8062	1.8914	1.9562	2.0183	2.0804	2.1528	2.2149	2.2874	2.3702
26	1.3545	1.4279	1.4941	1.5604	1.6266	1.7024	1.7876	1.8634	1.9355	2.0079	2.0700	2.1425	2.2149	2.2977	2.3805	2.4633
27	1.3643	1.4565	1.5229	1.5985	1.6627	1.7474	1.8320	1.9167	1.9872	2.0597	2.1425	2.2149	2.2977	2.3805	2.4737	2.5668
28	1.3839	1.4950	1.5708	1.6465	1.7318	1.8169	1.9038	1.9769	2.0493	2.1321	2.2149	2.3081	2.3909	2.4840	2.5875	2.6910
29	1.4035	1.5334	1.6187	1.7017	1.7870	1.8905	1.9665	2.0493	2.1321	2.2149	2.3081	2.4116	2.5047	2.6082	2.7221	2.8359
30	1.4329	1.5653	1.6814	1.7690	1.8734	1.9562	2.0390	2.1218	2.2253	2.3184	2.4219	2.5254	2.6393	2.7531	2.8670	2.9912
31	1.4721	1.6081	1.7488	1.8527	1.9458	2.0286	2.1218	2.2253	2.3288	2.4323	2.5461	2.6600	2.7842	2.9084	3.0326	3.1671
32	1.5113	1.6508	1.7954	1.9251	2.0286	2.1321	2.2253	2.3391	2.4530	2.5668	2.6910	2.8152	2.9498	3.0843	3.2292	3.3741
33	1.5603	1.7107	1.8764	2.0183	2.1321	2.2356	2.3495	2.4633	2.5875	2.7221	2.8566	2.9912	3.1361	3.2913	3.4362	3.5915
34	1.6289	1.7856	1.9575	2.1218	2.2356	2.3598	2.4840	2.6186	2.7531	2.8980	3.0429	3.1878	3.3534	3.5087	3.6743	3.8399
35	1.6975	1.8711	2.0502	2.2356	2.3702	2.5047	2.6393	2.7842	2.9291	3.0843	3.2499	3.4155	3.5811	3.7571	3.9330	4.1090
36	1.9308	2.1384	2.3513	2.5772	2.7324	2.8980	3.0636	3.2396	3.4155	3.6122	3.7985	3.9951	4.2021	4.3988	4.6058	4.8231
37	2.0386	2.2560	2.4903	2.7428	2.9187	3.0947	3.2810	3.4776	3.6743	3.8709	4.0883	4.2953	4.5126	4.7300	4.9577	5.1854
38	2.1660	2.4057	2.6525	2.9291	3.1257	3.3224	3.5190	3.7364	3.9537	4.1711	4.3884	4.6161	4.8542	5.0922	5.3406	5.5994
39	2.3032	2.5661	2.8378	3.1464	3.3534	3.5708	3.7881	4.0158	4.2539	4.4919	4.7300	4.9784	5.2268	5.4959	5.7650	6.0444
40	2.4601	2.7478	3.0463	3.3555	3.6122	3.8399	4.0883	4.3367	4.5851	4.8335	5.1026	5.3717	5.6408	5.9306	6.2204	6.5205
41	2.6365	2.9403	3.2664	3.6175	3.8916	4.1400	4.4091	4.6679	4.9370	5.2164	5.5062	5.7960	6.0962	6.4067	6.7275	7.0484
42	2.8325	3.1648	3.5212	3.8919	4.2021	4.4712	4.7507	5.0405	5.3303	5.6304	5.9409	6.2618	6.5930	6.9345	7.2657	7.6280
43	3.0481	3.4107	3.7992	4.2037	4.5437	4.8335	5.1336	5.4441	5.7650	6.0962	6.4377	6.7896	7.1415	7.5038	7.8764	8.2593
44	3.3029	3.6994	4.1120	4.5530	4.9163	5.2371	5.5683	5.8995	6.2514	6.6137	6.9863	7.3589	7.7418	8.1351	8.5491	8.9735
45	3.5774	4.0095	4.4595	4.9272	5.3199	5.6718	6.0341	6.4067	6.7896	7.1829	7.5762	7.9799	8.4042	8.8389	9.2840	9.7497
46	3.9694	4.4372	4.9228	5.4387	5.8581	6.2411	6.6344	7.0380	7.4520	7.8764	8.3111	8.7561	9.2115	9.6980	10.1844	10.6916
47	4.2928	4.8007	5.3282	5.8877	6.3549	6.7689	7.1933	7.6383	8.0937	8.5491	9.0149	9.5117	10.0188	10.5363	11.0745	11.6231
48	4.6457	5.1963	5.7683	6.3867	6.8931	7.3485	7.8143	8.2904	8.7768	9.2736	9.8015	10.3397	10.8986	11.4678	12.0371	12.6270
49	5.0279	5.6240	6.2548	6.9355	7.4727	7.9799	8.4870	8.9942	9.5324	10.0809	10.6605	11.2505	11.8508	12.4718	13.0928	13.7241
50	5.4494	6.0944	6.7876	7.5218	8.1248	8.6630	9.2012	9.7704	10.3604	10.9710	11.6024	12.2441	12.8961	13.5585	14.2313	14.8833
51	5.9002	6.6077	7.3668	8.1829	8.8182	9.3978	9.9981	10.6295	11.2712	11.9439	12.6270	13.3205	14.0243	14.7384	15.4526	16.1564
52	6.3903	7.1743	8.0039	8.8815	9.5634	10.2051	10.8779	11.5610	12.2751	12.9996	13.7448	14.5004	15.2559	16.0218	16.7670	17.5019
53	6.9391	7.7945	8.6988	9.6549	10.3914	11.1056	11.8404	12.5960	13.3722	14.1588	14.9661	15.7734	16.5807	17.3777	18.1643	18.9405
54	7.5370	8.4681	9.4517	10.5467	11.3126	12.0888	12.8961	13.7241	14.5625	15.4215	16.2909	17.1500	17.9987	18.8370	19.6650	20.4723
55	8.1838	9.1951	10.2857	11.4782	12.3269	13.1859	14.0657	14.9661	15.8769	16.7981	17.7192	18.6197	19.5201	20.4102	21.2589	22.0869
56	8.8895	10.0077	11.2123	12.5235	13.4447	14.3762	15.3387	16.3116	17.3052	18.2781	19.2510	20.2136	21.1554	22.0766	22.9563	23.7947
57	9.6834	10.9165	12.2432	13.6620	14.6763	15.7010	16.7463	17.8020	18.8370	19.8824	20.9070	21.9213	22.9046	23.8464	24.7469	25.5852
58	10.5753	11.9430	13.4131	14.9454	16.0529	17.1707	18.2885	19.4063	20.5241	21.6212	22.7079	23.7533	24.7676	25.7301	26.6409	27.4793
59	11.5946	13.1084	14.7336	16.3944	17.5847	18.7956	19.9859	21.1865	22.3664	23.5256	24.6434	25.7301	26.7651	27.7380	28.6385	29.4561
60	12.7511	14.4235	16.2162	17.9883	19.2924	20.5655	21.8489	23.1219	24.3639	25.5749	26.7341	27.8415	28.8869	29.8598	30.7395	0
61	14.0448	15.899	17.8726	19.7685	21.1347	22.5216	23.8878	25.223	26.5167	27.7691	28.9697	30.0875	31.1328	32.085	0	0
62	15.4954	17.5456	19.7258	21.7143	23.184	24.6537	26.0924	27.4896	28.8351	30.1289	31.3398	32.4576	33.4823	0	0	0
63	17.1125	19.3739	21.7529	23.8257	25.4093	26.9618	28.4729	29.9322	31.3191	32.6232	33.8445	34.9416	0	0	0	0
64	18.9061	21.3733	23.9884	26.1545	27.8312	29.4665	31.0397	32.5404	33.9584	35.2728	36.4631	0	0	0	0	0
65	20.8859	23.5866	26.444	28.6198	30.4497	32.1471	33.7824	35.3142	36.7425	38.0368	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
18	2.0079	2.0597	2.1011	2.1425	2.1942	2.2460	2.2977	2.3598	2.4116	2.4737	2.5358	2.5979	2.6600	2.7324	2.7945	2.867
19	2.0493	2.1011	2.1528	2.2046	2.2563	2.3184	2.3702	2.4323	2.4944	2.5565	2.6289	2.6910	2.7635	2.8359	2.9084	2.9808
20	2.1011	2.1528	2.2149	2.2667	2.3288	2.3909	2.4530	2.5151	2.5875	2.6600	2.7324	2.8049	2.8773	2.9498	3.0326	3.105
21	2.1528	2.2149	2.2770	2.3391	2.4012	2.4737	2.5358	2.6082	2.6910	2.7635	2.8463	2.9187	3.0015	3.0843	3.1671	3.2499
22	2.2149	2.2770	2.3495	2.4116	2.4840	2.5565	2.6393	2.7117	2.7945	2.8773	2.9601	3.0429	3.1361	3.2189	3.312	3.4052
23	2.2874	2.3495	2.4323	2.5047	2.5772	2.6600	2.7428	2.8359	2.9187	3.0015	3.0947	3.1878	3.2810	3.3741	3.4776	3.5811
24	2.3598	2.4426	2.5151	2.5979	2.6807	2.7738	2.8670	2.9601	3.0429	3.1464	3.2396	3.3431	3.4466	3.5501	3.6536	3.7674
25	2.4530	2.5358	2.6186	2.7117	2.8049	2.8980	3.0015	3.0947	3.1982	3.2913	3.4052	3.5087	3.6225	3.7364	3.8606	3.9744
26	2.5565	2.6393	2.7428	2.8359	2.9394	3.0429	3.1464	3.2499	3.3534	3.4673	3.5811	3.7053	3.8295	3.9537	4.0779	4.2021
27	2.6703	2.7738	2.8670	2.9808	3.0843	3.1982	3.3017	3.4259	3.5397	3.6639	3.7881	3.9123	4.0469	4.1814	4.316	4.4609
28	2.7945	2.9084	3.0222	3.1361	3.2499	3.3638	3.4880	3.6122	3.7467	3.8813	4.0158	4.1504	4.2953	4.4402	4.5851	4.7507
29	2.9498	3.0636	3.1878	3.3120	3.4362	3.5604	3.6950	3.8295	3.9744	4.1193	4.2642	4.4091	4.5644	4.7300	4.8956	5.0612
30	3.1154	3.2396	3.3741	3.5087	3.6432	3.7778	3.9227	4.0779	4.2228	4.3781	4.5333	4.6989	4.8749	5.0508	5.2268	5.4131
31	3.3017	3.4362	3.5811	3.7260	3.8709	4.0262	4.1814	4.3470	4.5126	4.6782	4.8438	5.0301	5.2164	5.4027	5.5994	5.796
32	3.5190	3.6639	3.8192	3.9744	4.1297	4.2953	4.4712	4.6472	4.8231	4.9991	5.1957	5.3924	5.5890	5.7960	6.0134	6.2204
33	3.7467	3.9123	4.0779	4.2435	4.4195	4.6058	4.7817	4.9680	5.1647	5.3613	5.5787	5.7857	6.0030	6.2307	6.4584	6.6861
34	4.0055	4.1814	4.3574	4.5437	4.7403	4.9370	5.1336	5.3406	5.5476	5.7650	5.9927	6.2307	6.4688	6.7068	6.9552	7.1933
35	4.2953	4.4816	4.6782	4.8852	5.0922	5.2992	5.5166	5.7443	5.9720	6.2100	6.4584	6.7172	6.9656	7.2243	7.4831	7.7418
36	5.0405	5.2682	5.5062	5.7443	5.9823	6.2307	6.4895	6.7482	7.0277	7.3071	7.5866	7.8764	8.1662	8.4560	8.7354	9.0149
37	5.4338	5.6822	5.9306	6.1790	6.4481	6.7172	7.0070	7.2864	7.5866	7.8867	8.1972	8.4974	8.7975	9.1080	9.3978	9.698
38	5.8581	6.1272	6.3963	6.6758	6.9656	7.2554	7.5659	7.8764	8.1972	8.5181	8.8493	9.1598	9.4910	9.8015	10.112	10.4121
39	6.3239	6.6033	6.9035	7.2036	7.5245	7.8453	8.1869	8.5181	8.8596	9.2115	9.5531	9.8843	10.2258	10.5467	10.8675	11.1677
40	6.8207	7.1415	7.4624	7.7936	8.1455	8.4974	8.8493	9.2219	9.5841	9.9464	10.3086	10.6605	11.0124	11.3436	11.6645	11.975
41	7.3796	7.7211	8.0730	8.4456	8.8182	9.2012	9.5841	9.9671	10.3604	10.7433	11.1159	11.4782	11.8404	12.1820	12.5028	12.8133
42	7.9902	8.3628	8.7561	9.1494	9.5531	9.9671	10.3707	10.7847	11.1884	11.5920	11.9750	12.3579	12.7202	13.0617	13.3929	13.6931
43	8.6630	9.0770	9.4910	9.9257	10.3604	10.7951	11.2298	11.6645	12.0888	12.5028	12.9065	13.2894	13.6517	14.0036	14.3141	14.6039
44	9.4082	9.8532	10.3086	10.7744	11.2401	11.6852	12.1509	12.6063	13.0410	13.4757	13.8794	14.2727	14.6349	14.9765	15.287	0
45	10.2258	10.7123	11.1987	11.6955	12.1820	12.6684	13.1445	13.6103	14.0657	14.5004	14.9144	15.3077	15.6699	15.9908	0	0
46	11.1987	11.7162	12.2441	12.7719	13.2791	13.7862	14.2934	14.7695	15.2352	15.6803	16.0943	16.4772	16.8188	-	0	0
47	12.1716	12.7305	13.2791	13.8276	14.3762	14.9040	15.4112	15.9080	16.3737	16.8188	17.2224	17.5950	-	-	0	0
48	13.2170	13.8069	14.3969	14.9661	15.5354	16.0839	16.6014	17.0982	17.5743	18.0090	18.4023	-	-	-	0	0
49	14.3451	14.9661	15.5768	16.1771	16.7670	17.3259	17.8538	18.3506	18.8163	19.2303	-	-	-	-	0	0
50	15.5561	16.2081	16.8498	17.4708	18.0608	18.6300	19.1579	19.6547	20.0997	-	-	-	-	-	0	0
51	16.8498	17.5329	18.1953	18.8267	19.4270	19.9962	20.5241	21.0002	-	-	-	-	-	-	0	0
52	18.2264	18.9302	19.6133	20.2550	20.8553	21.4245	21.9317	-	-	-	-	-	-	-	0	0
53	19.6961	20.4102	21.1037	21.7454	22.3457	22.8942	-	-	-	-	-	-	-	-	0	0
54	21.2382	21.9731	22.6665	23.3082	23.8878	-	-	-	-	-	-	-	-	-	0	0
55	22.8735	23.6084	24.2915	24.9125	-	-	-	-	-	-	-	-	-	-	0	0
56	24.5813	25.3161	25.9785	-	-	-	-	-	-	-	-	-	-	-	0	0
57	26.3718	27.0860	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	28.2348	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
18	2.9291	3.0015	3.074	3.1464	3.2292	3.312	3.3948	3.4776	3.5604	3.6536	3.7364	3.8399	3.933	4.0365	4.1297	4.2228
19	3.0533	3.1361	3.2189	3.3017	3.3845	3.4673	3.5501	3.6432	3.7364	3.8399	3.933	4.0365	4.14	4.2435	4.347	4.4505
20	3.1878	3.281	3.3638	3.4569	3.5397	3.6329	3.7364	3.8295	3.933	4.0365	4.1504	4.2539	4.3677	4.4816	4.5851	4.6886
21	3.3431	3.4362	3.5294	3.6225	3.726	3.8295	3.933	4.0365	4.1504	4.2642	4.3781	4.4919	4.6161	4.73	4.8438	4.9473
22	3.5087	3.6018	3.7053	3.8088	3.9227	4.0262	4.14	4.2642	4.3781	4.5023	4.6265	4.7507	4.8749	4.9887	5.1129	5.2268
23	3.6846	3.7881	3.902	4.0158	4.1297	4.2539	4.3781	4.5023	4.6368	4.761	4.9059	5.0198	5.1543	5.2785	5.4027	5.5166
24	3.8813	3.9951	4.1193	4.2435	4.3677	4.5023	4.6368	4.7714	4.9163	5.0508	5.1854	5.3199	5.4545	5.589	5.7132	5.8374
25	4.0986	4.2228	4.3574	4.4919	4.6368	4.7714	4.9163	5.0715	5.2164	5.3613	5.4959	5.6408	5.7753	5.9099	6.0444	6.1686
26	4.3367	4.4816	4.6265	4.7714	4.9266	5.0715	5.2268	5.382	5.5373	5.6925	5.8374	5.9823	6.1272	6.2618	6.3963	6.5102
27	4.6058	4.761	4.9163	5.0715	5.2371	5.4027	5.5683	5.7236	5.8892	6.0444	6.1997	6.3549	6.4998	6.6344	6.7586	6.8828
28	4.9059	5.0715	5.2371	5.4131	5.589	5.7546	5.9306	6.0962	6.2721	6.4377	6.593	6.7482	6.8931	7.0277	7.1519	0
29	5.2371	5.4131	5.5994	5.7753	5.9616	6.1479	6.3239	6.4998	6.6758	6.8414	7.007	7.1622	7.3071	7.4417	0	0
30	5.5994	5.796	5.9823	6.179	6.3756	6.5619	6.7586	6.9345	7.1208	7.2864	7.452	7.6073	7.7418	0	0	0
31	6.003	6.21	6.4067	6.6137	6.8207	7.0173	7.214	7.4003	7.5866	7.7625	7.9178	8.073	0	0	0	0
32	6.4377	6.6654	6.8724	7.0898	7.3071	7.5141	7.7108	7.9074	8.0834	8.2593	8.4146	0	0	0	0	0
33	6.9242	7.1519	7.3796	7.6073	7.8246	8.0316	8.2386	8.4353	8.6112	8.7768	0	0	0	0	0	0
34	7.4417	7.6797	7.9178	8.1558	8.3732	8.5905	8.7975	8.9942	9.1701	0	0	0	0	0	0	0
35	8.0006	8.249	8.4974	8.7354	8.9631	9.1805	9.3875	9.5738	0	0	0	0	0	0	0	0
36	9.2943	9.5531	9.8118	10.0499	10.2776	10.4949	10.6812	0	0	0	0	0	0	0	0	0
37	9.9774	10.2465	10.5053	10.7433	10.9607	11.1677	0	0	0	0	0	0	0	0	0	0
38	10.7019	10.971	11.2194	11.4575	11.6748	0	0	0	0	0	0	0	0	0	0	0
39	11.4575	11.7266	11.9853	12.2027	0	0	0	0	0	0	0	0	0	0	0	0
40	12.2648	12.5235	12.7616	0	0	0	0	0	0	0	0	0	0	0	0	0
41	13.0928	13.3515	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	13.9622	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	59	60	61	62	63	64	65	66	67							
18	4.3263	4.4195	4.5126	4.6058	4.6989	4.7817	4.8645	4.9473	5.0094							
19	4.554	4.6575	4.7507	4.8438	4.937	5.0198	5.1026	5.175	0							
20	4.8024	4.9059	4.9991	5.1026	5.1957	5.2785	5.351	0	0							
21	5.0612	5.1647	5.2682	5.3717	5.4545	5.5373	0	0	0							
22	5.3406	5.4441	5.5476	5.6511	5.7339	0	0	0	0							
23	5.6408	5.7443	5.8478	5.9409	0	0	0	0	0							
24	5.9513	6.0548	6.1583	0	0	0	0	0	0							
25	6.2825	6.386	0	0	0	0	0	0	0							
26	6.624	0	0	0	0	0	0	0	0							
27	0	0	0	0	0	0	0	0	0							
28	0	0	0	0	0	0	0	0	0							
29	0	0	0	0	0	0	0	0	0							
30	0	0	0	0	0	0	0	0	0							
31	0	0	0	0	0	0	0	0	0							
32	0	0	0	0	0	0	0	0	0							
33	0	0	0	0	0	0	0	0	0							
34	0	0	0	0	0	0	0	0	0							
35	0	0	0	0	0	0	0	0	0							
36	0	0	0	0	0	0	0	0	0							
37	0	0	0	0	0	0	0	0	0							
38	0	0	0	0	0	0	0	0	0							
39	0	0	0	0	0	0	0	0	0							
40	0	0	0	0	0	0	0	0	0							
41	0	0	0	0	0	0	0	0	0							
42	0	0	0	0	0	0	0	0	0							
43	0	0	0	0	0	0	0	0	0							
44	0	0	0	0	0	0	0	0	0							
45	0	0	0	0	0	0	0	0	0							
46	0	0	0	0	0	0	0	0	0							
47	0	0	0	0	0	0	0	0	0							
48	0	0	0	0	0	0	0	0	0							
49	0	0	0	0	0	0	0	0	0							
50	0	0	0	0	0	0	0	0	0							
51	0	0	0	0	0	0	0	0	0							
52	0	0	0	0	0	0	0	0	0							
53	0	0	0	0	0	0	0	0	0							
54	0	0	0	0	0	0	0	0	0							
55	0	0	0	0	0	0	0	0	0							
56	0	0	0	0	0	0	0	0	0							
57	0	0	0	0	0	0	0	0	0							
58	0	0	0	0	0	0	0	0	0							
59	0	0	0	0	0	0	0	0	0							
60	0	0	0	0	0	0	0	0	0							
61	0	0	0	0	0	0	0	0	0							
62	0	0	0	0	0	0	0	0	0							
63	0	0	0	0	0	0	0	0	0							
64	0	0	0	0	0	0	0	0	0							
65	0	0	0	0	0	0	0	0	0							

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
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Age/Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	1.2277	1.2467	1.2750	1.3034	1.3503	1.3785	1.4161	1.4443	1.4819	1.5215	1.5525	1.5732	1.6043	1.6353	1.6664	1.6974
19	1.2446	1.2713	1.2978	1.3243	1.3790	1.3966	1.4245	1.4619	1.4992	1.5525	1.5732	1.6043	1.6353	1.6767	1.7078	1.7492
20	1.2562	1.2848	1.3134	1.3515	1.4182	1.4261	1.4638	1.5013	1.5484	1.5732	1.6146	1.6457	1.6767	1.7181	1.7492	1.7906
21	1.2754	1.3041	1.3326	1.3708	1.4374	1.4547	1.4923	1.5393	1.5732	1.6146	1.6457	1.6767	1.7181	1.7595	1.8009	1.8423
22	1.2852	1.3138	1.3519	1.3900	1.4567	1.4832	1.5303	1.5732	1.6043	1.6457	1.6871	1.7181	1.7699	1.8113	1.8527	1.9044
23	1.2949	1.3331	1.3711	1.4093	1.4855	1.5118	1.5588	1.6043	1.6457	1.6871	1.7285	1.7699	1.8216	1.8630	1.9148	1.9769
24	1.3125	1.3523	1.4000	1.4381	1.5239	1.5497	1.6043	1.6353	1.6871	1.7285	1.7699	1.8216	1.8734	1.9251	1.9872	2.0493
25	1.3135	1.3712	1.4185	1.4659	1.5525	1.5939	1.6353	1.6767	1.7285	1.7802	1.8320	1.8837	1.9458	2.0079	2.0700	2.1321
26	1.3230	1.4092	1.4566	1.5134	1.5939	1.6353	1.6767	1.7285	1.7802	1.8423	1.8941	1.9562	2.0183	2.0907	2.1528	2.2253
27	1.3325	1.4178	1.4939	1.5525	1.6353	1.6767	1.7285	1.7906	1.8423	1.9044	1.9665	2.0390	2.1114	2.1839	2.2563	2.3288
28	1.3515	1.4380	1.5290	1.6173	1.6767	1.7388	1.7906	1.8527	1.9251	1.9872	2.0597	2.1321	2.2149	2.2874	2.3702	2.4530
29	1.3800	1.4743	1.5717	1.6703	1.7388	1.8009	1.8734	1.9355	2.0079	2.0804	2.1632	2.2460	2.3288	2.4116	2.4944	2.5875
30	1.4180	1.5147	1.6252	1.7268	1.8113	1.8837	1.9562	2.0286	2.1114	2.1942	2.2770	2.3702	2.4530	2.5461	2.6393	2.7428
31	1.4636	1.5753	1.6893	1.8058	1.8941	1.9769	2.0597	2.1425	2.2253	2.3184	2.4116	2.5047	2.5979	2.7014	2.8049	2.9084
32	1.5206	1.6460	1.7642	1.8960	1.9976	2.0804	2.1735	2.2667	2.3598	2.4530	2.5565	2.6600	2.7635	2.8773	2.9912	3.1050
33	1.5967	1.7167	1.8497	1.9863	2.1114	2.2046	2.2977	2.4012	2.5047	2.6186	2.7221	2.8359	2.9498	3.0636	3.1878	3.3120
34	1.6822	1.8176	1.9566	2.0992	2.2460	2.3391	2.4530	2.5565	2.6703	2.7842	2.9084	3.0326	3.1568	3.2810	3.4155	3.5604
35	1.7772	1.9186	2.0742	2.2346	2.3909	2.4944	2.6186	2.7324	2.8566	2.9808	3.1154	3.2396	3.3845	3.5190	3.6639	3.8192
36	2.0434	2.2216	2.4057	2.5958	2.7842	2.9187	3.0533	3.1982	3.3431	3.4983	3.6536	3.8088	3.9744	4.1400	4.3160	4.4816
37	2.1764	2.3730	2.5661	2.7876	2.9700	3.1361	3.2810	3.4362	3.6018	3.7571	3.9330	4.0986	4.2849	4.4609	4.6472	4.8335
38	2.3380	2.5447	2.7585	2.9908	3.2085	3.3638	3.5294	3.7053	3.8709	4.0469	4.2332	4.4195	4.6161	4.8128	5.0094	5.2164
39	2.5091	2.7265	2.9617	3.2165	3.4333	3.6329	3.8088	3.9848	4.1814	4.3677	4.5747	4.7714	4.9784	5.1957	5.4131	5.6408
40	2.6896	2.9385	3.1969	3.4648	3.7066	3.9123	4.1090	4.3056	4.5126	4.7300	4.9370	5.1543	5.3820	5.6201	5.8581	6.1065
41	2.8987	3.1607	3.4428	3.7357	3.9917	4.2228	4.4402	4.6575	4.8749	5.1026	5.3406	5.5787	5.8271	6.0858	6.3446	6.6137
42	3.1268	3.4131	3.7101	4.0291	4.3124	4.5644	4.8024	5.0405	5.2785	5.5269	5.7753	6.0444	6.3135	6.5930	6.8724	7.1726
43	3.3834	3.6959	4.0202	4.3564	4.6688	4.9473	5.2061	5.4545	5.7132	5.9823	6.2618	6.5516	6.8517	7.1519	7.4624	7.7729
44	3.6590	3.9988	4.3516	4.7288	5.0728	5.3717	5.6408	5.9202	6.2100	6.4998	6.8103	7.1208	7.4417	7.7729	8.1041	8.4353
45	3.9727	4.3320	4.7259	5.1351	5.5123	5.8271	6.1272	6.4274	6.7482	7.0691	7.4003	7.7418	8.0937	8.4456	8.8079	9.1494
46	4.3718	4.7764	5.2070	5.6543	6.0858	6.3963	6.7275	7.0587	7.4003	7.7625	8.1248	8.4974	8.8700	9.2529	9.6255	9.9981
47	4.7425	5.1904	5.6561	6.1509	6.6137	6.9552	7.3071	7.6797	8.0523	8.4456	8.8389	9.2426	9.6359	10.0395	10.4328	10.8261
48	5.1512	5.6347	6.1479	6.6813	7.1829	7.5659	7.9592	8.3525	8.7665	9.1908	9.6152	10.0395	10.4639	10.8882	11.3022	11.7162
49	5.5979	6.1295	6.6825	7.2682	7.8143	8.2283	8.6630	9.0977	9.5427	9.9981	10.4535	10.9089	11.3540	11.7990	12.2337	12.6581
50	6.0826	6.6546	7.2706	7.9228	8.5077	8.9631	9.4289	9.9050	10.3914	10.8779	11.3540	11.8404	12.3165	12.7719	13.2273	13.6517
51	6.6148	7.2403	7.9228	8.6338	9.2736	9.7704	10.2776	10.7951	11.3126	11.8301	12.3372	12.8444	13.3308	13.8173	14.2727	14.7074
52	7.1945	7.8966	8.6391	9.4238	10.1120	10.6502	11.1987	11.7473	12.3062	12.8444	13.3826	13.9104	14.4279	14.9144	15.3801	15.8252
53	7.8408	8.6136	9.4303	10.2928	11.0228	11.6127	12.2027	12.7926	13.3722	13.9415	14.5107	15.0489	15.5768	16.0736	16.5497	16.9844
54	8.5536	9.4012	10.2964	11.2521	12.0267	12.6581	13.2791	13.9001	14.5211	15.1214	15.7113	16.2702	16.7981	17.3052	17.7710	18.1953
55	9.3424	10.2798	11.2694	12.3017	13.1135	13.7862	14.4486	15.1110	15.7527	16.3841	16.9844	17.5536	18.0918	18.5886	19.0440	-
56	10.2168	11.2391	12.3279	13.4642	14.3037	15.0179	15.7217	16.4151	17.0879	17.7296	18.3402	18.9198	19.4580	19.9341	-	-
57	11.1862	12.3095	13.5040	14.7395	15.5975	16.3530	17.0879	17.8124	18.5058	19.1682	19.7789	20.3585	20.8760	-	-	-
58	12.2697	13.5010	14.7870	16.1978	17.0154	17.8124	18.5783	19.3235	20.0273	20.7000	21.3107	21.8696	-	-	-	-
59	13.4862	14.8340	16.2305	17.7089	18.5679	19.3959	20.1929	20.9588	21.6729	22.3457	22.9460	-	-	-	-	-
60	14.8262	16.2881	17.8129	19.3649	20.2653	21.1244	21.9420	22.7183	23.4324	24.0845	-	-	-	-	-	-
61	16.3089	17.9038	19.5664	21.1658	22.0973	22.9874	23.8257	24.6020	25.2954	-	-	-	-	-	-	-
62	17.9436	19.6810	21.4802	23.1323	24.0845	24.9953	25.8336	26.5892	-	-	-	-	-	-	-	-
63	19.7398	21.6198	23.5652	25.2437	26.2269	27.1377	27.9657	-	-	-	-	-	-	-	-	-
64	21.6976	23.7404	25.8319	27.5310	28.5246	29.4147	-	-	-	-	-	-	-	-	-	-
65	23.8360	26.0427	28.2910	29.7698	30.9569	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
18	1.7388	1.7699	1.8113	1.8527	1.8941	1.9355	1.9769	2.0183	2.0700	2.1114	2.1632	2.2149	2.2563	2.3184	2.3702	2.4219
19	1.7802	1.8216	1.8630	1.9044	1.9562	1.9976	2.0493	2.0907	2.1425	2.1942	2.2460	2.2977	2.3598	2.4116	2.4737	2.5254
20	1.8320	1.8734	1.9251	1.9769	2.0183	2.0700	2.1218	2.1735	2.2253	2.2874	2.3391	2.4012	2.4530	2.5151	2.5772	2.6496
21	1.8941	1.9458	1.9872	2.0390	2.1011	2.1528	2.2046	2.2563	2.3184	2.3805	2.4426	2.5047	2.5668	2.6393	2.7014	2.7738
22	1.9562	2.0079	2.0700	2.1218	2.1735	2.2356	2.2977	2.3598	2.4219	2.4840	2.5565	2.6186	2.6910	2.7635	2.8359	2.9187
23	2.0286	2.0907	2.1425	2.2046	2.2667	2.3288	2.3909	2.4633	2.5358	2.5979	2.6807	2.7531	2.8256	2.9084	2.9912	3.074
24	2.1114	2.1735	2.2356	2.2977	2.3702	2.4323	2.5047	2.5772	2.6496	2.7324	2.8152	2.8877	2.9808	3.0636	3.1568	3.2396
25	2.1942	2.2667	2.3391	2.4012	2.4737	2.5565	2.6289	2.7117	2.7945	2.8773	2.9601	3.0533	3.1464	3.2396	3.3327	3.4362
26	2.2977	2.3702	2.4426	2.5254	2.5979	2.6807	2.7738	2.8566	2.9498	3.0326	3.1257	3.2292	3.3224	3.4259	3.5294	3.6432
27	2.4116	2.4944	2.5668	2.6496	2.7428	2.8359	2.9291	3.0222	3.1154	3.2085	3.3120	3.4155	3.5294	3.6432	3.7571	3.8709
28	2.5358	2.6186	2.7117	2.8049	2.8980	3.0015	3.0947	3.1982	3.3017	3.4052	3.5190	3.6329	3.7571	3.8709	3.9951	4.1193
29	2.6807	2.7738	2.8670	2.9705	3.0740	3.1775	3.2913	3.3948	3.5087	3.6329	3.7571	3.8813	4.0055	4.1297	4.2642	4.3988
30	2.8359	2.9394	3.0533	3.1568	3.2706	3.3845	3.4983	3.6225	3.7467	3.8709	4.0055	4.1400	4.2849	4.4195	4.5644	4.6989
31	3.0222	3.1361	3.2499	3.3638	3.4880	3.6122	3.7364	3.8709	4.0055	4.1504	4.2953	4.4402	4.5851	4.7300	4.8749	5.0198
32	3.2189	3.3431	3.4673	3.5915	3.7260	3.8606	4.0055	4.1504	4.2953	4.4505	4.6058	4.7610	4.9163	5.0715	5.2268	5.3717
33	3.4466	3.5811	3.7157	3.8502	3.9951	4.1400	4.2953	4.4505	4.6161	4.7817	4.9473	5.1129	5.2682	5.4338	5.5994	5.7546
34	3.6950	3.8399	3.9848	4.1400	4.2953	4.4609	4.6265	4.7921	4.9680	5.1440	5.3096	5.4855	5.6615	5.8271	6.003	6.1583
35	3.9641	4.1193	4.2849	4.4505	4.6265	4.8024	4.9784	5.1647	5.3510	5.5373	5.7132	5.8995	6.0858	6.2618	6.4274	6.593
36	4.6575	4.8438	5.0405	5.2371	5.4338	5.6408	5.8478	6.0548	6.2618	6.4584	6.6654	6.8621	7.0484	7.2347	7.4003	7.5659
37	5.0301	5.2268	5.4338	5.6511	5.8685	6.0858	6.3032	6.5205	6.7379	6.9552	7.1622	7.3589	7.5555	7.7418	7.9074	8.073
38	5.4338	5.6511	5.8788	6.1065	6.3342	6.5723	6.8000	7.0277	7.2554	7.4831	7.6901	7.8971	8.0937	8.2800	8.4456	8.6009
39	5.8788	6.1169	6.3549	6.6033	6.8517	7.1001	7.3382	7.5762	7.8143	8.0420	8.2593	8.4663	8.6630	8.8389	8.9942	0
40	6.3549	6.6137	6.8828	7.1415	7.4003	7.6590	7.9178	8.1662	8.4042	8.6319	8.8596	9.0563	9.2529	9.4185	0	0
41	6.8828	7.1622	7.4417	7.7108	7.9902	8.2697	8.5284	8.7872	9.0356	9.2633	9.4806	9.6876	9.8636	-	0	0
42	7.4624	7.7625	8.0523	8.3421	8.6319	8.9114	9.1805	9.4496	9.6980	9.9257	10.1430	10.3397	-	-	0	0
43	8.0937	8.4042	8.7147	9.0149	9.3150	9.6048	9.8843	10.1430	10.3914	10.6191	10.8261	-	-	-	0	0
44	8.7665	9.0977	9.4289	9.7394	10.0499	10.3500	10.6295	10.8882	11.1366	11.3540	-	-	-	-	0	0
45	9.5117	9.8532	10.1948	10.5156	10.8261	11.1263	11.4057	11.6645	11.9025	-	-	-	-	-	0	0
46	10.3604	10.7226	11.0745	11.4057	11.7266	12.0164	12.2958	12.5442	-	-	-	-	-	-	0	0
47	11.2091	11.5817	11.9336	12.2751	12.5960	12.8858	13.1549	-	-	-	-	-	-	-	0	0
48	12.1095	12.4821	12.8444	13.1859	13.4964	13.7862	-	-	-	-	-	-	-	-	0	0
49	13.0617	13.4447	13.8069	14.1381	14.4383	-	-	-	-	-	-	-	-	-	0	0
50	14.0657	14.4486	14.8109	15.1317	-	-	-	-	-	-	-	-	-	-	0	0
51	15.1214	15.5043	15.8459	-	-	-	-	-	-	-	-	-	-	-	0	0
52	16.2288	16.5911	-	-	-	-	-	-	-	-	-	-	-	-	0	0
53	17.3777	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
18	2.4737	2.5358	2.5979	2.6496	2.7221	2.7842	2.8566	2.9187	2.9912	3.0533	3.1257	3.1982	3.2706	3.3327	3.4052	3.4673
19	2.5875	2.6496	2.7117	2.7842	2.8566	2.9291	3.0015	3.074	3.1464	3.2189	3.2913	3.3638	3.4362	3.5087	3.5708	3.6432
20	2.7117	2.7842	2.8566	2.9291	3.0015	3.074	3.1568	3.2292	3.312	3.3845	3.4673	3.5397	3.6122	3.6846	3.7571	3.8192
21	2.8463	2.9187	3.0015	3.0843	3.1568	3.2396	3.3224	3.4052	3.488	3.5708	3.6536	3.726	3.8088	3.8813	3.9537	4.0158
22	2.9912	3.074	3.1568	3.2499	3.3327	3.4259	3.5087	3.5915	3.6846	3.7674	3.8502	3.933	4.0055	4.0779	4.1504	4.2125
23	3.1568	3.2499	3.3431	3.4259	3.519	3.6225	3.7053	3.7985	3.8916	3.9744	4.0572	4.14	4.2228	4.2953	4.3574	0
24	3.3327	3.4362	3.5294	3.6329	3.726	3.8295	3.9227	4.0158	4.109	4.2021	4.2849	4.3677	4.4505	4.5126	0	0
25	3.5294	3.6329	3.7467	3.8502	3.9537	4.0469	4.1504	4.2539	4.347	4.4402	4.523	4.6058	4.6782	0	0	0
26	3.7467	3.8606	3.9744	4.0779	4.1918	4.2953	4.3988	4.5023	4.5954	4.6886	4.7817	4.8542	0	0	0	0
27	3.9848	4.109	4.2228	4.3367	4.4505	4.554	4.6679	4.7714	4.8645	4.9577	5.0405	0	0	0	0	0
28	4.2435	4.3677	4.4919	4.6058	4.73	4.8438	4.9473	5.0508	5.1543	5.2371	0	0	0	0	0	0
29	4.523	4.6575	4.7817	4.9059	5.0301	5.144	5.2578	5.351	5.4545	0	0	0	0	0	0	0
30	4.8335	4.968	5.1026	5.2268	5.351	5.4648	5.5787	5.6718	0	0	0	0	0	0	0	0
31	5.1647	5.2992	5.4338	5.5683	5.6925	5.8064	5.9099	0	0	0	0	0	0	0	0	0
32	5.5166	5.6615	5.8064	5.9306	6.0548	6.1686	0	0	0	0	0	0	0	0	0	0
33	5.9099	6.0548	6.1893	6.3239	6.4377	0	0	0	0	0	0	0	0	0	0	0
34	6.3135	6.4584	6.6033	6.7275	0	0	0	0	0	0	0	0	0	0	0	0
35	6.7482	6.8931	7.0277	0	0	0	0	0	0	0	0	0	0	0	0	0
36	7.7108	7.8453	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	8.2076	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	64	65	66	67												
18	3.5294	3.5915	3.6432	3.6846												
19	3.695	3.7571	3.8088	0												
20	3.8813	3.9434	0	0												
21	4.0676	0	0	0												
22	0	0	0	0												
23	0	0	0	0												
24	0	0	0	0												
25	0	0	0	0												
26	0	0	0	0												
27	0	0	0	0												
28	0	0	0	0												
29	0	0	0	0												
30	0	0	0	0												
31	0	0	0	0												
32	0	0	0	0												
33	0	0	0	0												
34	0	0	0	0												
35	0	0	0	0												
36	0	0	0	0												
37	0	0	0	0												
38	0	0	0	0												
39	0	0	0	0												
40	0	0	0	0												
41	0	0	0	0												
42	0	0	0	0												
43	0	0	0	0												
44	0	0	0	0												
45	0	0	0	0												
46	0	0	0	0												
47	0	0	0	0												
48	0	0	0	0												
49	0	0	0	0												
50	0	0	0	0												
51	0	0	0	0												
52	0	0	0	0												
53	0	0	0	0												
54	0	0	0	0												
55	0	0	0	0												
56	0	0	0	0												
57	0	0	0	0												
58	0	0	0	0												
59	0	0	0	0												
60	0	0	0	0												
61	0	0	0	0												
62	0	0	0	0												
63	0	0	0	0												
64	0	0	0	0												
65	0	0	0	0												

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
18	1.2452	1.2661	1.2848	1.3037	1.3418	1.3703	1.3973	1.4180	1.4387	1.4594	1.4904	1.5111	1.5422	1.5732	1.6043	1.6353
19	1.2462	1.2756	1.2943	1.3223	1.3705	1.3989	1.4273	1.4490	1.4697	1.5008	1.5215	1.5525	1.5836	1.6146	1.6457	1.6871
20	1.2649	1.3043	1.3231	1.3513	1.3896	1.4276	1.4490	1.4801	1.5008	1.5318	1.5629	1.5939	1.6250	1.6664	1.6974	1.7388
21	1.2742	1.3233	1.3516	1.3798	1.4278	1.4594	1.4801	1.5111	1.5422	1.5732	1.6043	1.6457	1.6767	1.7181	1.7595	1.8009
22	1.2836	1.3425	1.3801	1.4084	1.4594	1.4904	1.5111	1.5422	1.5836	1.6146	1.6560	1.6871	1.7285	1.7802	1.8216	1.8630
23	1.2929	1.3565	1.4086	1.4462	1.4904	1.5215	1.5525	1.5836	1.6250	1.6664	1.7078	1.7492	1.7906	1.8423	1.8941	1.9355
24	1.3023	1.3663	1.4304	1.4904	1.5215	1.5525	1.5939	1.6353	1.6767	1.7181	1.7699	1.8113	1.8630	1.9148	1.9665	2.0183
25	1.3116	1.3761	1.4407	1.5054	1.5629	1.6043	1.6457	1.6871	1.7388	1.7802	1.8320	1.8837	1.9458	1.9976	2.0493	2.1114
26	1.3210	1.3859	1.4550	1.5396	1.6146	1.6560	1.6974	1.7492	1.8009	1.8527	1.9148	1.9665	2.0286	2.0907	2.1528	2.2149
27	1.3378	1.4113	1.4960	1.5824	1.6664	1.7181	1.7699	1.8216	1.8837	1.9458	1.9976	2.0597	2.1321	2.1942	2.2563	2.3288
28	1.3753	1.4603	1.5472	1.6359	1.7152	1.7906	1.8423	1.9044	1.9665	2.0390	2.1011	2.1735	2.2356	2.3081	2.3805	2.4633
29	1.4220	1.5094	1.5985	1.7000	1.7931	1.8734	1.9355	2.0079	2.0700	2.1425	2.2149	2.2874	2.3598	2.4426	2.5254	2.6082
30	1.4782	1.5780	1.6702	1.7856	1.8711	1.9665	2.0390	2.1114	2.1839	2.2667	2.3391	2.4219	2.5047	2.5979	2.6807	2.7738
31	1.5437	1.6466	1.7624	1.8711	1.9713	2.0804	2.1528	2.2356	2.3184	2.4012	2.4840	2.5772	2.6703	2.7635	2.8566	2.9601
32	1.6279	1.7348	1.8546	1.9780	2.0827	2.2046	2.2874	2.3702	2.4633	2.5565	2.6496	2.7428	2.8463	2.9498	3.0533	3.1568
33	1.7214	1.8426	1.9673	2.0956	2.2164	2.3495	2.4323	2.5254	2.6289	2.7221	2.8256	2.9394	3.0429	3.1568	3.2706	3.3845
34	1.8243	1.9504	2.0903	2.2346	2.3612	2.5047	2.5979	2.7014	2.8152	2.9187	3.0326	3.1464	3.2603	3.3845	3.5087	3.6432
35	1.9366	2.0778	2.2337	2.3843	2.5171	2.6807	2.7842	2.8980	3.0119	3.1361	3.2603	3.3845	3.5087	3.6432	3.7778	3.9227
36	2.2640	2.4306	2.6129	2.7906	2.9514	3.1464	3.2706	3.4052	3.5501	3.6846	3.8295	3.9744	4.1297	4.2849	4.4402	4.6058
37	2.4324	2.6071	2.7973	3.0045	3.1742	3.3845	3.5294	3.6743	3.8192	3.9744	4.1297	4.2849	4.4505	4.6265	4.8024	4.9784
38	2.6102	2.8031	3.0125	3.2290	3.4192	3.6432	3.8088	3.9641	4.1193	4.2849	4.4609	4.6368	4.8128	4.9991	5.1854	5.3820
39	2.8067	3.0187	3.2481	3.4856	3.6865	3.9434	4.1090	4.2746	4.4505	4.6368	4.8231	5.0094	5.2061	5.4131	5.6097	5.8167
40	3.0312	3.2637	3.5043	3.7743	3.9872	4.2539	4.4402	4.6265	4.8128	5.0198	5.2164	5.4338	5.6408	5.8581	6.0755	6.2928
41	3.2651	3.5284	3.7912	4.0843	4.3214	4.6058	4.8024	5.0094	5.2164	5.4338	5.6615	5.8788	6.1065	6.3446	6.5619	6.8000
42	3.5364	3.8126	4.1088	4.4158	4.6778	4.9887	5.2061	5.4338	5.6615	5.8995	6.1376	6.3756	6.6240	6.8621	7.1001	7.3382
43	3.8358	4.1458	4.4572	4.7900	5.0787	5.4131	5.6511	5.8995	6.1479	6.4067	6.6551	6.9242	7.1829	7.4313	7.6797	7.9281
44	4.1632	4.4987	4.8466	5.2070	5.5242	5.8788	6.1479	6.4067	6.6861	6.9552	7.2347	7.5038	7.7832	8.0523	8.3111	8.5595
45	4.5281	4.8907	5.2667	5.6668	6.0143	6.4067	6.6861	6.9759	7.2657	7.5659	7.8557	8.1455	8.4249	8.7044	8.9735	9.2322
46	4.9771	5.3709	5.7893	6.2441	6.7275	7.0380	7.3382	7.6487	7.9695	8.2800	8.5802	8.8907	9.1805	9.4703	9.7497	10.0085
47	5.4168	5.8512	6.3118	6.8001	7.3278	7.6590	7.9902	8.3214	8.6526	8.9838	9.3047	9.6255	9.9360	10.2258	10.5053	10.7640
48	5.8940	6.3707	6.8856	7.4202	7.9902	8.3421	8.6940	9.0459	9.3978	9.7394	10.0809	10.4121	10.7226	11.0228	11.3022	11.5610
49	6.4272	6.9489	7.5107	8.0938	8.7044	9.0770	9.4599	9.8325	10.1948	10.5570	10.9089	11.2401	11.5610	11.8611	12.1406	12.3890
50	7.0073	7.5860	8.1972	8.8316	9.4806	9.8843	10.2776	10.6709	11.0538	11.4264	11.7887	12.1302	12.4511	12.7409	13.0100	-
51	7.6528	8.2818	8.9452	9.6442	10.3190	10.7433	11.1677	11.5817	11.9750	12.3579	12.7202	13.0617	13.3826	13.6620	-	-
52	8.3545	9.0463	9.7752	10.5209	11.2298	11.6748	12.1199	12.5442	12.9582	13.3412	13.7138	14.0450	14.3555	-	-	-
53	9.1310	9.8794	10.6666	11.4832	12.2130	12.6891	13.1445	13.5792	13.9932	14.3865	14.7488	15.0800	-	-	-	-
54	9.9730	10.7909	11.6400	12.5203	13.2791	13.7655	14.2416	14.6867	15.1007	15.4940	15.8459	-	-	-	-	-
55	10.9085	11.7906	12.7057	13.6537	14.4176	14.9247	15.4112	15.8562	16.2702	16.6532	-	-	-	-	-	-
56	11.9096	12.8687	13.8635	14.8726	15.6492	16.1667	16.6532	17.0982	17.5122	-	-	-	-	-	-	-
57	13.0135	14.0546	15.1136	16.1984	16.9740	17.4915	17.9780	18.4127	-	-	-	-	-	-	-	-
58	14.2297	15.3484	16.4866	17.6418	18.4023	18.9198	19.3959	-	-	-	-	-	-	-	-	-
59	15.5676	16.7597	17.9826	19.2135	19.9341	20.4413	-	-	-	-	-	-	-	-	-	-
60	17.0270	18.3083	19.6118	20.9136	21.5798	-	-	-	-	-	-	-	-	-	-	-
61	18.6268	19.9940	21.3640	22.8011	-	-	-	-	-	-	-	-	-	-	-	-
62	20.3576	21.8072	23.2596	-	-	-	-	-	-	-	-	-	-	-	-	-
63	22.2193	23.7576	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	24.2214	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	1.6664	1.6974	1.7388	1.7699	1.8113	1.8527	1.8837	1.9251	1.9665	2.0079	2.0597	2.1011	2.1528	2.1942	2.246	2.2977
19	1.7181	1.7595	1.7906	1.8320	1.8734	1.9148	1.9562	1.9976	2.0493	2.1011	2.1425	2.1942	2.246	2.2977	2.3495	2.4116
20	1.7802	1.8216	1.8630	1.9044	1.9458	1.9872	2.0390	2.0907	2.1425	2.1839	2.2356	2.2977	2.3495	2.4116	2.4633	2.5254
21	1.8423	1.8837	1.9355	1.9769	2.0286	2.0804	2.1321	2.1839	2.2356	2.2874	2.3495	2.4012	2.4633	2.5254	2.5979	2.66
22	1.9148	1.9562	2.0079	2.0597	2.1114	2.1632	2.2253	2.2770	2.3391	2.4012	2.4633	2.5254	2.5979	2.66	2.7324	2.8049
23	1.9872	2.0390	2.1011	2.1528	2.2046	2.2667	2.3288	2.3909	2.4530	2.5254	2.5875	2.66	2.7324	2.8049	2.8877	2.9601
24	2.0804	2.1321	2.1942	2.2563	2.3184	2.3805	2.4426	2.5151	2.5875	2.66	2.7324	2.8152	2.8877	2.9705	3.0533	3.1257
25	2.1735	2.2356	2.2977	2.3702	2.4323	2.5047	2.5772	2.6496	2.7324	2.8049	2.8877	2.9705	3.0636	3.1464	3.2292	3.312
26	2.2770	2.3495	2.4219	2.4944	2.5668	2.6496	2.7221	2.8049	2.8877	2.9808	3.0636	3.1568	3.2396	3.3327	3.4259	3.5087
27	2.4012	2.4840	2.5565	2.6393	2.7117	2.8049	2.8877	2.9808	3.0636	3.1568	3.2499	3.3534	3.4466	3.5397	3.6329	3.726
28	2.5461	2.6289	2.7117	2.7945	2.8773	2.9705	3.0636	3.1671	3.2603	3.3638	3.4673	3.5708	3.6639	3.7674	3.8606	3.9641
29	2.7014	2.7842	2.8773	2.9705	3.0636	3.1671	3.2706	3.3741	3.4776	3.5811	3.695	3.7985	3.902	4.0055	4.109	4.2125
30	2.8670	2.9601	3.0636	3.1671	3.2706	3.3845	3.4880	3.6018	3.7157	3.8295	3.9434	4.0572	4.1607	4.2746	4.3781	4.4816
31	3.0533	3.1671	3.2706	3.3845	3.4983	3.6122	3.7364	3.8606	3.9848	4.0986	4.2125	4.3367	4.4505	4.554	4.6679	4.761
32	3.2706	3.3845	3.5087	3.6329	3.7571	3.8813	4.0055	4.1297	4.2642	4.3884	4.5126	4.6265	4.7507	4.8645	4.968	5.0715
33	3.5087	3.6329	3.7674	3.8916	4.0262	4.1711	4.3056	4.4402	4.5644	4.6989	4.8335	4.9577	5.0715	5.1854	5.2889	5.3924
34	3.7778	3.9123	4.0469	4.1918	4.3367	4.4816	4.6161	4.7610	4.9059	5.0405	5.175	5.2992	5.4131	5.5269	5.6304	0
35	4.0676	4.2125	4.3677	4.5126	4.6679	4.8128	4.9680	5.1129	5.2578	5.4027	5.5373	5.6615	5.7857	5.8892	0	0
36	4.7817	4.9473	5.1129	5.2889	5.4545	5.6201	5.7753	5.9306	6.0858	6.2307	6.3549	6.4791	6.593	0	0	0
37	5.1543	5.3406	5.5166	5.6925	5.8685	6.0444	6.2100	6.3653	6.5102	6.6551	6.7896	6.9035	0	0	0	0
38	5.5683	5.7650	5.9513	6.1376	6.3135	6.4895	6.6654	6.8207	6.9656	7.1105	7.2347	0	0	0	0	0
39	6.0134	6.2204	6.4170	6.6137	6.8000	6.9759	7.1415	7.3071	7.4520	7.5866	0	0	0	0	0	0
40	6.4998	6.7068	6.9138	7.1105	7.3071	7.4831	7.6487	7.8039	7.9488	0	0	0	0	0	0	0
41	7.0173	7.2347	7.4417	7.6487	7.8350	8.0213	8.1869	8.3318	-	0	0	0	0	0	0	0
42	7.5762	7.7936	8.0109	8.2179	8.4042	8.5802	8.7458	-	-	0	0	0	0	0	0	0
43	8.1662	8.3939	8.6112	8.8182	9.0045	9.1805	-	-	-	0	0	0	0	0	0	0
44	8.8079	9.0356	9.2529	9.4496	9.6359	-	-	-	-	0	0	0	0	0	0	0
45	9.4806	9.7187	9.9257	10.1223	-	-	-	-	-	0	0	0	0	0	0	0
46	10.2569	10.4846	10.6916	-	-	-	-	-	-	0	0	0	0	0	0	0
47	11.0124	11.2298	-	-	-	-	-	-	-	0	0	0	0	0	0	0
48	11.7887	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
49	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
50	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
51	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
52	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
53	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
54	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
55	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
56	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
57	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
58	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
59	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
60	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
61	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
62	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
63	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
64	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	
18	2.3495	2.4012	2.4633	2.5151	2.5772	2.6289	2.691	2.7428	2.7945	2.8566	2.9084	2.9498	3.0015	3.0429	3.0843	
19	2.4633	2.5254	2.5875	2.6496	2.7014	2.7635	2.8256	2.8877	2.9394	2.9912	3.0533	3.0947	3.1464	3.1878	0	
20	2.5875	2.6496	2.7221	2.7842	2.8463	2.9084	2.9705	3.0326	3.0947	3.1464	3.1982	3.2499	3.2913	0	0	
21	2.7324	2.7945	2.867	2.9291	3.0015	3.0636	3.1257	3.1878	3.2499	3.3017	3.3534	3.4052	0	0	0	
22	2.8773	2.9498	3.0222	3.0947	3.1568	3.2292	3.2913	3.3534	3.4155	3.4673	3.519	0	0	0	0	
23	3.0326	3.1154	3.1878	3.2603	3.3327	3.4052	3.4673	3.5294	3.5915	3.6432	0	0	0	0	0	
24	3.2085	3.2913	3.3638	3.4466	3.519	3.5915	3.6536	3.7157	3.7778	0	0	0	0	0	0	
25	3.3948	3.4776	3.5604	3.6432	3.7157	3.7881	3.8502	3.9123	0	0	0	0	0	0	0	
26	3.6018	3.6846	3.7674	3.8502	3.9227	3.9951	4.0572	0	0	0	0	0	0	0	0	
27	3.8192	3.902	3.9848	4.0676	4.14	4.2125	0	0	0	0	0	0	0	0	0	
28	4.0572	4.14	4.2228	4.3056	4.3781	0	0	0	0	0	0	0	0	0	0	
29	4.3056	4.3884	4.4816	4.554	0	0	0	0	0	0	0	0	0	0	0	
30	4.5747	4.6575	4.7403	0	0	0	0	0	0	0	0	0	0	0	0	
31	4.8542	4.9473	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	5.1647	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	1.2528	1.2947	1.3231	1.3420	1.3662	1.3869	1.4076	1.4283	1.4490	1.4801	1.5008	1.5318	1.5629	1.5836	1.6146	1.6457
19	1.2621	1.3125	1.3517	1.3766	1.3973	1.4180	1.4387	1.4594	1.4904	1.5111	1.5422	1.5732	1.6043	1.6353	1.6664	1.7078
20	1.2714	1.3222	1.3731	1.4076	1.4283	1.4490	1.4697	1.5008	1.5318	1.5629	1.5939	1.6250	1.6560	1.6974	1.7285	1.7699
21	1.2806	1.3318	1.3831	1.4387	1.4594	1.4904	1.5111	1.5422	1.5732	1.6146	1.6457	1.6767	1.7181	1.7595	1.8009	1.8423
22	1.2899	1.3414	1.3931	1.4449	1.4904	1.5215	1.5525	1.5939	1.6250	1.6664	1.7078	1.7388	1.7802	1.8320	1.8734	1.9148
23	1.2991	1.3510	1.4031	1.4553	1.5290	1.5732	1.6043	1.6457	1.6871	1.7285	1.7699	1.8113	1.8527	1.9044	1.9562	1.9976
24	1.3177	1.3703	1.4230	1.4883	1.5503	1.6250	1.6664	1.7078	1.7492	1.7906	1.8423	1.8837	1.9355	1.9872	2.0390	2.1011
25	1.3269	1.3953	1.4669	1.5400	1.6038	1.6871	1.7285	1.7802	1.8216	1.8734	1.9251	1.9769	2.0286	2.0804	2.1425	2.2046
26	1.3622	1.4338	1.5069	1.5917	1.6573	1.7492	1.8009	1.8527	1.9044	1.9562	2.0079	2.0700	2.1321	2.1942	2.2563	2.3184
27	1.4085	1.4915	1.5667	1.6537	1.7321	1.8320	1.8837	1.9355	1.9976	2.0597	2.1218	2.1839	2.2460	2.3184	2.3805	2.4530
28	1.4641	1.5493	1.6366	1.7260	1.8069	1.9148	1.9769	2.0390	2.1011	2.1632	2.2356	2.3081	2.3805	2.4530	2.5254	2.5979
29	1.5290	1.6263	1.7164	1.8191	1.8925	2.0183	2.0804	2.1528	2.2149	2.2874	2.3702	2.4426	2.5151	2.5979	2.6807	2.7635
30	1.6031	1.7032	1.8062	1.9121	1.9994	2.1321	2.2046	2.2770	2.3598	2.4323	2.5151	2.5979	2.6807	2.7738	2.8566	2.9498
31	1.6958	1.7995	1.9060	2.0258	2.1170	2.2667	2.3391	2.4219	2.5047	2.5979	2.6807	2.7738	2.8670	2.9601	3.0636	3.1568
32	1.7977	1.9053	2.0258	2.1498	2.2453	2.4116	2.4944	2.5875	2.6807	2.7738	2.8670	2.9601	3.0636	3.1671	3.2810	3.3845
33	1.9089	2.0304	2.1555	2.2945	2.4057	2.5772	2.6703	2.7738	2.8670	2.9705	3.0740	3.1775	3.2913	3.4052	3.5190	3.6432
34	2.0293	2.1651	2.3052	2.4495	2.5661	2.7635	2.8670	2.9705	3.0740	3.1878	3.3017	3.4155	3.5397	3.6639	3.7881	3.9123
35	2.1776	2.3191	2.4649	2.6252	2.7585	2.9705	3.0740	3.1878	3.3120	3.4259	3.5501	3.6846	3.8192	3.9434	4.0779	4.2228
36	2.5483	2.7233	2.9039	3.1007	3.2504	3.4880	3.6225	3.7571	3.9020	4.0365	4.1814	4.3367	4.4816	4.6368	4.7817	4.9266
37	2.7521	2.9350	3.1335	3.3384	3.4963	3.7674	3.9123	4.0572	4.2125	4.3677	4.5230	4.6782	4.8438	4.9991	5.1543	5.3096
38	2.9652	3.1659	3.3829	3.6071	3.7850	4.0676	4.2228	4.3884	4.5540	4.7196	4.8852	5.0612	5.2268	5.3924	5.5580	5.7236
39	3.2062	3.4257	3.6524	3.8965	4.0950	4.4091	4.5747	4.7507	4.9266	5.1026	5.2889	5.4648	5.6408	5.8167	5.9927	6.1583
40	3.4656	3.7048	3.9617	4.2273	4.4372	4.7714	4.9577	5.1440	5.3406	5.5269	5.7236	5.9099	6.0962	6.2721	6.4481	6.6240
41	3.7529	4.0127	4.2911	4.5787	4.8862	5.1750	5.3717	5.5787	5.7857	5.9823	6.1893	6.3860	6.5723	6.7586	6.9449	7.1105
42	4.0679	4.3495	4.6603	4.9818	5.3139	5.6201	5.8374	6.0548	6.2618	6.4791	6.6861	6.8931	7.0898	7.2864	7.4624	7.6383
43	4.4201	4.7344	5.0694	5.4159	5.7737	6.1065	6.3342	6.5619	6.7896	7.0173	7.2347	7.4417	7.6487	7.8350	8.0213	8.1869
44	4.8093	5.1578	5.5185	5.8913	6.2869	6.6344	6.8828	7.1208	7.3589	7.5866	7.8143	8.0316	8.2386	8.4353	8.6112	8.7665
45	5.2355	5.6197	6.0075	6.4287	6.8536	7.2140	7.4624	7.7211	7.9695	8.2076	8.4456	8.6630	8.8700	9.0563	9.2219	-
46	5.7637	6.1778	6.6062	7.0592	7.5272	7.8867	8.1558	8.4249	8.6837	8.9321	9.1598	9.3771	9.5841	9.7704	-	-
47	6.2826	6.7360	7.2050	7.6897	8.1901	8.5698	8.8493	9.1184	9.3875	9.6359	9.8636	10.0809	10.2776	-	-	-
48	6.8571	7.3422	7.8536	8.3718	8.9064	9.2943	9.5841	9.8636	10.1327	10.3811	10.6088	10.8158	-	-	-	-
49	7.4780	8.0062	8.5522	9.1057	9.6870	10.0706	10.3707	10.6502	10.9193	11.1677	11.3954	-	-	-	-	-
50	8.1544	8.7183	9.3106	9.9118	10.5209	10.8986	11.2091	11.4989	11.7576	11.9957	-	-	-	-	-	-
51	8.8865	9.4977	10.1289	10.7697	11.4678	11.7887	12.0992	12.3786	12.6374	-	-	-	-	-	-	-
52	9.6834	10.3445	11.0170	11.6999	12.4097	12.7305	13.0410	13.3101	-	-	-	-	-	-	-	-
53	10.5452	11.2491	11.9651	12.6921	13.4136	13.7345	14.0346	-	-	-	-	-	-	-	-	-
54	11.4718	12.2306	12.9829	13.7463	14.4797	14.7902	-	-	-	-	-	-	-	-	-	-
55	12.4818	13.2795	14.0807	14.8833	15.6078	-	-	-	-	-	-	-	-	-	-	-
56	13.5660	14.4053	15.2582	16.0925	-	-	-	-	-	-	-	-	-	-	-	-
57	14.7336	15.6178	16.5056	-	-	-	-	-	-	-	-	-	-	-	-	-
58	15.9845	16.9169	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	17.3374	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	1.6767	1.7181	1.7492	1.7906	1.8216	1.863	1.9044	1.9355	1.9872	2.0286	2.07	2.1218	2.1632	2.2149	2.2667	2.3184
19	1.7388	1.7802	1.8216	1.8527	1.8941	1.9355	1.9769	2.0286	2.07	2.1218	2.1632	2.2149	2.2667	2.3184	2.3805	2.4323
20	1.8113	1.8527	1.8941	1.9355	1.9769	2.0286	2.07	2.1218	2.1735	2.2253	2.277	2.3288	2.3909	2.4426	2.5047	2.5565
21	1.8837	1.9251	1.9769	2.0183	2.07	2.1114	2.1632	2.2253	2.277	2.3391	2.3909	2.453	2.5151	2.5772	2.6289	2.691
22	1.9665	2.0079	2.0597	2.1114	2.1632	2.2149	2.277	2.3391	2.4012	2.4633	2.5254	2.5875	2.6496	2.7117	2.7738	2.8359
23	2.0493	2.1011	2.1632	2.2149	2.277	2.3391	2.4012	2.4633	2.5254	2.5979	2.66	2.7324	2.7945	2.8566	2.9291	2.9912
24	2.1528	2.2046	2.2667	2.3288	2.4012	2.4633	2.5254	2.5979	2.6703	2.7428	2.8152	2.8773	2.9498	3.0222	3.0843	3.1568
25	2.2667	2.3288	2.3909	2.4633	2.5358	2.6082	2.6807	2.7531	2.8256	2.898	2.9705	3.0533	3.1257	3.1878	3.2603	3.3224
26	2.3909	2.4530	2.5254	2.6082	2.6807	2.7531	2.8359	2.9187	2.9912	3.074	3.1568	3.2292	3.3017	3.3741	3.4466	3.519
27	2.5254	2.6082	2.6807	2.7635	2.8463	2.9291	3.0119	3.0947	3.1775	3.2603	3.3431	3.4259	3.4983	3.5811	3.6432	3.7157
28	2.6807	2.7635	2.8566	2.9394	3.0222	3.1154	3.2085	3.2913	3.3845	3.4673	3.5501	3.6329	3.7157	3.7881	3.8606	3.9227
29	2.8566	2.9498	3.0429	3.1361	3.2292	3.3224	3.4155	3.5087	3.6018	3.695	3.7778	3.8606	3.9434	4.0158	4.0779	0
30	3.0533	3.1464	3.2499	3.3431	3.4466	3.5501	3.6432	3.7467	3.8399	3.933	4.0158	4.0986	4.1814	4.2539	0	0
31	3.2603	3.3638	3.4776	3.5811	3.6846	3.7881	3.8916	3.9951	4.0883	4.1814	4.2746	4.3574	4.4298	0	0	0
32	3.4983	3.6122	3.7260	3.8399	3.9434	4.0572	4.1607	4.2642	4.3677	4.4609	4.554	4.6265	0	0	0	0
33	3.7571	3.8813	3.9951	4.1193	4.2332	4.347	4.4505	4.5644	4.6575	4.7507	4.8438	0	0	0	0	0
34	4.0469	4.1711	4.2953	4.4195	4.5333	4.6575	4.761	4.8749	4.968	5.0612	0	0	0	0	0	0
35	4.3470	4.4816	4.6161	4.7403	4.8645	4.9784	5.0922	5.1957	5.2992	0	0	0	0	0	0	0
36	5.0819	5.2164	5.3613	5.4855	5.6097	5.7339	5.8374	5.9409	0	0	0	0	0	0	0	0
37	5.4648	5.6097	5.7443	5.8788	6.003	6.1169	6.2204	0	0	0	0	0	0	0	0	0
38	5.8788	6.0237	6.1686	6.2928	6.417	6.5309	0	0	0	0	0	0	0	0	0	0
39	6.3135	6.4688	6.6033	6.7379	6.8517	0	0	0	0	0	0	0	0	0	0	0
40	6.7793	6.9345	7.0691	7.1933	0	0	0	0	0	0	0	0	0	0	0	0
41	7.2761	7.4210	7.5555	-	0	0	0	0	0	0	0	0	0	0	0	0
42	7.7936	7.9281	-	-	0	0	0	0	0	0	0	0	0	0	0	0
43	8.3421	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
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Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	2.3598	2.4116	2.4633	2.5151	2.5565	2.6082	2.6496	2.691	2.7324	2.7635						
19	2.484	2.5358	2.5875	2.6393	2.6807	2.7324	2.7738	2.8152	2.8566	0						
20	2.6082	2.66	2.7221	2.7738	2.8152	2.867	2.9084	2.9498	0	0						
21	2.7428	2.8049	2.8566	2.9084	2.9601	3.0015	3.0533	0	0	0						
22	2.898	2.9498	3.0015	3.0636	3.105	3.1568	0	0	0	0						
23	3.0533	3.105	3.1671	3.2189	3.2603	0	0	0	0	0						
24	3.2189	3.2706	3.3327	3.3741	0	0	0	0	0	0						
25	3.3948	3.4466	3.4983	0	0	0	0	0	0	0						
26	3.5811	3.6329	0	0	0	0	0	0	0	0						
27	3.7674	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
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Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	1.3260	1.3280	1.3299	1.3319	1.3338	1.3358	1.3377	1.3397	1.3416	1.3436	1.3650	1.3670	1.3689	1.3709	1.3728	1.4040
19	1.3260	1.3280	1.3299	1.3319	1.3338	1.3358	1.3377	1.3397	1.3416	1.3436	1.3650	1.3670	1.3689	1.3709	1.3728	1.4138
20	1.3358	1.3377	1.3397	1.3416	1.3436	1.3455	1.3475	1.3494	1.3514	1.3533	1.3748	1.3767	1.3787	1.3806	1.3826	1.4333
21	1.3553	1.3572	1.3592	1.3611	1.3631	1.3650	1.3670	1.3689	1.3709	1.3728	1.3845	1.3865	1.3884	1.3904	1.3923	1.4430
22	1.3650	1.3670	1.3689	1.3709	1.3728	1.3748	1.3767	1.3787	1.3806	1.3826	1.3943	1.3962	1.3982	1.4001	1.4021	1.4528
23	1.3845	1.3865	1.3884	1.3904	1.3923	1.3943	1.3962	1.3982	1.4001	1.4021	1.4040	1.4060	1.4079	1.4138	1.4235	1.4625
24	1.3943	1.3962	1.3982	1.4001	1.4021	1.4040	1.4060	1.4079	1.4099	1.4118	1.4235	1.4255	1.4333	1.4430	1.4528	1.4820
25	1.4040	1.4060	1.4079	1.4099	1.4118	1.4138	1.4157	1.4177	1.4235	1.4255	1.4430	1.4528	1.4625	1.4820	1.4918	1.5210
26	1.4138	1.4157	1.4177	1.4196	1.4216	1.4333	1.4352	1.4430	1.4450	1.4528	1.4820	1.4840	1.5015	1.5210	1.5405	1.5795
27	1.4333	1.4352	1.4372	1.4391	1.4430	1.4625	1.4645	1.4723	1.4820	1.4918	1.5210	1.5308	1.5503	1.5795	1.6088	1.6380
28	1.4528	1.4547	1.4567	1.4625	1.4723	1.4918	1.5015	1.5113	1.5210	1.5405	1.5698	1.5893	1.6185	1.6478	1.6770	1.7160
29	1.4820	1.4840	1.4918	1.5015	1.5113	1.5405	1.5425	1.5600	1.5795	1.5990	1.6283	1.6575	1.6868	1.7258	1.7550	1.8038
30	1.5210	1.5230	1.5308	1.5405	1.5600	1.5893	1.5990	1.6185	1.6478	1.6770	1.7063	1.7355	1.7745	1.8135	1.8525	1.9013
31	1.5698	1.5717	1.5795	1.5990	1.6185	1.6575	1.6673	1.6965	1.7258	1.7550	1.7940	1.8330	1.8720	1.9208	1.9695	2.0183
32	1.6283	1.6302	1.6478	1.6673	1.6965	1.7355	1.7550	1.7843	1.8135	1.8525	1.9013	1.9403	1.9890	2.0378	2.0963	2.1548
33	1.6965	1.6985	1.7258	1.7550	1.7843	1.8233	1.8525	1.8818	1.9305	1.9695	2.0183	2.0670	2.1255	2.1840	2.2425	2.3010
34	1.7745	1.7843	1.8135	1.8428	1.8818	1.9305	1.9598	1.9988	2.0475	2.0963	2.1548	2.2133	2.2718	2.3400	2.3985	2.4668
35	1.8720	1.8818	1.9208	1.9500	1.9988	2.0475	2.0865	2.1353	2.1938	2.2523	2.3108	2.3693	2.4375	2.5058	2.5838	2.6520
36	2.1158	2.1450	2.1840	2.2328	2.2913	2.3498	2.4083	2.4668	2.5350	2.6033	2.6715	2.7495	2.8275	2.9153	2.9933	3.0810
37	2.2523	2.2815	2.3303	2.3888	2.4473	2.5253	2.5838	2.6520	2.7300	2.8080	2.8860	2.9738	3.0518	3.1493	3.2370	3.3248
38	2.4083	2.4473	2.5058	2.5643	2.6325	2.7105	2.7885	2.8665	2.9445	3.0323	3.1200	3.2078	3.3053	3.4028	3.5003	3.5978
39	2.5838	2.6325	2.6910	2.7690	2.8470	2.9250	3.0030	3.0908	3.1883	3.2760	3.3735	3.4710	3.5783	3.6855	3.7928	3.9000
40	2.7690	2.8275	2.9055	2.9835	3.0713	3.1688	3.2565	3.3540	3.4515	3.5490	3.6465	3.7635	3.8708	3.9878	4.1145	4.2315
41	2.9933	3.0518	3.1395	3.2273	3.3248	3.4320	3.5295	3.6270	3.7343	3.8415	3.9488	4.0755	4.2023	4.3290	4.4655	4.5923
42	3.2273	3.3053	3.3930	3.5003	3.6075	3.7148	3.8220	3.9293	4.0463	4.1730	4.2900	4.4265	4.5630	4.7093	4.8555	4.9920
43	3.5003	3.5880	3.6855	3.8025	3.9098	4.0365	4.1535	4.2705	4.3973	4.5338	4.6605	4.8165	4.9628	5.1188	5.2748	5.4308
44	3.8025	3.9000	4.0170	4.1340	4.2608	4.3875	4.5143	4.6410	4.7873	4.9335	5.0798	5.2455	5.4113	5.5770	5.7525	5.9183
45	4.1438	4.2413	4.3680	4.4948	4.6313	4.7678	4.9043	5.0505	5.2065	5.3723	5.5283	5.7135	5.8890	6.0743	6.2693	6.4643
46	4.6020	4.7093	4.8360	4.9628	5.1090	5.2553	5.4015	5.5673	5.7330	5.9085	6.0840	6.2790	6.4740	6.6788	6.9030	7.1273
47	5.0018	5.1188	5.2553	5.3918	5.5478	5.7135	5.8793	6.0548	6.2498	6.4350	6.6300	6.8445	7.0688	7.2930	7.5270	7.7805
48	5.4308	5.5575	5.7038	5.8598	6.0353	6.2108	6.3960	6.6008	6.8055	7.0103	7.2248	7.4685	7.7123	7.9658	8.2290	8.4923
49	5.8988	6.0353	6.1913	6.3668	6.5618	6.7568	6.9713	7.1858	7.4100	7.6440	7.8780	8.1510	8.4240	8.6970	8.9895	9.2820
50	6.3960	6.5520	6.7275	6.9225	7.1370	7.3613	7.5855	7.8195	8.0730	8.3363	8.5995	8.9018	9.2040	9.5063	9.8183	10.1400
51	6.9420	7.1078	7.3125	7.5368	7.7708	8.0145	8.2680	8.5313	8.8043	9.1065	9.4088	9.7305	10.0523	10.3935	10.7348	11.0760
52	7.5368	7.7318	7.9560	8.2095	8.4630	8.7263	9.0090	9.3113	9.6233	9.9450	10.2863	10.6373	10.9980	11.3588	11.7293	12.0998
53	8.1803	8.4045	8.6678	8.9310	9.2138	9.5160	9.8378	10.1693	10.5203	10.8810	11.2515	11.6318	12.0218	12.4215	12.8213	13.2113
54	8.9018	9.1553	9.4283	9.7305	10.0425	10.3838	10.7445	11.1150	11.5050	11.9048	12.3143	12.7335	13.1528	13.5818	14.0010	14.4105
55	9.6915	9.9645	10.2668	10.6080	10.9688	11.3588	11.7585	12.1680	12.5970	13.0358	13.4843	13.9328	14.3910	14.8395	15.2880	15.7170
56	10.5495	10.8420	11.2028	11.5928	12.0023	12.4313	12.8700	13.3283	13.8060	14.2838	14.7810	15.2588	15.7463	16.2240	16.6823	17.1308
57	11.4855	11.8365	12.2460	12.6848	13.1430	13.6208	14.1180	14.6153	15.1320	15.6683	16.1850	16.7018	17.2185	17.7158	18.2033	18.6615
58	12.5483	12.9578	13.4160	13.9133	14.4203	14.9565	15.4928	16.0485	16.6238	17.1795	17.7353	18.2910	18.8273	19.3538	19.8510	20.3190
59	13.7670	14.2253	14.7420	15.2978	15.8633	16.4483	17.0430	17.6573	18.2520	18.8565	19.4513	20.0363	20.5920	21.1380	21.6450	22.1130
60	15.1320	15.6585	16.2435	16.8480	17.4818	18.1253	18.7688	19.4220	20.0753	20.7090	21.3428	21.9473	22.5225	23.0783	23.5853	24.0533
61	16.6433	17.2673	17.9205	18.5933	19.2758	19.9680	20.6798	21.3818	22.0740	22.7468	23.4000	24.0338	24.6285	25.1745	25.6815	-
62	18.3788	19.0710	19.7828	20.5238	21.2940	22.0448	22.7955	23.5365	24.2678	24.9795	25.6523	26.2958	26.8905	27.4365	-	-
63	20.3190	21.0795	21.8693	22.6980	23.5073	24.3165	25.1258	25.9058	26.6760	27.4073	28.0995	28.7528	29.3378	-	-	-
64	22.4738	23.3220	24.1995	25.0673	25.9448	26.8223	27.6705	28.4895	29.2890	30.0398	30.7418	31.3853	-	-	-	-
65	24.8723	25.8083	26.7443	27.6900	28.6358	29.5620	30.4493	31.3073	32.1263	32.8965	33.5888	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	1.4060	1.4079	1.4099	1.4118	1.4333	1.4430	1.4528	1.4625	1.4723	1.4820	1.4918	1.5015	1.5113	1.5210	1.5308	1.5405
19	1.4157	1.4177	1.4196	1.4216	1.4528	1.4625	1.4723	1.4820	1.4918	1.5015	1.5113	1.5210	1.5308	1.5405	1.5600	1.5893
20	1.4352	1.4372	1.4391	1.4411	1.4723	1.4820	1.4918	1.5015	1.5113	1.5210	1.5308	1.5405	1.5698	1.5990	1.6283	1.6575
21	1.4450	1.4469	1.4489	1.4508	1.4918	1.5015	1.5113	1.5210	1.5308	1.5503	1.5795	1.6088	1.6380	1.6673	1.6965	1.7258
22	1.4547	1.4567	1.4586	1.4625	1.5113	1.5210	1.5308	1.5503	1.5795	1.6088	1.6380	1.6770	1.7063	1.7355	1.7745	1.8135
23	1.4645	1.4664	1.4820	1.5113	1.5405	1.5600	1.5893	1.6185	1.6478	1.6770	1.7160	1.7453	1.7843	1.8233	1.8623	1.9013
24	1.4918	1.5113	1.5308	1.5600	1.5893	1.6185	1.6478	1.6868	1.7160	1.7550	1.7940	1.8330	1.8720	1.9110	1.9598	2.0085
25	1.5405	1.5698	1.5990	1.6283	1.6575	1.6868	1.7258	1.7648	1.8038	1.8428	1.8818	1.9305	1.9695	2.0183	2.0670	2.1158
26	1.5990	1.6283	1.6575	1.6965	1.7355	1.7745	1.8135	1.8525	1.8915	1.9403	1.9793	2.0280	2.0865	2.1353	2.1840	2.2425
27	1.6673	1.7063	1.7355	1.7745	1.8233	1.8623	1.9013	1.9500	1.9988	2.0475	2.0963	2.1548	2.2035	2.2620	2.3205	2.3790
28	1.7453	1.7843	1.8330	1.8720	1.9208	1.9598	2.0085	2.0573	2.1158	2.1645	2.2230	2.2815	2.3498	2.4083	2.4668	2.5350
29	1.8428	1.8818	1.9305	1.9793	2.0280	2.0768	2.1353	2.1938	2.2523	2.3108	2.3693	2.4375	2.4960	2.5643	2.6423	2.7105
30	1.9500	1.9988	2.0475	2.0963	2.1548	2.2133	2.2718	2.3303	2.3985	2.4668	2.5350	2.6033	2.6715	2.7495	2.8275	2.9055
31	2.0670	2.1255	2.1840	2.2425	2.3010	2.3595	2.4278	2.4960	2.5643	2.6423	2.7105	2.7885	2.8665	2.9543	3.0323	3.1200
32	2.2133	2.2718	2.3303	2.3985	2.4570	2.5253	2.6033	2.6813	2.7495	2.8275	2.9153	2.9933	3.0810	3.1785	3.2663	3.3638
33	2.3595	2.4278	2.4960	2.5643	2.6423	2.7203	2.7983	2.8763	2.9543	3.0420	3.1298	3.2273	3.3248	3.4223	3.5295	3.6270
34	2.5350	2.6130	2.6813	2.7593	2.8373	2.9250	3.0128	3.1005	3.1883	3.2858	3.3833	3.4808	3.5880	3.6953	3.8123	3.9195
35	2.7300	2.8080	2.8860	2.9738	3.0615	3.1493	3.2468	3.3443	3.4418	3.5490	3.6563	3.7733	3.8805	4.0073	4.1243	4.2413
36	3.1785	3.2663	3.3638	3.4613	3.5588	3.6758	3.7830	3.9000	4.0170	4.1340	4.2608	4.3875	4.5240	4.6508	4.7873	4.9238
37	3.4320	3.5295	3.6368	3.7538	3.8513	3.9780	4.0950	4.2218	4.3485	4.4850	4.6215	4.7580	4.9043	5.0408	5.1870	5.3235
38	3.7148	3.8318	3.9390	4.0560	4.1730	4.3095	4.4460	4.5825	4.7288	4.8653	5.0213	5.1675	5.3138	5.4698	5.6160	5.7623
39	4.0268	4.1535	4.2705	4.4070	4.5240	4.6800	4.8263	4.9823	5.1383	5.2943	5.4503	5.6063	5.7720	5.9280	6.0743	6.2303
40	4.3680	4.5045	4.6410	4.7873	4.9238	5.0895	5.2553	5.4113	5.5770	5.7525	5.9183	6.0938	6.2595	6.4253	6.5813	6.7373
41	4.7385	4.8945	5.0408	5.2065	5.3723	5.5380	5.7135	5.8890	6.0645	6.2498	6.4350	6.6105	6.7860	6.9518	7.1175	7.2735
42	5.1578	5.3235	5.4893	5.6648	5.8500	6.0353	6.2205	6.4058	6.6008	6.7958	6.9810	7.1663	7.3515	7.5270	7.6928	7.8488
43	5.6160	5.7915	5.9865	6.1718	6.3765	6.5715	6.7763	6.9810	7.1858	7.3905	7.5855	7.7805	7.9658	8.1413	8.3070	8.4630
44	6.1230	6.3278	6.5325	6.7373	6.9518	7.1663	7.3905	7.6050	7.8195	8.0340	8.2388	8.4338	8.6190	8.8043	8.9603	9.1163
45	6.6885	6.9030	7.1273	7.3515	7.5855	7.8195	8.0535	8.2778	8.5020	8.7263	8.9408	9.1358	9.3308	9.5063	9.6623	-
46	7.3515	7.5953	7.8293	8.0828	8.3265	8.5703	8.8238	9.0578	9.2918	9.5160	9.7305	9.9353	10.1205	10.2960	-	-
47	8.0340	8.2875	8.5508	8.8140	9.0773	9.3405	9.5940	9.8475	10.0913	10.3155	10.5300	10.7348	10.9103	-	-	-
48	8.7653	9.0480	9.3308	9.6135	9.8963	10.1693	10.4325	10.6958	10.9395	11.1638	11.3783	11.5733	-	-	-	-
49	9.5745	9.8865	10.1790	10.4813	10.7738	11.0565	11.3295	11.5928	11.8463	12.0705	12.2753	-	-	-	-	-
50	10.4618	10.7835	11.1053	11.4173	11.7195	12.0120	12.2948	12.5580	12.8018	13.0260	-	-	-	-	-	-
51	11.4173	11.7585	12.0998	12.4215	12.7433	13.0358	13.3283	13.5915	13.8255	-	-	-	-	-	-	-
52	12.4605	12.8213	13.1723	13.5135	13.8353	14.1375	14.4203	14.6738	-	-	-	-	-	-	-	-
53	13.5915	13.9718	14.3325	14.6738	15.0053	15.3075	15.5805	-	-	-	-	-	-	-	-	-
54	14.8200	15.2100	15.5805	15.9315	16.2533	16.5458	-	-	-	-	-	-	-	-	-	-
55	16.1363	16.5360	16.9163	17.2673	17.5793	-	-	-	-	-	-	-	-	-	-	-
56	17.5695	17.9693	18.3495	18.6908	-	-	-	-	-	-	-	-	-	-	-	-
57	19.1003	19.5098	19.8803	-	-	-	-	-	-	-	-	-	-	-	-	-
58	20.7578	21.1575	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	22.5420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	1.5503	1.5698	1.5990	1.6283	1.667	1.6965	1.7258	1.7648	1.794	1.833	1.872	1.911	1.9598	1.9988	2.0475	2.0865
19	1.6185	1.6478	1.6770	1.7063	1.745	1.7745	1.8135	1.8525	1.8915	1.9305	1.9793	2.0183	2.067	2.1158	2.1548	2.2035
20	1.6868	1.7160	1.7550	1.7940	1.833	1.872	1.911	1.95	1.989	2.0378	2.0865	2.1353	2.184	2.2328	2.2815	2.3303
21	1.7648	1.8038	1.8428	1.8818	1.921	1.9695	2.0085	2.0573	2.106	2.1548	2.2035	2.2523	2.3108	2.3595	2.4083	2.4668
22	1.8525	1.8915	1.9403	1.9793	2.028	2.0768	2.1255	2.1743	2.223	2.2815	2.3303	2.3888	2.4473	2.496	2.5545	2.613
23	1.9500	1.9988	2.0378	2.0865	2.135	2.1938	2.2425	2.301	2.3595	2.418	2.4765	2.535	2.5935	2.652	2.7105	2.769
24	2.0573	2.1060	2.1548	2.2035	2.262	2.3205	2.379	2.4375	2.496	2.5643	2.6228	2.691	2.7495	2.808	2.8763	2.9348
25	2.1743	2.2230	2.2815	2.3400	2.399	2.4668	2.5253	2.5935	2.6618	2.73	2.7885	2.8568	2.925	2.9835	3.0518	3.1103
26	2.3010	2.3595	2.4180	2.4863	2.555	2.6228	2.691	2.7593	2.8275	2.8958	2.9738	3.042	3.1103	3.1785	3.237	3.2955
27	2.4473	2.5155	2.5838	2.6520	2.720	2.7983	2.8665	2.9445	3.0225	3.0908	3.1688	3.237	3.3053	3.3735	3.4418	3.5003
28	2.6130	2.6813	2.7495	2.8275	2.906	2.9835	3.0713	3.1493	3.2273	3.3053	3.3833	3.4515	3.5295	3.5978	3.6563	3.7148
29	2.7885	2.8665	2.9445	3.0323	3.110	3.198	3.2858	3.3638	3.4515	3.5295	3.6075	3.6855	3.7635	3.822	3.8903	0
30	2.9933	3.0810	3.1688	3.2565	3.344	3.432	3.5198	3.6075	3.6953	3.783	3.861	3.939	4.0073	4.0755	0	0
31	3.2175	3.3053	3.4028	3.5003	3.598	3.6855	3.783	3.8708	3.9585	4.0463	4.1243	4.2023	4.2705	0	0	0
32	3.4613	3.5588	3.6660	3.7635	3.871	3.9683	4.0658	4.1535	4.251	4.3388	4.4168	4.4948	0	0	0	0
33	3.7343	3.8415	3.9488	4.0560	4.163	4.2705	4.368	4.4655	4.5533	4.641	4.719	0	0	0	0	0
34	4.0365	4.1535	4.2608	4.3778	4.485	4.5923	4.6995	4.797	4.8848	4.9725	0	0	0	0	0	0
35	4.3680	4.4850	4.6020	4.7190	4.836	4.9433	5.0505	5.148	5.2358	0	0	0	0	0	0	0
36	5.0505	5.1773	5.3040	5.4210	5.538	5.6453	5.7428	5.8305	0	0	0	0	0	0	0	0
37	5.4600	5.5868	5.7135	5.8403	5.948	6.0548	6.1523	0	0	0	0	0	0	0	0	0
38	5.8988	6.0353	6.1620	6.2790	6.396	6.4935	0	0	0	0	0	0	0	0	0	0
39	6.3765	6.5130	6.6398	6.7568	6.864	0	0	0	0	0	0	0	0	0	0	0
40	6.8835	7.0200	7.1468	7.2540	-	0	0	0	0	0	0	0	0	0	0	0
41	7.4198	7.5563	7.6733	-	-	0	0	0	0	0	0	0	0	0	0	0
42	7.9950	8.1218	-	-	-	0	0	0	0	0	0	0	0	0	0	0
43	8.5995	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
60	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
61	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
62	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
63	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
64	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
65	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	2.1353	2.1743	2.223	2.262	2.301	2.3498	2.3888	2.418	2.457	2.4863						
19	2.2523	2.301	2.34	2.3888	2.4278	2.4765	2.5155	2.5545	2.5838	0						
20	2.379	2.4278	2.4765	2.5253	2.5643	2.613	2.652	2.6813	0	0						
21	2.5155	2.5643	2.613	2.6618	2.7105	2.7495	2.7885	0	0	0						
22	2.6618	2.7203	2.769	2.8178	2.8568	2.8958	0	0	0	0						
23	2.8178	2.8763	2.925	2.9738	3.0128	0	0	0	0	0						
24	2.9835	3.042	3.0908	3.1395	0	0	0	0	0	0						
25	3.1688	3.2175	3.2663	0	0	0	0	0	0	0						
26	3.354	3.4028	0	0	0	0	0	0	0	0						
27	3.5588	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60	0	0	0	0	0	0	0	0	0	0						
61	0	0	0	0	0	0	0	0	0	0						
62	0	0	0	0	0	0	0	0	0	0						
63	0	0	0	0	0	0	0	0	0	0						
64	0	0	0	0	0	0	0	0	0	0						
65	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	2.2200	2.3500	2.4800	2.6000	2.7100	2.8300	2.9400	3.0500	3.1600	3.2800	3.4422	3.5544	3.6553	3.7562	3.8683	3.9804
19	2.2500	2.3800	2.5000	2.6200	2.7400	2.8600	2.9800	3.1000	3.2100	3.3300	3.5207	3.6329	3.7450	3.8571	3.9692	4.0926
20	2.2600	2.3900	2.5200	2.6400	2.7700	2.8900	3.0200	3.1400	3.2700	3.3900	3.5992	3.7113	3.8347	3.9580	4.0814	4.2047
21	2.2700	2.4100	2.5400	2.6700	2.7900	2.9300	3.0600	3.1900	3.3200	3.4600	3.6777	3.8010	3.9356	4.0589	4.1935	4.3392
22	2.2900	2.4200	2.5600	2.7000	2.8300	2.9700	3.1000	3.2400	3.3800	3.5300	3.7674	3.9020	4.0365	4.1823	4.3280	4.4850
23	2.3000	2.4500	2.5900	2.7200	2.8700	3.0100	3.1600	3.3100	3.4600	3.6100	3.8683	4.0141	4.1598	4.3168	4.4738	4.6420
24	2.3200	2.4700	2.6100	2.7700	2.9200	3.0700	3.2200	3.3800	3.5500	3.7100	3.9692	4.1262	4.2944	4.4626	4.6420	4.8214
25	2.3500	2.5000	2.6600	2.8200	2.9800	3.1400	3.3100	3.4800	3.6500	3.8300	4.0926	4.2720	4.4514	4.6308	4.8326	5.0344
26	2.3900	2.5500	2.7200	2.8800	3.0500	3.2300	3.4000	3.5900	3.7800	3.9800	4.2383	4.4289	4.6308	4.8326	5.0456	5.2587
27	2.4300	2.6100	2.7800	2.9600	3.1400	3.3300	3.5200	3.7200	3.9300	4.1500	4.4065	4.6196	4.8326	5.0681	5.2923	5.5390
28	2.5000	2.6800	2.8700	3.0500	3.2500	3.4500	3.6600	3.8800	4.1000	4.3500	4.6083	4.8438	5.0793	5.3259	5.5838	5.8417
29	2.5700	2.7700	2.9600	3.1700	3.3800	3.6000	3.8200	4.0700	4.3200	4.5800	4.8438	5.0905	5.3596	5.6287	5.8978	6.1893
30	2.6600	2.8700	3.0800	3.3100	3.5400	3.7700	4.0200	4.2900	4.5600	4.8438	5.1129	5.3820	5.6735	5.9651	6.2678	6.5705
31	2.7600	2.9900	3.2200	3.4600	3.7100	3.9700	4.2500	4.5400	4.8500	5.1353	5.4269	5.7184	6.0323	6.3463	6.6714	7.0078
32	2.8900	3.1300	3.3800	3.6500	3.9200	4.2100	4.5100	4.8300	5.1465	5.4605	5.7744	6.0996	6.4360	6.7836	7.1424	7.5012
33	3.0300	3.3000	3.5700	3.8600	4.1600	4.4800	4.8100	5.1690	5.4829	5.8193	6.1669	6.5257	6.8845	7.2657	7.6469	8.0394
34	3.2000	3.4800	3.7800	4.1000	4.4300	4.7900	5.1600	5.5166	5.8641	6.2342	6.6154	6.9966	7.3890	7.8039	8.2188	8.6336
35	3.3900	3.7000	4.0300	4.3800	4.7500	5.1400	5.5390	5.9090	6.3014	6.6939	7.1087	7.5236	7.9497	8.3982	8.8355	9.2952
36	3.9900	4.3729	4.7429	5.1353	5.5502	5.9651	6.3911	6.8396	7.2881	7.7591	8.2300	8.7233	9.2279	9.7325	10.2482	10.7752
37	4.2700	4.6756	5.0905	5.5166	5.9651	6.4248	6.8957	7.3666	7.8600	8.3757	8.8915	9.4185	9.9567	10.5061	11.0555	11.6386
38	4.5859	5.0232	5.4717	5.9426	6.4360	6.9405	7.4451	7.9609	8.4991	9.0485	9.6091	10.1810	10.7528	11.3471	11.9525	12.5804
39	4.9335	5.4044	5.9090	6.4248	6.9518	7.5012	8.0506	8.6224	9.2055	9.7885	10.3940	10.9995	11.6274	12.2777	12.9392	13.6232
40	5.3147	5.8417	6.3799	6.9405	7.5236	8.1179	8.7233	9.3288	9.9567	10.5958	11.2461	11.9077	12.5916	13.2868	14.0156	14.7557
41	5.7408	6.3126	6.9069	7.5236	8.1515	8.7906	9.4409	10.1137	10.7752	11.4704	12.1656	12.8944	13.6344	14.3969	15.1929	15.9890
42	6.2117	6.8396	7.4900	8.1515	8.8355	9.5306	10.2370	10.9434	11.6722	12.4235	13.1859	13.9708	14.7893	15.6190	16.4712	17.3345
43	6.7499	7.4339	8.1291	8.8579	9.5979	10.3491	11.1004	11.8740	12.6589	13.4774	14.3072	15.1705	16.0563	16.9533	17.8615	18.8146
44	7.3442	8.0842	8.8467	9.6315	10.4276	11.2349	12.0534	12.8944	13.7465	14.6323	15.5405	16.4824	17.4354	18.4109	19.4088	20.4516
45	7.9945	8.8018	9.6315	10.4725	11.3358	12.2104	13.0850	14.0044	14.9351	15.9105	16.8972	17.9064	18.9379	20.0031	21.1131	22.2456
46	8.8579	9.7325	10.6295	11.5377	12.4571	13.4102	14.3744	15.3611	16.3927	17.4467	18.5118	19.6107	20.7431	21.9092	23.1202	24.3648
47	9.6315	10.5846	11.5377	12.5132	13.5223	14.5538	15.6078	16.6954	17.8167	18.9491	20.1152	21.3150	22.5596	23.8378	25.1609	26.5064
48	10.4613	11.4816	12.5132	13.5783	14.6772	15.8096	16.9645	18.1530	19.3528	20.5862	21.8532	23.1762	24.5442	25.9457	27.3697	28.8386
49	11.3583	12.4571	13.5783	14.7444	15.9442	17.1776	18.4334	19.7116	21.0234	22.3689	23.7817	25.2281	26.7082	28.2331	29.7916	31.3614
50	12.3113	13.5111	14.7444	16.0115	17.3233	18.6688	20.0255	21.4159	22.8511	24.3423	25.8785	27.4594	29.0740	30.7335	32.4041	34.0972
51	13.3541	14.6547	16.0002	17.3906	18.8258	20.2834	21.7523	23.2772	24.8693	26.4951	28.1770	29.9037	31.6529	33.4357	35.2409	37.0573
52	14.4866	15.9105	17.3906	18.9155	20.4516	22.0326	23.6584	25.3403	27.0782	28.8610	30.6998	32.5611	34.4560	36.3734	38.3131	40.2192
53	15.7311	17.2897	18.9043	20.5525	22.2232	23.9611	25.7551	27.6052	29.5001	31.4511	33.4469	35.4651	37.4946	39.5577	41.5872	43.6054
54	17.0879	18.8034	20.5525	22.3241	24.1742	26.0915	28.0649	30.0831	32.1575	34.2766	36.4294	38.6046	40.7911	42.9663	45.1191	47.2158
55	18.5791	20.4404	22.3241	24.2975	26.3382	28.4461	30.5989	32.8078	35.0727	37.3601	39.6810	42.0020	44.3230	46.6216	48.8641	51.0505
56	20.2049	22.2120	24.3087	26.4839	28.7264	31.0362	33.3908	35.8015	38.2458	40.7126	43.1906	45.6685	48.1241	50.5123	52.8445	55.0870
57	21.9653	24.1966	26.5064	28.8946	31.3614	33.8842	36.4518	39.0531	41.6993	44.3342	46.9916	49.6041	52.1718	54.6609	57.0492	59.3366
58	23.9611	26.4167	28.9731	31.5968	34.2878	37.0349	39.8156	42.5900	45.2100	47.9000	51.0842	53.8312	56.4886	59.0562	61.4894	63.7991
59	26.2148	28.9395	31.7314	34.6130	37.4400	40.1800	42.9600	45.7400	48.5900	51.4300	55.5019	58.3611	61.0969	63.7094	66.1762	68.4635
60	28.7601	31.6600	34.4800	37.3500	40.2600	43.2100	46.1600	49.1800	52.2000	55.2200	60.2448	63.1824	65.9856	68.6317	71.0760	73.2961
61	31.0800	34.0700	37.1100	40.2000	43.3400	46.4600	49.6800	52.8900	56.1000	59.2900	64.9800	68.2200	71.1321	73.7670	76.1441	-
62	33.4800	36.7100	39.9900	43.3200	46.6400	50.0600	53.4700	56.8900	60.2800	63.6400	69.6800	73.0400	76.3000	79.0593	-	-
63	36.1200	39.6100	43.1500	46.6800	50.3200	53.9500	57.5800	61.2000	64.7800	68.3000	74.6700	78.1500	81.4900	-	-	-
64	39.0400	42.8100	46.5500	50.4300	54.3000	58.1800	62.0300	65.8500	69.6000	73.2800	79.9800	83.5400	-	-	-	-
65	42.2500	46.2400	50.3800	54.5100	58.6400	62.7600	66.8300	70.8400	74.7600	78.5600	85.5900	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	4.0926	4.2047	4.3280	4.4514	4.5859	4.7205	4.8550	5.0008	5.1465	5.3035	5.4605	5.6175	5.7744	5.9426	6.1108	6.2902
19	4.2159	4.3392	4.4738	4.6083	4.7429	4.8887	5.0456	5.2026	5.3596	5.5278	5.6960	5.8641	6.0435	6.2342	6.4136	6.6042
20	4.3392	4.4850	4.6196	4.7765	4.9223	5.0793	5.2475	5.4156	5.5950	5.7744	5.9538	6.1445	6.3351	6.5369	6.7275	6.9293
21	4.4850	4.6308	4.7877	4.9559	5.1241	5.2923	5.4717	5.6511	5.8417	6.0435	6.2454	6.4472	6.6490	6.8621	7.0751	7.2881
22	4.6420	4.8102	4.9784	5.1578	5.3372	5.5278	5.7184	5.9314	6.1332	6.3463	6.5593	6.7724	6.9966	7.2209	7.4451	7.6806
23	4.8214	5.0008	5.1914	5.3820	5.5838	5.7969	5.9987	6.2229	6.4360	6.6714	6.8957	7.1312	7.3666	7.6133	7.8600	8.1179
24	5.0120	5.2138	5.4156	5.6287	5.8529	6.0772	6.3014	6.5369	6.7724	7.0190	7.2657	7.5124	7.7703	8.0394	8.3085	8.5888
25	5.2362	5.4493	5.6847	5.9090	6.1445	6.3911	6.6378	6.8845	7.1424	7.4003	7.6694	7.9385	8.2188	8.5103	8.8130	9.1158
26	5.4941	5.7296	5.9763	6.2229	6.4808	6.7387	7.0078	7.2769	7.5460	7.8263	8.1179	8.4206	8.7233	9.0373	9.3512	9.6876
27	5.7857	6.0435	6.3014	6.5705	6.8508	7.1312	7.4115	7.7030	8.0057	8.3085	8.6224	8.9476	9.2727	9.6203	9.9567	10.3155
28	6.1108	6.3911	6.6714	6.9630	7.2657	7.5572	7.8712	8.1851	8.5103	8.8355	9.1830	9.5306	9.8894	10.2594	10.6295	11.0219
29	6.4808	6.7836	7.0863	7.4003	7.7142	8.0394	8.3757	8.7233	9.0709	9.4297	9.7997	10.1810	10.5734	10.9658	11.3807	11.8068
30	6.8957	7.2209	7.5460	7.8824	8.2300	8.5776	8.9476	9.3176	9.6988	10.0913	10.4949	10.8986	11.3246	11.7619	12.2104	12.6813
31	7.3554	7.7030	8.0618	8.4206	8.8018	9.1830	9.5755	9.9791	10.3940	10.8201	11.2461	11.7059	12.1656	12.6477	13.1411	13.6456
32	7.8712	8.2524	8.6336	9.0261	9.4297	9.8446	10.2707	10.7192	11.1677	11.6162	12.0983	12.5916	13.0962	13.6232	14.1502	14.6996
33	8.4430	8.8467	9.2615	9.6876	10.1249	10.5846	11.0443	11.5265	12.0086	12.5132	13.0289	13.5671	14.1278	14.6884	15.2714	15.8545
34	9.0597	9.5082	9.9567	10.4276	10.8986	11.4031	11.8965	12.4122	12.9504	13.4999	14.0605	14.6547	15.2490	15.8657	16.4936	17.1215
35	9.7549	10.2370	10.7304	11.2349	11.7619	12.2889	12.8383	13.3989	13.9820	14.5875	15.2042	15.8433	16.4936	17.1551	17.8279	18.5118
36	11.3134	11.8740	12.4571	13.0401	13.6456	14.2511	14.8902	15.5405	16.2133	16.8972	17.6036	18.3324	19.0500	19.7901	20.5189	21.2589
37	12.2216	12.8383	13.4662	14.0941	14.7444	15.4172	16.1012	16.8188	17.5476	18.2988	19.0613	19.8237	20.6086	21.3822	22.1559	22.9184
38	13.2308	13.8923	14.5650	15.2490	15.9554	16.6842	17.4467	18.2203	19.0164	19.8237	20.6422	21.4607	22.2792	23.1090	23.9163	24.7124
39	14.3184	15.0360	15.7648	16.5160	17.2897	18.0858	18.9155	19.7564	20.6086	21.4719	22.3465	23.1987	24.0957	24.9590	25.8000	26.6073
40	15.5181	16.2806	17.0766	17.9064	18.7473	19.6219	20.5077	21.4159	22.3353	23.2659	24.2078	25.1160	26.0354	26.9212	27.7846	28.6143
41	16.8075	17.6485	18.5231	19.4201	20.3507	21.2925	22.2568	23.2323	24.2078	25.2057	26.1812	27.1455	28.0873	29.0067	29.8813	30.7223
42	18.2203	19.1510	20.1040	21.0907	22.0886	23.1090	24.1405	25.1833	26.2373	27.2688	28.3004	29.2983	30.2738	31.2044	32.0902	32.9311
43	19.8013	20.8104	21.8532	22.9071	23.9948	25.0936	26.2036	27.3137	28.4125	29.5001	30.5653	31.5968	32.5947	33.5366	34.4224	35.2297
44	21.5280	22.6268	23.7593	24.9030	26.0691	27.2464	28.4237	29.6010	30.7559	31.8884	32.9872	34.0299	35.0391	35.9809	36.8443	37.6292
45	23.4229	24.6114	25.8336	27.0782	28.3228	29.5674	30.8232	32.0453	33.2451	34.4112	35.5324	36.5976	37.5955	38.5149	39.3447	-
46	25.6318	26.9324	28.2443	29.5674	30.8904	32.2247	33.5254	34.8036	36.0370	37.2255	38.3580	39.4232	40.3986	41.2844	-	-
47	27.8855	29.2758	30.6886	32.0790	33.5030	34.8933	36.2500	37.5619	38.8289	40.0286	41.1611	42.2039	43.1457	-	-	-
48	30.3186	31.8099	33.2787	34.8036	36.2837	37.7301	39.1204	40.4659	41.7441	42.9551	44.0651	45.0630	-	-	-	-
49	32.9535	34.5569	36.1379	37.7076	39.2438	40.7238	42.1590	43.5157	44.7939	45.9825	47.0477	-	-	-	-	-
50	35.8015	37.4834	39.1541	40.7911	42.3720	43.8969	45.3434	46.7001	47.9671	49.0995	-	-	-	-	-	-
51	38.8401	40.6229	42.3608	44.0427	45.6685	47.2158	48.6623	50.0078	51.2187	-	-	-	-	-	-	-
52	42.1029	43.9642	45.7582	47.4849	49.1332	50.6805	52.1045	53.4051	-	-	-	-	-	-	-	-
53	45.5788	47.4962	49.3462	51.0954	52.7436	54.2685	55.6589	-	-	-	-	-	-	-	-	-
54	49.2677	51.2299	53.1024	54.8628	56.4886	57.9686	-	-	-	-	-	-	-	-	-	-
55	53.1473	55.1431	57.0268	58.7647	60.3457	-	-	-	-	-	-	-	-	-	-	-
56	57.2286	59.2356	61.0969	62.7788	-	-	-	-	-	-	-	-	-	-	-	-
57	61.4894	63.4740	65.2792	-	-	-	-	-	-	-	-	-	-	-	-	-
58	65.9295	67.8581	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	70.5266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	6.4696	6.6378	6.8284	7.019	7.2096	7.4227	7.6245	7.8375	8.0506	8.2636	8.4991	8.7345	8.9812	9.2279	9.4746	9.7212
19	6.7948	6.9854	7.1872	7.4003	7.6133	7.8263	8.0506	8.2748	8.5103	8.757	9.0036	9.2615	9.5194	9.7773	10.0464	10.3267
20	7.1424	7.3554	7.5684	7.7927	8.0282	8.2524	8.4991	8.7458	9.0036	9.2615	9.5418	9.8109	10.0913	10.3716	10.6631	10.9434
21	7.5124	7.7478	7.9833	8.23	8.4767	8.7233	8.9924	9.2615	9.5418	9.8334	10.1249	10.4164	10.7192	11.0219	11.3246	11.6274
22	7.9272	8.1851	8.4318	8.7009	8.97	9.2503	9.5306	9.8334	10.1361	10.4388	10.7528	11.0667	11.3919	11.7171	12.031	12.345
23	8.3870	8.6561	8.9252	9.2167	9.5082	9.8109	10.1249	10.4501	10.7752	11.1116	11.448	11.7843	12.1207	12.4571	12.7935	13.1074
24	8.8803	9.1718	9.4746	9.7773	10.1025	10.4388	10.7752	11.1228	11.4704	11.8292	12.1768	12.5468	12.9056	13.2532	13.6008	13.9259
25	9.4185	9.7437	10.0688	10.4052	10.764	11.1228	11.4816	11.8628	12.2328	12.6029	12.9953	13.3765	13.7465	14.1053	14.4641	14.8005
26	10.0240	10.3716	10.7304	11.1004	11.4816	11.874	12.2665	12.6589	13.0738	13.4662	13.8699	14.2623	14.6435	15.0248	15.3723	15.7199
27	10.6855	11.0667	11.4592	11.8628	12.2777	12.6926	13.1186	13.5447	13.9708	14.3969	14.8117	15.2154	15.6078	15.989	16.3478	16.6842
28	11.4255	11.8404	12.2665	12.7038	13.1523	13.6008	14.0493	14.4978	14.9463	15.3948	15.8208	16.2357	16.6394	17.0206	17.3794	17.7045
29	12.2553	12.7038	13.1635	13.6344	14.1053	14.5875	15.0696	15.5405	16.0115	16.46	16.9085	17.3345	17.7382	18.1194	18.467	0
30	13.1635	13.6456	14.1390	14.6435	15.1481	15.6639	16.1684	16.6618	17.1439	17.6148	18.0633	18.4894	18.8931	19.2631	0	0
31	14.1614	14.6884	15.2154	15.7424	16.2918	16.83	17.357	17.8615	18.3661	18.837	19.2967	19.7228	20.1152	0	0	0
32	15.2602	15.8208	16.3815	16.9645	17.5251	18.0858	18.624	19.151	19.6667	20.1489	20.5974	21.0122	0	0	0	0
33	16.4600	17.0654	17.6597	18.2652	18.8482	19.4313	19.9919	20.5301	21.0347	21.5168	21.9541	0	0	0	0	0
34	17.7718	18.3997	19.0388	19.6667	20.2722	20.8665	21.4383	21.9765	22.4923	22.952	0	0	0	0	0	0
35	19.1846	19.8573	20.5189	21.1692	21.7971	22.4026	22.9744	23.5126	24.006	0	0	0	0	0	0	0
36	21.9765	22.6829	23.3556	24.0172	24.6339	25.1833	25.7215	26.2148	0	0	0	0	0	0	0	0
37	23.6696	24.3872	25.0824	25.7439	26.3606	26.9324	27.4482	0	0	0	0	0	0	0	0	0
38	25.4748	26.2148	26.9100	27.5603	28.1658	28.7152	0	0	0	0	0	0	0	0	0	0
39	27.3921	28.1322	28.8273	29.4665	30.0495	0	0	0	0	0	0	0	0	0	0	0
40	29.3992	30.1392	30.8232	31.4399	0	0	0	0	0	0	0	0	0	0	0	0
41	31.5071	32.2247	32.8863	0	0	0	0	0	0	0	0	0	0	0	0	0
42	33.6936	34.3887	-	0	0	0	0	0	0	0	0	0	0	0	0	0
43	35.9697	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
60	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
61	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
62	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
63	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
64	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
65	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	9.9679	10.237	10.4949	10.7416	10.977	11.2125	11.4368	11.6498	11.8516	12.031						
19	10.5846	10.8537	11.1228	11.3807	11.6274	11.8628	12.0871	12.3001	12.5019	0						
20	11.2349	11.5152	11.7843	12.0422	12.3001	12.5356	12.7598	12.9729	0	0						
21	11.9189	12.2104	12.4795	12.7486	13.0065	13.242	13.4662	0	0	0						
22	12.6477	12.9392	13.2308	13.4999	13.7465	13.982	0	0	0	0						
23	13.4214	13.7241	14.0156	14.2735	14.5202	0	0	0	0	0						
24	14.2511	14.5538	14.8341	15.092	0	0	0	0	0	0						
25	15.1145	15.4172	15.6975	0	0	0	0	0	0	0						
26	16.0339	16.3254	0	0	0	0	0	0	0	0						
27	16.9982	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						
60	0	0	0	0	0	0	0	0	0	0						
61	0	0	0	0	0	0	0	0	0	0						
62	0	0	0	0	0	0	0	0	0	0						
63	0	0	0	0	0	0	0	0	0	0						
64	0	0	0	0	0	0	0	0	0	0						
65	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
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High Sum Assured rebates are applicable

Age/Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
18	1.4200	1.4700	1.5200	1.5700	1.6200	1.6800	1.7300	1.7800	1.8400	1.9400	2.0000	2.0600	2.1200	2.1800	2.2400	2.3100
19	1.4300	1.4800	1.5400	1.5900	1.6400	1.7000	1.7500	1.8100	1.8700	1.9800	2.0400	2.1000	2.1600	2.2300	2.3000	2.3800
20	1.4400	1.5000	1.5500	1.6000	1.6600	1.7200	1.7800	1.8400	1.9000	2.0100	2.0800	2.1400	2.2100	2.2900	2.3600	2.4400
21	1.4500	1.5000	1.5600	1.6200	1.6800	1.7400	1.8000	1.8600	1.9300	2.0500	2.1200	2.1900	2.2700	2.3500	2.4300	2.5200
22	1.4600	1.5100	1.5700	1.6300	1.7000	1.7600	1.8300	1.8900	1.9600	2.0900	2.1600	2.2400	2.3300	2.4100	2.5000	2.6000
23	1.4700	1.5300	1.5900	1.6500	1.7200	1.7900	1.8600	1.9300	2.0100	2.1400	2.2200	2.3100	2.4000	2.4900	2.6000	2.7000
24	1.4800	1.5400	1.6000	1.6800	1.7500	1.8200	1.9000	1.9700	2.0600	2.1900	2.2900	2.3800	2.4800	2.5900	2.7000	2.8143
25	1.4900	1.5600	1.6300	1.7000	1.7800	1.8600	1.9400	2.0300	2.1200	2.2600	2.3600	2.4700	2.5800	2.7000	2.8200	2.9265
26	1.5200	1.5900	1.6600	1.7400	1.8200	1.9100	2.0000	2.0900	2.1900	2.3500	2.4600	2.5700	2.7000	2.8256	2.9377	3.0610
27	1.5500	1.6200	1.7000	1.7900	1.8800	1.9700	2.0700	2.1700	2.2800	2.4500	2.5700	2.7000	2.8300	2.9601	3.0834	3.2068
28	1.5800	1.6600	1.7500	1.8400	1.9400	2.0400	2.1500	2.2600	2.3800	2.5600	2.7000	2.8400	2.9713	3.1059	3.2404	3.3862
29	1.6161	1.7200	1.8100	1.9100	2.0200	2.1300	2.2400	2.3700	2.5000	2.7000	2.8500	2.9937	3.1283	3.2741	3.4198	3.5768
30	1.6585	1.7800	1.8800	1.9900	2.1100	2.2300	2.3600	2.4900	2.6400	2.8600	3.0162	3.1619	3.3189	3.4759	3.6329	3.8010
31	1.7116	1.8500	1.9700	2.0900	2.2100	2.3500	2.4900	2.6400	2.8000	3.0386	3.1956	3.3525	3.5207	3.6889	3.8683	4.0477
32	1.7753	1.9400	2.0600	2.1900	2.3300	2.4800	2.6400	2.8100	2.9900	3.2292	3.3974	3.5768	3.7562	3.9468	4.1374	4.3280
33	1.8497	2.0400	2.1700	2.3200	2.4800	2.6400	2.8200	3.0100	3.2100	3.4422	3.6329	3.8235	4.0253	4.2159	4.4289	4.6308
34	1.9431	2.1500	2.3000	2.4700	2.6400	2.8200	3.0200	3.2300	3.4500	3.6889	3.8907	4.1038	4.3168	4.5299	4.7429	4.9671
35	2.0493	2.2900	2.4500	2.6300	2.8300	3.0300	3.2500	3.4900	3.7300	3.9580	4.1823	4.4065	4.6308	4.8662	5.1017	5.3484
36	2.3359	2.5946	2.8736	3.1400	3.3900	3.6329	3.8571	4.0926	4.3392	4.5859	4.8438	5.1129	5.3708	5.6399	5.9202	6.2005
37	2.4846	2.7684	3.0744	3.3900	3.6665	3.9020	4.1598	4.4177	4.6756	4.9559	5.2250	5.5053	5.7969	6.0884	6.3911	6.6939
38	2.6651	2.9769	3.3003	3.6486	3.9468	4.2159	4.4850	4.7653	5.0568	5.3484	5.6511	5.9538	6.2566	6.5817	6.9069	7.2433
39	2.8668	3.1969	3.5637	3.9459	4.2720	4.5523	4.8550	5.1578	5.4717	5.7857	6.0996	6.4360	6.7724	7.1199	7.4675	7.8375
40	3.0791	3.4517	3.8398	4.2568	4.6196	4.9335	5.2587	5.5838	5.9202	6.2566	6.6042	6.9630	7.3330	7.7030	8.0954	8.4879
41	3.3234	3.7297	4.1535	4.6082	5.0008	5.3484	5.6960	6.0435	6.4023	6.7724	7.1536	7.5460	7.9385	8.3533	8.7682	9.1943
42	3.5995	4.0309	4.5049	5.0000	5.4269	5.7969	6.1669	6.5481	6.9405	7.3442	7.7478	8.1739	8.6112	9.0597	9.5082	9.9791
43	3.9073	4.3784	4.8938	5.4190	5.8866	6.2902	6.6939	7.1087	7.5348	7.9721	8.4206	8.8803	9.3512	9.8334	10.3267	10.8425
44	4.2471	4.7722	5.3205	5.9055	6.4023	6.8284	7.2657	7.7142	8.1851	8.6673	9.1606	9.6540	10.1585	10.6855	11.2349	11.7956
45	4.6188	5.1892	5.7848	6.4190	6.9518	7.4227	7.9048	8.3982	8.9027	9.4297	9.9567	10.4949	11.0555	11.6386	12.2328	12.8495
46	5.1284	5.7452	6.3871	7.0811	7.6581	8.1627	8.6897	9.2279	9.7773	10.3379	10.9098	11.5152	12.1207	12.7598	13.4102	14.0829
47	5.5744	6.2433	6.9392	7.6893	8.3197	8.8691	9.4409	10.0352	10.6295	11.2461	11.8740	12.5244	13.1971	13.8923	14.5987	15.3275
48	6.0521	6.7761	7.5416	8.3649	9.0373	9.6540	10.2707	10.9098	11.5601	12.2328	12.9280	13.6344	14.3744	15.1257	15.8993	16.6730
49	6.5724	7.3553	8.1941	9.0947	9.8334	10.4949	11.1677	11.8628	12.5692	13.3092	14.0717	14.8566	15.6639	16.4712	17.3009	18.1418
50	7.1351	7.9923	8.9093	9.8919	10.6967	11.4143	12.1431	12.9056	13.6905	14.4978	15.3387	16.1909	17.0542	17.9400	18.8258	19.7228
51	7.7404	8.6873	9.6999	10.7703	11.6274	12.4122	13.2195	14.0493	14.9126	15.7984	16.7066	17.6373	18.5791	19.5210	20.4740	21.4271
52	8.4199	9.4517	10.5656	11.7297	12.6477	13.5111	14.3969	15.3163	16.2581	17.2336	18.2091	19.2182	20.2274	21.2365	22.2568	23.2547
53	9.1525	10.2973	11.4942	12.7703	13.7690	14.7220	15.6975	16.7066	17.7382	18.7809	19.8573	20.9337	21.9989	23.0865	24.1517	25.1945
54	9.9701	11.2008	12.5232	13.9189	15.0023	16.0563	17.1215	18.2203	19.3416	20.4852	21.6401	22.7726	23.9387	25.0824	26.1924	27.2688
55	10.8513	12.1970	13.6525	15.2602	16.3815	17.5251	18.6912	19.8910	21.0900	22.3353	23.5799	24.8021	26.0130	27.2015	28.3564	29.4665
56	11.8069	13.3089	14.9199	16.6618	17.8952	19.1397	20.3100	21.5000	22.7000	24.3648	25.6654	26.9661	28.2300	29.4777	30.6662	31.7874
57	12.8899	14.5482	16.3253	18.1400	19.3600	20.6000	21.8600	23.1300	24.4200	26.3100	27.6400	28.9800	30.3000	31.6100	32.9000	34.1600
58	14.1110	15.9382	17.9064	19.5200	20.8300	22.1700	23.5200	24.8800	26.2500	28.2900	29.7000	31.1100	32.5000	33.8700	35.2100	36.5000
59	15.4914	17.5135	19.6200	21.0100	22.4300	23.8600	25.3100	26.7700	28.2400	30.4100	31.9000	33.3800	34.8400	36.2600	37.6400	38.9600
60	17.0521	19.2973	21.1300	22.6400	24.1600	25.7000	27.2500	28.8100	30.3800	32.6900	34.2600	35.8100	37.3200	38.7900	40.2000	-
61	18.8041	21.1900	22.7900	24.4100	26.0500	27.7000	29.3600	31.0300	32.6800	35.1400	36.7900	38.4000	39.9600	41.4600	-	-
62	20.7683	22.8800	24.6100	26.3500	28.1200	29.8900	31.6600	33.4300	35.1700	37.7700	39.4900	41.1600	42.7600	-	-	-
63	22.9200	24.7600	26.6100	28.4900	30.3800	32.2700	34.1600	36.0200	37.8600	40.6000	42.3800	44.0900	-	-	-	-
64	24.8400	26.8000	28.8200	30.8400	32.8600	34.8800	36.8700	38.8300	40.7500	43.6400	45.4700	-	-	-	-	-
65	26.9400	29.0900	31.2500	33.4200	35.5800	37.7100	39.8200	41.8700	43.8600	46.8900	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
18	2.3771	2.4443	2.5004	2.5677	2.6349	2.7134	2.7807	2.8592	2.9377	3.0162	3.1059	3.1844	3.2741	3.3638	3.4535	3.5432
19	2.4500	2.5228	2.5901	2.6574	2.7359	2.8143	2.8928	2.9713	3.0610	3.1395	3.2404	3.3301	3.4198	3.5207	3.6216	3.7113
20	2.5200	2.6013	2.6798	2.7583	2.8368	2.9153	3.0050	3.0947	3.1844	3.2853	3.3862	3.4871	3.5880	3.6889	3.7898	3.902
21	2.6100	2.6910	2.7695	2.8592	2.9489	3.0386	3.1283	3.2292	3.3301	3.4422	3.5432	3.6441	3.7562	3.8683	3.9804	4.0926
22	2.7000	2.7919	2.8816	2.9713	3.0610	3.1731	3.2741	3.3862	3.4871	3.5992	3.7113	3.8235	3.9468	4.0701	4.1935	4.3168
23	2.8031	2.8928	2.9937	3.0947	3.2068	3.3189	3.4310	3.5432	3.6553	3.7786	3.9020	4.0253	4.1486	4.2832	4.4177	4.5523
24	2.9153	3.0162	3.1171	3.2404	3.3525	3.4759	3.5992	3.7226	3.8459	3.9692	4.1038	4.2383	4.3729	4.5186	4.6644	4.8102
25	3.0386	3.1507	3.2741	3.3974	3.5207	3.6441	3.7786	3.9132	4.0477	4.1823	4.3280	4.4738	4.6196	4.7765	4.9335	5.0905
26	3.1844	3.3077	3.4310	3.5656	3.7001	3.8459	3.9804	4.1262	4.2720	4.4177	4.5747	4.7317	4.8999	5.0681	5.2362	5.4156
27	3.3413	3.4759	3.6216	3.7674	3.9132	4.0589	4.2047	4.3617	4.5186	4.6868	4.8550	5.0232	5.2026	5.3820	5.5726	5.7632
28	3.5319	3.6777	3.8235	3.9804	4.1374	4.2944	4.4626	4.6308	4.7990	4.9784	5.1690	5.3484	5.5390	5.7408	5.9426	6.1557
29	3.7338	3.8907	4.0589	4.2271	4.3953	4.5635	4.7429	4.9223	5.1129	5.3147	5.5053	5.7072	5.9202	6.1332	6.3575	6.5817
30	3.9692	4.1374	4.3168	4.4962	4.6756	4.8662	5.0568	5.2587	5.4717	5.6735	5.8866	6.1108	6.3351	6.5705	6.8172	7.0639
31	4.2271	4.4177	4.6083	4.7990	5.0008	5.2026	5.4156	5.6287	5.8529	6.0772	6.3126	6.5481	6.8060	7.0639	7.3218	7.5909
32	4.5186	4.7205	4.9223	5.1353	5.3596	5.5726	5.8081	6.0435	6.2790	6.5257	6.7836	7.0527	7.3218	7.6021	7.8824	8.1739
33	4.8438	5.0568	5.2811	5.5166	5.7520	5.9987	6.2454	6.4920	6.7499	7.0302	7.3106	7.5909	7.8824	8.1851	8.4991	8.8018
34	5.2026	5.4381	5.6847	5.9314	6.1893	6.4472	6.7163	6.9966	7.2769	7.5797	7.8824	8.1963	8.5103	8.8355	9.1718	9.497
35	5.5950	5.8529	6.1220	6.3911	6.6714	6.9518	7.2433	7.5460	7.8600	8.1851	8.5215	8.8579	9.2055	9.5531	9.8894	10.2594
36	6.4920	6.7948	7.1087	7.4115	7.7366	8.0618	8.4094	8.7570	9.1158	9.4858	9.8558	10.2370	10.6182	10.9995	11.3807	11.7619
37	7.0190	7.3442	7.6694	8.0057	8.3645	8.7233	9.0933	9.4746	9.8670	10.2594	10.6631	11.0667	11.4704	11.8740	12.2777	12.6589
38	7.5909	7.9385	8.2973	8.6673	9.0485	9.4409	9.8446	10.2594	10.6855	11.1116	11.5377	11.9637	12.4010	12.8159	13.2308	13.6344
39	8.2076	8.5888	8.9812	9.3849	9.8109	10.2370	10.6743	11.1228	11.5713	12.0310	12.4795	12.9392	13.3877	13.8250	14.2511	14.6547
40	8.8915	9.3064	9.7437	10.1810	10.6407	11.1004	11.5825	12.0534	12.5356	13.0289	13.5111	13.9820	14.4529	14.9014	15.3275	15.7424
41	9.6428	10.1025	10.5622	11.0555	11.5489	12.0422	12.5580	13.0738	13.5896	14.0941	14.5987	15.0920	15.5742	16.0339	16.46	16.8748
42	10.4613	10.9658	11.4704	11.9974	12.5356	13.0738	13.6232	14.1726	14.7108	15.2490	15.7648	16.2806	16.7627	17.2224	17.6597	18.0633
43	11.3695	11.9189	12.4795	13.0401	13.6120	14.1950	14.7781	15.3499	15.9218	16.4712	17.0206	17.5364	18.0185	18.4894	18.9155	19.2967
44	12.3786	12.9617	13.5671	14.1726	14.7893	15.4060	16.0227	16.6281	17.2224	17.7942	18.3437	18.8594	19.3528	19.8013	20.2161	0
45	13.4662	14.1053	14.7557	15.4060	16.0563	16.7178	17.3570	17.9849	18.6015	19.1846	19.7340	20.2610	20.7431	21.1804	0	0
46	14.7557	15.4396	16.1348	16.8412	17.5251	18.2091	18.8819	19.5322	20.1489	20.7431	21.2925	21.8083	22.2792	-	0	0
47	16.0563	16.7963	17.5364	18.2764	18.9940	19.7116	20.3955	21.0571	21.6850	22.2792	22.8287	23.3220	-	-	0	0
48	17.4579	18.2540	19.0388	19.8125	20.5637	21.2925	21.9989	22.6717	23.2996	23.8826	24.4096	-	-	-	0	0
49	18.9828	19.8125	20.6422	21.4495	22.2232	22.9744	23.6920	24.3648	24.9815	25.5421	-	-	-	-	0	0
50	20.6086	21.4944	22.3465	23.1762	23.9835	24.7460	25.4524	26.1139	26.7194	-	-	-	-	-	0	0
51	22.3577	23.2772	24.1629	25.0151	25.8224	26.5848	27.2912	27.9303	-	-	-	-	-	-	0	0
52	24.2302	25.1721	26.0803	26.9436	27.7622	28.5134	29.1974	-	-	-	-	-	-	-	0	0
53	26.2036	27.1791	28.1097	28.9731	29.7804	30.5092	-	-	-	-	-	-	-	-	0	0
54	28.3116	29.2983	30.2289	31.0811	31.8659	-	-	-	-	-	-	-	-	-	0	0
55	30.5204	31.5183	32.4378	33.2675	-	-	-	-	-	-	-	-	-	-	0	0
56	32.8526	33.8393	34.7363	-	-	-	-	-	-	-	-	-	-	-	0	0
57	35.2970	36.2500	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	37.7500	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
18	3.6441	3.7338	3.8347	3.9356	4.0365	4.1486	4.2608	4.3729	4.485	4.5971	4.7205	4.8438	4.9784	5.1017	5.2362	5.3708
19	3.8235	3.9244	4.0253	4.1374	4.2495	4.3729	4.485	4.6083	4.7317	4.8662	5.0008	5.1353	5.2699	5.4044	5.5502	5.6847
20	4.0141	4.1262	4.2383	4.3617	4.4738	4.6083	4.7317	4.8662	5.0008	5.1465	5.2923	5.4381	5.5838	5.7296	5.8754	6.0211
21	4.2159	4.3392	4.4626	4.5971	4.7317	4.8662	5.0008	5.1465	5.3035	5.4493	5.6063	5.7632	5.9202	6.0772	6.2342	6.3799
22	4.4514	4.5747	4.7093	4.855	5.0008	5.1465	5.3035	5.4605	5.6175	5.7857	5.9426	6.1108	6.279	6.4472	6.6042	6.7611
23	4.698	4.8326	4.9896	5.1353	5.2923	5.4605	5.6287	5.7969	5.9651	6.1445	6.3126	6.492	6.6714	6.8396	7.0078	7.1648
24	4.9671	5.1241	5.2811	5.4493	5.6175	5.7969	5.9763	6.1557	6.3463	6.5257	6.7163	6.9069	7.0863	7.2657	7.4339	7.6021
25	5.2587	5.4381	5.6063	5.7969	5.9763	6.1669	6.3575	6.5593	6.7611	6.9518	7.1536	7.3442	7.5348	7.7142	7.8824	8.0506
26	5.595	5.7744	5.9763	6.1669	6.3687	6.5705	6.7836	6.9854	7.1984	7.4115	7.6133	7.8151	8.0057	8.1963	8.3645	8.5327
27	5.9538	6.1669	6.3687	6.5817	6.806	7.019	7.2433	7.4675	7.6806	7.9048	8.1179	8.3197	8.5103	8.7009	8.8803	9.0373
28	6.3687	6.593	6.8172	7.0415	7.2769	7.5124	7.7478	7.9833	8.2076	8.4318	8.6448	8.8579	9.0597	9.2391	9.4073	0
29	6.8172	7.0527	7.2993	7.546	7.7927	8.0394	8.286	8.5327	8.7682	9.0036	9.2167	9.4297	9.6315	9.8109	0	0
30	7.3106	7.5684	7.8375	8.0954	8.3645	8.6224	8.8803	9.127	9.3737	9.6091	9.8334	10.0352	10.2258	0	0	0
31	7.86	8.1403	8.4206	8.7009	8.9812	9.2503	9.5194	9.7773	10.024	10.2594	10.4837	10.6855	0	0	0	0
32	8.4654	8.757	9.0597	9.3512	9.6428	9.9231	10.1922	10.4613	10.7079	10.9434	11.1564	0	0	0	0	0
33	9.1158	9.4297	9.7437	10.0464	10.3491	10.6407	10.921	11.1901	11.4368	11.661	0	0	0	0	0	0
34	9.8334	10.1585	10.4837	10.8089	11.1116	11.4143	11.6946	11.9525	12.1992	0	0	0	0	0	0	0
35	10.607	10.9434	11.291	11.6162	11.9301	12.2216	12.5019	12.7598	0	0	0	0	0	0	0	0
36	12.1207	12.4795	12.8159	13.1411	13.4438	13.7129	13.9596	0	0	0	0	0	0	0	0	0
37	13.0401	13.3989	13.7465	14.0605	14.3632	14.6323	0	0	0	0	0	0	0	0	0	0
38	14.0156	14.3744	14.722	15.036	15.3163	0	0	0	0	0	0	0	0	0	0	0
39	15.0472	15.406	15.7424	16.0451	0	0	0	0	0	0	0	0	0	0	0	0
40	16.1236	16.4824	16.7963	0	0	0	0	0	0	0	0	0	0	0	0	0
41	17.256	17.5924	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	18.4221	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	59	60	61	62	63	64	65	66	67							
18	5.5053	5.6287	5.7632	5.8866	6.0099	6.122	6.2342	6.3351	6.436							
19	5.8305	5.9651	6.0996	6.2229	6.3463	6.4696	6.5705	6.6714	0							
20	6.1669	6.3126	6.4472	6.5817	6.7051	6.8172	6.9293	0	0							
21	6.5369	6.6714	6.8172	6.9518	7.0751	7.1872	0	0	0							
22	6.9181	7.0639	7.2096	7.333	7.4563	0	0	0	0							
23	7.3218	7.4787	7.6133	7.7366	0	0	0	0	0							
24	7.7591	7.9048	8.0394	0	0	0	0	0	0							
25	8.2076	8.3533	0	0	0	0	0	0	0							
26	8.6785	0	0	0	0	0	0	0	0							
27	0	0	0	0	0	0	0	0	0							
28	0	0	0	0	0	0	0	0	0							
29	0	0	0	0	0	0	0	0	0							
30	0	0	0	0	0	0	0	0	0							
31	0	0	0	0	0	0	0	0	0							
32	0	0	0	0	0	0	0	0	0							
33	0	0	0	0	0	0	0	0	0							
34	0	0	0	0	0	0	0	0	0							
35	0	0	0	0	0	0	0	0	0							
36	0	0	0	0	0	0	0	0	0							
37	0	0	0	0	0	0	0	0	0							
38	0	0	0	0	0	0	0	0	0							
39	0	0	0	0	0	0	0	0	0							
40	0	0	0	0	0	0	0	0	0							
41	0	0	0	0	0	0	0	0	0							
42	0	0	0	0	0	0	0	0	0							
43	0	0	0	0	0	0	0	0	0							
44	0	0	0	0	0	0	0	0	0							
45	0	0	0	0	0	0	0	0	0							
46	0	0	0	0	0	0	0	0	0							
47	0	0	0	0	0	0	0	0	0							
48	0	0	0	0	0	0	0	0	0							
49	0	0	0	0	0	0	0	0	0							
50	0	0	0	0	0	0	0	0	0							
51	0	0	0	0	0	0	0	0	0							
52	0	0	0	0	0	0	0	0	0							
53	0	0	0	0	0	0	0	0	0							
54	0	0	0	0	0	0	0	0	0							
55	0	0	0	0	0	0	0	0	0							
56	0	0	0	0	0	0	0	0	0							
57	0	0	0	0	0	0	0	0	0							
58	0	0	0	0	0	0	0	0	0							
59	0	0	0	0	0	0	0	0	0							
60	0	0	0	0	0	0	0	0	0							
61																
62																
63																
64																
65																

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	1.3700	1.3900	1.4200	1.4500	1.5200	1.5600	1.5900	1.6300	1.6700	1.7100	1.7600	1.8100	1.8600	1.9100	1.9600	2.0183
19	1.3800	1.4100	1.4400	1.4700	1.5400	1.5800	1.6200	1.6600	1.7100	1.7500	1.8000	1.8500	1.9100	1.9600	2.0300	2.0855
20	1.4000	1.4200	1.4600	1.4900	1.5700	1.6100	1.6500	1.7000	1.7400	1.7900	1.8500	1.9000	1.9600	2.0300	2.1000	2.1640
21	1.4100	1.4400	1.4800	1.5100	1.5900	1.6400	1.6800	1.7300	1.7800	1.8400	1.9000	1.9600	2.0300	2.1000	2.1752	2.2425
22	1.4200	1.4600	1.5000	1.5400	1.6200	1.6700	1.7200	1.7700	1.8300	1.8900	1.9600	2.0300	2.1100	2.1900	2.2649	2.3322
23	1.4400	1.4800	1.5200	1.5700	1.6500	1.7000	1.7600	1.8200	1.8900	1.9500	2.0300	2.1100	2.1900	2.2761	2.3546	2.4219
24	1.4600	1.5000	1.5500	1.6000	1.6900	1.7500	1.8100	1.8800	1.9500	2.0300	2.1100	2.2000	2.2900	2.3771	2.4555	2.5340
25	1.4800	1.5300	1.5800	1.6400	1.7400	1.8000	1.8700	1.9500	2.0300	2.1200	2.2100	2.3098	2.3995	2.4780	2.5677	2.6574
26	1.5200	1.5700	1.6300	1.6900	1.7900	1.8700	1.9500	2.0300	2.1200	2.2200	2.3200	2.4219	2.5004	2.6013	2.6910	2.7919
27	1.5465	1.6200	1.6800	1.7500	1.8700	1.9500	2.0400	2.1300	2.2300	2.3400	2.4443	2.5340	2.6349	2.7359	2.8368	2.9377
28	1.5856	1.6700	1.7500	1.8300	1.9500	2.0400	2.1400	2.2400	2.3600	2.4668	2.5677	2.6686	2.7807	2.8816	2.9937	3.1059
29	1.6289	1.7400	1.8300	1.9100	2.0500	2.1500	2.2600	2.3800	2.5000	2.6013	2.7134	2.8256	2.9377	3.0610	3.1731	3.2965
30	1.6885	1.8160	1.9200	2.0200	2.1600	2.2800	2.4000	2.5300	2.6462	2.7583	2.8816	2.9937	3.1171	3.2516	3.3750	3.5095
31	1.7607	1.9035	2.0300	2.1400	2.3000	2.4300	2.5600	2.6910	2.8031	2.9377	3.0610	3.1956	3.3301	3.4647	3.5992	3.7450
32	1.8533	2.0020	2.1500	2.2800	2.4500	2.6000	2.7359	2.8592	2.9937	3.1283	3.2741	3.4086	3.5544	3.7001	3.8459	4.0029
33	1.9562	2.1114	2.3000	2.4300	2.6300	2.7807	2.9153	3.0610	3.2068	3.3525	3.4983	3.6553	3.8010	3.9692	4.1262	4.2944
34	2.0695	2.2427	2.4324	2.6200	2.8300	2.9825	3.1283	3.2853	3.4310	3.5880	3.7562	3.9132	4.0814	4.2608	4.4402	4.6308
35	2.2033	2.3958	2.6062	2.8200	3.0386	3.1956	3.3638	3.5207	3.6889	3.8571	4.0365	4.2159	4.3953	4.5859	4.7877	4.9784
36	2.5432	2.7677	3.0116	3.2645	3.5207	3.7113	3.9020	4.0926	4.2832	4.4850	4.6868	4.8887	5.1129	5.3259	5.5502	5.7857
37	2.7285	2.9755	3.2432	3.5212	3.8010	4.0029	4.2047	4.4065	4.6196	4.8326	5.0568	5.2811	5.5166	5.7632	5.9987	6.2566
38	2.9447	3.2162	3.4981	3.8025	4.1038	4.3280	4.5411	4.7653	4.9896	5.2250	5.4717	5.7184	5.9763	6.2229	6.4920	6.7724
39	3.1712	3.4679	3.7877	4.1081	4.4402	4.6756	4.9111	5.1578	5.4044	5.6623	5.9202	6.1893	6.4584	6.7499	7.0415	7.3330
40	3.4389	3.7632	4.1004	4.4504	4.8102	5.0568	5.3147	5.5838	5.8529	6.1332	6.4136	6.7051	7.0078	7.3106	7.6357	7.9609
41	3.7272	4.0695	4.4363	4.8172	5.2138	5.4829	5.7632	6.0548	6.3463	6.6490	6.9518	7.2769	7.6021	7.9385	8.2860	8.6448
42	4.0360	4.4087	4.8070	5.2329	5.6511	5.9426	6.2566	6.5705	6.8845	7.2096	7.5460	7.9048	8.2636	8.6224	9.0036	9.3849
43	4.3861	4.7915	5.2240	5.6854	6.1332	6.4584	6.7948	7.1312	7.4787	7.8375	8.2076	8.5888	8.9812	9.3849	9.7885	10.2034
44	4.7671	5.2072	5.6873	6.1866	6.6714	7.0302	7.3890	7.7591	8.1403	8.5327	8.9364	9.3512	9.7773	10.2146	10.6519	11.1004
45	5.1789	5.6667	6.1853	6.7369	7.2657	7.6469	8.0394	8.4430	8.8691	9.2952	9.7325	10.1922	10.6519	11.1228	11.5937	12.0647
46	5.7040	6.2465	6.8108	7.4093	7.9833	8.3982	8.8242	9.2727	9.7325	10.2034	10.6855	11.1789	11.6722	12.1768	12.6813	13.1747
47	6.2085	6.7935	7.4248	8.0695	8.6897	9.1494	9.6203	10.1025	10.6070	11.1228	11.6386	12.1656	12.7038	13.2420	13.7690	14.2959
48	6.7542	7.4061	8.0849	8.7909	9.4634	9.9567	10.4837	11.0107	11.5601	12.1095	12.6813	13.2420	13.8138	14.3856	14.9351	15.4845
49	7.3617	8.0625	8.8031	9.5856	10.3043	10.8537	11.4255	12.0086	12.6029	13.1971	13.8026	14.4081	15.0135	15.6078	16.1909	16.7515
50	8.0103	8.7735	9.5907	10.4537	11.2349	11.8404	12.4571	13.0962	13.7353	14.3744	15.0248	15.6639	16.3030	16.9197	17.5251	18.1082
51	8.7310	9.5721	10.4595	11.4196	12.2553	12.9168	13.5896	14.2735	14.9575	15.6527	16.3366	17.0206	17.6821	18.3212	18.9379	19.5322
52	9.5135	10.4473	11.4325	12.4710	13.3765	14.0941	14.8229	15.5630	16.2806	17.0318	17.7606	18.4670	19.1510	19.8125	20.4404	21.0234
53	10.3887	11.4100	12.4981	13.6448	14.6099	15.3836	16.1684	16.9645	17.7382	18.5231	19.2743	20.0143	20.7095	21.3822	22.0214	22.6044
54	11.3462	12.4710	13.6679	14.9286	15.9554	16.7963	17.6485	18.4782	19.2800	20.0800	20.8800	21.6513	22.3689	23.0529	23.6696	24.2414
55	12.4170	13.6525	14.9652	16.2300	17.3600	18.2000	19.0500	19.9000	20.7500	21.6000	22.4400	23.2600	24.0600	24.7908	25.3963	-
56	13.5907	14.9544	16.4015	17.4900	18.7100	19.6100	20.5100	21.4100	22.3100	23.2000	24.0800	24.9300	25.7600	26.5500	-	-
57	14.9086	16.3984	17.9200	18.8500	20.1500	21.1100	22.0700	23.0300	23.9700	24.9000	25.8100	26.6900	27.5300	-	-	-
58	16.3604	18.0064	19.3100	20.3100	21.7100	22.7300	23.7500	24.7500	25.7400	26.7100	27.6400	28.5400	-	-	-	-
59	17.9974	19.7600	20.8200	21.8900	23.3900	24.4700	25.5400	26.6000	27.6200	28.6200	29.5800	-	-	-	-	-
60	19.8199	21.3300	22.4700	23.6100	25.2100	26.3500	27.4700	28.5700	29.6300	30.6500	-	-	-	-	-	-
61	21.8300	23.0400	24.2600	25.4700	27.1700	28.3700	29.5400	30.6800	31.7700	-	-	-	-	-	-	-
62	23.6200	24.9200	26.2100	27.4900	29.3000	30.5600	31.7700	32.9400	-	-	-	-	-	-	-	-
63	25.5900	26.9800	28.3500	29.7000	31.6200	32.9200	34.1700	-	-	-	-	-	-	-	-	-
64	27.7600	29.2300	30.6800	32.0900	34.1200	35.4600	-	-	-	-	-	-	-	-	-	-
65	30.1400	31.7000	33.2200	34.7000	36.8300	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
18	2.0743	2.1192	2.1752	2.2313	2.2874	2.3434	2.3995	2.4668	2.5228	2.5901	2.6574	2.7246	2.7919	2.8592	2.9377	3.0162
19	2.1416	2.1977	2.2537	2.3210	2.3771	2.4443	2.5116	2.5789	2.6462	2.7134	2.7807	2.8592	2.9265	3.0050	3.0834	3.1619
20	2.2201	2.2874	2.3434	2.4107	2.4780	2.5452	2.6125	2.6910	2.7583	2.8368	2.9153	2.9937	3.0722	3.1619	3.2404	3.3301
21	2.3098	2.3771	2.4443	2.5116	2.5901	2.6574	2.7359	2.8143	2.8928	2.9713	3.0610	3.1395	3.2292	3.3189	3.4086	3.5095
22	2.3995	2.4780	2.5452	2.6237	2.7022	2.7807	2.8704	2.9489	3.0386	3.1283	3.2180	3.3077	3.4086	3.4983	3.5992	3.7001
23	2.5004	2.5789	2.6686	2.7471	2.8368	2.9153	3.0050	3.0947	3.1956	3.2853	3.3862	3.4871	3.5880	3.7001	3.801	3.9244
24	2.6125	2.7022	2.7919	2.8816	2.9713	3.0722	3.1619	3.2628	3.3638	3.4647	3.5768	3.6889	3.8010	3.9132	4.0253	4.1486
25	2.7471	2.8368	2.9377	3.0274	3.1283	3.2292	3.3413	3.4422	3.5544	3.6665	3.7786	3.9020	4.0253	4.1486	4.2832	4.4065
26	2.8928	2.9825	3.0947	3.1956	3.3077	3.4086	3.5319	3.6441	3.7674	3.8795	4.0141	4.1374	4.2720	4.4065	4.5523	4.698
27	3.0498	3.1507	3.2628	3.3750	3.4983	3.6104	3.7338	3.8683	3.9917	4.1262	4.2608	4.4065	4.5523	4.6980	4.855	5.012
28	3.2180	3.3413	3.4647	3.5880	3.7113	3.8459	3.9692	4.1150	4.2495	4.3953	4.5411	4.6980	4.8550	5.0232	5.1802	5.3484
29	3.4198	3.5432	3.6777	3.8123	3.9468	4.0926	4.2383	4.3841	4.5411	4.6980	4.8662	5.0232	5.2026	5.3708	5.5502	5.7296
30	3.6441	3.7786	3.9244	4.0701	4.2159	4.3729	4.5299	4.6868	4.8550	5.0344	5.2138	5.3932	5.5726	5.7632	5.9538	6.1332
31	3.8907	4.0365	4.1935	4.3505	4.5186	4.6868	4.8550	5.0344	5.2138	5.4044	5.5950	5.7969	5.9875	6.1893	6.3911	6.5817
32	4.1711	4.3280	4.4962	4.6644	4.8438	5.0344	5.2138	5.4156	5.6063	5.8193	6.0211	6.2342	6.4360	6.6490	6.8621	7.0751
33	4.4738	4.6532	4.8326	5.0232	5.2138	5.4156	5.6175	5.8305	6.0435	6.2678	6.4920	6.7163	6.9405	7.1536	7.3778	7.5909
34	4.8102	5.0008	5.2026	5.4044	5.6175	5.8417	6.0660	6.2902	6.5257	6.7611	6.9966	7.2321	7.4675	7.7030	7.9272	8.1515
35	5.1914	5.3932	5.6175	5.8417	6.0660	6.3126	6.5481	6.7948	7.0415	7.2993	7.5460	7.8039	8.0506	8.2860	8.5215	8.7458
36	6.0211	6.2678	6.5145	6.7724	7.0415	7.3106	7.5797	7.8488	8.1179	8.3982	8.6673	8.9252	9.1830	9.4297	9.654	9.867
37	6.5145	6.7724	7.0527	7.3330	7.6133	7.9048	8.1963	8.4879	8.7682	9.0597	9.3400	9.6091	9.8670	10.1137	10.3379	10.551
38	7.0527	7.3442	7.6357	7.9385	8.2412	8.5551	8.8691	9.1718	9.4746	9.7661	10.0576	10.3267	10.5846	10.8313	11.0555	11.2574
39	7.6469	7.9609	8.2860	8.6000	8.9364	9.2615	9.5867	9.9119	10.2146	10.5285	10.8089	11.0892	11.3471	11.5937	11.8068	0
40	8.2973	8.6336	8.9812	9.3288	9.6764	10.0240	10.3604	10.6967	11.0219	11.3246	11.6162	11.8965	12.1544	12.3786	0	0
41	9.0036	9.3737	9.7437	10.1137	10.4725	10.8425	11.1901	11.5377	11.8628	12.1768	12.4683	12.7374	12.9841	-	0	0
42	9.7773	10.1697	10.5622	10.9546	11.3358	11.7171	12.0759	12.4235	12.7598	13.0738	13.3541	13.6120	-	-	0	0
43	10.6182	11.0443	11.4592	11.8628	12.2665	12.6477	13.0177	13.3765	13.7017	14.0044	14.2847	-	-	-	0	0
44	11.5377	11.9862	12.4122	12.8383	13.2532	13.6456	14.0268	14.3744	14.6996	14.9911	-	-	-	-	0	0
45	12.5356	12.9953	13.4438	13.8811	14.3072	14.6996	15.0808	15.4284	15.7424	-	-	-	-	-	0	0
46	13.6680	14.1502	14.6099	15.0584	15.4845	15.8881	16.2581	16.5945	-	-	-	-	-	-	0	0
47	14.8005	15.3051	15.7760	16.2357	16.6618	17.0542	17.4018	-	-	-	-	-	-	-	0	0
48	16.0115	16.5272	17.0094	17.4579	17.8839	18.2540	-	-	-	-	-	-	-	-	0	0
49	17.3009	17.8167	18.2988	18.7473	19.1510	-	-	-	-	-	-	-	-	-	0	0
50	18.6576	19.1734	19.6443	20.0816	-	-	-	-	-	-	-	-	-	-	0	0
51	20.0816	20.5862	21.0459	-	-	-	-	-	-	-	-	-	-	-	0	0
52	21.5729	22.0662	-	-	-	-	-	-	-	-	-	-	-	-	0	0
53	23.1314	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
18	3.0834	3.1619	3.2404	3.3189	3.4086	3.4983	3.588	3.6777	3.7674	3.8683	3.958	4.0477	4.1486	4.2383	4.328	4.4177
19	3.2516	3.3301	3.4198	3.5095	3.5992	3.7001	3.7898	3.8907	3.9917	4.0926	4.1935	4.2832	4.3841	4.485	4.5747	4.6644
20	3.4198	3.5095	3.6104	3.7001	3.801	3.902	4.0141	4.115	4.2271	4.328	4.4289	4.5299	4.6308	4.7317	4.8214	4.9111
21	3.6104	3.7113	3.8123	3.9132	4.0253	4.1374	4.2495	4.3617	4.4738	4.5747	4.6868	4.799	4.8999	5.0008	5.0905	5.1802
22	3.8123	3.9244	4.0365	4.1486	4.2608	4.3841	4.5074	4.6196	4.7317	4.855	4.9671	5.0681	5.1802	5.2811	5.3708	5.4605
23	4.0365	4.1486	4.272	4.3953	4.5186	4.6532	4.7765	4.8999	5.0232	5.1353	5.2587	5.3708	5.4717	5.5726	5.6623	0
24	4.2832	4.4065	4.5411	4.6644	4.799	4.9335	5.0681	5.1914	5.3259	5.4493	5.5614	5.6735	5.7857	5.8754	0	0
25	4.5523	4.6868	4.8214	4.9671	5.1017	5.2475	5.382	5.5166	5.6511	5.7744	5.8866	5.9987	6.0996	0	0	0
26	4.8438	4.9896	5.1353	5.2923	5.4381	5.5838	5.7184	5.8641	5.9875	6.122	6.2342	6.3463	0	0	0	0
27	5.169	5.3259	5.4829	5.6399	5.7857	5.9426	6.0884	6.2229	6.3575	6.4808	6.6042	0	0	0	0	0
28	5.5166	5.6847	5.8529	6.0099	6.1781	6.3351	6.4808	6.6154	6.7499	6.8733	0	0	0	0	0	0
29	5.909	6.0772	6.2566	6.4248	6.5817	6.7499	6.8957	7.0302	7.1648	0	0	0	0	0	0	0
30	6.3239	6.5145	6.6939	6.8621	7.0302	7.1872	7.333	7.4675	0	0	0	0	0	0	0	0
31	6.7836	6.9742	7.1536	7.333	7.5012	7.6581	7.8039	0	0	0	0	0	0	0	0	0
32	7.2769	7.4675	7.6581	7.8375	8.0057	8.1515	0	0	0	0	0	0	0	0	0	0
33	7.7927	7.9945	8.1851	8.3645	8.5215	0	0	0	0	0	0	0	0	0	0	0
34	8.3645	8.5551	8.7458	8.9252	0	0	0	0	0	0	0	0	0	0	0	0
35	8.9588	9.1606	9.34	0	0	0	0	0	0	0	0	0	0	0	0	0
36	10.0688	10.237	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	10.7416	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	64	65	66	67												
18	4.5074	4.5747	4.6532	4.7205												
19	4.7429	4.8214	4.8887	0												
20	5.0008	5.0681	0	0												
21	5.2587	0	0	0												
22	0	0	0	0												
23	0	0	0	0												
24	0	0	0	0												
25	0	0	0	0												
26	0	0	0	0												
27	0	0	0	0												
28	0	0	0	0												
29	0	0	0	0												
30	0	0	0	0												
31	0	0	0	0												
32	0	0	0	0												
33	0	0	0	0												
34	0	0	0	0												
35	0	0	0	0												
36	0	0	0	0												
37	0	0	0	0												
38	0	0	0	0												
39	0	0	0	0												
40	0	0	0	0												
41	0	0	0	0												
42	0	0	0	0												
43	0	0	0	0												
44	0	0	0	0												
45	0	0	0	0												
46	0	0	0	0												
47	0	0	0	0												
48	0	0	0	0												
49	0	0	0	0												
50	0	0	0	0												
51	0	0	0	0												
52	0	0	0	0												
53	0	0	0	0												
54	0	0	0	0												
55	0	0	0	0												
56	0	0	0	0												
57	0	0	0	0												
58	0	0	0	0												
59	0	0	0	0												
60	0	0	0	0												
61	0	0	0	0												
62	0	0	0	0												
63	0	0	0	0												
64	0	0	0	0												
65	0	0	0	0												

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
18	1.4000	1.4200	1.4400	1.4700	1.5000	1.5300	1.5600	1.6000	1.6400	1.6800	1.7300	1.7700	1.8276	1.8725	1.9061	1.9622
19	1.4200	1.4400	1.4700	1.4900	1.5300	1.5600	1.6000	1.6400	1.6800	1.7300	1.7800	1.8400	1.8949	1.9398	1.9846	2.0295
20	1.4311	1.4600	1.4900	1.5200	1.5600	1.6000	1.6400	1.6800	1.7300	1.7900	1.8500	1.9061	1.9622	2.0070	2.0631	2.1192
21	1.4413	1.4800	1.5200	1.5500	1.5900	1.6400	1.6800	1.7400	1.7900	1.8500	1.9200	1.9846	2.0295	2.0855	2.1528	2.2089
22	1.4513	1.5100	1.5500	1.5900	1.6300	1.6800	1.7400	1.8000	1.8600	1.9300	2.0000	2.0631	2.1192	2.1752	2.2425	2.2986
23	1.4615	1.5400	1.5800	1.6300	1.6800	1.7400	1.8000	1.8700	1.9400	2.0100	2.0855	2.1416	2.2089	2.2761	2.3434	2.4107
24	1.4818	1.5609	1.6300	1.6800	1.7400	1.8100	1.8800	1.9500	2.0300	2.1080	2.1752	2.2425	2.3098	2.3771	2.4555	2.5228
25	1.5102	1.5927	1.6900	1.7500	1.8100	1.8800	1.9600	2.0500	2.1300	2.1977	2.2649	2.3434	2.4219	2.5004	2.5789	2.6574
26	1.5426	1.6351	1.7317	1.8200	1.9000	1.9800	2.0600	2.1528	2.2313	2.2986	2.3771	2.4668	2.5452	2.6237	2.7134	2.8031
27	1.5913	1.6883	1.7983	1.9100	1.9900	2.0800	2.1800	2.2537	2.3434	2.4219	2.5116	2.5901	2.6798	2.7695	2.8704	2.9601
28	1.6521	1.7625	1.8760	1.9923	2.1100	2.2089	2.2986	2.3771	2.4668	2.5565	2.6462	2.7471	2.8368	2.9377	3.0386	3.1395
29	1.7230	1.8369	1.9648	2.0849	2.2400	2.3322	2.4219	2.5116	2.6125	2.7134	2.8143	2.9153	3.0162	3.1283	3.2292	3.3525
30	1.8041	1.9324	2.0647	2.2008	2.3529	2.4668	2.5677	2.6686	2.7807	2.8816	2.9937	3.0947	3.2068	3.3301	3.4535	3.5768
31	1.9054	2.0386	2.1868	2.3398	2.4976	2.6349	2.7359	2.8480	2.9601	3.0722	3.1844	3.3077	3.4310	3.5656	3.6889	3.8235
32	2.0169	2.1660	2.3200	2.4904	2.6666	2.8031	2.9265	3.0386	3.1619	3.2853	3.4086	3.5432	3.6777	3.8123	3.9580	4.1038
33	2.1486	2.3147	2.4865	2.6641	2.8475	3.0050	3.1283	3.2628	3.3862	3.5207	3.6665	3.8010	3.9468	4.1038	4.2495	4.4065
34	2.3007	2.4740	2.6641	2.8494	3.0527	3.2292	3.3638	3.4983	3.6441	3.7898	3.9356	4.0926	4.2495	4.4177	4.5859	4.7541
35	2.4629	2.6544	2.8529	3.0696	3.2819	3.4647	3.6104	3.7674	3.9244	4.0814	4.2495	4.4065	4.5859	4.7653	4.9447	5.1353
36	2.8581	3.0791	3.3191	3.5560	3.8127	4.0253	4.2047	4.3729	4.5635	4.7429	4.9335	5.1241	5.3259	5.5390	5.7408	5.9651
37	3.0913	3.3234	3.5855	3.8456	4.1144	4.3505	4.5411	4.7317	4.9223	5.1241	5.3372	5.5502	5.7632	5.9875	6.2229	6.4584
38	3.3345	3.5995	3.8741	4.1584	4.4523	4.7093	4.9111	5.1241	5.3259	5.5502	5.7744	6.0099	6.2454	6.4920	6.7387	6.9854
39	3.6081	3.8968	4.1959	4.5058	4.8263	5.1017	5.3259	5.5390	5.7744	6.0211	6.2678	6.5145	6.7724	7.0415	7.3106	7.5797
40	3.9122	4.2153	4.5401	4.8880	5.2365	5.5278	5.7632	6.0099	6.2678	6.5257	6.7948	7.0751	7.3554	7.6357	7.9272	8.2076
41	4.2365	4.5763	4.9286	5.3050	5.6830	5.9987	6.2566	6.5257	6.8060	7.0975	7.3890	7.6806	7.9833	8.2860	8.6000	8.8915
42	4.6013	4.9691	5.3615	5.7683	6.1776	6.5145	6.7948	7.0975	7.4003	7.7142	8.0282	8.3533	8.6673	8.9924	9.3176	9.6315
43	5.0068	5.4045	5.8278	6.2665	6.7206	7.0863	7.4003	7.7254	8.0506	8.3870	8.7345	9.0709	9.4185	9.7661	10.1025	10.4276
44	5.4527	5.8929	6.3494	6.8340	7.3239	7.7142	8.0618	8.4206	8.7682	9.1382	9.4970	9.8558	10.2258	10.5846	10.9434	11.2798
45	5.9392	6.4131	6.9156	7.4479	7.9996	8.4206	8.7906	9.1718	9.5531	9.9455	10.3379	10.7192	11.1004	11.4816	11.8404	12.1880
46	6.5270	7.0502	7.6038	8.2008	8.8467	9.2391	9.6540	10.0576	10.4725	10.8986	11.3022	11.7059	12.1095	12.4907	12.8607	13.2083
47	7.1149	7.6979	8.3031	8.9421	9.6428	10.0800	10.5173	10.9546	11.4031	11.8404	12.2777	12.7038	13.1074	13.4999	13.8811	14.2287
48	7.7635	8.3987	9.0691	9.7761	10.5285	10.9883	11.4592	11.9301	12.4010	12.8607	13.3205	13.7577	14.1726	14.5763	14.9463	15.2939
49	8.4730	9.1737	9.9015	10.6795	11.4816	11.9862	12.4795	12.9841	13.4774	13.9596	14.4305	14.8790	15.3051	15.7087	16.0787	16.4151
50	9.2534	10.0232	10.8229	11.6641	12.5244	13.0626	13.5896	14.1165	14.6323	15.1369	15.6190	16.0675	16.5048	16.8972	17.2560	-
51	10.1149	10.9470	11.8330	12.7529	13.6568	14.2287	14.7893	15.3387	15.8769	16.3815	16.8748	17.3345	17.7494	18.1418	-	-
52	11.0575	11.9768	12.9320	13.9344	14.8790	15.4800	16.0787	16.6506	17.2000	17.7158	18.2091	18.6576	19.0725	-	-	-
53	12.0913	13.0917	14.1419	15.2317	16.0800	16.7000	17.3300	17.9400	18.5500	19.1285	19.6107	20.0480	-	-	-	-
54	13.2365	14.3234	15.4629	16.6700	17.3400	18.0000	18.6500	19.3000	19.9200	20.5300	21.0907	-	-	-	-	-
55	14.4831	15.6718	16.8948	17.9800	18.6800	19.3700	20.0600	20.7300	21.3700	21.9900	-	-	-	-	-	-
56	15.8615	17.1477	18.4710	19.3700	20.1100	20.8400	21.5500	22.2300	22.9000	-	-	-	-	-	-	-
57	17.3615	18.7509	20.0700	20.8600	21.6300	22.3900	23.1200	23.8300	-	-	-	-	-	-	-	-
58	19.0135	20.5029	21.6300	22.4500	23.2600	24.0400	24.7900	-	-	-	-	-	-	-	-	-
59	20.8277	22.4200	23.3000	24.1600	25.0000	25.8000	-	-	-	-	-	-	-	-	-	-
60	22.8142	24.1800	25.1100	26.0000	26.8600	-	-	-	-	-	-	-	-	-	-	-
61	24.9831	26.0900	27.0500	27.9700	-	-	-	-	-	-	-	-	-	-	-	-
62	27.1400	28.1600	29.1500	-	-	-	-	-	-	-	-	-	-	-	-	-
63	29.3500	30.4100	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	31.7500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65																

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	2.0070	2.0519	2.0967	2.1528	2.2089	2.2537	2.3098	2.3658	2.4219	2.4892	2.5452	2.6125	2.6686	2.7359	2.8031	2.8704
19	2.0855	2.1416	2.1864	2.2425	2.2986	2.3658	2.4219	2.4780	2.5452	2.6125	2.6686	2.7359	2.8143	2.8816	2.9489	3.0274
20	2.1752	2.2313	2.2874	2.3434	2.4107	2.4668	2.5340	2.6013	2.6686	2.7359	2.8143	2.8816	2.9601	3.0386	3.1171	3.1956
21	2.2649	2.3322	2.3883	2.4555	2.5228	2.5901	2.6574	2.7359	2.8031	2.8816	2.9601	3.0386	3.1171	3.2068	3.2965	3.375
22	2.3658	2.4331	2.5004	2.5789	2.6462	2.7246	2.7919	2.8704	2.9489	3.0386	3.1171	3.2068	3.2965	3.3862	3.4871	3.5768
23	2.4780	2.5565	2.6237	2.7022	2.7807	2.8592	2.9489	3.0274	3.1171	3.2068	3.2965	3.3974	3.4871	3.588	3.6889	3.7898
24	2.6013	2.6798	2.7695	2.8480	2.9377	3.0162	3.1059	3.1956	3.2965	3.3974	3.4871	3.5992	3.7001	3.801	3.9132	4.0253
25	2.7359	2.8256	2.9153	3.0050	3.0947	3.1956	3.2853	3.3862	3.4871	3.5992	3.7113	3.8123	3.9356	4.0477	4.1598	4.272
26	2.8928	2.9825	3.0834	3.1731	3.2741	3.3750	3.4871	3.5992	3.7113	3.8235	3.9468	4.0589	4.1823	4.3056	4.4289	4.5523
27	3.0610	3.1619	3.2628	3.3750	3.4759	3.5880	3.7113	3.8235	3.9468	4.0701	4.2047	4.328	4.4626	4.5859	4.7205	4.8438
28	3.2516	3.3638	3.4759	3.5880	3.7113	3.8235	3.9580	4.0814	4.2159	4.3505	4.485	4.6308	4.7653	4.8999	5.0344	5.1578
29	3.4647	3.5768	3.7001	3.8235	3.9580	4.0926	4.2271	4.3729	4.5074	4.6532	4.799	4.9447	5.0905	5.2362	5.3708	5.5053
30	3.7001	3.8235	3.9580	4.0926	4.2383	4.3841	4.5299	4.6868	4.8326	4.9896	5.1465	5.2923	5.4493	5.595	5.7296	5.8754
31	3.9580	4.1038	4.2495	4.3953	4.5523	4.7093	4.8662	5.0344	5.1914	5.3596	5.5166	5.6735	5.8305	5.9875	6.122	6.2678
32	4.2495	4.4065	4.5635	4.7317	4.8999	5.0681	5.2362	5.4156	5.5838	5.752	5.9202	6.0884	6.2454	6.4023	6.5481	6.6827
33	4.5747	4.7429	4.9223	5.0905	5.2699	5.4605	5.6399	5.8193	5.9987	6.1781	6.3575	6.5257	6.6939	6.8508	6.9854	7.1199
34	4.9335	5.1129	5.3035	5.4941	5.6847	5.8866	6.0772	6.2678	6.4584	6.649	6.8284	6.9966	7.1648	7.3218	7.4563	0
35	5.3372	5.5278	5.7296	5.9314	6.1445	6.3463	6.5593	6.7611	6.9518	7.1424	7.333	7.5012	7.6694	7.8151	0	0
36	6.1781	6.4023	6.6266	6.8508	7.0751	7.2993	7.5124	7.7254	7.9160	8.1066	8.286	8.4542	8.5888	0	0	0
37	6.6939	6.9293	7.1648	7.4003	7.6357	7.8712	8.0842	8.2973	8.4991	8.6897	8.8579	9.0149	0	0	0	0
38	7.2433	7.5012	7.7478	7.9945	8.2412	8.4767	8.7009	8.9139	9.1158	9.2952	9.4634	0	0	0	0	0
39	7.8488	8.1179	8.3757	8.6336	8.8803	9.1270	9.3512	9.5643	9.7549	9.9343	0	0	0	0	0	0
40	8.4991	8.7794	9.0485	9.3176	9.5643	9.8109	10.0352	10.2482	10.4276	0	0	0	0	0	0	0
41	9.1943	9.4858	9.7661	10.0352	10.2931	10.5285	10.7528	10.9546	-	0	0	0	0	0	0	0
42	9.9455	10.2370	10.5285	10.7976	11.0555	11.2910	11.5040	-	-	0	0	0	0	0	0	0
43	10.7416	11.0555	11.3471	11.6162	11.8628	12.0871	-	-	-	0	0	0	0	0	0	0
44	11.6049	11.9189	12.1992	12.4683	12.7150	-	-	-	-	0	0	0	0	0	0	0
45	12.5132	12.8271	13.1074	13.3653	-	-	-	-	-	0	0	0	0	0	0	0
46	13.5447	13.8474	14.1165	-	-	-	-	-	-	0	0	0	0	0	0	0
47	14.5538	14.8454	-	-	-	-	-	-	-	0	0	0	0	0	0	0
48	15.6078	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
49	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
50	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
51	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
52	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
53	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
54	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
55	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
56	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
57	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
58	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
59	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
60	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
61	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
62	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
63	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
64	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
65																

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Age/Term	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	
18	2.9489	3.0162	3.0947	3.1619	3.2404	3.3189	3.3974	3.4759	3.5432	3.6216	3.6889	3.7562	3.8235	3.8907	3.9468	
19	3.1059	3.1844	3.2628	3.3413	3.431	3.5095	3.588	3.6665	3.745	3.8235	3.8907	3.958	4.0253	4.0814	0	
20	3.2853	3.3638	3.4535	3.5432	3.6216	3.7113	3.7898	3.8795	3.958	4.0253	4.1038	4.1711	4.2271	0	0	
21	3.4647	3.5544	3.6553	3.745	3.8347	3.9244	4.0141	4.0926	4.1711	4.2495	4.3168	4.3841	0	0	0	
22	3.6777	3.7674	3.8683	3.958	4.0589	4.1486	4.2383	4.328	4.4065	4.485	4.5523	0	0	0	0	
23	3.902	3.9917	4.0926	4.1935	4.2944	4.3841	4.485	4.5635	4.642	4.7205	0	0	0	0	0	
24	4.1262	4.2383	4.3505	4.4514	4.5523	4.642	4.7317	4.8214	4.8999	0	0	0	0	0	0	
25	4.3841	4.4962	4.6083	4.7205	4.8214	4.9111	5.0008	5.0905	0	0	0	0	0	0	0	
26	4.6644	4.7765	4.8887	5.0008	5.1017	5.2026	5.2923	0	0	0	0	0	0	0	0	
27	4.9671	5.0793	5.2026	5.3035	5.4044	5.5053	0	0	0	0	0	0	0	0	0	
28	5.2811	5.4044	5.5278	5.6287	5.7296	0	0	0	0	0	0	0	0	0	0	
29	5.6287	5.752	5.8641	5.9763	0	0	0	0	0	0	0	0	0	0	0	
30	5.9987	6.122	6.2342	0	0	0	0	0	0	0	0	0	0	0	0	
31	6.3911	6.5145	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	6.806	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65																

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
18	1.4200	1.4500	1.4700	1.5000	1.5400	1.5700	1.6100	1.6600	1.7100	1.7492	1.7828	1.8276	1.8613	1.9061	1.9510	1.9958
19	1.4500	1.4800	1.5100	1.5400	1.5800	1.6200	1.6700	1.7200	1.7700	1.8052	1.8501	1.8949	1.9398	1.9846	2.0407	2.0855
20	1.4800	1.5100	1.5500	1.5900	1.6300	1.6800	1.7300	1.7900	1.8389	1.8837	1.9286	1.9734	2.0183	2.0743	2.1192	2.1752
21	1.4878	1.5500	1.5900	1.6400	1.6900	1.7400	1.8000	1.8600	1.9061	1.9510	2.0070	2.0631	2.1080	2.1640	2.2201	2.2761
22	1.4978	1.5575	1.6173	1.6795	1.7500	1.8100	1.8800	1.9286	1.9846	2.0407	2.0967	2.1528	2.2089	2.2649	2.3322	2.3883
23	1.5078	1.5679	1.6432	1.7356	1.8200	1.8900	1.9622	2.0070	2.0743	2.1304	2.1864	2.2537	2.3098	2.3771	2.4443	2.5116
24	1.5360	1.6159	1.6974	1.7915	1.8881	1.9846	2.0407	2.0967	2.1640	2.2313	2.2874	2.3546	2.4331	2.5004	2.5677	2.6462
25	1.5861	1.6784	1.7730	1.8699	1.9691	2.0743	2.1304	2.1977	2.2649	2.3322	2.4107	2.4780	2.5565	2.6349	2.7134	2.7919
26	1.6463	1.7410	1.8378	1.9483	2.0618	2.1752	2.2425	2.3098	2.3883	2.4555	2.5340	2.6125	2.7022	2.7807	2.8704	2.9601
27	1.7167	1.8244	1.9243	2.0378	2.1661	2.2874	2.3546	2.4331	2.5116	2.6013	2.6798	2.7695	2.8592	2.9489	3.0386	3.1395
28	1.7970	1.9078	2.0324	2.1498	2.2819	2.4107	2.4892	2.5789	2.6686	2.7583	2.8480	2.9377	3.0386	3.1395	3.2404	3.3413
29	1.8973	2.0120	2.1405	2.2730	2.4093	2.5565	2.6462	2.7359	2.8368	2.9265	3.0274	3.1283	3.2404	3.3413	3.4535	3.5656
30	2.0077	2.1371	2.2703	2.4074	2.5599	2.7246	2.8143	2.9153	3.0162	3.1283	3.2292	3.3413	3.4535	3.5768	3.7001	3.8235
31	2.1282	2.2726	2.4216	2.5753	2.7336	2.9040	3.0050	3.1171	3.2292	3.3413	3.4647	3.5768	3.7113	3.8347	3.9692	4.1038
32	2.2788	2.4290	2.5838	2.7544	2.9189	3.1059	3.2180	3.3413	3.4647	3.5880	3.7113	3.8459	3.9804	4.1262	4.2720	4.4177
33	2.4293	2.5958	2.7676	2.9448	3.1391	3.3301	3.4647	3.5880	3.7226	3.8571	3.9917	4.1374	4.2944	4.4402	4.5971	4.7541
34	2.6100	2.7938	2.9730	3.1688	3.3707	3.5880	3.7226	3.8571	4.0029	4.1598	4.3056	4.4626	4.6308	4.7990	4.9671	5.1353
35	2.8108	3.0023	3.2000	3.4151	3.6371	3.8683	4.0141	4.1711	4.3280	4.4850	4.6532	4.8326	5.0008	5.1802	5.3596	5.5502
36	3.2726	3.4923	3.7298	3.9750	4.2279	4.4962	4.6644	4.8438	5.0344	5.2138	5.4044	5.6063	5.7969	5.9987	6.2005	6.3911
37	3.5336	3.7737	4.0325	4.3109	4.5753	4.8662	5.0568	5.2475	5.4493	5.6511	5.8529	6.0660	6.2790	6.4920	6.6939	6.9069
38	3.8248	4.0970	4.3676	4.6579	4.9575	5.2699	5.4829	5.6847	5.9090	6.1220	6.3463	6.5705	6.7948	7.0190	7.2433	7.4563
39	4.1460	4.4409	4.7351	5.0610	5.3745	5.7184	5.9426	6.1781	6.4136	6.6490	6.8845	7.1199	7.3554	7.5909	7.8151	8.0394
40	4.4973	4.8162	5.1459	5.4977	5.8495	6.2117	6.4584	6.7051	6.9630	7.2096	7.4675	7.7142	7.9609	8.2076	8.4430	8.6673
41	4.8788	5.2332	5.5892	5.9791	6.3823	6.7499	7.0190	7.2881	7.5572	7.8263	8.0954	8.3533	8.6112	8.8691	9.1046	9.3288
42	5.3105	5.6919	6.0865	6.5055	6.9498	7.3442	7.6245	7.9160	8.1963	8.4879	8.7682	9.0485	9.3064	9.5643	9.8109	10.0352
43	5.7822	6.1923	6.6378	7.0877	7.5753	7.9945	8.2973	8.6112	8.9139	9.2055	9.5082	9.7885	10.0576	10.3155	10.5510	10.7752
44	6.3042	6.7657	7.2432	7.7371	8.2587	8.7121	9.0373	9.3624	9.6764	9.9903	10.2931	10.5846	10.8537	11.1116	11.3471	11.5601
45	6.8865	7.3807	7.9028	8.4425	9.0116	9.4858	9.8334	10.1697	10.5061	10.8201	11.1340	11.4255	11.6946	11.9525	12.1768	-
46	7.5691	8.1209	8.6811	9.2823	9.8919	10.3828	10.7416	11.1004	11.4480	11.7731	12.0871	12.3786	12.6477	12.8944	-	-
47	8.2718	8.8610	9.4811	10.1220	10.7838	11.2910	11.6722	12.0422	12.3898	12.7262	13.0401	13.3205	13.5896	-	-	-
48	9.0248	9.6741	10.3460	11.0401	11.7568	12.2665	12.6589	13.0401	13.3877	13.7241	14.0381	14.3184	-	-	-	-
49	9.8579	10.5706	11.2865	12.0367	12.7993	13.3205	13.7129	14.0941	14.4529	14.7893	15.0808	-	-	-	-	-
50	10.7715	11.5297	12.3136	13.1116	13.9228	14.4305	14.8454	15.2266	15.5854	15.8993	-	-	-	-	-	-
51	11.7553	12.5722	13.4163	14.2649	15.1500	15.6300	16.0451	16.4263	16.7627	-	-	-	-	-	-	-
52	12.8293	13.7085	14.6054	15.5189	16.3300	16.8200	17.3100	17.6821	-	-	-	-	-	-	-	-
53	13.9938	14.9386	15.8919	16.8514	17.5700	18.0900	18.5800	-	-	-	-	-	-	-	-	-
54	15.2587	16.2625	17.2757	18.3500	18.8900	19.4100	-	-	-	-	-	-	-	-	-	-
55	16.6139	17.6803	18.7568	19.7200	20.2800	-	-	-	-	-	-	-	-	-	-	-
56	18.0896	19.2128	20.3459	21.1800	-	-	-	-	-	-	-	-	-	-	-	-
57	19.6657	20.8599	22.1200	-	-	-	-	-	-	-	-	-	-	-	-	-
58	21.3722	22.6216	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	23.2092	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
18	2.0407	2.0855	2.1416	2.1864	2.2425	2.2986	2.3546	2.4107	2.4668	2.5228	2.5789	2.6462	2.7134	2.7807	2.8368	2.904
19	2.1304	2.1864	2.2425	2.2986	2.3546	2.4107	2.4668	2.534	2.5901	2.6574	2.7246	2.7919	2.8592	2.9265	3.005	3.0722
20	2.2313	2.2874	2.3434	2.4107	2.4668	2.534	2.5901	2.6574	2.7359	2.8031	2.8704	2.9489	3.0162	3.0947	3.1731	3.2516
21	2.3434	2.3995	2.4668	2.5340	2.6013	2.6686	2.7359	2.8031	2.8816	2.9601	3.0386	3.1171	3.1956	3.2741	3.3525	3.431
22	2.4555	2.5228	2.5901	2.6574	2.7359	2.8031	2.8816	2.9601	3.0498	3.1283	3.2068	3.2965	3.375	3.4647	3.5544	3.6329
23	2.5901	2.6574	2.7359	2.8031	2.8816	2.9713	3.0498	3.1395	3.218	3.3077	3.3974	3.4871	3.5768	3.6665	3.7562	3.8459
24	2.7246	2.8031	2.8816	2.9713	3.0498	3.1395	3.2292	3.3189	3.4198	3.5095	3.6104	3.7001	3.801	3.8907	3.9804	4.0701
25	2.8816	2.9601	3.0498	3.1395	3.2404	3.3301	3.431	3.5319	3.6329	3.7338	3.8347	3.9356	4.0365	4.1262	4.2159	4.3056
26	3.0498	3.1395	3.2404	3.3413	3.4422	3.5432	3.6441	3.7562	3.8571	3.9692	4.0701	4.1823	4.2832	4.3841	4.4738	4.5635
27	3.2404	3.3413	3.4422	3.5544	3.6665	3.7786	3.8907	4.0029	4.115	4.2271	4.3392	4.4514	4.5523	4.6532	4.7429	4.8326
28	3.4535	3.5656	3.6777	3.7898	3.9132	4.0253	4.1486	4.272	4.3953	4.5074	4.6196	4.7317	4.8438	4.9447	5.0344	5.1241
29	3.6889	3.8123	3.9356	4.0589	4.1823	4.3168	4.4402	4.5635	4.6868	4.8102	4.9335	5.0456	5.1465	5.2475	5.3484	0
30	3.9468	4.0814	4.2159	4.3505	4.485	4.6196	4.7541	4.8887	5.012	5.1465	5.2587	5.3708	5.4829	5.5838	0	0
31	4.2383	4.3841	4.5299	4.6756	4.8102	4.9559	5.1017	5.2362	5.3708	5.4941	5.6175	5.7296	5.8305	0	0	0
32	4.5635	4.7205	4.8662	5.0232	5.169	5.3259	5.4717	5.6063	5.7408	5.8754	5.9875	6.0996	0	0	0	0
33	4.9223	5.0793	5.2362	5.4044	5.5614	5.7184	5.8641	6.0099	6.1445	6.2678	6.3911	0	0	0	0	0
34	5.3147	5.4717	5.6511	5.8193	5.9763	6.1332	6.2902	6.436	6.5705	6.6939	0	0	0	0	0	0
35	5.7296	5.9090	6.0884	6.2566	6.4248	6.593	6.7387	6.8845	7.019	0	0	0	0	0	0	0
36	6.5930	6.7836	6.9630	7.1424	7.3106	7.4675	7.6133	7.7366	0	0	0	0	0	0	0	0
37	7.1087	7.2993	7.4900	7.6694	7.8375	7.9833	8.1291	0	0	0	0	0	0	0	0	0
38	7.6581	7.8600	8.0506	8.2300	8.387	8.5327	0	0	0	0	0	0	0	0	0	0
39	8.2524	8.4542	8.6448	8.8130	8.97	0	0	0	0	0	0	0	0	0	0	0
40	8.8803	9.0821	9.2615	9.4297	0	0	0	0	0	0	0	0	0	0	0	0
41	9.5418	9.7437	9.9119	-	0	0	0	0	0	0	0	0	0	0	0	0
42	10.2482	10.4276	-	-	0	0	0	0	0	0	0	0	0	0	0	0
43	10.9770	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
44	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
45	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
46	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
47	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
48	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
49	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
50	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
51	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
52	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
53	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
54	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
55	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
56	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
57	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
58	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
59	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Age/Term	58	59	60	61	62	63	64	65	66	67						
18	2.9825	3.0498	3.1171	3.1731	3.2404	3.2965	3.3638	3.4198	3.4759	3.5207						
19	3.1507	3.218	3.2853	3.3525	3.4198	3.4871	3.5432	3.5992	3.6553	0						
20	3.3189	3.3974	3.4647	3.5432	3.6104	3.6665	3.7338	3.7786	0	0						
21	3.5095	3.588	3.6665	3.7338	3.801	3.8683	3.9244	0	0	0						
22	3.7113	3.7898	3.8683	3.9356	4.0029	4.0701	0	0	0	0						
23	3.9244	4.0029	4.0814	4.1486	4.2159	0	0	0	0	0						
24	4.1598	4.2383	4.3056	4.3841	0	0	0	0	0	0						
25	4.3953	4.4738	4.5523	0	0	0	0	0	0	0						
26	4.6532	4.7317	0	0	0	0	0	0	0	0						
27	4.9223	0	0	0	0	0	0	0	0	0						
28	0	0	0	0	0	0	0	0	0	0						
29	0	0	0	0	0	0	0	0	0	0						
30	0	0	0	0	0	0	0	0	0	0						
31	0	0	0	0	0	0	0	0	0	0						
32	0	0	0	0	0	0	0	0	0	0						
33	0	0	0	0	0	0	0	0	0	0						
34	0	0	0	0	0	0	0	0	0	0						
35	0	0	0	0	0	0	0	0	0	0						
36	0	0	0	0	0	0	0	0	0	0						
37	0	0	0	0	0	0	0	0	0	0						
38	0	0	0	0	0	0	0	0	0	0						
39	0	0	0	0	0	0	0	0	0	0						
40	0	0	0	0	0	0	0	0	0	0						
41	0	0	0	0	0	0	0	0	0	0						
42	0	0	0	0	0	0	0	0	0	0						
43	0	0	0	0	0	0	0	0	0	0						
44	0	0	0	0	0	0	0	0	0	0						
45	0	0	0	0	0	0	0	0	0	0						
46	0	0	0	0	0	0	0	0	0	0						
47	0	0	0	0	0	0	0	0	0	0						
48	0	0	0	0	0	0	0	0	0	0						
49	0	0	0	0	0	0	0	0	0	0						
50	0	0	0	0	0	0	0	0	0	0						
51	0	0	0	0	0	0	0	0	0	0						
52	0	0	0	0	0	0	0	0	0	0						
53	0	0	0	0	0	0	0	0	0	0						
54	0	0	0	0	0	0	0	0	0	0						
55	0	0	0	0	0	0	0	0	0	0						
56	0	0	0	0	0	0	0	0	0	0						
57	0	0	0	0	0	0	0	0	0	0						
58	0	0	0	0	0	0	0	0	0	0						
59	0	0	0	0	0	0	0	0	0	0						

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

1. Sum Assured of 25,00,000 & above

a. Preferred Non-Smokers Category

Sum Assured (SA)	Base Premium Rate Table	Rebate (reb%)					
		RP	LP-5 PPT	LP-10 PPT	LP-15 PPT	LP-20 PPT	LP-25 PPT
25 lacs <= SA < 30 lacs	Annexure I	1% for each lac in excess of 25 lacs					
30 lacs <= SA < 35 lacs	Annexure I	5.00% increasing by 1% for each lac in excess of 30 lacs					
35 lacs <= SA < 40 lacs	Annexure I	10.00% increasing by 0.5% for each lac in excess of 35 lacs					
40 lacs <= SA < 45 lacs	Annexure I	12.50% increasing by 0.5% for each lac in excess of 40 lacs					
45 lacs <= SA < 75 lacs	Annexure I	15.00% increasing by 0.25% for each lac in excess of 45 lacs					
75 lacs <= SA < 1 Crore	Annexure I	22.5% increasing by 0.1% for each lac in excess of 75 lacs					
SA >= 1 Crore	Annexure I	25%					

b. Non-Smokers Category

Sum Assured (SA)	Base Premium Rate Table	Rebate (reb%)					
		RP	LP-5 PPT	LP-10 PPT	LP-15 PPT	LP-20 PPT	LP-25 PPT
25 lacs <= SA < 30 lacs	Annexure I	1.5% for each lac in excess of 25 lacs					
30 lacs <= SA < 35 lacs	Annexure I	7.50% increasing by 0.5% for each lac in excess of 30 lacs					
35 lacs <= SA < 40 lacs	Annexure I	10.0% increasing by 1% for each lac in excess of 35 lacs					
40 lacs <= SA < 45 lacs	Annexure I	15.0% increasing by 0.5% for each lac in excess of 40 lacs					
45 lacs <= SA < 75 lacs	Annexure I	17.50% increasing by 0.25% for each lac in excess of 45 lacs					
75 lacs <= SA < 1 Crore	Annexure I	25.0% increasing by 0.1% for each lac in excess of 75 lacs					
SA >= 1 Crore	Annexure I	27.5%					

c. Smokers Category

Sum Assured (SA)	Base Premium Rate Table	Rebate (reb%)					
		RP	LP-5 PPT	LP-10 PPT	LP-15 PPT	LP-20 PPT	LP-25 PPT
25 lacs <= SA < 30 lacs	Annexure I	0.5% for each lac in excess of 25 lacs					
30 lacs <= SA < 35 lacs	Annexure I	2.50% increasing by 0.5% for each lac in excess of 30 lacs					
35 lacs <= SA < 40 lacs	Annexure I	5%					
40 lacs <= SA < 45 lacs	Annexure I	5.00% increasing by 0.5% for each lac in excess of 40 lacs					
45 lacs <= SA < 75 lacs	Annexure I	7.50% increasing by 0.08% for each lac. excess of 45 lacs					
75 lacs <= SA < 1 Crore	Annexure I	10%					
SA >= 1 Crore	Annexure I	10%					

1. The percentage mentioned in the table is to be used on the base premium rate for the particular category, age and policy term.
2. Revised Premium Rate = Base Premium Rate * (1 – reb%)