

ANNUAL INSURANCE CHARGE PER RM1,000 FACE AMOUNT

Age Next Birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	0.62	0.69	0.53	0.60
2	0.62	0.69	0.53	0.60
3	0.62	0.69	0.52	0.59
4	0.61	0.68	0.52	0.59
5	0.61	0.68	0.52	0.59
6	0.60	0.67	0.51	0.58
7	0.60	0.67	0.51	0.58
8	0.60	0.67	0.51	0.58
9	0.59	0.66	0.50	0.57
10	0.61	0.68	0.52	0.59
11	0.63	0.70	0.53	0.60
12	0.65	0.72	0.55	0.62
13	0.67	0.74	0.56	0.63
14	0.69	0.76	0.58	0.65
15	0.69	0.76	0.58	0.65
16	0.69	0.76	0.58	0.65
17	0.69	0.76	0.58	0.65
18	0.69	0.76	0.58	0.65
19	0.69	0.79	0.58	0.67
20	0.69	0.79	0.58	0.66
21	0.68	0.79	0.58	0.67
22	0.68	0.79	0.58	0.67
23	0.68	0.78	0.58	0.67
24	0.67	0.78	0.58	0.67
25	0.68	0.78	0.58	0.67
26	0.68	0.79	0.58	0.68
27	0.68	0.81	0.65	0.76
28	0.70	0.83	0.72	0.85
29	0.73	0.91	0.78	0.92
30	0.77	0.96	0.87	1.07
31	0.80	1.05	0.96	1.18
32	0.85	1.15	1.03	1.27
33	0.92	1.25	1.15	1.43
34	0.97	1.35	1.25	1.56
35	1.06	1.51	1.36	1.72
36	1.15	1.67	1.46	1.86
37	1.26	1.87	1.64	2.10
38	1.39	2.12	1.76	2.28
39	1.53	2.38	1.92	2.54
40	1.74	2.74	2.11	2.79
41	1.98	3.19	2.29	3.07
42	2.24	3.65	2.50	3.35
43	2.51	4.16	2.71	3.68
44	2.74	4.60	2.90	4.01
45	2.95	4.99	3.09	4.32
46	3.16	5.42	3.28	4.59
47	3.41	5.87	3.43	4.89
48	3.66	6.38	3.64	5.23
49	3.97	6.96	3.81	5.56
50	4.39	7.70	4.07	6.01
51	4.83	8.55	4.33	6.49
52	5.31	9.46	4.60	7.01
53	5.86	10.47	4.91	7.53
54	6.37	11.45	5.13	8.02
55	6.97	12.52	5.38	8.50
56	7.61	13.70	5.62	9.01
57	8.20	14.76	5.89	9.48
58	8.85	15.98	6.17	10.00
59	9.55	17.21	6.51	10.63
60	10.36	18.59	6.83	11.31
61	11.26	20.20	7.26	12.07

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
62	12.24	21.95	7.65	12.86
63	13.38	23.91	8.11	13.76
64	14.48	25.75	8.35	14.19
65	15.58	27.56	8.67	14.79
66	16.80	29.61	9.07	15.51
67	18.12	31.84	9.66	16.60
68	19.54	34.11	10.39	17.93
69	20.66	35.73	11.10	19.13
70	21.86	37.44	11.97	20.59
71	22.97	39.02	12.84	22.02
72	24.29	40.93	13.87	23.75
73	25.90	43.30	14.94	25.52
74	27.23	45.03	15.98	27.06
75	28.61	46.82	16.53	27.77
76	29.95	48.49	17.12	28.53
77	31.63	50.65	17.88	29.57
78	33.13	52.51	18.51	30.37
79	35.00	54.73	19.50	31.49
80	31.61	47.19	15.90	24.78
81	33.00	48.41	16.58	25.28
82	34.51	49.70	17.49	26.09
83	37.37	54.50	18.44	26.90
84	38.60	55.00	19.39	27.63
85	39.78	55.37	20.34	28.31
86	40.90	55.56	21.23	28.84
87	42.30	56.06	22.34	29.60
88	43.23	55.85	23.12	29.87
89	43.05	54.20	23.19	29.20
90	42.46	52.04	22.92	28.09
91	41.61	49.62	22.19	26.46
92	40.19	46.58	20.89	24.20
93	34.53	38.87	18.91	21.29
94	35.40	39.85	13.91	15.66
95	36.24	40.81	14.34	16.15
96	37.04	41.70	14.67	16.52
97	37.80	42.55	14.86	16.73
98	37.24	41.92	13.82	15.56
99	36.11	40.65	12.20	13.74