

RATE SHEET - 15-YEAR TERM

Annual premium per \$1,000 (Age at nearest birthday)
Sum insured: from \$10,000 to \$100,000

Annual Fees:

Annual policy fee: \$60
 Annual rider fee: \$45

Please refer to the product guide for complete product features.

PREMIUM PAYABLE CALCULATOR

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

Age	Non smoker		Smoker	
	M	F	M	F
18	2.59	2.77	2.64	3.01
19	2.59	2.77	2.64	3.01
20	2.59	2.77	2.64	3.01
21	2.68	2.88	2.75	3.21
22	2.78	2.99	2.86	3.40
23	2.87	3.10	2.97	3.60
24	2.97	3.21	3.08	3.79
25	3.06	3.32	3.19	3.99
26	3.11	3.44	3.31	4.21
27	3.15	3.55	3.44	4.43
28	3.20	3.67	3.56	4.64
29	3.24	3.78	3.69	4.86
30	3.29	3.90	3.81	5.08
31	3.54	4.09	4.14	5.37
32	3.79	4.28	4.47	5.67
33	4.04	4.46	4.79	5.96
34	4.29	4.65	5.12	6.26
35	4.54	4.84	5.45	6.55
36	4.93	5.10	6.05	7.12
37	5.32	5.36	6.66	7.68
38	5.72	5.63	7.26	8.25
39	6.11	5.89	7.87	8.81
40	6.50	6.15	8.47	9.38
41	7.02	6.53	9.67	10.19
42	7.54	6.92	10.87	11.00
43	8.05	7.30	12.06	11.81
44	8.57	7.69	13.26	12.62
45	9.09	8.07	14.46	13.43

Age	Non smoker		Smoker	
	M	F	M	F
46	10.39	8.80	17.30	15.49
47	11.69	9.54	20.14	17.55
48	12.99	10.27	22.97	19.61
49	14.29	11.01	25.81	21.67
50	15.59	11.74	28.65	23.73
51	17.20	12.49	32.30	25.88
52	18.81	13.24	35.95	28.02
53	20.42	13.99	39.61	30.17
54	22.03	14.74	43.26	32.31
55	23.64	15.49	46.91	34.46
56	26.80	17.03	53.37	37.42
57	29.96	18.58	59.83	40.38
58	33.13	20.12	66.28	43.34
59	36.29	21.67	72.74	46.30
60	39.45	23.21	79.20	49.26
61	42.94	24.81	83.86	51.09
62	46.42	26.41	88.52	52.91
63	49.91	28.02	93.17	54.74
64	53.39	29.62	97.83	56.56
65	56.88	31.22	102.49	58.39
66	60.55	33.98	124.64	61.18
67	64.22	36.73	146.79	63.98
68	67.89	39.49	168.93	66.77
69	71.56	42.24	191.08	69.57
70	75.23	45.00	213.23	72.36
71	78.99	47.25	223.89	75.98
72	82.94	49.61	235.08	79.78
73	87.09	52.09	246.83	83.77
74	91.44	54.69	259.17	87.96

RATE SHEET - 20-YEAR TERM

Annual premium per \$1,000 (Age at nearest birthday)
Sum insured: from \$10,000 to \$100,000

Annual Fees:

Annual policy fee: \$60
 Annual rider fee: \$45

Please refer to the product guide for complete product features.

PREMIUM PAYABLE CALCULATOR

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

Age	Non smoker		Smoker	
	M	F	M	F
18	2.69	2.80	3.15	3.58
19	2.69	2.80	3.15	3.58
20	2.69	2.80	3.15	3.58
21	2.79	2.93	3.26	3.80
22	2.88	3.06	3.37	4.02
23	2.98	3.20	3.47	4.24
24	3.07	3.33	3.58	4.46
25	3.17	3.46	3.69	4.68
26	3.26	3.58	3.89	4.84
27	3.36	3.69	4.08	4.99
28	3.45	3.81	4.28	5.15
29	3.55	3.92	4.47	5.30
30	3.64	4.04	4.67	5.46
31	3.88	4.27	5.06	5.79
32	4.12	4.50	5.45	6.12
33	4.37	4.74	5.85	6.45
34	4.61	4.97	6.24	6.78
35	4.85	5.20	6.63	7.11
36	5.31	5.54	7.44	7.85
37	5.77	5.87	8.26	8.59
38	6.23	6.21	9.07	9.33
39	6.69	6.54	9.89	10.07
40	7.15	6.88	10.70	10.81
41	7.99	7.43	12.45	12.13
42	8.83	7.98	14.20	13.44
43	9.68	8.52	15.96	14.76
44	10.52	9.07	17.71	16.07
45	11.36	9.62	19.46	17.39

Age	Non smoker		Smoker	
	M	F	M	F
46	12.77	10.34	21.68	19.06
47	14.18	11.06	23.90	20.72
48	15.60	11.79	26.13	22.39
49	17.01	12.51	28.35	24.05
50	18.42	13.23	30.57	25.72
51	20.52	14.32	35.92	28.61
52	22.61	15.42	41.28	31.50
53	24.71	16.51	46.63	34.39
54	26.80	17.61	51.99	37.28
55	28.90	18.70	57.34	40.17
56	31.01	19.60	61.71	41.99
57	33.12	20.50	66.08	43.81
58	35.23	21.41	70.46	45.62
59	37.34	22.31	74.83	47.44
60	39.45	23.21	79.20	49.26
61	42.94	24.81	83.86	51.09
62	46.42	26.41	88.52	52.91
63	49.91	28.02	93.17	54.74
64	53.39	29.62	97.83	56.56
65	56.88	31.22	102.49	58.39
66	60.55	33.98	124.64	61.18
67	64.22	36.73	146.79	63.98
68	67.89	39.49	168.93	66.77
69	71.56	42.24	191.08	69.57
70	75.23	45.00	213.23	72.36
71	78.99	47.25	223.89	75.98
72	82.94	49.61	235.08	79.78
73	87.09	52.09	246.83	83.77
74	91.44	54.69	259.17	87.96

RATE SHEET - 25-YEAR TERM

Annual premium per \$1,000 (Age at nearest birthday)
Sum insured: from \$10,000 to \$100,000

Annual Fees:

Annual policy fee: \$60
 Annual rider fee: \$45

Please refer to the product guide for complete product features.

PREMIUM PAYABLE CALCULATOR

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

Age	Non smoker		Smoker	
	M	F	M	F
18	2.82	3.07	3.35	3.73
19	2.82	3.07	3.25	3.73
20	2.82	3.07	3.25	3.73
21	2.93	3.23	3.39	3.97
22	3.04	3.39	3.53	4.21
23	3.15	3.54	3.66	4.45
24	3.26	3.70	3.80	4.69
25	3.37	3.86	3.94	4.93
26	3.55	4.04	4.16	5.18
27	3.73	4.21	4.38	5.44
28	3.92	4.39	4.60	5.69
29	4.10	4.56	4.82	5.95
30	4.28	4.74	5.04	6.20
31	4.61	5.01	5.71	6.78
32	4.93	5.29	6.38	7.37
33	5.26	5.56	7.05	7.95
34	5.58	5.84	7.72	8.54
35	5.91	6.11	8.39	9.12
36	6.53	6.51	9.63	10.06
37	7.15	6.90	10.88	11.00
38	7.77	7.30	12.12	11.95
39	8.39	7.69	13.37	12.89
40	9.01	8.09	14.61	13.83
41	9.97	8.62	16.19	14.94
42	10.94	9.14	17.76	16.05
43	11.90	9.67	19.34	17.15
44	12.87	10.19	20.91	18.26
45	13.83	10.72	22.49	19.37

Age	Non smoker		Smoker	
	M	F	M	F
46	15.34	11.60	25.84	21.54
47	16.85	12.48	29.19	23.70
48	18.36	13.36	32.55	25.87
49	19.87	14.24	35.90	28.03
50	21.38	15.12	39.25	30.20
51	22.88	15.84	42.87	32.19
52	24.39	16.55	46.49	34.19
53	25.89	17.27	50.10	36.18
54	27.40	17.98	53.72	38.18
55	28.90	18.70	57.34	40.17
56	31.01	19.60	61.71	41.99
57	33.12	20.50	66.08	43.81
58	35.23	21.41	70.46	45.62
59	37.34	22.31	74.83	47.44
60	39.45	23.21	79.20	49.26
61	42.94	24.81	83.86	51.09
62	46.42	26.41	88.52	52.91
63	49.91	28.02	93.17	54.74
64	53.39	29.62	97.83	56.56
65	56.88	31.22	102.49	58.39
66	60.55	33.98	124.64	61.18
67	64.22	36.73	146.79	63.98
68	67.89	39.49	168.93	66.77
69	71.56	42.24	191.08	69.57
70	75.23	45.00	213.23	72.36
71	78.99	47.25	223.89	75.98
72	82.94	49.61	235.08	79.78
73	87.09	52.09	246.83	83.77
74	91.44	54.69	259.17	87.96

RATE SHEET - TERM TO AGE 75

Annual premium per \$1,000 (Age at nearest birthday)
Sum insured: from \$10,000 to \$100,000

Annual Fees:

Annual policy fee: \$60
 Annual rider fee: \$45

Please refer to the product guide for complete product features.

PREMIUM PAYABLE CALCULATOR

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

Age	Non smoker		Smoker	
	H	F	H	F
18	5.35	4.75	6.82	6.69
19	5.35	4.75	6.82	6.69
20	5.35	4.75	6.82	6.69
21	5.54	4.95	7.16	7.02
22	5.72	5.15	7.50	7.35
23	5.91	5.34	7.85	7.69
24	6.09	5.54	8.19	8.02
25	6.28	5.74	8.53	8.35
26	6.49	5.92	9.05	8.77
27	6.70	6.10	9.56	9.19
28	6.92	6.29	10.08	9.62
29	7.13	6.47	10.59	10.04
30	7.34	6.65	11.11	10.46
31	7.69	6.90	11.86	11.06
32	8.05	7.15	12.62	11.66
33	8.40	7.40	13.37	12.26
34	8.76	7.65	14.13	12.86
35	9.11	7.90	14.88	13.46
36	9.79	8.26	16.02	14.17
37	10.47	8.63	17.16	14.88
38	11.14	8.99	18.31	15.60
39	11.82	9.36	19.45	16.31
40	12.50	9.72	20.59	17.02
41	13.09	10.20	22.17	18.17
42	13.68	10.67	23.74	19.32
43	14.27	11.15	25.32	20.47
44	14.86	11.62	26.89	21.62
45	15.45	12.10	28.47	22.77

Age	Non smoker		Smoker	
	H	F	H	F
46	16.64	12.70	30.63	24.26
47	17.82	13.31	32.78	25.74
48	19.01	13.91	34.94	27.23
49	20.19	14.52	37.09	28.71
50	21.38	15.12	39.25	30.20
51	22.88	15.84	42.87	32.19
52	24.39	16.55	46.49	34.19
53	25.89	17.27	50.10	36.18
54	27.40	17.98	53.72	38.18
55	28.90	18.70	57.34	40.17
56	31.01	19.60	61.71	41.99
57	33.12	20.50	66.08	43.81
58	35.23	21.41	70.46	45.62
59	37.34	22.31	74.83	47.44
60	39.45	23.21	79.20	49.26

RATE SHEET - TERM TO AGE 75 - 20-Year Pay

Annual premium per \$1,000 (Age at nearest birthday)

Sum insured: from \$10,000 to \$100,000

Annual Fees:

Annual policy fee: \$60

Annual rider fee: \$45

Please refer to the product guide for complete product features.

PREMIUM PAYABLE CALCULATOR

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

Age	Non smoker		Smoker	
	H	F	H	F
18	12.50	10.88	16.29	15.22
19	12.50	10.88	16.29	15.22
20	12.50	10.88	16.29	15.22
21	12.74	11.14	16.71	15.62
22	12.98	11.39	17.14	16.02
23	13.22	11.65	17.56	16.42
24	13.46	11.90	17.98	16.81
25	13.70	12.16	18.41	17.21
26	14.01	12.34	18.86	17.56
27	14.32	12.52	19.31	17.91
28	14.63	12.69	19.76	18.26
29	14.94	12.87	20.21	18.61
30	15.25	13.05	20.66	18.96
31	15.80	13.54	21.61	19.41
32	16.35	14.03	22.56	19.87
33	16.90	14.51	23.52	20.32
34	17.45	15.00	24.47	20.77
35	18.00	15.49	25.43	21.23
36	18.34	15.63	26.31	22.27
37	18.68	15.77	27.20	23.31
38	19.03	15.92	28.09	24.35
39	19.37	16.06	28.97	25.39
40	19.71	16.20	29.86	26.43

Age	Non smoker		Smoker	
	H	F	H	F
41	20.19	16.36	31.19	27.23
42	20.67	16.52	32.51	28.04
43	21.16	16.68	33.84	28.84
44	21.64	16.84	35.16	29.65
45	22.12	17.00	36.49	30.46
46	22.90	17.20	38.89	32.01
47	23.67	17.40	41.29	33.57
48	24.45	17.60	43.69	35.13
49	25.22	17.80	46.08	36.68
50	26.00	18.00	48.48	38.24