

# Product Summary

## International Exclusive

I acknowledge that the contents of International Exclusive product summary have been explained to me to my satisfaction by my Financial Planner.

|   |  |
|---|--|
| <b>Name of Policyholder:</b>                      |  |
| <b>Signature of Policyholder:</b>                 |  |
| <b>Name of the Member / Insured Member:</b>       |  |
| <b>Name &amp; Signature of Financial Planner:</b> |  |
| <b>Date:</b>                                      |  |

### Important Note

This Product summary contains a summary of product features only and it is to be read in conjunction with the policy terms and conditions of International Exclusive, policy schedule, and endorsement. The content of the summary may vary from the policy terms and conditions and other contractual documents. The precise terms and conditions of the product and definitions are specified in the policy wordings. Terms not otherwise defined in this document shall bear the meanings ascribed to them in the policy terms and conditions. A sample of the policy terms and conditions is available upon request.

This product is underwritten by HSBC Life (Singapore) Pte. Ltd. (“**HSBC Life**” or “**Our**” or “**Us**” or “**We**”).

In this product summary, where consistent with the contents:

- the singular shall include the plural and the plural the singular; and
- words importing the masculine gender shall include the feminine gender.

### 1. Nature and objective of the Product

International Exclusive is an insurance product that provides comprehensive coverage for medical expenses within and outside Singapore.

The Member would receive protection against the cost of Inpatient and/or Daycare Treatment, Out-patient treatment, and other benefits in multiple countries as per the Plan chosen by You. You can also benefit from Our appointed network of medical service providers under this Product. You have the flexibility to choose the level of cover based on Your needs in terms of benefits and area of coverage. The premium payment currency option is in SGD.

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

### 2. Benefits of the Product

HSBC Life (Singapore) Pte. Ltd. (the Company) will reimburse you the hospitalisation costs and expenses for other covered benefits depending on the limits provided in the benefits table for the plan you have selected. Please refer to the policy provisions for details of the benefits and coverage.

## Section 1: Benefits Table

| Benefits Table   | Plan A  | Plan B       | Plan C       | Only applicable when annual deductible/co-insurance option is chosen |
|--|---|--------------|--------------|--|
| Overall annual limit   |   |              |              |  |
| <p>Yearly maximum limit</p> <p>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.</p>   | S\$5,000,000  | S\$4,000,000 | S\$2,800,000 |  |
| Area of Cover  |   |              |              |  |
| Area of Cover  | Options:<br>1. Worldwide, or<br>2. Worldwide excluding USA, or<br>3. Asia |              |              |  |
| <p>Outside area of cover</p> <p>This benefit pays for emergency treatment, or treatment of a medical condition which arises suddenly whilst outside the selected area of cover.</p>  | Emergency treatment only up to S\$250,000                                 |              |              | Annual Deductible  |
| In-patient and daycare treatment (All the benefit limits are on per Policy basis, unless specified otherwise)  |   |              |              |  |
| <p>Daily accommodation charges (per night)</p> <p>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.</p>  | Standard single room  |              |              | Annual Deductible  |
| <p>Hospital charges</p> <p>This benefit pays for hospital charges given between admission and discharge including:</p> <ul style="list-style-type: none"><li>1. Diagnostic procedures</li><li>2. Surgical procedures</li><li>3. Operating theatre charges</li><li>4. Nursing care, drugs and dressings</li><li>5. Surgeons’ and anaesthetists’ charges</li><li>6. Intensive care unit charges</li><li>7. Consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it</li><li>8. Oncology treatment including radiotherapy and chemotherapy.</li><li>9. Kidney dialysis</li><li>10. Computerised tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques</li><li>11. Special nursing in hospital</li></ul> | Included  |              |              | Annual deductible  |

| Benefits Table   | Plan A   | Plan B           | Plan C           | Only applicable when annual deductible/co-insurance option is chosen |
|--|--|------------------|------------------|--|
| <b>In-patient and daycare treatment</b>  |  |                  |                  |  |
| <b>Organ transplant</b><br><br>This benefit pays for transplantation of kidneys, heart, liver, lung or bone marrow.  | Included   |                  |                  | Annual deductible  |
| <b>Living organ donor</b><br><br>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<br>Available only after 24 consecutive months membership |                  |                  | Annual deductible  |
| <b>Reconstructive surgery</b><br><br>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  |
| <b>Surgical implants</b><br><br>This benefit pays for medical device surgically implanted into the body as part of the treatment (excluding any dental implants).  | Included   |                  |                  | Annual deductible  |
| <b>Companion accommodation</b><br><br>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  |
| <b>Newborn accommodation</b><br><br>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  |
| <b>Cash benefit (up to a maximum of 30 nights per year)</b><br><br>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  |

| Benefits Table  | Plan A   | Plan B | Plan C | Only applicable when annual deductible/co-insurance option is chosen |
|---|----------|--------|--------|--|
| <b>In-patient and daycare treatment</b>   |          |        |        |  |
| <b>In-patient rehabilitation</b><br><br>This benefit pays for in-patient rehabilitation when: <ul style="list-style-type: none"> <li>a) it is a result of an acute brain injury, such as stroke; and</li> <li>b) it is an integral part of eligible treatment covered by the member's policy; and</li> <li>c) it is carried out by a medical practitioner specialising in rehabilitation; and</li> <li>d) it is carried out in a rehabilitation hospital or unit which is recognised by us; and</li> <li>e) the treatment could not be carried out on an out-patient basis, and</li> <li>f) the costs have been agreed, in writing by us before the rehabilitation begins. We will not pay for in-patient rehabilitation for more than 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 180 days.</li> </ul> | Included |        |        | Annual deductible  |
| <b>Pre-hospitalisation treatment (up to 120 days before admission)</b><br><br>We will pay for consultation, prescribed investigations and essential medications received as an out-patient within 120 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. The number of visits covered by this benefit is limited to once per day, for the same medical condition.  | Included |        |        | Annual deductible  |

| Benefits Table  | Plan A   | Plan B | Plan C   | Only applicable when annual deductible/co-insurance option is chosen |
|---|----------|--------|--|--|
| In-patient and daycare treatment  |          |        |  |  |
| <b>Post-hospitalisation treatment (within 120 days after discharge)</b><br><br>This benefit pays for follow-up outpatient 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 120 days following the discharge from hospital or the date of the daycare surgery. The number of visits covered by this benefit is limited to once per day, for the same medical condition. | Included |        |  | Annual deductible  |
| Out-patient Treatment   |          |        |  |  |
| <b>Primary and specialist care</b><br><br>This benefit pays for consultation, diagnostic procedures, prescribed drugs and dressings received as part of an out-patient treatment. Diagnostic tests include and are limited to laboratory, x-rays, and ultrasound.   | Included |        | Included if it is part of pre-hospitalisation treatment or post hospitalisation treatment.<br><br>Subject to the limitations applied for ‘pre-hospitalisation treatment’ or ‘post-hospitalisation treatment’ benefit | 20% co-insurance   |
| <b>Surgical procedures</b><br><br>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.  | Included |        | Included<br><br>This benefit includes one post-surgery consultation within 90 days from the date of the surgical procedure   | 20% co-insurance   |
| <b>Emergency treatment due to accident</b><br><br>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.   | Included |        |  | 20% co-insurance   |

| Benefits Table  | Plan A   | Plan B | Plan C | Only applicable when annual deductible/co-insurance option is chosen |
|---|----------|--------|--------|--|
| <b>Out-patient Treatment</b>  |          |        |        |  |
| <b>Radiotherapy and chemotherapy</b><br><br>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 as part of active cancer treatment.  | Included |        |        | Annual deductible  |
| <b>Advanced Therapy Medicinal Products (ATMPs), Cellular and Gene Therapy Products (CGTPs) and Regenerative Medicine Advanced Therapy (RMAT)</b><br><br>This benefit requires pre-authorisation before the member starts treatment. There is a small number of approved ATMPs/CGTPs/RMATs that we cover. Please refer to your policy Benefits Clarifications for the current list of ATMPs/CGTPs/RMATs (which is subject to change).  | Included |        |        | Annual deductible  |
| <b>Proton Beam Therapy (PBT)</b><br><br>Radiation therapy which uses protons to treat cancer.<br><br>We will pay PBT for: <ol style="list-style-type: none"> <li>1. Malignant solid cancers in members aged 21 and under</li> <li>2. Central nervous system (brain and spinal cord) cancer</li> <li>3. Chordomas or chondrosarcomas (types of spine cancer) in the base of the skull or cervical spine (neck bones) which have not spread (metastasised)</li> <li>4. High naso-ethmoid, frontal and sphenoid tumours with base of skull involvement</li> <li>5. Adenoid cystic carcinoma with perineural invasion</li> <li>6. Esthesioneuriblastoma</li> <li>7. Cancer of the iris, ciliary body, or choroid parts of the eye (uveal melanoma) which has not spread (metastasised)</li> <li>8. Conjunctival melanoma</li> <li>9. Choroidal haemangioma</li> </ol> Please note: There is limited cover for PBT in the circumstances shown above. | Included |        |        | Annual deductible  |

| Benefits Table   | Plan A  | Plan B  | Plan C           | Only applicable when annual deductible/co-insurance option is chosen |
|--|---|---|------------------|--|
| Out-patient Treatment  |   |   |                  |  |
| <b>Kidney dialysis</b><br><br>We will pay for kidney dialysis received as an out-patient for an eligible medical condition at registered medical facility recognised by us.  | Included  |   |                  | Annual deductible  |
| <b>Computerised tomography, magnetic resonance imaging, positron emission tomography and gait scans</b>  | Included  |   |                  | 20% co-insurance   |
| <b>Hormone Replacement Therapy (HRT)</b><br><br>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. Where HRT 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. | Included (HRT for relief of menopausal symptoms - up to S\$200)                     | Included if it is part of post-hospitalisation treatment.<br><br>Subject to the limitations applied for ‘post-hospitalisation treatment’ benefit. | 20% co-insurance |  |
| <b>Physiotherapy, occupational therapy, and speech therapy</b><br><br>Treatment given by any of these practitioners (physiotherapist, occupational therapist, speech therapist) must be referred and supervised by the medical practitioner who has defined a diagnosis and under the medical supervision of a medical practitioner. Benefit is payable only following in-patient treatment for an eligible medical condition.   | Included (up to 180 days following the date the member is discharged from hospital) | Included if it is part of post-hospitalisation treatment.<br><br>Subject to the limitations applied for ‘post-hospitalisation treatment’ benefit. | 20% co-insurance |  |
| Alternative and well-being medicine  |   |   |                  |  |
| <b>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</b><br><br>This benefit pays for the specified complementary and alternative therapist and practitioners.  | Up to S\$2,000  |   | No benefit       | 20% co-insurance   |

| Benefits Table  | Plan A   | Plan B   | Plan C     | Only applicable when annual deductible/co-insurance option is chosen |
|---|--|--|------------|--|
| <b>Alternative and well-being medicine</b>  |  |  |            |  |
| <b>Vaccination</b><br><br>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<br><br>Available only after 90 consecutive days membership in the first policy year | Up to S\$500<br><br>Available only after 90 consecutive days membership in the first policy year | No benefit | 20% co-insurance   |
| <b>Health screen</b><br><br>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   |
| <b>Dental Treatment</b>   |  |  |            |  |
| <b>Accidental damage to natural teeth</b><br><br>This benefit pays for dental treatment required (within 30 days) following accidental damage to natural teeth caused by extraoral impact.  | Included   |  |            | 20% co-insurance   |
| <b>Oral and maxillofacial surgery</b><br><br>This benefit pays only for the following procedures performed by an oral and maxillofacial surgeon: <ol style="list-style-type: none"> <li>1. Surgical removal of impacted/un-erupted teeth and buried teeth which are diseased or causing symptoms</li> <li>2. Surgical removal of complicated buried roots which are diseased or causing symptoms</li> <li>3. Enucleation (removal) of cysts of the jaw</li> <li>4. Treatment of cancers (for lesion or lump in the mouth)</li> <li>5. Treatment of Temporal Mandibular Joint (TMJ) Pre-existing condition limitations apply to this benefit.</li> </ol> | Included   |  |            | 20% co-insurance   |
| <b>Routine dental care</b><br><br>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   |



| Benefits Table  | Plan A       | Plan B     | Plan C           | Only applicable when annual deductible/co-insurance option is chosen |
|---|--------------|------------|------------------|--|
| <b>Optical benefit</b>  |              |            |                  |  |
| <b>Routine optical care</b><br><br>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 |  |
| <b>Emergency evacuation and repatriation</b>  |              |            |                  |  |
| <b>International Emergency Medical Assistance (IEMA)</b><br><br>This benefit pays for the following services:<br>- Evacuation where the local medical facilities are not adequate according to our appointed doctor<br><br>- Evacuation will be to the nearest medical facility where treatment is adequate<br><br>-Transportation for returning to the principal country of residence following the evacuation<br><br>-Cost of one accompanying person while the covered person is being evacuated<br><br>-Hotel accommodation of one accompanying person up to 10 days<br><br>- 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   |

| Benefits Table   | Plan A   | Plan B | Plan C | Only applicable when annual deductible/co-insurance option is chosen |
|--|----------|--------|--------|--|
| <b>Newborn cover</b>   |          |        |        |  |
| <p>Acute medical condition (excluding congenital conditions)</p> <p>This benefit pays for the treatment of acute medical condition, provided 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> <ul style="list-style-type: none"> <li>a) 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</li> <li>b) the newborn baby is added into the insured parent's policy within 30 days from birth; and</li> <li>c) both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received.</li> </ul> <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  |

| Benefits Table  | Plan A          | Plan B     | Plan C            | Only applicable when annual deductible/co-insurance option is chosen |
|---|-----------------|------------|-------------------|--|
| <b>Newborn cover</b>  |                 |            |                   |  |
| <b>Treatment of congenital conditions</b><br><br>This benefit pays for treatment of congenital conditions.<br><br>The benefit becomes available if:<br>a) 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<br>b) the newborn baby is added into the insured parent's policy within 30 days from birth; and<br>c) both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received.<br><br>This benefit is paid from the insured baby's plan.<br><br>Please note:<br>1. Treatment for congenital conditions which do not fulfill all above criteria will be paid from 'pre-existing condition/congenital conditions' benefit.<br>2. 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 |  |

| Benefits Table  | Plan A          | Plan B         | Plan C         | Only applicable when annual deductible/co-insurance option is chosen |
|---|-----------------|----------------|----------------|--|
| <b>Other benefits</b>   |                 |                |                |  |
| <b>Home nursing</b><br><br>This benefit pays for charges incurred by an attending registered and qualified nurse for nursing at home provided; <ul style="list-style-type: none"> <li>(i) 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</li> <li>(ii) agreed in writing by us beforehand that it is medically necessary and appropriate, and</li> <li>(iii) it is prescribed by the treating medical practitioner for the continued treatment for the eligible medical condition which the member was hospitalised for, and</li> <li>(iv) when such services are essential for medical as distinct from domestic reasons.</li> </ul> For terminal medical condition, this benefit is payable under 'Hospice and palliative care' and subject to the limitations applicable to that benefit. | Included        |                |                | 20% co-insurance   |
| <b>Local road ambulance transport</b><br><br>This benefit pays for medically necessary emergency road ambulance transport to or between hospitals or when the medical practitioner says that the member needs to have medical supervision whilst being transported.   | Included        |                |                | 20% co-insurance   |
| <b>Psychiatric treatment</b><br><br>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. All treatments given by psychologists, psychotherapists or any individuals other than a registered psychiatrist must be pre-authorised by us.   | Up to S\$11,000 | Up to S\$7,000 | Up to S\$5,400 | 20% co-insurance   |

| Benefits Table  | Plan A   | Plan B                                | Plan C   | Only applicable when annual deductible/co-insurance option is chosen |
|---|--|---------------------------------------|--|--|
| <b>Other benefits</b>   |  |                                       |  |  |
| <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 &amp; 2 : Up to S\$3,000</p> <p>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 |  |
| <b>Treatment for HIV/AIDS</b> as a result of occupational accident or blood transfusion. This benefit becomes available when signs or symptoms are present for the first time after 36 months of continuous membership.   | Up to S\$13,000<br>Available after 36 consecutive months membership  | No benefit                            |  | 20% co-insurance   |
| <p><b>Artificial ears &amp; eyes</b></p> <p>This benefit pays for all the costs associated with the fitting of artificial ears and eyes as an external substitute or replacement for the part of the body needed following a surgery or an accident for an eligible medical condition covered by the plan.</p>  | Up to S\$3,800 in a member's lifetime  | Up to S\$1,300 in a member's lifetime | No benefit   | 20% co-insurance   |
| <p><b>Artificial limbs</b></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>  | Up to S\$3,800 every 3 years   | Up to S\$1,300 every 3 years          | No benefit   | 20% co-insurance   |
| <p><b>Medical aids and durable medical equipments</b></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> | Up to S\$1,000   | Up to S\$500                          | No benefit   | 20% co-insurance   |

| Benefits Table   | Plan A   | Plan B   | Plan C   | Only applicable when annual deductible/co-insurance option is chosen |
|--|--|--|--|--|
| <b>Other benefits</b>  |  |  |  |  |
| <b>Hospice and palliative care</b><br><br>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.   | Up to S\$65,000 in a member's lifetime<br><br>Available only after 365 consecutive days membership | Up to S\$50,000 in a member's lifetime<br><br>Available only after 365 consecutive days membership | Up to S\$25,000 in a member's lifetime<br><br>Available only after 365 consecutive days membership | Annual deductible  |
| <b>Investigation into infertility</b><br><br>This benefit pays for investigation and treatment of the cause of infertility.  | Up to S\$2,500 in a member's lifetime<br>Available only after 18 consecutive months membership     | No benefit   |  | 20% co-insurance   |
| <b>Pre and post-natal complications</b><br><br>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.<br><br>Under post-natal complications, we will only pay for treatment received within 90 days following the childbirth (delivery).<br><br>Please take note :<br>- We do not provide cover under this benefit for childbirth (which includes any caesarean section)<br>- We do not provide cover under this benefit for a pregnancy established through any assisted reproduction (eg. IVF etc.) | Included Available only after 365 consecutive days membership                                      | S\$5,000 Available only after 365 consecutive days membership                                      | S\$2,500 Available only after 365 consecutive days membership                                      | 20% co-insurance   |

| Benefits Table   | Plan A  | Plan B        | Plan C        | Only applicable when annual deductible/co-insurance option is chosen |
|--|---|---------------|---------------|--|
| <b>Optional add-on rider (available for Plan A only)</b>   |   |               |               |  |
| <b>Normal (routine) pregnancy and childbirth cover</b><br><br>This benefit pays for inpatient routine pre-natal care, childbirth and routine post-natal care up to 42 days following childbirth (delivery). This benefit is applicable for a female member age 18 and above. 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. 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. 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. | Up to S\$22,000<br><br>Available only after 365 consecutive days membership when this benefit add-on was attached to the member’s plan<br><br>Subject to:<br>1) Compulsory 20% co-insurance<br><br>2) Payment of additional premium | Not available | Not available | Not available  |

## Section 2: Key Product Provisions

### Important Provisions

The following are some key provisions found in the Policy. This is only a summary and You are advised to refer to the terms and conditions in the Policy. Please consult Your Financial Planner if You require further explanation.

#### a) Eligibility

Members must be aged between at least fifteen (15) days old and not more than aged eighty (80) years old at time of application to be eligible to be covered under this policy.

#### b) Termination

Subject to the other terms of this policy, cover under this policy for the respective member shall also automatically terminate on the earliest occurrence of any of the following events:

- (i) the date the policy is terminated;
- (ii) the date a member's coverage is terminated;
- (iii) death of such member;
- (iv) the principal country of residence of the policyholder or member is no longer Singapore unless otherwise agreed by us in writing;
- (v) non-payment of premium for this policy;
- (vi) if there shall be any misrepresentation, non-disclosure or fraud on the part of the policyholder and/or member;
- (vii) if there is a breach of any regulation and/or law and/or economic sanctions.

Termination of your policy shall automatically terminate cover for all members as well.

#### c) Change of Principal Country of Residence

You must tell us if members change their principal country of residence (where member lives for most of the year) even if they are staying in the same area of cover as this may affect their eligibility. You must inform us within thirty (30) days of such change.

Where member moves to a principal country of residence outside the current area of cover and provided, we can continue to cover such member, we will change the member's plan accordingly as soon as we receive the information of change of country of residence from you. A pro-rata premium adjustment will be made.

If you do not tell us, we can refuse to pay benefits and /or terminate the policy.

#### Note: Return to Home Country

Members who are Singaporean nationals will be able to renew policy if they return to home country (Singapore).

Members who are not Singaporean nationals and are returning to their home country to live, will not be able to keep on renewing the policy. We will provide cover until the policy expiry date where members cease to be eligible under the policy.

#### d) Non-Guaranteed Premium

Premium rates are not guaranteed and the premium payable at each renewal shall be determined 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 will provide you thirty (30) days' notice of the changes and will send the details to your address in our records.

You must pay the premium when it is due, and the premium paid shall not be less than the premium amount stated in the renewal notice. The renewal notice is for your information only and does not prejudice your liability to pay the renewal premium on or before the policy anniversary. It is hereby agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this policy was effected), on or before the inception date of the coverage under the policy, Renewal Certificate, Cover Note or Endorsement.



**e) Waiting period**

Some benefits under your plan are subject to waiting periods which are stated in the benefits table. Only treatment costs incurred after the waiting period are eligible for consideration. For your easy reference, here is a summary of the benefits with waiting periods.

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

| <b>Benefits</b>  | <b>Waiting Period</b><br>(from a member's 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 (as a result of occupational accident or blood transfusion) | 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.

**f) 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. **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.

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.

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.

'Pre-existing Conditions' benefit and 'Congenital Conditions' benefit share the same aggregate annual limit, thus any benefit paid under one of those two benefits reduce the remaining benefit available for both.

**g) Congenital conditions benefit**

We will pay for treatment required for congenital conditions up to the limit shown for your plan, after the (Plan A and B only) member has been continuously covered under the policy for two hundred seventy (270) consecutive days waiting period.

All congenital conditions must, in good faith, be declared to us, in writing, at the time of application. Please note that it is important that the members give us full details of any medical history on an application. Failure to declare any medical condition of which the members 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.

For the avoidance of doubt, the exclusions below remain applicable to this benefit:

- treatment relating to neurological development, cognitive development, learning disorders, speech delay, educational problems, behavioural problems, developmental milestones, physical development or psychological development, including assessment or grading of such problems. This includes but not limited to problems such as dyslexia, dyspraxia, autism spectrum disorder, attention deficit hyperactivity disorder (ADHD) and speech and language problems.
- cosmetic (aesthetic) surgery or treatment.
- any treatment which relates to or is needed because of previous cosmetic treatment or reconstructive surgery or any cosmetic operation to reconstructed breasts.

'Pre-existing Conditions' benefit and 'Congenital Conditions' benefit share the same aggregate annual limit, thus any benefit paid under one of those two benefits reduce the remaining benefit available for both.

#### h) Limits of Compensation

Please refer to the benefits table, exclusions and waiting period for Limits of Compensation.

#### i) 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.

#### j) Medical Insurance for S Pass and Work Permit holders

This product provides the coverage to Foreign Workers who are S Pass and Work Permit holders' as per the enhanced insurance requirements by Ministry of Manpower (MOM).

#### Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

|                                    |  |
|------------------------------------|--|
| Plan                               | Plan A / Plan B / Plan C                   |
| Area of Cover                      | Worldwide / Worldwide excluding USA / Asia |
| Deductible and Co-Insurance option | Not selected                               |

**This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements<sup>1</sup>:**

|  |                              |
|--|------------------------------|
|  | Yes/No                       |
| Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of S\$15,000                                | Yes                          |
| For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)                           | No                           |
| Exclusions are in line with MOM's list of allowable exclusions <sup>2</sup>  | No                           |
| Age-differentiated premiums are in 2 age bands: (1) ≤ 50 years old and (2) >50 years old                               | No                           |
| Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim | No, except for the LOG cases |



<sup>1</sup> Scan the QR code for MOM's press release on the enhanced medical insurance.

<sup>2</sup> Refer to Annex of the press release for the list of allowable exclusions.

**k) Pre-authorisation**

The pre-authorisation process is to protect the policyholder and the members from unexpected costs which are not eligible for payment of reimbursement by us. When we issue a pre-authorisation/pre-approval, 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

The information we require for pre-authorisation includes:

- diagnosis,
- description of the required medical treatment,
- name and address of the hospital where the treatment will be given,
- expected length of stay in the hospital,
- estimated cost of the treatment. You must seek our written pre-authorisation for the following treatment and services at least 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 (if this is applicable under the member's plan);
- 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.
- Cancer treatment - advanced therapies, proton beam therapy, radiotherapy, chemotherapy;
- In-patient rehabilitation;
- Reconstructive surgery.

**Outpatient**

- Psychiatric treatment;
- Second opinion for the same medical condition (if this is applicable under the member's plan).
- prescriptions covering drugs and consumables for 30 days or more;
- non-emergency diagnostic scans such as Computerised Tomography (CT), Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), x-rays, gait scans, other internal diagnostics such as but not limited to endoscopy, colonoscopy, gastroscopy, etc.

If the claims are eligible under the policy, we will issue a pre-authorisation/pre-approval to the hospital directly and to you where applicable. Failure to obtain pre-authorisation may prevent us from settling all or part of any claim.

**l) 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.

**m) Free-look period**

You have a free-look period of fourteen (14) business days from the date that you receive this policy document via email to review 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 documents 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. This free-look period shall not apply to policies with terms of less than one (1) year and policy renewals.

**n) Policy renewal/renewal premium**

This is a short-term accident and health policy and we are not required to renew this policy.

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 and your members 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. You will be bound by those terms. This shall not apply in the event that the policy expires or is terminated or cancelled in accordance with the terms of this policy and you can subsequently wish to reapply for insurance cover under this policy.

Premium rates are not guaranteed and the premium payable at each renewal shall be determined 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 your 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 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.

**o) Cancellation clause**

We may cancel your 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.

There shall be no premium refund if the policy has been in-force for more than one hundred and eighty (180) consecutive days irrespective if a claim has been made under the policy.

In addition, you may cancel your policy at any time by giving us no less than thirty (30) days' notice in writing. This is an annual contract and, we will not refund premiums if any claim, however small, has been made in the current policy year. In the event that we do agree to make a refund (and this will be at our sole discretion), we will only refund premiums on a pro-rata basis from the end of the Gregorian calendar month in which cancellation takes effect and provided you have returned to us the policy documents.

Please note:

- (i) no claim of any kind will be considered after notification by you and acceptance by us of any cancellation; and
- (ii) for members covered under Plan A, any cancellation may affect the claim payout of 'Pregnancy and Childbirth' benefit.

**p) 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 medical practitioners in the same specialty for the same surgical intervention or treatment. In the event of any differences in opinions between our medical advisers or medical practitioners' and your medical practitioners', our medical advisers or medical practitioners' opinion shall prevail.

**q) Conflict of interest**

There is no conflict of interest in relation to the product and its management

**r) 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.

**s) Policy Owners' Protection Scheme**

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Important Note**

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.

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.

### Section 3: 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    |

**Section 4: Premium Rates** [The annual premium rates for this Plan are as set out below]

**Premium Rates (Zone 1)**

| Age | Plan A      |                         |      | Plan B      |                         |      | Plan C      |                         |      |
|-----|-------------|-------------------------|------|-------------|-------------------------|------|-------------|-------------------------|------|
|     | Worldwide   | Worldwide excluding USA | Asia | Worldwide   | Worldwide excluding USA | Asia | Worldwide   | Worldwide excluding USA | Asia |
| 00  | \$22,072.32 | N/A                     | N/A  | \$12,085.91 | N/A                     | N/A  | \$6,353.47  | N/A                     | N/A  |
| 01  | \$22,072.32 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 02  | \$22,072.32 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 03  | \$22,072.32 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 04  | \$22,072.32 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 05  | \$19,525.52 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 06  | \$19,525.52 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 07  | \$19,525.52 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 08  | \$19,525.52 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 09  | \$19,525.52 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 10  | \$18,676.60 |                         |      | \$12,085.91 |                         |      | \$6,353.47  |                         |      |
| 11  | \$19,395.14 |                         |      | \$12,179.80 |                         |      | \$6,648.43  |                         |      |
| 12  | \$20,097.26 |                         |      | \$12,291.76 |                         |      | \$6,935.48  |                         |      |
| 13  | \$20,815.67 |                         |      | \$12,376.20 |                         |      | \$7,215.71  |                         |      |
| 14  | \$21,482.92 |                         |      | \$12,458.95 |                         |      | \$7,489.79  |                         |      |
| 15  | \$22,132.10 |                         |      | \$12,535.64 |                         |      | \$7,745.89  |                         |      |
| 16  | \$22,148.23 |                         |      | \$12,668.65 |                         |      | \$7,876.99  |                         |      |
| 17  | \$22,128.58 |                         |      | \$12,780.18 |                         |      | \$7,976.00  |                         |      |
| 18  | \$22,270.14 |                         |      | \$12,913.15 |                         |      | \$8,141.31  |                         |      |
| 19  | \$22,470.25 |                         |      | \$13,047.64 |                         |      | \$8,175.21  |                         |      |
| 20  | \$20,781.23 |                         |      | \$13,270.76 |                         |      | \$8,283.96  |                         |      |
| 21  | \$21,033.78 |                         |      | \$13,782.53 |                         |      | \$8,350.26  |                         |      |
| 22  | \$21,479.34 |                         |      | \$14,450.15 |                         |      | \$8,504.39  |                         |      |
| 23  | \$21,883.12 |                         |      | \$15,096.54 |                         |      | \$8,658.21  |                         |      |
| 24  | \$22,301.32 |                         |      | \$15,741.04 |                         |      | \$8,800.85  |                         |      |
| 25  | \$22,705.25 |                         |      | \$16,387.25 |                         |      | \$8,954.97  |                         |      |
| 26  | \$23,326.15 |                         |      | \$17,031.94 |                         |      | \$9,110.56  |                         |      |
| 27  | \$23,974.25 |                         |      | \$17,701.22 |                         |      | \$9,264.35  |                         |      |
| 28  | \$24,595.18 |                         |      | \$18,345.95 |                         |      | \$9,407.01  |                         |      |
| 29  | \$25,243.58 |                         |      | \$18,992.34 |                         |      | \$9,561.13  |                         |      |
| 30  | \$25,723.12 |                         |      | \$19,527.19 |                         |      | \$9,802.46  |                         |      |
| 31  | \$26,231.24 |                         |      | \$20,083.38 |                         |      | \$10,045.60 |                         |      |
| 32  | \$26,710.78 |                         |      | \$20,618.00 |                         |      | \$10,287.25 |                         |      |
| 33  | \$27,217.15 |                         |      | \$21,174.02 |                         |      | \$10,517.40 |                         |      |
| 34  | \$27,696.50 |                         |      | \$21,709.02 |                         |      | \$10,760.53 |                         |      |
| 35  | \$28,204.81 |                         |      | \$22,264.82 |                         |      | \$11,001.84 |                         |      |
| 36  | \$28,684.16 |                         |      | \$22,799.66 |                         |      | \$11,243.51 |                         |      |
| 37  | \$29,192.48 |                         |      | \$23,355.66 |                         |      | \$11,486.61 |                         |      |
| 38  | \$29,784.44 |                         |      | \$24,225.26 |                         |      | \$11,904.79 |                         |      |
| 39  | \$30,405.35 |                         |      | \$25,114.24 |                         |      | \$12,332.68 |                         |      |
| 40  | \$34,097.05 |                         |      | \$26,004.82 |                         |      | \$12,762.02 |                         |      |
| 41  | \$34,780.04 |                         |      | \$26,874.60 |                         |      | \$13,180.17 |                         |      |
| 42  | \$35,431.20 |                         |      | \$27,765.38 |                         |      | \$13,609.86 |                         |      |
| 43  | \$36,082.33 |                         |      | \$28,632.76 |                         |      | \$14,039.19 |                         |      |
| 44  | \$36,765.36 |                         |      | \$29,523.56 |                         |      | \$14,457.34 |                         |      |
| 45  | \$37,416.50 |                         |      | \$30,391.22 |                         |      | \$14,885.23 |                         |      |
| 46  | \$38,522.59 |                         |      | \$31,282.02 |                         |      | \$15,314.91 |                         |      |
| 47  | \$39,612.76 |                         |      | \$32,151.74 |                         |      | \$15,733.04 |                         |      |
| 48  | \$40,714.73 |                         |      | \$33,040.56 |                         |      | \$16,162.40 |                         |      |
| 49  | \$41,866.81 |                         |      | \$33,909.77 |                         |      | \$16,590.28 |                         |      |
| 50  | \$42,887.60 |                         |      | \$34,737.00 |                         |      | \$16,995.46 |                         |      |
| 51  | \$43,949.24 |                         |      | \$35,539.48 |                         |      | \$17,412.16 |                         |      |
| 52  | \$44,988.12 |                         |      | \$36,359.22 |                         |      | \$17,825.32 |                         |      |
| 53  | \$46,067.47 |                         |      | \$36,934.06 |                         |      | \$18,645.44 |                         |      |

**Premium Rates (Zone 1)**

| Age | Plan A       |                         |      | Plan B       |                         |      | Plan C       |                         |      |
|-----|--------------|-------------------------|------|--------------|-------------------------|------|--------------|-------------------------|------|
|     | Worldwide    | Worldwide excluding USA | Asia | Worldwide    | Worldwide excluding USA | Asia | Worldwide    | Worldwide excluding USA | Asia |
| 54  | \$47,189.28  | N/A                     | N/A  | \$37,505.86  | N/A                     | N/A  | \$19,475.26  | N/A                     | N/A  |
| 55  | \$48,286.15  |                         |      | \$38,077.03  |                         |      | \$20,303.63  |                         |      |
| 56  | \$48,903.68  |                         |      | \$38,644.58  |                         |      | \$21,118.74  |                         |      |
| 57  | \$49,515.90  |                         |      | \$39,208.28  |                         |      | \$21,945.32  |                         |      |
| 58  | \$52,615.96  |                         |      | \$42,026.71  |                         |      | \$23,676.30  |                         |      |
| 59  | \$56,200.84  |                         |      | \$45,120.29  |                         |      | \$25,447.98  |                         |      |
| 60  | \$59,566.30  |                         |      | \$48,462.06  |                         |      | \$27,358.71  |                         |      |
| 61  | \$63,680.41  |                         |      | \$52,009.62  |                         |      | \$29,387.94  |                         |      |
| 62  | \$68,038.37  |                         |      | \$55,803.48  |                         |      | \$31,575.99  |                         |      |
| 63  | \$72,704.35  |                         |      | \$59,888.00  |                         |      | \$33,913.14  |                         |      |
| 64  | \$77,674.72  |                         |      | \$64,237.67  |                         |      | \$36,420.65  |                         |      |
| 65  | \$83,013.30  |                         |      | \$68,893.44  |                         |      | \$39,109.37  |                         |      |
| 66  | \$88,684.14  |                         |      | \$73,856.95  |                         |      | \$41,978.13  |                         |      |
| 67  | \$94,783.76  |                         |      | \$79,189.94  |                         |      | \$45,059.38  |                         |      |
| 68  | \$101,240.08 |                         |      | \$84,886.49  |                         |      | \$48,351.04  |                         |      |
| 69  | \$108,183.34 |                         |      | \$90,971.42  |                         |      | \$51,877.83  |                         |      |
| 70  | \$113,261.62 |                         |      | \$95,660.06  |                         |      | \$54,597.49  |                         |      |
| 71  | \$118,863.65 |                         |      | \$100,544.96 |                         |      | \$57,453.29  |                         |      |
| 72  | \$124,724.03 |                         |      | \$105,689.17 |                         |      | \$60,456.76  |                         |      |
| 73  | \$130,839.19 |                         |      | \$111,045.16 |                         |      | \$63,594.60  |                         |      |
| 74  | \$137,274.83 |                         |      | \$116,678.26 |                         |      | \$66,900.99  |                         |      |
| 75  | \$143,961.32 |                         |      | \$122,565.07 |                         |      | \$70,351.44  |                         |      |
| 76  | \$150,993.06 |                         |      | \$128,746.43 |                         |      | \$73,981.97  |                         |      |
| 77  | \$158,334.65 |                         |      | \$135,220.20 |                         |      | \$77,787.57  |                         |      |
| 78  | \$166,013.84 |                         |      | \$141,984.94 |                         |      | \$81,781.18  |                         |      |
| 79  | \$174,029.54 |                         |      | \$149,079.91 |                         |      | \$85,953.04  |                         |      |
| 80  | \$182,439.50 |                         |      | \$156,504.08 |                         |      | \$90,342.12  |                         |      |
| 81  | \$191,021.26 |                         |      | \$164,003.26 |                         |      | \$94,778.34  |                         |      |
| 82  | \$199,992.32 |                         |      | \$171,869.94 |                         |      | \$99,442.93  |                         |      |
| 83  | \$209,380.94 |                         |      | \$180,123.11 |                         |      | \$104,324.70 |                         |      |
| 84  | \$219,243.77 |                         |      | \$188,759.70 |                         |      | \$109,456.09 |                         |      |
| 85  | \$229,545.42 |                         |      | \$197,818.96 |                         |      | \$114,846.82 |                         |      |

- 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 2)**

| Age | Plan A      |                         |             | Plan B      |                         |             | Plan C      |                         |            |
|-----|-------------|-------------------------|-------------|-------------|-------------------------|-------------|-------------|-------------------------|------------|
|     | Worldwide   | Worldwide excluding USA | Asia        | Worldwide   | Worldwide excluding USA | Asia        | Worldwide   | Worldwide excluding USA | Asia       |
| 00  | \$18,393.77 | \$9,385.08              | \$8,782.82  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 01  | \$18,393.77 | \$9,385.08              | \$8,782.82  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 02  | \$18,393.77 | \$9,385.08              | \$8,782.82  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 03  | \$18,393.77 | \$9,385.08              | \$8,782.82  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 04  | \$18,393.77 | \$9,385.08              | \$8,782.82  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 05  | \$16,271.41 | \$8,302.21              | \$7,769.44  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 06  | \$16,271.41 | \$8,302.21              | \$7,769.44  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 07  | \$16,271.41 | \$8,302.21              | \$7,769.44  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 08  | \$16,271.41 | \$8,302.21              | \$7,769.44  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 09  | \$16,271.41 | \$8,302.21              | \$7,769.44  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 10  | \$15,563.98 | \$7,941.24              | \$7,431.64  | \$10,071.62 | \$5,987.27              | \$5,625.38  | \$5,295.25  | \$2,684.01              | \$2,505.72 |
| 11  | \$16,162.03 | \$8,496.83              | \$7,951.87  | \$10,148.35 | \$6,033.24              | \$5,671.39  | \$5,539.83  | \$2,803.95              | \$2,622.44 |
| 12  | \$16,745.94 | \$9,040.22              | \$8,461.44  | \$10,242.65 | \$6,075.56              | \$5,713.87  | \$5,779.69  | \$2,928.90              | \$2,735.87 |
| 13  | \$17,345.96 | \$9,588.77              | \$8,976.36  | \$10,313.82 | \$6,117.90              | \$5,756.21  | \$6,013.10  | \$3,048.85              | \$2,846.09 |
| 14  | \$17,901.59 | \$10,108.82             | \$9,461.36  | \$10,380.95 | \$6,167.89              | \$5,796.59  | \$6,241.79  | \$3,163.77              | \$2,949.82 |
| 15  | \$18,442.86 | \$10,614.84             | \$9,935.72  | \$10,444.81 | \$6,206.16              | \$5,835.07  | \$6,453.96  | \$3,275.76              | \$3,055.34 |
| 16  | \$18,457.36 | \$10,818.34             | \$10,126.67 | \$10,556.23 | \$6,262.18              | \$5,887.03  | \$6,564.16  | \$3,327.61              | \$3,107.22 |
| 17  | \$18,439.50 | \$10,963.45             | \$10,262.74 | \$10,648.57 | \$6,327.79              | \$5,950.49  | \$6,646.98  | \$3,369.77              | \$3,146.09 |
| 18  | \$18,557.86 | \$11,206.02             | \$10,487.64 | \$10,759.98 | \$6,393.01              | \$6,004.19  | \$6,784.58  | \$3,439.30              | \$3,210.93 |
| 19  | \$18,724.19 | \$11,306.70             | \$10,583.18 | \$10,871.76 | \$6,458.45              | \$6,067.86  | \$6,812.28  | \$3,452.27              | \$3,223.90 |
| 20  | \$17,316.66 | \$10,455.76             | \$9,786.60  | \$11,058.14 | \$6,546.91              | \$6,194.81  | \$6,903.08  | \$3,499.43              | \$3,267.49 |
| 21  | \$17,527.08 | \$10,568.35             | \$9,892.78  | \$11,483.72 | \$6,798.92              | \$6,448.78  | \$6,958.16  | \$3,526.81              | \$3,298.46 |
| 22  | \$17,898.80 | \$10,793.57             | \$10,101.86 | \$12,041.65 | \$7,104.80              | \$6,754.50  | \$7,087.82  | \$3,591.64              | \$3,355.02 |
| 23  | \$18,234.85 | \$10,996.24             | \$10,293.31 | \$12,578.00 | \$7,412.66              | \$7,072.12  | \$7,215.71  | \$3,653.24              | \$3,411.91 |
| 24  | \$18,584.09 | \$11,192.50             | \$10,476.84 | \$13,116.90 | \$7,730.08              | \$7,379.94  | \$7,334.20  | \$3,718.08              | \$3,471.72 |
| 25  | \$18,920.10 | \$11,380.86             | \$10,666.82 | \$13,655.58 | \$8,037.72              | \$7,687.74  | \$7,462.08  | \$3,782.91              | \$3,531.85 |
| 26  | \$19,436.60 | \$11,707.24             | \$10,959.42 | \$14,192.52 | \$8,343.82              | \$8,004.96  | \$7,591.75  | \$3,843.03              | \$3,588.41 |
| 27  | \$19,977.10 | \$12,019.31             | \$11,250.41 | \$14,750.41 | \$8,663.15              | \$8,311.04  | \$7,719.93  | \$3,907.87              | \$3,650.01 |
| 28  | \$20,495.05 | \$12,333.29             | \$11,543.16 | \$15,286.99 | \$8,969.23              | \$8,628.50  | \$7,838.09  | \$3,974.15              | \$3,710.15 |
| 29  | \$21,035.54 | \$12,658.07             | \$11,848.79 | \$15,825.66 | \$9,277.07              | \$8,936.35  | \$7,967.74  | \$4,034.30              | \$3,766.70 |
| 30  | \$21,434.63 | \$12,913.69             | \$12,088.64 | \$16,271.83 | \$9,561.59              | \$9,211.43  | \$8,168.74  | \$4,136.24              | \$3,862.46 |
| 31  | \$21,857.36 | \$13,169.76             | \$12,326.53 | \$16,735.88 | \$9,846.11              | \$9,486.40  | \$8,369.70  | \$4,238.51              | \$3,957.96 |
| 32  | \$22,258.06 | \$13,425.20             | \$12,566.23 | \$17,180.09 | \$10,121.24             | \$9,761.66  | \$8,572.47  | \$4,340.45              | \$4,053.74 |
| 33  | \$22,680.97 | \$13,681.12             | \$12,806.22 | \$17,643.53 | \$10,406.17             | \$10,036.76 | \$8,765.16  | \$4,442.72              | \$4,149.20 |
| 34  | \$23,079.89 | \$13,935.12             | \$13,044.13 | \$18,090.06 | \$10,679.15             | \$10,313.82 | \$8,966.14  | \$4,544.68              | \$4,245.00 |
| 35  | \$23,503.10 | \$14,190.89             | \$13,283.65 | \$18,553.73 | \$10,966.00             | \$10,588.92 | \$9,168.92  | \$4,646.92              | \$4,340.45 |
| 36  | \$23,902.02 | \$14,446.81             | \$13,523.50 | \$18,998.14 | \$11,250.58             | \$10,864.02 | \$9,369.87  | \$4,748.89              | \$4,434.45 |
| 37  | \$24,324.91 | \$14,702.41             | \$13,761.55 | \$19,461.59 | \$11,523.94             | \$11,139.17 | \$9,570.86  | \$4,851.15              | \$4,530.24 |
| 38  | \$24,818.93 | \$14,929.54             | \$13,973.89 | \$20,185.32 | \$11,962.55             | \$11,562.44 | \$9,919.16  | \$5,027.66              | \$4,695.57 |
| 39  | \$25,337.03 | \$15,170.82             | \$14,200.54 | \$20,927.57 | \$12,412.93             | \$11,997.22 | \$10,277.53 | \$5,209.19              | \$4,864.12 |
| 40  | \$28,413.60 | \$16,937.05             | \$15,854.15 | \$21,670.36 | \$12,851.40             | \$12,420.25 | \$10,635.56 | \$5,386.00              | \$5,029.44 |
| 41  | \$28,981.78 | \$17,186.56             | \$16,087.72 | \$22,393.73 | \$13,301.78             | \$12,843.71 | \$10,984.19 | \$5,567.54              | \$5,199.46 |
| 42  | \$29,524.81 | \$17,451.97             | \$16,335.44 | \$23,136.13 | \$13,740.40             | \$13,278.48 | \$11,340.76 | \$5,744.05              | \$5,363.34 |
| 43  | \$30,068.04 | \$17,701.44             | \$16,569.01 | \$23,859.86 | \$14,178.85             | \$13,701.90 | \$11,698.79 | \$5,920.87              | \$5,528.64 |
| 44  | \$30,636.02 | \$17,952.71             | \$16,818.70 | \$24,602.32 | \$14,627.12             | \$14,134.62 | \$12,047.39 | \$6,102.41              | \$5,698.66 |
| 45  | \$31,179.42 | \$18,218.12             | \$17,052.26 | \$25,325.68 | \$15,065.56             | \$14,559.55 | \$12,403.99 | \$6,278.91              | \$5,862.53 |
| 46  | \$32,101.10 | \$18,672.89             | \$17,478.50 | \$26,066.35 | \$15,504.56             | \$14,983.02 | \$12,762.02 | \$6,460.41              | \$6,032.56 |
| 47  | \$33,009.20 | \$19,133.10             | \$17,908.82 | \$26,791.68 | \$15,954.58             | \$15,415.88 | \$13,110.64 | \$6,635.47              | \$6,196.41 |
| 48  | \$33,929.29 | \$19,614.58             | \$18,359.68 | \$27,532.18 | \$16,393.01             | \$15,841.07 | \$13,467.22 | \$6,812.28              | \$6,361.72 |
| 49  | \$34,888.18 | \$20,086.66             | \$18,802.04 | \$28,255.75 | \$16,831.86             | \$16,273.94 | \$13,825.24 | \$6,993.82              | \$6,531.74 |
| 50  | \$35,737.49 | \$20,499.10             | \$19,159.45 | \$28,946.42 | \$17,243.35             | \$16,649.10 | \$14,162.36 | \$7,165.62              | \$6,689.11 |
| 51  | \$36,623.80 | \$20,895.29             | \$19,534.58 | \$29,613.96 | \$17,643.53             | \$17,022.31 | \$14,509.21 | \$7,340.68              | \$6,852.65 |
| 52  | \$37,489.42 | \$21,293.40             | \$19,893.95 | \$30,298.82 | \$18,041.77             | \$17,403.25 | \$14,854.57 | \$7,510.69              | \$7,010.02 |
| 53  | \$38,388.29 | \$21,744.61             | \$20,302.50 | \$30,775.99 | \$18,274.97             | \$17,603.32 | \$15,538.56 | \$7,862.56              | \$7,335.63 |
| 54  | \$39,322.21 | \$22,180.25             | \$20,695.31 | \$31,253.08 | \$18,496.01             | \$17,810.92 | \$16,229.00 | \$8,207.62              | \$7,658.33 |
| 55  | \$40,236.98 | \$22,633.22             | \$21,105.85 | \$31,728.48 | \$18,726.84             | \$18,009.28 | \$16,919.47 | \$8,557.72              | \$7,982.49 |

**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        |
| 56  | \$40,752.24  | \$22,861.13             | \$21,304.01 | \$32,201.35  | \$18,944.26             | \$18,203.76 | \$17,598.41 | \$8,903.10              | \$8,301.64  |
| 57  | \$41,261.48  | \$23,069.93             | \$21,484.51 | \$32,672.93  | \$19,161.67             | \$18,409.61 | \$18,287.38 | \$9,251.40              | \$8,625.79  |
| 58  | \$43,845.06  | \$24,411.16             | \$22,719.56 | \$35,020.01  | \$20,433.31             | \$19,642.64 | \$19,729.89 | \$10,070.05             | \$9,293.55  |
| 59  | \$46,833.43  | \$26,076.56             | \$24,251.90 | \$37,597.99  | \$21,932.03             | \$21,076.08 | \$21,206.27 | \$10,855.98             | \$10,014.95 |
| 60  | \$49,636.24  | \$27,642.14             | \$25,690.43 | \$40,381.82  | \$23,543.98             | \$22,590.16 | \$22,799.63 | \$11,695.52             | \$10,783.21 |
| 61  | \$53,065.40  | \$29,524.81             | \$27,421.33 | \$43,338.79  | \$25,266.05             | \$24,219.70 | \$24,488.50 | \$12,596.69             | \$11,609.78 |
| 62  | \$56,696.29  | \$31,538.45             | \$29,271.82 | \$46,499.68  | \$27,108.91             | \$25,948.81 | \$26,311.71 | \$13,562.67             | \$12,497.97 |
| 63  | \$60,585.49  | \$33,681.42             | \$31,237.62 | \$49,903.22  | \$29,079.32             | \$27,801.71 | \$28,259.86 | \$14,599.96             | \$13,444.51 |
| 64  | \$64,726.14  | \$35,967.52             | \$33,336.18 | \$53,527.34  | \$31,191.50             | \$29,783.27 | \$30,349.20 | \$15,715.05             | \$14,467.05 |
| 65  | \$69,176.47  | \$38,395.19             | \$35,560.73 | \$57,408.00  | \$33,452.05             | \$31,903.34 | \$32,589.13 | \$16,909.73             | \$15,559.48 |
| 66  | \$73,900.86  | \$41,012.00             | \$37,957.93 | \$61,544.29  | \$35,860.73             | \$34,161.97 | \$34,979.61 | \$18,190.15             | \$16,728.20 |
| 67  | \$78,982.52  | \$43,781.20             | \$40,491.78 | \$65,986.69  | \$38,448.52             | \$36,576.46 | \$37,546.92 | \$19,564.56             | \$17,982.70 |
| 68  | \$84,363.18  | \$46,750.48             | \$43,206.10 | \$70,734.59  | \$41,203.32             | \$39,154.40 | \$40,292.52 | \$21,037.71             | \$19,327.94 |
| 69  | \$90,149.26  | \$49,898.11             | \$46,081.62 | \$75,804.10  | \$44,154.32             | \$41,905.54 | \$43,231.14 | \$22,613.10             | \$20,770.42 |
| 70  | \$94,381.91  | \$52,207.42             | \$48,178.22 | \$79,713.24  | \$46,411.21             | \$44,004.47 | \$45,496.99 | \$23,843.42             | \$21,893.44 |
| 71  | \$99,049.51  | \$54,748.32             | \$50,485.55 | \$83,782.14  | \$48,773.70             | \$46,186.32 | \$47,876.31 | \$25,136.82             | \$23,070.16 |
| 72  | \$103,933.14 | \$57,389.92             | \$52,881.38 | \$88,068.74  | \$51,249.68             | \$48,473.58 | \$50,378.76 | \$26,495.01             | \$24,305.17 |
| 73  | \$109,029.12 | \$60,162.95             | \$55,393.97 | \$92,531.88  | \$53,848.86             | \$50,874.56 | \$52,994.72 | \$27,921.28             | \$25,603.60 |
| 74  | \$114,392.29 | \$63,050.35             | \$58,007.45 | \$97,226.14  | \$56,571.28             | \$53,375.75 | \$55,748.23 | \$29,420.35             | \$26,968.30 |
| 75  | \$119,964.25 | \$66,065.81             | \$60,734.12 | \$102,131.98 | \$59,414.54             | \$55,999.52 | \$58,625.27 | \$30,992.50             | \$28,397.80 |
| 76  | \$125,823.02 | \$69,220.34             | \$63,585.05 | \$107,282.12 | \$62,389.04             | \$58,741.21 | \$61,649.68 | \$32,637.76             | \$29,896.84 |
| 77  | \$131,939.80 | \$72,513.46             | \$66,557.71 | \$112,676.40 | \$65,503.61             | \$61,600.26 | \$64,821.37 | \$34,371.99             | \$31,472.25 |
| 78  | \$138,339.85 | \$75,944.21             | \$69,650.51 | \$118,313.56 | \$68,768.54             | \$64,595.53 | \$68,148.98 | \$36,185.46             | \$33,120.73 |
| 79  | \$145,019.46 | \$79,538.28             | \$72,888.58 | \$124,225.37 | \$72,193.03             | \$67,733.50 | \$71,625.39 | \$38,094.75             | \$34,854.97 |
| 80  | \$152,028.20 | \$83,278.70             | \$76,254.22 | \$130,412.71 | \$75,763.33             | \$71,005.63 | \$75,281.83 | \$40,093.33             | \$36,673.48 |
| 81  | \$159,178.50 | \$87,042.11             | \$79,635.25 | \$136,661.56 | \$79,368.84             | \$74,312.98 | \$78,979.02 | \$42,064.19             | \$38,467.53 |
| 82  | \$166,654.56 | \$90,979.50             | \$83,167.04 | \$143,215.98 | \$83,151.14             | \$77,779.92 | \$82,865.61 | \$44,133.77             | \$40,350.86 |
| 83  | \$174,477.05 | \$95,085.97             | \$86,847.47 | \$150,093.79 | \$87,106.63             | \$81,413.70 | \$86,933.78 | \$46,302.35             | \$42,326.76 |
| 84  | \$182,696.27 | \$99,375.07             | \$90,687.14 | \$157,290.92 | \$91,246.93             | \$85,201.99 | \$91,210.83 | \$48,581.17             | \$44,399.59 |
| 85  | \$191,281.38 | \$103,857.41            | \$94,696.69 | \$164,840.36 | \$95,588.68             | \$89,174.93 | \$95,702.17 | \$50,968.74             | \$46,573.19 |

- 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       |
| 00  | \$17,105.62 | \$8,726.39              | \$8,168.03  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 01  | \$17,105.62 | \$8,726.39              | \$8,168.03  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 02  | \$17,105.62 | \$8,726.39              | \$8,168.03  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 03  | \$17,105.62 | \$8,726.39              | \$8,168.03  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 04  | \$17,105.62 | \$8,726.39              | \$8,168.03  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 05  | \$15,131.92 | \$7,719.49              | \$7,225.60  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 06  | \$15,131.92 | \$7,719.49              | \$7,225.60  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 07  | \$15,131.92 | \$7,719.49              | \$7,225.60  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 08  | \$15,131.92 | \$7,719.49              | \$7,225.60  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 09  | \$15,131.92 | \$7,719.49              | \$7,225.60  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 10  | \$14,474.00 | \$7,383.86              | \$6,911.42  | \$9,367.46  | \$5,304.10              | \$4,982.78  | \$4,923.94  | \$2,311.22              | \$2,158.89 |
| 11  | \$15,031.73 | \$7,902.31              | \$7,396.25  | \$9,440.41  | \$5,344.32              | \$5,023.01  | \$5,150.83  | \$2,413.52              | \$2,257.92 |
| 12  | \$15,574.58 | \$8,406.96              | \$7,868.88  | \$9,526.94  | \$5,382.80              | \$5,061.49  | \$5,374.48  | \$2,521.93              | \$2,355.15 |
| 13  | \$16,132.15 | \$8,917.97              | \$8,346.64  | \$9,592.40  | \$5,419.49              | \$5,100.17  | \$5,591.69  | \$2,624.23              | \$2,450.63 |
| 14  | \$16,648.63 | \$9,401.04              | \$8,799.59  | \$9,656.06  | \$5,463.77              | \$5,134.79  | \$5,804.17  | \$2,724.69              | \$2,539.93 |
| 15  | \$17,151.17 | \$9,871.86              | \$9,239.99  | \$9,715.49  | \$5,498.20              | \$5,167.30  | \$6,001.90  | \$2,821.95              | \$2,630.67 |
| 16  | \$17,165.51 | \$10,061.02             | \$9,416.93  | \$9,819.40  | \$5,546.47              | \$5,215.60  | \$6,103.85  | \$2,865.53              | \$2,676.07 |
| 17  | \$17,149.38 | \$10,195.51             | \$9,544.34  | \$9,903.88  | \$5,604.16              | \$5,271.38  | \$6,181.65  | \$2,901.21              | \$2,709.95 |
| 18  | \$17,259.08 | \$10,420.21             | \$9,755.09  | \$10,008.10 | \$5,664.07              | \$5,317.55  | \$6,309.86  | \$2,961.33              | \$2,765.04 |
| 19  | \$17,414.81 | \$10,513.99             | \$9,841.60  | \$10,111.67 | \$5,721.56              | \$5,375.29  | \$6,334.00  | \$2,972.51              | \$2,776.55 |
| 20  | \$16,105.09 | \$9,724.19              | \$9,101.34  | \$10,284.77 | \$5,798.52              | \$5,487.04  | \$6,420.07  | \$3,013.20              | \$2,813.67 |
| 21  | \$16,299.73 | \$9,828.43              | \$9,199.46  | \$10,681.28 | \$6,021.71              | \$5,712.13  | \$6,471.93  | \$3,037.35              | \$2,839.62 |
| 22  | \$16,647.34 | \$10,037.51             | \$9,396.05  | \$11,198.80 | \$6,294.88              | \$5,983.22  | \$6,590.09  | \$3,094.25              | \$2,888.23 |
| 23  | \$16,959.24 | \$10,225.90             | \$9,572.98  | \$11,698.98 | \$6,566.12              | \$6,266.02  | \$6,710.03  | \$3,146.09              | \$2,936.87 |
| 24  | \$17,282.58 | \$10,409.44             | \$9,743.48  | \$12,198.97 | \$6,848.96              | \$6,537.11  | \$6,820.23  | \$3,201.20              | \$2,990.49 |
| 25  | \$17,596.39 | \$10,584.47             | \$9,920.27  | \$12,699.19 | \$7,120.02              | \$6,810.48  | \$6,940.18  | \$3,257.79              | \$3,042.38 |
| 26  | \$18,077.22 | \$10,888.46             | \$10,191.96 | \$13,201.76 | \$7,391.46              | \$7,091.14  | \$7,060.10  | \$3,309.63              | \$3,091.00 |
| 27  | \$18,579.08 | \$11,178.17             | \$10,463.98 | \$13,719.07 | \$7,674.48              | \$7,362.61  | \$7,178.61  | \$3,364.73              | \$3,142.87 |
| 28  | \$19,060.06 | \$11,469.17             | \$10,735.67 | \$14,219.23 | \$7,945.58              | \$7,643.52  | \$7,290.27  | \$3,421.63              | \$3,194.72 |
| 29  | \$19,563.52 | \$11,773.19             | \$11,018.76 | \$14,719.46 | \$8,216.60              | \$7,916.68  | \$7,408.73  | \$3,473.50              | \$3,243.33 |
| 30  | \$19,935.26 | \$12,009.66             | \$11,242.51 | \$15,133.03 | \$8,470.75              | \$8,161.02  | \$7,596.74  | \$3,561.01              | \$3,325.85 |
| 31  | \$20,327.77 | \$12,247.72             | \$11,464.50 | \$15,564.01 | \$8,722.78              | \$8,403.22  | \$7,784.76  | \$3,650.01              | \$3,408.67 |
| 32  | \$20,699.20 | \$12,485.80             | \$11,686.49 | \$15,979.55 | \$8,965.21              | \$8,647.93  | \$7,971.00  | \$3,737.51              | \$3,491.17 |
| 33  | \$21,093.29 | \$12,722.42             | \$11,908.46 | \$16,410.50 | \$9,217.21              | \$8,892.26  | \$8,151.09  | \$3,825.05              | \$3,572.21 |
| 34  | \$21,464.88 | \$12,960.64             | \$12,131.90 | \$16,824.35 | \$9,461.36              | \$9,136.39  | \$8,339.05  | \$3,914.34              | \$3,655.01 |
| 35  | \$21,859.14 | \$13,198.70             | \$12,353.88 | \$17,255.32 | \$9,713.77              | \$9,378.83  | \$8,525.30  | \$4,001.90              | \$3,737.51 |
| 36  | \$22,230.58 | \$13,434.86             | \$12,575.86 | \$17,670.68 | \$9,965.60              | \$9,623.38  | \$8,713.29  | \$4,089.39              | \$3,820.36 |
| 37  | \$22,623.05 | \$13,673.09             | \$12,797.86 | \$18,101.58 | \$10,207.98             | \$9,867.66  | \$8,901.33  | \$4,178.37              | \$3,901.38 |
| 38  | \$23,081.66 | \$13,883.96             | \$12,995.70 | \$18,775.14 | \$10,596.43             | \$10,242.65 | \$9,225.47  | \$4,329.27              | \$4,044.00 |
| 39  | \$23,562.46 | \$14,109.00             | \$13,206.43 | \$19,463.70 | \$10,995.05             | \$10,627.38 | \$9,557.90  | \$4,486.30              | \$4,189.86 |
| 40  | \$26,424.77 | \$15,751.52             | \$14,744.74 | \$20,154.37 | \$11,383.49             | \$11,002.55 | \$9,890.00  | \$4,638.68              | \$4,330.74 |
| 41  | \$26,953.85 | \$15,983.33             | \$14,962.36 | \$20,827.51 | \$11,781.73             | \$11,377.90 | \$10,214.16 | \$4,794.28              | \$4,476.60 |
| 42  | \$27,458.10 | \$16,231.06             | \$15,192.38 | \$21,518.39 | \$12,170.38             | \$11,762.70 | \$10,546.56 | \$4,946.63              | \$4,619.24 |
| 43  | \$27,962.58 | \$16,462.86             | \$15,410.22 | \$22,191.73 | \$12,558.96             | \$12,137.83 | \$10,878.67 | \$5,097.51              | \$4,761.85 |
| 44  | \$28,491.46 | \$16,694.84             | \$15,641.81 | \$22,880.44 | \$12,957.23             | \$12,522.61 | \$11,202.83 | \$5,254.57              | \$4,907.71 |
| 45  | \$28,997.53 | \$16,942.70             | \$15,857.70 | \$23,553.83 | \$13,345.84             | \$12,897.59 | \$11,535.25 | \$5,406.91              | \$5,048.89 |
| 46  | \$29,853.95 | \$17,365.26             | \$16,254.06 | \$24,244.69 | \$13,734.66             | \$13,272.90 | \$11,867.34 | \$5,562.52              | \$5,194.76 |
| 47  | \$30,698.14 | \$17,793.46             | \$16,655.89 | \$24,917.84 | \$14,132.48             | \$13,657.72 | \$12,191.49 | \$5,714.86              | \$5,337.39 |
| 48  | \$31,554.54 | \$18,241.31             | \$17,075.06 | \$25,608.31 | \$14,521.12             | \$14,032.68 | \$12,523.93 | \$5,865.77              | \$5,478.23 |
| 49  | \$32,446.52 | \$18,680.12             | \$17,485.58 | \$26,279.96 | \$14,909.94             | \$14,415.49 | \$12,857.80 | \$6,022.80              | \$5,624.10 |
| 50  | \$33,237.10 | \$19,063.91             | \$17,818.24 | \$26,922.52 | \$15,275.44             | \$14,748.29 | \$13,170.43 | \$6,170.44              | \$5,760.25 |
| 51  | \$34,059.89 | \$19,431.96             | \$18,167.18 | \$27,543.89 | \$15,629.44             | \$15,079.20 | \$13,493.13 | \$6,321.04              | \$5,901.40 |
| 52  | \$34,864.99 | \$19,803.54             | \$18,501.23 | \$28,178.77 | \$15,981.52             | \$15,415.88 | \$13,814.04 | \$6,466.91              | \$6,037.56 |
| 53  | \$35,702.28 | \$20,221.13             | \$18,882.01 | \$28,625.28 | \$16,189.27             | \$15,592.91 | \$14,449.38 | \$6,770.16              | \$6,317.81 |
| 54  | \$36,570.70 | \$20,626.69             | \$19,246.37 | \$29,067.79 | \$16,383.38             | \$15,777.40 | \$15,092.69 | \$7,068.38              | \$6,595.12 |
| 55  | \$37,421.98 | \$21,049.22             | \$19,628.38 | \$29,510.32 | \$16,587.72             | \$15,952.84 | \$15,734.52 | \$7,368.05              | \$6,873.87 |

**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        |
| 56  | \$37,899.73  | \$21,261.55             | \$19,812.58 | \$29,950.45  | \$16,781.81             | \$16,125.79 | \$16,366.60 | \$7,666.28              | \$7,149.41  |
| 57  | \$38,373.96  | \$21,454.78             | \$19,980.48 | \$30,387.35  | \$16,974.22             | \$16,306.66 | \$17,005.21 | \$7,966.27              | \$7,428.20  |
| 58  | \$40,777.01  | \$22,704.00             | \$21,129.04 | \$32,572.69  | \$18,099.46             | \$17,401.30 | \$18,347.21 | \$8,671.17              | \$8,003.42  |
| 59  | \$43,555.04  | \$24,250.31             | \$22,553.24 | \$34,968.07  | \$19,429.26             | \$18,669.13 | \$19,720.17 | \$9,347.20              | \$8,624.33  |
| 60  | \$46,162.82  | \$25,706.38             | \$23,892.72 | \$37,559.52  | \$20,856.36             | \$20,012.16 | \$21,201.56 | \$10,070.05             | \$9,285.62  |
| 61  | \$49,351.54  | \$27,456.53             | \$25,501.12 | \$40,308.72  | \$22,382.21             | \$21,454.92 | \$22,773.69 | \$10,848.02             | \$9,996.94  |
| 62  | \$52,729.21  | \$29,330.18             | \$27,222.97 | \$43,248.40  | \$24,013.82             | \$22,988.22 | \$24,469.04 | \$11,679.33             | \$10,761.96 |
| 63  | \$56,344.34  | \$31,322.56             | \$29,052.56 | \$46,413.31  | \$25,760.46             | \$24,627.17 | \$26,281.07 | \$12,572.54             | \$11,578.84 |
| 64  | \$60,196.22  | \$33,449.42             | \$31,002.65 | \$49,785.43  | \$27,630.47             | \$26,384.04 | \$28,224.22 | \$13,532.04             | \$12,459.07 |
| 65  | \$64,333.16  | \$35,707.22             | \$33,072.74 | \$53,394.79  | \$29,633.21             | \$28,261.51 | \$30,307.10 | \$14,561.07             | \$13,399.12 |
| 66  | \$68,728.44  | \$38,140.39             | \$35,300.26 | \$57,240.61  | \$31,766.98             | \$30,262.30 | \$32,529.02 | \$15,663.21             | \$14,405.45 |
| 67  | \$73,454.80  | \$40,716.71             | \$37,657.14 | \$61,372.85  | \$34,058.09             | \$32,399.51 | \$34,918.02 | \$16,846.37             | \$15,486.70 |
| 68  | \$78,458.78  | \$43,477.02             | \$40,182.31 | \$65,790.24  | \$36,499.64             | \$34,685.46 | \$37,469.14 | \$18,115.60             | \$16,645.39 |
| 69  | \$83,839.43  | \$46,405.25             | \$42,855.74 | \$70,503.70  | \$39,113.82             | \$37,122.83 | \$40,201.76 | \$19,472.04             | \$17,886.89 |
| 70  | \$87,776.64  | \$48,553.34             | \$44,805.66 | \$74,139.79  | \$41,112.86             | \$38,981.44 | \$42,308.77 | \$20,532.00             | \$18,854.67 |
| 71  | \$92,117.03  | \$50,915.89             | \$46,952.35 | \$77,924.04  | \$43,204.13             | \$40,914.77 | \$44,522.76 | \$21,643.86             | \$19,867.49 |
| 72  | \$96,659.20  | \$53,371.69             | \$49,179.72 | \$81,910.28  | \$45,397.32             | \$42,940.52 | \$46,850.17 | \$22,814.06             | \$20,930.73 |
| 73  | \$101,399.33 | \$55,951.55             | \$51,517.33 | \$86,061.95  | \$47,700.20             | \$45,066.41 | \$49,281.33 | \$24,042.63             | \$22,049.06 |
| 74  | \$106,385.58 | \$58,635.59             | \$53,948.34 | \$90,429.12  | \$50,110.80             | \$47,282.89 | \$51,843.94 | \$25,334.53             | \$23,224.29 |
| 75  | \$111,568.28 | \$61,440.31             | \$56,483.94 | \$94,990.74  | \$52,631.10             | \$49,606.74 | \$54,518.24 | \$26,686.26             | \$24,456.09 |
| 76  | \$117,016.36 | \$64,374.07             | \$59,134.56 | \$99,781.19  | \$55,266.72             | \$52,034.66 | \$57,330.13 | \$28,104.29             | \$25,746.21 |
| 77  | \$122,706.86 | \$67,436.75             | \$61,900.21 | \$104,798.44 | \$58,025.58             | \$54,568.36 | \$60,279.95 | \$29,597.17             | \$27,102.64 |
| 78  | \$128,657.83 | \$70,627.24             | \$64,775.53 | \$110,040.74 | \$60,917.08             | \$57,221.38 | \$63,375.62 | \$31,157.82             | \$28,522.45 |
| 79  | \$134,869.98 | \$73,969.52             | \$67,787.10 | \$115,539.13 | \$63,950.82             | \$60,001.34 | \$66,607.45 | \$32,803.09             | \$30,016.80 |
| 80  | \$141,388.57 | \$77,448.23             | \$70,917.23 | \$121,293.59 | \$67,113.86             | \$62,900.76 | \$70,009.61 | \$34,522.57             | \$31,582.46 |
| 81  | \$148,038.13 | \$80,950.13             | \$74,061.53 | \$127,105.58 | \$70,307.62             | \$65,830.63 | \$73,447.12 | \$36,221.13             | \$33,127.24 |
| 82  | \$154,990.42 | \$84,610.91             | \$77,345.59 | \$133,202.46 | \$73,656.68             | \$68,901.12 | \$77,061.45 | \$38,002.51             | \$34,749.47 |
| 83  | \$162,266.36 | \$88,429.34             | \$80,769.66 | \$139,599.11 | \$77,161.99             | \$72,119.76 | \$80,844.37 | \$39,869.67             | \$36,451.29 |
| 84  | \$169,910.32 | \$92,417.65             | \$84,340.38 | \$146,291.99 | \$80,829.05             | \$75,477.07 | \$84,821.74 | \$41,832.26             | \$38,235.92 |
| 85  | \$177,894.17 | \$96,586.45             | \$88,068.37 | \$153,314.12 | \$84,674.84             | \$78,993.72 | \$88,998.64 | \$43,889.19             | \$40,107.73 |

- 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<br>excluding<br>USA | Asia        | Worldwide   | Worldwide<br>excluding<br>USA | Asia        | Worldwide   | Worldwide<br>excluding<br>USA | Asia       |
| 00  | \$16,185.52 | \$8,258.16                    | \$7,728.88  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 01  | \$16,185.52 | \$8,258.16                    | \$7,728.88  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 02  | \$16,185.52 | \$8,258.16                    | \$7,728.88  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 03  | \$16,185.52 | \$8,258.16                    | \$7,728.88  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 04  | \$16,185.52 | \$8,258.16                    | \$7,728.88  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 05  | \$14,317.96 | \$7,305.34                    | \$6,837.11  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 06  | \$14,317.96 | \$7,305.34                    | \$6,837.11  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 07  | \$14,317.96 | \$7,305.34                    | \$6,837.11  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 08  | \$14,317.96 | \$7,305.34                    | \$6,837.11  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 09  | \$14,317.96 | \$7,305.34                    | \$6,837.11  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 10  | \$13,695.46 | \$6,987.67                    | \$6,539.84  | \$8,863.45  | \$5,017.24                    | \$4,715.39  | \$4,658.13  | \$2,186.62                    | \$2,042.19 |
| 11  | \$14,222.74 | \$7,476.07                    | \$6,998.33  | \$8,930.56  | \$5,055.71                    | \$4,753.68  | \$4,875.29  | \$2,283.85                    | \$2,136.20 |
| 12  | \$14,737.63 | \$7,955.40                    | \$7,445.81  | \$9,013.48  | \$5,092.45                    | \$4,790.44  | \$5,086.02  | \$2,385.80                    | \$2,228.73 |
| 13  | \$15,265.30 | \$8,438.46                    | \$7,898.78  | \$9,076.55  | \$5,127.25                    | \$4,824.88  | \$5,291.98  | \$2,483.05                    | \$2,319.51 |
| 14  | \$15,753.31 | \$8,895.31                    | \$8,325.40  | \$9,136.39  | \$5,169.44                    | \$4,857.94  | \$5,491.20  | \$2,577.04                    | \$2,403.78 |
| 15  | \$16,229.27 | \$9,340.86                    | \$8,742.98  | \$9,192.02  | \$5,202.11                    | \$4,890.65  | \$5,679.22  | \$2,669.59                    | \$2,489.51 |
| 16  | \$16,241.84 | \$9,519.58                    | \$8,910.88  | \$9,290.50  | \$5,248.30                    | \$4,934.68  | \$5,776.46  | \$2,709.95                    | \$2,531.67 |
| 17  | \$16,225.74 | \$9,648.94                    | \$9,031.20  | \$9,370.94  | \$5,302.20                    | \$4,988.41  | \$5,849.57  | \$2,744.14                    | \$2,564.09 |
| 18  | \$16,330.30 | \$9,861.26                    | \$9,229.39  | \$9,469.40  | \$5,358.14                    | \$5,032.80  | \$5,969.48  | \$2,802.50                    | \$2,617.74 |
| 19  | \$16,476.98 | \$9,949.56                    | \$9,312.56  | \$9,567.38  | \$5,413.75                    | \$5,084.76  | \$5,993.64  | \$2,813.67                    | \$2,627.45 |
| 20  | \$15,238.06 | \$9,201.07                    | \$8,612.33  | \$9,730.67  | \$5,487.04                    | \$5,192.71  | \$6,074.67  | \$2,851.13                    | \$2,663.10 |
| 21  | \$15,423.05 | \$9,299.35                    | \$8,705.62  | \$10,106.06 | \$5,698.50                    | \$5,406.07  | \$6,123.30  | \$2,873.80                    | \$2,687.26 |
| 22  | \$15,751.20 | \$9,497.05                    | \$8,890.78  | \$10,596.43 | \$5,954.54                    | \$5,661.94  | \$6,236.74  | \$2,927.12                    | \$2,734.41 |
| 23  | \$16,047.18 | \$9,677.22                    | \$9,058.21  | \$11,069.88 | \$6,212.32                    | \$5,929.55  | \$6,348.76  | \$2,975.75                    | \$2,779.80 |
| 24  | \$16,354.74 | \$9,849.50                    | \$9,218.93  | \$11,543.15 | \$6,479.38                    | \$6,185.23  | \$6,453.96  | \$3,029.43                    | \$2,829.88 |
| 25  | \$16,650.72 | \$10,015.01                   | \$9,386.22  | \$12,016.42 | \$6,735.23                    | \$6,443.00  | \$6,567.41  | \$3,081.27                    | \$2,878.49 |
| 26  | \$17,104.16 | \$10,303.27                   | \$9,643.57  | \$12,489.89 | \$6,993.44                    | \$6,710.21  | \$6,679.40  | \$3,131.35                    | \$2,923.90 |
| 27  | \$17,580.14 | \$10,578.00                   | \$9,900.96  | \$12,980.26 | \$7,260.85                    | \$6,966.30  | \$6,792.85  | \$3,183.23                    | \$2,974.28 |
| 28  | \$18,035.39 | \$10,853.39                   | \$10,158.32 | \$13,453.34 | \$7,516.54                    | \$7,233.76  | \$6,898.03  | \$3,236.89                    | \$3,024.37 |
| 29  | \$18,511.52 | \$11,139.74                   | \$10,426.80 | \$13,926.83 | \$7,774.13                    | \$7,491.49  | \$7,010.02  | \$3,286.94                    | \$3,069.77 |
| 30  | \$18,862.20 | \$11,364.76                   | \$10,637.54 | \$14,319.30 | \$8,012.87                    | \$7,722.38  | \$7,188.33  | \$3,369.77                    | \$3,147.56 |
| 31  | \$19,235.39 | \$11,590.14                   | \$10,848.25 | \$14,727.19 | \$8,253.37                    | \$7,953.26  | \$7,364.83  | \$3,452.27                    | \$3,225.36 |
| 32  | \$19,586.05 | \$11,813.41                   | \$11,057.38 | \$15,117.48 | \$8,482.32                    | \$8,182.24  | \$7,543.10  | \$3,536.56                    | \$3,303.17 |
| 33  | \$19,959.24 | \$12,038.60                   | \$11,268.41 | \$15,527.30 | \$8,720.87                    | \$8,413.06  | \$7,711.67  | \$3,619.37                    | \$3,380.94 |
| 34  | \$20,309.92 | \$12,263.81                   | \$11,478.83 | \$15,917.99 | \$8,951.72                    | \$8,643.92  | \$7,889.95  | \$3,701.88                    | \$3,458.75 |
| 35  | \$20,683.10 | \$12,489.01                   | \$11,689.70 | \$16,327.82 | \$9,190.48                    | \$8,874.77  | \$8,066.80  | \$3,786.13                    | \$3,536.56 |
| 36  | \$21,033.78 | \$12,712.61                   | \$11,900.27 | \$16,718.34 | \$9,428.64                    | \$9,105.60  | \$8,245.05  | \$3,868.95                    | \$3,614.35 |
| 37  | \$21,406.97 | \$12,937.96                   | \$12,109.38 | \$17,126.20 | \$9,657.78                    | \$9,336.49  | \$8,421.55  | \$3,953.25                    | \$3,692.14 |
| 38  | \$21,841.28 | \$13,137.41                   | \$12,297.91 | \$17,762.98 | \$10,025.03                   | \$9,692.23  | \$8,729.50  | \$4,095.85                    | \$3,826.81 |
| 39  | \$22,296.66 | \$13,349.76                   | \$12,495.43 | \$18,417.12 | \$10,402.50                   | \$10,056.00 | \$9,043.96  | \$4,243.22                    | \$3,964.41 |
| 40  | \$25,004.10 | \$14,905.73                   | \$13,952.35 | \$19,069.49 | \$10,769.62                   | \$10,409.78 | \$9,358.38  | \$4,387.60                    | \$4,099.13 |
| 41  | \$25,504.66 | \$15,125.14                   | \$14,157.61 | \$19,706.15 | \$11,146.88                   | \$10,765.94 | \$9,664.84  | \$4,534.96                    | \$4,236.73 |
| 42  | \$25,982.40 | \$15,358.70                   | \$14,374.90 | \$20,360.18 | \$11,514.49                   | \$11,129.74 | \$9,979.31  | \$4,679.34                    | \$4,371.43 |
| 43  | \$26,460.16 | \$15,578.12                   | \$14,582.28 | \$20,997.20 | \$11,881.76                   | \$11,485.44 | \$10,293.72 | \$4,823.43                    | \$4,505.77 |
| 44  | \$26,959.14 | \$15,797.51                   | \$14,799.58 | \$21,649.20 | \$12,259.03                   | \$11,849.27 | \$10,599.89 | \$4,971.10                    | \$4,643.69 |
| 45  | \$27,439.02 | \$16,031.26                   | \$15,004.82 | \$22,285.99 | \$12,626.28                   | \$12,203.03 | \$10,914.33 | \$5,115.17                    | \$4,778.06 |
| 46  | \$28,249.40 | \$16,430.99                   | \$15,379.94 | \$22,940.10 | \$12,993.77                   | \$12,558.96 | \$11,230.54 | \$5,262.83                    | \$4,915.99 |
| 47  | \$29,047.07 | \$16,836.40                   | \$15,760.75 | \$23,576.93 | \$13,370.83                   | \$12,922.56 | \$11,536.70 | \$5,406.91                    | \$5,050.34 |
| 48  | \$29,857.46 | \$17,261.05                   | \$16,156.91 | \$24,229.10 | \$13,738.09                   | \$13,278.48 | \$11,851.13 | \$5,549.55                    | \$5,185.05 |
| 49  | \$30,701.83 | \$17,676.68                   | \$16,546.36 | \$24,866.09 | \$14,105.74                   | \$13,641.90 | \$12,165.55 | \$5,697.20                    | \$5,322.64 |
| 50  | \$31,449.97 | \$18,039.60                   | \$16,860.97 | \$25,471.90 | \$14,452.24                   | \$13,955.69 | \$12,462.34 | \$5,836.60                    | \$5,450.84 |
| 51  | \$32,228.52 | \$18,387.98                   | \$17,190.28 | \$26,060.40 | \$14,786.59                   | \$14,267.32 | \$12,767.03 | \$5,980.68                    | \$5,583.74 |
| 52  | \$32,989.38 | \$18,738.32                   | \$17,506.81 | \$26,662.94 | \$15,121.55                   | \$14,586.71 | \$13,071.73 | \$6,118.60                    | \$5,713.40 |
| 53  | \$33,782.10 | \$19,134.70                   | \$17,866.38 | \$27,083.90 | \$15,315.85                   | \$14,754.10 | \$13,672.86 | \$6,405.33                    | \$5,979.21 |
| 54  | \$34,605.06 | \$19,519.00                   | \$18,211.04 | \$27,503.51 | \$15,500.56                   | \$14,929.21 | \$14,280.84 | \$6,687.33                    | \$6,240.02 |
| 55  | \$35,408.38 | \$19,916.77                   | \$18,572.00 | \$27,920.98 | \$15,694.86                   | \$15,094.61 | \$14,888.46 | \$6,971.14                    | \$6,504.34 |

**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        |
| 56  | \$35,861.54  | \$20,118.49             | \$18,747.38 | \$28,336.72  | \$15,877.63             | \$15,260.10 | \$15,486.70 | \$7,253.13              | \$6,765.15  |
| 57  | \$36,310.97  | \$20,300.93             | \$18,904.67 | \$28,752.28  | \$16,060.20             | \$15,431.30 | \$16,091.06 | \$7,536.63              | \$7,029.48  |
| 58  | \$38,582.93  | \$21,482.92             | \$19,993.06 | \$30,818.51  | \$17,124.06             | \$16,466.50 | \$17,360.30 | \$8,204.39              | \$7,574.05  |
| 59  | \$41,213.71  | \$22,946.05             | \$21,341.36 | \$33,086.34  | \$18,382.67             | \$17,664.89 | \$18,660.16 | \$8,842.95              | \$8,160.79  |
| 60  | \$43,680.32  | \$24,324.83             | \$22,608.47 | \$35,537.54  | \$19,733.05             | \$18,936.58 | \$20,061.99 | \$9,526.95              | \$8,786.39  |
| 61  | \$46,697.57  | \$25,980.80             | \$24,129.98 | \$38,138.58  | \$21,176.15             | \$20,300.58 | \$21,548.40 | \$10,262.77             | \$9,460.67  |
| 62  | \$49,893.01  | \$27,753.97             | \$25,757.89 | \$40,920.53  | \$22,718.88             | \$21,751.16 | \$23,152.95 | \$11,049.02             | \$10,184.97 |
| 63  | \$53,315.09  | \$29,640.19             | \$27,489.96 | \$43,915.94  | \$24,371.45             | \$23,303.72 | \$24,867.75 | \$11,895.07             | \$10,956.48 |
| 64  | \$56,960.27  | \$31,651.69             | \$29,335.67 | \$47,103.98  | \$26,141.39             | \$24,964.03 | \$26,705.72 | \$12,802.70             | \$11,789.55 |
| 65  | \$60,874.09  | \$33,787.74             | \$31,294.25 | \$50,520.62  | \$28,036.40             | \$26,741.86 | \$28,676.56 | \$13,775.16             | \$12,679.52 |
| 66  | \$65,033.87  | \$36,091.39             | \$33,401.84 | \$54,158.41  | \$30,054.71             | \$28,634.75 | \$30,780.34 | \$14,818.93             | \$13,630.76 |
| 67  | \$69,505.61  | \$38,527.69             | \$35,632.92 | \$58,069.79  | \$32,222.69             | \$30,658.64 | \$33,039.70 | \$15,938.74             | \$14,653.61 |
| 68  | \$74,240.45  | \$41,139.41             | \$38,020.25 | \$62,246.69  | \$34,531.37             | \$32,821.07 | \$35,454.65 | \$17,138.12             | \$15,750.73 |
| 69  | \$79,330.90  | \$43,910.33             | \$40,551.94 | \$66,707.88  | \$37,005.66             | \$35,125.66 | \$38,039.65 | \$18,421.75             | \$16,925.93 |
| 70  | \$83,055.76  | \$45,943.76             | \$42,397.81 | \$70,147.99  | \$38,896.57             | \$36,884.44 | \$40,034.98 | \$19,425.16             | \$17,841.50 |
| 71  | \$87,164.40  | \$48,178.22             | \$44,427.01 | \$73,730.02  | \$40,876.22             | \$38,715.76 | \$42,129.02 | \$20,476.90             | \$18,799.58 |
| 72  | \$91,460.41  | \$50,503.27             | \$46,534.57 | \$77,500.97  | \$42,950.34             | \$40,631.92 | \$44,330.04 | \$21,584.06             | \$19,805.91 |
| 73  | \$95,945.90  | \$52,943.65             | \$48,746.39 | \$81,429.30  | \$45,129.72             | \$42,644.29 | \$46,631.53 | \$22,746.00             | \$20,864.43 |
| 74  | \$100,665.18 | \$55,484.40             | \$51,046.48 | \$85,559.83  | \$47,409.67             | \$44,741.11 | \$49,056.24 | \$23,968.05             | \$21,976.30 |
| 75  | \$105,568.09 | \$58,136.59             | \$53,446.18 | \$89,876.94  | \$49,793.58             | \$46,940.45 | \$51,586.09 | \$25,247.03             | \$23,141.46 |
| 76  | \$110,724.24 | \$60,914.62             | \$55,954.90 | \$94,409.56  | \$52,286.47             | \$49,237.16 | \$54,247.41 | \$26,589.01             | \$24,362.07 |
| 77  | \$116,108.82 | \$63,812.95             | \$58,570.31 | \$99,155.72  | \$54,897.36             | \$51,634.45 | \$57,038.39 | \$28,000.53             | \$25,647.18 |
| 78  | \$121,739.34 | \$66,831.61             | \$61,291.51 | \$104,117.40 | \$57,633.08             | \$54,145.30 | \$59,967.29 | \$29,478.69             | \$26,990.95 |
| 79  | \$127,617.24 | \$69,993.79             | \$64,140.29 | \$109,319.30 | \$60,503.70             | \$56,777.17 | \$63,025.54 | \$31,034.63             | \$28,404.27 |
| 80  | \$133,785.31 | \$73,286.52             | \$67,102.50 | \$114,764.00 | \$63,497.17             | \$59,518.46 | \$66,244.40 | \$32,661.92             | \$29,885.70 |
| 81  | \$140,077.76 | \$76,598.90             | \$70,078.88 | \$120,262.43 | \$66,517.63             | \$62,290.55 | \$69,497.46 | \$34,268.26             | \$31,347.60 |
| 82  | \$146,656.36 | \$80,061.89             | \$73,186.00 | \$126,032.08 | \$69,686.22             | \$65,197.92 | \$72,917.32 | \$35,953.87             | \$32,882.32 |
| 83  | \$153,541.06 | \$83,676.66             | \$76,425.50 | \$132,082.62 | \$73,002.59             | \$68,243.15 | \$76,497.44 | \$37,720.52             | \$34,491.93 |
| 84  | \$160,772.94 | \$87,450.85             | \$79,805.11 | \$138,415.93 | \$76,471.46             | \$71,419.48 | \$80,259.44 | \$39,576.15             | \$36,180.77 |
| 85  | \$168,328.44 | \$91,394.93             | \$83,331.97 | \$145,059.05 | \$80,111.27             | \$74,747.74 | \$84,212.33 | \$41,522.88             | \$37,952.11 |

- 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       |
| 00  | \$15,635.77 | \$7,978.18              | \$7,467.71  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 01  | \$15,635.77 | \$7,978.18              | \$7,467.71  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 02  | \$15,635.77 | \$7,978.18              | \$7,467.71  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 03  | \$15,635.77 | \$7,978.18              | \$7,467.71  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 04  | \$15,635.77 | \$7,978.18              | \$7,467.71  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 05  | \$13,831.64 | \$7,057.60              | \$6,606.07  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 06  | \$13,831.64 | \$7,057.60              | \$6,606.07  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 07  | \$13,831.64 | \$7,057.60              | \$6,606.07  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 08  | \$13,831.64 | \$7,057.60              | \$6,606.07  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 09  | \$13,831.64 | \$7,057.60              | \$6,606.07  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 10  | \$13,230.29 | \$6,750.76              | \$6,318.85  | \$8,561.18  | \$4,846.25              | \$4,553.76  | \$4,501.08  | \$2,112.04              | \$1,972.66 |
| 11  | \$13,737.89 | \$7,222.84              | \$6,761.22  | \$8,626.60  | \$4,884.89              | \$4,590.35  | \$4,708.53  | \$2,206.05              | \$2,063.41 |
| 12  | \$14,235.48 | \$7,684.68              | \$7,192.96  | \$8,707.40  | \$4,919.33              | \$4,627.07  | \$4,912.74  | \$2,306.54              | \$2,152.40 |
| 13  | \$14,744.74 | \$8,152.00              | \$7,629.82  | \$8,767.06  | \$4,954.14              | \$4,659.78  | \$5,110.47  | \$2,398.76              | \$2,239.93 |
| 14  | \$15,217.16 | \$8,592.38              | \$8,043.86  | \$8,824.76  | \$4,994.18              | \$4,692.32  | \$5,304.97  | \$2,489.51              | \$2,320.96 |
| 15  | \$15,677.22 | \$9,022.55              | \$8,447.30  | \$8,878.60  | \$5,025.13              | \$4,723.10  | \$5,486.50  | \$2,578.81              | \$2,405.24 |
| 16  | \$15,689.98 | \$9,195.96              | \$8,608.51  | \$8,972.87  | \$5,069.62              | \$4,765.44  | \$5,578.73  | \$2,619.17              | \$2,445.93 |
| 17  | \$15,673.66 | \$9,320.02              | \$8,723.33  | \$9,051.77  | \$5,123.21              | \$4,817.34  | \$5,650.03  | \$2,651.59              | \$2,476.54 |
| 18  | \$15,774.72 | \$9,524.88              | \$8,916.20  | \$9,146.03  | \$5,175.19              | \$4,859.68  | \$5,766.74  | \$2,706.72              | \$2,526.96 |
| 19  | \$15,916.26 | \$9,610.16              | \$8,995.82  | \$9,242.22  | \$5,228.87              | \$4,911.60  | \$5,789.43  | \$2,718.24              | \$2,538.14 |
| 20  | \$14,720.44 | \$8,887.72              | \$8,319.58  | \$9,399.76  | \$5,300.45              | \$5,013.60  | \$5,867.23  | \$2,753.90              | \$2,572.33 |
| 21  | \$14,898.66 | \$8,984.08              | \$8,409.66  | \$9,761.66  | \$5,503.96              | \$5,219.40  | \$5,914.40  | \$2,776.55              | \$2,596.50 |
| 22  | \$15,215.71 | \$9,173.72              | \$8,588.36  | \$10,234.93 | \$5,752.34              | \$5,469.52  | \$6,024.62  | \$2,828.41              | \$2,640.44 |
| 23  | \$15,500.27 | \$9,347.60              | \$8,749.07  | \$10,692.79 | \$6,000.54              | \$5,725.42  | \$6,133.03  | \$2,875.29              | \$2,684.01 |
| 24  | \$15,796.39 | \$9,513.13              | \$8,905.10  | \$11,148.78 | \$6,258.34              | \$5,973.61  | \$6,233.51  | \$2,925.68              | \$2,732.62 |
| 25  | \$16,082.57 | \$9,673.99              | \$9,067.73  | \$11,606.64 | \$6,506.51              | \$6,223.88  | \$6,343.74  | \$2,977.56              | \$2,779.80 |
| 26  | \$16,522.04 | \$9,952.60              | \$9,316.88  | \$12,064.34 | \$6,756.80              | \$6,479.38  | \$6,452.47  | \$3,024.37              | \$2,825.19 |
| 27  | \$16,981.92 | \$10,217.70             | \$9,564.62  | \$12,537.79 | \$7,012.46              | \$6,727.73  | \$6,560.90  | \$3,076.24              | \$2,872.03 |
| 28  | \$17,420.93 | \$10,483.25             | \$9,812.50  | \$12,993.77 | \$7,262.77              | \$6,985.34  | \$6,663.19  | \$3,128.12              | \$2,920.65 |
| 29  | \$17,880.95 | \$10,759.78             | \$10,072.91 | \$13,451.80 | \$7,510.74              | \$7,233.76  | \$6,771.62  | \$3,175.30              | \$2,964.58 |
| 30  | \$18,220.54 | \$10,976.93             | \$10,275.60 | \$13,830.83 | \$7,741.58              | \$7,456.91  | \$6,943.42  | \$3,256.32              | \$3,040.57 |
| 31  | \$18,581.02 | \$11,194.10             | \$10,480.04 | \$14,225.04 | \$7,972.68              | \$7,680.20  | \$7,115.23  | \$3,335.58              | \$3,115.15 |
| 32  | \$18,920.10 | \$11,411.26             | \$10,682.90 | \$14,604.05 | \$8,193.92              | \$7,903.04  | \$7,285.55  | \$3,416.60              | \$3,189.68 |
| 33  | \$19,278.98 | \$11,628.58             | \$10,885.57 | \$14,998.40 | \$8,424.58              | \$8,126.36  | \$7,449.08  | \$3,497.64              | \$3,266.03 |
| 34  | \$19,618.24 | \$11,845.57             | \$11,089.55 | \$15,375.67 | \$8,645.87              | \$8,349.55  | \$7,620.90  | \$3,577.22              | \$3,340.60 |
| 35  | \$19,978.69 | \$12,062.90             | \$11,292.37 | \$15,769.88 | \$8,876.70              | \$8,570.83  | \$7,792.69  | \$3,658.28              | \$3,415.13 |
| 36  | \$20,318.29 | \$12,279.89             | \$11,494.90 | \$16,148.88 | \$9,107.56              | \$8,793.79  | \$7,964.50  | \$3,737.51              | \$3,491.17 |
| 37  | \$20,678.59 | \$12,497.05             | \$11,699.35 | \$16,543.50 | \$9,330.70              | \$9,017.15  | \$8,134.86  | \$3,818.55              | \$3,565.73 |
| 38  | \$21,098.12 | \$12,690.08             | \$11,879.52 | \$17,158.92 | \$9,684.71              | \$9,359.77  | \$8,431.29  | \$3,957.96              | \$3,695.38 |
| 39  | \$21,537.41 | \$12,896.29             | \$12,070.79 | \$17,787.98 | \$10,050.23             | \$9,711.66  | \$8,736.01  | \$4,100.58              | \$3,828.28 |
| 40  | \$24,152.81 | \$14,398.27             | \$13,478.16 | \$18,419.24 | \$10,404.23             | \$10,054.10 | \$9,039.27  | \$4,239.95              | \$3,957.96 |
| 41  | \$24,636.04 | \$14,610.61             | \$13,675.98 | \$19,034.68 | \$10,767.86             | \$10,396.70 | \$9,335.70  | \$4,382.60              | \$4,092.63 |
| 42  | \$25,097.70 | \$14,834.95             | \$13,886.54 | \$19,665.88 | \$11,123.76             | \$10,748.63 | \$9,638.91  | \$4,520.53              | \$4,222.29 |
| 43  | \$25,557.74 | \$15,047.28             | \$14,086.85 | \$20,281.54 | \$11,477.75             | \$11,091.07 | \$9,943.64  | \$4,659.91              | \$4,351.96 |
| 44  | \$26,042.58 | \$15,259.62             | \$14,297.05 | \$20,910.62 | \$11,843.29             | \$11,442.95 | \$10,240.08 | \$4,802.53              | \$4,484.87 |
| 45  | \$26,504.56 | \$15,486.11             | \$14,495.23 | \$21,526.27 | \$12,197.27             | \$11,785.61 | \$10,543.31 | \$4,941.94              | \$4,614.52 |
| 46  | \$27,286.67 | \$15,871.85             | \$14,858.16 | \$22,157.10 | \$12,553.40             | \$12,128.02 | \$10,848.02 | \$5,084.55              | \$4,747.42 |
| 47  | \$28,058.32 | \$16,263.24             | \$15,224.24 | \$22,772.92 | \$12,917.04             | \$12,480.10 | \$11,143.01 | \$5,223.94              | \$4,877.09 |
| 48  | \$28,840.22 | \$16,673.41             | \$15,608.39 | \$23,403.74 | \$13,272.90             | \$12,822.72 | \$11,447.72 | \$5,361.54              | \$5,006.75 |
| 49  | \$29,655.74 | \$17,075.06             | \$15,983.50 | \$24,017.65 | \$13,626.70             | \$13,174.60 | \$11,750.66 | \$5,504.15              | \$5,141.12 |
| 50  | \$30,379.45 | \$17,423.84             | \$16,288.01 | \$24,604.46 | \$13,961.45             | \$13,478.56 | \$12,037.68 | \$5,640.32              | \$5,266.08 |
| 51  | \$31,131.46 | \$17,761.61             | \$16,606.34 | \$25,172.02 | \$14,284.67             | \$13,778.90 | \$12,332.68 | \$5,778.23              | \$5,392.50 |
| 52  | \$31,865.78 | \$18,099.76             | \$16,912.27 | \$25,752.79 | \$14,606.15             | \$14,088.43 | \$12,625.86 | \$5,912.60              | \$5,517.15 |
| 53  | \$32,631.95 | \$18,483.53             | \$17,259.08 | \$26,160.52 | \$14,794.49             | \$14,250.23 | \$13,206.10 | \$6,188.15              | \$5,775.01 |
| 54  | \$33,426.62 | \$18,853.70             | \$17,593.52 | \$26,566.61 | \$14,973.40             | \$14,419.52 | \$13,794.60 | \$6,460.41              | \$6,027.85 |
| 55  | \$34,203.20 | \$19,239.26             | \$17,942.10 | \$26,968.67 | \$15,160.03             | \$14,578.81 | \$14,381.32 | \$6,735.95              | \$6,282.12 |

**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        |
| 56  | \$34,640.63  | \$19,433.72             | \$18,110.39 | \$27,370.76  | \$15,337.20             | \$14,736.79 | \$14,958.33 | \$7,006.79              | \$6,534.98  |
| 57  | \$35,073.77  | \$19,608.91             | \$18,262.72 | \$27,771.13  | \$15,514.04             | \$14,902.02 | \$15,543.26 | \$7,282.33              | \$6,789.62  |
| 58  | \$37,269.66  | \$20,750.56             | \$19,313.59 | \$29,767.91  | \$16,541.21             | \$15,900.90 | \$16,770.34 | \$7,925.61              | \$7,314.74  |
| 59  | \$39,810.73  | \$22,165.92             | \$20,615.90 | \$31,957.02  | \$17,757.24             | \$17,060.78 | \$18,024.83 | \$8,544.74              | \$7,882.00  |
| 60  | \$42,193.98  | \$23,496.36             | \$21,838.38 | \$34,325.50  | \$19,061.38             | \$18,288.22 | \$19,378.01 | \$9,204.57              | \$8,486.39  |
| 61  | \$45,108.26  | \$25,095.92             | \$23,310.56 | \$36,837.91  | \$20,454.67             | \$19,606.06 | \$20,815.81 | \$9,915.93              | \$9,136.49  |
| 62  | \$48,194.33  | \$26,809.07             | \$24,883.60 | \$39,525.88  | \$21,947.38             | \$21,006.65 | \$22,365.29 | \$10,676.23             | \$9,836.67  |
| 63  | \$51,499.64  | \$28,629.49             | \$26,555.71 | \$42,417.07  | \$23,542.46             | \$22,505.28 | \$24,019.92 | \$11,491.33             | \$10,582.24 |
| 64  | \$55,020.97  | \$30,574.09             | \$28,339.30 | \$45,499.30  | \$25,252.60             | \$24,109.81 | \$25,796.28 | \$12,368.31             | \$11,386.12 |
| 65  | \$58,801.91  | \$32,637.61             | \$30,231.17 | \$48,796.79  | \$27,082.16             | \$25,825.88 | \$27,700.88 | \$13,309.84             | \$12,246.58 |
| 66  | \$62,818.54  | \$34,861.42             | \$32,267.46 | \$52,313.77  | \$29,032.78             | \$27,653.53 | \$29,731.55 | \$14,316.49             | \$13,165.73 |
| 67  | \$67,139.50  | \$37,216.72             | \$34,421.02 | \$56,090.34  | \$31,128.07             | \$29,608.18 | \$31,914.87 | \$15,399.18             | \$14,152.64 |
| 68  | \$71,711.71  | \$39,739.96             | \$36,728.39 | \$60,124.68  | \$33,358.02             | \$31,695.59 | \$34,247.03 | \$16,557.86             | \$15,212.60 |
| 69  | \$76,630.75  | \$42,415.36             | \$39,173.74 | \$64,434.11  | \$35,747.06             | \$33,923.44 | \$36,744.80 | \$17,799.40             | \$16,347.16 |
| 70  | \$80,228.21  | \$44,379.60             | \$40,957.52 | \$67,756.62  | \$37,574.72             | \$35,622.18 | \$38,670.30 | \$18,767.15             | \$17,232.13 |
| 71  | \$84,195.08  | \$46,538.15             | \$42,918.05 | \$71,215.54  | \$39,487.40             | \$37,390.43 | \$40,693.01 | \$19,784.98             | \$18,157.72 |
| 72  | \$88,346.20  | \$48,783.37             | \$44,954.32 | \$74,859.32  | \$41,489.94             | \$39,240.94 | \$42,820.93 | \$20,854.69             | \$19,128.43 |
| 73  | \$92,679.54  | \$51,142.04             | \$47,090.20 | \$78,653.14  | \$43,594.70             | \$41,184.26 | \$45,043.17 | \$21,976.30             | \$20,151.29 |
| 74  | \$97,237.61  | \$53,594.45             | \$49,312.61 | \$82,643.24  | \$45,799.42             | \$43,209.91 | \$47,385.02 | \$23,156.21             | \$21,225.69 |
| 75  | \$101,974.73 | \$56,158.37             | \$51,630.56 | \$86,812.25  | \$48,100.56             | \$45,331.90 | \$49,829.17 | \$24,392.70             | \$22,350.53 |
| 76  | \$106,955.35 | \$58,839.25             | \$54,052.75 | \$91,190.96  | \$50,509.20             | \$47,552.02 | \$52,399.73 | \$25,689.33             | \$23,530.45 |
| 77  | \$112,153.94 | \$61,640.10             | \$56,581.64 | \$95,777.45  | \$53,031.18             | \$49,866.44 | \$55,096.70 | \$27,054.03             | \$24,770.49 |
| 78  | \$117,595.14 | \$64,554.52             | \$59,208.89 | \$100,567.82 | \$55,674.79             | \$52,290.53 | \$57,925.12 | \$28,480.31             | \$26,068.58 |
| 79  | \$123,271.69 | \$67,610.17             | \$61,962.12 | \$105,592.74 | \$58,446.85             | \$54,831.74 | \$60,879.63 | \$29,984.38             | \$27,433.27 |
| 80  | \$129,229.01 | \$70,790.21             | \$64,823.48 | \$110,851.07 | \$61,338.38             | \$57,480.89 | \$63,988.28 | \$31,556.55             | \$28,864.60 |
| 81  | \$135,308.81 | \$73,989.32             | \$67,697.04 | \$116,162.65 | \$64,256.95             | \$60,159.13 | \$67,129.35 | \$33,109.23             | \$30,276.12 |
| 82  | \$141,663.04 | \$77,337.12             | \$70,699.60 | \$121,734.17 | \$67,317.79             | \$62,964.10 | \$70,434.27 | \$34,736.52             | \$31,759.28 |
| 83  | \$148,312.56 | \$80,826.10             | \$73,830.08 | \$127,580.95 | \$70,520.83             | \$65,905.67 | \$73,891.23 | \$36,443.32             | \$33,313.46 |
| 84  | \$155,298.31 | \$84,472.88             | \$77,092.56 | \$133,698.82 | \$73,872.22             | \$68,974.43 | \$77,526.78 | \$38,237.39             | \$34,945.74 |
| 85  | \$162,597.05 | \$88,282.67             | \$80,500.85 | \$140,114.74 | \$77,387.24             | \$72,188.99 | \$81,343.55 | \$40,117.47             | \$36,655.48 |

- 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       |
| 00  | \$15,083.70 | \$7,695.43              | \$7,204.44  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 01  | \$15,083.70 | \$7,695.43              | \$7,204.44  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 02  | \$15,083.70 | \$7,695.43              | \$7,204.44  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 03  | \$15,083.70 | \$7,695.43              | \$7,204.44  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 04  | \$15,083.70 | \$7,695.43              | \$7,204.44  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 05  | \$13,343.26 | \$6,807.53              | \$6,373.15  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 06  | \$13,343.26 | \$6,807.53              | \$6,373.15  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 07  | \$13,343.26 | \$6,807.53              | \$6,373.15  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 08  | \$13,343.26 | \$6,807.53              | \$6,373.15  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 09  | \$13,343.26 | \$6,807.53              | \$6,373.15  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 10  | \$12,763.13 | \$6,511.54              | \$6,096.06  | \$8,259.13  | \$4,676.74              | \$4,394.28  | \$4,342.24  | \$2,037.49              | \$1,902.82 |
| 11  | \$13,253.09 | \$6,966.65              | \$6,522.16  | \$8,322.65  | \$4,711.74              | \$4,428.76  | \$4,543.19  | \$2,128.25              | \$1,990.31 |
| 12  | \$13,732.97 | \$7,412.35              | \$6,939.76  | \$8,399.54  | \$4,746.17              | \$4,463.34  | \$4,739.17  | \$2,223.72              | \$2,076.39 |
| 13  | \$14,224.50 | \$7,861.80              | \$7,360.86  | \$8,457.32  | \$4,779.04              | \$4,496.08  | \$4,930.44  | \$2,314.48              | \$2,160.67 |
| 14  | \$14,679.24 | \$8,288.05              | \$7,759.19  | \$8,513.08  | \$4,819.30              | \$4,526.86  | \$5,118.43  | \$2,402.01              | \$2,239.93 |
| 15  | \$15,123.58 | \$8,703.86              | \$8,148.60  | \$8,565.23  | \$4,848.12              | \$4,557.82  | \$5,291.98  | \$2,488.07              | \$2,319.51 |
| 16  | \$15,134.02 | \$8,870.38              | \$8,303.96  | \$8,657.36  | \$4,890.65              | \$4,598.02  | \$5,382.77  | \$2,526.96              | \$2,358.41 |
| 17  | \$15,120.04 | \$8,990.87              | \$8,415.44  | \$8,732.62  | \$4,942.60              | \$4,648.01  | \$5,450.84  | \$2,557.60              | \$2,389.05 |
| 18  | \$15,217.16 | \$9,186.91              | \$8,601.41  | \$8,824.76  | \$4,994.36              | \$4,688.46  | \$5,562.52  | \$2,611.24              | \$2,437.66 |
| 19  | \$15,355.16 | \$9,270.08              | \$8,679.28  | \$8,915.20  | \$5,044.54              | \$4,738.48  | \$5,585.21  | \$2,620.97              | \$2,447.39 |
| 20  | \$14,199.24 | \$8,573.74              | \$8,025.35  | \$9,067.14  | \$5,113.43              | \$4,838.70  | \$5,661.55  | \$2,656.63              | \$2,481.58 |
| 21  | \$14,372.98 | \$8,665.60              | \$8,112.22  | \$9,417.46  | \$5,309.92              | \$5,036.68  | \$5,706.93  | \$2,677.55              | \$2,504.28 |
| 22  | \$14,676.68 | \$8,850.40              | \$8,284.18  | \$9,873.26  | \$5,550.37              | \$5,275.42  | \$5,810.65  | \$2,727.94              | \$2,546.41 |
| 23  | \$14,953.36 | \$9,016.42              | \$8,440.54  | \$10,315.94 | \$5,790.86              | \$5,523.23  | \$5,915.84  | \$2,773.33              | \$2,590.02 |
| 24  | \$15,238.22 | \$9,177.10              | \$8,591.57  | \$10,756.32 | \$6,039.23              | \$5,763.88  | \$6,014.88  | \$2,821.95              | \$2,635.39 |
| 25  | \$15,515.06 | \$9,331.69              | \$8,747.46  | \$11,196.86 | \$6,277.54              | \$6,004.19  | \$6,120.06  | \$2,872.03              | \$2,682.54 |
| 26  | \$15,937.80 | \$9,599.99              | \$8,987.44  | \$11,639.36 | \$6,518.00              | \$6,252.55  | \$6,225.58  | \$2,917.41              | \$2,724.69 |
| 27  | \$16,381.78 | \$9,855.91              | \$9,226.81  | \$12,095.33 | \$6,766.24              | \$6,491.29  | \$6,330.76  | \$2,967.81              | \$2,771.55 |
| 28  | \$16,806.44 | \$10,111.54             | \$9,466.79  | \$12,535.64 | \$7,006.69              | \$6,739.27  | \$6,427.99  | \$3,016.43              | \$2,816.92 |
| 29  | \$17,248.97 | \$10,380.16             | \$9,717.74  | \$12,976.61 | \$7,245.26              | \$6,979.57  | \$6,533.52  | \$3,061.84              | \$2,859.07 |
| 30  | \$17,577.28 | \$10,589.27             | \$9,912.06  | \$13,342.01 | \$7,468.64              | \$7,195.22  | \$6,698.83  | \$3,139.61              | \$2,932.16 |
| 31  | \$17,922.79 | \$10,798.40             | \$10,108.32 | \$13,722.89 | \$7,691.41              | \$7,410.89  | \$6,864.15  | \$3,217.39              | \$3,004.94 |
| 32  | \$18,250.94 | \$11,007.68             | \$10,304.56 | \$14,088.43 | \$7,905.32              | \$7,624.04  | \$7,029.48  | \$3,295.20              | \$3,078.03 |
| 33  | \$18,598.37 | \$11,216.77             | \$10,500.79 | \$14,467.42 | \$8,128.31              | \$7,839.73  | \$7,186.54  | \$3,373.02              | \$3,149.34 |
| 34  | \$18,925.26 | \$11,427.35             | \$10,697.05 | \$14,832.97 | \$8,341.87              | \$8,055.23  | \$7,351.85  | \$3,450.82              | \$3,222.10 |
| 35  | \$19,272.54 | \$11,636.45             | \$10,893.29 | \$15,213.67 | \$8,565.23              | \$8,270.90  | \$7,517.18  | \$3,528.63              | \$3,295.20 |
| 36  | \$19,600.68 | \$11,845.57             | \$11,089.55 | \$15,579.44 | \$8,788.00              | \$8,484.24  | \$7,682.50  | \$3,606.41              | \$3,367.99 |
| 37  | \$19,948.30 | \$12,054.67             | \$11,285.77 | \$15,958.61 | \$9,001.93              | \$8,699.88  | \$7,847.82  | \$3,682.41              | \$3,439.30 |
| 38  | \$20,351.75 | \$12,241.28             | \$11,459.51 | \$16,552.88 | \$9,344.23              | \$9,030.61  | \$8,134.86  | \$3,817.09              | \$3,564.28 |
| 39  | \$20,776.39 | \$12,439.13             | \$11,644.51 | \$17,160.83 | \$9,696.26              | \$9,369.18  | \$8,428.06  | \$3,954.71              | \$3,693.95 |
| 40  | \$23,298.36 | \$13,888.32             | \$13,001.82 | \$17,768.80 | \$10,038.70             | \$9,700.13  | \$8,721.57  | \$4,089.39              | \$3,818.55 |
| 41  | \$23,765.66 | \$14,091.80             | \$13,192.93 | \$18,363.40 | \$10,388.84             | \$10,031.00 | \$9,006.83  | \$4,226.98              | \$3,946.76 |
| 42  | \$24,209.42 | \$14,309.63             | \$13,396.60 | \$18,970.97 | \$10,731.11             | \$10,369.57 | \$9,300.02  | \$4,359.91              | \$4,073.19 |
| 43  | \$24,655.33 | \$14,514.86             | \$13,587.50 | \$19,565.60 | \$11,073.77             | \$10,700.48 | \$9,593.55  | \$4,494.59              | \$4,197.83 |
| 44  | \$25,122.47 | \$14,719.94             | \$13,792.96 | \$20,173.38 | \$11,426.04             | \$11,041.22 | \$9,878.80  | \$4,632.19              | \$4,326.02 |
| 45  | \$25,566.59 | \$14,937.60             | \$13,983.88 | \$20,766.18 | \$11,768.28             | \$11,371.94 | \$10,172.00 | \$4,766.86              | \$4,450.66 |
| 46  | \$26,322.13 | \$15,310.96             | \$14,332.45 | \$21,376.02 | \$12,110.88             | \$11,701.10 | \$10,465.54 | \$4,904.47              | \$4,580.32 |
| 47  | \$27,067.45 | \$15,687.84             | \$14,686.32 | \$21,968.75 | \$12,462.58             | \$12,041.65 | \$10,750.79 | \$5,037.37              | \$4,705.27 |
| 48  | \$27,821.02 | \$16,082.41             | \$15,056.30 | \$22,576.54 | \$12,805.04             | \$12,372.17 | \$11,043.99 | \$5,172.07              | \$4,829.93 |
| 49  | \$28,608.26 | \$16,469.92             | \$15,418.87 | \$23,170.97 | \$13,147.68             | \$12,711.19 | \$11,337.50 | \$5,309.67              | \$4,958.15 |
| 50  | \$29,305.42 | \$16,808.06             | \$15,712.61 | \$23,736.40 | \$13,468.75             | \$13,003.57 | \$11,613.03 | \$5,439.32              | \$5,079.53 |
| 51  | \$30,030.89 | \$17,133.64             | \$16,018.74 | \$24,283.14 | \$13,782.53             | \$13,293.91 | \$11,898.30 | \$5,572.23              | \$5,202.71 |
| 52  | \$30,740.45 | \$17,459.22             | \$16,314.22 | \$24,844.94 | \$14,092.44             | \$13,592.28 | \$12,180.32 | \$5,701.90              | \$5,322.64 |
| 53  | \$31,478.28 | \$17,828.86             | \$16,648.63 | \$25,237.00 | \$14,275.03             | \$13,747.91 | \$12,741.10 | \$5,969.48              | \$5,570.80 |
| 54  | \$32,244.47 | \$18,186.26             | \$16,971.02 | \$25,627.56 | \$14,446.45             | \$13,911.26 | \$13,308.37 | \$6,230.29              | \$5,813.90 |
| 55  | \$32,995.04 | \$18,557.86             | \$17,308.61 | \$26,018.27 | \$14,627.12             | \$14,065.34 | \$13,873.87 | \$6,496.08              | \$6,060.27 |

**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        |
| 56  | \$33,416.17  | \$18,745.40             | \$17,469.65 | \$26,405.17  | \$14,798.53             | \$14,219.23 | \$14,431.40 | \$6,758.65              | \$6,303.39  |
| 57  | \$33,835.18  | \$18,915.29             | \$17,618.47 | \$26,791.68  | \$14,967.65             | \$14,378.93 | \$14,995.44 | \$7,023.00              | \$6,549.74  |
| 58  | \$35,953.16  | \$20,015.86             | \$18,630.40 | \$28,717.46  | \$15,960.34             | \$15,342.97 | \$16,178.61 | \$7,645.39              | \$7,055.40  |
| 59  | \$38,403.85  | \$21,380.28             | \$19,886.69 | \$30,829.87  | \$17,131.98             | \$16,460.56 | \$17,389.50 | \$8,241.81              | \$7,603.24  |
| 60  | \$40,702.51  | \$22,664.72             | \$21,066.91 | \$33,113.48  | \$18,390.35             | \$17,643.53 | \$18,695.83 | \$8,878.62              | \$8,186.71  |
| 61  | \$43,513.98  | \$24,208.01             | \$22,487.95 | \$35,537.54  | \$19,734.78             | \$18,915.59 | \$20,081.44 | \$9,564.38              | \$8,813.80  |
| 62  | \$46,492.13  | \$25,858.55             | \$24,004.16 | \$38,130.90  | \$21,174.02             | \$20,267.87 | \$21,575.80 | \$10,296.97             | \$9,488.05  |
| 63  | \$49,680.66  | \$27,615.79             | \$25,617.89 | \$40,920.53  | \$22,715.22             | \$21,714.62 | \$23,173.88 | \$11,084.66             | \$10,207.67 |
| 64  | \$53,076.01  | \$29,491.58             | \$27,337.79 | \$43,892.87  | \$24,363.74             | \$23,261.21 | \$24,887.20 | \$11,930.71             | \$10,984.19 |
| 65  | \$56,724.59  | \$31,481.82             | \$29,162.44 | \$47,075.15  | \$26,129.87             | \$24,917.84 | \$26,723.36 | \$12,836.56             | \$11,814.03 |
| 66  | \$60,599.66  | \$33,628.49             | \$31,127.94 | \$50,466.89  | \$28,011.43             | \$26,682.20 | \$28,684.52 | \$13,809.03             | \$12,700.41 |
| 67  | \$64,766.87  | \$35,898.34             | \$33,205.26 | \$54,110.50  | \$30,031.49             | \$28,567.60 | \$30,790.08 | \$14,852.81             | \$13,651.98 |
| 68  | \$69,177.89  | \$38,333.08             | \$35,431.20 | \$58,004.39  | \$32,182.33             | \$30,581.68 | \$33,039.70 | \$15,971.15             | \$14,674.52 |
| 69  | \$73,923.50  | \$40,914.84             | \$37,790.04 | \$62,159.93  | \$34,489.07             | \$32,730.61 | \$35,449.65 | \$17,167.28             | \$15,768.72 |
| 70  | \$77,393.54  | \$42,807.98             | \$39,509.75 | \$65,365.09  | \$36,251.30             | \$34,367.84 | \$37,307.06 | \$18,100.83             | \$16,622.70 |
| 71  | \$81,220.67  | \$44,890.61             | \$41,401.28 | \$68,702.99  | \$38,096.47             | \$36,074.10 | \$39,258.47 | \$19,083.04             | \$17,515.89 |
| 72  | \$85,225.24  | \$47,056.38             | \$43,365.35 | \$72,215.94  | \$40,029.97             | \$37,859.82 | \$41,310.36 | \$20,113.85             | \$18,452.70 |
| 73  | \$89,404.50  | \$49,330.12             | \$45,426.74 | \$75,877.04  | \$42,061.33             | \$39,735.41 | \$43,454.82 | \$21,196.52             | \$19,438.15 |
| 74  | \$93,801.36  | \$51,697.99             | \$47,569.52 | \$79,726.51  | \$44,187.02             | \$41,688.31 | \$45,714.16 | \$22,336.10             | \$20,475.43 |
| 75  | \$98,370.05  | \$54,169.52             | \$49,806.08 | \$83,749.49  | \$46,407.53             | \$43,737.04 | \$48,072.26 | \$23,527.20             | \$21,559.59 |
| 76  | \$103,175.82 | \$56,756.45             | \$52,143.71 | \$87,972.35  | \$48,731.39             | \$45,878.29 | \$50,552.03 | \$24,776.98             | \$22,697.38 |
| 77  | \$108,192.40 | \$59,456.60             | \$54,582.00 | \$92,397.23  | \$51,165.04             | \$48,111.71 | \$53,153.55 | \$26,093.07             | \$23,893.51 |
| 78  | \$113,440.68 | \$62,270.00             | \$57,117.41 | \$97,018.51  | \$53,714.15             | \$50,451.29 | \$55,882.95 | \$27,470.73             | \$25,146.52 |
| 79  | \$118,916.74 | \$65,216.48             | \$59,773.54 | \$101,866.46 | \$56,390.27             | \$52,902.34 | \$58,732.27 | \$28,919.67             | \$26,462.59 |
| 80  | \$124,663.86 | \$68,284.69             | \$62,533.85 | \$106,939.69 | \$59,177.98             | \$55,459.14 | \$61,732.14 | \$30,436.76             | \$27,843.51 |
| 81  | \$130,527.78 | \$71,370.56             | \$65,304.79 | \$112,063.10 | \$61,994.44             | \$58,041.13 | \$64,763.01 | \$31,934.34             | \$29,204.97 |
| 82  | \$136,657.10 | \$74,597.68             | \$68,203.09 | \$117,438.17 | \$64,947.77             | \$60,749.90 | \$67,951.24 | \$33,504.70             | \$30,635.94 |
| 83  | \$143,071.68 | \$77,964.90             | \$71,219.83 | \$123,077.23 | \$68,039.21             | \$63,587.58 | \$71,286.78 | \$35,151.41             | \$32,135.31 |
| 84  | \$149,811.10 | \$81,480.78             | \$74,369.41 | \$128,979.41 | \$71,271.32             | \$66,546.30 | \$74,792.37 | \$36,880.94             | \$33,708.93 |
| 85  | \$156,852.02 | \$85,155.89             | \$77,657.03 | \$135,170.45 | \$74,663.09             | \$69,649.49 | \$78,476.58 | \$38,692.99             | \$35,358.86 |

- 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 for Optional add-on rider**

| Normal (routine) pregnancy and childbirth cover premium rates (Available for Plan A only) |             |                         |             |
|---|-------------|-------------------------|-------------|
| Zone / Area   | Worldwide   | Worldwide excluding USA | Asia        |
| 1   | \$25,510.70 | N/A                     | N/A         |
| 2   | \$21,259.69 | \$12,756.84             | \$11,941.50 |
| 3   | \$19,771.52 | \$11,863.27             | \$11,105.23 |
| 4   | \$18,707.12 | \$11,225.89             | \$10,508.35 |
| 5   | \$18,071.30 | \$10,844.48             | \$10,151.24 |
| 6   | \$17,432.46 | \$10,459.60             | \$9,792.72  |

- 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 (Optional)**

| 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.

