

HSBC Life International Exclusive

Make the world your home



Living in a different country can be the experience of a lifetime and it is important that you have access to quality healthcare treatments wherever you want, while being protected against rising medical costs worldwide. With access to premium coverage for private medical care worldwide, **HSBC Life International Exclusive** has got your healthcare needs covered.



Flexible protection options for your healthcare needs worldwide



Access to medical coverage anywhere of your choice

- Choice of worldwide, worldwide excluding USA or Asia cover plans



No upfront payment

- We will cover your hospital bills for all approved treatments at any hospital in our international directory of hospitals, with high overall annual limits ranging from **S\$2.5 million to S\$4.5 million**
- Enjoy **cashless facility** within our local outpatient network of general practitioners and specialist clinics



Protect yourself based on your needs and budget

- Choose the extent of your protection based on your anticipated medical needs, self-insurance capability and budget
- Each plan has annual deductible and co-insurance options available for you to optimise your cover

Options	Annual deductible	Co-insurance
1	S\$700	20%
2	S\$2,000	20%
3	S\$7,000	20%

- No matter which international health plan you choose, you will have access to:
 - **Direct settlement** for hospitalisation within our international directory of hospitals
 - **Worldwide cover** for emergency medical expenses
 - **International medical emergency assistance** including medical evacuation
 - **A Singapore-based team of health experts** offering personalised customer support and professional claims management
- For Plan A, there is an optional add-on benefit to cover normal (routine) pregnancy and childbirth subject to payment of additional premium. This benefit is available for females age 18 and above. A waiting period is applicable for this benefit

Product summary

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
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Please note: Benefit values are per member each year unless otherwise specified and are reduced each time the member claims only by the net amount (less any annual deductible or co-insurance) we have actually paid. Please refer to the policy wordings on full terms applying to these benefits.

Overall annual limit

Yearly maximum limit

This is the maximum we will pay for each member each policy year. All benefits paid during the policy period will count against the yearly maximum.

S\$4,500,000

S\$3,500,000

S\$2,500,000

Area of cover

Area of cover

Options:

1. Worldwide, or
2. Worldwide excluding USA, or
3. Asia

Outside area of cover

This benefit pays for emergency treatment, or treatment of a medical condition which arises suddenly whilst outside the selected area of cover.

Emergency treatment only up to S\$250,000

Annual deductible

In-patient and daycare treatment

Daily accommodation charges

While admitted as an in-patient or day-patient, we will pay for the costs of your accommodation in the type of room shown in your benefits table.

Standard single room

Annual deductible

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
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In-patient and daycare treatment

Hospital charges

This benefit pays for hospital charges given between admission and discharge including:

1. Diagnostic procedures
2. Surgical procedures
3. Operating theatre charges
4. Nursing care, drugs and dressings
5. Surgeons' and anaesthetists' charges
6. Intensive care unit charges
7. Consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it
8. Radiotherapy and chemotherapy
9. Kidney dialysis
10. Computerised tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques
11. Special nursing in hospital

Included

Annual deductible

Organ transplant

This benefit pays for transplantation of kidneys, heart, liver, lung or bone marrow.

Included

Annual deductible

Living organ donor

This benefit pays for transplantation of kidney, heart, liver, lung or bone marrow when a live member donate an organ or tissue to the family member (parent, sibling, child spouse or partner).

This benefit does not pay for the cost of collecting donor organs or tissue, administration costs, its complications, and illegal organ transplants.

Up to S\$60,000
Available only after 24 consecutive months membership

Annual deductible

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
In-patient and daycare treatment				
Reconstructive surgery This benefit pays for the initial reconstructive surgery and only when it is medically necessary and carried out to restore function after an accident or following surgery for an eligible medical condition.		Included		Annual deductible
Surgical implants This benefit pays for medical device surgically implanted into the body as part of the treatment (excluding any dental implants).		Included		Annual deductible
Companion accommodation We will pay for companion accommodation when the member is receiving eligible in-patient treatment within the area of cover.		S\$190 per night		Annual deductible
Newborn accommodation This benefit pays for the child who is less than 16 weeks to stay in the hospital to receive nursery care while the insured mother is receiving eligible in-patient treatment.		Included		Annual deductible
Cash benefit Payable for eligible in-patient treatment only when the member receives treatment within area of cover and provided no cost for that treatment is claimed under this plan.	S\$300 per night	S\$200 per night	S\$140 per night	Annual deductible

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
In-patient and daycare treatment				
In-patient rehabilitation This benefit pays for in-patient rehabilitation when: <ul style="list-style-type: none"> a) it is carried out by a medical practitioner specialising in rehabilitation; and b) it is carried out in a rehabilitation hospital or unit which is recognised by us; and c) the treatment could not be carried out on an out-patient basis, and d) the costs have been agreed, in writing by us before the rehabilitation begins. We will not pay for in-patient rehabilitation for more than twenty-eight (28) days except in cases such as in severe central nervous system damage caused by external trauma. For cases such as in severe central nervous system damage caused by external trauma, we will not pay for in-patient rehabilitation for more than one hundred eighty (180) days.		Included		Annual deductible
Pre-hospitalisation treatment (up to 90 days before admission) We will pay for consultation, prescribed investigations and essential medications received as an out-patient within 90 days prior to a hospitalisation, where such hospitalisation is eligible for cover under member's plan and where the need for such hospitalisation has arisen as a direct result of the medical examination and investigation findings drawn from that consultation.		Included		Annual deductible

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
In-patient and daycare treatment				
<p>Post-hospitalisation treatment (within 90 days after discharge)</p> <p>This benefit pays for follow-up out-patient consultation and treatment following an eligible in-patient or daycare surgery when such consultation is carried out by the in-patient treating medical practitioner or a referred medical practitioner and provided such consultation or treatment occurs within 90 days following the discharge from hospital or the date of the daycare surgery.</p>		Included		Annual deductible
Out-patient treatment				
<p>Primary and specialist care</p> <p>This benefit pays for consultation, diagnostic procedures, prescribed drugs and dressings received as part of an out-patient treatment.</p> <p>Diagnostic tests include and are limited to laboratory, x-rays and ultrasound.</p>		Included	Included if it is part of pre-hospitalisation treatment or post hospitalisation treatment Subject to the limitations applied for 'pre-hospitalisation treatment' or 'post-hospitalisation treatment' benefit	20% co-insurance
<p>Surgical procedures</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p>		Included	Included This benefit includes one post-surgery consultation within 90 days from the date of the surgical procedure	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
Out-patient treatment				
<p>Emergency treatment due to accident</p> <p>This benefit pays for out-patient treatment due to accident required immediately (within 24 hours) following bodily injury arising from an accident, provided the member has been continuously covered under the policy since before the accident happened. Follow-up treatment for the same bodily injury will be covered up to 30 days from the date of the accident.</p>		Included		20% co-insurance
<p>Radiotherapy and chemotherapy</p> <p>We will pay for radiotherapy and chemotherapy received as an out-patient for an eligible medical condition at a registered medical facility recognised by us.</p>		Included		Annual deductible
<p>Kidney dialysis</p> <p>We will pay for kidney dialysis received as an out-patient for an eligible medical condition at registered medical facility recognised by us.</p>		Included		Annual deductible
<p>Computerised tomography, magnetic resonance imaging, positron emission tomography and gait scans</p>		Included		20% co-insurance
<p>Hormone replacement therapy (HRT)</p> <p>We will pay for the consultations and the cost of the implants, injections, patches or tablets when it is medically necessary and resulting from a medical intervention rather than for the relief of physiological symptoms.</p> <p>Where hormone replacement therapy is only required for the relief of menopausal symptoms, this benefit will pay for consultation and prescribed implants, patches or tablets up to the limit shown in the policy schedule.</p>		Included (Hormone replacement therapy for relief of menopausal symptoms - up to S\$200)	Included if it is part of post-hospitalisation treatment Subject to the limitations applied for 'Post-hospitalisation treatment' benefit	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Out-patient treatment				
Physiotherapy, occupational therapy and speech therapy Treatment given by any of these practitioners must be referred by the medical practitioner who has defined a diagnosis. Benefit is payable only following in-patient treatment for an eligible medical condition.	Included		Included if it is part of post-hospitalisation treatment Subject to the limitations applied for 'post-hospitalisation treatment' benefit	20% co-insurance
Alternative and well-being medicine				
Consultation and treatment provided and prescribed by a qualified and registered chiropractor, podiatrist, dietitian, nutritionist, naturopath, acupuncturist, homeopath, osteopath, physiotherapist and traditional Chinese medicine practitioner This benefit pays for the specified complementary and alternative therapist and practitioners.	Up to S\$2,000		No benefit	20% co-insurance
Vaccination This benefit pays for necessary vaccinations. Consultation charge made in conjunction with vaccination can be claimed from this benefit where applicable.	Up to S\$2,000	Up to S\$500	No benefit	20% co-insurance
	Available only after 90 consecutive days membership in the first policy year		No benefit	20% co-insurance
Health screen This benefit includes the cost of any eligible consultation needed as part of the screening process, where the member did not experience signs or symptoms.	Up to S\$1,350	Up to S\$250	No benefit	20% co-insurance
Dental treatment				
Accidental damage to natural teeth This benefit pays for dental treatment required (within 30 days) following accidental damage to natural teeth caused by extraoral impact.		Included		20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Dental treatment				
Oral and maxillofacial surgery This benefit pays only for the following procedures performed by an oral and maxillofacial surgeon: <ol style="list-style-type: none"> Surgical removal of impacted/un-erupted teeth and buried teeth which are diseased or causing symptoms Surgical removal of complicated buried roots which are diseased or causing symptoms Enucleation (removal) of cysts of the jaw Treatment of cancers (for lesion or lump in the mouth) Treatment of Temporal Mandibular Joint (TMJ) Pre-existing condition limitations apply to this benefit.		Included		20% co-insurance
Routine dental care This benefit pays for routine dental examination, extraction, fillings, scaling/polishing, x-ray, sealant, fluoride treatment, root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays and onlays. Pre-existing condition limitations are not applicable to this benefit.	Up to S\$2,500	Up to S\$250	No benefit	20% co-insurance
Optical benefit				
Routine optical care This benefit pays for corrective spectacle lenses, contact lenses and associated spectacle frames prescribed by an ophthalmologist or optometrist. Ophthalmologist or optometrist eye examination is claimable from this benefit. Lasik/laser surgery and tinted lenses are not covered under this benefit.	Up to S\$380		No benefit	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Emergency evacuation and repatriation				
<p>International Emergency Medical Assistance (IEMA)</p> <p>This benefit pays for the following services:</p> <ul style="list-style-type: none"> - Evacuation where the local medical facilities are not adequate according to our appointed doctor - Evacuation will be to the nearest medical facility where treatment is adequate - Transportation for returning to the principal country of residence following the evacuation - Cost of one accompanying person while the covered person is being evacuated - Hotel accommodation of one accompanying person up to 10 days - Bring the body/ashes back to a port or airport in the principal country of residence or home country, if the covered person dies abroad 		Included		Not applicable

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Newborn cover				
<p>Acute medical condition (excluding congenital conditions)</p> <p>This benefit pays for the treatment of acute medical condition, providing there is no underlying congenital condition, developed in a newborn baby including nursing of pre-mature baby (i.e. where birth is prior to 37 weeks gestation) in Neonatal Intensive Care Unit (NICU). Common acute medical conditions for newborn babies include neonatal jaundice, colic, diarrhea, constipation, vomiting and ear infection.</p> <p>This benefit is only available if:</p> <ol style="list-style-type: none"> the parent of the newborn baby has been covered under HSBC Life International Exclusive for 365 consecutive days or more when the baby is born; and the newborn baby is added into the insured parent's policy within 30 days from birth; and both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>This benefit covers treatment received by a newborn baby during the first 30 days after birth. After 30 days, treatment can be covered under the main benefits of the insured baby's plan.</p>		Included		Annual deductible

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Newborn cover				
<p>Treatment of congenital conditions</p> <p>This benefit pays for treatment of congenital conditions.</p> <p>The benefit becomes available if:</p> <ol style="list-style-type: none"> the parent of the newborn baby has been covered under HSBC Life International Exclusive Plan A for 365 days or more when the baby is born; and the newborn baby is added into the insured parent's policy within 30 days from birth; and both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>Please note:</p> <ol style="list-style-type: none"> Treatment for congenital conditions which do not fulfill all above criteria will be paid from 'pre-existing condition/congenital conditions' benefit. Once the limit for this benefit is reached, no other benefit (including 'pre-existing conditions/congenital conditions' benefit) will be payable for the congenital condition(s) which was (were) claimed from this benefit for the remaining policy year. 	Up to S\$65,000	No benefit	Annual deductible	

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Other benefits				
<p>Home nursing</p> <p>This benefit pays for charges incurred by an attending registered and qualified nurse for nursing at home provided;</p> <ol style="list-style-type: none"> after discharge from hospital which the member has been warded in the intensive care unit for an eligible medical condition or undergone for an eligible daycare surgery, and agreed in writing by us beforehand that it is medically necessary and appropriate, and it is prescribed by the treating medical practitioner for the continued treatment for the eligible medical condition which the member was hospitalised for, and when such services are essential for medical as distinct from domestic reasons. <p>For terminal medical condition, this benefit is payable under 'Hospice and palliative care' and subject to the limitations applicable to that benefit.</p>		Included		20% co-insurance
<p>Local road ambulance transport</p> <p>This benefit pays for medically necessary emergency road ambulance transport to or between hospitals.</p>		Included		20% co-insurance
<p>Psychiatric treatment</p> <p>This benefit pays for in-patient, daycare and out-patient treatment (subject to availability of out-patient benefit for your plan) of psychiatric illnesses in aggregate.</p> <p>All treatments given by psychologists, psychotherapists or any individuals other than a registered psychiatrist must be pre-authorized by us.</p>	Up to S\$11,000	Up to S\$7,000	Up to S\$5,400	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
Other benefits				
<p>Pre-existing conditions and congenital conditions</p> <p>This benefit pays for:</p> <p>a) treatment of congenital conditions (whether existing before or after the commencement of cover), and/or</p> <p>b) all other declared and accepted eligible conditions that existed or for which there were symptoms before the commencement of cover, or reinstatement date, or the introduction of this benefit, whichever is later.</p>	<p>Year 1 & 2 : Up to S\$3,000 Available only after 270 consecutive days membership</p> <p>Subsequent years: up to S\$6,000</p>		No benefit	Whether it is co-insurance or annual deductible will depend on the treatment received and what is stated on each benefit.
<p>Treatment for HIV/AIDS as a result of occupational accident or blood transfusion.</p> <p>This benefit becomes available when signs or symptoms are present for the first time after 36 months of continuous membership.</p>	<p>Up to S\$13,000</p> <p>Available after 36 consecutive months membership</p>	No benefit		20% co-insurance
<p>Artificial limbs</p> <p>This benefit pays for all the costs associated with fitting artificial limbs, including the artificial limbs, its maintenance, consultations and necessary medical or surgical procedures.</p>	<p>Up to S\$3,800 every 3 years</p>	<p>Up to S\$1,300 every 3 years</p>	No benefit	20% co-insurance
<p>Medical aids and durable medical equipments</p> <p>This benefit pays for instruments or devices or durable medical equipments which are prescribed by the medical practitioner as a medically necessary aid to the function or capacity such as and limited to abdominal binder, post-surgery mastectomy bra, compression stocking, hearing aids, speaking aids (electronic larynx), wheelchairs, crutches, corrective splint, air boots, arm sling, and brace.</p>	<p>Up to S\$600</p>	<p>Up to S\$300</p>	No benefit	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/ co-insurance option is chosen
Other benefits				
<p>Hospice and palliative care</p> <p>This benefit becomes available when the member is admitted to a specialist palliative care centre or hospice, recognised by us, following diagnosis, written confirmation (including medical evidence) by a medical practitioner that the member is suffering from an eligible terminal medical condition or conditions.</p>	<p>Up to S\$52,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$40,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$15,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	Annual deductible
<p>Investigation into infertility</p> <p>This benefit pays for investigation and treatment of the cause of infertility.</p>	<p>Up to S\$2,500 in a member's lifetime</p> <p>Available only after 18 consecutive months membership</p>	No benefit		20% co-insurance
<p>Pre and post-natal complications</p> <p>This benefit pays for treatment of an eligible medical condition which is due to complications of pregnancy and occurs during the pregnancy, prior to the childbirth (delivery) or after the childbirth (delivery) for female members age 18 and above.</p> <p>Under post-natal complications, we will only pay for treatment received within 90 days following the childbirth (delivery).</p> <p>Please take note :</p> <ul style="list-style-type: none"> - We do not provide cover under this benefit for childbirth (which includes any caesarean section) - We do not provide cover under this benefit for a pregnancy established through any assisted reproduction (eg. IVF, etc.) 	<p>Included</p> <p>Available only after 365 consecutive days membership</p>	<p>S\$5,000</p> <p>Available only after 365 consecutive days membership</p>	<p>S\$2,500</p> <p>Available only after 365 consecutive days membership</p>	20% co-insurance

Product summary

Benefits table	Plan A	Plan B	Plan C	Only applicable when annual deductible/co-insurance option is chosen
Optional add-on rider (available for Plan A only)				
<p>Normal (routine) pregnancy and childbirth cover</p> <p>This benefit pays for inpatient routine pre-natal care, childbirth and routine post-natal care up to forty-two (42) days following childbirth (delivery). This benefit is applicable for a female member age 18 and above.</p> <p>The limit shown is the maximum benefit for each policy year (even if there is more than one pregnancy) or for each pregnancy (even if an eligible pregnancy falls across the policy anniversary) provided the policy with this benefit has been renewed. The limit shown also applies in aggregate for pre-natal, childbirth and post-natal care.</p> <p>For birth through vaginal childbirth and medically necessary caesarean section, we will pay for the reasonable and customary childbirth costs of a standard single room within the limit shown in the benefits table. Any complications of pregnancy will be paid from "pre & post-natal complications" benefit.</p> <p>For birth through non-medically necessary caesarean section, we will pay for the reasonable and customary childbirth costs of a standard single room up to the costs of a natural childbirth. If we are not able to determine that a caesarean section is medically necessary, we will consider it is not medically necessary. The complications arising from such childbirth will be paid up to the remainder of the "normal (routine) pregnancy and childbirth cover" limit.</p>	<p>Up to S\$22,000</p> <p>Available only after 365 consecutive days membership when this benefit add-on was attached to the member's plan</p> <p>Subject to:</p> <p>1) Compulsory 20% co-insurance</p> <p>2) Payment of additional premium</p>	Not available	Not available	Not applicable

Key product provisions

Who is eligible for cover under HSBC Life International Exclusive?

A customer must be aged at least fifteen (15) days old and not more than eighty (80) years old at the time of application to be eligible for cover under this product.

For a child aged between fifteen (15) days old to five (5) years old to enrol on a standalone policy, 20% premium loading on the prevailing brochure premium rates will apply at the time of application or renewal (whichever is applicable). The policyholder must either be the child's parent or legal guardian.

When the parent of a newborn baby is already covered under an HSBC Life International Exclusive policy, the baby may be added to the parent's policy without further underwriting by paying the applicable premium and enjoy cover commencing at the time of birth provided:

- (a) we are requested to add that baby to the parent's policy within thirty (30) days from the time of birth; and
- (b) the parent has been continuously covered under the policy for at least 365 days when the baby is born.

If the requirements stated in point (a) and (b) above are not met, a newborn baby may only be added to the policy subject to the normal application process.

There may also be some limits to our cover if any of the following apply:

- either parent has had any kind of fertility treatment and the babies are either a single or multiple birth; or
- the babies are either a single or multiple birth and were born after assisted reproduction; or
- you have adopted the baby.

You can add a baby born after fertility treatment, or following assisted reproduction (such as IVF), or who you have adopted, to your policy. As with most health insurance, our cover for treatment has a few limits in these situations. If you have adopted a baby, or if you have a single or multiple birth after fertility treatment or following assisted reproduction:

- we may ask for more details of the baby's medical history
- we will not cover treatment in a Special Care Baby Unit or paediatric intensive care immediately after the birth
- we may add other conditions to the baby's cover. For example, we may limit their cover for pre-existing conditions.

We count fertility treatment as either parent taking any prescription or non-prescription drug or other treatment to increase fertility.

For a female customer age 18 and above who requires cover for normal (routine) pregnancy and childbirth, you can buy an optional add-on rider (applicable to Plan A only).

We will offer renewal beyond age eighty (80) so that members can enjoy the peace of mind of continuing their cover subject to payment of applicable premium.

HSBC Life International Exclusive is underwritten by HSBC Life (Singapore) Pte. Ltd. and reinsured by AXA PPP Healthcare. HSBC Life International Exclusive is designed for customers residing in Singapore, whether they are Singapore Citizens, PRs or foreigners, and for expatriates that we defined as people residing outside of their home country as stated in their passport. When a customer ceases to be an expatriate or a Singapore resident, HSBC Life (Singapore) Pte. Ltd. will have to stop renewing this policy.

Health insurance regulations vary a lot from country to country. It is important to note that HSBC Life International Exclusive may not be recognised by any other local insurance regulators outside of Singapore. As such you may need to purchase a local health insurance product in your country of residence to comply with local regulations.

Finally, as much as we would want to provide cover to customers residing outside of Singapore, there are some countries where we won't be able to sell or renew HSBC Life International Exclusive. When such situation occurs and to give our customers enough time to organise their coverage, HSBC Life (Singapore) Pte. Ltd. will be able to provide cover until the policy expiry date where the customer ceases to be eligible under HSBC Life International Exclusive. In countries where AXA PPP Healthcare is licensed to sell private medical insurance, customers may be able to transfer to an equivalent product on no worse terms basis and subject to applicable premiums.

Key product provisions

Key product features

This is only a brief summary of the key features and we encourage you to refer to the actual terms and conditions in the contract. Please consult your insurance advisor should you require further explanation.

a) A unique pre-existing conditions benefit

As you would expect, private healthcare is designed primarily to provide cover for treatment of new medical problems arising after joining.

HSBC Life International Exclusive Plans A and B provide cover for treatment of conditions declared on the application form, whether chronic or not, which existed before a member becomes eligible for benefits under a particular plan. This is subject to a waiting period of 270 consecutive days of membership under the same plan. In those first 270 days of cover, treatment of specific medical conditions may be excluded. However, treatment of certain conditions, which are unlikely to recur, may be covered from the date a member is first eligible for benefits under a particular plan.

For us to be able to determine whether treatment of a condition will be covered in the first 270 days and/or to be eligible for benefit thereafter, each member must have completed a full medical declaration, in detail, when first applying for cover. After the application process is complete, we will send you a membership statement that will clearly show the medical conditions for which you are not covered for treatment for the first 270 days. We may ask for a medical report, at your own cost, to clarify the status of any medical condition.

No treatment of any pre-existing condition, whether chronic or not, will be eligible for benefit at any time if the condition has not been declared to us on the member's original application form.

Please note that it is important you give us full details of any member's medical history on an application. Failure to declare any medical condition of which you should reasonably have been aware may result in treatment of that condition being excluded from all future cover with us or cancellation of your policy.

b) Our approach to cancer care

Where oncology treatment and related eligible expenses apply to a medical condition arising after the date of acceptance of a member, by us, for cover under HSBC Life International Exclusive, such costs will be payable out of the overall limits of the plan under which the member is covered at the time of first diagnosis of the condition. Any outpatient drugs or other drugs prescribed by a medical practitioner is covered under the 'Primary and specialist care' benefit where available under the member's plan.

Oncology treatment and related eligible expenses, where applicable to a medical condition or symptoms that existed prior to the member first being accepted by us for cover, will be subjected to the terms and limits applying to the benefit for 'Pre-existing conditions' shown in the clarifications and benefits table.

Please note that the maintenance phase of any treatment (such as the administering of herceptin or similar drugs which are not classed as active treatments) will be paid for under the outpatient treatment benefit where available under your plan. Preventative medical examinations or routine follow-up consultations when the member does not have symptoms of cancer will be paid under the 'Health screen' benefit. HSBC Life International Exclusive Plan C does not provide cover for maintenance of any treatment received as an outpatient.

c) Full cover for kidney dialysis

Where kidney dialysis treatment and related eligible expenses apply to a medical condition arising after the date of acceptance of a member, by us, for cover under HSBC Life International Exclusive, such costs will be payable out of the overall limits of the plan under which the member is covered at the time of first diagnosis of the condition.

Kidney dialysis treatment and related eligible expenses, where applicable to a medical condition or symptoms that existed prior to the member first being accepted by us for cover, will be subjected to the terms and limits applying to the benefit for 'Pre-existing conditions' shown in the clarifications and benefits table.

Key product provisions

d) Full cover for chronic conditions

HSBC Life International Exclusive covers the maintenance of chronic conditions as well as treatments for complications arising from chronic conditions for which first symptoms became apparent after the member was accepted, by us, for cover on a particular plan.

Maintenance of chronic conditions refers to consultation charges, medications and routine investigations. HSBC Life International Exclusive Plans A and B provide cover for the maintenance of chronic conditions first arising after you have been accepted, received as an outpatient. Plan C only provides hospitalisation cover including pre & post-hospitalisation, therefore, generally does not provide cover for the maintenance of chronic conditions.

If there were any symptoms prior to inception of your policy these must have been declared to us, in good faith, on the member's original application form. Provided such a declaration was made and accepted by us, treatment of the condition would be covered under the 'Pre-existing conditions' benefit (if available) under your plan.

e) Psychiatric illness

Your policy covers treatment of psychiatric illness, whether received as an inpatient, daycare or outpatient (except for Plan C), up to the level shown in the benefits table for your plan.

f) Waiting period

As shown in the benefits table applicable to your plan, some benefits are subject to a waiting period starting from the date such benefit becomes available under your plan. No benefit for treatment received during the waiting period will be payable.

The following benefits will not be payable during the specified waiting periods:

Benefits	Waiting period (from date of commencement of cover, or from the date of plan upgrade, or reinstatement date, whichever date is later)
Pre and post-natal complications, hospice and palliative care	365 days
Pre-existing conditions	270 days
Congenital conditions	270 days
Investigation into infertility	18 months
Treatment for HIV/AIDS	36 months
Vaccination	90 days
Living organ donor	24 months
Optional add-on rider: normal (routine) pregnancy and childbirth*	365 days

* Waiting period is applicable if you are covered under Plan A and you have opted for this optional add-on rider.

Key product provisions

g) Exclusions

There are certain conditions under which no benefit will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions applicable under this product. You are advised to read the policy contract for the full list of exclusions. These exclusions include but are not limited, to the following:

- We will not pay for any treatment, or for International Emergency Medical Assistance, if they are needed as a result of nuclear contamination, biological contamination or chemical contamination, whilst engaging in or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, illegal activities or any event similar to one of those listed. This includes any treatment needed as a result of the member exposing himself to needless peril, such as going to a place of unrest as an active onlooker or a spectator. Please note, for clarity: There is cover for treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination.
- Claims in respect of treatment received outside the area of cover or if the member travelled against medical advice even if it is inside the area of cover.
- Treatment which arises from or is directly or indirectly caused by a deliberately self-inflicted injury or an attempt at suicide.

h) Pre-authorisation

The reason that we recommend pre-authorisation of planned treatment is to protect you from unexpected costs. When issuing confirmation of cover in this way, we confirm the following:

- The planned treatment is eligible under your policy
- The planned treatment is medically necessary
- The planned treatment is within reasonable and customary (R&C) cost
- The planned treatment cost falls within the remaining benefit limit of your plan

You should seek our written pre-authorisation for the following treatment and services at least five (5) working days prior to commencement of the treatment for which authorisation is required:

Inpatient and daycare

- All inpatient and daycare admissions;
- All non-emergency tests, diagnostics, treatment, surgery and other medical services;
- All inpatient maternity services;
- All inpatient dental services;
- Special nursing in hospital and/or any nursing at home after discharge;
- Hospice and palliative care;
- Reconstructive surgery;
- Psychiatric treatment;
- Robotic surgery.

Outpatient

- Psychiatric treatment;
- Second opinion for the same medical condition.

Failure to obtain pre-authorisation may prevent us from settling all or part of any claim.

Key product provisions

i) Claims condition

There are stipulated time limits, procedures and submission of documents required to comply for claim submission.

- i) A claim form is obtainable from us upon request and we will require all necessary supporting documents covering the nature and extent of loss, within 90 days from the date the treatment starts.
- ii) Costs related to obtaining the necessary certificates, receipts, information and evidence required for assessing the claim, are to be borne by the policyholder, and given to us in the form we require.

For further information, you can visit or contact us at the following designations:

Website: <https://www.hsbclife.com.sg/customer-care/file-a-claim>

Telephone: (+65) 6880 4944

j) Free-look period

You have a free-look period of 14 business days from the date that you receive the policy to review it. You are deemed to have received the policy within three (3) days after we have dispatched it. If you decide that this policy does not suit your needs, you may request to cancel it by giving us clear, written instructions and returning the policy and membership card(s) to us within the free-look period. Provided that no claims have been made during this period, we shall refund the premiums paid by you in full without interest. Free-look period will not apply to policy renewals.

k) Policy renewal/renewal premium

This is a short-term accident and health policy and we are not required to renew this policy. We may terminate this policy by giving you 30 days notice in writing.

Your policy is valid for one year unless we have agreed on a different validity period. At the end of that time, provided the plan you are on is still available, you have a right to renew this policy on the terms and conditions applicable at that time by paying the premium applicable at the time of renewal.

Premium rates are not guaranteed and the premium payable at renewal shall be determined at each renewal based on the attained age of each member, the premium rates then in effect, and any other factors which may materially affect the risks insured.

We can change all or any part of the policy including the policy schedule or these terms, but only for the reasons shown in our membership agreement or policy, and the changes will only apply to you when you renew unless we are obliged by law to apply any change with immediate effect. We will provide you thirty (30) days notice of the changes and will send details of them to the address we have for you on our records. The changes will take effect from when you renew or when applied by law even if, for any reason, any member does not receive details of them.

l) Cancellation clause

We have the right to cancel this policy at any time by giving you no less than thirty (30) days notice in writing. We will refund you premiums on a pro-rata basis from the end of Gregorian calendar month in which cancellation takes effect provided you have returned to us the policy documents including the membership card(s). We will not refund premiums if any claim, however small, has been made in the current year.

Key product provisions

m) Reasonable & customary charges

This refers to charges for medical care which shall be considered by us or by our medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred when giving like or comparable treatment.

We will base that calculation on a combination of our global experience, statistical information provided by local health authoritative body and information collected from medical specialists and surgeons practicing in the country or area where the treatment is received.

For the avoidance of doubt when comparing treatment, we will take into account the complexity of the procedure and the standard of the medical facility where the treatment is received.

If the charges are higher than is customary, we will only pay the amount which is, in our experience, customarily charged and you will have to pay the rest. If your treatment requires more than one specialist or surgeon present at the same operative (surgical) session, we shall review the medical necessity in the management of such surgical problem or medical condition in terms of the different trained skills and complexity of the services provided as an identification to cover the total services. No additional benefits or cost is payable for surgical assistants.

For medical treatment and services incurred in Singapore, we shall also reference the guidelines and published fee benchmarks provided by Singapore Ministry of Health (MOH). In the event that the particular eligible treatment or service is not stated on the MOH published fee benchmark, we reserve the right to base the reference charge or proportionately reduce any claim to reflect the average charge of 2 physicians in the same specialty for the same surgical intervention or treatment. In the event of any differences in opinions between our medical advisers or physicians and your physicians, our medical advisers or physicians opinion shall prevail.

n) Distribution cost

The total distribution cost of this product is between 0% - 23% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the total distribution cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

Our note to you:

When switching from one health insurance product to another, you should consider carefully as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Country of residence

The country where you live or intend to live for most of the year being 185 days or more and which will be shown as your address and place of residence in our records.

Country of Residence	Country Codes	Zone
Australia	AUS	5
Brunei Darussalam	BRU	6
Canada	CDN	6
China	CHN	2
Hong Kong SAR China	HGK	2
Indonesia	IDS	5
Macau China	MCA	2
Malaysia	MAL	6
New Zealand	NZL	6
Philippines	PHI	6
Singapore	SGP	3
South Korea	KOR	6
Switzerland	SWI	3
Taiwan	TWN	4
Thailand	THI	5
United Arab Emirates	UAE	4
United Kingdom	GBR	3

Premium table (zone 1)

Plan A				Plan B			Plan C		
Age	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$18,393.60			S\$10,071.59			S\$5,622.54		
01	S\$18,393.60			S\$10,071.59			S\$5,622.54		
02	S\$18,393.60			S\$10,071.59			S\$5,622.54		
03	S\$18,393.60			S\$10,071.59			S\$5,622.54		
04	S\$18,393.60			S\$10,071.59			S\$5,622.54		
05	S\$16,271.27			S\$10,071.59			S\$5,622.54		
06	S\$16,271.27			S\$10,071.59			S\$5,622.54		
07	S\$16,271.27			S\$10,071.59			S\$5,622.54		
08	S\$16,271.27			S\$10,071.59			S\$5,622.54		
09	S\$16,271.27			S\$10,071.59			S\$5,622.54		
10	S\$15,563.83			S\$10,071.59			S\$5,622.54		
11	S\$16,162.62			S\$10,149.83			S\$5,883.57		
12	S\$16,747.72			S\$10,243.13			S\$6,137.59		
13	S\$17,346.39			S\$10,313.50			S\$6,385.58		
14	S\$17,902.43			S\$10,382.46			S\$6,628.13		
15	S\$18,443.42			S\$10,446.37			S\$6,854.77		
16	S\$18,456.86			S\$10,557.21			S\$6,970.79		
17	S\$18,440.48			S\$10,650.15			S\$7,058.41		
18	S\$18,558.45			S\$10,760.96			S\$7,204.70		
19	S\$18,725.21			S\$10,873.03			S\$7,234.70		
20	S\$17,317.69			S\$11,058.97			S\$7,330.94		
21	S\$17,528.15	Not available	Not available	S\$11,485.44	Not available	Not available	S\$7,389.61	Not available	Not available
22	S\$17,899.45	Not available	Not available	S\$12,041.79	Not available	Not available	S\$7,526.01	Not available	Not available
23	S\$18,235.93			S\$12,580.45			S\$7,662.13		
24	S\$18,584.43			S\$13,117.53			S\$7,788.36		
25	S\$18,921.04			S\$13,656.04			S\$7,924.75		
26	S\$19,438.46			S\$14,193.28			S\$8,062.44		
27	S\$19,978.54			S\$14,751.02			S\$8,198.54		
28	S\$20,495.98			S\$15,288.29			S\$8,324.79		
29	S\$21,036.32			S\$15,826.95			S\$8,461.18		
30	S\$21,435.93			S\$16,272.66			S\$8,674.74		
31	S\$21,859.37			S\$16,736.15			S\$8,889.91		
32	S\$22,258.98			S\$17,181.67			S\$9,103.76		
33	S\$22,680.96			S\$17,645.02			S\$9,307.43		
34	S\$23,080.42			S\$18,090.85			S\$9,522.59		
35	S\$23,504.01			S\$18,554.02			S\$9,736.14		
36	S\$23,903.47			S\$18,999.72			S\$9,950.01		
37	S\$24,327.07			S\$19,463.05			S\$10,165.14		
38	S\$24,820.37			S\$20,187.72			S\$10,535.21		
39	S\$25,337.79			S\$20,928.53			S\$10,913.88		
40	S\$28,414.21			S\$21,670.68			S\$11,293.82		
41	S\$28,983.37			S\$22,395.50			S\$11,663.87		
42	S\$29,526.00			S\$23,137.82			S\$12,044.12		

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 1)

Plan A				Plan B			Plan C		
Age	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$30,068.61			S\$23,860.63			S\$12,424.06		
44	S\$30,637.80			S\$24,602.97			S\$12,794.11		
45	S\$31,180.42			S\$25,326.02			S\$13,172.77		
46	S\$32,102.16			S\$26,068.35			S\$13,553.02		
47	S\$33,010.63			S\$26,793.12			S\$13,923.04		
48	S\$33,928.94			S\$27,533.80			S\$14,303.01		
49	S\$34,889.01			S\$28,258.14			S\$14,681.66		
50	S\$35,739.67			S\$28,947.50			S\$15,040.23		
51	S\$36,624.37			S\$29,616.23			S\$15,408.99		
52	S\$37,490.10			S\$30,299.35			S\$15,774.62		
53	S\$38,389.56			S\$30,778.38			S\$16,500.39		
54	S\$39,324.40			S\$31,254.88			S\$17,234.74		
55	S\$40,238.46			S\$31,730.86			S\$17,967.81		
56	S\$40,753.07			S\$32,203.82			S\$18,689.15		
57	S\$41,263.25			S\$32,673.57			S\$19,420.64		
58	S\$43,846.63			S\$35,022.26			S\$20,952.48		
59	S\$46,834.03			S\$37,600.24			S\$22,520.34		
60	S\$49,638.58			S\$40,385.05			S\$24,211.25		
61	S\$53,067.01			S\$43,341.35			S\$26,007.03		
62	S\$56,698.64			S\$46,502.90			S\$27,943.35		
63	S\$60,586.96			S\$49,906.67			S\$30,011.63		
64	S\$64,728.93	Not available	Not available	S\$53,531.39	Not available	Not available	S\$32,230.66	Not available	Not available
65	S\$69,177.75	Not available	Not available	S\$57,411.20	Not available	Not available	S\$34,610.06	Not available	Not available
66	S\$73,903.45			S\$61,547.46			S\$37,148.79		
67	S\$78,986.47			S\$65,991.62			S\$39,875.56		
68	S\$84,366.73			S\$70,738.74			S\$42,788.53		
69	S\$90,152.78			S\$75,809.52			S\$45,909.58		
70	S\$94,384.68			S\$79,716.72			S\$48,316.36		
71	S\$99,053.04			S\$83,787.47			S\$50,843.62		
72	S\$103,936.69			S\$88,074.31			S\$53,501.56		
73	S\$109,032.66			S\$92,537.63			S\$56,278.41		
74	S\$114,395.69			S\$97,231.88			S\$59,204.42		
75	S\$119,967.77			S\$102,137.56			S\$62,257.91		
76	S\$125,827.55			S\$107,288.69			S\$65,470.77		
77	S\$131,945.54			S\$112,683.50			S\$68,838.56		
78	S\$138,344.87			S\$118,320.78			S\$72,372.73		
79	S\$145,024.62			S\$124,233.26			S\$76,064.64		
80	S\$152,032.92			S\$130,420.07			S\$79,948.78		
81	S\$159,184.38			S\$136,669.38			S\$83,874.64		
82	S\$166,660.27			S\$143,224.95			S\$88,002.59		
83	S\$174,484.12			S\$150,102.59			S\$92,322.74		
84	S\$182,703.14			S\$157,299.75			S\$96,863.80		
85	S\$191,287.85			S\$164,849.13			S\$101,634.35		

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 2)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$15,328.14	S\$7,820.90	S\$7,319.02	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
01	S\$15,328.14	S\$7,820.90	S\$7,319.02	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
02	S\$15,328.14	S\$7,820.90	S\$7,319.02	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
03	S\$15,328.14	S\$7,820.90	S\$7,319.02	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
04	S\$15,328.14	S\$7,820.90	S\$7,319.02	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
05	S\$13,559.51	S\$6,918.51	S\$6,474.53	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
06	S\$13,559.51	S\$6,918.51	S\$6,474.53	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
07	S\$13,559.51	S\$6,918.51	S\$6,474.53	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
08	S\$13,559.51	S\$6,918.51	S\$6,474.53	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
09	S\$13,559.51	S\$6,918.51	S\$6,474.53	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
10	S\$12,969.98	S\$6,617.70	S\$6,193.03	S\$8,393.02	S\$4,989.39	S\$4,687.82	S\$4,686.06	S\$2,375.23	S\$2,217.45
11	S\$13,468.36	S\$7,080.69	S\$6,626.56	S\$8,456.96	S\$5,027.70	S\$4,726.16	S\$4,902.50	S\$2,481.37	S\$2,320.74
12	S\$13,954.95	S\$7,533.52	S\$7,051.20	S\$8,535.54	S\$5,062.97	S\$4,761.56	S\$5,114.77	S\$2,591.95	S\$2,421.12
13	S\$14,454.97	S\$7,990.64	S\$7,480.30	S\$8,594.85	S\$5,098.25	S\$4,796.84	S\$5,321.33	S\$2,698.10	S\$2,518.66
14	S\$14,917.99	S\$8,424.02	S\$7,884.47	S\$8,650.79	S\$5,139.91	S\$4,830.49	S\$5,523.71	S\$2,799.80	S\$2,610.46
15	S\$15,369.05	S\$8,845.70	S\$8,279.77	S\$8,704.01	S\$5,171.80	S\$4,862.56	S\$5,711.47	S\$2,898.90	S\$2,703.84
16	S\$15,381.13	S\$9,015.28	S\$8,438.89	S\$8,796.86	S\$5,218.48	S\$4,905.86	S\$5,808.99	S\$2,944.79	S\$2,749.75
17	S\$15,366.25	S\$9,136.21	S\$8,552.28	S\$8,873.81	S\$5,273.16	S\$4,958.74	S\$5,882.28	S\$2,982.10	S\$2,784.15
18	S\$15,464.88	S\$9,338.35	S\$8,739.70	S\$8,966.65	S\$5,327.51	S\$5,003.49	S\$6,004.05	S\$3,043.63	S\$2,841.53
19	S\$15,603.49	S\$9,422.25	S\$8,819.32	S\$9,059.80	S\$5,382.04	S\$5,056.55	S\$6,028.57	S\$3,055.11	S\$2,853.01
20	S\$14,430.55	S\$8,713.13	S\$8,155.50	S\$9,215.12	S\$5,455.76	S\$5,162.34	S\$6,108.92	S\$3,096.84	S\$2,891.58
21	S\$14,605.90	S\$8,806.96	S\$8,243.98	S\$9,569.77	S\$5,665.77	S\$5,373.98	S\$6,157.66	S\$3,121.07	S\$2,918.99
22	S\$14,915.67	S\$8,994.64	S\$8,418.22	S\$10,034.71	S\$5,920.67	S\$5,628.75	S\$6,272.41	S\$3,178.44	S\$2,969.04
23	S\$15,195.71	S\$9,163.53	S\$8,577.76	S\$10,481.67	S\$6,177.22	S\$5,893.43	S\$6,385.58	S\$3,232.96	S\$3,019.39
24	S\$15,486.74	S\$9,327.08	S\$8,730.70	S\$10,930.75	S\$6,441.73	S\$6,149.95	S\$6,490.44	S\$3,290.34	S\$3,072.32
25	S\$15,766.75	S\$9,484.05	S\$8,889.02	S\$11,379.65	S\$6,698.10	S\$6,406.45	S\$6,603.61	S\$3,347.71	S\$3,125.53
26	S\$16,197.17	S\$9,756.03	S\$9,132.85	S\$11,827.10	S\$6,953.18	S\$6,670.80	S\$6,718.36	S\$3,400.91	S\$3,175.58
27	S\$16,647.58	S\$10,016.09	S\$9,375.34	S\$12,292.01	S\$7,219.29	S\$6,925.87	S\$6,831.80	S\$3,458.29	S\$3,230.10
28	S\$17,079.21	S\$10,277.74	S\$9,619.30	S\$12,739.16	S\$7,474.36	S\$7,190.42	S\$6,936.36	S\$3,516.95	S\$3,283.32
29	S\$17,529.62	S\$10,548.39	S\$9,873.99	S\$13,188.05	S\$7,730.89	S\$7,446.96	S\$7,051.10	S\$3,570.18	S\$3,333.36
30	S\$17,862.19	S\$10,761.41	S\$10,073.87	S\$13,559.86	S\$7,967.99	S\$7,676.19	S\$7,228.97	S\$3,660.39	S\$3,418.11
31	S\$18,214.47	S\$10,974.80	S\$10,272.11	S\$13,946.57	S\$8,205.09	S\$7,905.33	S\$7,406.81	S\$3,750.89	S\$3,502.62
32	S\$18,548.38	S\$11,187.67	S\$10,471.86	S\$14,316.74	S\$8,434.37	S\$8,134.72	S\$7,586.26	S\$3,841.11	S\$3,587.38
33	S\$18,900.81	S\$11,400.93	S\$10,671.85	S\$14,702.94	S\$8,671.81	S\$8,363.97	S\$7,756.78	S\$3,931.61	S\$3,671.86
34	S\$19,233.24	S\$11,612.60	S\$10,870.11	S\$15,075.05	S\$8,899.29	S\$8,594.85	S\$7,934.64	S\$4,021.84	S\$3,756.64
35	S\$19,585.92	S\$11,825.74	S\$11,069.71	S\$15,461.44	S\$9,138.33	S\$8,824.10	S\$8,114.09	S\$4,112.32	S\$3,841.11
36	S\$19,918.35	S\$12,039.01	S\$11,269.58	S\$15,831.78	S\$9,375.48	S\$9,053.35	S\$8,291.92	S\$4,202.56	S\$3,924.29
37	S\$20,270.76	S\$12,252.01	S\$11,467.96	S\$16,217.99	S\$9,603.28	S\$9,282.64	S\$8,469.79	S\$4,293.05	S\$4,009.06
38	S\$20,682.44	S\$12,441.28	S\$11,644.91	S\$16,621.10	S\$9,968.79	S\$9,635.37	S\$8,778.02	S\$4,449.26	S\$4,155.37
39	S\$21,114.19	S\$12,642.35	S\$11,833.78	S\$17,439.64	S\$10,344.11	S\$9,997.68	S\$9,095.16	S\$4,609.90	S\$4,304.53
40	S\$23,678.00	S\$14,114.21	S\$13,211.79	S\$18,058.63	S\$10,709.50	S\$10,350.21	S\$9,412.00	S\$4,766.37	S\$4,450.83
41	S\$24,151.48	S\$14,322.13	S\$13,406.43	S\$18,661.44	S\$11,084.82	S\$10,703.09	S\$9,720.52	S\$4,927.03	S\$4,601.29
42	S\$24,604.01	S\$14,543.31	S\$13,612.87	S\$19,280.11	S\$11,450.33	S\$11,065.40	S\$10,036.07	S\$5,083.23	S\$4,746.32

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 2)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$25,056.70	S\$14,751.20	S\$13,807.51	S\$19,883.22	S\$11,815.71	S\$11,418.25	S\$10,352.91	S\$5,239.71	S\$4,892.60
44	S\$25,530.02	S\$14,960.59	S\$14,015.58	S\$20,501.93	S\$12,189.27	S\$11,778.85	S\$10,661.41	S\$5,400.36	S\$5,043.06
45	S\$25,982.85	S\$15,181.77	S\$14,210.22	S\$21,104.73	S\$12,554.63	S\$12,132.96	S\$10,976.98	S\$5,556.56	S\$5,188.08
46	S\$26,750.92	S\$15,560.74	S\$14,565.42	S\$21,721.96	S\$12,920.47	S\$12,485.85	S\$11,293.82	S\$5,717.18	S\$5,338.55
47	S\$27,507.67	S\$15,944.25	S\$14,924.02	S\$22,326.40	S\$13,295.48	S\$12,846.57	S\$11,602.34	S\$5,872.10	S\$5,483.55
48	S\$28,274.41	S\$16,345.48	S\$15,299.73	S\$22,943.48	S\$13,660.84	S\$13,200.89	S\$11,917.89	S\$6,028.57	S\$5,629.84
49	S\$29,073.48	S\$16,738.88	S\$15,668.37	S\$23,546.46	S\$14,026.55	S\$13,561.62	S\$12,234.73	S\$6,189.22	S\$5,780.30
50	S\$29,781.24	S\$17,082.58	S\$15,966.21	S\$24,122.02	S\$14,369.46	S\$13,874.25	S\$12,533.06	S\$6,341.26	S\$5,919.57
51	S\$30,519.83	S\$17,412.74	S\$16,278.82	S\$24,678.30	S\$14,702.94	S\$14,185.26	S\$12,840.01	S\$6,496.18	S\$6,064.29
52	S\$31,241.18	S\$17,744.50	S\$16,578.29	S\$25,249.02	S\$15,034.81	S\$14,502.71	S\$13,145.64	S\$6,646.63	S\$6,203.56
53	S\$31,990.24	S\$18,120.51	S\$16,918.75	S\$25,646.66	S\$15,229.14	S\$14,669.43	S\$13,750.94	S\$6,958.02	S\$6,491.71
54	S\$32,768.51	S\$18,483.54	S\$17,246.09	S\$26,044.23	S\$15,413.34	S\$14,842.43	S\$14,361.95	S\$7,263.38	S\$6,777.28
55	S\$33,530.82	S\$18,861.02	S\$17,588.21	S\$26,440.40	S\$15,605.70	S\$15,007.73	S\$14,972.98	S\$7,573.20	S\$7,064.15
56	S\$33,960.20	S\$19,050.94	S\$17,753.34	S\$26,834.46	S\$15,786.88	S\$15,169.80	S\$15,573.81	S\$7,878.85	S\$7,346.58
57	S\$34,384.57	S\$19,224.94	S\$17,903.76	S\$27,227.44	S\$15,968.06	S\$15,341.34	S\$16,183.52	S\$8,187.08	S\$7,633.44
58	S\$36,537.55	S\$20,342.63	S\$18,932.97	S\$29,183.34	S\$17,027.76	S\$16,368.87	S\$17,460.08	S\$8,911.55	S\$8,224.38
59	S\$39,027.86	S\$21,730.47	S\$20,209.92	S\$31,331.66	S\$18,276.69	S\$17,563.40	S\$18,766.61	S\$9,607.06	S\$8,862.79
60	S\$41,363.53	S\$23,035.12	S\$21,408.69	S\$33,651.52	S\$19,619.98	S\$18,825.13	S\$20,176.66	S\$10,350.02	S\$9,542.66
61	S\$44,221.17	S\$24,604.01	S\$22,851.11	S\$36,115.66	S\$21,055.04	S\$20,183.08	S\$21,671.24	S\$11,147.51	S\$10,274.14
62	S\$47,246.91	S\$26,282.04	S\$24,393.18	S\$38,749.73	S\$22,590.76	S\$21,624.01	S\$23,284.70	S\$12,002.36	S\$11,060.15
63	S\$50,487.91	S\$28,067.85	S\$26,031.35	S\$41,586.02	S\$24,232.77	S\$23,168.09	S\$25,008.73	S\$12,920.32	S\$11,897.80
64	S\$53,938.45	S\$29,972.93	S\$27,780.15	S\$44,606.12	S\$25,992.92	S\$24,819.39	S\$26,857.70	S\$13,907.12	S\$12,802.70
65	S\$57,647.06	S\$31,995.99	S\$29,633.94	S\$47,840.00	S\$27,876.71	S\$26,586.12	S\$28,839.94	S\$14,964.36	S\$13,769.45
66	S\$61,584.05	S\$34,176.67	S\$31,631.61	S\$51,286.91	S\$29,883.94	S\$28,468.31	S\$30,955.41	S\$16,097.48	S\$14,803.72
67	S\$65,818.77	S\$36,484.33	S\$33,743.15	S\$54,988.91	S\$32,040.43	S\$30,480.38	S\$33,227.36	S\$17,313.77	S\$15,913.89
68	S\$70,302.65	S\$38,958.73	S\$36,005.08	S\$58,945.49	S\$34,336.10	S\$32,628.67	S\$35,657.10	S\$18,617.44	S\$17,104.37
69	S\$75,124.38	S\$41,581.76	S\$38,401.35	S\$63,170.08	S\$36,795.27	S\$34,921.28	S\$38,257.65	S\$20,011.59	S\$18,380.90
70	S\$78,651.59	S\$43,506.18	S\$40,148.52	S\$66,427.70	S\$38,676.01	S\$36,670.39	S\$40,262.82	S\$21,100.37	S\$19,374.73
71	S\$82,541.26	S\$45,623.60	S\$42,071.29	S\$69,818.45	S\$40,644.75	S\$38,488.60	S\$42,368.42	S\$22,244.97	S\$20,416.07
72	S\$86,610.95	S\$47,824.93	S\$44,067.82	S\$73,390.62	S\$42,708.07	S\$40,394.65	S\$44,582.97	S\$23,446.91	S\$21,509.00
73	S\$90,857.60	S\$50,135.79	S\$46,161.64	S\$77,109.90	S\$44,874.05	S\$42,395.47	S\$46,897.98	S\$24,709.10	S\$22,658.05
74	S\$95,326.91	S\$52,541.96	S\$48,339.54	S\$81,021.78	S\$47,142.73	S\$44,479.79	S\$49,334.72	S\$26,035.71	S\$23,865.75
75	S\$99,970.21	S\$55,054.84	S\$50,611.77	S\$85,109.98	S\$49,512.12	S\$46,666.27	S\$51,880.77	S\$27,426.99	S\$25,130.80
76	S\$104,852.52	S\$57,683.62	S\$52,987.54	S\$89,401.77	S\$51,990.87	S\$48,951.01	S\$54,557.24	S\$28,882.97	S\$26,457.38
77	S\$109,949.83	S\$60,427.88	S\$55,464.76	S\$93,897.00	S\$54,586.34	S\$51,333.55	S\$57,364.04	S\$30,417.69	S\$27,851.55
78	S\$115,283.21	S\$63,286.84	S\$58,042.09	S\$98,594.63	S\$57,307.12	S\$53,829.61	S\$60,308.83	S\$32,022.53	S\$29,310.38
79	S\$120,849.55	S\$66,281.90	S\$60,740.48	S\$103,521.14	S\$60,160.86	S\$56,444.58	S\$63,385.30	S\$33,712.17	S\$30,845.11
80	S\$126,690.17	S\$69,398.92	S\$63,545.18	S\$108,677.26	S\$63,136.11	S\$59,171.36	S\$66,621.09	S\$35,480.82	S\$32,454.41
81	S\$132,648.75	S\$72,535.09	S\$66,362.71	S\$113,884.63	S\$66,140.70	S\$61,927.48	S\$69,892.94	S\$37,224.95	S\$34,042.06
82	S\$138,878.80	S\$75,816.25	S\$69,305.87	S					

Premium table (zone 3)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$14,254.68	S\$7,271.99	S\$6,806.69	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
01	S\$14,254.68	S\$7,271.99	S\$6,806.69	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
02	S\$14,254.68	S\$7,271.99	S\$6,806.69	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
03	S\$14,254.68	S\$7,271.99	S\$6,806.69	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
04	S\$14,254.68	S\$7,271.99	S\$6,806.69	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
05	S\$12,609.93	S\$6,432.91	S\$6,021.33	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
06	S\$12,609.93	S\$6,432.91	S\$6,021.33	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
07	S\$12,609.93	S\$6,432.91	S\$6,021.33	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
08	S\$12,609.93	S\$6,432.91	S\$6,021.33	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
09	S\$12,609.93	S\$6,432.91	S\$6,021.33	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
10	S\$12,061.67	S\$6,153.22	S\$5,759.52	S\$7,806.22	S\$4,420.08	S\$4,152.32	S\$4,357.47	S\$2,045.33	S\$1,910.52
11	S\$12,526.44	S\$6,585.26	S\$6,163.54	S\$7,867.01	S\$4,453.60	S\$4,185.84	S\$4,558.26	S\$2,135.86	S\$1,998.16
12	S\$12,978.82	S\$7,005.80	S\$6,557.40	S\$7,939.12	S\$4,485.67	S\$4,217.91	S\$4,756.18	S\$2,231.80	S\$2,084.20
13	S\$13,443.46	S\$7,431.64	S\$6,955.53	S\$7,993.67	S\$4,516.24	S\$4,250.14	S\$4,948.40	S\$2,322.33	S\$2,168.70
14	S\$13,873.86	S\$7,834.20	S\$7,332.99	S\$8,046.72	S\$4,553.14	S\$4,278.99	S\$5,136.43	S\$2,411.23	S\$2,247.73
15	S\$14,292.64	S\$8,226.55	S\$7,699.99	S\$8,096.24	S\$4,581.83	S\$4,306.08	S\$5,311.42	S\$2,497.30	S\$2,328.03
16	S\$14,304.59	S\$8,384.18	S\$7,847.44	S\$8,182.83	S\$4,622.06	S\$4,346.33	S\$5,401.64	S\$2,535.87	S\$2,368.20
17	S\$14,291.15	S\$8,496.26	S\$7,953.62	S\$8,253.23	S\$4,670.13	S\$4,392.82	S\$5,470.49	S\$2,567.44	S\$2,398.19
18	S\$14,382.57	S\$8,683.51	S\$8,129.24	S\$8,340.08	S\$4,720.06	S\$4,431.29	S\$5,583.95	S\$2,620.65	S\$2,446.94
19	S\$14,512.34	S\$8,761.66	S\$8,201.33	S\$8,426.39	S\$4,767.97	S\$4,479.41	S\$5,605.31	S\$2,630.54	S\$2,457.12
20	S\$13,420.91	S\$8,103.49	S\$7,584.45	S\$8,570.64	S\$4,832.10	S\$4,572.53	S\$5,681.48	S\$2,666.55	S\$2,489.97
21	S\$13,583.11	S\$8,190.36	S\$7,666.22	S\$8,901.07	S\$5,018.09	S\$4,760.11	S\$5,727.37	S\$2,687.92	S\$2,512.94
22	S\$13,872.78	S\$8,364.59	S\$7,830.04	S\$9,332.33	S\$5,245.73	S\$4,986.02	S\$5,831.94	S\$2,738.27	S\$2,555.96
23	S\$14,132.70	S\$8,521.58	S\$7,977.48	S\$9,749.15	S\$5,471.77	S\$5,221.68	S\$5,938.08	S\$2,784.15	S\$2,599.00
24	S\$14,402.15	S\$8,674.53	S\$8,119.57	S\$10,165.81	S\$5,707.47	S\$5,447.59	S\$6,035.60	S\$2,832.92	S\$2,646.45
25	S\$14,663.66	S\$8,820.39	S\$8,266.89	S\$10,582.66	S\$5,933.35	S\$5,675.40	S\$6,141.75	S\$2,883.00	S\$2,692.37
26	S\$15,064.35	S\$9,073.72	S\$8,493.30	S\$11,001.47	S\$6,159.55	S\$5,909.28	S\$6,247.88	S\$2,928.88	S\$2,735.40
27	S\$15,482.57	S\$9,315.14	S\$8,719.98	S\$11,432.56	S\$6,395.40	S\$6,135.51	S\$6,352.75	S\$2,977.64	S\$2,781.30
28	S\$15,883.38	S\$9,557.64	S\$8,946.39	S\$11,849.36	S\$6,621.32	S\$6,369.60	S\$6,451.57	S\$3,027.99	S\$2,827.19
29	S\$16,302.93	S\$9,810.99	S\$9,182.30	S\$12,266.22	S\$6,847.17	S\$6,597.23	S\$6,556.40	S\$3,073.89	S\$2,870.20
30	S\$16,612.72	S\$10,008.05	S\$9,368.76	S\$12,610.86	S\$7,058.96	S\$6,800.85	S\$6,722.78	S\$3,151.34	S\$2,943.23
31	S\$16,939.81	S\$10,206.43	S\$9,553.75	S\$12,970.01	S\$7,268.98	S\$7,002.68	S\$6,889.17	S\$3,230.10	S\$3,016.52
32	S\$17,249.33	S\$10,404.83	S\$9,738.74	S\$13,316.29	S\$7,471.01	S\$7,206.61	S\$7,053.98	S\$3,307.53	S\$3,089.53
33	S\$17,577.74	S\$10,602.02	S\$9,923.72	S\$13,675.42	S\$7,681.01	S\$7,410.22	S\$7,213.35	S\$3,385.00	S\$3,161.25
34	S\$17,887.40	S\$10,800.53	S\$10,109.92	S\$14,020.29	S\$7,884.47	S\$7,613.66	S\$7,379.69	S\$3,464.02	S\$3,234.52
35	S\$18,215.95	S\$10,998.92	S\$10,294.90	S\$14,379.43	S\$8,094.81	S\$7,815.69	S\$7,544.51	S\$3,541.50	S\$3,307.53
36	S\$18,525.48	S\$11,195.72	S\$10,479.88	S\$14,725.57	S\$8,304.67	S\$8,019.48	S\$7,710.88	S\$3,618.93	S\$3,380.85
37	S\$18,852.54	S\$11,394.24	S\$10,664.88	S\$15,084.65	S\$8,506.65	S\$8,223.05	S\$7,877.28	S\$3,697.67	S\$3,452.55
38	S\$19,234.72	S\$11,569.97	S\$10,829.75	S\$15,645.95	S\$8,830.36	S\$8,535.54	S\$8,164.13	S\$3,831.21	S\$3,578.76
39	S\$19,635.38	S\$11,757.50	S\$11,005.36	S\$16,219.75	S\$9,162.54	S\$8,856.15	S\$8,458.32	S\$3,970.18	S\$3,707.84
40	S\$22,020.64	S\$13,126.27	S\$12,287.28	S\$16,795.31	S\$9,486.24	S\$9,168.79	S\$8,752.21	S\$4,105.03	S\$3,832.51
41	S\$22,461.54	S\$13,319.44	S\$12,468.63	S\$17,356.26	S\$9,818.11	S\$9,481.58	S\$9,039.08	S\$4,242.73	S\$3,961.59
42	S\$22,881.75	S\$13,525.88	S\$12,660.32	S\$17,931.99	S\$10,141.98	S\$9,802.25	S\$9,333.24	S\$4,377.55	S\$4,087.82

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 3)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$23,302.15	S\$13,719.05	S\$12,841.85	S\$18,493.11	S\$10,465.80	S\$10,114.86	S\$9,627.14	S\$4,511.07	S\$4,214.03
44	S\$23,742.88	S\$13,912.37	S\$13,034.84	S\$19,067.03	S\$10,797.69	S\$10,435.51	S\$9,914.01	S\$4,650.06	S\$4,343.11
45	S\$24,164.61	S\$14,118.92	S\$13,214.75	S\$19,628.19	S\$11,121.53	S\$10,747.99	S\$10,208.19	S\$4,784.88	S\$4,468.04
46	S\$24,878.29	S\$14,471.05	S\$13,545.05	S\$20,203.91	S\$11,445.55	S\$11,060.75	S\$10,502.07	S\$4,922.58	S\$4,597.13
47	S\$25,581.78	S\$14,827.88	S\$13,879.91	S\$20,764.87	S\$11,777.07	S\$11,381.43	S\$10,788.93	S\$5,057.40	S\$4,723.35
48	S\$26,295.45	S\$15,201.09	S\$14,229.22	S\$21,340.26	S\$12,100.93	S\$11,693.90	S\$11,083.12	S\$5,190.95	S\$4,847.99
49	S\$27,038.77	S\$15,566.77	S\$14,571.32	S\$21,899.97	S\$12,424.95	S\$12,012.91	S\$11,378.58	S\$5,329.91	S\$4,977.08
50	S\$27,697.58	S\$15,886.59	S\$14,848.53	S\$22,435.43	S\$12,729.53	S\$12,290.24	S\$11,655.25	S\$5,460.57	S\$5,097.57
51	S\$28,383.24	S\$16,193.30	S\$15,139.32	S\$22,953.24	S\$13,024.53	S\$12,566.00	S\$11,940.82	S\$5,593.84	S\$5,222.48
52	S\$29,054.16	S\$16,502.95	S\$15,417.69	S\$23,482.31	S\$13,317.93	S\$12,846.57	S\$12,224.81	S\$5,722.93	S\$5,342.97
53	S\$29,751.90	S\$16,850.94	S\$15,735.01	S\$23,854.40	S\$13,491.06	S\$12,994.09	S\$12,787.06	S\$5,991.29	S\$5,590.98
54	S\$30,475.58	S\$17,188.91	S\$16,038.64	S\$24,223.16	S\$13,652.82	S\$13,147.83	S\$13,356.36	S\$6,255.20	S\$5,836.39
55	S\$31,184.98	S\$17,541.02	S\$16,356.98	S\$24,591.93	S\$13,823.10	S\$13,294.03	S\$13,924.35	S\$6,520.40	S\$6,083.07
56	S\$31,583.11	S\$17,717.96	S\$16,510.48	S\$24,958.71	S\$13,984.84	S\$13,438.16	S\$14,483.72	S\$6,784.32	S\$6,326.91
57	S\$31,978.30	S\$17,878.98	S\$16,650.40	S\$25,322.79	S\$14,145.18	S\$13,588.88	S\$15,048.86	S\$7,049.80	S\$6,573.63
58	S\$33,980.84	S\$18,920.00	S\$17,607.53	S\$27,143.91	S\$15,082.88	S\$14,501.08	S\$16,236.47	S\$7,673.60	S\$7,082.67
59	S\$36,295.87	S\$20,208.59	S\$18,794.37	S\$29,140.06	S\$16,191.05	S\$15,557.61	S\$17,451.48	S\$8,271.86	S\$7,632.15
60	S\$38,469.02	S\$21,421.98	S\$19,910.60	S\$31,299.60	S\$17,380.30	S\$16,676.80	S\$18,762.44	S\$8,911.55	S\$8,217.36
61	S\$41,126.28	S\$22,880.44	S\$21,250.93	S\$33,590.60	S\$18,651.84	S\$17,879.10	S\$20,153.71	S\$9,600.02	S\$8,846.85
62	S\$43,941.01	S\$24,441.82	S\$22,685.81	S\$36,040.33	S\$20,011.52	S\$19,156.85	S\$21,654.02	S\$10,335.69	S\$9,523.86
63	S\$46,953.62	S\$26,102.13	S\$24,210.47	S\$38,677.76	S\$21,467.05	S\$20,522.64	S\$23,257.58	S\$11,126.14	S\$10,246.76
64	S\$50,163.52	S\$27,874.52	S\$25,835.54	S\$41,487.86	S\$23,025.39	S\$21,986.70	S\$24,977.19	S\$11,975.26	S\$11,025.73
65	S\$53,610.97	S\$29,756.02	S\$27,560.62	S\$44,495.66	S\$24,694.34	S\$23,551.26	S\$26,820.44	S\$12,885.90	S\$11,857.63
66	S\$57,273.70	S\$31,783.66	S\$29,416.88	S\$47,700.51	S\$26,472.48	S\$25,218.58	S\$28,786.74	S\$13,861.25	S\$12,748.19
67	S\$61,212.33	S\$33,930.59	S\$31,380.95	S\$51,144.04	S\$28,381.74	S\$26,999.59	S\$30,900.90	S\$14,908.29	S\$13,705.04
68	S\$65,382.32	S\$36,230.85	S\$33,485.26	S\$54,825.20	S\$30,416.37	S\$28,904.55	S\$33,158.53	S\$16,031.50	S\$14,730.43
69	S\$69,866.19	S\$38,671.04	S\$35,713.12	S\$58,753.08	S\$32,594.85	S\$30,935.69	S\$35,576.78	S\$17,231.89	S\$15,829.11
70	S\$73,147.20	S\$40,461.12	S\$37,338.05	S\$61,783.16	S\$34,260.72	S\$32,484.53	S\$37,441.39	S\$18,169.91	S\$16,685.55
71	S\$76,764.19	S\$42,429.91	S\$39,126.96	S\$64,936.70	S\$36,003.44	S\$34,095.64	S\$39,400.67	S\$19,153.86	S\$17,581.85
72	S\$80,549.33	S\$44,476.41	S\$40,983.10	S\$68,258.57	S\$37,831.10	S\$35,783.77	S\$41,460.33	S\$20,189.43	S\$18,522.77
73	S\$84,499.44	S\$46,626.29	S\$42,931.11	S\$71,718.29	S\$39,750.17	S\$37,555.34	S\$43,611.80	S\$21,276.66	S\$19,512.44
74	S\$88,654.65	S\$48,862.99	S\$44,956.95	S\$75,357.60	S\$41,759.00	S\$39,402.41	S\$45,879.59	S\$22,419.94	S\$20,552.47
75	S\$92,973.57	S\$51,200.26	S\$47,069.95	S\$79,158.95	S\$43,859.25	S\$41,338.95	S\$48,246.23	S\$23,616.16	S\$21,642.56
76	S\$97,513.63	S\$53,645.06	S\$49,278.80	S\$83,150.99	S\$46,055.60	S\$43,362.22	S\$50,734.63	S\$24,871.05	S\$22,784.26
77	S\$102,255.72	S\$56,197.29	S\$51,583.51	S\$87,332.03	S\$48,354.65	S\$45,473.63	S\$53,345.09	S\$26,192.19	S\$23,984.64
78	S\$107,214.86	S\$58,856.03	S\$53,979.61	S\$91,700.62	S\$50,764.23	S\$47,684.48	S\$56,084.62	S\$27,573.29	S\$25,241.11
79	S\$112,391.65	S\$61,641.27	S\$56,489.25	S\$96,282.61	S\$53,292.35	S\$50,001.12	S\$58,944.65	S\$29,029.28	S\$26,563.54
80	S\$117,823.81	S\$64,540.19	S\$59,097.69	S\$101,077.99	S\$55,928.22	S\$52,417.30	S\$61,955.41	S\$30,550.95	S\$27,949.08
81	S\$123,365.11	S\$67,458.44	S\$61,717.94	S\$105,921.32	S\$58,589.68	S\$54,858.86	S\$64,997.45	S\$32,054.10	S\$29,316.14
82	S\$129,158.68	S\$70,509.09</							

Premium table (zone 4)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$13,487.93	S\$6,881.80	S\$6,440.73	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
01	S\$13,487.93	S\$6,881.80	S\$6,440.73	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
02	S\$13,487.93	S\$6,881.80	S\$6,440.73	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
03	S\$13,487.93	S\$6,881.80	S\$6,440.73	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
04	S\$13,487.93	S\$6,881.80	S\$6,440.73	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
05	S\$11,931.63	S\$6,087.78	S\$5,697.59	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
06	S\$11,931.63	S\$6,087.78	S\$5,697.59	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
07	S\$11,931.63	S\$6,087.78	S\$5,697.59	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
08	S\$11,931.63	S\$6,087.78	S\$5,697.59	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
09	S\$11,931.63	S\$6,087.78	S\$5,697.59	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
10	S\$11,412.88	S\$5,823.06	S\$5,449.87	S\$7,386.21	S\$4,181.03	S\$3,929.49	S\$4,122.24	S\$1,935.06	S\$1,807.25
11	S\$11,852.28	S\$6,230.06	S\$5,831.94	S\$7,442.13	S\$4,213.09	S\$3,961.40	S\$4,314.42	S\$2,021.11	S\$1,890.44
12	S\$12,281.36	S\$6,629.50	S\$6,204.84	S\$7,511.23	S\$4,243.71	S\$3,992.03	S\$4,500.90	S\$2,111.33	S\$1,972.33
13	S\$12,721.08	S\$7,032.05	S\$6,582.32	S\$7,563.79	S\$4,272.71	S\$4,020.73	S\$4,683.17	S\$2,197.39	S\$2,052.66
14	S\$13,127.76	S\$7,412.76	S\$6,937.83	S\$7,613.66	S\$4,307.87	S\$4,048.28	S\$4,859.47	S\$2,280.57	S\$2,127.24
15	S\$13,524.39	S\$7,784.05	S\$7,285.82	S\$7,660.02	S\$4,335.09	S\$4,075.54	S\$5,025.86	S\$2,362.47	S\$2,203.11
16	S\$13,534.87	S\$7,932.98	S\$7,425.73	S\$7,742.08	S\$4,373.58	S\$4,112.23	S\$5,111.91	S\$2,398.19	S\$2,240.42
17	S\$13,521.45	S\$8,040.78	S\$7,526.00	S\$7,809.12	S\$4,418.50	S\$4,157.01	S\$5,176.61	S\$2,428.44	S\$2,269.11
18	S\$13,608.58	S\$8,217.72	S\$7,691.16	S\$7,891.17	S\$4,465.12	S\$4,194.00	S\$5,282.73	S\$2,480.09	S\$2,316.58
19	S\$13,730.82	S\$8,291.30	S\$7,760.47	S\$7,972.82	S\$4,511.46	S\$4,237.30	S\$5,304.11	S\$2,489.97	S\$2,325.18
20	S\$12,698.38	S\$7,667.56	S\$7,176.94	S\$8,108.89	S\$4,572.53	S\$4,327.26	S\$5,375.81	S\$2,523.12	S\$2,356.73
21	S\$12,852.54	S\$7,749.46	S\$7,254.68	S\$8,421.72	S\$4,748.75	S\$4,505.06	S\$5,418.85	S\$2,543.19	S\$2,378.11
22	S\$13,126.00	S\$7,914.21	S\$7,408.98	S\$8,830.36	S\$4,962.12	S\$4,718.28	S\$5,519.24	S\$2,590.37	S\$2,419.83
23	S\$13,372.65	S\$8,064.35	S\$7,548.51	S\$9,224.90	S\$5,176.93	S\$4,941.29	S\$5,618.37	S\$2,633.41	S\$2,460.00
24	S\$13,628.95	S\$8,207.92	S\$7,682.44	S\$9,619.29	S\$5,399.48	S\$5,154.36	S\$5,711.47	S\$2,680.91	S\$2,504.32
25	S\$13,875.60	S\$8,345.84	S\$7,821.85	S\$10,013.68	S\$5,612.69	S\$5,369.17	S\$5,811.87	S\$2,726.79	S\$2,547.34
26	S\$14,253.47	S\$8,586.06	S\$8,036.31	S\$10,408.24	S\$5,827.87	S\$5,591.84	S\$5,910.97	S\$2,771.11	S\$2,587.52
27	S\$14,650.12	S\$8,815.00	S\$8,250.80	S\$10,816.88	S\$6,050.71	S\$5,805.25	S\$6,011.37	S\$2,817.02	S\$2,632.11
28	S\$15,029.49	S\$9,044.49	S\$8,465.27	S\$11,211.12	S\$6,263.78	S\$6,028.13	S\$6,104.45	S\$2,864.50	S\$2,676.43
29	S\$15,426.27	S\$9,283.12	S\$8,689.00	S\$11,605.69	S\$6,478.44	S\$6,242.91	S\$6,203.56	S\$2,908.80	S\$2,716.61
30	S\$15,718.50	S\$9,470.63	S\$8,864.62	S\$11,932.75	S\$6,677.39	S\$6,435.32	S\$6,361.35	S\$2,982.10	S\$2,785.45
31	S\$16,029.49	S\$9,658.45	S\$9,040.21	S\$12,272.66	S\$6,877.81	S\$6,627.72	S\$6,517.55	S\$3,055.11	S\$2,854.30
32	S\$16,321.71	S\$9,844.51	S\$9,214.48	S\$12,597.90	S\$7,068.60	S\$6,818.53	S\$6,675.31	S\$3,129.70	S\$2,923.16
33	S\$16,632.70	S\$10,032.17	S\$9,390.34	S\$12,939.42	S\$7,267.39	S\$7,010.88	S\$6,824.49	S\$3,202.98	S\$2,991.98
34	S\$16,924.93	S\$10,219.84	S\$9,565.69	S\$13,264.99	S\$7,459.77	S\$7,203.27	S\$6,982.26	S\$3,276.00	S\$3,060.84
35	S\$17,235.92	S\$10,407.51	S\$9,741.42	S\$13,606.52	S\$7,658.73	S\$7,395.64	S\$7,138.76	S\$3,350.56	S\$3,129.70
36	S\$17,528.15	S\$10,593.84	S\$9,916.89	S\$13,931.95	S\$7,857.20	S\$7,588.00	S\$7,296.50	S\$3,423.85	S\$3,198.54
37	S\$17,839.14	S\$10,781.63	S\$10,091.15	S\$14,271.83	S\$8,048.15	S\$7,780.41	S\$7,452.70	S\$3,498.45	S\$3,267.38
38	S\$18,201.07	S\$10,947.84	S\$10,248.26	S\$14,802.48	S\$8,354.19	S\$8,076.86	S\$7,725.22	S\$3,624.65	S\$3,386.56
39	S\$18,580.55	S\$11,124.80	S\$10,412.86	S\$15,347.60	S\$8,668.75	S\$8,380.00	S\$8,003.50	S\$3,755.06	S\$3,508.33
40	S\$20,836.75	S\$12,421.44	S\$11,626.96	S\$15,891.24	S\$8,974.68	S\$8,674.82	S\$8,281.75	S\$3,882.83	S\$3,627.55
41	S\$21,253.88	S\$12,604.28	S\$11,798.01	S\$16,421.79	S\$9,289.07	S\$8,971.62	S\$8,552.96	S\$4,013.24	S\$3,749.32
42	S\$21,652.00	S\$12,798.92	S\$11,979.08	S\$16,966.82	S\$9,595.41	S\$9,274.78	S\$8,831.25	S\$4,141.01	S\$3,868.52

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 4)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$22,050.13	S\$12,981.77	S\$12,151.90	S\$17,497.67	S\$9,901.47	S\$9,571.20	S\$9,109.49	S\$4,268.52	S\$3,987.41
44	S\$22,465.95	S\$13,164.59	S\$12,332.98	S\$18,041.00	S\$10,215.86	S\$9,874.39	S\$9,380.43	S\$4,399.20	S\$4,109.46
45	S\$22,865.85	S\$13,359.38	S\$12,504.02	S\$18,571.66	S\$10,521.90	S\$10,169.19	S\$9,658.70	S\$4,526.70	S\$4,228.37
46	S\$23,541.17	S\$13,692.49	S\$12,816.62	S\$19,116.75	S\$10,828.14	S\$10,465.80	S\$9,938.53	S\$4,657.37	S\$4,350.43
47	S\$24,205.89	S\$14,030.33	S\$13,133.96	S\$19,647.44	S\$11,142.36	S\$10,768.80	S\$10,209.47	S\$4,784.88	S\$4,469.33
48	S\$24,881.22	S\$14,384.21	S\$13,464.09	S\$20,190.92	S\$11,448.41	S\$11,065.40	S\$10,487.73	S\$4,911.11	S\$4,588.54
49	S\$25,584.86	S\$14,730.57	S\$13,788.63	S\$20,721.74	S\$11,754.78	S\$11,368.25	S\$10,765.97	S\$5,041.77	S\$4,710.30
50	S\$26,208.31	S\$15,033.00	S\$14,050.81	S\$21,226.58	S\$12,043.53	S\$11,629.74	S\$11,028.62	S\$5,165.13	S\$4,823.75
51	S\$26,857.10	S\$15,323.32	S\$14,325.23	S\$21,717.00	S\$12,322.16	S\$11,889.43	S\$11,298.26	S\$5,292.64	S\$4,941.36
52	S\$27,491.15	S\$15,615.27	S\$14,589.01	S\$22,219.12	S\$12,601.29	S\$12,155.59	S\$11,567.90	S\$5,414.69	S\$5,056.11
53	S\$28,151.75	S\$15,945.58	S\$14,888.65	S\$22,569.92	S\$12,763.21	S\$12,295.08	S\$12,099.88	S\$5,668.43	S\$5,291.34
54	S\$28,837.55	S\$16,265.83	S\$15,175.87	S\$22,919.59	S\$12,917.13	S\$12,441.01	S\$12,637.91	S\$5,917.99	S\$5,522.14
55	S\$29,506.98	S\$16,597.31	S\$15,476.67	S\$23,267.48	S\$13,079.05	S\$12,578.84	S\$13,175.63	S\$6,169.15	S\$5,756.05
56	S\$29,884.62	S\$16,765.41	S\$15,622.82	S\$23,613.93	S\$13,231.36	S\$12,716.75	S\$13,705.04	S\$6,418.70	S\$5,986.86
57	S\$30,259.14	S\$16,917.44	S\$15,753.89	S\$23,960.23	S\$13,383.50	S\$12,859.42	S\$14,239.88	S\$6,669.58	S\$6,220.78
58	S\$32,152.44	S\$17,902.43	S\$16,660.88	S\$25,682.09	S\$14,270.05	S\$13,722.08	S\$15,363.10	S\$7,260.52	S\$6,702.70
59	S\$34,344.76	S\$19,121.71	S\$17,784.47	S\$27,571.95	S\$15,318.89	S\$14,720.74	S\$16,513.42	S\$7,825.62	S\$7,221.94
60	S\$36,400.27	S\$20,270.69	S\$18,840.39	S\$29,614.62	S\$16,444.21	S\$15,780.48	S\$17,753.97	S\$8,430.93	S\$7,775.57
61	S\$38,914.64	S\$21,650.67	S\$20,108.32	S\$31,782.15	S\$17,646.79	S\$16,917.15	S\$19,069.38	S\$9,082.10	S\$8,372.27
62	S\$41,577.51	S\$23,128.31	S\$21,464.91	S\$34,100.44	S\$18,932.40	S\$18,125.97	S\$20,489.34	S\$9,777.89	S\$9,013.25
63	S\$44,429.24	S\$24,700.16	S\$22,908.30	S\$36,596.62	S\$20,309.54	S\$19,419.77	S\$22,006.86	S\$10,526.61	S\$9,696.00
64	S\$47,466.89	S\$26,376.41	S\$24,446.39	S\$39,253.32	S\$21,784.49	S\$20,803.36	S\$23,633.38	S\$11,329.82	S\$10,433.23
65	S\$50,728.41	S\$28,156.45	S\$26,078.54	S\$42,100.52	S\$23,363.67	S\$22,284.88	S\$25,377.49	S\$12,190.41	S\$11,220.81
66	S\$54,194.89	S\$30,076.16	S\$27,834.87	S\$45,132.01	S\$25,045.59	S\$23,862.29	S\$27,239.24	S\$13,114.10	S\$12,062.62
67	S\$57,921.34	S\$32,106.41	S\$29,694.10	S\$48,391.49	S\$26,852.24	S\$25,548.87	S\$29,238.67	S\$14,105.08	S\$12,967.80
68	S\$61,867.04	S\$34,282.84	S\$31,683.54	S\$51,872.24	S\$28,776.14	S\$27,350.89	S\$31,375.80	S\$15,166.48	S\$13,938.70
69	S\$66,109.08	S\$36,591.94	S\$33,793.28	S\$55,589.90	S\$30,838.05	S\$29,271.38	S\$33,663.41	S\$16,302.43	S\$14,978.70
70	S\$69,213.13	S\$38,286.47	S\$35,331.51	S\$58,456.66	S\$32,413.81	S\$30,737.03	S\$35,429.19	S\$17,190.41	S\$15,788.94
71	S\$72,637.00	S\$40,148.52	S\$37,022.51	S\$61,441.68	S\$34,063.52	S\$32,263.13	S\$37,282.32	S\$18,121.15	S\$16,636.80
72	S\$76,217.01	S\$42,086.06	S\$38,778.81	S\$64,584.14	S\$35,791.95	S\$33,859.93	S\$39,230.12	S\$19,100.94	S\$17,527.35
73	S\$79,954.92	S\$44,119.71	S\$40,621.99	S\$67,857.75	S\$37,608.10	S\$35,536.91	S\$41,266.84	S\$20,129.20	S\$18,464.10
74	S\$83,887.65	S\$46,237.00	S\$42,538.73	S\$71,299.86	S\$39,508.06	S\$37,284.26	S\$43,412.60	S\$21,210.66	S\$19,448.05
75	S\$87,973.41	S\$48,447.16S	S\$44,538.48	S\$74,897.45	S\$41,494.65	S\$39,117.04	S\$45,651.41	S\$22,342.50	S\$20,479.17
76	S\$92,270.20	S\$50,762.18	S\$46,629.08	S\$78,674.63	S\$43,572.06	S\$41,030.97	S\$48,006.56	S\$23,530.10	S\$21,559.35
77	S\$96,757.35	S\$53,177.46	S\$48,808.59	S\$82,629.77	S\$45,747.80	S\$43,028.71	S\$50,476.45	S\$24,779.23	S\$22,696.62
78	S\$101,449.45	S\$55,693.01	S\$51,076.26	S\$86,764.50	S\$48,027.57	S\$45,121.08	S\$53,068.40	S\$26,087.34	S\$23,885.80
79	S\$106,347.70	S\$58,328.16	S\$53,450.24	S\$91,099.42	S\$50,419.75	S\$47,314.31	S\$55,774.81	S\$27,464.27	S\$25,136.52
80	S\$111,487.76	S\$61,072.10	S\$55,918.75	S\$95,636.67	S\$52,914.31	S\$49,598.72	S\$58,623.36	S\$28,904.35	S\$26,447.52
81	S\$116,731.47	S\$63,832.42	S\$58,399.07	S\$100,218.69	S\$55,431.36	S\$51,908.79	S\$61,502.18	S\$30,325.89	S\$27,741.24
82	S\$122,213.63	S\$66,718.24	S\$60,988.33	S\$105,026.73	S\$58,071.85	S\$54,331.6			

Premium table (zone 5)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$13,029.81	S\$6,648.48	S\$6,223.09	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
01	S\$13,029.81	S\$6,648.48	S\$6,223.09	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
02	S\$13,029.81	S\$6,648.48	S\$6,223.09	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
03	S\$13,029.81	S\$6,648.48	S\$6,223.09	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
04	S\$13,029.81	S\$6,648.48	S\$6,223.09	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
05	S\$11,526.37	S\$5,881.33	S\$5,505.06	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
06	S\$11,526.37	S\$5,881.33	S\$5,505.06	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
07	S\$11,526.37	S\$5,881.33	S\$5,505.06	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
08	S\$11,526.37	S\$5,881.33	S\$5,505.06	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
09	S\$11,526.37	S\$5,881.33	S\$5,505.06	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
10	S\$11,025.24	S\$5,625.63	S\$5,265.71	S\$7,134.32	S\$4,038.54	S\$3,794.80	S\$3,983.26	S\$1,869.06	S\$1,745.72
11	S\$11,448.24	S\$6,019.03	S\$5,634.35	S\$7,188.83	S\$4,070.74	S\$3,825.29	S\$4,166.84	S\$1,952.26	S\$1,826.03
12	S\$11,862.90	S\$6,403.90	S\$5,994.13	S\$7,256.17	S\$4,099.44	S\$3,855.89	S\$4,347.56	S\$2,041.19	S\$1,904.78
13	S\$12,287.28	S\$6,793.33	S\$6,358.18	S\$7,305.88	S\$4,128.45	S\$3,883.15	S\$4,522.54	S\$2,122.80	S\$1,982.24
14	S\$12,680.97	S\$7,160.32	S\$6,703.22	S\$7,353.97	S\$4,161.82	S\$3,910.27	S\$4,694.66	S\$2,203.11	S\$2,053.95
15	S\$13,064.35	S\$7,518.79	S\$7,039.42	S\$7,398.83	S\$4,187.61	S\$3,935.92	S\$4,855.31	S\$2,282.13	S\$2,128.53
16	S\$13,074.98	S\$7,663.30	S\$7,173.76	S\$7,477.39	S\$4,224.68	S\$3,971.20	S\$4,936.93	S\$2,317.85	S\$2,164.54
17	S\$13,061.38	S\$7,766.68	S\$7,269.44	S\$7,543.14	S\$4,269.34	S\$4,014.45	S\$5,000.03	S\$2,346.54	S\$2,191.63
18	S\$13,145.60	S\$7,937.40	S\$7,430.17	S\$7,621.69	S\$4,312.66	S\$4,049.73	S\$5,103.31	S\$2,395.33	S\$2,236.25
19	S\$13,263.55	S\$8,008.47	S\$7,496.52	S\$7,701.85	S\$4,357.39	S\$4,093.00	S\$5,123.39	S\$2,405.52	S\$2,246.14
20	S\$12,267.03	S\$7,406.43	S\$6,932.98	S\$7,833.13	S\$4,417.04	S\$4,178.00	S\$5,192.24	S\$2,437.08	S\$2,276.40
21	S\$12,415.55	S\$7,486.73	S\$7,008.05	S\$8,134.72	S\$4,586.63	S\$4,349.50	S\$5,233.98	S\$2,457.12	S\$2,297.79
22	S\$12,679.76	S\$7,644.77	S\$7,156.97	S\$8,529.11	S\$4,793.62	S\$4,557.93	S\$5,331.52	S\$2,503.02	S\$2,336.67
23	S\$12,916.89	S\$7,789.67	S\$7,290.89	S\$8,910.66	S\$5,000.45	S\$4,771.18	S\$5,427.46	S\$2,544.50	S\$2,375.23
24	S\$13,163.66	S\$7,927.61	S\$7,420.92	S\$9,290.65	S\$5,215.28	S\$4,978.01	S\$5,516.38	S\$2,589.10	S\$2,418.25
25	S\$13,402.14	S\$8,061.66	S\$7,556.44	S\$9,672.20	S\$5,422.09	S\$5,186.57	S\$5,613.93	S\$2,635.01	S\$2,460.00
26	S\$13,768.37	S\$8,293.83	S\$7,764.07	S\$10,053.62	S\$5,630.67	S\$5,399.48	S\$5,710.15	S\$2,676.43	S\$2,500.17
27	S\$14,151.60	S\$8,514.75	S\$7,970.52	S\$10,448.16	S\$5,843.72	S\$5,606.44	S\$5,806.11	S\$2,722.34	S\$2,541.62
28	S\$14,517.44	S\$8,736.04	S\$8,177.08	S\$10,828.14	S\$6,052.31	S\$5,821.12	S\$5,896.63	S\$2,768.25	S\$2,584.65
29	S\$14,900.79	S\$8,966.48	S\$8,394.09	S\$11,209.83	S\$6,258.95	S\$6,028.13	S\$5,992.58	S\$2,810.00	S\$2,623.52
30	S\$15,183.78	S\$9,147.44	S\$8,563.00	S\$11,525.69	S\$6,451.32	S\$6,214.09	S\$6,144.62	S\$2,881.70	S\$2,690.77
31	S\$15,484.18	S\$9,328.42	S\$8,733.37	S\$11,854.20	S\$6,643.90	S\$6,400.17	S\$6,296.66	S\$2,951.84	S\$2,756.77
32	S\$15,766.75	S\$9,509.38	S\$8,902.42	S\$12,170.04	S\$6,828.27	S\$6,585.87	S\$6,447.39	S\$3,023.54	S\$2,822.73
33	S\$16,065.82	S\$9,690.48	S\$9,071.31	S\$12,498.67	S\$7,020.48	S\$6,771.97	S\$6,592.11	S\$3,095.26	S\$2,890.29
34	S\$16,348.53	S\$9,871.31	S\$9,241.29	S\$12,813.06	S\$7,204.89	S\$6,957.96	S\$6,744.16	S\$3,165.68	S\$2,956.28
35	S\$16,648.91	S\$10,052.42	S\$9,410.31	S\$13,141.57	S\$7,397.25	S\$7,142.36	S\$6,896.19	S\$3,237.42	S\$3,022.24
36	S\$16,931.91	S\$10,233.24	S\$9,579.08	S\$13,457.40	S\$7,589.63	S\$7,328.16	S\$7,048.23	S\$3,307.53	S\$3,089.53
37	S\$17,232.16	S\$10,414.21	S\$9,749.46	S\$13,786.25	S\$7,775.58	S\$7,514.29	S\$7,198.99	S\$3,379.25	S\$3,155.51
38	S\$17,581.77	S\$10,575.07	S\$9,899.60	S\$14,299.10	S\$8,070.59	S\$7,799.81	S\$7,461.32	S\$3,502.62	S\$3,270.25
39	S\$17,947.84	S\$10,746.91	S\$10,058.99	S\$14,823.32	S\$8,375.19	S\$8,093.05	S\$7,730.98	S\$3,628.83	S\$3,387.86
40	S\$20,127.34	S\$11,998.56	S\$11,231.80	S\$15,349.37	S\$8,670.19	S\$8,378.42	S\$7,999.35	S\$3,752.17	S\$3,502.62
41	S\$20,530.03	S\$12,175.51	S\$11,396.65	S\$15,862.23	S\$8,973.22	S\$8,663.92	S\$8,261.68	S\$3,878.41	S\$3,621.80
42	S\$20,914.75	S\$12,362.46	S\$11,572.12	S\$16,388.23	S\$9,269.80	S\$8,957.19	S\$8,530.01	S\$4,000.47	S\$3,736.54

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 5)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$21,298.12	S\$12,539.40	S\$11,739.04	S\$16,901.28	S\$9,564.79	S\$9,242.56	S\$8,799.68	S\$4,123.81	S\$3,851.29
44	S\$21,702.15	S\$12,716.35	S\$11,914.21	S\$17,425.52	S\$9,869.41	S\$9,535.79	S\$9,062.02	S\$4,250.03	S\$3,968.91
45	S\$22,087.13	S\$12,905.09	S\$12,079.36	S\$17,938.56	S\$10,164.39	S\$9,821.34	S\$9,330.36	S\$4,373.40	S\$4,083.65
46	S\$22,738.89	S\$13,226.54	S\$12,381.80	S\$18,464.25	S\$10,461.17	S\$10,106.68	S\$9,600.02	S\$4,499.60	S\$4,201.26
47	S\$23,381.93	S\$13,552.70	S\$12,686.87	S\$18,977.43	S\$10,764.20	S\$10,400.08	S\$9,861.07	S\$4,622.96	S\$4,316.01
48	S\$24,033.52	S\$13,894.51	S\$13,006.99	S\$19,503.12	S\$11,060.75	S\$10,685.60	S\$10,130.73	S\$4,744.73	S\$4,430.75
49	S\$24,713.12	S\$14,229.22	S\$13,319.58	S\$20,014.71	S\$11,355.58	S\$10,978.83	S\$10,398.81	S\$4,870.93	S\$4,549.66
50	S\$25,316.21	S\$14,519.87	S\$13,573.34	S\$20,503.72	S\$11,634.54	S\$11,232.13	S\$10,652.81	S\$4,991.43	S\$4,660.25
51	S\$25,942.88	S\$14,801.34	S\$13,838.62	S\$20,976.68	S\$11,903.89	S\$11,482.42	S\$10,913.88	S\$5,113.48	S\$4,772.12
52	S\$26,554.82	S\$15,083.13	S\$14,093.56	S\$21,460.66	S\$12,171.79	S\$11,740.36	S\$11,173.33	S\$5,232.39	S\$4,882.43
53	S\$27,193.29	S\$15,402.94	S\$14,382.57	S\$21,800.43	S\$12,328.74	S\$11,875.19	S\$11,686.81	S\$5,476.24	S\$5,110.63
54	S\$27,855.52	S\$15,711.42	S\$14,661.27	S\$22,138.84	S\$12,477.83	S\$12,016.27	S\$12,207.61	S\$5,717.18	S\$5,334.38
55	S\$28,502.67	S\$16,032.72	S\$14,951.75	S\$22,473.89	S\$12,633.36	S\$12,149.01	S\$12,726.83	S\$5,961.02	S\$5,559.40
56	S\$28,867.19	S\$16,194.77	S\$15,091.99	S\$22,808.97	S\$12,781.00	S\$12,280.66	S\$13,237.46	S\$6,200.70	S\$5,783.17
57	S\$29,228.14	S\$16,340.76	S\$15,218.93	S\$23,142.61	S\$12,928.37	S\$12,418.35	S\$13,755.10	S\$6,444.54	S\$6,008.51
58	S\$31,058.05	S\$17,292.13	S\$16,094.66	S\$24,806.59	S\$13,784.34	S\$13,250.75	S\$14,841.01	S\$7,013.81	S\$6,473.22
59	S\$33,175.61	S\$18,471.60	S\$17,179.92	S\$26,630.85	S\$14,797.70	S\$14,217.32	S\$15,951.18	S\$7,561.72	S\$6,975.22
60	S\$35,161.65	S\$19,580.30	S\$18,198.65	S\$28,604.58	S\$15,884.48	S\$15,240.18	S\$17,148.68	S\$8,145.64	S\$7,510.08
61	S\$37,590.22	S\$20,913.27	S\$19,425.47	S\$30,698.26	S\$17,045.56	S\$16,338.38	S\$18,421.07	S\$8,775.16	S\$8,085.39
62	S\$40,161.94	S\$22,340.89	S\$20,736.33	S\$32,938.23	S\$18,289.48	S\$17,505.54	S\$19,792.29	S\$9,447.99	S\$8,705.02
63	S\$42,916.37	S\$23,857.91	S\$22,129.76	S\$35,347.56	S\$19,618.72	S\$18,754.40	S\$21,256.57	S\$10,169.32	S\$9,364.81
64	S\$45,850.81	S\$25,478.41	S\$23,616.08	S\$37,916.08	S\$21,043.83	S\$20,091.51	S\$22,828.57	S\$10,945.41	S\$10,076.21
65	S\$49,001.59	S\$27,198.01	S\$25,192.64	S\$40,663.99	S\$22,568.47	S\$21,521.57	S\$24,514.05	S\$11,778.62	S\$10,837.68
66	S\$52,348.78	S\$29,051.18	S\$26,889.55	S\$43,594.81	S\$24,193.98	S\$23,044.61	S\$26,311.11	S\$12,669.46	S\$11,651.09
67	S\$55,949.58	S\$31,013.93	S\$28,684.18	S\$46,741.95	S\$25,940.06	S\$24,673.48	S\$28,243.25	S\$13,627.59	S\$12,524.46
68	S\$59,759.76	S\$33,116.63	S\$30,606.99	S\$50,103.90	S\$27,798.35	S\$26,412.99	S\$30,307.11	S\$14,652.97	S\$13,462.48
69	S\$63,858.96	S\$35,346.13	S\$32,644.78	S\$53,695.09	S\$29,789.22	S\$28,269.53	S\$32,517.52	S\$15,751.68	S\$14,466.51
70	S\$66,856.84	S\$36,983.00	S\$34,131.27	S\$56,463.85	S\$31,312.27	S\$29,685.15	S\$34,221.50	S\$16,608.10	S\$15,249.67
71	S\$70,162.57	S\$38,781.79	S\$35,765.04	S\$59,346.28	S\$32,906.17	S\$31,158.69	S\$36,011.51	S\$17,508.83	S\$16,068.78
72	S\$73,621.83	S\$40,652.81	S\$37,461.93	S\$62,382.77	S\$34,574.95	S\$32,700.78	S\$37,894.63	S\$18,455.48	S\$16,927.81
73	S\$77,232.95	S\$42,618.37	S\$39,241.83	S\$65,544.28	S\$36,328.92	S\$34,320.22	S\$39,861.21	S\$19,448.05	S\$17,833.00
74	S\$81,031.34	S\$44,662.04	S\$41,093.84	S\$68,869.37	S\$38,166.18	S\$36,008.26	S\$41,933.65	S\$20,492.22	S\$18,783.80
75	S\$84,978.94	S\$46,798.64	S\$43,025.47	S\$72,343.54	S\$40,083.80	S\$37,776.58	S\$44,096.61	S\$21,586.46	S\$19,779.23
76	S\$89,129.46	S\$49,032.71	S\$45,043.96	S\$75,992.47	S\$42,091.00	S\$39,626.68	S\$46,371.44	S\$22,733.92	S\$20,823.41
77	S\$93,461.62	S\$51,366.75	S\$47,151.37	S\$79,814.54	S\$44,192.65	S\$41,555.37	S\$48,758.14	S\$23,941.62	S\$21,920.79
78	S\$97,995.95	S\$53,795.43	S\$49,340.74	S\$83,806.52	S\$46,395.66	S\$43,575.44	S\$51,261.17	S\$25,203.81	S\$23,069.54
79	S\$102,726.41	S\$56,341.81	S\$51,635.10	S\$87,993.95	S\$48,705.71	S\$45,693.12	S\$53,875.78	S\$26,534.85	S\$24,277.23
80	S\$107,690.84	S\$58,991.84	S\$54,019.57	S\$92,375.89	S\$51,115.32	S\$47,900.74	S\$56,626.80	S\$27,926.15	S\$25,543.89
81	S\$112,757.34	S\$61,657.77	S\$56,414.20	S\$96,802.21	S\$53,547.46	S\$50,132.61	S\$59,406.50	S\$29,300.20	S\$26,793.03
82	S\$118,052.53	S\$64,447.60	S\$58,916.33	S\$101,445					

Premium table (zone 6)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
00	S\$12,569.75	S\$6,412.86	S\$6,003.70	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
01	S\$12,569.75	S\$6,412.86	S\$6,003.70	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
02	S\$12,569.75	S\$6,412.86	S\$6,003.70	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
03	S\$12,569.75	S\$6,412.86	S\$6,003.70	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
04	S\$12,569.75	S\$6,412.86	S\$6,003.70	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
05	S\$11,119.38	S\$5,672.94	S\$5,310.96	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
06	S\$11,119.38	S\$5,672.94	S\$5,310.96	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
07	S\$11,119.38	S\$5,672.94	S\$5,310.96	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
08	S\$11,119.38	S\$5,672.94	S\$5,310.96	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
09	S\$11,119.38	S\$5,672.94	S\$5,310.96	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
10	S\$10,635.94	S\$5,426.28	S\$5,080.05	S\$6,882.61	S\$3,897.28	S\$3,661.90	S\$3,842.69	S\$1,803.09	S\$1,683.91
11	S\$11,044.24	S\$5,805.54	S\$5,435.13	S\$6,935.54	S\$3,926.45	S\$3,690.63	S\$4,020.52	S\$1,883.41	S\$1,761.34
12	S\$11,444.14	S\$6,176.96	S\$5,783.13	S\$6,999.62	S\$3,955.14	S\$3,719.45	S\$4,193.96	S\$1,967.89	S\$1,837.51
13	S\$11,853.75	S\$6,551.50	S\$6,134.05	S\$7,047.77	S\$3,982.53	S\$3,746.73	S\$4,363.22	S\$2,048.21	S\$1,912.10
14	S\$12,232.70	S\$6,906.71	S\$6,465.99	S\$7,094.23	S\$4,016.08	S\$3,772.38	S\$4,529.58	S\$2,125.67	S\$1,982.24
15	S\$12,602.98	S\$7,253.22	S\$6,790.50	S\$7,137.69	S\$4,040.10	S\$3,798.18	S\$4,683.17	S\$2,201.83	S\$2,052.66
16	S\$12,611.68	S\$7,391.98	S\$6,919.97	S\$7,214.47	S\$4,075.54	S\$3,831.68	S\$4,763.51	S\$2,236.25	S\$2,087.09
17	S\$12,600.03	S\$7,492.39	S\$7,012.87	S\$7,277.18	S\$4,118.83	S\$3,873.34	S\$4,823.75	S\$2,263.36	S\$2,114.20
18	S\$12,680.97	S\$7,655.76	S\$7,167.84	S\$7,353.97	S\$4,161.97	S\$3,907.05	S\$4,922.58	S\$2,310.83	S\$2,157.22
19	S\$12,795.97	S\$7,725.07	S\$7,232.73	S\$7,429.33	S\$4,203.78	S\$3,948.73	S\$4,942.66	S\$2,319.44	S\$2,165.83
20	S\$11,832.70	S\$7,144.78	S\$6,687.79	S\$7,555.95	S\$4,261.19	S\$4,032.25	S\$5,010.22	S\$2,351.00	S\$2,196.09
21	S\$11,977.48	S\$7,221.33	S\$6,760.18	S\$7,847.88	S\$4,424.93	S\$4,197.23	S\$5,050.38	S\$2,369.51	S\$2,216.18
22	S\$12,230.57	S\$7,375.33	S\$6,903.48	S\$8,227.72	S\$4,625.31	S\$4,396.18	S\$5,142.17	S\$2,414.11	S\$2,253.46
23	S\$12,461.13	S\$7,513.68	S\$7,033.78	S\$8,596.62	S\$4,825.72	S\$4,602.69	S\$5,235.26	S\$2,454.27	S\$2,292.05
24	S\$12,698.52	S\$7,647.58	S\$7,159.64	S\$8,963.60	S\$5,032.69	S\$4,803.23	S\$5,322.90	S\$2,497.30	S\$2,332.20
25	S\$12,929.22	S\$7,776.41	S\$7,289.55	S\$9,330.72	S\$5,231.28	S\$5,003.49	S\$5,415.98	S\$2,541.62	S\$2,373.93
26	S\$13,281.50	S\$7,999.99	S\$7,489.53	S\$9,699.47	S\$5,431.67	S\$5,210.46	S\$5,509.36	S\$2,581.78	S\$2,411.23
27	S\$13,651.48	S\$8,213.26	S\$7,689.01	S\$10,079.44	S\$5,638.53	S\$5,409.41	S\$5,602.44	S\$2,626.38	S\$2,452.70
28	S\$14,005.37	S\$8,426.28	S\$7,888.99	S\$10,446.37	S\$5,838.91	S\$5,616.06	S\$5,688.49	S\$2,669.41	S\$2,492.85
29	S\$14,374.14	S\$8,650.13	S\$8,098.12	S\$10,813.84	S\$6,037.72	S\$5,816.31	S\$5,781.88	S\$2,709.59	S\$2,530.15
30	S\$14,647.73	S\$8,824.39	S\$8,260.05	S\$11,118.34	S\$6,223.87	S\$5,996.02	S\$5,928.17	S\$2,778.42	S\$2,594.83
31	S\$14,935.66	S\$8,998.67	S\$8,423.60	S\$11,435.74	S\$6,409.51	S\$6,175.74	S\$6,074.47	S\$2,847.25	S\$2,659.24
32	S\$15,209.12	S\$9,173.07	S\$8,587.13	S\$11,740.36	S\$6,587.77	S\$6,353.37	S\$6,220.78	S\$2,916.11	S\$2,723.92
33	S\$15,498.64	S\$9,347.31	S\$8,750.66	S\$12,056.18	S\$6,773.59	S\$6,533.11	S\$6,359.77	S\$2,984.97	S\$2,787.03
34	S\$15,771.05	S\$9,522.79	S\$8,914.21	S\$12,360.81	S\$6,951.56	S\$6,712.69	S\$6,506.06	S\$3,053.82	S\$2,851.42
35	S\$16,060.45	S\$9,697.04	S\$9,077.74	S\$12,678.06	S\$7,137.69	S\$6,892.42	S\$6,652.37	S\$3,122.68	S\$2,916.11
36	S\$16,333.90	S\$9,871.31	S\$9,241.29	S\$12,982.87	S\$7,323.33	S\$7,070.20	S\$6,798.67	S\$3,191.51	S\$2,980.52
37	S\$16,623.58	S\$10,045.56	S\$9,404.81	S\$13,298.84	S\$7,501.61	S\$7,249.90	S\$6,944.97	S\$3,258.77	S\$3,043.63
38	S\$16,959.79	S\$10,201.07	S\$9,549.59	S\$13,794.07	S\$7,786.86	S\$7,525.51	S\$7,198.99	S\$3,377.96	S\$3,154.23
39	S\$17,313.66	S\$10,365.94	S\$9,703.76	S\$14,300.69	S\$8,080.22	S\$7,807.65	S\$7,458.46	S\$3,499.74	S\$3,268.98
40	S\$19,415.30	S\$11,573.60	S\$10,834.85	S\$14,807.33	S\$8,365.58	S\$8,083.44	S\$7,718.20	S\$3,618.93	S\$3,379.25
41	S\$19,804.72	S\$11,743.17	S\$10,994.11	S\$15,302.83	S\$8,657.37	S\$8,359.17	S\$7,970.65	S\$3,740.69	S\$3,492.71
42	S\$20,174.52	S\$11,924.69	S\$11,163.83	S\$15,809.14	S\$8,942.59	S\$8,641.31	S\$8,230.11	S\$3,858.33	S\$3,604.59

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Age 81 to 85 are for policy renewal only.
- All ages refer to age last birthday.
- Premium rates are not guaranteed and subject to change without prior notice.

Premium table (zone 6)

Age	Plan A			Plan B			Plan C		
	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
43	S\$20,546.11	S\$12,095.72	S\$11,322.92	S\$16,304.67	S\$9,228.14	S\$8,917.07	S\$8,489.87	S\$3,977.51	S\$3,714.89
44	S\$20,935.39	S\$12,266.62	S\$11,494.13	S\$16,811.15	S\$9,521.70	S\$9,201.02	S\$8,742.30	S\$4,099.28	S\$3,828.34
45	S\$21,305.49	S\$12,448.00	S\$11,653.23	S\$17,305.15	S\$9,806.90	S\$9,476.62	S\$9,001.77	S\$4,218.46	S\$3,938.64
46	S\$21,935.11	S\$12,759.13	S\$11,943.71	S\$17,813.35	S\$10,092.40	S\$9,750.92	S\$9,261.54	S\$4,340.24	S\$4,053.38
47	S\$22,556.21	S\$13,073.20	S\$12,238.60	S\$18,307.29	S\$10,385.48	S\$10,034.71	S\$9,513.97	S\$4,457.85	S\$4,163.96
48	S\$23,184.18	S\$13,402.01	S\$12,546.92	S\$18,813.78	S\$10,670.87	S\$10,310.14	S\$9,773.44	S\$4,577.05	S\$4,274.27
49	S\$23,840.22	S\$13,724.93	S\$12,849.06	S\$19,309.14	S\$10,956.40	S\$10,592.66	S\$10,033.19	S\$4,698.82	S\$4,387.74
50	S\$24,421.18	S\$14,006.72	S\$13,093.84	S\$19,780.33	S\$11,223.96	S\$10,836.31	S\$10,277.02	S\$4,813.56	S\$4,495.16
51	S\$25,025.74	S\$14,278.03	S\$13,348.95	S\$20,235.95	S\$11,485.44	S\$11,078.26	S\$10,529.47	S\$4,931.18	S\$4,604.17
52	S\$25,617.04	S\$14,549.35	S\$13,595.18	S\$20,704.12	S\$11,743.70	S\$11,326.90	S\$10,779.04	S\$5,045.93	S\$4,710.30
53	S\$26,231.90	S\$14,857.38	S\$13,873.86	S\$21,030.83	S\$11,895.86	S\$11,456.59	S\$11,275.31	S\$5,282.73	S\$4,929.91
54	S\$26,870.39	S\$15,155.22	S\$14,142.52	S\$21,356.30	S\$12,038.71	S\$11,592.72	S\$11,777.32	S\$5,513.53	S\$5,145.04
55	S\$27,495.87	S\$15,464.88	S\$14,423.84	S\$21,681.89	S\$12,189.27	S\$11,721.12	S\$12,277.76	S\$5,748.74	S\$5,363.07
56	S\$27,846.81	S\$15,621.17	S\$14,558.04	S\$22,004.31	S\$12,332.11	S\$11,849.36	S\$12,771.15	S\$5,981.11	S\$5,578.22
57	S\$28,195.98	S\$15,762.74	S\$14,682.06	S\$22,326.40	S\$12,473.04	S\$11,982.44	S\$13,270.30	S\$6,215.04	S\$5,796.23
58	S\$29,960.97	S\$16,679.88	S\$15,525.33	S\$23,931.22	S\$13,300.28	S\$12,785.81	S\$14,317.35	S\$6,765.83	S\$6,243.72
59	S\$32,003.21	S\$17,816.90	S\$16,572.24	S\$25,691.56	S\$14,276.65	S\$13,717.13	S\$15,388.94	S\$7,293.64	S\$6,728.53
60	S\$33,918.76	S\$18,887.27	S\$17,555.76	S\$27,594.57	S\$15,325.29	S\$14,702.94	S\$16,544.98	S\$7,857.19	S\$7,244.88
61	S\$36,261.65	S\$20,173.34	S\$18,739.96	S\$29,614.62	S\$16,445.65	S\$15,762.99	S\$17,771.19	S\$8,464.05	S\$7,799.82
62	S\$38,743.44	S\$21,548.79	S\$20,003.47	S\$31,775.75	S\$17,645.02	S\$16,889.89	S\$19,093.63	S\$9,112.36	S\$8,396.50
63	S\$41,400.55	S\$23,013.16	S\$21,348.24	S\$34,100.44	S\$18,929.35	S\$18,095.52	S\$20,507.86	S\$9,809.43	S\$9,033.34
64	S\$44,230.01	S\$24,576.32	S\$22,781.49	S\$36,577.39	S\$20,303.12	S\$19,384.34	S\$22,024.07	S\$10,558.15	S\$9,720.52
65	S\$47,270.49	S\$26,234.85	S\$24,302.03	S\$39,229.29	S\$21,774.89	S\$20,764.87	S\$23,648.99	S\$11,359.79	S\$10,454.89
66	S\$50,499.72	S\$28,023.74	S\$25,939.95	S\$42,055.74	S\$23,342.86	S\$22,235.17	S\$25,384.53	S\$12,220.38	S\$11,239.30
67	S\$53,972.39	S\$29,915.28	S\$27,671.05	S\$45,092.08	S\$25,026.24	S\$23,806.33	S\$27,247.86	S\$13,144.08	S\$12,081.40
68	S\$57,648.24	S\$31,944.23	S\$29,526.00	S\$48,336.99	S\$26,818.61	S\$25,484.73	S\$29,238.67	S\$14,133.76	S\$12,986.30
69	S\$61,602.92	S\$34,095.70	S\$31,491.70	S\$51,799.94	S\$28,740.89	S\$27,275.51	S\$31,371.37	S\$15,192.28	S\$13,954.62
70	S\$64,494.62	S\$35,673.32	S\$32,924.79	S\$54,470.91	S\$30,209.42	S\$28,639.87	S\$33,015.10	S\$16,018.43	S\$14,710.35
71	S\$67,683.89	S\$37,408.84	S\$34,501.07	S\$57,252.49	S\$31,747.06	S\$30,061.75	S\$34,742.01	S\$16,887.65	S\$15,500.79
72	S\$71,021.03	S\$39,213.65	S\$36,137.79	S\$60,179.95	S\$33,358.31	S\$31,549.85	S\$36,557.84	S\$17,799.87	S\$16,329.82
73	S\$74,503.75	S\$41,108.43	S\$37,855.62	S\$63,230.87	S\$35,051.11	S\$33,112.84	S\$38,455.59	S\$18,757.98	S\$17,201.90
74	S\$78,167.80	S\$43,081.66	S\$39,641.27	S\$66,438.76	S\$36,822.52	S\$34,740.26	S\$40,455.01	S\$19,766.46	S\$18,119.85
75	S\$81,975.04	S\$45,141.27	S\$41,505.07	S\$69,791.24	S\$38,672.94	S\$36,447.53	S\$42,541.82	S\$20,820.53	S\$19,079.28
76	S\$85,979.85	S\$47,297.04	S\$43,453.09	S\$73,310.29	S\$40,609.49	S\$38,231.91	S\$44,736.31	S\$21,926.53	S\$20,086.18
77	S\$90,160.33	S\$49,547.17	S\$45,485.00	S\$76,997.69	S\$42,637.53	S\$40,093.09	S\$47,038.54	S\$23,091.21	S\$21,144.70
78	S\$94,533.90	S\$51,891.67	S\$47,597.84	S\$80,848.76	S\$44,761.79	S\$42,042.74	S\$49,453.94	S\$24,310.38	S\$22,253.56
79	S\$99,097.28	S\$54,347.07	S\$49,811.28	S\$84,888.72	S\$46,991.89	S\$44,085.28	S\$51,975.46	S\$25,592.63	S\$23,418.22
80	S\$103,886.55	S\$56,903.91	S\$52,111.54	S\$89,116.41	S\$49,314.98	S\$46,215.95	S\$54,630.21	S\$26,935.19	S\$24,640.27
81	S\$108,773.15	S\$59,475.47	S\$54,420.66	S\$93,385.92	S\$51,662.03	S\$48,367.61	S\$57,312.40	S\$28,260.48	S\$25,845.11
82	S\$113,880.92	S\$62,164.73	S\$56,835.91	S\$97,865.14	S\$54				

Premium table for optional add-on rider

Normal (routine) pregnancy and childbirth cover premium rates (available for Plan A only)			
Zone	Worldwide	Worldwide excluding USA	Asia
1	S\$21,258.92	Not applicable	Not applicable
2	S\$17,716.41	S\$10,630.70	S\$9,951.25
3	S\$16,476.27	S\$9,886.06	S\$9,254.36
4	S\$15,589.27	S\$9,354.91	S\$8,756.96
5	S\$15,059.42	S\$9,037.07	S\$8,459.37
6	S\$14,527.05	S\$8,716.33	S\$8,160.60

- Premium rates shown are in Singapore dollars, inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
- Applicable for females aged 18 and above.
- Premiums are the same for all ages.

Annual deductible and co-insurance

Annual deductible and co-insurance options		Premium discount*	
		Plan A & B	Plan C
Option 1	S\$700 and 20% co-insurance where applicable	15%	7%
Option 2	S\$2,000 and 20% co-insurance where applicable	25%	25%
Option 3	S\$7,000 and 20% co-insurance where applicable	35%	50%

Please refer to the benefits table for more details.

*Premium discount is not applicable to the optional add-on: normal (routine) pregnancy and childbirth cover.

Secure your health insurance with these tips

- ✓ **Buy the coverage you need**
Speak with your Financial Planner to understand how much health coverage you require, based on your needs and budget.
- ✓ **Be prepared for rising healthcare costs**
Ensure that you and your loved ones are covered with health insurance to protect you against high expenses should any unfortunate events happen.
- ✓ **Avoid additional out-of-pocket expenses**
Check that you are covered for Co-insurance or Deductibles to avoid making additional payments if you have to make a claim.
- ✓ **Know the panel healthcare providers**
Choose from the list of panel hospitals or clinics covered under your plan for seamless claims processing.

Manage your health policies anytime, anywhere, with the HSBC Life SG app

- Submit, track, and view your claims online
- Show your E-medical card at HSBC Life panel clinics for cashless visits
- Read your policy benefits online
- Find doctors and clinics near you

HSBC Life SG
Access HSBC Life SG
services online 24/7



Scan and get HSBC Life
SG app or download from:



HSBC Life SG app for
when you're on the move

Frequently asked questions

1. What are the plan options for HSBC Life International Exclusive?

There are three (3) plans available along with three (3) areas of cover and three (3) levels of deductible giving you multiple ways to meet your healthcare needs and budget.

- Plan A - comprehensive inpatient and outpatient treatment, pre and post-natal complications, optical care benefit, dental benefit, health screening, other essential benefits and the optional add-on normal (routine) pregnancy and childbirth cover
- Plan B - comprehensive inpatient and outpatient treatment including vaccination
- Plan C - comprehensive inpatient treatment and essential outpatient treatment

2. What is the last entry age for application? Is this a lifetime renewal product?

The last entry age is eighty (80) years old.

There is no maximum expiry age for cover. Provided the plan you have chosen is still available, you can continue to renew the policy at the terms and conditions applicable at each policy anniversary.

3. What is an annual deductible, co-insurance and how does the annual deductible and co-insurance works?

A deductible is an amount you need to pay towards the covered expenses before we start paying for your treatment. A co-insurance is a share of the eligible medical expenses that you need to pay.

There are three (3) levels of deductible and co-insurance available as an option for you to reduce your premium. Please refer to the Benefits table for details on whether the annual deductible or co-insurance is applicable.

An example illustration

Based on eligible expenses for a member insured under Plan A with option 1 S\$700 deductible and 20% co-insurance.

	If it is a non pre-existing condition	If it is a pre-existing condition
Hospital charges	Annual deductible of S\$700 will apply	Annual deductible of S\$700 will apply and we will pay up to a max of S\$3,000 under pre-existing condition benefit in the 1st year after 270 days waiting period.
Specialist care	20% co-insurance will apply on each and every claim	20% co-insurance will apply on each and every claim up to a max of S\$3,000 under the pre-existing condition benefit in the 1st year after the 270 days waiting period.

4. Can my family members take up different plans under the same policy?

Yes. However the principal member (the main applicant) cannot be insured on a plan lower than the other members enrolled under the same policy.

5. Is there any family discount* if I sign up together with my family members?

We offer 10% family discount if there are three (3) or more family members who are covered under the same policy. This discount is on top of the premium discount for annual deductible and co-insurance options.

* Family discount is applicable to the spouse and children of the policy owner only. For details, please refer to the policy wording.

Frequently asked questions

6. How does a family plan combination and family discount* works?

Here are some examples of how the application of the combination of plans and family discount works under a family plan.

	Plan of principal member (applicant)	Plan of family member 1	Plan of family member 2	Plan of family member 3	Total no. of members under the same policy	Can principal member and family member(s) take up this plan combination?	Is the family discount applicable to all the members?
Example 1	B	A	-	-	2	No, as the principal member is insured on a lower plan.	Not applicable as there are only 2 members under the same policy.
Example 2	B	B	C	-	3	Yes, as the principal member is insured on the same plan.	Applicable as there are 3 members covered under the same policy.
Example 3	A	A	B	C	4	Yes, as the principal member is insured on a same/higher plan.	Applicable as there are 3 or more members covered under the same policy.

7. Does the family discount* apply to the optional add-on benefit?

Yes, family discount is applicable to the optional add-on benefit as long as there are three (3) or more family members covered under the same policy.

8. Do we continue to apply family discount* at every policy renewal?

Yes, family discount is available at every policy renewal as long as there are three (3) or more family members covered under the same policy.

9. My spouse and I already have insurance coverage with another insurer. Can I take up the HSBC Life International Exclusive policy to cover only my child?

Yes, you can. A 20% premium loading on the prevailing brochure premium rates will apply if your child is aged fifteen (15) days old to five (5) years at the time we accept your application or renewal (whichever is applicable). However, the parent or the guardian must still be the policyholder.

10. Can I still maintain my policy when I return to my home country?

If you are a Singapore Citizen, you will be able to renew your policy if you return to your home country.

If you are not a Singapore Citizen and you are returning to your home country to live, you will not be able to keep on renewing this policy. We will provide cover until the policy expiry date where the customer ceases to be eligible under HSBC Life International Exclusive.

Whenever you change your principal country of residence, you must notify us about any change as this may impact your premium. Failure to notify us about any change in principal country of residence may impact the level of cover.

* Family discount is applicable to the spouse and children of the policy owner only. For details, please refer to the policy wording.

Frequently asked questions

11. Can I upgrade/downgrade my plan?

Yes. You can change your plan level or area of cover upon policy renewal. The upgrade of plan/cover, including any optional add-on benefit, will subject the applicant / member to be fully medical underwritten. Any waiting periods may be re-applied on the new plan/cover.

12. Can I change area of cover due to company relocation or when my child is pursuing studies abroad, even before policy renewal?

We may consider such request. Please complete an upgrade form together with the supporting documents for our review.

13. Do you re-underwrite my policy at policy renewal? Will I be penalised if I had made a claim in my current year?

We will not change the terms of your policy alone simply as a result of your personal claims. The premium payable at each policy renewal is determined based on the attained age of each member and may change according to past or foreseeable changes in medical practice or procedures and the type and frequency of claims made generally by all those of our members covered under the same plan as you.

14. Am I covered if I travel outside my chosen area of cover?

Yes, you are covered up to the amount shown in your benefits table for emergency treatment which arises suddenly when you are outside your area of cover. You are not covered if you have travelled outside your area of cover to get treatment or it is not an emergency treatment, and also, under no circumstance this benefit is payable for any aspect of pregnancy or childbirth.

15. Are pre-existing conditions covered?

Our Plan A & B provides cover for pre-existing conditions after 270 days of consecutive membership, provided that you have declared the pre-existing conditions on the application form and your application is accepted by us, and also, provided the pre-existing conditions are not part of the exclusions/limitations.

16. Can I choose the doctor/country for my treatment?

Yes, you are free to choose any recognised doctor for your treatment in any country within your chosen area of cover subject to reasonable and customary charges. The chosen treatment must be established as being effective and not experimental or pioneering medical or surgical techniques including medicines and medical devices not approved by the relevant authorities, government regulatory board.

For established treatment, this means procedures and practices that have undergone appropriate clinical trial and assessment, sufficiently evidenced in published medical journals for specific purposes to be considered proven safe and effective therapies.

17. Will there be any penalty if I receive treatment outside the HSBC Life direct settlement network of hospitals?

There is no additional co-payment if you receive treatment outside the HSBC Life direct settlement network of hospitals. However, we may not be able to arrange direct settlement facilities for your treatment.

18. What are the benefits of seeking pre-authorisation for my treatment?

By seeking our authorisation in advance, we will confirm if your treatment is eligible under your policy and if the cost is within the remaining benefit limit of your plan. You will be protected from any unexpected costs.

19. Can I cover my baby who is conceived through assisted conception?

Babies conceived through assisted conception/assisted pregnancy maybe eligible to be covered subject to our approval. Upon our acceptance of the application, they are subject to special terms including waiting period and all other general terms, conditions and exclusions of the policy.

Frequently asked questions

20. Does the policy pay for congenital conditions?

Yes. The policy pays for treatment of congenital conditions up to the limit shown in “newborn cover – congenital conditions” on Plan A or “pre-existing conditions and congenital conditions” on Plan A or B.

21. Is pre and post-hospitalisation covered?

Yes. For pre-hospitalisation, we will pay for consultations (including prescribed investigations and essential medications) from which the need for hospitalisation is concluded.

Post-hospitalisation treatment is covered up to 90 days from the date of discharge from the hospital for an eligible in-patient treatment or daycare treatment.

Any other eligible out-patient consultation and treatments related to the same condition but not resulting in hospitalisation are covered under primary and specialist care (only available under Plan A & B).

22. What is covered under HIV/AIDS?

Treatment for HIV/AIDS is covered on Plan A as a result of occupational accident or blood transfusion. This is available when signs or symptoms for HIV/AIDS are present for the first time after the member is insured on Plan A after 36 months of continuous membership.

About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. HSBC Life Singapore has received an A+ rating by Standard & Poor's in February 2023. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

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