

ANNUAL INSURANCE CHARGE PER RM1,000 FACE AMOUNT

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1^	0.80	0.80	0.80	0.80
1	0.91	0.91	0.68	0.68
2	0.74	0.74	0.55	0.55
3	0.89	0.89	0.61	0.61
4	1.01	1.01	0.65	0.65
5	1.05	1.05	0.73	0.73
6	1.09	1.09	0.74	0.74
7	1.10	1.10	0.76	0.76
8	1.14	1.14	0.88	0.88
9	1.18	1.18	0.97	0.97
10	1.20	1.20	1.06	1.06
11	0.89	0.89	0.75	0.75
12	0.91	0.91	0.82	0.82
13	0.92	0.92	0.86	0.86
14	1.01	1.01	0.89	0.89
15	1.09	1.09	0.92	0.92
16	1.12	1.12	0.96	0.96
17	1.13	1.13	0.98	0.98
18	1.13	1.13	0.98	0.98
19	1.13	1.37	0.99	1.01
20	1.15	1.40	1.01	1.02
21	1.40	2.00	1.50	1.47
22	1.40	2.01	1.52	1.53
23	1.43	2.04	1.53	1.62
24	1.43	2.07	1.55	1.73
25	1.44	2.10	1.56	1.86
26	1.45	2.13	1.71	2.03
27	1.47	2.15	1.81	2.21
28	1.52	2.32	1.93	2.41
29	1.59	2.47	2.08	2.61
30	1.66	2.50	2.25	2.99
31	1.88	2.66	2.44	3.26
32	2.05	2.84	2.62	3.56
33	2.15	3.08	2.89	3.93
34	2.29	3.34	3.15	4.30
35	2.41	3.61	3.45	4.70
36	2.58	3.92	3.87	5.41
37	2.76	4.23	4.02	5.86
38	2.95	4.60	4.12	6.32
39	3.19	5.01	4.21	6.86
40	3.42	5.44	4.30	7.38
41	3.69	6.00	4.45	7.94
42	4.01	6.59	4.69	8.45
43	4.40	7.27	4.73	8.69
44	4.76	8.12	5.25	9.21
45	5.50	9.00	5.70	9.97
46	5.99	9.99	6.38	11.01
47	6.57	11.62	7.24	11.31
48	7.14	12.76	8.20	12.33
49	8.17	14.66	9.41	13.83
50	10.00	16.96	9.78	16.82
51	11.42	19.45	10.26	18.71
52	13.05	22.31	11.18	21.70
53	14.90	25.60	12.27	24.05
54	16.26	29.35	14.21	26.75
55	17.85	32.22	14.93	28.23
56	20.66	35.49	14.96	29.78
57	22.84	39.23	15.75	31.39
58	25.32	43.51	16.67	33.19
59	28.15	48.28	17.65	35.02
60	31.24	53.55	18.73	37.11
61	34.64	59.20	24.91	39.46

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
62	38.25	65.25	25.53	39.61
63	42.17	71.57	26.00	39.79
64	43.89	78.13	28.08	42.59
65	48.30	85.14	30.36	45.96
66	55.11	94.81	35.40	52.43
67	60.25	102.78	38.73	57.16
68	65.73	111.14	42.38	62.36
69	67.99	113.99	44.19	64.77
70	70.06	116.44	45.93	67.10
71	71.65	118.23	47.33	68.98
72	73.70	119.32	61.78	88.48
73	75.78	120.36	63.08	89.70
74	77.84	121.47	64.38	90.96
75	84.12	122.66	62.56	92.27
76	86.35	130.35	63.84	89.15
77	88.61	131.64	65.22	90.44
78	90.98	132.98	66.57	91.81
79	93.40	134.47	68.03	93.27
80	85.52	120.90	60.46	81.90
81	87.39	121.81	61.44	82.80
82	94.17	131.16	65.66	87.25
83	100.70	139.03	70.15	92.27
84	108.97	147.90	75.69	97.84
85	123.56	166.12	84.96	109.44
86	124.68	173.63	87.59	115.03
87	125.87	186.84	94.59	123.77
88	127.00	201.08	101.84	132.81
89	143.37	215.29	109.61	142.43
90	160.74	232.80	117.90	152.66
91	173.74	259.35	124.58	166.52
92	180.03	275.84	134.74	174.80
93	186.33	293.14	144.91	197.63
94	198.16	312.21	154.08	213.12
95	210.72	332.11	164.91	226.07
96	223.89	353.02	175.54	239.50
97	237.66	374.75	185.78	253.17
98	251.98	397.49	196.95	267.65
99	267.00	421.16	209.23	282.88

^Applicable to baby plan only. For Expected Due Date (EDD) till first Policy Year or till respective Policy Year (for endorsement)