

OneHealth

Rate Chart (Office rate)

Contents

1. Base Covers (Excl. of GST)	3
2. Optional Covers	35
3. Aggregate Deductible	40
4. Loading/ Discount	41



1. Base Covers (Excl. of GST)

1.1. 1 Adult

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	3,058	3,300	3,687	3,933	3,453	3,600	3,879	4,044	4,713	5,015	6,519	6,770	7,021	8,425	9,689	4,400	4,519	4,734	4,894	5,539	5,764	7,205	7,493	7,782	8,070	8,646	10,739
[6-15]	2,952	3,242	3,625	3,894	3,335	3,537	3,814	4,004	4,700	5,022	6,529	6,780	7,031	8,437	9,703	4,166	4,347	4,563	4,750	5,422	5,673	7,091	7,375	7,658	7,942	8,509	10,568
[16-25]	3,809	4,430	4,948	5,426	4,297	4,825	5,207	5,579	6,686	7,231	9,400	9,762	10,123	12,148	13,970	5,226	5,735	6,040	6,415	7,492	7,950	9,937	10,334	10,732	11,129	11,924	14,810
[26-35]	4,220	4,868	5,465	5,973	4,778	5,320	5,762	6,154	7,366	7,960	10,349	10,747	11,145	13,374	15,380	5,702	6,227	6,590	6,989	8,166	8,667	10,833	11,267	11,700	12,133	13,000	16,146
[36-45]	5,070	5,867	6,609	7,234	5,765	6,440	7,000	7,487	8,982	9,721	12,637	13,123	13,609	16,331	18,781	6,982	7,667	8,159	8,677	10,180	10,833	13,541	14,083	14,625	15,166	16,250	20,182
[46-50]	7,393	8,553	9,637	10,548	8,540	9,539	10,381	11,103	13,320	14,414	18,739	19,459	20,180	24,216	27,848	10,185	11,184	11,911	12,669	14,862	15,816	19,770	20,561	21,352	22,143	23,724	29,465
[51-55]	9,214	10,930	12,307	13,589	10,603	12,145	13,236	14,281	17,273	18,780	24,414	25,353	26,292	31,551	36,283	12,396	13,939	14,876	15,963	18,904	20,231	25,289	26,300	27,312	28,323	30,346	37,690
[56-60]	10,502	12,642	14,230	15,790	12,330	14,329	15,605	16,920	20,559	22,412	29,135	30,256	31,376	37,652	43,299	14,214	16,213	17,302	18,663	22,223	23,859	29,824	31,017	32,210	33,403	35,789	44,449
[61-65]	11,569	15,263	17,165	19,588	13,692	17,431	18,984	21,169	26,414	29,215	37,979	39,440	40,901	49,081	56,443	15,690	19,432	20,744	22,975	28,139	30,691	38,364	39,899	41,433	42,968	46,037	57,178
[66-70]	16,030	20,980	23,599	26,863	19,015	24,020	26,173	29,114	36,253	40,050	52,065	54,067	56,070	67,284	77,377	21,640	26,651	28,478	31,485	38,499	41,954	52,442	54,540	56,638	58,735	62,931	78,160
[71-75]	21,617	27,356	30,779	34,691	25,379	30,994	33,741	37,162	45,841	50,387	65,503	68,023	70,542	84,651	97,348	29,051	34,677	37,011	40,524	49,044	53,142	66,427	69,084	71,741	74,398	79,712	99,003
[76-80]	26,737	32,186	36,229	40,201	31,347	36,435	39,715	43,064	52,326	57,041	74,153	77,005	79,858	95,829	110,203	36,147	41,237	44,039	47,500	56,561	60,726	75,908	78,944	81,980	85,016	91,089	113,133
ABOVE 80	30,926	37,228	41,904	46,499	36,229	42,114	45,936	49,811	60,523	65,977	85,771	89,069	92,368	110,842	127,468	41,784	47,672	50,938	54,941	65,422	70,239	87,799	91,311	94,823	98,334	105,358	130,855

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	10000000	15000000	20000000	25000000	30000000	50000000	100000000	200000000	300000000		
[0-5]	6,366	7,371	7,755	8,324	8,713	9,019	9,270	9,972	11,319	13,480	14,489	15,205	15,765	16,193	17,374	19,150	22,980	23,938		
[6-15]	6,168	7,200	7,612	8,221	8,638	8,967	9,236	9,989	11,337	12,430	13,412	14,109	14,652	15,071	16,218	17,940	21,528	22,425		
[16-25]	8,312	9,905	10,602	11,622	12,328	12,881	13,334	14,601	16,572	18,886	16,257	17,230	17,988	18,579	20,209	22,599	27,119	28,248		
[26-35]	9,190	10,939	11,702	13,333	14,085	14,788	15,363	16,973	19,265	18,829	20,507	21,699	22,626	23,353	25,343	28,265	33,918	35,331		
[36-45]	11,407	13,641	14,635	16,538	17,525	18,398	19,111	21,111	23,961	22,897	26,629	27,834	28,785	31,390	35,180	42,216	43,975	47,718		
[46-50]	16,499	19,734	21,171	23,924	25,352	26,615	27,648	30,541	34,664	30,052	32,915	34,951	36,533	37,780	41,200	46,175	55,409	57,718		
[51-55]	21,439	25,873	27,901	31,402	33,431	35,141	36,538	40,453	45,915	36,434	40,247	42,959	45,064	46,734	51,339	56,945	69,534	72,431		
[56-60]	25,246	30,620	33,114	37,185	39,689	41,747	43,429	48,141	54,640	40,244	44,690	47,853	50,305	52,258	57,659	65,349	78,419	81,686		
[61-65]	31,442	39,034	42,770	48,603	52,361	55,391	57,867	64,805	73,554	51,192	57,689	62,309	65,892	68,753	76,736	87,960	105,552	109,950		
[66-70]	43,214	53,588	58,678	66,494	71,622	75,726	79,080	88,478	100,422	68,945	77,713	83,947	88,781	92,646	103,441	118,578	142,293	148,222		
[71-75]	55,519	68,264	74,396	84,018	90,189	95,173	99,247	110,660	125,599	89,338	100,128	107,802	113,752	118,502	131,726	150,365	180,438	187,956		
[76-80]	64,280	77,960	84,310	94,676	101,052	106,292	110,574	122,572	139,119	102,546	113,874	121,932	128,181	133,156	146,918	166,511	199,813	208,138		
ABOVE 80	74,350	90,173	97,518	109,508	116,883	122,943	127,896	141,773	160,913	118,610	131,713	141,033	148,262	154,017	169,934	192,598	231,117	240,747		

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	2,690	2,897	3,231	3,444	2,960	3,080	3,313	3,451	4,022	4,280	5,563	5,777	5,991	7,190	8,268	3,805	3,902	4,079	4,214	4,769	4,963	6,204	6,452	6,700	6,948	7,444	9,246
[6-15]	2,594	2,846	3,175	3,408	2,856	3,025	3,256	3,415	4,009	4,284	5,570	5,784	5,998	7,198	8,277	3,598	3,747	3,926	4,084	4,661	4,877	6,096	6,340	6,583	6,827	7,315	9,085
[16-25]	3,342	3,880	4,329	4,744	3,674	4,119	4,439	4,754	5,697	6,161	8,010	8,318	8,626	10,351	11,904	4,500	4,929	5,184	5,501	6,424	6,816	8,520	8,861	9,202	9,543	10,224	12,699
[26-35]	3,716	4,280	4,796	5,238	4,100	4,558	4,929	5,259	6,295	6,803	8,844	9,184	9,525	11,430	13,144	4,921	5,365	5,669	6,007	7,018	7,449	9,311	9,684	10,056	10,428	11,173	13,877
[36-45]	4,452	5,145	5,791	6,335	4,934	5,504	5,978	6,390	7,666	8,296	10,785	11,200	11,615	13,938	16,028	6,007	6,586	7,000	7,440	8,728	9,288	11,610	12,075	12,539	13,004	13,933	17,304
[46-50]	6,492	7,501	8,443	9,236	7,308	8,153	8,864	9,475	11,367	12,301	15,991	16,606	17,221	20,666	23,765	8,762	9,607	10,219	10,863	12,743	13,561	16,951	17,629	18,308	18,986	20,342	25,264
[51-55]	8,050	9,542	10,739	11,854	9,043	10,350	11,274	12,161	14,708	15,991	20,789	21,589	22,388	26,866	30,896	10,624	11,934	12,725	13,647	16,162	17,296	21,620	22,485	23,350	24,214	25,944	32,222
[56-60]	9,157	11,019	12,399	13,756	10,495	12,192	13,273	14,390	17,485	19,060	24,778	25,731	26,684	32,021	36,824	12,157	13,853	14,775	15,930	18,969	20,366	25,457	26,475	27,493	28,512	30,548	37,941
[61-65]	11,320	14,928	16,784	19,150	13,074	16,637	18,114	20,196	25,201	27,873	36,234	37,628	39,022	46,826	53,850	15,072	18,636	19,884	22,011	26,958	29,403	36,754	38,224	39,694	41,164	44,105	54,778
[66-70]	15,880	20,516	23,071	26,261	18,151	22,922	24,971	27,775	34,585	38,208	49,670	51,580	53,491	64,189	73,817	20,783	25,557	27,294	30,161	36,880	40,190	50,237	52,246	54,256	56,265	60,284	74,873
[71-75]	21,149																										



Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium							
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	10000000	15000000	20000000	25000000	30000000	50000000	100000000	200000000	300000000
[0-5]	5,513	6,369	6,693	7,173	7,508	7,773	7,989	8,594	9,754	12,405	13,333	13,993	14,508	14,888	15,961	17,593	21,111	21,991
[6-15]	5,332	6,210	6,559	7,073	7,432	7,715	7,946	8,594	9,754	11,372	12,270	12,907	13,405	13,775	14,809	16,381	19,657	20,476
[16-25]	7,161	8,517	9,108	9,970	10,575	11,050	11,438	12,525	14,216	13,448	14,686	15,566	16,250	16,765	18,215	20,369	24,443	25,461
[26-35]	7,949	9,442	10,088	11,550	12,201	12,811	13,309	14,703	16,688	17,026	18,542	19,620	20,459	21,087	22,851	25,486	30,583	31,858
[36-45]	9,834	11,743	12,585	14,269	15,120	15,873	16,489	18,214	20,673	20,491	22,443	23,831	24,909	25,730	28,026	31,410	37,692	39,262
[46-50]	14,227	16,987	18,204	20,642	21,874	22,964	23,855	26,351	29,908	26,893	29,456	31,277	32,693	33,771	36,784	41,225	49,470	51,531
[51-55]	18,431	22,211	23,934	26,989	28,734	30,203	31,404	34,769	39,463	32,255	35,631	38,032	39,896	41,339	45,371	51,209	61,451	64,012
[56-60]	21,668	26,248	28,366	31,893	34,041	35,806	37,248	41,290	46,864	35,394	39,305	42,086	44,243	45,932	50,647	57,401	68,881	71,751
[61-65]	30,296	37,557	41,117	46,752	50,367	53,281	55,663	62,337	70,752	50,401	56,798	61,347	64,875	67,643	75,445	86,480	103,776	108,100
[66-70]	41,630	51,551	56,403	63,933	68,863	72,809	76,034	85,070	96,554	67,708	76,318	82,441	87,188	90,928	101,462	116,309	139,570	145,386
[71-75]	53,476	65,664	71,509	80,806	86,741	91,535	95,453	106,429	120,797	87,893	98,508	106,058	111,912	116,513	129,433	147,748	177,297	184,685
[76-80]	61,899	74,981	81,032	91,103	97,239	102,281	106,401	117,946	133,869	101,188	112,366	120,317	126,484	131,312	144,790	164,100	196,920	205,125
ABOVE 80	71,596	86,728	93,725	105,376	112,472	118,304	123,070	136,423	154,841	117,040	129,970	139,166	146,299	151,883	167,472	189,808	227,769	237,259

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	2000000	3000000	4000000	5000000	7500000	10000000	15000000	20000000	25000000	30000000	50000000	100000000
[0-5]	2,540	2,735	3,047	3,247	2,795	2,907	3,125	3,253	3,792	4,034	5,245	5,447	5,648	6,778	7,795	3,607	3,695	3,861	3,987	4,512	4,695	5,869	6,104	6,339	6,573	7,043	8,747
[6-15]	2,449	2,684	2,993	3,212	2,696	2,854	3,069	3,219	3,778	4,038	5,249	5,451	5,653	6,783	7,801	3,408	3,547	3,714	3,862	4,408	4,612	5,765	5,996	6,226	6,457	6,918	8,592
[16-25]	3,152	3,659	4,080	4,470	3,466	3,884	4,183	4,479	5,367	5,805	7,546	7,836	8,127	9,752	11,215	4,258	4,660	4,899	5,196	6,068	6,439	8,048	8,370	8,692	9,014	9,658	11,995
[26-35]	3,511	4,041	4,526	4,942	3,874	4,304	4,651	4,962	5,940	6,419	8,345	8,666	8,987	10,784	12,402	4,661	5,076	5,362	5,680	6,635	7,042	8,803	9,155	9,507	9,859	10,564	13,120
[36-45]	4,201	4,853	5,461	5,972	4,656	5,192	5,637	6,024	7,227	7,821	10,167	10,558	10,949	13,139	15,110	5,681	6,226	6,613	7,027	8,244	8,773	10,967	11,405	11,844	12,283	13,160	16,345
[46-50]	6,126	7,076	7,961	8,707	6,896	7,690	8,358	8,932	10,716	11,597	15,075	15,655	16,235	19,482	22,404	8,287	9,081	9,655	10,261	12,037	12,809	16,012	16,652	17,293	17,933	19,214	23,864
[51-55]	7,587	8,992	10,116	11,165	8,522	9,753	10,620	11,453	13,852	15,061	19,580	20,333	21,086	25,303	29,099	10,034	11,266	12,009	12,875	15,247	16,318	20,397	21,213	22,029	22,845	24,476	30,400
[56-60]	8,623	10,375	11,672	12,950	9,883	11,479	12,495	13,547	16,460	17,943	23,326	24,224	25,121	30,145	34,667	11,471	13,066	13,932	15,018	17,883	19,200	24,000	24,960	25,920	26,880	28,800	35,770
[61-65]	10,659	14,054	15,800	18,027	12,311	15,664	17,052	19,011	23,723	26,238	34,109	35,421	36,733	44,079	50,691	14,228	17,582	18,753	20,754	25,419	27,725	34,656	36,043	37,429	38,815	41,588	51,652
[66-70]	14,763	19,314	21,718	24,720	17,089	21,579	23,506	26,144	32,555	35,965	46,754	48,552	50,350	60,421	69,484	19,617	24,109	25,742	28,439	34,774	37,895	47,369	49,264	51,158	53,053	56,843	70,599
[71-75]	19,914	25,189	28,330	31,926	22,815	27,850	30,307	33,374	41,169	45,252	58,827	61,090	63,352	76,023	87,426	26,321	31,363	33,448	36,598	44,293	47,993	59,991	62,391	64,791	67,190	71,990	89,411
[76-80]	24,639	29,645	33,353	37,003	28,190	32,748	35,681	38,682	47,002	51,237	66,609	69,170	71,732	86,079	98,991	32,728	37,285	39,785	42,888	51,069	54,830	68,537	71,279	74,020	76,762	82,245	102,148
ABOVE 80	28,500	34,288	38,578	42,801	32,581	37,853	41,270	44,743	54,365	59,265	77,044	80,007	82,971	99,565	114,499	37,832	43,102	46,018	49,608	59,071	63,421	79,276	82,447	85,618	88,789	95,131	118,152

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium							
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	10000000	15000000	20000000	25000000	30000000	50000000	100000000	200000000	300000000
[0-5]	5,228	6,035	6,339	6,790	7,107	7,357	7,562	8,134	9,233	12,046	12,948	13,588	14,088	14,454	15,491	17,075	20,489	21,343
[6-15]	5,052	5,881	6,207	6,689	7,029	7,297	7,515	8,128	9,225	11,020	11,890	12,507	12,989	13,343	14,339	15,861	19,033	19,826
[16-25]	6,776	8,054	8,609	9,420	9,992	10,441	10,807	11,835	13,432	12,969	14,163	15,011	15,671	16,160	17,550	19,626	23,551	24,532
[26-35]	7,536	8,944	9,550	10,956	11,574	12,152	12,624	13,947	15,830	16,425	17,888	18,928	19,737	20,332	22,021	24,560	29,472	30,699
[36-45]	9,311	11,109	11,901	13,513	14,319	15,032	15,616	17,249	19,578	19,688	21,564	22,897	23,934	24,711	26,905	36,184	37,691	
[46-50]	13,469	16,070	17,216	19,547	20,714	21,746	22,590	24,954	28,323	25,841	28,303	30,053	31,414	32,435	35,312	39,575	47,490	49,469
[51-55]	17,428	20,991	22,611	25,518	27,167	28,556	29,692	32,873	37,311	30,862	34,093	36,390	38,173	39,540	43,382	48,965	58,757	61,206
[56-60]	20,476	24,791	26,784	30,128	32,157	33,825	35,188	39,005	44,271	33,778	37,510	40,164	42,223	43,824	48,309	54,752	65,702	68,440
[61-65]	28,637	35,477	38,827	44,159	47,574	50,327	52,576	58,880	66,828	48,057	54,156	58,493	61,857	64,479	71,895	82,411	98,894	103,014
[66-70]	39,346	48,693	53,260	60,376	65,032	68,759	71,804	80,337	91,182	64,492	72,694	78,526	83,048	86,589	96,597	110,732	132,879	138,415
[71-75]	50,539	62,022	67,522	76,320	81,926	86,453	90,154	100,521	114,091	83,779	93,898	101,094	106,674	111,031	123,314	140,763	168,916	175,954
[76-80]	58,492	70,818	76,511	86,064	91,860	96,623	100,515	111,422	126,463	96,566	107,234	114,822	120,707	125,283	138,108	156,526	187,831	195,657
ABOVE 80	67,656	81,913	88,497	99,548	106,251	111,761	116,263	128,878	146,276	111,694	124,034	132,810	139,617	144,910	159,743	181,048	217,257	226,309

1.2. 1 Adult + 1 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	4,866	5,649	6,311	6,907	5,489	6,153	6,640	7,102	8,506	9,192	11,949	12,409	12,868	15,442	17,758	7,019	7,698	8,046	8,615	10,056	10,661	13,326	13,859	14,392	14,925	15,991	19,861	
[26-35]	5,345	6,161	6,922	7,555	6,051	6,733	7,298	7,784	9,313	10,056	13,072	13,575	14,078	16,894	19,428	7,706	8,417	8,846	9,463	11,049	11,717	14,646	15,232	15,818	16,404	17,575	21,829	
[36-45]	6,402	7,399	8,342	9,118	7,280	8,121	8,836	9,437	11,315	12,235	15,905	16,517	17,129	20,555	23,638	9,350	10,267	10,846	11,633	13,641	14,504	18,130	18,855	19,580	20,305	21,756	27,021	
[46-50]	8,588	9,922	11,184	12,222	9,921	11,065	12,048	12,865	15,425	16,678	21,682	22,516	23,350	28,020	32,222	12,538	13,762	14,544	15,602	18,292	19,450	24,312	25,285	26,257	27,230	29,175	36,235	
[51-55]	10,704	12,680	14,283	15,746	12,317	14,089	15,361	16,547	20,003	21,730	28,249	29,335	30,422	36,506	41,982	15,259	17,153	18,163	19,656	23,265	24,877	31,096	32,340	33,584	34,827	37,315	46,345	
[56-60]	11,635	13,984	15,745	17,442	13,661	15,850	17,266	18,690	22,697	24,721	32,138	33,374	34,610	41,532	47,762	16,637	18,967	20,080	21,844	25,996	27,886	34,858	36,252	37,647	39,041	41,830	51,952	
[61-65]	13,698	18,046	20,302	23,130	16,211	20,610	22,453	24,996	31,174	34,449	44,784	46,506	48,229	57,874	66,556	19,487	24,148	25,583	28,585	34,991	38,132	47,666	49,572	51,479	53,385	57,199	71,041	
[66-70]	18,653	24,377	27,426	31,167	22,126	27,908	30,418	33,778	42,037	46,401	60,321	62,641	64,961	77,954	89,647	26,366	32,484	34,444	38,417	46,949	51,119	63,899	66,455	69,011	71,567	76,679	95,235	
[71-75]	25,370	32,054	36,069	40,582	29,785	36,316	39,541	43,473	53,596	58,862	76,520	79,463	82,406	98,887	113,721	35,670	42,579	45,087	49,797	60,233	65,210	81,513	84,773	88,034	91,294	97,815	121,486	
[76-80]	31,381	37,712	42,456	47,029	36,790	42,690	46,542	50,379	61,180	66,637	86,628	89,960	93,291	111,950	128,742	44,384	50,634	53,647	58,370	69,466	74,517	93,146	96,872	100,598	104,324	111,776	138,825	
ABOVE 80	36,297	43,620	49,106	54,397	42,520	49,345	53,832	58,271	70,764	77,076	100,198	104,052	107,906	129,487	148,910	51,305	58,535	62,051	67,514	80,349	86,191	107,739	112,049	116,358	120,668	129,287	160,574	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,150	12,930	13,574	14,877	15,782	16,487	17,065	18,687	21,210	19,060	20,811	22,060	23,025	23,780	25,866	28,925	34,710	36,156
[26-35]	12,377	14,357	15,078	16,986	17,947	18,838	19,569	21,620	24,539	23,899	26,025	27,541	28,761	29,683	32,275	35,996	43,196	44,996
[36-45]	15,231	17,740	18,676	20,939	22,192	23,291	24,194	26,725	30,333	28,885	31,633	33,593	35,152	36,351	39,700	44,493	53,391	55,616
[46-50]	20,264	23,577	24,804	27,923	29,593	31,060	32,264	35,640	40,451	35,000	38,330	40,706	42,569	44,020	48,043	53,843	64,612	67,304
[51-55]	26,331	30,911	32,690	36,649	39,024	41,009	42,637	47,206	53,579	42,434	46,869	50,034	52,510	54,454	59,866	67,569	81,083	84,462
[56-60]	29,486	34,785	36,889	41,327	44,116	46,392	48,258	53,495	60,716	44,675	49,603	53,121	55,854	58,019	64,046	72,588	87,105	90,735
[61-65]	38,906	47,022	50,542	57,341	61,783	65,342	68,260	76,443	86,763	59,455	66,992	72,367	76,564	79,883	89,225	102,276	122,731	127,845
[66-70]	52,453	63,316	68,009	76,984	82,932	87,662	91,541	102,419	116,245	78,704	88,790	95,830	101,381	105,789	118,185	135,478	162,574	169,348
[71-75]	67,972	81,291	86,868	98,042	105,257	111,046	115,794	129,109	146,539	103,142	115,583	124,458	131,342	136,819	152,141	173,669	208,403	217,086
[76-80]	78,697	92,838	98,444	110,479	117,935	124,019	129,009	143,007	162,313	118,390	131,450	140,770	148,001	153,738	169,687	192,317	230,780	240,396
ABOVE 80	91,026	107,381	113,866	127,787	136,412	143,448	149,220	165,411	187,741	136,936	152,043	162,823	171,186	177,823	196,271	222,447	266,936	278,058

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	4,269	4,948	5,521	6,039	4,694	5,252	5,661	6,051	7,248	7,832	10,182	10,573	10,965	13,158	15,131	6,044	6,616	6,905	7,387	8,622	9,141	11,426	11,883	12,340	12,797	13,712	17,030	
[26-35]	4,706	5,416	6,075	6,625	5,192	5,769	6,242	6,653	7,959	8,594	11,172	11,602	12,032	14,438	16,604	6,651	7,252	7,609	8,133	9,496	10,070	12,588	13,092	13,595	14,099	15,106	18,761	
[36-45]	5,621	6,489	7,309	7,985	6,230	6,942	7,545	8,054	9,657	10,442	13,575	14,097	14,619	17,542	20,174	8,045	8,819	9,306	9,975	11,696	12,436	15,545	16,166	16,788	17,410	18,654	23,168	
[46-50]	7,541	8,702	9,798	10,702	8,489	9,457	10,286	10,979	13,163	14,233	18,503	19,215	19,926	23,912	27,498	10,786	11,822	12,478	13,377	15,684	16,677	20,846	21,680	22,514	23,347	25,015	31,069	
[51-55]	9,352	11,070	12,463	13,735	10,505	12,007	13,084	14,090	17,033	18,503	24,054	24,979	25,905	31,086	35,748	13,079	14,686	15,536	16,805	19,890	21,268	26,585	27,648	28,712	29,775	31,902	39,622	
[56-60]	10,145	12,189	13,719	15,195	11,628	13,487	14,686	15,895	19,303	21,024	27,332	28,383	29,434	35,321	40,619	14,229	16,206	17,147	18,645	22,190	23,803	29,754	30,944	32,134	33,324	35,705	44,345	
[61-65]	13,404	17,650	19,851	22,613	15,480	19,671	21,424	23,848	29,742	32,867	42,727	44,370	46,013	55,216	63,498	18,720	23,159	24,522	27,385	33,522	36,532	45,665	47,491	49,318	51,144	54,798	68,059	
[66-70]	18,246	23,837	26,812	30,469	21,121	26,632	29,020	32,224	40,104	44,267	57,547	59,760	61,973	74,368	85,523	25,322	31,151	33,012	36,801	44,975	48,969	61,212	63,660	66,109	68,557	73,454	91,230	
[71-75]	24,821	31,349	35,266	39,674	28,436	34,660	37,728	41,474	51,133	56,156	73,003	75,811	78,618	94,342	108,493	34,244	40,825	43,207	47,698	57,695	62,461	78,077	81,200	84,323	87,446	93,692	116,366	
[76-80]	30,709	36,890	41,517	45,984	35,134	40,752	44,415	48,071	58,377	63,583	82,659	85,838	89,017	106,820	122,843	42,588	48,539	51,397	55,899	66,526	71,363	89,204	92,772	96,340	99,908	107,045	132,949	
ABOVE 80	35,519	42,670	48,021	53,188	40,606	47,106	51,372	55,601	67,522	73,544	95,607	99,285	102,962	123,554	142,087	49,229	56,111	59,448	64,657	76,948	82,543	103,179	107,306	111,433	115,560	123,815	153,778	

Age band/ Sum Insured	Shield										Premium							
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,605	11,119	11,661	12,762	13,538	14,143	14,639	16,030	18,194	17,218	18,800	19,929	20,800	21,459	23,314	26,071	31,285	32,589
[26-35]	10,706	12,393	12,999	14,714	15,547	16,319	16,952	18,729	21,258	21,610	23,532	24,903	26,006	26,803	29,102	32,458	38,949	40,572
[36-45]	13,131	15,271	16,060	18,066	19,147	20,096	20,874	23,058	26,171	25,850	28,309	30,063	31,458	32,493	35,445	39,725	47,670	49,656
[46-50]	17,473	20,295	21,328	24,092	25,534	26,799	27,838	30,751	34,902	31,322	34,301	36,428	38,095	39,349	42,893	48,072	57,686	60,089
[51-55]	22,636	26,537	28,041	31,500	33,540	35,246	36,646	40,573	46,050	37,568	41,494	44,296	46,488	48,167	52,908	59,715	71,658	74,644
[56-60]	25,307	29,819	31,601	35,445	37,838	39,790	41,391	45,881	52,075	39,291	43,625	46,719	49,123	50,996	56,257	63,760	76,511	79,699
[61-65]	37,488	45,242	48,589	55,157	59,430	62,853	65,660	73,532	83,458	58,537	65,958	71,249	75,381	78,594	87,724	100,555	120,666	125,694
[66-70]	50,531	60,909	65,373	74,019	79,737	84,285	88,014	98,473	111,767	77,292	87,109	94,110	99,562	103,827	115,923	132,886	159,463	166,108
[71-75]	65,471	78,194	83,497	94,294	101,234	106,801	111,367	124,174	140,937	101,473	113,713	122,444	129,217	134,523	149,492	170,646	204,775	213,308
[76-80]	75,781	89,290	94,616	106,310	113,485	119,339	124,141	137,610	156,188	116,822	129,709	138,906	146,042	151,609	167,230	189,532	227,439	236,915
ABOVE 80	87,654	103,278	109,438	122,965	131,264	138,035	143,590	159,169	180,657	135,124	150,031	160,668	168,920	175,358	193,428	219,224	263,069	274,030

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	4,027	4,666	5,203	5,690	4,428	4,952	5,335	5,701	6,828	7,379	9,592	9,961	10,330	12,396	14,256	5,718	6,255	6,525	6,977	8,144	8,634	10,793	11,225	11,656	12,088	12,952	16,086
[26-35]	4,447	5,114	5,732	6,251	4,907	5,446	5,891	6,277	7,509	8,109	10,541	10,947	11,352	13,623	15,666	6,299	6,862	7,197	7,689	8,978	9,521	11,901	12,377	12,853	13,329	14,282	17,738
[36-45]	5,305	6,120	6,892	7,527	5,879	6,548	7,115	7,593	9,104	9,844	12,797	13,289	13,781	16,537	19,018	7,608	8,337	8,791	9,422	11,047	11,746	14,683	15,270	15,858	16,445	17,619	21,883
[46-50]	7,116	8,208	9,239	10,089	8,011	8,921	9,699	10,350	12,410	13,418	17,443	18,114	18,785	22,542	25,924	10,201	11,175	11,789	12,636	14,815	15,752	19,690	20,478	21,266	22,053	23,628	29,347
[51-55]	8,813	10,431	11,740	12,936	9,900	11,314	12,325	13,271	16,042	17,427	22,655	23,527	24,398	29,278	33,669	12,352	13,863	14,661	15,854	18,765	20,065	25,081	26,084	27,088	28,091	30,097	37,381
[56-60]	9,553	11,476	12,915	14,305	10,949	12,698	13,826	14,964	18,172	19,793	25,730	26,720	27,710	33,252	38,239	13,426	15,285	16,169	17,578	20,920	22,441	28,051	29,173	30,295	31,418	33,662	41,808
[61-65]	12,621	16,618	18,688	21,287	14,576	18,521	20,169	22,449	27,997	30,939	40,220	41,767	43,314	51,977	59,773	17,672	21,849	23,127	25,822	31,609	34,447	43,059	44,781	46,503	48,226	51,670	64,175
[66-70]	17,179	22,441	25,240	28,680	19,885	25,072	27,318	30,333	37,749	41,668	54,168	56,251	58,335	70,002	80,502	23,901	29,386	31,135	34,700	42,407	46,174	57,717	60,026	62,334	64,643	69,260	86,021
[71-75]	23,371	29,514	33,200	37,347	26,776	32,633	35,517	39,042	48,134	52,862	68,721	71,364	74,007	88,809	102,130	32,318	38,510	40,746	44,972	54,398	58,892	73,615	76,560	79,505	82,449	88,339	109,716
[76-80]	28,918	34,734	39,087	43,289	33,085	38,370	41,815	45,253	54,956	59,857	77,814	80,806	83,799	100,559	115,643	40,185	45,781	48,466	52,702	62,721	67,282	84,102	87,466	90,830	94,194	100,923	125,346
ABOVE 80	33,450	40,176	45,209	50,071	38,240	44,352	48,364	52,342	63,565	69,234	90,004	93,465	96,927	116,313	133,759	46,452	52,924	56,058	60,960	72,549	77,824	97,280	101,172	105,063	108,954	116,736	144,987

Age band/ Sum Insured	Shield										Premium							
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,089	10,514	11,023	12,059	12,792	13,363	13,832	15,146	17,191	16,605	18,131	19,219	20,059	20,685	22,463	25,120	30,143	31,399
[26-35]	10,150	11,739	12,306	13,958	14,747	15,480	16,081	17,766	20,164	20,848	22,702	24,025	25,089	25,844	28,044	31,278	37,533	39,097
[36-45]	12,432	14,447	15,188	17,109	18,132	19,031	19,768	21,837	24,785	24,838	27,200	28,886	30,227	31,207	34,027	38,135	45,762	47,669
[46-50]	16,543	19,200	20,171	22,815	24,180	25,378	26,362	29,120	33,052	30,096	32,959	35,002	36,604	37,792	41,176	46,148	55,377	57,685
[51-55]	21,404	25,079	26,491	29,782	31,711	33,325	34,648	38,360	43,539	35,945	39,702	42,382	44,480	46,071	50,588	57,098	68,517	71,372
[56-60]	23,915	28,164	29,838	33,484	35,745	37,588	39,101	43,343	49,195	37,496	41,633	44,585	46,880	48,655	53,660	60,817	72,980	76,021
[61-65]	35,434	42,737	45,883	52,098	56,134	59,368	62,018	69,454	78,830	55,814	62,889	67,935	71,875	74,917	83,596	95,824	114,989	119,780
[66-70]	47,759	57,533	61,729	69,901	75,301	79,596	83,118	92,995	105,549	73,621	82,972	89,641	94,834	98,873	110,365	126,515	151,818	158,144
[71-75]	61,874	73,857	78,841	89,060	95,614	100,872	105,185	117,281	133,113	96,724	108,390	116,713	123,169	128,194	142,425	162,579	195,095	203,224
[76-80]	71,611	84,334	89,338	100,429	107,207	112,737	117,274	129,998	147,548	111,487	123,785	132,562	139,372	144,649	159,512	180,785	216,942	225,981
ABOVE 80	82,830	97,545	103,333	116,164	124,004	130,401	135,648	150,365	170,665	128,953	143,178	153,330	161,205	167,309	184,501	209,107	250,928	261,383

1.3. 1 Adult + 2 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,309	7,324	8,164	8,933	7,118	7,977	8,590	9,185	10,989	11,869	15,429	16,023	16,616	19,940	22,930	9,137	10,019	10,448	11,185	13,042	13,820	17,275	17,966	18,657	19,348	20,730	25,746	
[26-35]	6,978	8,048	9,026	9,855	7,900	8,796	9,518	10,154	12,134	13,096	17,024	17,679	18,334	22,001	25,301	10,183	11,129	11,671	12,487	14,565	15,438	19,297	20,069	20,841	21,613	23,157	28,760	
[36-45]	8,071	9,332	10,500	11,477	9,178	10,243	11,122	11,879	14,228	15,377	19,990	20,759	21,528	25,833	29,708	11,895	13,066	13,773	14,773	17,304	18,389	22,987	23,906	24,826	25,745	27,584	34,260	
[46-50]	10,934	12,637	14,213	15,532	12,630	14,093	15,310	16,349	19,582	21,162	27,511	28,569	29,627	35,553	40,886	16,085	17,662	18,622	19,976	23,396	24,864	31,080	32,323	33,566	34,810	37,296	46,322	
[51-55]	13,627	16,150	18,153	20,011	15,682	17,944	19,522	21,030	25,394	27,573	35,845	37,223	38,602	46,322	53,271	19,577	22,014	23,256	25,169	29,758	31,803	39,754	41,345	42,935	44,525	47,705	59,250	
[56-60]	15,339	18,442	20,718	22,952	18,010	20,903	22,720	24,595	29,836	32,480	42,224	43,848	45,472	54,566	62,751	22,053	25,148	26,564	28,896	34,352	36,831	46,039	47,880	49,722	51,564	55,247	68,616	
[61-65]	16,285	21,461	24,089	27,442	19,273	24,510	26,641	29,656	36,945	40,806	53,048	55,088	57,129	68,554	78,837	23,269	28,847	30,494	34,071	41,661	45,379	56,723	58,992	61,261	63,530	68,068	84,540	
[66-70]	21,546	28,162	31,611	35,920	25,558	32,242	35,060	38,930	48,396	53,393	69,411	72,080	74,750	89,700	103,155	30,553	37,656	39,838	44,432	54,242	59,029	73,787	76,738	79,689	82,641	88,544	109,971	
[71-75]	28,706	36,270	40,719	45,808	33,701	41,093	44,638	49,071	60,433	66,336	86,237	89,554	92,871	111,445	128,162	40,427	48,270	50,995	56,318	68,048	73,633	92,042	95,723	99,405	103,087	110,450	137,179	
[76-80]	35,506	42,673	47,928	53,085	41,627	48,306	52,541	56,865	68,984	75,098	97,627	101,382	105,137	126,164	145,089	50,303	57,401	60,677	66,014	78,479	84,142	105,178	109,385	113,592	117,799	126,213	156,757	
ABOVE 80	41,068	49,358	55,438	61,401	48,110	55,837	60,773	65,774	79,791	86,863	112,921	117,265	121,608	145,929	167,819	58,148	66,359	70,183	76,355	90,773	97,324	121,655	126,521	131,387	136,254	145,986	181,315	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	10000000	15000000	20000000	25000000	30000000	50000000	100000000	200000000	300000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[16-25]	14,476	16,769	17,598	19,279	20,449	21,365	22,115	24,217	27,486	24,707	26,967	28,582	29,836	30,816	33,520	37,484	44,981	46,855	
[26-35]	16,300	18,896	19,839	22,204	23,457	24,626	25,583	28,264	32,080	31,187	33,946	35,919	37,554	38,759	42,186	47,050	56,460	58,813	
[36-45]	19,319	22,483	23,660	26,416	27,992	29,385	30,524	33,718	38,270	36,388	39,833	42,296	44,296	45,808	50,064	56,108	67,330	70,135	
[46-50]	25,926	30,140	31,695	35,572	37,696	39,571	41,106	45,407	51,537	44,538	48,755	51,771	54,176	56,025	61,180	68,567	82,280	85,708	
[51-55]	33,687	39,516	41,772	46,692	49,710	52,247	54,324	60,144	68,264	53,997	59,616	63,634	66,828	69,304	76,235	86,044	103,253	107,555	
[56-60]	38,981	45,947	48,705	54,423	58,089	61,096	63,556	70,452	79,963	58,778	65,236	69,853	73,494	76,345	84,315	95,560	114,672	119,450	
[61-65]	46,315	55,934	60,101	68,100	73,367	77,606	81,073	90,793	103,050	70,294	79,174	85,514	90,518	94,445	105,523	120,958	145,150	151,197	
[66-70]	60,597	73,088	78,477	88,752	95,596	101,066	105,540	118,082	134,023	90,382	101,820	109,989	116,407	121,472	135,737	155,599	186,719	194,498	
[71-75]	76,813	91,783	98,041	110,585	118,707	125,257	130,616	145,636	165,297	116,012	129,953	139,913	147,694	153,859	171,110	195,323	234,387	244,153	
[76-80]	88,934	104,821	111,105	124,613	133,006	139,890	145,523	161,313	183,090	133,163	147,793	158,252	166,429	172,885	190,844	216,295	259,555	270,369	
ABOVE 80	102,867	121,243	128,511	144,135	153,843	161,805	168,321	186,584	211,773	154,023	170,946	183,043	192,501	199,970	220,742	250,181	300,218	312,727	

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	5,535	6,415	7,142	7,810	6,086	6,809	7,324	7,826	9,364	10,113	13,147	13,653	14,158	16,990	19,539	7,868	8,612	8,967	9,591	11,183	11,850	14,812	15,405	15,997	16,590	17,775	22,076	
[26-35]	6,144	7,076	7,922	8,642	6,779	7,536	8,141	8,678	10,370	11,192	14,550	15,109	15,669	18,803	21,623	8,789	9,588	10,040	10,733	12,518	13,268	16,586	17,249	17,912	18,576	19,903	24,719	
[36-45]	7,087	8,184	9,201	10,051	7,854	8,756	9,498	10,139	12,143	13,124	17,061	17,717	18,373	22,048	25,355	10,234	11,223	11,817	12,667	14,836	15,767	19,709	20,498	21,286	22,074	23,651	29,374	
[46-50]	9,600	11,083	12,451	13,601	10,808	12,045	13,072	13,952	16,711	18,060	23,478	24,381	25,283	30,340	34,891	13,838	15,171	15,977	17,128	20,061	21,319	26,649	27,715	28,781	29,847	31,978	39,717	
[51-55]	11,906	14,099	15,840	17,456	13,375	15,293	16,629	17,907	21,623	23,479	30,522	31,696	32,870	39,444	45,361	16,780	18,847	19,894	21,518	25,441	27,190	33,987	35,347	36,706	38,066	40,785	50,654	
[56-60]	13,375	16,075	18,053	19,996	15,330	17,786	19,325	20,917	25,374	27,623	35,909	37,291	38,672	46,406	53,367	18,862	21,487	22,685	24,665	29,322	31,438	39,298	40,870	42,442	44,013	47,157	58,569	
[61-65]	15,935	20,990	23,554	26,829	18,403	23,393	25,421	28,294	35,248	38,932	50,611	52,558	54,504	65,405	75,216	22,353	27,666	29,229	32,641	39,912	43,474	54,342	56,516	58,689	60,863	65,210	80,991	
[66-70]	21,075	27,539	30,904	35,115	24,396	30,768	33,449	37,139	46,170	50,937	66,218	68,765	71,312	85,574	98,410	29,343	36,111	38,182	42,563	51,961	56,547	70,684	73,511	76,338	79,166	84,820	105,347	
[71-75]	28,084	35,472	39,813	44,783	32,175	39,219	42,591	46,815	57,655	63,287	82,273	85,438	88,602	106,323	122,271	38,811	46,282	48,868	53,944	65,180	70,530	88,162	91,689	95,215	98,742	105,795	131,397	
[76-80]	34,746	41,744	46,869	51,905	39,753	46,114	50,140	54,260	65,823	71,657	93,154	96,736	100,319	120,383	138,441	48,268	55,025	58,131	63,220	75,157	80,581	100,726	104,755	108,784	112,813	120,871	150,122	
ABOVE 80	40,189	48,283	54,213	60,037	45,944	53,303	57,996	62,761	76,135	82,883	107,748	111,892	116,036	139,243	160,130	55,795	63,611	67,239	73,123	86,931	93,205	116,506	121,166	125,826	130,487	139,807	173,640	

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,470	14,420	15,118	16,538	17,541	18,327	18,970	20,774	23,578	22,320	24,361	25,820	26,954	27,808	30,212	33,785	40,542	42,232
[26-35]	14,099	16,311	17,104	19,235	20,320	21,333	22,162	24,485	27,790	28,199	30,694	32,479	33,957	34,999	38,039	42,425	50,910	53,031
[36-45]	16,656	19,354	20,346	22,792	24,152	25,353	26,336	29,091	33,019	32,564	35,647	37,851	39,641	40,945	44,699	50,095	60,114	62,619
[46-50]	22,355	25,944	27,254	30,692	32,525	34,143	35,467	39,178	44,467	39,857	43,631	46,330	48,482	50,079	54,622	61,217	73,460	76,521
[51-55]	28,960	33,924	35,832	40,131	42,725	44,906	46,690	51,693	58,672	47,805	52,779	56,336	59,164	61,303	67,373	76,042	91,251	95,053
[56-60]	33,456	39,386	41,723	46,678	49,822	52,401	54,511	60,426	68,583	51,694	57,374	61,435	64,637	67,103	74,060	83,938	100,725	104,922
[61-65]	44,627	53,817	57,779	65,506	70,572	74,650	77,985	87,335	99,125	69,209	77,951	84,194	89,120	92,921	103,747	118,922	142,707	148,653
[66-70]	58,377	70,310	75,435	85,333	91,914	97,173	101,475	113,533	128,860	88,760	99,993	108,016	114,318	119,220	133,139	152,621	183,146	190,777
[71-75]	73,987	88,287	94,236	106,357	114,169	120,469	125,623	140,069	158,978	114,135	127,851	137,650	145,305	151,276	168,131	191,923	230,307	239,903
[76-80]	85,639	100,815	106,786	119,911	127,987	134,611	140,032	155,225	176,181	131,400	145,836	156,156	164,225	170,491	188,081	213,164	255,796	266,455
ABOVE 80	99,056	116,610	123,513	138,696	148,038	155,700	161,970	179,543	203,782	151,985	168,683	180,620	189,953	197,199	217,544	246,557	295,869	308,196

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	5,222	6,049	6,731	7,358	5,742	6,421	6,902	7,373	8,822	9,528	12,386	12,863	13,339	16,007	18,408	7,444	8,142	8,473	9,059	10,563	11,193	13,991	14,551	15,111	15,670	16,790	20,853
[26-35]	5,806	6,680	7,476	8,154	6,406	7,115	7,682	8,188	9,785	10,560	13,728	14,256	14,784	17,741	20,402	8,324	9,073	9,496	10,147	11,835	12,545	15,681	16,308	16,935	17,562	18,817	23,371
[36-45]	6,688	7,720	8,676	9,475	7,412	8,258	8,956	9,558	11,448	12,372	16,083	16,702	17,320	20,784	23,902	9,679	10,609	11,163	11,965	14,014	14,893	18,617	19,361	20,106	20,851	22,340	27,746
[46-50]	9,060	10,454	11,741	12,822	10,199	11,362	12,326	13,153	15,754	17,025	22,133	22,984	23,836	28,603	32,893	13,087	14,341	15,095	16,179	18,949	20,137	25,172	26,179	27,185	28,192	30,206	37,516
[51-55]	11,221	13,285	14,921	16,441	12,604	14,410	15,665	16,866	20,366	22,113	28,747	29,853	30,958	37,150	42,723	15,848	17,791	18,773	20,301	24,002	25,652	32,065	33,347	34,630	35,913	38,478	47,789
[56-60]	12,595	15,135	16,995	18,824	14,435	16,746	18,193	19,691	23,887	26,004	33,805	35,106	36,406	43,687	50,240	17,797	20,266	21,390	23,253	27,644	29,639	37,049	38,531	40,013	41,495	44,459	55,218
[61-65]	15,004	19,762	22,173	25,255	17,329	22,025	23,931	26,634	33,180	36,648	47,642	49,475	51,307	61,568	70,804	21,101	26,101	27,567	30,778	37,635	40,993	51,241	53,290	55,340	57,390	61,489	76,369
[66-70]	19,843	25,926	29,092	33,054	22,970	28,965	31,487	34,958	43,460	47,946	62,330	64,728	67,125	80,550	92,632	27,697	34,065	36,011	40,133	48,994	53,319	66,648	69,314	71,980	74,646	79,978	99,332
[71-75]	26,444	33,397	37,480	42,157	30,296	36,925	40,095	44,069	54,274	59,575	77,448	80,427	83,405	100,086	115,099	36,628	43,656	46,085	50,862	61,456	66,500	83,125	86,450	89,775	93,099	99,749	123,889
[76-80]	32,720	39,304	44,125	48,863	37,435	43,419	47,204	51,079	61,965	67,457	87,694	91,066	94,439	113,327	130,326	45,545	51,899	54,816	59,604	70,859	75,972	94,966	98,764	102,563	106,361	113,959	141,537
ABOVE 80	37,847	45,461	51,038	56,518	43,266	50,187	54,600	59,082	71,673	78,025	101,433	105,334	109,235	131,082	150,744	52,648	59,998	63,405	68,943	81,961	87,876	109,845	114,239	118,633	123,027	131,814	163,714

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,800	13,636	14,290	15,626	16,574	17,317	17,925	19,628	22,278	21,525	23,493	24,901	25,994	26,805	29,110	32,552	39,063	40,690
[26-35]	13,366	15,450	16,192	18,246	19,275	20,236	21,022	23,226	26,361	27,205	29,612	31,333	32,759	33,746	36,656	40,883	49,059	51,103
[36-45]	15,769	18,310	19,241	21,584	22,872	24,010	24,941	27,550	31,269	31,289	34,251	36,369	38,089	39,325	42,910	48,091	57,509	60,114
[46-50]	21,164	24,544	25,774	29,065	30,800	32,332	33,586	37,101	42,109	38,297	41,924	44,517	46,585	48,098	52,436	58,767	70,720	73,458
[51-55]	27,384	32,060	33,852	37,942	40,395	42,457	44,145	48,874	55,473	45,740	50,500	53,903	56,609	58,635	64,420	72,709	87,251	90,887
[56-60]	31,616	37,200	39,395	44,096	47,066	49,502	51,495	57,083	64,789	49,334	54,754	58,629	61,685	64,023	70,642	80,064	96,076	100,079
[61-65]	42,182	50,837	54,561	61,874	66,659	70,510	73,661	82,492	93,628	65,990	74,325	80,278	84,974	88,574	98,866	113,327	135,993	141,659
[66-70]	55,174	66,412	71,230	80,586	86,801	91,767	95,829	107,217	121,692	84,545	95,244	102,886	108,889	113,530	126,756	145,304	174,365	181,630
[71-75]	69,923	83,390	88,982	100,453	107,831	113,781	118,649	132,293	150,152	108,793	121,866	131,207	138,504	144,159	160,183	182,850	219,419	228,562
[76-80]	80,926	95,219	100,828	113,277	120,907	127,165	132,286	146,639	166,435	125,398	139,175	149,024	156,724	162,664	179,400	203,325	243,990	254,157
ABOVE 80	93,606	110,136	116,623	131,025	139,850	147,088	153,011	169,613	192,511	145,043	160,979	172,371	181,277	188,146	207,504	235,178	282,214	293,973

1.4. 1 Adult + 3 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,699	8,912	9,932	10,855	8,686	9,706	10,450	11,160	13,344	14,408	18,730	19,450	20,171	24,205	27,835	11,178	12,223	12,744	13,628	15,879	16,821	21,026	21,867	22,708	23,549	25,231	31,337	
[26-35]	8,377	9,637	10,810	11,789	9,484	10,532	11,398	12,147	14,506	15,650	20,346	21,128	21,911	26,293	30,237	12,330	13,440	14,097	15,066	17,560	18,606	23,258	24,188	25,119	26,049	27,909	34,664	
[36-45]	9,456	10,905	12,271	13,398	10,753	11,970	12,998	13,868	16,598	17,933	23,312	24,209	25,106	30,127	34,646	14,037	15,376	16,209	17,368	20,328	21,597	26,996	28,076	29,156	30,236	32,395	40,235	
[46-50]	13,185	15,198	17,094	18,659	15,230	16,949	18,414	19,641	23,508	25,398	33,017	34,287	35,557	42,668	49,069	19,497	21,351	22,512	24,122	28,232	29,994	37,492	38,992	40,491	41,991	44,990	55,878	
[51-55]	16,432	19,422	21,831	24,040	18,909	21,580	23,479	25,264	30,485	33,090	43,017	44,672	46,327	55,592	63,931	23,731	26,612	28,114	30,392	35,908	38,364	47,955	49,873	51,791	53,709	57,546	71,472	
[56-60]	17,910	21,474	24,125	26,694	21,028	24,340	26,455	28,605	34,676	37,738	49,059	50,946	52,833	63,400	72,909	25,867	29,415	31,071	33,758	40,104	42,986	53,732	55,882	58,031	60,180	64,479	80,083	
[61-65]	18,736	24,624	27,639	31,450	22,174	28,122	30,567	33,988	42,312	46,719	60,735	63,071	65,407	78,489	90,262	26,871	33,224	35,120	39,197	47,895	52,153	65,191	67,798	70,406	73,014	78,229	97,160	
[66-70]	22,162	28,884	32,419	36,793	26,288	33,068	35,955	39,876	49,538	54,636	71,026	73,758	76,490	91,788	105,556	31,558	38,786	41,032	45,709	55,762	60,665	75,832	78,865	81,898	84,931	90,998	113,020	
[71-75]	29,395	37,033	41,573	46,711	34,510	41,958	45,574	50,038	61,581	67,576	87,849	91,228	94,607	113,528	130,558	41,493	49,404	52,189	57,568	69,510	75,192	93,990	97,750	101,510	105,269	112,788	140,083	
[76-80]	36,358	43,572	48,933	54,132	42,626	49,324	53,643	57,987	70,295	76,502	99,453	103,278	107,103	128,523	147,802	51,629	58,749	62,098	67,479	80,164	85,923	107,404	111,700	115,997	120,293	128,885	160,075	
ABOVE 80	42,054	50,398	56,600	62,612	49,265	57,013	62,047	67,072	81,307	88,487	115,033	119,457	123,881	148,658	170,956	59,680	67,916	71,826	78,050	92,722	99,384	124,230	129,199	134,168	139,138	149,076	185,152	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	17,636	20,415	21,417	23,457	24,875	25,990	26,901	29,458	33,435	30,071	32,812	34,771	36,297	37,487	40,774	45,597	54,716	56,996
[26-35]	19,645	22,763	23,896	26,649	28,148	29,551	30,698	33,915	38,494	37,394	40,692	43,049	45,032	46,475	50,615	56,451	67,742	70,564
[36-45]	22,694	26,398	27,774	30,935	32,774	34,405	35,737	39,476	44,806	42,579	46,598	49,470	51,828	53,596	58,599	65,674	78,808	82,092
[46-50]	31,290	36,354	38,223	42,819	45,366	47,623	49,468	54,645	62,022	53,572	58,629	62,243	65,157	67,378	73,601	82,487	98,985	103,109
[51-55]	40,657	47,665	50,375	56,202	59,823	62,877	65,374	72,379	82,150	64,949	71,689	76,504	80,373	83,348	91,714	103,514	124,217	129,393
[56-60]	45,527	53,630	56,836	63,429	67,689	71,192	74,057	82,092	93,174	68,482	75,987	81,349	85,606	88,924	98,228	111,328	133,593	139,160
[61-65]	53,247	64,272	69,045	78,166	84,194	89,059	93,035	104,189	118,254	80,507	90,652	97,893	103,642	108,135	120,842	138,518	166,222	173,148
[66-70]	62,310	75,109	80,627	91,155	98,166	103,782	108,373	121,252	137,621	92,676	104,377	112,730	119,315	124,502	139,131	159,490	191,388	199,362
[71-75]	78,493	93,731	100,095	112,872	121,139	127,823	133,287	148,614	168,677	118,271	132,449	142,572	150,508	156,784	174,368	199,042	238,850	248,802
[76-80]	90,878	107,045	113,433	127,190	135,729	142,755	148,498	164,610	186,833	135,756	150,632	161,260	169,598	176,172	194,478	220,414	264,496	275,517
ABOVE 80	105,115	123,814	131,203	147,115	156,993	165,119	171,762	190,398	216,102	157,023	174,230	186,523	196,167	203,771	224,945	254,945	305,933	318,681

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,755	7,806	8,689	9,491	7,427	8,285	8,910	9,510	11,370	12,276	15,959	16,573	17,187	20,624	23,718	9,626	10,506	10,938	11,685	13,616	14,423	18,029	18,750	19,471	20,192	21,634	26,870	
[26-35]	7,375	8,473	9,487	10,338	8,138	9,024	9,749	10,381	12,397	13,375	17,388	18,057	18,726	22,471	25,841	10,642	11,580	12,127	12,949	15,092	15,992	19,990	20,789	21,589	22,389	23,988	29,793	
[36-45]	8,304	9,564	10,753	11,733	9,203	10,231	11,100	11,836	14,166	15,305	19,896	20,661	21,427	25,712	29,569	12,077	13,207	13,907	14,891	17,429	18,517	23,147	24,072	24,998	25,924	27,776	34,498	
[46-50]	11,577	13,329	14,976	16,339	13,033	14,486	15,722	16,762	20,062	21,674	28,176	29,260	30,344	36,413	41,875	16,774	18,341	19,314	20,683	24,206	25,717	32,147	33,432	34,718	36,004	38,576	47,911	
[51-55]	14,357	16,956	19,050	20,970	16,127	18,391	19,999	21,512	25,958	28,177	36,630	38,039	39,448	47,337	54,438	20,340	22,784	24,049	25,983	30,698	32,798	40,998	42,638	44,278	45,918	49,198	61,103	
[56-60]	15,617	18,718	21,021	23,256	17,899	20,710	22,503	24,327	29,490	32,094	41,723	43,327	44,932	53,918	62,006	22,124	25,133	26,533	28,815	34,232	36,692	45,865	47,699	49,534	51,368	55,038	68,357	
[61-65]	18,333	24,084	27,025	30,747	21,173	26,841	29,167	32,426	40,368	44,573	57,945	60,174	62,403	74,883	86,116	25,813	31,864	33,664	37,551	45,884	49,963	62,454	64,952	67,450	69,949	74,945	93,082	
[66-70]	21,677	28,245	31,694	35,969	25,093	31,556	34,303	38,042	47,259	52,123	67,759	70,366	72,972	87,566	100,701	30,308	37,194	39,326	43,787	53,417	58,114	72,643	75,548	78,454	81,360	87,171	108,267	
[71-75]	28,758	36,219	40,647	45,666	32,947	40,045	43,484	47,738	58,751	64,470	83,811	87,035	90,258	108,310	124,557	39,835	47,369	50,013	55,142	66,580	72,023	90,029	93,630	97,231	100,832	108,034	134,179	
[76-80]	35,580	42,623	47,852	52,929	40,707	47,085	51,191	55,330	67,074	72,997	94,896	98,546	102,195	122,634	141,030	49,540	56,318	59,493	64,623	76,771	82,287	102,858	106,973	111,087	115,201	123,430	153,300	
ABOVE 80	41,154	49,300	55,349	61,221	47,047	54,425	59,211	63,999	77,582	84,433	109,762	113,984	118,206	141,847	163,124	57,266	65,104	68,814	74,746	88,798	95,178	118,972	123,731	128,490	133,249	142,766	177,316	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,192	17,556	18,398	20,122	21,339	22,295	23,076	25,270	28,681	27,166	29,642	31,412	32,790	33,828	36,751	41,098	49,317	51,372	
[26-35]	16,993	19,650	20,601	23,086	24,384	25,599	26,593	29,380	33,346	33,812	36,794	38,926	40,718	41,966	45,640	50,902	61,082	63,627	
[36-45]	19,566	22,724	23,884	26,690	28,277	29,684	30,834	34,060	38,658	38,105	41,702	44,272	46,382	47,906	52,319	58,636	70,363	73,294	
[46-50]	26,980	31,293	32,867	36,945	39,143	41,090	42,682	47,148	53,513	47,942	52,467	55,701	58,309	60,228	65,711	73,645	88,374	92,056	
[51-55]	34,952	40,919	43,211	48,305	51,417	54,042	56,188	62,208	70,606	57,500	63,467	67,730	71,156	73,725	81,053	91,482	109,778	114,353	
[56-60]	39,075	45,973	48,688	54,402	58,056	61,061	63,517	70,409	79,914	60,229	66,829	71,545	75,290	78,159	86,281	97,788	117,346	122,235	
[61-65]	51,306	61,839	66,378	75,189	80,988	85,667	89,492	100,220	113,750	79,263	89,252	96,381	102,041	106,390	118,809	136,187	163,425	170,234	
[66-70]	60,027	72,254	77,501	87,644	94,384	99,785	104,199	116,581	132,319	91,013	102,504	110,707	117,174	122,193	136,469	156,438	187,726	195,548	
[71-75]	75,604	90,161	96,210	108,557	116,508	122,937	128,192	142,933	162,229	116,358	130,306	140,266	148,073	154,152	171,333	195,577	234,693	244,471	
[76-80]	87,511	102,954	109,022	122,390	130,607	137,368	142,894	158,398	179,782	133,959	148,638	159,125	167,353	173,732	191,662	217,222	260,667	271,528	
ABOVE 80	101,221	119,083	126,100	141,564	151,069	158,888	165,280	183,213	207,947	154,945	171,924	184,054	193,570	200,947	221,686	251,251	301,502	314,064	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,373	7,360	8,189	8,942	7,007	7,812	8,397	8,959	10,712	11,566	15,036	15,614	16,192	19,431	22,346	9,107	9,932	10,336	11,038	12,861	13,624	17,030	17,711	18,392	19,073	20,436	25,381
[26-35]	6,969	7,999	8,953	9,755	7,690	8,520	9,200	9,795	11,697	12,620	16,406	17,037	17,668	21,202	24,382	10,079	10,958	11,470	12,242	14,269	15,119	18,899	19,655	20,411	21,167	22,679	28,167
[36-45]	7,836	9,021	10,139	11,061	8,685	9,650	10,466	11,157	13,354	14,428	18,756	19,478	20,199	24,239	27,875	11,421	12,485	13,138	14,066	16,463	17,491	21,863	22,738	23,613	24,487	26,236	32,585
[46-50]	10,925	12,573	14,121	15,403	12,299	13,664	14,825	15,802	18,913	20,433	26,563	27,585	28,606	34,327	39,477	15,864	17,336	18,248	19,536	22,865	24,292	30,365	31,579	32,794	34,009	36,438	45,256
[51-55]	13,530	15,977	17,945	19,750	15,199	17,329	18,839	20,261	24,449	26,538	34,500	35,827	37,153	44,584	51,272	19,211	21,507	22,695	24,513	28,962	30,943	38,679	40,226	41,773	43,321	46,415	57,647
[56-60]	14,706	17,623	19,789	21,894	16,854	19,499	21,184	22,902	27,763	30,214	39,278	40,789	42,299	50,759	58,373	20,875	23,705	25,019	27,166	32,273	34,592	43,240	44,970	46,699	48,429	51,888	64,445
[61-65]	17,263	22,675	25,441	28,944	19,937	25,271	27,458	30,524	38,000	41,959	54,546	56,644	58,742	70,490	81,064	24,367	30,061	31,749	35,408	43,266	47,112	58,890	61,246	63,601	65,957	70,668	87,770
[66-70]	20,410	26,590	29,835	33,857	23,626	29,707	32,292	35,808	44,485	49,063	63,781	66,234	68,688	82,425	94,789	28,608	35,087	37,090	41,287	50,367	54,796	68,495	71,235	73,975	76,715	82,194	102,086
[71-75]	27,079	34,100	38,265	42,988	31,024	37,702	40,936	44,938	55,305	60,689	78,896	81,930	84,964	101,957	117,251	37,594	44,682	47,164	51,991	62,776	67,908	84,884	88,280	91,675	95,071	101,861	126,512
[76-80]	33,505	40,132	45,050	49,826	38,334	44,333	48,194	52,087	63,143	68,718	89,334	92,770	96,205	115,447	132,763	46,745	53,119	56,101	60,927	72,380	77,581	96,976	100,855	104,734	108,613	116,371	144,533
ABOVE 80	38,755	46,418	52,108	57,633	44,305	51,244	55,744	60,247	73,035	79,484	103,329	107,303	111,277	133,533	153,563	54,035	61,406	64,890	70,473	83,722	89,736	112,170	116,657	121,144	125,631	134,605	167,179

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	14,376	16,601	17,391	19,012	20,162	21,066	21,804	23,877	27,100	26,198	28,586	30,293	31,622	32,607	35,410	39,598	47,517	49,497
[26-35]	16,109	18,612	19,503	21,899	23,130	24,283	25,225	27,869	31,632	32,620	35,497	37,553	39,282	40,464	43,980	49,051	58,861	61,314
[36-45]	18,525	21,498	22,587	25,276	26,779	28,111	29,200	32,255	36,610	36,613	40,069	42,538	44,566	46,010	50,226	56,290	67,547	70,362
[46-50]	25,544	29,605	31,083	34,986	37,067	38,912	40,419	44,648	50,676	46,065	50,414	53,522	56,027	57,845	63,082	70,698	84,837	88,372
[51-55]	33,050	38,671	40,823	45,671	48,613	51,095	53,124	58,816	66,756	55,017	60,726	64,805	68,082	70,517	77,500	87,472	104,966	109,340
[56-60]	36,925	43,421	45,972	51,393	54,844	57,683	60,003	66,514	75,493	57,479	63,777	68,278	71,851	74,572	82,299	93,275	111,930	116,594
[61-65]	48,496	58,415	62,681	71,019	76,496	80,916	84,529	94,663	107,442	75,576	85,100	91,898	97,295	101,413	113,219	129,780	155,736	162,225
[66-70]	56,733	68,248	73,182	82,768	89,134	94,233	98,402	110,095	124,958	86,691	97,636	105,449	111,609	116,362	129,926	148,938	178,725	186,172
[71-75]	71,452	85,160	90,845	102,530	110,040	116,112	121,075	134,998	153,223	110,911	124,207	133,700	141,142	146,900	163,233	186,331	223,598	232,914
[76-80]	82,696	97,239	102,940	115,619	123,383	129,769	134,990	149,636	169,837	127,841	141,849	151,857	159,709	165,756	182,816	207,196	248,636	258,996
ABOVE 80	95,651	112,472	119,066	133,734	142,713	150,100	156,139	173,080	196,446	147,868	164,072	175,648	184,729	191,723	211,455	239,656	287,587	299,569

1.5. 2 Adult

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	5,688	6,604	7,378	8,075	6,418	7,193	7,763	8,302	9,944	10,745	13,969	14,506	15,043	18,052	20,760	8,147	8,934	9,339	10,000	11,672	12,374	15,468	16,087	16,705	17,324	18,562	23,053	
[26-35]	6,370	7,328	8,221	8,965	7,212	8,008	8,668	9,237	11,050	11,932	15,511	16,108	16,704	20,045	23,052	8,906	9,715	10,201	10,903	12,731	13,500	16,876	17,551	18,226	18,901	20,251	25,151	
[36-45]	7,653	8,832	9,948	10,865	8,703	9,695	10,537	11,246	13,484	14,580	18,954	19,683	20,412	24,494	28,169	10,939	11,998	12,667	13,579	15,922	16,930	21,163	22,009	22,856	23,702	25,395	31,541	
[46-50]	11,702	13,510	15,219	16,625	13,518	15,066	16,395	17,501	20,983	22,688	29,495	30,629	31,763	38,116	43,833	16,819	18,450	19,490	20,902	24,506	26,057	32,571	33,874	35,177	36,480	39,085	48,544	
[51-55]	14,585	17,264	19,437	21,419	16,784	19,182	20,904	22,510	27,210	29,560	38,428	39,906	41,383	49,660	57,109	20,470	22,996	24,340	26,334	31,169	33,328	41,660	43,327	44,993	46,660	49,992	62,091	
[56-60]	15,691	18,845	21,208	23,487	18,422	21,360	23,257	25,169	30,565	33,291	43,278	44,942	46,607	55,928	64,318	22,164	25,253	26,728	29,067	34,593	37,109	46,386	48,241	50,097	51,952	55,663	69,133	
[61-65]	18,242	24,012	27,003	30,755	21,589	27,423	29,864	33,237	41,450	45,806	59,547	61,837	64,128	76,953	88,496	25,856	31,993	33,878	37,832	46,310	50,468	63,085	65,608	68,131	70,655	75,702	94,021	
[66-70]	27,415	35,810	40,279	45,767	32,520	40,998	44,674	49,602	61,730	68,138	88,579	91,986	95,393	114,471	131,642	38,685	47,607	50,461	56,255	68,750	74,856	93,570	97,313	101,056	104,798	112,284	139,457	
[71-75]	37,933	47,911	53,907	60,647	44,533	54,282	59,095	64,967	80,096	87,964	114,354	118,752	123,150	147,780	169,947	53,315	63,589	67,318	74,328	89,906	97,335	121,668	126,535	131,402	136,269	146,002	181,335	
[76-80]	46,919	56,369	63,452	70,281	55,007	63,810	69,559	75,286	91,428	99,582	129,457	134,436	139,415	167,298	192,393	66,340	75,619	80,098	87,124	103,686	111,226	139,032	144,594	150,155	155,716	166,839	207,214	
ABOVE 80	54,269	65,200	73,392	81,291	63,574	73,757	80,455	87,080	105,751	115,182	149,737	155,496	161,255	193,506	222,532	76,686	87,418	92,647	100,773	119,930	128,651	160,813	167,246	173,678	180,111	192,976	239,676	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000		
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[16-25]	12,941	15,007	15,756	17,268	18,319	19,136	19,807	21,690	24,618	22,122	24,155	25,605	26,725	27,602	30,022	33,573	40,287	41,966		
[26-35]	14,346	16,620	17,440	20,012	21,144	22,194	23,055	25,472	28,911	28,339	30,859	32,657	34,006	35,096	38,041	42,427	50,913	53,034		
[36-45]	17,852	20,773	21,855	24,821	26,305	27,609	28,679	31,679	35,956	34,453	37,731	40,069	41,834	43,261	47,133	52,823	63,388	66,029		
[46-50]	27,198	31,629	33,265	37,669	39,923	41,902	43,525	48,080	54,571	47,386	51,894	55,110	57,565	59,528	64,887	72,722	87,266	90,902		
[51-55]	35,340	41,469	43,841	49,442	52,645	55,324	57,521	63,684	72,281	57,450	63,454	67,738	71,008	73,636	80,856	91,259	109,511	114,074		
[56-60]	39,290	46,333	49,123	55,284	59,015	62,059	64,556	71,561	81,222	59,923	66,534	71,252	74,850	77,751	85,744	97,179	116,615	121,474		
[61-65]	51,710	62,434	67,070	76,297	82,208	86,943	90,825	101,714	115,445	80,428	90,624	97,894	103,470	107,956	120,458	138,077	165,693	172,597		
[66-70]	77,100	92,988	99,834	113,154	121,896	128,849	134,549	150,538	170,861	117,366	132,273	142,904	151,083	157,651	176,008	201,763	242,115	252,204		
[71-75]	101,723	121,583	129,882	146,672	157,466	166,126	173,228	193,149	219,224	155,992	174,808	188,231	198,566	206,847	229,924	262,459	314,950	328,073		
[76-80]	117,774	138,853	147,189	165,278	176,433	185,534	192,999	213,940	242,821	179,054	198,806	212,902	223,753	232,427	256,441	290,640	348,768	363,300		
ABOVE 80	136,225	160,605	170,248	191,170	204,073	214,599	223,234	247,455	280,862	207,104	229,951	246,255	258,804	268,839	296,615	336,173	403,408	420,217		

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	4,991	5,784	6,454	7,060	5,488	6,140	6,618	7,074	8,473	9,156	11,902	12,360	12,818	15,382	17,689	7,016	7,680	8,015	8,574	10,008	10,610	13,263	13,793	14,324	14,855	15,916	19,767	
[26-35]	5,609	6,442	7,215	7,862	6,189	6,862	7,414	7,894	9,444	10,197	13,257	13,766	14,276	17,132	19,701	7,687	8,370	8,775	9,371	10,942	11,603	14,504	15,084	15,665	16,245	17,405	21,617	
[36-45]	6,720	7,747	8,717	9,515	7,448	8,287	8,998	9,598	11,508	12,443	16,176	16,799	17,421	20,905	24,041	9,411	10,306	10,868	11,643	13,652	14,516	18,145	18,871	19,597	20,322	21,774	27,043	
[46-50]	10,276	11,848	13,333	14,558	11,568	12,877	13,998	14,935	17,907	19,362	25,170	26,138	27,107	32,528	37,407	14,469	15,849	16,722	17,921	21,012	22,342	27,927	29,044	30,161	31,279	33,513	41,623	
[51-55]	12,743	15,072	16,960	18,684	14,315	16,348	17,806	19,167	23,170	25,170	32,722	33,980	35,239	42,286	48,629	17,545	19,688	20,821	22,514	26,647	28,493	35,617	37,041	38,466	39,891	42,740	53,083	
[56-60]	13,682	16,426	18,480	20,463	15,681	18,174	19,782	21,405	25,994	28,312	36,806	38,221	39,637	47,565	54,699	18,956	21,576	22,825	24,811	29,528	31,675	39,594	41,177	42,761	44,345	47,512	59,010	
[61-65]	17,850	23,485	26,403	30,068	20,615	26,174	28,496	31,710	39,546	43,701	56,812	58,997	61,182	73,418	84,431	24,838	30,683	32,473	36,244	44,366	48,349	60,436	62,854	65,271	67,689	72,524	90,074	
[66-70]	26,817	35,018	39,379	44,742	31,042	39,123	42,621	47,320	58,890	65,003	84,504	87,755	91,005	109,206	125,587	37,153	45,653	48,362	53,890	65,859	71,708	89,635	93,221	96,806	100,391	107,562	133,592	
[71-75]	37,111	46,857	52,707	59,290	42,517	51,807	56,386	61,980	76,414	83,921	109,097	113,293	117,489	140,987	162,135	51,185	60,970	64,510	71,195	86,117	93,232	116,540	121,202	125,863	130,525	139,848	173,691	
[76-80]	45,914	55,141	62,049	68,719	52,530	60,914	66,379	71,837	87,239	95,019	123,525	128,276	133,027	159,633	183,577	63,656	72,489	76,738	83,436	99,298	106,518	133,148	138,474	143,800	149,125	159,777	198,443	
ABOVE 80	53,107	63,780	71,770	79,485	60,712	70,410	76,779	83,091	100,906	109,905	142,876	148,372	153,867	184,640	212,336	73,583	83,799	88,761	96,508	114,854	123,206	154,007	160,167	166,328	172,488	184,808	229,532	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,148	12,905	13,536	14,813	15,714	16,416	16,991	18,606	21,118	19,985	21,821	23,132	24,143	24,907	27,060	30,260	36,312	37,825	
[26-35]	12,409	14,346	15,035	17,336	18,316	19,226	19,972	22,066	25,045	25,625	27,903	29,529	30,749	31,691	34,301	38,256	45,908	47,820	
[36-45]	15,391	17,882	18,794	21,415	22,696	23,821	24,744	27,332	31,022	30,833	33,766	35,858	37,438	38,669	42,082	47,162	56,595	58,953	
[46-50]	23,452	27,226	28,604	32,501	34,446	36,154	37,554	41,484	47,084	42,406	46,440	49,318	51,515	53,210	57,932	64,926	77,912	81,158	
[51-55]	30,381	35,600	37,607	42,495	45,248	47,550	49,438	54,735	62,124	50,861	56,177	59,970	62,865	65,135	71,457	80,651	96,782	100,814	
[56-60]	33,722	39,718	42,081	47,416	50,616	53,227	55,369	61,377	69,662	52,702	58,516	62,665	65,830	68,339	75,316	85,360	102,432	106,700	
[61-65]	49,826	60,071	64,479	73,391	79,076	83,631	87,365	97,839	111,048	79,186	89,224	96,382	101,872	106,214	118,431	135,754	162,904	169,692	
[66-70]	74,275	89,454	95,964	108,796	117,201	123,886	129,367	144,740	164,280	115,260	129,899	140,340	148,372	154,728	172,640	197,902	237,482	247,378	
[71-75]	97,980	116,951	124,841	141,065	151,446	159,776	166,606	185,765	210,844	153,469	171,980	185,186	195,354	203,376	225,921	257,890	309,468	322,362	
[76-80]	113,411	133,546	141,466	159,041	169,774	178,532	185,716	205,866	233,658	176,683	196,174	210,083	220,790	229,208	252,728	286,432	343,718	358,040	
ABOVE 80	131,178	154,468	163,627	183,957	196,372	206,501	214,810	238,117	270,263	204,363	226,908	242,996	255,379	265,112	292,318	331,303	397,564	414,129	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	4,708	5,454	6,083	6,651	5,177	5,789	6,237	6,665	7,982	8,626	11,214	11,645	12,076	14,492	16,665	6,638	7,260	7,574	8,099	9,454	10,022	12,528	13,029	13,530	14,031	15,034	18,672
[26-35]	5,300	6,082	6,808	7,418	5,848	6,478	6,996	7,448	8,910	9,621	12,508	12,989	13,470	16,164	18,589	7,280	7,920	8,299	8,860	10,345	10,970	13,713	14,261	14,810	15,358	16,456	20,438
[36-45]	6,342	7,307	8,219	8,970	7,029	7,816	8,485	9,048	10,849	11,731	15,250	15,836	16,423	19,707	22,663	8,900	9,743	10,267	10,998	12,895	13,711	17,139	17,825	18,510	19,196	20,567	25,544
[46-50]	9,697	11,176	12,572	13,724	10,916	12,146	13,199	14,080	16,881	18,253	23,729	24,642	25,554	30,665	35,265	13,685	14,981	15,799	16,928	19,848	21,103	26,379	27,435	28,490	29,545	31,655	39,316
[51-55]	12,009	14,202	15,977	17,597	13,490	15,404	16,773	18,053	21,822	23,707	30,818	32,004	33,189	39,827	45,801	16,571	18,585	19,648	21,240	25,140	26,882	33,602	34,946	36,290	37,634	40,322	50,081
[56-60]	12,883	15,465	17,397	19,264	14,766	17,111	18,623	20,151	24,471	26,653	34,649	35,982	37,315	44,778	51,494	17,886	20,351	21,522	23,391	27,838	29,862	37,328	38,821	40,314	41,807	44,794	55,634
[61-65]	16,808	22,111	24,856	28,304	19,412	24,643	26,826	29,850	37,226	41,138	53,479	55,536	57,593	69,111	79,478	23,448	28,947	30,626	34,176	41,834	45,590	56,987	59,267	61,546	63,826	68,385	84,934
[66-70]	25,248	32,966	37,069	42,115	29,227	36,831	40,122	44,542	55,433	61,187	79,543	82,603	85,662	102,794	118,214	35,069	43,066	45,613	50,813	62,099	67,614	84,518	87,898	91,279	94,660	101,421	125,965
[71-75]	34,944	44,115	49,618	55,813	40,034	48,776	53,081	58,345	71,932	78,999	102,698	106,648	110,598	132,718	152,626	48,305	57,512	60,836	67,127	81,196	87,905	109,881	114,276	118,671	123,067	131,857	163,767
[76-80]	43,237	51,918	58,416	64,691	49,467	57,353	62,493	67,626	82,126	89,450	116,285	120,758	125,230	150,276	172,817	60,065	68,371	72,363	78,665	93,619	100,426	125,533	130,554	135,576	140,597	150,639	187,094
ABOVE 80	50,012	60,051	67,568	74,826	57,174	66,294	72,283	78,221	94,991	103,463	134,502	139,675	144,848	173,818	199,891	69,432	79,039	83,699	90,990	108,288	116,162	145,202	151,011	156,819	162,627	174,243	216,410

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,549	12,203	12,795	13,997	14,848	15,511	16,055	17,581	19,954	19,273	21,044	22,307	23,283	24,008	26,072	29,156	34,987	36,445
[26-35]	11,764	13,589	14,234	16,444	17,375	18,237	18,945	20,931	23,757	24,721	26,919	28,488	29,664	30,557	33,054	36,865	44,238	46,082
[36-45]	14,572	16,917	17,773	20,281	21,493	22,559	23,433	25,884	29,379	29,626	32,443	34,454	35,972	37,138	40,398	45,275	54,330	56,594
[46-50]	22,203	25,757	27,051	30,778	32,620	34,237	35,563	39,285	44,588	40,746	44,622	47,388	49,499	51,105	55,613	62,328	74,793	77,910
[51-55]	28,728	33,644	35,528	40,178	42,780	44,957	46,742	51,750	58,737	48,665	53,750	57,380	60,149	62,300	68,325	77,116	92,539	96,395
[56-60]	31,867	37,513	39,734	44,793	47,816	50,283	52,306	57,981	65,809	50,295	55,843	59,803	62,823	65,203	71,840	81,420	97,705	101,776
[61-65]	47,096	56,744	60,888	69,321	74,691	78,993	82,520	92,414	104,889	75,503	85,074	91,899	97,133	101,245	112,859	129,367	155,240	161,708
[66-70]	70,200	84,495	90,616	102,743	110,681	116,993	122,170	136,687	155,140	109,786	123,730	133,675	141,325	147,345	164,363	188,414	226,096	235,517
[71-75]	92,598	110,465	117,880	133,234	143,039	150,906	157,357	175,453	199,139	146,285	163,930	176,517	186,210	193,807	215,241	245,698	294,838	307,123
[76-80]	107,170	126,133	133,574	150,243	160,383	168,656	175,442	194,478	220,733	168,613	187,214	200,488	210,706	218,684	241,063	273,212	327,854	341,515
ABOVE 80	123,960	145,893	154,499	173,782	185,511	195,080	202,929	224,947	255,315	195,029	216,544	231,898	243,715	252,943	278,827	316,013	379,216	395,017

1.6. 2 Adult + 1 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,919	8,032	8,952	9,796	7,806	8,748	9,419	10,072	12,050	13,015	16,920	17,570	18,221	21,865	25,145	9,960	10,922	11,388	12,193	14,217	15,064	18,830	19,584	20,337	21,090	22,597	28,065	
[26-35]	7,583	8,730	9,776	10,663	8,586	9,541	10,308	10,987	13,130	14,170	18,421	19,130	19,838	23,806	27,377	10,789	11,775	12,339	13,191	15,385	16,307	20,384	21,199	22,015	22,830	24,461	30,380	
[36-45]	8,683	10,025	11,268	12,308	9,874	11,005	11,935	12,739	15,258	16,490	21,436	22,261	23,085	27,702	31,858	12,566	13,787	14,524	15,570	18,237	19,381	24,227	25,196	26,165	27,134	29,072	36,108	
[46-50]	12,646	14,602	16,412	17,927	14,608	16,283	17,680	18,871	22,601	24,426	31,753	32,975	34,196	41,035	47,190	18,345	20,127	21,213	22,747	26,641	28,312	35,390	36,806	38,221	39,637	42,468	52,746	
[51-55]	15,761	18,660	20,960	23,096	18,137	20,733	22,542	24,272	29,309	31,823	41,370	42,961	44,553	53,463	61,483	22,327	25,085	26,491	28,659	33,884	36,213	45,266	47,077	48,887	50,698	54,319	67,464	
[56-60]	16,548	19,876	22,318	24,713	19,429	22,529	24,474	26,482	32,125	34,972	45,464	47,213	48,961	58,754	67,567	23,548	26,832	28,334	30,810	36,627	39,271	49,089	51,052	53,016	54,979	58,906	73,162	
[61-65]	19,917	26,222	29,422	33,507	23,571	29,947	32,539	36,210	45,110	49,825	64,772	67,264	69,755	83,706	96,262	31,804	39,388	41,622	46,489	56,845	61,918	77,397	80,493	83,589	86,685	92,876	115,352	
[66-70]	30,618	40,000	44,890	51,001	36,319	45,795	49,788	55,274	68,715	75,810	98,553	102,343	106,134	127,360	146,465	43,171	53,162	56,228	62,691	76,533	83,288	104,109	108,274	112,438	116,603	124,931	155,165	
[71-75]	42,225	53,338	59,874	67,352	49,573	60,431	65,637	72,149	88,855	97,534	126,794	131,671	136,548	163,857	188,436	59,341	70,812	74,798	82,588	99,790	107,980	134,975	140,374	145,773	151,172	161,970	201,167	
[76-80]	52,228	62,754	70,475	78,050	61,232	71,038	77,258	83,609	101,427	110,416	143,541	149,062	154,582	185,499	213,324	73,838	84,208	88,998	96,806	115,085	123,390	154,238	160,408	166,577	172,747	185,086	229,876	
ABOVE 80	60,410	72,585	81,516	90,278	70,769	82,112	89,361	96,707	117,315	127,713	166,027	172,413	178,798	214,558	246,742	85,354	97,348	102,940	111,971	133,114	142,721	178,401	185,537	192,673	199,809	214,081	265,889	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,780	18,279	19,182	21,014	22,289	23,288	24,105	26,396	29,960	26,931	29,394	31,155	32,522	33,591	36,536	40,857	49,029	51,072
[26-35]	17,314	20,047	21,032	23,947	25,298	26,559	27,591	30,483	34,598	33,838	36,832	38,973	40,636	41,940	45,516	50,764	60,917	63,455
[36-45]	20,443	23,770	25,000	28,272	29,959	31,449	32,668	36,086	40,958	39,187	42,897	45,549	47,596	49,221	53,664	60,143	72,172	75,179
[46-50]	29,586	34,373	36,135	40,845	43,283	45,436	47,198	52,137	59,176	51,358	56,221	59,698	62,385	64,514	70,344	78,836	94,604	98,545
[51-55]	38,443	45,067	47,624	53,611	57,076	59,990	62,374	69,057	78,380	62,266	68,745	73,378	76,954	79,804	87,654	98,933	118,719	123,666
[56-60]	41,636	49,051	51,980	58,432	62,367	65,595	68,237	75,641	85,852	63,333	70,292	75,266	79,092	82,160	90,620	102,706	123,247	128,382
[61-65]	63,365	76,474	82,141	93,274	100,487	106,292	111,042	124,355	141,143	97,278	109,566	118,341	125,173	130,604	145,814	167,143	200,571	208,929
[66-70]	85,711	103,317	110,899	125,605	135,291	143,032	149,364	167,114	189,674	129,088	145,425	157,093	166,164	173,394	193,646	221,981	266,378	277,477
[71-75]	112,832	134,767	143,923	162,447	174,379	184,000	191,872	213,936	242,818	171,580	192,199	206,930	218,369	227,483	252,909	288,697	346,436	360,871
[76-80]	130,636	153,910	163,102	183,054	195,383	205,495	213,770	236,965	268,955	196,946	218,584	234,052	246,068	255,615	282,077	319,696	383,635	399,620
ABOVE 80	151,101	178,022	188,653	211,731	225,991	237,688	247,260	274,088	311,089	227,799	252,827	270,719	284,615	295,659	326,268	369,781	443,737	462,226

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,070	7,035	7,831	8,565	6,674	7,467	8,030	8,582	10,268	11,090	14,417	14,971	15,526	18,631	21,426	8,576	9,388	9,774	10,455	12,190	12,917	16,146	16,792	17,438	18,084	19,375	24,064	
[26-35]	6,677	7,675	8,580	9,351	7,367	8,175	8,817	9,390	11,221	12,110	15,743	16,349	16,954	20,345	23,397	9,312	10,145	10,614	11,337	13,223	14,016	17,520	18,220	18,921	19,622	21,024	26,111	
[36-45]	7,625	8,793	9,874	10,778	8,450	9,406	10,192	10,872	13,022	14,073	18,295	18,999	19,702	23,643	27,189	10,811	11,842	12,461	13,350	15,637	16,618	20,772	21,603	22,434	23,265	24,927	30,959	
[46-50]	11,104	12,805	14,378	15,698	12,500	13,917	15,095	16,104	19,288	20,845	27,098	28,140	29,182	35,019	40,272	15,782	17,289	18,200	19,503	22,842	24,276	30,344	31,558	32,772	33,986	36,413	45,225	
[51-55]	13,771	16,290	18,290	20,147	15,469	17,669	19,201	20,668	24,957	27,098	35,227	36,582	37,937	45,525	52,353	19,137	21,477	22,661	24,501	28,968	30,959	38,699	40,247	41,795	43,343	46,439	57,677	
[56-60]	14,429	17,325	19,446	21,530	16,538	19,169	20,817	22,522	27,321	29,742	38,665	40,152	41,639	49,967	57,462	20,140	22,926	24,196	26,298	31,264	33,521	41,901	43,577	45,253	46,929	50,281	62,449	
[61-65]	19,489	25,646	28,768	32,758	22,508	28,583	31,048	34,547	43,038	47,536	61,797	64,174	66,550	79,861	91,840	30,551	37,775	39,896	44,537	54,459	59,318	74,148	77,114	80,080	83,046	88,977	110,510	
[66-70]	29,949	39,115	43,887	49,858	34,668	43,701	47,500	52,732	65,555	72,323	94,020	97,636	101,252	121,502	139,728	41,461	50,980	53,890	60,055	73,314	79,785	99,731	103,721	107,710	111,699	119,678	148,640	
[71-75]	41,310	52,165	58,541	65,845	47,328	57,676	62,627	68,832	84,770	93,051	120,966	125,619	130,271	156,326	179,775	56,970	67,895	71,678	79,107	95,584	103,429	129,286	134,457	139,629	144,800	155,143	192,688	
[76-80]	51,110	61,387	68,917	76,316	58,474	67,814	73,727	79,778	96,779	105,357	136,964	142,232	147,500	177,000	203,549	70,851	80,723	85,265	92,708	110,214	118,168	147,710	153,618	159,527	165,435	177,252	220,147	
ABOVE 80	59,117	71,004	79,715	88,272	67,582	78,385	85,278	92,276	111,940	121,862	158,420	164,513	170,606	204,728	235,437	81,900	93,317	98,623	107,232	127,480	136,680	170,850	177,684	184,518	191,352	205,021	254,635	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,593	15,719	16,478	18,026	19,120	19,977	20,678	22,643	25,700	24,329	26,554	28,145	29,380	30,311	32,931	36,826	44,191	46,032	
[26-35]	14,977	17,305	18,132	20,744	21,915	23,007	23,901	26,406	29,971	30,597	33,304	35,240	36,744	37,871	41,041	45,773	54,928	57,217	
[36-45]	17,626	20,462	21,499	24,393	25,848	27,134	28,186	31,135	35,338	35,069	38,389	40,763	42,594	43,996	47,913	53,698	64,438	67,122	
[46-50]	25,511	29,588	31,072	35,241	37,345	39,203	40,723	44,985	51,058	45,960	50,312	53,424	55,828	57,667	62,803	70,386	84,463	87,982	
[51-55]	33,048	38,689	40,852	46,077	49,056	51,560	53,610	59,353	67,366	55,125	60,861	64,962	68,128	70,591	77,466	87,433	104,920	109,291	
[56-60]	35,735	42,047	44,528	50,116	53,492	56,260	58,526	64,876	73,634	55,700	61,820	66,196	69,561	72,214	79,599	90,215	108,258	112,769	
[61-65]	61,056	73,580	78,967	89,721	96,660	102,244	106,813	119,618	135,767	95,776	107,874	116,513	123,240	128,497	143,361	164,330	197,196	205,413	
[66-70]	82,571	99,390	106,600	120,767	130,080	137,522	143,611	160,677	182,368	126,772	142,816	154,274	163,183	170,179	189,940	217,734	261,280	272,167	
[71-75]	108,680	129,634	138,337	156,237	167,713	176,966	184,537	205,758	233,536	168,804	189,089	203,582	214,837	223,666	248,507	283,671	340,406	354,589	
[76-80]	125,797	148,028	156,760	176,146	188,009	197,741	205,703	228,022	258,805	194,338	215,690	230,953	242,810	252,075	277,993	315,067	378,080	393,833	
ABOVE 80	145,504	171,219	181,317	203,741	217,464	228,719	237,929	263,745	299,350	224,784	249,481	267,136	280,848	291,561	321,541	364,424	437,309	455,530	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	5,727	6,633	7,381	8,069	6,296	7,041	7,568	8,085	9,674	10,448	13,583	14,105	14,627	17,553	20,186	8,114	8,875	9,236	9,875	11,515	12,201	15,251	15,861	16,471	17,082	18,302	22,731
[26-35]	6,309	7,246	8,096	8,823	6,962	7,718	8,320	8,860	10,587	11,426	14,854	15,426	15,997	19,196	22,076	8,819	9,600	10,039	10,719	12,502	13,251	16,564	17,226	17,889	18,551	19,877	24,687
[36-45]	7,196	8,293	9,310	10,161	7,975	8,872	9,611	10,249	12,276	13,267	17,247	17,910	18,574	22,288	25,632	10,224	11,195	11,772	12,610	14,770	15,697	19,621	20,406	21,190	21,975	23,545	29,243
[46-50]	10,479	12,079	13,558	14,799	11,797	13,128	14,233	15,182	18,183	19,651	25,546	26,529	27,511	33,013	37,965	14,926	16,342	17,195	18,422	21,576	22,930	28,662	29,809	30,955	32,102	34,395	42,719
[51-55]	12,978	15,350	17,229	18,975	14,578	16,649	18,087	19,466	23,505	25,522	33,179	34,455	35,731	42,877	49,308	18,074	20,274	21,385	23,115	27,330	29,208	36,510	37,971	39,431	40,892	43,812	54,415
[56-60]	13,587	16,312	18,307	20,269	15,573	18,048	19,597	21,202	25,720	28,000	36,400	37,800	39,200	47,400	54,096	19,004	21,624	22,815	24,793	29,475	31,602	39,503	41,083	42,663	44,243	47,404	58,875
[61-65]	18,351	24,146	27,082	30,836	21,194	26,911	29,229	32,520	40,513	44,747	58,172	60,409	62,646	75,176	86,452	28,841	35,638	37,627	41,996	51,351	55,933	69,916	72,713	75,510	78,306	83,900	104,203
[66-70]	28,198	36,823	41,313	46,931	32,641	41,141	44,714	49,636	61,706	68,077	88,500	91,904	95,307	114,369	131,524	39,135	48,092	50,826	56,626	69,129	75,230	94,037	97,799	101,560	105,322	112,845	140,153
[71-75]	38,898	49,113	55,110	61,983	44,565	54,301	58,957	64,795	79,798	87,593	113,871	118,251	122,631	147,157	169,230	53,765	64,044	67,596	74,586	90,122	97,519	121,898	126,774	131,650	136,526	146,278	181,677
[76-80]	48,130	57,799	64,882	71,843	55,065	63,850	69,411	75,102	91,107	99,182	128,936	133,895	138,854	166,625	191,619	66,854	76,137	80,403	87,406	103,911	111,410	139,262	144,833	150,403	155,974	167,115	207,556
ABOVE 80	55,672	66,854	75,047	83,098	63,644	73,803	80,284	86,868	105,379	114,719	149,135	154,871	160,607	192,728	221,638	77,280	88,017	92,999	101,102	120,192	128,866	161,083	167,526	173,970	180,413	193,300	240,078

Table 3: Premium Rate for Zone 3 (including PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,863	14,864	15,576	17,032	18,066	18,876	19,538	21,395	24,283	23,463	25,608	27,142	28,334	29,218	31,730	35,482	42,579	44,353
[26-35]	14,198	16,391	17,166	19,678	20,788	21,824	22,672	25,049	28,430	29,517	32,129	33,997	35,448	36,516	39,549	44,109	52,931	55,136
[36-45]	16,687	19,358	20,331	23,100	24,479	25,696	26,692	29,485	33,466	33,696	36,886	39,167	40,926	42,255	45,996	51,549	61,859	64,437
[46-50]	24,152	27,991	29,385	33,373	35,365	37,124	38,564	42,600	48,351	44,162	48,343	51,333	53,643	55,386	60,290	67,569	81,082	84,461
[51-55]	31,250	36,563	38,594	43,565	46,381	48,749	50,686	56,117	63,693	52,744	58,233	62,157	65,186	67,519	74,070	83,601	100,321	104,501
[56-60]	33,769	39,713	42,044	47,343	50,532	53,148	55,288	61,287	69,560	53,157	58,997	63,173	66,384	68,900	75,925	86,051	103,261	107,564
[61-65]	57,712	69,505	74,569	84,745	91,299	96,574	100,889	112,985	128,237	91,321	102,856	111,093	117,508	122,485	136,616	156,599	187,919	195,749
[66-70]	78,041	93,880	100,659	114,048	122,843	129,871	135,621	151,738	172,222	120,751	136,033	146,947	155,433	162,058	180,834	207,295	248,754	259,118
[71-75]	102,711	122,444	130,624	147,563	158,402	167,142	174,293	194,336	220,571	160,903	180,239	194,053	204,781	213,143	236,759	270,261	324,313	337,826
[76-80]	118,874	139,811	148,015	166,402	177,609	186,802	194,324	215,409	244,489	185,462	205,838	220,405	231,720	240,501	265,163	300,525	360,630	375,656
ABOVE 80	137,497	161,714	171,202	192,472	205,436	216,069	224,770	249,157	282,793	214,517	238,087	254,935	268,021	278,177	306,702	347,605	417,126	434,506

1.7. 2 Adult + 2 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,239	9,537	10,629	11,617	9,295	10,388	11,183	11,944	14,280	15,418	20,044	20,815	21,586	25,903	29,788	11,902	13,013	13,569	14,509	16,906	17,908	22,385	23,281	24,176	25,071	26,862	33,363	
[26-35]	9,115	10,471	11,730	12,784	10,320	11,443	12,368	13,172	15,729	16,970	22,062	22,910	23,759	28,510	32,787	13,124	14,289	14,977	15,995	18,644	19,755	24,693	25,681	26,669	27,657	29,632	36,803	
[36-45]	10,540	12,141	13,651	14,896	11,986	13,328	14,459	15,418	18,453	19,937	25,918	26,915	27,912	33,494	38,518	15,383	16,836	17,738	18,998	22,236	23,624	29,530	30,711	31,893	33,074	35,436	44,012	
[46-50]	13,747	15,830	17,793	19,413	15,880	17,653	19,167	20,435	24,458	26,424	34,351	35,673	36,994	44,393	51,051	20,099	21,991	23,178	24,825	29,055	30,868	38,585	40,128	41,672	43,215	46,302	57,507	
[51-55]	17,134	20,229	22,724	25,011	19,717	22,477	24,439	26,284	31,716	34,427	44,755	46,477	48,198	57,838	66,513	24,463	27,409	28,945	31,277	36,954	39,482	49,352	51,326	53,300	55,275	59,223	73,555	
[56-60]	17,246	20,656	23,192	25,650	20,248	23,412	25,432	27,486	33,320	36,262	47,141	48,954	50,767	60,920	70,058	24,708	28,074	29,644	32,195	38,248	40,996	51,245	53,295	55,345	57,394	61,494	76,375	
[61-65]	20,644	27,102	30,408	34,588	24,431	30,952	33,629	37,379	46,533	51,381	66,795	69,364	71,933	86,320	99,267	34,605	42,748	45,175	50,402	61,587	67,062	83,828	87,181	90,534	93,887	100,593	124,937	
[66-70]	32,805	42,738	47,961	54,425	38,913	48,929	53,193	58,985	73,277	80,817	105,063	109,103	113,144	135,773	156,139	46,280	56,844	60,123	66,959	81,686	88,869	111,086	115,529	119,973	124,416	133,303	165,563	
[71-75]	44,656	56,247	63,136	70,935	52,426	63,727	69,213	75,987	93,516	102,620	133,406	138,537	143,668	172,402	198,262	62,809	74,751	78,956	87,079	105,143	113,738	142,173	147,860	153,547	159,234	170,607	211,894	
[76-80]	55,234	66,177	74,315	82,203	64,756	74,913	81,468	88,058	106,748	116,174	151,026	156,835	162,643	195,172	224,448	78,153	88,891	93,946	102,071	121,259	129,970	162,463	168,962	175,460	181,959	194,956	242,135	
ABOVE 80	63,887	76,545	85,958	95,081	74,842	86,591	94,230	101,852	123,470	134,373	174,685	181,403	188,122	225,746	259,608	90,342	102,762	108,664	118,061	140,255	150,332	187,915	195,431	202,948	210,465	225,498	280,068	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000		
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[16-25]	18,777	21,736	22,803	24,974	26,485	27,671	28,642	31,364	35,598	32,015	34,934	37,019	38,644	39,912	43,412	48,546	58,256	60,683		
[26-35]	20,953	24,254	25,445	28,782	30,401	31,916	33,155	36,630	41,575	40,592	44,172	46,730	48,773	50,336	54,686	60,991	73,190	76,239		
[36-45]	24,905	28,948	30,443	34,253	36,289	38,094	39,570	43,710	49,611	47,378	51,850	55,046	57,567	59,530	64,964	72,807	87,368	91,009		
[46-50]	32,275	37,476	39,388	44,449	47,094	49,437	51,352	56,725	64,383	55,860	61,133	64,901	67,841	70,153	76,514	85,752	102,902	107,190		
[51-55]	41,937	49,135	51,910	58,342	62,101	65,272	67,864	75,135	85,278	67,047	74,004	78,975	82,847	85,913	94,390	106,535	127,842	133,169		
[56-60]	43,502	51,215	54,259	60,945	65,037	68,404	71,156	78,876	89,524	68,035	75,491	80,817	84,935	88,227	97,322	110,302	132,362	137,877		
[61-65]	68,618	82,777	88,897	100,876	108,656	114,934	120,066	134,460	152,612	104,721	117,918	127,336	134,718	140,559	156,962	179,921	215,905	224,901		
[66-70]	91,445	110,178	118,244	133,860	144,154	152,402	159,144	178,056	202,093	137,008	154,307	166,655	176,307	183,972	205,493	235,562	282,674	294,452		
[71-75]	118,877	141,912	151,522	170,969	183,491	193,616	201,892	225,109	255,498	180,037	201,619	217,030	229,049	238,600	265,291	302,830	363,396	378,537		
[76-80]	137,635	162,070	171,712	192,657	205,593	216,235	224,935	249,340	283,001	206,653	229,298	245,476	258,102	268,106	295,887	335,347	402,416	419,183		
ABOVE 80	159,197	187,460	198,613	222,839	237,801	250,110	260,173	288,401	327,335	239,027	265,220	283,932	298,534	310,108	342,241	387,884	465,460	484,855		

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,229	8,353	9,298	10,157	7,948	8,867	9,535	10,177	12,168	13,138	17,079	17,736	18,393	22,071	25,382	10,249	11,186	11,645	12,441	14,496	15,355	19,194	19,962	20,730	21,497	23,033	28,607	
[26-35]	8,026	9,205	10,295	11,210	8,855	9,804	10,579	11,257	13,443	14,504	18,855	19,580	20,305	24,366	28,021	11,327	12,311	12,883	13,748	16,024	16,979	21,224	22,072	22,921	23,770	25,468	31,632	
[36-45]	9,256	10,649	11,961	13,045	10,258	11,392	12,347	13,158	15,749	17,015	22,120	22,971	23,821	28,586	32,874	13,235	14,461	15,219	16,289	19,066	20,256	25,319	26,332	27,345	28,358	30,383	37,736	
[46-50]	12,071	13,883	15,588	16,999	13,589	15,088	16,365	17,439	20,872	22,550	29,315	30,443	31,570	37,884	43,567	17,291	18,891	19,885	21,285	24,912	26,467	33,084	34,407	35,730	37,054	39,700	49,308	
[51-55]	14,970	17,661	19,829	21,817	16,816	19,155	20,817	22,381	27,007	29,315	38,110	39,575	41,041	49,249	56,637	20,967	23,467	24,760	26,740	31,593	33,754	42,193	43,880	45,568	47,256	50,631	62,884	
[56-60]	15,038	18,005	20,208	22,347	17,235	19,921	21,632	23,376	28,337	30,839	40,091	41,633	43,175	51,810	59,581	21,132	23,987	25,314	27,481	32,647	34,993	43,741	45,491	47,241	48,990	52,490	65,192	
[61-65]	20,199	26,507	29,732	33,815	23,329	29,542	32,089	35,662	44,395	49,020	63,726	66,177	68,629	82,354	94,707	33,242	40,998	43,302	48,286	59,002	64,247	80,309	83,521	86,733	89,946	96,370	119,692	
[66-70]	32,088	41,792	46,889	53,205	37,145	46,692	50,749	56,271	69,906	77,100	100,230	104,085	107,940	129,528	148,957	44,447	54,511	57,623	64,144	78,251	85,132	106,415	110,671	114,928	119,184	127,697	158,600	
[71-75]	43,688	55,010	61,731	69,348	50,053	60,822	66,039	72,495	89,218	97,903	127,274	132,169	137,065	164,477	189,149	60,299	71,672	75,663	83,409	100,712	108,944	136,180	141,627	147,075	152,522	163,416	202,963	
[76-80]	54,051	67,736	72,672	80,376	61,840	71,513	77,744	84,023	101,857	110,851	144,106	149,649	155,191	186,229	214,164	74,991	85,212	90,005	97,750	116,126	124,469	155,587	161,810	168,034	174,257	186,704	231,887	
ABOVE 80	62,519	74,878	84,058	92,968	71,472	82,661	89,924	97,186	117,813	128,216	166,681	173,092	179,503	215,403	247,714	86,687	98,507	104,106	113,064	134,319	143,969	179,961	187,160	194,358	201,557	215,954	268,214	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	16,175	18,692	19,589	21,423	22,719	23,737	24,569	26,905	30,537	28,922	31,559	33,443	34,911	36,016	39,129	43,756	52,508	54,695	
[26-35]	18,124	20,937	21,937	24,933	26,335	27,648	28,721	31,731	36,015	36,704	39,941	42,254	44,101	45,453	49,310	54,996	65,995	68,745	
[36-45]	21,472	24,919	26,180	29,553	31,310	32,867	34,140	37,712	42,804	42,400	46,402	49,261	51,518	53,211	58,002	65,004	78,005	81,255	
[46-50]	27,830	32,259	33,869	38,351	40,633	42,655	44,307	48,943	55,551	49,989	54,708	58,080	60,711	62,708	68,312	76,560	91,872	95,700	
[51-55]	36,053	42,181	44,529	50,144	53,375	56,100	58,327	64,577	73,295	59,357	65,517	69,918	73,345	75,994	83,418	94,152	112,982	117,690	
[56-60]	37,337	43,902	46,480	52,271	55,782	58,669	61,029	67,651	76,784	59,836	66,393	71,078	74,699	77,546	85,486	96,887	116,264	121,109	
[61-65]	66,117	79,644	85,463	97,034	104,518	110,556	115,493	129,339	146,799	103,104	116,097	125,370	132,638	138,291	154,321	176,893	212,272	221,117	
[66-70]	88,095	105,990	113,660	128,703	138,602	146,532	153,014	171,197	194,308	134,550	151,538	163,664	173,144	180,561	201,560	231,054	277,265	288,818	
[71-75]	114,503	136,506	145,641	164,434	176,477	186,215	194,175	216,504	245,732	177,125	198,358	213,519	225,343	234,596	260,673	297,559	357,070	371,948	
[76-80]	132,536	155,876	165,036	185,387	197,835	208,075	216,446	239,930	272,321	203,917	226,262	242,226	254,685	264,393	291,602	330,491	396,589	413,114	
ABOVE 80	153,299	180,296	190,889	214,430	228,828	240,673	250,355	277,518	314,983	235,863	261,710	280,174	294,583	305,809	337,283	382,265	458,717	477,831	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,820	7,876	8,763	9,569	7,498	8,361	8,986	9,588	11,464	12,378	16,091	16,710	17,329	20,794	23,913	9,696	10,575	11,004	11,751	13,692	14,504	18,130	18,856	19,581	20,306	21,757	27,022
[26-35]	7,584	8,691	9,715	10,577	8,368	9,257	9,983	10,621	12,684	13,685	17,790	18,474	19,158	22,990	26,438	10,727	11,649	12,185	12,998	15,150	16,052	20,066	20,868	21,671	22,473	24,079	29,906
[36-45]	8,735	10,044	11,279	12,297	9,680	10,745	11,643	12,404	14,847	16,040	20,853	21,655	22,457	26,948	30,990	12,516	13,671	14,378	15,386	18,009	19,133	23,916	24,873	25,829	26,786	28,699	35,644
[46-50]	11,391	13,095	14,698	16,026	12,824	14,232	15,431	16,440	19,677	21,259	27,636	28,699	29,762	35,715	41,072	16,354	17,856	18,788	20,106	23,531	25,000	31,250	32,500	33,750	35,000	37,500	46,575
[51-55]	14,108	16,641	18,679	20,548	15,848	18,050	19,609	21,080	25,436	27,610	35,893	37,274	38,654	46,385	53,343	19,803	22,152	23,365	25,227	29,806	31,845	39,806	41,398	42,991	44,583	47,767	59,327
[56-60]	14,160	16,952	19,024	21,037	16,229	18,756	20,365	22,006	26,677	29,032	37,742	39,194	40,645	48,774	56,090	19,940	22,625	23,870	25,909	30,779	32,991	41,238	42,888	44,537	46,187	49,486	61,462
[61-65]	19,020	24,956	27,990	31,831	21,967	27,814	30,208	33,570	41,791	46,145	59,988	62,295	64,603	77,523	89,152	31,381	38,679	40,839	45,531	55,635	60,580	75,725	78,754	81,783	84,812	90,871	112,861
[66-70]	30,212	39,344	44,139	50,082	34,972	43,956	47,773	52,968	65,802	72,574	94,346	97,974	101,603	121,923	140,212	41,954	51,422	54,347	60,481	73,783	80,271	100,339	104,353	108,366	112,380	120,407	149,545
[71-75]	41,137	51,792	58,113	65,281	47,130	57,263	62,169	68,243	83,985	92,161	119,809	124,417	129,025	154,830	178,055	56,907	67,607	71,354	78,643	94,957	102,719	128,399	133,535	138,671	143,807	154,079	191,366
[76-80]	50,900	60,952	68,418	75,665	58,235	67,333	73,192	79,098	95,887	104,353	135,660	140,877	146,095	175,314	201,611	70,761	80,372	84,873	92,160	109,485	117,351	146,689	152,556	158,424	164,291	176,026	218,625
ABOVE 80	58,876	70,501	79,136	87,519	67,307	77,829	84,659	91,490	110,908	120,701	156,912	162,947	168,982	202,778	233,195	81,797	92,912	98,169	106,600	126,640	135,738	169,673	176,460	183,247	190,034	203,608	252,881

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,306	17,675	18,516	20,242	21,467	22,429	23,215	25,421	28,853	27,892	30,435	32,251	33,667	34,716	37,701	42,160	50,591	52,699
[26-35]	17,182	19,831	20,767	23,651	24,981	26,226	27,244	30,100	34,163	35,409	38,532	40,764	42,546	43,826	47,517	52,996	63,595	66,245
[36-45]	20,329	23,575	24,757	27,987	29,651	31,126	32,332	35,714	40,536	40,739	44,585	47,332	49,500	51,105	55,681	62,403	74,884	78,004
[46-50]	26,348	30,518	32,030	36,318	38,479	40,393	41,958	46,349	52,606	48,033	52,567	55,807	58,335	60,227	65,578	73,496	88,195	91,870
[51-55]	34,091	39,863	42,068	47,410	50,465	53,041	55,147	61,056	69,298	56,794	62,687	66,898	70,177	72,687	79,762	90,025	108,029	112,531
[56-60]	35,283	41,466	43,887	49,380	52,696	55,423	57,653	63,908	72,536	57,103	63,361	67,832	71,288	73,987	81,541	92,415	110,898	115,519
[61-65]	62,495	75,234	80,703	91,653	98,722	104,425	109,088	122,166	138,658	98,308	110,696	119,538	126,468	131,821	147,060	168,571	202,285	210,714
[66-70]	83,261	100,114	107,325	121,543	130,891	138,380	144,501	161,673	183,498	128,160	144,341	155,892	164,921	171,944	191,897	219,976	263,972	274,970
[71-75]	108,213	128,935	137,520	155,305	166,680	175,877	183,395	204,485	232,090	168,834	189,073	203,525	214,796	223,558	248,350	283,492	340,190	354,365
[76-80]	125,242	147,224	155,829	175,132	186,891	196,565	204,473	226,658	257,257	194,604	215,928	231,163	243,053	252,254	278,144	315,237	378,285	394,047
ABOVE 80	144,864	170,287	180,241	202,570	216,172	227,361	236,508	262,169	297,562	225,091	249,756	267,378	281,129	291,771	321,716	364,622	437,547	455,778

1.8. 2 Adult + 3 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,828	11,363	12,656	13,815	11,088	12,376	13,316	14,204	16,973	18,312	23,806	24,722	25,637	30,765	35,380	14,229	15,540	16,192	17,293	20,138	21,317	26,647	27,712	28,778	29,844	31,976	39,714	
[26-35]	10,787	12,382	13,869	15,101	12,213	13,532	14,624	15,559	18,570	20,021	26,027	27,028	28,029	33,635	38,680	15,658	17,033	17,848	19,043	22,183	23,488	29,360	30,534	31,709	32,883	35,232	43,758	
[36-45]	12,777	14,707	16,531	18,020	14,530	16,143	17,509	18,651	22,311	24,087	31,313	32,518	33,722	40,467	46,536	18,751	20,503	21,594	23,103	27,026	28,692	35,865	37,299	38,734	40,169	43,038	53,453	
[46-50]	17,080	19,652	22,082	24,067	19,729	21,915	23,787	25,334	30,305	32,717	42,532	44,168	45,804	54,965	63,209	25,072	27,408	28,874	30,893	36,137	38,364	47,955	49,873	51,792	53,710	57,546	71,472	
[51-55]	21,288	25,113	28,201	31,007	24,497	27,903	30,328	32,586	39,298	42,626	55,414	57,545	59,676	71,611	82,353	30,515	34,159	36,059	38,922	45,961	49,069	61,337	63,790	66,244	68,697	73,604	91,416	
[56-60]	24,487	29,310	32,899	36,351	28,750	33,221	36,078	38,954	47,195	51,325	66,722	69,289	71,855	86,226	99,160	35,134	39,891	42,105	45,683	54,240	58,095	72,619	75,524	78,429	81,333	87,143	108,232	
[61-65]	29,176	38,282	42,939	48,792	34,529	43,721	47,487	52,729	65,606	72,389	94,105	97,724	101,344	121,613	139,855	41,617	51,369	54,259	60,472	73,851	80,358	100,447	104,465	108,483	112,501	120,536	149,706	
[66-70]	38,734	50,412	56,545	64,092	45,946	57,715	62,714	69,461	86,244	95,050	123,565	128,317	133,069	159,683	183,636	54,859	67,320	71,170	79,175	96,534	104,946	131,183	136,430	141,677	146,925	157,419	195,515	
[71-75]	49,954	62,849	70,508	79,122	58,646	71,207	77,294	84,757	104,252	114,317	148,613	154,329	160,044	192,053	220,861	70,317	83,599	88,256	97,222	117,325	126,823	158,529	164,870	171,212	177,553	190,235	236,272	
[76-80]	61,786	73,945	82,992	91,691	72,438	83,706	90,979	98,221	119,003	129,417	168,242	174,712	181,183	217,420	250,033	87,495	99,413	105,011	113,960	135,307	144,923	181,154	188,400	195,646	202,892	217,385	269,992	
ABOVE 80	71,466	85,529	95,993	106,055	83,720	96,755	105,232	113,608	137,644	149,689	194,596	202,081	209,565	251,478	289,200	101,141	114,926	121,462	131,813	156,505	167,627	209,534	217,915	226,297	234,678	251,441	312,290	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	22,381	25,893	27,145	29,714	31,510	32,919	34,073	37,311	42,348	38,111	41,565	44,044	45,973	47,482	51,644	57,752	69,303	72,190
[26-35]	24,906	28,823	30,223	34,008	35,918	37,705	39,169	43,273	49,115	47,904	52,105	55,120	57,568	59,414	64,598	72,047	86,456	90,058
[36-45]	30,247	35,149	36,944	41,385	43,843	46,020	47,803	52,803	59,931	57,163	62,528	66,378	69,459	71,829	78,441	87,911	105,493	109,889
[46-50]	40,128	46,580	48,927	55,026	58,296	61,191	63,563	70,212	79,690	69,062	75,545	80,197	83,872	86,732	94,652	106,079	127,295	132,599
[51-55]	52,140	61,070	64,483	72,225	76,874	80,792	84,001	92,998	105,553	83,730	92,375	98,575	103,458	107,287	117,944	133,120	159,744	166,400
[56-60]	61,659	72,576	76,846	85,964	91,731	96,471	100,353	111,238	126,255	93,014	103,157	110,430	116,132	120,634	133,170	150,930	181,116	188,663
[61-65]	82,250	99,193	106,464	120,621	129,916	137,410	143,547	160,751	182,453	124,862	140,530	151,747	160,581	167,544	187,153	214,528	257,434	268,160
[66-70]	108,037	130,124	139,565	157,798	169,925	179,631	187,579	209,864	238,196	161,117	181,373	195,876	207,254	216,266	241,619	276,974	332,369	346,217
[71-75]	132,656	158,292	168,900	190,438	204,374	215,632	224,852	250,702	284,546	200,224	224,119	241,236	254,601	265,221	294,914	336,645	403,974	420,806
[76-80]	153,587	180,777	191,407	214,595	228,991	240,823	250,514	277,687	315,175	229,825	254,887	272,855	286,896	298,019	328,926	372,792	447,351	465,991
ABOVE 80	177,649	209,098	221,392	248,214	264,865	278,551	289,760	321,190	364,551	265,828	294,817	315,600	331,839	344,707	380,456	431,195	517,434	538,994

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,623	9,952	11,072	12,078	9,481	10,564	11,353	12,103	14,462	15,604	20,285	21,065	21,845	26,214	30,146	12,253	13,357	13,897	14,828	17,268	18,278	22,848	23,762	24,676	25,590	27,418	34,053
[26-35]	9,498	10,886	12,173	13,242	10,480	11,595	12,509	13,297	15,870	17,110	22,243	23,099	23,955	28,745	33,057	13,514	14,675	15,353	16,367	19,066	20,188	25,235	26,244	27,253	28,263	30,281	37,610
[36-45]	11,220	12,898	14,485	15,781	12,434	13,798	14,952	15,918	19,041	20,557	26,725	27,753	28,780	34,537	39,717	16,132	17,611	18,527	19,809	23,172	24,601	30,751	31,981	33,211	34,441	36,901	45,831
[46-50]	14,997	17,234	19,345	21,075	16,883	18,731	20,310	21,620	25,862	27,920	36,296	37,692	39,088	46,906	53,942	21,569	23,543	24,773	26,489	30,984	32,894	41,118	42,763	44,407	46,052	49,342	61,282
[51-55]	18,599	21,924	24,607	27,047	20,893	23,780	25,833	27,747	33,463	36,296	47,185	49,000	50,815	60,978	70,125	26,154	29,246	30,845	33,276	39,293	41,951	52,438	54,536	56,634	58,731	62,926	78,154
[56-60]	21,351	25,548	28,667	31,670	24,471	28,267	30,687	33,128	40,137	43,649	56,744	58,927	61,109	73,331	84,331	30,050	34,083	35,955	38,994	46,298	49,589	61,986	64,465	66,945	69,424	74,383	92,384
[61-65]	28,548	37,442	41,985	47,702	32,971	41,729	45,312	50,307	62,593	69,063	89,782	93,235	96,688	116,026	133,430	39,978	49,266	52,009	57,934	70,751	76,984	96,230	100,079	103,929	107,778	115,476	143,422
[66-70]	37,888	49,296	55,281	62,655	43,858	55,076	59,832	66,266	82,277	90,678	117,881	122,415	126,949	152,338	175,189	52,686	64,557	68,211	75,845	92,475	100,533	125,666	130,693	135,719	140,746	150,799	187,293
[71-75]	48,871	61,467	68,938	77,352	55,991	67,961	73,750	80,862	99,460	109,063	141,782	147,235	152,688	183,225	210,709	67,507	80,156	84,575	93,124	112,380	121,478	151,847	157,921	163,995	170,069	182,217	226,313
[76-80]	60,463	72,334	81,157	89,653	69,176	79,906	86,821	93,721	113,550	123,487	160,533	166,707	172,882	207,458	238,577	83,955	95,299	100,606	109,136	129,581	138,789	173,487	180,426	187,366	194,305	208,184	258,564
ABOVE 80	69,936	83,666	93,872	103,698	79,951	92,363	100,423	108,403	131,338	142,831	185,680	192,822	199,964	239,956	275,950	97,049	110,168	116,368	126,234	149,881	160,532	200,666	208,692	216,719	224,745	240,799	299,072

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	19,279	22,267	23,319	25,490	27,030	28,238	29,229	32,006	36,327	34,429	37,549	39,789	41,531	42,846	46,549	52,054	62,464	65,067	
[26-35]	21,543	24,881	26,056	29,460	31,115	32,663	33,931	37,487	42,547	43,316	47,114	49,840	52,053	53,649	58,248	64,964	77,957	81,205	
[36-45]	26,078	30,257	31,770	35,706	37,827	39,705	41,244	45,558	51,708	51,156	55,958	59,403	62,160	64,204	70,035	78,490	94,188	98,112	
[46-50]	34,601	40,096	42,071	47,477	50,299	52,797	54,843	60,580	68,758	61,803	67,605	71,769	75,057	77,527	84,506	94,708	113,650	118,385	
[51-55]	44,824	52,427	55,314	62,076	66,072	69,439	72,197	79,930	90,721	74,127	81,781	87,270	91,592	94,901	104,234	117,646	141,175	147,058	
[56-60]	52,921	62,213	65,829	73,730	78,676	82,741	86,071	95,407	108,287	81,804	90,725	97,122	102,137	106,030	116,974	132,574	159,089	165,718	
[61-65]	79,253	95,439	102,350	116,026	124,968	132,176	138,079	154,629	175,504	122,934	138,360	149,403	158,101	164,841	184,004	210,918	253,102	263,648	
[66-70]	104,079	125,178	134,155	151,720	163,379	172,712	180,354	201,780	229,020	158,226	178,119	192,361	203,535	212,256	236,995	271,674	326,009	339,592	
[71-75]	127,774	152,263	162,345	183,158	196,562	207,389	216,257	241,118	273,669	196,985	220,494	237,333	250,482	260,769	289,780	330,785	396,942	413,481	
[76-80]	147,897	173,869	183,965	206,497	220,350	231,735	241,061	267,208	303,281	226,782	251,512	269,242	283,098	293,892	324,164	367,395	440,874	459,243	
ABOVE 80	171,068	201,108	212,782	238,848	254,871	268,040	278,826	309,070	350,794	262,310	290,915	311,423	327,447	339,929	374,944	424,949	509,939	531,186	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,135	9,384	10,435	11,380	8,944	9,961	10,700	11,402	13,625	14,701	19,111	19,846	20,581	24,697	28,402	11,592	12,627	13,132	14,006	16,311	17,265	21,582	22,445	23,308	24,172	25,898	32,166
[26-35]	8,975	10,278	11,486	12,494	9,903	10,947	11,804	12,546	14,974	16,144	20,987	21,794	22,602	27,122	31,190	12,799	13,887	14,521	15,474	18,026	19,086	23,858	24,812	25,766	26,721	28,629	35,558
[36-45]	10,588	12,166	13,658	14,876	11,735	13,015	14,099	15,006	17,951	19,380	25,194	26,163	27,132	32,558	37,441	15,256	16,648	17,503	18,710	21,888	23,237	29,046	30,208	31,370	32,532	34,855	43,290
[46-50]	14,153	16,257	18,241	19,868	15,932	17,668	19,150	20,382	24,381	26,321	34,218	35,534	36,850	44,220	50,853	20,399	22,254	23,406	25,020	29,267	31,071	38,839	40,392	41,946	43,500	46,607	57,886
[51-55]	17,528	20,658	23,180	25,474	19,690	22,407	24,335	26,133	31,517	34,186	44,441	46,150	47,860	57,432	66,046	24,702	27,607	29,108	31,394	37,071	39,578	49,472	51,451	53,430	55,409	59,367	73,734
[56-60]	20,105	24,054	26,987	29,814	23,043	26,614	28,889	31,187	37,786	41,092	53,420	55,474	57,529	69,035	79,390	28,354	32,147	33,904	36,762	43,649	46,751	58,439	60,776	63,114	65,452	70,127	87,097
[61-65]	26,882	35,252	39,524	44,904	31,046	39,288	42,656	47,356	58,921	65,012	84,515	87,766	91,017	109,220	125,603	37,740	46,479	49,051	54,627	66,713	72,591	90,739	94,368	97,998	101,627	108,886	135,237
[66-70]	35,672	46,408	52,039	58,977	41,293	51,849	56,323	62,376	77,446	85,354	110,960	115,228	119,496	143,395	164,904	49,730	60,900	64,332	71,515	87,195	94,793	118,492	123,231	127,971	132,711	142,190	176,600
[71-75]	46,018	57,871	64,898	72,815	52,721	63,984	69,428	76,119	93,626	102,666	133,466	138,599	143,732	172,479	198,351	63,709	75,610	79,758	87,803	105,958	114,537	143,171	148,897	154,624	160,351	171,805	213,382
[76-80]	56,938	71,106	76,406	84,398	65,143	75,236	81,738	88,228	106,895	116,249	151,124	156,936	162,749	195,298	224,593	79,219	89,885	94,869	102,895	122,170	130,852	163,565	170,107	176,650	183,192	196,278	243,777
ABOVE 80	65,861	78,775	88,376	97,620	75,292	86,964	94,543	102,049	123,640	134,460	174,797	181,520	188,243	225,892	259,776	91,574	103,910	109,732	119,017	141,313	151,355	189,194	196,761	204,329	211,897	227,032	281,974

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	18,243	21,056	22,042	24,084	25,540	26,682	27,618	30,242	34,324	33,202	36,212	38,371	40,052	41,300	44,850	50,154	60,185	62,693
[26-35]	20,423	23,567	24,667	27,946	29,515	30,983	32,186	35,559	40,359	41,788	45,452	48,082	50,218	51,729	56,130	62,602	75,122	78,252
[36-45]	24,690	28,625	30,044	33,815	35,823	37,602	39,059	43,144	48,968	49,153	53,766	57,077	59,726	61,663	67,232	75,350	90,419	94,187
[46-50]	32,758	37,932	39,788	44,960	47,632	49,997	51,935	57,368	65,113	59,385	64,960	68,960	72,119	74,460	81,124	90,918	109,101	113,647
[51-55]	42,385	49,546	52,256	58,691	62,469	65,653	68,260	75,572	85,774	70,926	78,249	83,500	87,637	90,771	99,665	112,489	134,987	140,612
[56-60]	50,010	58,760	62,157	69,651	74,324	78,164	81,310	90,129	102,296	78,068	86,582	92,686	97,472	101,164	111,575	126,455	151,746	158,069
[61-65]	74,912	90,154	96,650	109,592	118,037	124,846	130,422	146,053	165,771	117,216	131,924	142,454	150,747	157,129	175,347	200,995	241,194	251,244
[66-70]	98,369	118,239	126,678	143,279	154,290	163,103	170,320	190,554	216,279	150,712	169,660	183,226	193,869	202,127	225,632	258,649	310,378	323,311
[71-75]	120,756	143,817	153,293	172,990	185,650	195,876	204,251	227,733	258,477	187,765	210,173	226,224	238,758	248,501	276,081	315,147	378,177	393,934
[76-80]	139,758	164,217	173,702	195,074	208,160	218,916	227,726	252,427	286,505	216,424	240,025	256,945	270,168	280,399	309,202	350,438	420,525	438,047
ABOVE 80	161,654	189,943	200,913	225,637	240,774	253,215	263,404	291,975	331,392	250,329	277,628	297,200	312,491	324,325	357,640	405,337	486,404	506,671

1.9. 3 Adult

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,158	9,470	10,555	11,551	9,204	10,315	11,106	11,876	14,209	15,346	19,950	20,718	21,485	25,782	29,649	11,684	12,812	13,361	14,304	16,679	17,673	22,092	22,975	23,859	24,743	26,510	32,925	
[26-35]	9,003	10,390	11,656	12,730	10,193	11,355	12,290	13,116	15,674	16,916	21,991	22,837	23,683	28,419	32,682	12,882	14,050	14,717	15,726	18,343	19,442	24,302	25,274	26,246	27,219	29,163	36,220	
[36-45]	10,769	12,458	14,021	15,329	12,246	13,675	14,851	15,866	19,003	20,538	26,699	27,726	28,753	34,503	39,679	15,646	17,159	18,071	19,368	22,686	24,109	30,136	31,342	32,547	33,753	36,163	44,915	
[46-50]	16,836	19,469	21,902	23,940	19,447	21,712	23,593	25,201	30,183	32,619	42,405	44,036	45,667	54,800	63,020	24,449	26,819	28,262	30,302	35,489	37,716	47,145	49,031	50,916	52,802	56,574	70,265	
[51-55]	20,983	24,879	27,972	30,843	24,146	27,644	30,083	32,413	39,139	42,497	55,246	57,371	59,495	71,395	82,104	29,757	33,425	35,295	38,178	45,138	48,241	60,301	62,713	65,125	67,537	72,361	89,873	
[56-60]	23,987	28,851	32,418	35,920	28,163	32,701	35,551	38,491	46,693	50,831	66,081	68,622	71,164	85,396	98,206	34,152	38,913	41,090	44,679	53,115	56,949	71,186	74,033	76,881	79,728	85,423	106,095	
[61-65]	25,708	33,898	38,056	43,362	30,425	38,713	42,087	46,860	58,378	64,479	83,823	87,047	90,271	108,325	124,574	36,497	45,197	47,762	53,345	65,228	71,049	88,811	92,363	95,916	99,468	106,573	132,363	
[66-70]	34,689	45,361	50,925	57,876	41,148	51,933	56,481	62,725	77,978	86,029	111,837	116,138	120,440	144,528	166,207	48,939	60,267	63,745	71,071	86,763	94,421	118,026	122,747	127,468	132,189	141,632	175,906	
[71-75]	46,590	58,884	66,112	74,383	54,697	66,715	72,475	79,681	98,131	107,716	140,031	145,417	150,803	180,963	208,108	65,415	78,065	82,461	91,051	110,016	119,045	148,806	154,758	160,711	166,663	178,567	221,781	
[76-80]	57,626	73,280	77,819	86,198	67,561	78,425	85,309	92,337	112,015	121,943	158,525	164,622	170,720	204,863	235,593	81,397	92,832	98,116	106,724	126,876	136,033	170,041	176,843	183,645	190,446	204,050	253,430	
ABOVE 80	66,654	80,132	90,009	99,702	78,083	90,650	98,672	106,803	129,562	141,046	183,359	190,412	197,464	236,957	272,500	94,091	107,318	113,487	123,444	146,754	157,345	196,681	204,548	212,416	220,283	236,017	293,133	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	18,512	21,443	22,503	24,653	26,149	27,321	28,280	30,968	35,149	31,595	34,484	36,550	38,154	39,408	42,863	47,933	57,519	59,916
[26-35]	20,704	23,957	25,123	28,870	30,499	32,019	33,263	36,749	41,711	40,925	44,546	47,136	49,077	50,653	54,885	61,214	73,456	76,517
[36-45]	25,475	29,608	31,133	35,401	37,514	39,380	40,906	45,186	51,287	49,198	53,856	57,186	59,699	61,737	67,241	75,359	90,431	94,199
[46-50]	39,439	45,812	48,156	54,545	57,801	60,676	63,029	69,625	79,024	68,669	75,170	79,820	83,379	86,224	93,975	105,321	126,385	131,651
[51-55]	51,245	60,064	63,466	71,592	76,220	80,111	83,295	92,220	104,670	83,254	91,917	98,111	102,850	106,660	117,101	132,168	158,602	165,210
[56-60]	60,387	71,137	75,384	84,779	90,489	95,173	99,005	109,747	124,563	91,913	102,012	109,232	114,774	119,226	131,492	149,028	178,834	186,285
[61-65]	72,622	87,655	94,157	107,207	115,498	122,171	127,630	142,931	162,227	111,001	125,022	135,035	142,774	148,969	166,249	190,566	228,680	238,208
[66-70]	97,039	116,991	125,587	142,567	153,562	162,347	169,535	189,681	215,288	145,543	163,963	177,118	187,287	195,435	218,188	250,115	300,138	312,644
[71-75]	124,270	148,450	158,547	179,211	192,375	202,989	211,674	236,015	267,877	188,313	210,942	227,110	239,610	249,611	277,443	316,702	380,043	395,878
[76-80]	143,879	169,537	179,674	201,944	215,546	226,702	235,831	261,419	296,711	216,152	239,900	256,877	270,003	280,478	309,441	350,709	420,850	438,386
ABOVE 80	166,420	196,096	207,822	233,581	249,313	262,217	272,776	302,373	343,193	250,014	277,483	297,119	312,300	324,418	357,917	405,651	486,782	507,064

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,158	8,295	9,234	10,099	7,870	8,805	9,468	10,119	12,107	13,076	16,999	17,653	18,307	21,968	25,264	10,061	11,013	11,467	12,265	14,301	15,154	18,942	19,700	20,458	21,216	22,731	28,232	
[26-35]	7,927	9,135	10,230	11,163	8,746	9,729	10,512	11,210	13,396	14,457	18,795	19,517	20,240	24,288	27,932	11,119	12,105	12,660	13,517	15,765	16,710	20,887	21,723	22,558	23,394	25,065	31,131	
[36-45]	9,456	10,926	12,286	13,424	10,480	11,688	12,682	13,541	16,219	17,528	22,786	23,663	24,539	29,447	33,864	13,461	14,739	15,504	16,607	19,451	20,671	25,839	26,873	27,906	28,940	31,007	38,511	
[46-50]	14,783	17,074	19,188	20,963	16,642	18,557	20,144	21,506	25,758	27,837	36,188	37,580	38,971	46,766	53,781	21,033	23,037	24,248	25,981	30,430	32,339	40,423	42,040	43,657	45,274	48,508	60,247	
[51-55]	18,333	21,720	24,408	26,904	20,594	23,558	25,624	27,600	33,327	36,187	47,042	48,852	50,661	60,793	69,912	25,505	28,617	30,191	32,639	38,590	41,243	51,553	53,615	55,677	57,740	61,864	76,835	
[56-60]	20,916	25,148	28,248	31,294	23,972	27,825	30,239	32,735	39,710	43,230	56,198	58,360	60,521	72,626	83,520	29,209	33,248	35,089	38,137	45,338	48,610	60,762	63,193	65,623	68,054	72,915	90,560	
[61-65]	25,156	31,154	37,210	42,393	29,053	36,950	40,159	44,708	55,696	61,517	79,972	83,048	86,124	103,349	118,851	35,060	43,347	45,781	51,105	62,490	68,066	85,082	88,486	91,889	95,292	102,099	126,807	
[66-70]	33,932	43,558	49,786	56,579	39,278	49,558	53,885	59,840	74,391	82,071	106,693	110,796	114,900	137,880	158,562	47,001	57,793	61,094	68,082	83,115	90,450	113,063	117,585	122,108	126,630	135,676	168,509	
[71-75]	45,581	57,589	64,641	72,718	52,221	63,673	69,152	76,018	93,620	102,765	133,594	138,733	143,871	172,645	198,542	62,802	74,850	79,022	87,213	105,378	114,027	142,534	148,235	153,937	159,638	171,041	212,432	
[76-80]	56,392	71,770	76,099	84,282	64,518	74,865	81,410	88,106	106,882	116,355	151,262	157,080	162,897	195,477	224,798	78,104	88,990	94,000	102,207	121,506	130,275	162,844	169,358	175,872	182,386	195,413	242,703	
ABOVE 80	65,227	83,387	88,020	97,487	74,568	86,536	94,163	101,910	123,626	134,584	174,959	181,688	188,417	226,100	260,015	90,284	102,874	108,727	118,220	140,542	150,685	188,357	195,891	203,425	210,959	226,028	280,727	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,946	18,440	19,331	21,148	22,431	23,436	24,259	26,565	30,151	28,542	31,153	33,019	34,468	35,560	38,634	43,203	51,844	54,004	
[26-35]	17,909	20,680	21,659	25,009	26,420	27,737	28,815	31,835	36,133	37,005	40,279	42,621	44,377	45,738	49,490	55,196	66,235	68,995	
[36-45]	21,964	25,487	26,773	30,544	32,366	33,976	35,294	38,986	44,250	44,028	48,196	51,177	53,425	55,183	60,035	67,283	80,740	84,104	
[46-50]	34,007	39,434	41,408	47,062	49,871	52,352	54,383	60,073	68,183	61,452	67,270	71,431	74,616	77,074	83,901	94,031	112,837	117,539	
[51-55]	44,054	51,564	54,441	61,532	65,510	68,854	71,591	79,261	89,962	73,706	81,376	86,859	91,055	94,346	103,489	116,805	140,166	146,006	
[56-60]	51,829	60,980	64,577	72,713	77,611	81,628	84,915	94,129	106,836	80,837	89,718	96,068	100,942	104,793	115,500	130,903	157,084	163,629	
[61-65]	69,975	84,337	90,519	103,124	111,099	117,518	122,769	137,487	156,048	109,287	123,092	132,950	140,569	146,565	163,451	187,360	224,832	234,200	
[66-70]	93,483	112,544	120,719	137,075	147,646	156,093	163,004	182,375	206,995	142,932	161,021	173,940	183,926	191,812	214,013	245,329	294,395	306,661	
[71-75]	119,698	142,795	152,394	172,361	185,021	195,229	203,582	226,993	257,637	185,266	207,530	223,436	235,734	245,422	272,614	311,189	373,427	388,987	
[76-80]	138,549	163,058	172,688	194,323	207,412	218,147	226,931	251,554	285,514	213,290	236,724	253,476	266,428	276,594	304,961	345,631	414,757	432,038	
ABOVE 80	160,255	188,602	199,740	224,767	239,905	252,323	262,483	290,963	330,243	246,705	273,811	293,187	308,167	319,922	352,732	399,775	479,730	499,719	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,753	7,821	8,702	9,515	7,425	8,302	8,923	9,534	11,406	12,320	16,016	16,632	17,248	20,697	23,802	9,519	10,411	10,835	11,586	13,509	14,314	17,893	18,608	19,324	20,040	21,471	26,667
[26-35]	7,491	8,624	9,653	10,533	8,265	9,185	9,920	10,577	12,639	13,641	17,733	18,415	19,097	22,917	26,354	10,530	11,454	11,974	12,779	14,905	15,798	19,748	20,538	21,328	22,118	23,697	29,432
[36-45]	8,924	10,305	11,585	12,655	9,890	11,025	11,959	12,765	15,289	16,524	21,481	22,307	23,133	27,760	31,924	12,730	13,933	14,647	15,686	18,373	19,525	24,407	25,383	26,359	27,335	29,288	36,376
[46-50]	13,951	16,106	18,092	19,763	15,705	17,504	18,994	20,274	24,283	26,243	34,115	35,428	36,740	44,088	50,701	19,893	21,776	22,910	24,541	28,743	30,546	38,183	39,710	41,237	42,765	45,819	56,907
[51-55]	17,277	20,466	22,992	25,339	19,408	22,198	24,138	25,995	31,389	34,082	44,307	46,011	47,715	57,258	65,846	24,089	27,014	28,491	30,793	36,407	38,910	48,637	50,583	52,528	54,474	58,365	72,489
[56-60]	19,695	23,677	26,592	29,460	22,573	26,198	28,467	30,817	37,384	40,697	52,906	54,941	56,975	68,371	78,626	27,561	31,359	33,087	35,954	42,743	45,828	57,285	59,577	61,868	64,160	68,742	85,378
[61-65]	23,687	31,214	35,029	39,906	27,357	34,788	37,805	42,085	52,429	57,908	75,281	78,176	81,072	97,286	111,879	33,097	40,894	43,178	48,189	58,924	64,182	80,227	83,436	86,645	89,854	96,272	119,570
[66-70]	31,947	41,759	46,867	53,257	36,981	46,655	50,726	56,326	70,024	77,253	100,429	104,292	108,154	129,785	149,253	44,364	54,519	57,620	64,195	78,369	85,286	106,608	110,872	115,137	119,401	127,929	158,888
[71-75]	42,919	54,219	60,852	68,453	49,172	59,947	65,100	71,559	88,129	96,738	125,759	130,596	135,433	162,519	186,897	59,268	70,604	74,521	82,229	99,357	107,512	134,390	139,765	145,141	150,516	161,267	200,294
[76-80]	53,104	63,809	71,643	79,342	60,757	70,490	76,643	82,942	100,618	109,535	142,396	147,873	153,349	184,019	211,622	73,698	83,934	88,640	96,362	114,557	122,825	153,531	159,672	165,814	171,955	184,237	228,823
ABOVE 80	61,426	73,805	82,866	91,773	70,222	81,477	88,649	95,936	116,380	126,695	164,704	171,039	177,374	212,848	244,775	85,191	97,031	102,527	111,461	132,508	142,071	177,588	184,692	191,795	198,899	213,106	264,678

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,090	17,437	18,273	19,982	21,195	22,145	22,922	25,100	28,489	27,526	30,043	31,842	33,240	34,277	37,224	41,626	49,952	52,033
[26-35]	16,978	19,588	20,505	23,723	25,062	26,311	27,333	30,198	34,275	35,700	38,859	41,118	42,812	44,101	47,690	53,189	63,827	66,486
[36-45]	20,795	24,113	25,318	28,926	30,652	32,176	33,424	36,921	41,905	42,304	46,309	49,173	51,333	53,000	57,633	64,591	77,509	80,739
[46-50]	32,196	37,307	39,161	44,567	47,227	49,577	51,499	56,888	64,568	59,047	64,637	68,635	71,696	74,024	80,543	90,268	108,321	112,834
[51-55]	41,657	48,730	51,432	58,177	61,938	65,100	67,687	74,940	85,056	70,522	77,861	83,108	87,122	90,240	98,953	111,685	134,022	139,606
[56-60]	48,978	57,596	60,975	68,691	73,318	77,113	80,218	88,921	100,926	77,145	85,621	91,681	96,333	99,984	110,169	124,862	149,834	156,077
[61-65]	66,142	79,667	85,478	97,405	104,938	111,001	115,961	129,863	147,394	104,204	117,366	126,766	134,031	139,708	155,761	178,545	214,254	223,181
[66-70]	88,354	106,305	113,991	129,449	139,432	147,409	153,936	172,229	195,480	136,144	153,374	165,679	175,191	182,658	203,752	233,567	280,280	291,959
[71-75]	113,123	134,875	143,897	162,792	174,750	184,391	192,280	214,392	243,334	176,595	197,816	212,977	224,700	233,875	259,726	296,478	355,774	370,598
[76-80]	130,925	154,006	163,054	183,574	195,938	206,080	214,378	237,639	269,720	203,549	225,912	241,899	254,259	263,895	290,885	329,678	395,614	412,098
ABOVE 80	151,436	178,132	188,598	212,335	226,636	238,367	247,965	274,870	311,977	235,437	261,305	279,796	294,092	305,236	336,453	381,325	457,589	476,656

1.10. 3 Adult + 1 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,555	11,059	12,326	13,472	10,779	12,045	12,969	13,851	16,560	17,881	23,245	24,139	25,033	30,040	34,546	13,735	15,019	15,659	16,745	19,511	20,668	25,835	26,868	27,901	28,935	31,002	38,504	
[26-35]	10,209	11,750	13,182	14,380	11,558	12,841	13,899	14,816	17,694	19,090	24,817	25,771	26,726	32,071	36,881	14,757	16,055	16,820	17,956	20,928	22,176	27,720	28,828	29,937	31,046	33,263	41,313	
[36-45]	11,967	13,805	15,539	16,968	13,608	15,154	16,459	17,562	21,020	22,710	29,522	30,658	31,793	38,152	43,875	17,518	19,160	20,181	21,606	25,289	26,867	33,584	34,927	36,271	37,614	40,301	50,053	
[46-50]	17,828	20,558	23,126	25,247	20,594	22,926	24,912	26,576	31,808	34,365	44,675	46,393	48,111	57,734	66,394	26,048	28,493	30,025	32,155	37,634	39,983	49,979	51,978	53,977	55,976	59,975	74,488	
[51-55]	22,221	26,271	29,535	32,527	25,570	29,190	31,763	34,183	41,248	44,773	58,205	60,444	62,682	75,219	86,502	31,703	35,511	37,497	40,513	47,865	51,140	63,925	66,482	69,039	71,596	76,710	95,273	
[56-60]	25,388	30,449	34,212	37,860	29,808	34,512	37,517	40,571	49,181	53,524	69,581	72,257	74,934	89,920	103,408	36,309	41,255	43,560	47,309	56,203	60,241	75,302	78,314	81,326	84,338	90,362	112,229	
[61-65]	27,207	35,772	40,158	45,702	32,199	40,854	44,412	49,389	61,485	67,890	88,258	91,652	95,047	114,056	131,164	38,743	47,850	50,564	56,410	68,928	75,055	93,819	97,572	101,325	105,078	112,583	139,828	
[66-70]	36,390	47,448	53,265	60,462	43,165	54,322	59,076	65,527	81,405	89,782	116,716	121,205	125,694	150,833	173,458	51,451	63,188	66,832	74,428	90,797	98,781	123,476	128,415	133,354	138,293	148,171	184,028	
[71-75]	48,749	61,435	68,971	77,505	57,231	69,605	75,610	83,025	102,177	112,124	145,761	151,367	156,974	188,368	216,624	68,525	81,549	86,136	94,996	114,703	124,079	155,099	161,303	167,506	173,710	186,118	231,159	
[76-80]	60,297	72,281	81,184	89,816	70,691	81,822	88,997	96,213	116,635	126,933	165,013	171,360	177,707	213,248	245,235	85,266	96,976	102,490	111,351	132,284	141,788	177,235	184,324	191,413	198,503	212,682	264,150	
ABOVE 80	69,743	83,605	93,902	103,887	81,702	94,578	102,939	111,285	134,905	146,817	190,862	198,203	205,544	246,653	283,651	98,564	112,107	118,546	128,795	153,008	164,000	205,000	213,200	221,400	229,600	246,000	305,532	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield										Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000		
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
[16-25]	21,670	25,085	26,316	28,821	30,565	31,934	33,054	36,196	41,082	36,948	40,317	42,723	44,598	46,061	50,101	56,026	67,231	70,033		
[26-35]	23,597	27,295	28,624	32,702	34,540	36,262	37,669	41,618	47,236	46,281	50,363	53,280	55,522	57,302	62,148	69,313	83,176	86,642		
[36-45]	28,388	32,980	34,673	39,286	41,621	43,692	45,384	50,132	56,900	54,526	59,672	63,350	66,171	68,427	74,575	83,578	100,294	104,473		
[46-50]	41,837	48,568	51,040	57,736	61,171	64,214	66,702	73,681	83,628	72,661	79,520	84,422	88,203	91,210	99,431	111,436	133,723	139,295		
[51-55]	54,361	63,677	67,267	75,781	80,664	84,782	88,149	97,593	110,768	88,093	97,235	103,766	108,802	112,829	123,900	139,842	167,811	174,803		
[56-60]	63,928	75,261	79,733	89,581	95,597	100,545	104,590	115,938	131,589	97,104	107,745	115,348	121,219	125,917	138,891	157,414	188,897	196,767		
[61-65]	76,748	92,584	99,429	113,129	121,854	128,894	134,649	150,791	171,148	116,889	131,620	142,133	150,304	156,820	175,037	200,640	240,769	250,801		
[66-70]	101,566	122,378	131,340	149,017	160,477	169,659	177,165	198,217	224,977	151,856	171,029	184,716	195,343	203,835	227,591	260,894	313,073	326,118		
[71-75]	129,608	154,731	165,214	186,673	200,346	211,400	220,437	245,786	278,967	195,904	219,388	236,157	249,172	259,563	288,524	329,351	395,222	411,689		
[76-80]	150,059	176,710	187,229	210,354	224,477	236,097	245,595	272,242	308,995	224,866	249,506	267,110	280,778	291,661	321,799	364,715	437,658	455,893		
ABOVE 80	173,567	204,393	216,560	243,307	259,644	273,083	284,070	314,891	357,401	260,092	288,594	308,955	324,763	337,353	372,212	421,853	506,223	527,316		

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,383	9,686	10,783	11,779	9,217	10,282	11,057	11,802	14,111	15,236	19,807	20,569	21,330	25,596	29,436	11,828	12,909	13,439	14,358	16,729	17,721	22,152	23,038	23,924	24,810	26,582	33,015	
[26-35]	8,989	10,330	11,569	12,610	9,918	11,002	11,889	12,663	15,122	16,315	21,209	22,025	22,841	27,409	31,520	12,737	13,832	14,468	15,433	17,988	19,060	23,825	24,778	25,731	26,683	28,589	35,508	
[36-45]	10,508	12,108	13,616	14,859	11,646	12,953	14,055	14,988	17,939	19,382	25,196	26,165	27,134	32,561	37,446	15,072	16,458	17,315	18,525	21,683	23,036	28,795	29,947	31,099	32,251	34,554	42,916	
[46-50]	15,654	18,029	20,260	22,108	17,623	19,595	21,270	22,680	27,145	29,327	38,125	39,591	41,058	49,269	56,660	22,409	24,476	25,760	27,571	32,268	34,282	42,853	44,567	46,281	47,995	51,424	63,868	
[51-55]	19,414	22,935	25,771	28,374	21,809	24,876	27,056	29,107	35,123	38,125	49,562	51,469	53,375	64,050	73,657	27,173	30,404	32,075	34,635	40,922	43,721	54,651	56,837	59,023	61,209	65,581	81,452	
[56-60]	22,137	26,540	29,810	32,984	25,372	29,365	31,912	34,503	41,827	45,520	59,176	61,452	63,728	76,473	87,944	31,054	35,249	37,198	40,382	47,974	51,420	64,276	66,847	69,418	71,989	77,131	95,796	
[61-65]	26,622	34,987	39,266	44,680	30,746	38,993	42,378	47,120	58,661	64,772	84,203	87,442	90,680	108,817	125,139	37,218	45,891	48,468	54,042	66,034	71,905	89,881	93,476	97,071	100,667	107,857	133,958	
[66-70]	35,595	46,398	52,074	59,107	41,204	51,838	56,361	62,513	77,660	85,652	111,348	115,630	119,913	143,895	165,480	49,413	60,594	64,053	71,298	86,979	94,627	118,283	123,015	127,746	132,477	141,940	176,290	
[71-75]	47,693	60,084	67,436	75,770	54,640	66,432	72,143	79,208	97,481	106,970	139,061	144,410	149,758	179,710	206,666	65,787	78,190	82,544	90,992	109,868	118,849	148,561	154,504	160,446	166,388	178,273	221,415	
[76-80]	59,005	70,706	79,389	87,820	67,508	78,108	84,930	91,805	111,290	121,117	157,453	163,508	169,564	203,477	233,999	81,816	92,963	98,191	106,638	126,685	135,786	169,733	176,522	183,312	190,101	203,680	252,970	
ABOVE 80	68,250	81,784	91,827	101,578	78,024	90,286	98,235	106,186	128,724	140,091	182,118	189,122	196,127	235,352	270,655	94,576	107,466	113,574	123,344	146,532	157,059	196,324	204,176	212,029	219,882	235,588	292,601	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	18,667	21,571	22,607	24,724	26,219	27,394	28,354	31,049	35,241	33,379	36,421	38,596	40,289	41,565	45,157	50,498	60,598	63,122	
[26-35]	20,411	23,562	24,677	28,329	29,922	31,413	32,632	36,052	40,920	41,848	45,539	48,177	50,204	51,743	56,038	62,499	74,999	78,124	
[36-45]	24,475	28,390	29,817	33,895	35,910	37,697	39,157	43,254	49,093	48,796	53,402	56,693	59,217	61,164	66,583	74,621	89,546	93,277	
[46-50]	36,074	41,807	43,888	49,815	52,779	55,405	57,551	63,573	72,156	65,024	71,163	75,549	78,933	81,530	88,773	99,941	119,389	124,363	
[51-55]	46,733	54,665	57,702	65,133	69,329	72,869	75,762	83,880	95,204	77,990	86,083	91,866	96,324	99,803	109,498	123,587	148,305	154,484	
[56-60]	54,868	64,515	68,303	76,832	81,992	86,236	89,705	99,438	112,862	85,402	94,761	101,447	106,611	110,674	121,999	138,269	165,923	172,836	
[61-65]	73,951	89,080	95,587	108,820	117,212	123,985	129,520	145,048	164,629	115,084	129,587	139,938	147,983	154,289	172,092	197,264	236,717	246,580	
[66-70]	97,845	117,727	126,249	143,277	154,296	163,124	170,340	190,582	216,310	149,131	167,961	181,401	191,838	200,055	223,236	255,902	307,082	319,877	
[71-75]	124,839	148,837	158,802	179,537	192,687	203,319	212,010	236,390	268,303	192,735	215,839	232,336	245,141	255,207	283,502	323,618	388,342	404,523	
[76-80]	144,500	169,957	179,949	202,415	216,006	227,187	236,327	261,969	297,334	221,888	246,202	263,573	277,061	287,622	317,140	359,434	431,321	449,292	
ABOVE 80	167,137	196,583	208,139	234,126	249,846	262,779	273,350	303,009	343,915	256,650	284,774	304,866	320,464	332,677	366,820	415,742	498,890	519,677	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,908	9,134	10,163	11,097	8,695	9,695	10,421	11,119	13,294	14,354	18,661	19,378	20,096	24,115	27,733	11,190	12,204	12,699	13,562	15,802	16,739	20,924	21,761	22,598	23,435	25,109	31,185	
[26-35]	8,494	9,753	10,917	11,898	9,372	10,388	11,218	11,948	14,268	15,393	20,012	20,781	21,551	25,861	29,740	12,062	13,089	13,685	14,591	17,006	18,020	22,525	23,426	24,327	25,228	27,030	33,571	
[36-45]	9,917	11,420	12,839	14,008	10,990	12,217	13,253	14,130	16,912	18,271	23,753	24,666	25,580	30,696	35,300	14,253	15,558	16,358	17,498	20,481	21,759	27,199	28,287	29,375	30,463	32,639	40,537	
[46-50]	14,773	17,006	19,104	20,842	16,631	18,483	20,056	21,381	25,590	27,647	35,942	37,324	38,706	46,448	53,415	21,194	23,136	24,339	26,043	30,480	32,382	40,478	42,097	43,716	45,335	48,573	60,328	
[51-55]	18,296	21,611	24,277	26,723	20,553	23,440	25,486	27,415	33,080	35,908	46,680	48,475	50,271	60,325	69,374	25,663	28,700	30,268	32,676	38,607	41,248	51,560	53,622	55,685	57,747	61,872	76,845	
[56-60]	20,845	24,988	28,063	31,052	23,891	27,648	30,041	32,482	39,376	42,853	55,708	57,851	59,994	71,992	82,791	29,302	33,247	35,076	38,071	45,228	48,478	60,597	63,021	65,445	67,869	72,717	90,315	
[61-65]	25,068	32,940	36,965	42,059	28,952	36,712	39,894	44,356	55,220	60,972	79,264	82,312	85,361	102,433	117,798	35,134	43,295	45,711	50,958	62,266	67,801	84,751	88,142	91,532	94,922	101,702	126,314	
[66-70]	33,513	43,680	49,020	55,637	38,794	48,801	53,056	58,843	73,101	80,623	104,810	108,842	112,873	135,447	155,764	46,641	57,161	60,411	67,227	82,013	89,224	111,530	115,992	120,453	124,914	133,836	166,225	
[71-75]	44,908	56,569	63,484	71,326	51,450	62,545	67,915	74,563	91,763	100,696	130,905	135,940	140,975	169,170	194,545	62,085	73,755	77,843	85,793	103,590	112,058	140,072	145,675	151,278	156,881	168,087	208,764	
[76-80]	55,565	66,574	74,741	82,673	63,572	73,543	79,957	86,424	104,767	114,018	148,224	153,925	159,626	191,551	220,283	77,200	87,681	92,592	100,539	119,440	128,021	160,026	166,427	172,828	179,229	192,031	238,503	
ABOVE 80	64,273	77,003	86,450	95,624	73,477	85,008	92,483	99,963	121,179	131,880	171,444	178,038	184,632	221,558	254,791	89,240	101,362	107,097	116,292	138,154	148,080	185,100	192,504	199,908	207,312	222,120	275,873	

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	17,664	20,398	21,370	23,361	24,774	25,884	26,791	29,338	33,298	32,189	35,124	37,221	38,854	40,065	43,509	48,655	58,386	60,819	
[26-35]	19,350	22,317	23,362	26,872	28,383	29,798	30,954	34,199	38,815	40,372	43,933	46,478	48,434	49,891	54,001	60,227	72,272	75,284	
[36-45]	23,172	26,859	28,197	32,099	34,008	35,700	37,082	40,962	46,492	46,885	51,310	54,473	56,898	58,743	63,919	71,636	85,963	89,545	
[46-50]	34,153	39,551	41,506	47,174	49,981	52,467	54,500	60,203	68,330	62,480	68,378	72,593	75,844	78,305	85,220	95,509	114,611	119,386	
[51-55]	44,190	51,661	54,512	61,581	65,549	68,896	71,631	79,306	90,012	74,621	82,365	87,898	92,164	95,459	104,698	118,170	141,804	147,712	
[56-60]	51,850	60,934	64,492	72,582	77,456	81,465	84,743	93,937	106,618	81,502	90,433	96,814	101,742	105,595	116,368	131,887	158,265	164,859	
[61-65]	69,900	84,147	90,264	102,785	110,712	117,109	122,337	137,004	155,500	109,731	123,559	133,429	141,099	147,071	163,995	187,983	225,580	234,979	
[66-70]	92,477	111,200	119,212	135,306	145,712	154,049	160,864	179,979	204,277	142,049	159,984	172,786	182,727	190,509	212,533	243,633	292,359	304,541	
[71-75]	117,982	140,582	149,947	169,571	181,990	192,032	200,241	223,267	253,408	183,713	205,736	221,461	233,667	243,200	270,100	308,319	369,983	385,399	
[76-80]	136,548	160,523	169,910	191,218	204,057	214,620	223,254	247,477	280,887	211,754	234,958	251,535	264,407	274,417	302,502	342,845	411,413	428,556	
ABOVE 80	157,940	185,670	196,528	221,177	236,027	248,244	258,232	286,249	324,893	244,928	271,767	290,942	305,828	317,406	349,891	396,554	475,865	495,693	

1.11. 3 Adult + 2 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,611	12,268	13,664	14,915	11,971	13,361	14,376	15,335	18,324	19,771	25,702	26,691	27,680	33,215	38,198	15,300	16,708	17,411	18,595	21,654	22,922	28,652	29,798	30,944	32,090	34,382	42,703	
[26-35]	11,382	13,086	14,675	15,990	12,886	14,301	15,473	16,475	19,663	21,199	27,559	28,619	29,679	35,615	40,957	16,587	18,029	18,881	20,136	23,456	24,836	31,045	32,287	33,529	34,771	37,254	46,270	
[36-45]	13,481	15,534	17,476	19,061	15,330	17,052	18,511	19,729	23,600	25,479	33,123	34,397	35,671	42,805	49,226	19,843	21,683	22,827	24,414	28,560	30,320	37,900	39,416	40,932	42,448	45,480	56,486	
[46-50]	19,084	21,981	24,712	26,947	22,044	24,513	26,621	28,365	33,930	36,631	47,621	49,452	51,284	61,540	70,772	28,027	30,624	32,255	34,503	40,359	42,846	53,558	55,700	57,843	59,985	64,270	79,823	
[51-55]	23,785	28,089	31,560	34,716	27,371	31,210	33,941	36,484	43,999	47,725	62,043	64,429	66,815	80,178	92,205	34,112	38,169	40,281	43,470	51,331	54,802	68,503	71,243	73,983	76,723	82,203	102,097	
[56-60]	26,690	31,972	35,903	39,683	31,336	36,238	39,371	42,523	51,520	56,028	72,837	75,638	78,439	94,127	108,246	38,327	43,496	45,903	49,793	59,121	63,323	79,153	82,319	85,486	88,652	94,984	117,970	
[61-65]	28,912	37,969	42,600	48,421	34,217	43,362	47,113	52,329	65,108	71,838	93,390	96,982	100,574	120,689	138,792	41,289	50,941	53,802	59,953	73,217	79,667	99,584	103,568	107,551	111,534	119,501	148,421	
[66-70]	37,500	48,837	54,791	62,119	44,482	55,912	60,769	67,323	83,589	92,124	119,761	124,367	128,973	154,768	177,983	53,147	65,197	68,920	76,662	93,471	101,616	127,020	132,101	137,182	142,263	152,424	189,311	
[71-75]	50,106	63,070	70,766	79,424	58,825	71,457	77,577	85,080	104,649	114,753	149,179	154,916	160,654	192,785	221,703	70,525	83,833	88,499	97,485	117,642	127,166	158,958	165,316	171,675	178,033	190,749	236,911	
[76-80]	61,976	74,204	83,296	92,039	72,660	83,999	91,312	98,594	119,455	129,908	168,881	175,376	181,872	218,246	250,983	87,755	99,691	105,300	114,267	135,673	145,314	181,643	188,909	196,174	203,440	217,971	270,720	
ABOVE 80	71,686	85,829	96,345	106,458	83,978	97,094	105,617	114,040	138,168	150,259	195,336	202,849	210,362	252,435	290,300	101,441	115,248	121,797	132,169	156,928	168,080	210,100	218,504	226,908	235,312	252,120	313,133	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	24,065	27,841	29,186	31,951	33,881	35,396	36,638	40,119	45,535	40,978	44,693	47,358	49,431	51,054	55,529	62,096	74,516	77,620
[26-35]	26,426	30,560	32,029	36,422	38,467	40,381	41,949	46,344	52,601	51,494	56,009	59,250	61,778	63,759	69,199	77,178	92,614	96,473
[36-45]	32,043	37,214	39,101	44,138	46,760	49,081	50,983	56,316	63,918	61,191	66,935	71,056	74,256	76,789	83,736	93,846	112,615	117,307
[46-50]	44,875	52,071	54,684	61,758	65,428	68,677	71,339	78,801	89,440	77,705	85,000	90,234	94,289	97,505	106,316	119,151	142,982	148,939
[51-55]	58,308	68,270	72,070	81,060	86,278	90,675	94,276	104,374	118,465	94,208	103,935	110,911	116,310	120,615	132,479	149,525	179,430	186,906
[56-60]	67,272	79,159	83,803	94,053	100,362	105,548	109,796	121,705	138,135	101,964	113,084	121,057	127,223	132,154	145,786	165,228	198,274	206,536
[61-65]	81,534	98,315	105,513	119,933	129,175	136,627	142,728	159,835	181,413	123,790	139,324	150,444	159,102	166,001	185,308	212,413	254,896	265,517
[66-70]	104,581	125,951	135,082	153,164	164,934	174,355	182,070	203,700	231,200	155,968	175,577	189,616	200,521	209,241	233,637	267,824	321,389	334,780
[71-75]	132,973	158,669	169,300	191,186	205,177	216,479	225,735	251,686	285,664	200,555	224,490	241,635	254,939	265,573	295,208	336,981	404,377	421,226
[76-80]	153,956	181,207	191,860	215,438	229,890	241,768	251,498	278,777	316,412	230,204	255,308	273,306	287,278	298,415	329,254	373,164	447,797	466,455
ABOVE 80	178,074	209,595	221,917	249,189	265,905	279,644	290,898	322,451	365,982	266,267	295,304	316,122	332,280	345,165	380,836	431,626	517,951	539,533

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus													
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,310	10,745	11,953	13,041	10,236	11,405	12,257	13,067	15,614	16,847	21,901	22,743	23,585	28,302	32,548	13,175	14,361	14,943	15,944	18,567	19,654	24,568	25,550	26,533	27,516	29,481	36,616	
[26-35]	10,021	11,505	12,879	14,022	11,057	12,254	13,235	14,080	16,805	18,118	23,553	24,459	25,365	30,438	35,004	14,316	15,533	16,241	17,306	20,160	21,346	26,683	27,750	28,817	29,885	32,019	39,768	
[36-45]	11,838	13,624	15,313	16,693	13,119	14,575	15,808	16,838	20,142	21,746	28,269	29,356	30,444	36,532	42,012	17,072	18,625	19,585	20,933	24,487	25,997	32,496	33,796	35,096	36,395	38,995	48,432	
[46-50]	16,757	19,277	21,650	23,596	18,864	20,951	22,729	24,207	28,956	31,261	40,639	42,202	43,765	52,518	60,396	24,111	26,306	27,673	29,583	34,605	36,738	45,922	47,759	49,596	51,433	55,106	68,442	
[51-55]	20,781	24,522	27,539	30,283	23,344	26,598	28,911	31,066	37,466	40,638	52,830	54,862	56,894	68,273	78,513	29,238	32,678	34,457	37,164	43,884	46,852	58,565	60,908	63,250	65,593	70,278	87,285	
[56-60]	23,272	27,868	31,284	34,572	26,673	30,834	33,489	36,164	43,815	47,649	61,944	64,327	66,709	80,051	92,059	32,780	37,164	39,198	42,502	50,464	54,051	67,563	70,266	72,968	75,671	81,076	100,696	
[61-65]	28,290	37,135	41,654	47,339	32,673	41,387	44,955	49,925	62,117	68,538	89,100	92,527	95,954	115,145	132,416	39,664	48,856	51,572	57,436	70,143	76,323	95,404	99,220	103,036	106,852	114,485	142,190	
[66-70]	36,681	47,756	53,566	60,727	42,461	53,355	57,977	64,226	79,744	87,886	114,252	118,647	123,041	147,649	169,797	51,043	62,522	66,054	73,439	89,540	97,343	121,679	126,546	131,413	136,280	146,014	181,350	
[71-75]	49,021	61,622	69,190	77,646	56,162	68,199	74,019	81,170	99,839	109,478	142,322	147,796	153,270	183,924	211,512	67,707	80,380	84,808	93,376	112,684	121,806	152,258	158,348	164,438	170,529	182,709	226,925	
[76-80]	60,649	72,587	81,454	89,994	69,389	80,186	87,139	94,077	113,982	123,956	161,143	167,341	173,538	208,246	239,483	84,204	95,566	100,883	109,431	129,930	139,164	173,955	180,913	187,871	194,829	208,746	259,262	
ABOVE 80	70,151	83,959	94,216	104,093	80,197	92,687	100,791	108,815	131,837	143,374	186,387	193,556	200,724	240,869	276,999	97,337	110,476	116,689	126,575	150,286	160,966	201,208	209,256	217,304	225,353	241,449	299,880	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	20,730	23,942	25,073	27,408	29,064	30,364	31,428	34,415	39,061	37,019	40,375	42,782	44,655	46,070	50,050	55,969	67,163	69,961	
[26-35]	22,858	26,380	27,613	31,551	33,323	34,981	36,339	40,147	45,567	46,562	50,644	53,575	55,861	57,574	62,397	69,591	83,509	86,989	
[36-45]	27,626	32,034	33,625	38,082	40,344	42,347	43,988	48,589	55,148	54,761	59,901	63,589	66,452	68,637	74,762	83,789	100,546	104,736	
[46-50]	38,693	44,822	47,022	53,286	56,452	59,256	61,552	67,991	77,170	69,538	76,066	80,751	84,380	87,157	94,919	106,379	127,655	132,974	
[51-55]	50,126	58,608	61,822	69,670	74,154	77,933	81,029	89,708	101,818	83,404	92,015	98,191	102,971	106,691	117,080	132,144	158,573	165,181	
[56-60]	57,738	67,856	71,789	80,667	86,079	90,527	94,170	104,384	118,476	89,676	99,456	106,468	111,891	116,156	128,055	145,133	174,160	181,417	
[61-65]	78,563	94,594	101,437	115,365	124,255	131,423	137,292	153,747	174,503	121,878	137,172	148,120	156,645	163,323	182,190	208,839	250,607	261,049	
[66-70]	100,749	121,164	129,846	147,264	158,581	167,639	175,057	195,854	222,294	153,169	172,427	186,214	196,923	205,361	229,166	262,699	315,239	328,374	
[71-75]	128,080	152,625	162,729	183,877	197,333	208,204	217,106	242,065	274,744	197,311	220,858	237,726	250,815	261,116	290,069	331,115	397,338	413,893	
[76-80]	148,252	174,282	184,400	207,308	221,214	232,645	242,007	268,257	304,472	227,156	251,927	269,687	283,474	294,283	324,487	367,761	441,313	459,701	
ABOVE 80	171,478	201,585	213,287	239,786	255,871	269,092	279,921	310,283	352,171	262,743	291,396	311,938	327,882	340,381	375,319	425,373	510,448	531,717	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,783	10,131	11,265	12,286	9,657	10,754	11,551	12,310	14,710	15,872	20,633	21,427	22,221	26,665	30,664	12,464	13,577	14,120	15,060	17,538	18,565	23,206	24,134	25,063	25,991	27,847	34,586
[26-35]	9,469	10,862	12,153	13,230	10,448	11,569	12,489	13,285	15,856	17,095	22,223	23,078	23,932	28,719	33,027	13,558	14,699	15,361	16,362	19,060	20,182	25,227	26,236	27,245	28,254	30,272	37,598
[36-45]	11,172	12,851	14,439	15,736	12,381	13,747	14,906	15,873	18,988	20,500	26,649	27,674	28,699	34,439	39,605	16,145	17,606	18,502	19,772	23,130	24,556	30,695	31,922	33,150	34,378	36,833	45,747
[46-50]	15,813	18,183	20,414	22,245	17,802	19,762	21,432	22,820	27,298	29,470	38,312	39,785	41,259	49,510	56,937	22,804	24,866	26,146	27,944	32,687	34,701	43,377	45,112	46,847	48,582	52,052	64,649
[51-55]	19,585	23,107	25,942	28,522	22,000	25,062	27,234	29,260	35,287	38,275	49,758	51,671	53,585	64,302	73,947	27,614	30,847	32,516	35,061	41,402	44,202	55,253	57,463	59,673	61,883	66,303	82,348
[56-60]	21,914	26,238	29,450	32,546	25,116	29,031	31,526	34,045	41,248	44,858	58,315	60,558	62,801	75,361	86,665	30,930	35,053	36,962	40,070	47,576	50,958	63,697	66,245	68,793	71,341	76,437	94,934
[61-65]	26,639	34,963	39,212	44,562	30,765	38,966	42,320	46,996	58,473	64,518	83,873	87,099	90,325	108,390	124,648	37,443	46,092	48,638	54,158	66,140	71,967	89,959	93,558	97,156	100,754	107,951	134,075
[66-70]	34,536	44,958	50,425	57,162	39,978	50,229	54,577	60,456	75,062	82,727	107,545	111,681	115,817	138,981	159,828	48,179	58,979	62,299	69,246	84,428	91,785	114,732	119,321	123,910	128,500	137,678	170,996
[71-75]	46,158	58,074	65,135	73,092	52,883	64,209	69,682	76,409	93,983	103,057	133,974	139,127	144,280	173,136	199,106	63,898	75,821	79,978	88,041	106,245	114,846	143,558	149,300	155,042	160,785	172,269	213,959
[76-80]	57,113	68,345	76,685	84,719	65,343	75,500	82,037	88,563	107,301	116,691	151,698	157,532	163,367	196,040	225,446	79,454	90,137	95,131	103,172	122,499	131,205	164,006	170,566	177,127	183,687	196,807	244,435
ABOVE 80	66,063	79,052	88,699	97,992	75,523	87,269	94,889	102,437	124,110	134,971	175,462	182,211	188,959	226,751	260,764	91,846	104,201	110,034	119,339	141,694	151,764	189,705	197,293	204,881	212,469	227,646	282,736

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	19,616	22,640	23,700	25,897	27,462	28,690	29,696	32,518	36,907	35,700	38,937	41,258	43,065	44,407	48,224	53,927	64,712	67,408
[26-35]	21,670	24,987	26,141	29,929	31,610	33,182	34,471	38,083	43,224	44,920	48,858	51,685	53,891	55,513	60,128	67,061	80,473	83,826
[36-45]	26,155	30,307	31,798	36,064	38,206	40,103	41,657	46,014	52,226	52,617	57,556	61,099	63,850	65,921	71,771	80,436	96,523	100,545
[46-50]	36,633	42,404	44,470	50,460	53,459	56,114	58,289	64,386	73,078	66,817	73,090	77,591	81,078	83,709	91,120	102,122	122,546	127,652
[51-55]	47,399	55,387	58,405	65,871	70,111	73,684	76,611	84,817	96,267	79,802	88,041	93,950	98,523	102,047	111,948	126,352	151,622	157,940
[56-60]	54,562	64,090	67,785	76,205	81,317	85,519	88,960	98,610	111,922	85,581	94,914	101,606	106,781	110,825	122,145	138,435	166,122	173,044
[61-65]	74,259	89,356	95,787	108,967	117,365	124,135	129,678	145,221	164,826	116,209	130,791	141,230	149,359	155,682	173,618	199,014	238,816	248,767
[66-70]	95,222	114,447	122,609	139,071	149,758	158,313	165,318	184,958	209,927	145,895	164,238	177,370	187,571	195,561	218,179	250,104	300,125	312,630
[71-75]	121,045	144,159	153,656	173,669	186,379	196,645	205,053	228,627	259,491	188,075	210,520	226,598	239,075	248,831	276,356	315,461	378,554	394,327
[76-80]	140,094	164,608	174,113	195,840	208,978	219,775	228,620	253,418	287,629	216,781	240,421	257,370	270,527	280,772	309,510	350,787	420,945	438,484
ABOVE 80	162,042	190,395	201,389	226,523	241,719	254,209	264,438	293,122	332,693	250,743	278,087	297,691	312,907	324,756	357,997	405,742	486,890	507,177

1.12. 3 Adult + 3 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,072	13,933	15,508	16,912	13,620	15,175	16,317	17,388	20,742	22,377	29,090	30,209	31,328	37,594	43,233	17,444	19,017	19,803	21,129	24,563	25,998	32,497	33,797	35,097	36,397	38,997	48,434	
[26-35]	13,103	15,042	16,858	18,353	14,835	16,439	17,776	18,909	22,531	24,288	31,574	32,789	34,003	40,804	46,924	19,193	20,833	21,808	23,239	27,026	28,612	35,765	37,196	38,626	40,057	42,918	53,304	
[36-45]	15,209	17,498	19,672	21,438	17,295	19,207	20,837	22,189	26,498	28,604	37,185	38,615	40,045	48,054	55,262	22,479	24,528	25,809	27,580	32,209	34,190	42,738	44,447	46,157	47,866	51,285	63,696	
[46-50]	22,444	25,808	28,999	31,592	25,925	28,781	31,239	33,255	39,712	42,867	55,728	57,871	60,014	72,017	82,820	33,042	36,050	37,951	40,560	47,364	50,277	62,847	65,360	67,874	70,388	75,416	93,667	
[51-55]	27,972	32,981	37,035	40,701	32,189	36,646	39,830	42,773	51,497	55,850	72,605	75,398	78,190	93,828	107,903	40,215	44,932	47,395	51,102	60,241	64,307	80,384	83,600	86,815	90,030	96,461	119,805	
[56-60]	30,795	36,828	41,332	45,639	36,156	41,743	45,325	48,906	59,153	64,321	83,618	86,834	90,050	108,060	124,269	44,316	50,216	52,964	57,401	68,038	72,865	91,081	94,725	98,368	102,011	109,298	135,748	
[61-65]	33,634	44,098	49,447	56,151	39,805	50,363	54,685	60,682	75,373	83,155	108,101	112,259	116,416	139,700	160,655	48,097	59,257	62,550	69,640	84,903	92,372	115,465	120,083	124,702	129,321	138,558	172,089	
[66-70]	39,237	51,012	57,195	64,780	46,543	58,402	63,435	70,207	87,022	95,896	124,664	129,459	134,254	161,105	185,270	55,732	68,257	72,110	80,134	97,538	106,025	132,531	137,832	143,133	148,435	159,037	197,524	
[71-75]	50,876	63,928	71,682	80,372	59,729	72,429	78,581	86,096	105,719	115,912	150,686	156,481	162,277	194,732	223,942	71,710	85,095	89,775	98,793	119,019	128,639	160,798	167,230	173,662	180,094	192,958	239,654	
[76-80]	62,928	75,213	84,373	93,139	73,776	85,141	92,494	99,772	120,677	131,221	170,587	177,148	183,709	220,451	253,519	89,228	101,193	106,819	115,801	137,261	146,998	183,747	191,097	198,447	205,797	220,496	273,856	
ABOVE 80	72,787	86,996	97,591	107,729	85,268	98,415	106,984	115,401	139,580	151,776	197,309	204,898	212,487	254,984	293,232	103,144	116,984	123,554	133,943	158,765	170,027	212,534	221,035	229,536	238,038	255,040	316,760	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	27,345	31,583	33,104	36,223	38,407	40,124	41,531	45,478	51,618	46,479	50,669	53,684	56,035	57,873	62,948	70,392	84,471	87,990
[26-35]	30,453	35,169	36,862	41,705	44,041	46,232	48,026	53,060	60,223	58,893	64,027	67,724	70,665	72,930	79,216	88,350	106,020	110,438
[36-45]	36,165	41,939	44,066	49,575	52,513	55,120	57,255	63,245	71,783	68,664	75,076	79,688	83,318	86,159	94,008	105,358	126,429	131,697
[46-50]	52,714	61,077	64,142	72,232	76,515	80,314	83,426	92,155	104,596	90,794	99,272	105,373	110,160	113,915	124,274	139,278	167,134	174,098
[51-55]	68,495	80,078	84,535	94,808	100,898	106,039	110,249	122,062	138,540	110,078	121,388	129,519	135,887	140,915	154,857	174,783	209,739	218,479
[56-60]	77,516	91,071	96,409	107,984	115,214	121,166	126,041	139,716	158,577	117,011	129,713	138,841	145,958	151,614	167,312	189,626	227,551	237,032
[61-65]	94,655	113,964	122,305	138,788	149,465	158,085	165,143	184,941	209,908	143,092	160,975	173,801	183,858	191,828	214,212	245,545	294,654	306,931
[66-70]	109,288	131,406	140,921	159,667	171,915	181,734	189,773	212,324	240,987	162,517	182,867	197,464	208,837	217,915	243,350	278,959	334,750	348,698
[71-75]	134,741	160,510	171,246	193,291	207,410	218,833	228,187	254,426	288,774	202,740	226,833	244,125	257,571	268,311	298,264	340,469	408,562	425,586
[76-80]	156,002	183,310	194,065	217,810	232,392	244,398	254,230	281,813	319,857	232,712	257,972	276,123	290,242	301,491	332,663	377,028	452,433	471,284
ABOVE 80	180,441	212,027	224,468	251,933	268,799	282,686	294,058	325,962	369,967	269,168	298,386	319,380	335,709	348,723	384,778	436,094	523,313	545,117

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,592	12,203	13,567	14,786	11,646	12,953	13,911	14,816	17,674	19,067	24,787	25,741	26,694	32,033	36,838	15,021	16,346	16,996	18,117	21,062	22,292	27,865	28,979	30,094	31,208	33,438	41,530	
[26-35]	11,537	13,224	14,796	16,094	12,729	14,085	15,204	16,161	19,255	20,757	26,985	28,022	29,060	34,872	40,103	16,566	17,949	18,759	19,974	23,228	24,592	30,740	31,969	33,199	34,428	36,887	45,814	
[36-45]	13,355	15,347	17,238	18,774	14,801	16,417	17,794	18,937	22,615	24,412	31,736	32,956	34,177	41,012	47,164	19,340	21,068	22,144	23,648	27,616	29,315	36,644	38,110	39,575	41,041	43,973	54,614	
[46-50]	19,707	22,634	25,405	27,663	22,185	24,599	26,672	28,379	33,889	36,583	47,557	49,386	51,216	61,459	70,677	28,425	30,968	32,560	34,777	40,611	43,109	53,886	56,042	58,197	60,353	64,663	80,312	
[51-55]	24,440	28,793	32,316	35,503	27,454	31,230	33,927	36,422	43,850	47,557	61,824	64,202	66,580	79,896	91,880	34,468	38,469	40,542	43,689	51,502	54,978	68,723	71,472	74,221	76,969	82,467	102,424	
[56-60]	26,852	32,101	36,014	39,761	30,775	35,518	38,553	41,592	50,307	54,702	71,113	73,848	76,583	91,900	105,685	37,902	42,905	45,228	48,996	58,076	62,196	77,745	80,855	83,964	87,074	93,294	115,871	
[61-65]	32,911	38,131	43,349	47,896	38,009	44,069	52,180	57,894	71,911	79,335	103,135	107,102	111,069	133,282	153,275	46,203	56,831	59,957	66,716	81,339	88,494	110,618	115,042	119,467	123,892	132,741	164,865	
[66-70]	38,380	45,823	51,917	57,632	44,428	53,732	60,520	66,977	83,019	91,485	118,930	123,504	128,079	153,694	176,748	53,525	65,456	69,112	76,764	93,437	101,566	126,958	132,036	137,114	142,193	152,349	189,218	
[71-75]	49,774	59,222	70,086	78,574	57,025	69,127	74,978	82,139	100,859	110,584	143,759	149,289	154,818	185,781	213,649	68,844	81,590	86,031	94,629	114,002	123,216	154,020	160,181	166,342	172,503	184,825	229,552	
[76-80]	61,580	73,575	82,508	91,069	70,454	81,277	88,266	95,200	115,147	125,208	162,771	169,031	175,292	210,350	241,903	85,617	97,005	102,338	110,900	131,451	140,776	175,970	183,009	190,047	197,086	211,164	262,265	
ABOVE 80	71,229	85,102	95,435	105,335	81,428	93,948	102,095	110,114	133,185	144,823	188,269	195,511	202,752	243,302	279,797	98,971	112,140	118,372	128,274	152,045	162,831	203,538	211,680	219,821	227,963	244,246	303,353	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	23,556	27,159	28,438	31,073	32,946	34,419	35,626	39,012	44,279	41,988	45,774	48,497	50,621	52,223	56,736	63,447	76,136	79,308	
[26-35]	26,341	30,359	31,780	36,128	38,152	40,050	41,604	45,965	52,170	53,252	57,895	61,237	63,897	65,855	71,429	79,665	95,598	99,581	
[36-45]	31,180	36,102	37,894	42,773	45,308	47,557	49,399	54,567	61,934	61,449	67,187	71,314	74,563	77,013	83,933	94,067	112,880	117,583	
[46-50]	45,453	52,574	55,154	62,323	66,018	69,296	71,981	79,513	90,247	81,251	88,839	94,298	98,582	101,826	110,953	124,348	149,218	155,436	
[51-55]	58,884	68,745	72,514	81,486	86,720	91,139	94,757	104,910	119,073	97,453	107,467	114,665	120,302	124,647	136,857	154,466	185,360	193,083	
[56-60]	66,531	78,067	82,588	92,616	98,817	103,923	108,103	119,832	136,009	102,910	114,081	122,108	128,368	133,260	146,963	166,563	199,876	208,204	
[61-65]	91,206	109,650	117,580	133,502	143,772	152,064	158,853	177,897	201,913	140,882	158,489	171,117	181,019	188,733	210,607	241,413	289,695	301,766	
[66-70]	105,284	126,411	135,458	153,517	165,293	174,734	182,463	204,145	231,704	159,601	179,586	193,921	205,090	213,875	238,693	273,621	328,345	342,026	
[71-75]	129,783	154,396	164,600	185,902	199,481	210,468	219,464	244,701	277,735	199,460	223,163	240,176	253,404	263,808	293,072	334,542	401,451	418,178	
[76-80]	150,223	176,305	186,520	209,591	223,622	235,175	244,636	271,178	307,787	229,630	254,556	272,467	286,399	297,315	327,846	371,568	445,882	464,460	
ABOVE 80	173,757	203,925	215,739	242,426	258,656	272,019	282,962	313,662	356,006	265,605	294,437	315,153	331,266	343,889	379,204	429,777	515,732	537,221	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,992	11,507	12,786	13,931	10,987	12,214	13,111	13,958	16,651	17,964	23,353	24,251	25,149	30,179	34,706	14,211	15,453	16,060	17,113	19,894	21,056	26,321	27,373	28,426	29,479	31,585	39,228
[26-35]	10,902	12,485	13,962	15,185	12,029	13,298	14,347	15,248	18,168	19,585	25,461	26,440	27,419	32,903	37,838	15,689	16,985	17,743	18,884	21,961	23,250	29,062	30,225	31,387	32,550	34,875	43,315
[36-45]	12,604	14,475	16,254	17,698	13,968	15,485	16,779	17,852	21,319	23,013	29,917	31,068	32,219	38,663	44,462	18,290	19,917	20,920	22,337	26,085	27,690	34,612	35,997	37,381	38,766	41,535	51,586
[46-50]	18,597	21,350	23,955	26,079	20,936	23,204	25,149	26,754	31,949	34,488	44,834	46,558	48,283	57,939	66,630	26,884	29,272	30,763	32,849	38,360	40,720	50,899	52,935	54,971	57,007	61,079	75,860
[51-55]	23,032	27,131	30,442	33,438	25,873	29,427	31,959	34,303	41,300	44,791	58,229	60,468	62,708	75,250	86,537	32,554	36,313	38,258	41,217	48,589	51,868	64,836	67,429	70,022	72,616	77,803	96,631
[56-60]	25,285	30,224	33,903	37,432	28,979	33,441	36,293	39,156	47,359	51,497	66,946	69,521	72,096	86,515	99,493	35,763	40,468	42,647	46,192	54,753	58,637	73,296	76,228	79,160	82,092	87,955	109,240
[61-65]	30,990	40,608	45,515	51,676	35,791	45,257	49,122	54,498	67,692	74,681	97,085	100,819	104,553	125,464	144,283	43,617	53,616	56,547	62,909	76,697	83,444	104,305	108,477	112,649	116,822	125,166	155,456
[66-70]	36,136	46,961	52,638	59,610	41,830	52,466	56,971	63,045	78,145	86,114	111,948	116,254	120,559	144,671	166,372	50,522	61,747	65,182	72,381	88,102	95,768	119,709	124,498	129,286	134,075	143,651	178,415
[71-75]	46,868	58,864	65,979	73,965	53,695	65,083	70,584	77,321	94,944	104,098	135,328	140,533	145,737	174,885	201,118	64,971	76,963	81,131	89,222	107,488	116,176	145,220	151,029	156,837	162,646	174,264	216,436
[76-80]	57,990	69,274	77,678	85,731	66,347	76,527	83,099	89,620	108,398	117,870	153,231	159,124	165,017	198,021	227,724	80,787	91,495	96,502	104,557	123,934	132,725	165,906	172,542	179,178	185,815	199,087	247,266
ABOVE 80	67,078	80,127	89,847	99,161	76,683	88,457	96,117	103,660	125,379	136,334	177,235	184,051	190,868	229,042	263,398	93,388	105,770	111,621	120,941	143,353	153,522	191,902	199,578	207,254	214,930	230,283	286,011

Table 3: Premium Rate for Zone 3 (including PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	22,290	25,682	26,881	29,360	31,130	32,522	33,662	36,862	41,838	40,493	44,143	46,770	48,818	50,339	54,666	61,131	73,358	76,414
[26-35]	24,972	28,755	30,086	34,270	36,190	37,990	39,465	43,601	49,487	51,374	55,853	59,077	61,643	63,498	68,832	76,768	92,122	95,960
[36-45]	29,520	34,155	35,836	40,507	42,907	45,037	46,782	51,676	58,653	59,043	64,556	68,522	71,643	73,966	80,575	90,303	108,364	112,879
[46-50]	43,032	49,737	52,160	59,019	62,518	65,622	68,165	75,297	85,462	78,072	85,362	90,608	94,724	97,797	106,512	119,372	143,246	149,215
[51-55]	55,680	64,967	68,506	77,043	81,992	86,169	89,591	99,189	112,580	93,244	102,825	109,712	115,106	119,222	130,858	147,695	177,235	184,619
[56-60]	62,871	73,735	77,981	87,493	93,351	98,173	102,123	113,203	128,485	98,210	108,871	116,532	122,505	127,144	140,181	158,876	190,651	198,595
[61-65]	86,210	103,578	111,031	126,099	135,799	143,631	150,044	168,031	190,716	134,329	151,117	163,157	172,599	179,903	200,698	230,055	276,066	287,568
[66-70]	99,508	119,403	127,909	144,976	156,097	165,013	172,312	192,788	218,814	152,021	171,057	184,711	195,350	203,669	227,249	260,502	312,602	325,628
[71-75]	122,654	145,832	155,423	175,582	188,407	198,784	207,281	231,116	262,317	190,124	212,717	228,934	241,543	251,397	279,217	318,727	382,472	398,409
[76-80]	141,956	166,518	176,115	197,997	211,252	222,166	231,103	256,177	290,761	219,143	242,930	260,022	273,318	283,665	312,715	354,419	425,303	443,024
ABOVE 80	164,196	192,604	203,704	229,018	244,350	256,974	267,311	296,313	336,316	253,474	280,989	300,759	316,136	328,103	361,703	409,942	491,930	512,427

1.13. 4 Adult

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus											
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,662	12,342	13,755	15,033	12,029	13,443	14,473	15,456	18,480	19,953	25,939	26,937	27,935	33,522	38,550	15,271	16,698	17,410	18,617	21,692	22,979	28,723	29,872	31,021	32,170	34,468	42,809
[26-35]	11,840	13,611	15,258	16,635	13,405	14,875	16,088	17,139	20,468	22,083	28,708	29,812	30,916	37,099	42,664	16,811	18,279	19,143	20,430	23,812	25,232	31,540	32,801	34,063	35,324	37,847	47,007
[36-45]	14,314	16,499	18,559	20,260	16,277	18,111	19,658	20,969	25,098	27,115	35,250	36,606	37,962	45,554	52,387	20,681	22,614	23,812	25,490	29,835	31,697	39,622	41,207	42,792	44,376	47,546	59,052
[46-50]	22,365	25,776	28,988	31,639	25,835	28,746	31,227	33,305	39,861	43,066	55,985	58,139	60,292	72,350	83,203	32,379	35,412	37,315	39,959	46,767	49,686	62,107	64,592	67,076	69,560	74,529	92,565
[51-55]	27,875	32,940	37,021	40,763	32,077	36,600	39,815	42,838	51,691	56,109	72,941	75,747	78,552	94,263	108,402	39,408	44,136	46,600	50,345	59,482	63,551	79,439	82,616	85,794	88,972	95,327	118,396
[56-60]	31,846	38,178	42,887	47,452	37,390	43,273	47,031	50,849	61,642	67,084	87,210	90,564	93,918	112,702	129,607	45,235	51,391	54,261	58,927	70,005	75,035	93,793	97,545	101,297	105,049	112,552	139,790
[61-65]	32,286	42,423	47,612	54,173	38,209	48,449	52,656	58,544	72,882	80,475	104,617	108,641	112,665	135,197	155,477	48,829	60,279	63,689	71,040	86,805	94,522	118,153	122,879	127,605	132,331	141,783	176,095
[66-70]	36,362	47,379	53,172	60,342	43,133	54,243	58,973	65,397	81,243	89,604	116,485	120,965	125,445	150,535	173,115	54,508	66,891	70,732	78,748	96,068	104,515	130,644	135,870	141,095	146,321	156,773	194,712
[71-75]	49,201	61,978	69,571	78,167	57,763	70,220	76,267	83,735	103,051	113,083	147,008	152,662	158,316	189,979	218,476	71,646	85,215	89,995	99,232	119,817	129,611	162,014	168,494	174,975	181,455	194,416	241,465
[76-80]	60,857	72,920	81,890	90,584	71,348	82,546	89,771	97,035	117,631	128,018	166,424	172,825	179,225	215,070	247,331	89,149	101,335	107,080	116,315	138,181	148,108	185,135	192,541	199,946	207,352	222,162	275,926
ABOVE 80	70,390	84,344	94,718	104,775	82,460	95,414	103,834	112,237	136,058	148,073	192,494	199,898	207,302	248,762	286,076	103,053	117,147	123,856	134,537	159,829	171,311	214,139	222,704	231,270	239,836	256,967	319,153

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	24,094	27,890	29,259	32,045	33,984	35,506	36,751	40,244	45,677	41,080	44,825	47,501	49,586	51,213	55,704	62,292	74,750	77,865
[26-35]	26,909	31,111	32,615	37,514	39,624	41,598	43,213	47,742	54,188	53,215	57,909	61,263	63,775	65,820	71,305	79,527	95,432	99,409
[36-45]	33,533	38,944	40,936	46,558	49,326	51,780	53,786	59,413	67,434	64,735	70,845	75,211	78,510	81,187	88,419	99,094	118,912	123,867
[46-50]	52,011	60,373	63,441	71,855	76,129	79,917	83,013	91,700	104,079	90,498	99,041	105,147	109,829	113,573	123,776	138,720	166,465	173,401
[51-55]	67,581	79,154	83,611	94,313	100,390	105,515	109,705	121,459	137,856	109,719	121,105	129,240	135,478	140,492	154,237	174,082	208,899	217,603
[56-60]	79,648	93,761	99,327	111,694	119,194	125,363	130,407	144,556	164,071	121,138	134,412	143,897	151,194	157,053	173,202	196,301	235,562	245,377
[61-65]	96,803	116,738	125,345	142,663	153,666	162,544	169,802	190,159	215,830	148,376	167,075	180,420	190,747	199,016	222,082	254,567	305,480	318,209
[66-70]	107,674	129,672	139,130	158,135	170,297	180,040	188,005	210,346	238,743	162,721	182,760	197,384	208,623	217,692	242,924	278,470	334,165	348,088
[71-75]	135,572	161,793	172,721	195,361	209,670	221,239	230,696	257,224	291,950	206,101	230,807	248,449	262,045	272,972	303,316	346,236	415,483	432,795
[76-80]	156,965	184,775	195,736	220,143	234,924	247,085	257,025	284,912	323,376	236,570	262,493	281,013	295,284	306,729	338,298	383,414	460,096	479,267
ABOVE 80	181,555	213,722	226,400	254,631	271,728	285,793	297,291	329,546	374,035	273,630	303,615	325,037	341,541	354,781	391,296	443,481	532,177	554,351

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus											
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,355	10,810	12,033	13,144	10,286	11,475	12,339	13,170	15,746	17,002	22,102	22,952	23,803	28,563	32,848	13,151	14,353	14,942	15,963	18,600	19,703	24,629	25,614	26,599	27,584	29,554	36,707
[26-35]	10,424	11,966	13,391	14,587	11,502	12,745	13,761	14,648	17,492	18,873	24,535	25,478	26,422	31,706	36,462	14,510	15,748	16,467	17,559	20,466	21,686	27,108	28,192	29,276	30,361	32,529	40,401
[36-45]	12,569	14,471	16,263	17,742	13,929	15,480	16,788	17,896	21,420	23,142	30,085	31,242	32,399	38,879	44,710	17,793	19,424	20,431	21,856	25,581	27,178	33,972	35,331	36,690	38,049	40,766	50,632
[46-50]	19,639	22,606	25,395	27,705	22,108	24,569	26,661	28,422	34,017	36,752	47,777	49,615	51,452	61,743	71,004	27,855	30,419	32,015	34,262	40,099	42,602	53,252	55,382	57,513	59,643	63,903	79,367
[51-55]	24,354	28,757	32,304	35,557	27,358	31,191	33,914	36,477	44,016	47,777	62,110	64,499	66,888	80,266	92,306	33,777	37,788	39,862	43,041	50,853	54,332	67,915	70,631	73,348	76,064	81,498	101,220
[56-60]	27,768	33,278	37,370	41,341	31,826	36,820	40,004	43,245	52,423	57,052	74,168	77,020	79,873	95,848	110,225	38,689	43,910	46,336	50,299	59,754	64,048	80,060	83,262	86,464	89,667	96,072	119,321
[61-65]	31,591	38,492	46,554	52,962	36,485	46,242	50,244	55,855	69,534	76,778	99,811	103,650	107,489	128,987	148,335	46,906	57,812	61,048	68,058	83,161	90,554	113,193	117,720	122,248	126,776	135,831	168,702
[66-70]	35,568	43,631	51,984	58,990	41,172	51,763	56,264	62,389	77,506	85,482	111,127	115,401	119,675	143,610	165,152	52,349	64,146	67,791	75,437	92,028	100,120	125,150	130,156	135,162	140,168	150,180	186,524
[71-75]	48,135	60,615	68,022	76,418	55,147	67,019	72,770	79,886	98,314	107,885	140,250	145,645	151,039	181,247	208,434	68,783	81,705	86,241	95,049	114,766	124,148	155,185	161,392	167,599	173,807	186,222	231,287
[76-80]	59,553	71,332	80,079	88,571	68,135	78,799	85,668	92,589	112,242	122,152	158,798	164,906	171,013	205,216	235,999	85,542	97,141	102,588	111,392	132,332	141,840	177,299	184,391	191,483	198,575	212,759	264,247
ABOVE 80	68,883	82,507	92,625	102,447	78,748	91,084	99,089	107,094	129,825	141,288	183,675	190,739	197,804	237,365	272,969	98,883	112,297	118,661	128,843	153,064	164,060	205,076	213,279	221,482	229,685	246,091	305,645

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	20,755	23,984	25,135	27,489	29,152	30,458	31,526	34,522	39,183	37,111	40,494	42,912	44,795	46,213	50,208	56,145	67,375	70,182	
[26-35]	23,276	26,855	28,118	32,498	34,325	36,036	37,434	41,358	46,941	48,118	52,362	55,395	57,666	59,434	64,296	71,709	86,051	89,636	
[36-45]	28,911	33,524	35,203	40,170	42,558	44,675	46,406	51,261	58,181	57,932	63,400	67,308	70,259	72,569	78,943	88,474	106,169	110,592	
[46-50]	44,847	51,968	54,551	61,997	65,686	68,954	71,625	79,120	89,801	80,987	88,632	94,096	98,286	101,520	110,508	123,850	148,621	154,813	
[51-55]	58,098	67,952	71,721	81,061	86,284	90,689	94,290	104,392	118,485	97,136	107,216	114,418	119,941	124,272	136,308	153,847	184,617	192,309	
[56-60]	68,360	80,373	85,088	95,798	102,231	107,522	111,848	123,983	140,721	106,539	118,214	126,556	132,973	138,041	152,137	172,427	206,912	215,534	
[61-65]	93,275	112,320	120,502	137,229	147,813	156,353	163,334	182,916	207,609	146,085	164,495	177,634	187,801	195,805	218,345	250,283	300,340	312,854	
[66-70]	103,729	124,743	133,737	152,044	163,737	173,105	180,763	202,243	229,546	159,360	179,480	193,843	204,879	213,656	238,276	273,142	327,770	341,427	
[71-75]	130,584	155,630	166,017	187,893	201,655	212,781	221,877	247,391	280,789	202,767	227,073	244,430	257,806	268,391	298,036	340,209	408,251	425,262	
[76-80]	151,150	177,714	188,126	211,836	226,059	237,760	247,326	274,161	311,172	233,438	259,017	277,292	291,374	302,481	333,399	377,862	453,434	472,327	
ABOVE 80	174,829	205,555	217,596	245,023	261,474	275,009	286,073	317,111	359,921	270,009	299,597	320,735	337,020	349,864	385,627	437,057	524,468	546,321	

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,825	10,193	11,341	12,383	9,704	10,820	11,629	12,408	14,835	16,018	20,823	21,624	22,425	26,910	30,947	12,441	13,569	14,120	15,079	17,569	18,611	23,264	24,194	25,125	26,056	27,917	34,672
[26-35]	9,851	11,298	12,636	13,764	10,869	12,033	12,985	13,821	16,505	17,807	23,149	24,039	24,930	29,916	34,403	13,741	14,903	15,575	16,601	19,350	20,503	25,629	26,654	27,679	28,704	30,755	38,197
[36-45]	11,861	13,649	15,335	16,725	13,146	14,601	15,829	16,871	20,193	21,816	28,361	29,452	30,543	36,651	42,149	16,827	18,362	19,301	20,644	24,163	25,671	32,089	33,372	34,656	35,939	38,507	47,825
[46-50]	18,533	21,323	23,946	26,119	20,863	23,175	25,139	26,794	32,069	34,647	45,041	46,773	48,506	58,207	66,938	26,345	28,754	30,248	32,363	37,877	40,241	50,301	52,313	54,325	56,337	60,361	74,968
[51-55]	22,952	27,097	30,430	33,489	25,783	29,391	31,947	34,355	41,456	44,999	58,498	60,748	62,998	75,598	86,937	31,901	35,671	37,617	40,607	47,977	51,259	64,073	66,636	69,199	71,762	76,888	95,495
[56-60]	26,148	31,332	35,180	38,919	29,969	34,667	37,659	40,711	49,352	53,709	69,822	72,508	75,193	90,232	103,767	36,506	41,416	43,692	47,421	56,335	60,383	75,478	78,498	81,517	84,536	90,574	112,493
[61-65]	29,747	39,064	43,826	49,856	34,356	43,537	47,299	52,578	65,455	72,274	93,956	97,570	101,184	121,420	139,633	44,280	54,541	57,576	64,174	78,416	85,386	106,733	111,002	115,271	119,541	128,079	159,075
[66-70]	33,488	43,616	48,935	55,527	38,765	48,730	52,964	58,726	72,956	80,464	104,603	108,626	112,649	135,179	155,456	49,412	60,511	63,937	71,130	86,774	94,404	118,005	122,725	127,445	132,165	141,606	175,874
[71-75]	45,325	57,069	64,036	71,936	51,928	63,098	68,505	75,200	92,548	101,557	132,024	137,102	142,180	170,616	196,208	64,914	77,071	81,330	89,618	108,209	117,054	146,317	152,170	158,023	163,875	175,581	218,071
[76-80]	56,081	67,163	75,391	83,379	64,163	74,194	80,652	87,162	105,663	114,993	149,491	155,240	160,990	193,188	222,166	80,716	91,623	96,739	105,021	124,764	133,728	167,159	173,846	180,532	187,219	200,591	249,135
ABOVE 80	64,869	77,684	87,202	96,442	74,159	85,760	93,287	100,817	122,215	133,007	172,909	179,560	186,210	223,452	256,970	93,305	105,918	111,894	121,477	144,313	154,681	193,352	201,086	208,820	216,554	232,022	288,171

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	19,640	22,680	23,759	25,974	27,545	28,779	29,788	32,619	37,023	35,789	39,052	41,383	43,200	44,546	48,375	54,097	64,916	67,621
[26-35]	22,066	25,437	26,619	30,827	32,560	34,183	35,509	39,231	44,528	46,421	50,515	53,442	55,633	57,307	61,958	69,102	82,922	86,377
[36-45]	27,371	31,716	33,291	38,042	40,304	42,308	43,947	48,545	55,099	55,664	60,918	64,672	67,508	69,697	75,784	84,934	101,921	106,168
[46-50]	42,459	49,164	51,590	58,710	62,203	65,298	67,827	74,925	85,040	77,818	85,164	90,414	94,440	97,504	106,086	118,894	142,673	148,617
[51-55]	54,937	64,218	67,757	76,641	81,579	85,744	89,148	98,700	112,024	92,941	102,585	109,476	114,760	118,864	130,333	147,103	176,524	183,879
[56-60]	64,600	75,913	80,341	90,498	96,575	101,574	105,661	117,125	132,936	101,674	112,815	120,776	126,900	131,706	145,116	164,469	197,363	205,586
[61-65]	88,166	106,100	113,791	129,619	139,616	147,683	154,276	172,772	196,096	139,290	156,843	169,371	179,065	186,644	208,073	238,508	286,209	298,135
[66-70]	98,038	117,828	126,283	143,585	154,628	163,475	170,707	190,992	216,776	151,791	170,957	184,637	195,150	203,460	226,852	260,046	312,055	325,058
[71-75]	123,411	146,998	156,761	177,462	190,460	200,969	209,560	233,658	265,201	193,276	216,445	232,988	245,739	255,764	283,947	324,126	388,951	405,158
[76-80]	142,832	167,849	177,631	200,117	213,554	224,608	233,644	258,995	293,959	222,776	247,187	264,628	278,066	288,594	318,012	360,422	432,507	450,528
ABOVE 80	165,209	194,144	205,458	231,470	247,012	259,798	270,250	299,572	340,014	257,677	285,913	306,086	321,627	333,803	367,830	416,886	500,263	521,107

1.14. 4 Adult + 1 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,350	14,279	15,904	17,361	13,934	15,552	16,734	17,849	21,329	23,013	29,917	31,067	32,218	38,662	44,461	17,740	19,374	20,188	21,561	25,108	26,578	33,223	34,551	35,880	37,209	39,867	49,515	
[26-35]	13,059	14,998	16,805	18,301	14,784	16,390	17,719	18,857	22,506	24,264	31,543	32,756	33,970	40,764	46,878	18,704	20,320	21,273	22,679	26,419	27,974	34,967	36,366	37,764	39,163	41,960	52,115	
[36-45]	15,301	17,618	19,807	21,597	17,399	19,339	20,980	22,353	26,739	28,868	37,528	38,972	40,415	48,498	55,773	22,248	24,302	25,578	27,350	31,994	33,966	42,457	44,156	45,854	47,552	50,949	63,278	
[46-50]	23,444	26,988	30,334	33,068	27,081	30,097	32,676	34,809	41,638	44,953	58,439	60,686	62,934	75,521	86,849	34,102	37,254	39,235	41,965	49,088	52,114	65,142	67,748	70,354	72,959	78,171	97,088	
[51-55]	29,219	34,488	38,740	42,604	33,624	38,320	41,663	44,772	53,996	58,568	76,138	79,066	81,995	98,394	113,153	41,505	46,432	48,998	52,873	62,434	66,657	83,321	86,654	89,986	93,319	99,985	124,181	
[56-60]	33,369	39,957	44,861	49,576	39,179	45,290	49,195	53,125	64,364	69,997	90,996	94,495	97,995	117,594	135,234	47,566	53,977	56,959	61,784	73,357	78,571	98,214	102,142	106,071	109,999	117,857	146,378	
[61-65]	35,477	46,564	52,233	59,360	41,986	53,179	57,767	64,150	79,816	88,067	114,488	118,891	123,294	147,953	170,146	53,530	66,024	69,725	77,686	94,873	103,232	129,040	134,202	139,364	144,525	154,848	192,322	
[66-70]	38,375	49,944	56,020	63,497	45,520	57,179	62,132	68,817	85,444	94,168	122,418	127,127	131,835	158,202	181,932	57,532	70,533	74,545	82,899	101,075	109,883	137,354	142,848	148,342	153,836	164,824	204,712	
[71-75]	50,778	63,888	71,673	80,431	59,614	72,384	78,572	86,159	105,976	116,208	151,071	156,881	162,692	195,230	224,515	73,998	87,917	92,798	102,202	123,335	133,319	166,649	173,315	179,981	186,647	199,979	248,374	
[76-80]	62,807	75,167	84,364	93,207	73,634	85,089	92,483	99,845	120,971	131,557	171,024	177,601	184,179	221,015	254,167	92,076	104,548	110,416	119,797	142,238	152,346	190,433	198,050	205,667	213,285	228,519	283,821	
ABOVE 80	72,646	86,942	97,581	107,809	85,103	98,354	106,972	115,487	139,921	152,165	197,815	205,423	213,031	255,638	293,983	106,436	120,862	127,714	138,564	164,521	176,213	220,266	229,077	237,888	246,698	264,320	328,285	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield								Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	27,904	32,282	33,842	37,047	39,286	41,043	42,482	46,519	52,799	47,515	51,822	54,912	57,318	59,199	64,388	72,003	86,404	90,004
[26-35]	29,828	34,477	36,125	41,346	43,669	45,841	47,621	52,611	59,713	58,589	63,726	67,413	70,220	72,471	78,568	87,627	105,153	109,534
[36-45]	35,953	41,740	43,847	49,737	52,691	55,307	57,451	63,460	72,027	69,117	75,604	80,259	83,803	86,661	94,416	105,815	126,978	132,269
[46-50]	54,608	63,357	66,531	75,254	79,727	83,686	86,929	96,022	108,985	94,776	103,674	110,058	114,969	118,889	129,590	145,236	174,283	181,544
[51-55]	70,955	83,066	87,683	98,775	105,133	110,491	114,880	127,185	144,355	114,906	126,769	135,277	141,818	147,068	161,480	182,258	218,710	227,823
[56-60]	83,494	98,239	103,999	116,822	124,659	131,100	136,376	151,168	171,576	126,715	140,534	150,442	158,076	164,204	181,106	205,259	246,311	256,574
[61-65]	105,771	127,510	136,828	155,540	167,527	177,190	185,103	207,289	235,273	161,347	181,593	196,087	207,342	216,333	241,459	276,778	332,133	345,972
[66-70]	113,269	136,357	146,210	166,041	178,801	189,015	197,378	220,827	250,639	170,019	191,395	206,699	218,480	227,981	254,436	291,667	350,001	364,584
[71-75]	139,567	166,486	177,611	200,779	215,473	227,342	237,062	264,316	299,998	211,517	236,760	254,842	268,781	279,992	311,127	355,152	426,182	443,940
[76-80]	161,590	190,134	201,278	226,249	241,426	253,901	264,118	292,767	332,291	242,786	269,262	288,244	302,874	314,617	347,009	393,287	471,944	491,608
ABOVE 80	186,905	219,920	232,810	261,693	279,248	293,677	305,495	338,632	384,347	280,821	311,445	333,400	350,320	363,905	401,372	454,901	545,881	568,626

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,836	12,506	13,913	15,179	11,914	13,275	14,267	15,209	18,174	19,609	25,491	26,472	27,452	32,943	37,884	15,276	16,653	17,327	18,487	21,529	22,789	28,487	29,626	30,766	31,905	34,184	42,456	
[26-35]	11,497	13,185	14,749	16,049	12,686	14,044	15,156	16,115	19,234	20,737	26,958	27,995	29,032	34,838	40,064	16,143	17,507	18,299	19,493	22,707	24,043	30,054	31,256	32,458	33,660	36,064	44,792	
[36-45]	13,435	15,451	17,356	18,913	14,890	16,530	17,916	19,077	22,821	24,638	32,029	33,261	34,493	41,391	47,600	19,142	20,875	21,946	23,450	27,432	29,123	36,403	37,859	39,316	40,772	43,684	54,256	
[46-50]	20,586	23,668	26,574	28,956	23,174	25,723	27,899	29,706	35,534	38,362	49,871	51,789	53,707	64,449	74,116	29,337	32,002	33,662	35,982	42,089	44,684	55,855	58,089	60,323	62,557	67,026	83,246	
[51-55]	25,529	30,109	33,804	37,163	28,678	32,657	35,488	38,124	45,978	49,871	64,832	67,326	69,819	83,783	96,351	35,574	39,754	41,913	45,202	53,377	56,987	71,233	74,083	76,932	79,781	85,480	106,166	
[56-60]	29,097	34,829	39,089	43,191	33,348	38,536	41,844	45,180	54,739	59,529	77,388	80,364	83,340	100,009	115,010	40,682	46,118	48,640	52,737	62,616	67,066	83,833	87,186	90,540	93,893	100,599	124,945	
[61-65]	34,714	45,543	51,073	58,034	40,092	50,757	55,120	61,203	76,150	84,022	109,228	113,429	117,631	141,157	162,330	51,422	63,321	66,834	74,425	90,891	98,899	123,623	128,568	133,513	138,458	148,348	184,248	
[66-70]	37,537	48,839	54,768	62,074	43,452	54,565	59,277	65,651	81,513	89,836	116,787	121,279	125,771	150,925	173,564	55,254	67,638	71,446	79,413	96,825	105,262	131,578	136,841	142,104	147,367	157,893	196,103	
[71-75]	49,678	62,483	70,078	78,631	56,915	69,084	74,969	82,199	101,105	110,867	144,127	149,670	155,214	186,256	214,195	71,041	84,296	88,928	97,894	118,136	127,700	159,625	166,010	172,395	178,780	191,550	237,905	
[76-80]	61,462	73,529	82,499	91,136	70,319	81,227	88,257	95,271	115,428	125,529	163,187	169,464	175,740	210,888	242,522	88,350	100,221	105,784	114,726	136,218	145,898	182,373	189,668	196,962	204,257	218,847	271,808	
ABOVE 80	71,091	85,049	95,424	105,413	81,271	93,890	102,084	110,196	133,510	145,194	188,752	196,011	203,271	243,925	280,514	102,129	115,858	122,357	132,699	157,558	168,755	210,944	219,381	227,819	236,257	253,132	314,390	

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	24,037	27,761	29,072	31,780	33,700	35,207	36,442	39,905	45,292	42,924	46,815	49,607	51,780	53,420	58,035	64,899	77,878	81,123
[26-35]	25,800	29,761	31,144	35,817	37,829	39,711	41,253	45,575	51,728	52,977	57,622	60,956	63,494	65,440	70,845	79,013	94,816	98,766
[36-45]	30,998	35,930	37,706	42,913	45,462	47,719	49,568	54,752	62,144	61,853	67,660	71,825	74,996	77,462	84,297	94,475	113,370	118,094
[46-50]	47,086	54,536	57,208	64,930	68,789	72,205	75,003	82,849	94,034	84,815	92,778	98,491	102,886	106,272	115,699	129,667	155,601	162,084
[51-55]	60,999	71,311	75,215	84,895	90,360	94,965	98,737	109,313	124,070	101,728	112,231	119,763	125,553	130,089	142,710	161,073	193,287	201,341
[56-60]	71,661	84,212	89,089	100,196	106,918	112,443	116,968	129,655	147,158	111,444	123,598	132,312	139,026	144,326	159,080	180,296	216,355	225,369
[61-65]	101,917	122,683	131,541	149,616	161,146	170,441	178,053	199,393	226,311	158,855	178,789	193,059	204,140	212,842	237,396	272,120	326,544	340,150
[66-70]	109,119	131,175	140,543	159,645	171,914	181,734	189,775	212,321	240,984	166,968	187,960	202,990	214,560	223,754	249,568	286,086	343,303	357,608
[71-75]	134,432	160,144	170,717	193,104	207,236	218,651	228,000	254,212	288,530	208,095	232,929	250,719	264,433	275,293	305,711	348,970	418,764	436,212
[76-80]	155,604	182,868	193,452	217,711	232,315	244,319	254,151	281,719	319,751	239,572	265,697	284,427	298,864	310,260	341,985	387,592	465,111	484,490
ABOVE 80	179,981	211,517	223,757	251,818	268,711	282,595	293,967	325,853	369,844	277,104	307,323	328,988	345,683	358,861	395,557	448,311	537,973	560,389

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,223	11,792	13,112	14,300	11,240	12,517	13,445	14,329	17,122	18,474	24,016	24,940	25,864	31,037	35,692	14,453	15,743	16,373	17,463	20,336	21,526	26,908	27,984	29,061	30,137	32,290	40,104
[26-35]	10,864	12,448	13,918	15,143	11,988	13,259	14,302	15,205	18,148	19,566	25,436	26,414	27,392	32,871	37,801	15,289	16,566	17,307	18,429	21,468	22,731	28,414	29,550	30,687	31,824	34,097	42,348
[36-45]	12,680	14,574	16,366	17,829	14,052	15,591	16,894	17,984	21,513	23,226	30,194	31,355	32,516	39,020	44,873	18,102	19,733	20,733	22,150	25,911	27,508	34,385	35,761	37,136	38,512	41,262	51,248
[46-50]	19,426	22,326	25,058	27,298	21,869	24,264	26,306	28,004	33,499	36,165	47,015	48,823	50,632	60,758	69,872	27,747	30,250	31,804	33,988	39,756	42,207	52,759	54,869	56,979	59,090	63,310	78,632
[51-55]	24,059	28,371	31,843	35,002	27,026	30,772	33,430	35,907	43,304	46,971	61,062	63,410	65,759	78,911	90,747	33,598	37,526	39,553	42,646	50,358	53,763	67,204	69,892	72,581	75,269	80,645	100,161
[56-60]	27,399	32,792	36,798	40,661	31,402	36,282	39,392	42,533	51,532	56,041	72,853	75,655	78,457	94,149	108,271	38,386	43,499	45,865	49,719	59,033	63,229	79,036	82,197	85,359	88,520	94,843	117,795
[61-65]	32,687	42,878	48,079	54,629	37,751	47,788	51,890	57,613	71,683	79,093	102,821	106,776	110,730	132,876	152,808	48,544	59,739	63,032	70,178	85,704	93,255	116,568	121,231	125,894	130,556	139,882	173,733
[66-70]	35,342	45,978	51,556	58,430	40,911	51,368	55,801	61,797	76,728	84,562	109,931	114,159	118,387	142,065	163,374	52,154	63,806	67,383	74,879	91,297	99,252	124,066	129,028	133,991	138,953	148,879	184,907
[71-75]	46,777	58,827	65,971	74,019	53,592	65,042	70,575	77,378	95,175	104,364	135,673	140,892	146,110	175,332	201,632	67,044	79,515	83,863	92,301	111,386	120,403	150,504	156,524	162,544	168,565	180,605	224,311
[76-80]	57,879	69,232	77,669	85,794	66,219	76,480	83,089	89,686	108,662	118,171	153,622	159,531	165,440	198,527	228,307	83,366	94,528	99,752	108,165	128,427	137,554	171,943	178,820	185,698	192,576	206,331	256,263
ABOVE 80	66,948	80,077	89,837	99,235	76,535	88,402	96,106	103,737	125,685	136,684	177,689	184,523	191,357	229,629	264,073	96,368	109,277	115,379	125,113	148,551	159,107	198,884	206,839	214,795	222,750	238,661	296,417

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	22,745	26,251	27,481	30,028	31,842	33,266	34,433	37,705	42,795	41,395	45,148	47,840	49,935	51,492	55,917	62,530	75,037	78,163
[26-35]	24,459	28,189	29,484	33,976	35,884	37,669	39,131	43,232	49,068	51,109	55,590	58,806	61,254	63,098	68,269	76,140	91,368	95,175
[36-45]	29,347	33,993	35,658	40,639	43,053	45,191	46,942	51,851	58,851	59,431	65,010	69,013	72,060	74,397	80,925	90,695	108,834	113,369
[46-50]	44,579	51,593	54,103	61,488	65,142	68,377	71,027	78,457	89,049	81,496	89,147	94,637	98,859	102,068	111,068	124,478	149,373	155,597
[51-55]	57,680	67,392	71,057	80,266	85,433	89,787	93,353	103,353	117,305	97,334	107,383	114,590	120,131	124,427	136,455	154,012	184,815	192,515
[56-60]	67,719	79,539	84,120	94,653	101,003	106,222	110,497	122,482	139,017	106,355	117,954	126,270	132,677	137,702	151,738	171,974	206,369	214,968
[61-65]	96,334	115,890	124,215	141,319	152,209	160,989	168,179	188,336	213,761	151,466	170,472	184,078	194,644	202,884	226,227	259,317	311,181	324,147
[66-70]	103,133	123,903	132,709	150,764	162,350	171,623	179,218	200,509	227,577	159,039	179,034	193,350	204,371	213,076	237,602	272,370	326,844	340,462
[71-75]	127,048	151,262	161,199	182,384	195,731	206,513	215,343	240,099	272,513	198,355	222,027	238,983	252,055	262,341	291,259	332,473	398,967	415,591
[76-80]	147,041	172,717	182,660	205,668	219,464	230,804	240,092	266,135	302,063	228,630	253,562	271,437	285,214	296,015	326,201	369,703	443,644	462,129
ABOVE 80	170,077	199,775	211,275	237,890	253,849	266,965	277,708	307,831	349,388	264,448	293,287	313,962	329,895	342,387	377,302	427,621	513,145	534,526

1.15. 4 Adult + 2 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,227	15,265	16,992	18,530	14,922	16,627	17,878	19,051	22,727	24,518	31,873	33,099	34,325	41,190	47,368	19,047	20,764	21,623	23,071	26,821	28,387	35,484	36,904	38,323	39,742	42,581	52,886	
[26-35]	14,226	16,313	18,269	19,878	16,106	17,828	19,263	20,481	24,403	26,307	34,199	35,514	36,829	44,195	50,824	20,526	22,267	23,300	24,820	28,863	30,558	38,197	39,725	41,253	42,781	45,837	56,929	
[36-45]	16,579	19,058	21,416	23,328	18,853	20,920	22,683	24,145	28,834	31,126	40,464	42,020	43,576	52,292	60,135	24,234	26,430	27,803	29,702	34,687	36,821	46,026	47,867	49,708	51,549	55,231	68,597	
[46-50]	24,687	28,371	31,868	34,708	28,516	31,639	34,329	36,535	43,629	47,096	61,224	63,579	65,934	79,121	90,989	36,063	39,333	41,398	44,238	51,659	54,836	68,545	71,287	74,029	76,770	82,254	102,160	
[51-55]	30,768	36,255	40,699	44,716	35,406	40,284	43,770	46,992	56,576	61,359	79,767	82,835	85,903	103,084	118,546	43,892	49,022	51,700	55,736	65,703	70,138	87,673	91,180	94,687	98,194	105,208	130,668	
[56-60]	34,554	41,305	46,344	51,165	40,569	46,817	50,822	54,828	66,315	72,109	93,742	97,348	100,953	121,144	139,315	49,418	55,984	59,040	63,979	75,835	81,215	101,519	105,580	109,641	113,701	121,823	151,304	
[61-65]	38,311	50,202	56,279	63,897	45,340	57,334	62,241	69,053	85,771	94,626	123,014	127,746	132,477	158,972	182,818	57,723	71,087	75,028	83,520	101,825	110,782	138,478	144,017	149,556	155,095	166,173	206,387	
[66-70]	39,858	51,786	58,049	65,732	47,279	59,288	64,382	71,239	88,302	97,306	126,498	131,363	136,228	163,474	187,995	59,808	73,206	77,324	85,909	104,568	113,666	142,083	147,766	153,449	159,133	170,499	211,760	
[71-75]	53,898	67,698	75,900	85,090	63,276	76,701	83,205	91,151	111,925	122,717	159,532	165,668	171,804	206,165	237,089	78,510	93,129	98,239	108,093	130,222	140,748	175,935	182,972	190,009	197,047	211,122	262,213	
[76-80]	66,665	79,649	89,339	98,607	78,158	90,163	97,937	105,629	127,762	138,925	180,602	187,549	194,495	233,394	268,403	97,690	110,746	116,890	126,701	150,181	160,835	201,043	209,085	217,127	225,168	241,252	299,635	
ABOVE 80	77,109	92,127	103,334	114,054	90,331	104,219	113,279	122,177	147,775	160,688	208,894	216,929	224,963	269,956	310,449	112,926	128,027	135,202	146,551	173,709	186,031	232,539	241,840	251,142	260,444	279,047	346,576	

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	29,858	34,484	36,146	39,552	41,936	43,811	45,347	49,657	56,361	50,750	55,325	58,617	61,184	63,191	68,732	76,861	92,233	96,076
[26-35]	32,605	37,633	39,433	44,955	47,474	49,835	51,769	57,195	64,917	63,653	69,203	73,198	76,286	78,731	85,407	95,255	114,306	119,068
[36-45]	39,016	45,227	47,510	53,741	56,926	59,752	62,066	68,560	77,816	74,630	81,599	86,612	90,472	93,557	101,975	114,287	137,144	142,859
[46-50]	57,549	66,661	69,995	79,068	83,756	87,915	91,321	100,876	114,494	99,572	108,871	115,560	120,736	124,852	136,117	152,551	183,062	190,689
[51-55]	74,777	87,399	92,249	103,781	110,447	116,075	120,684	133,614	151,652	120,720	133,124	142,040	148,932	154,444	169,615	191,439	229,727	239,299
[56-60]	86,451	101,549	107,492	120,642	128,719	135,369	140,815	156,092	177,165	130,886	145,094	155,304	163,197	169,521	186,992	211,930	254,316	264,912
[61-65]	113,650	136,796	146,786	166,690	179,513	189,866	198,343	222,121	252,107	172,637	194,212	209,686	221,759	231,372	258,298	296,080	355,295	370,099
[66-70]	117,329	141,021	151,201	171,590	184,752	195,304	203,944	228,178	258,982	175,482	197,455	213,217	225,390	235,188	262,512	300,925	361,110	376,156
[71-75]	147,559	175,737	187,467	211,774	227,243	239,759	250,007	278,756	316,388	222,896	249,384	268,396	283,100	294,904	327,735	374,110	448,932	467,638
[76-80]	170,843	200,700	212,447	238,638	254,615	267,769	278,541	308,761	350,444	255,848	283,620	303,575	319,009	331,373	365,533	414,281	497,137	517,851
ABOVE 80	197,608	232,141	245,730	276,024	294,503	309,717	322,177	357,132	405,344	295,928	328,052	351,133	368,983	383,286	422,797	479,184	575,020	598,980

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure											Support Plus											
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,605	13,370	14,865	16,201	12,760	14,192	15,242	16,233	19,365	20,891	27,159	28,203	29,248	35,097	40,362	16,402	17,848	18,558	19,782	22,997	24,341	30,426	31,643	32,860	34,077	36,511	45,347
[26-35]	12,525	14,342	16,034	17,432	13,820	15,275	16,477	17,504	20,856	22,483	29,227	30,352	31,476	37,771	43,436	17,716	19,184	20,042	21,332	24,808	26,264	32,830	34,143	35,456	36,770	39,396	48,930
[36-45]	14,558	16,715	18,765	20,429	16,134	17,881	19,371	20,607	24,609	26,565	34,534	35,862	37,191	44,629	51,323	20,850	22,702	23,855	25,467	29,741	31,571	39,463	41,042	42,620	44,199	47,356	58,816
[46-50]	21,677	24,881	27,919	30,392	24,403	27,041	29,310	31,178	37,232	40,191	52,248	54,258	56,267	67,521	77,649	31,025	33,787	35,518	37,930	44,293	47,018	58,772	61,123	63,474	65,825	70,527	87,594
[51-55]	26,882	31,652	35,514	39,005	30,197	34,330	37,283	40,014	48,175	52,248	67,923	70,535	73,148	87,777	100,944	33,620	41,971	44,225	47,650	56,172	59,963	74,954	77,952	80,951	83,949	89,945	111,712
[56-60]	30,129	36,003	40,382	44,576	34,532	39,836	43,228	46,628	56,398	61,326	79,723	82,790	85,856	103,027	118,481	42,266	47,833	50,417	54,611	64,731	69,323	86,654	90,120	93,587	97,053	103,985	129,149
[61-65]	37,487	49,101	55,029	62,469	43,295	54,723	59,390	65,881	81,831	90,279	117,363	121,877	126,391	151,669	174,420	55,450	68,177	71,917	80,013	97,550	106,132	132,665	137,971	143,278	148,584	159,197	197,723
[66-70]	38,987	50,640	56,751	64,259	45,130	56,577	61,424	67,962	84,240	92,830	120,679	125,321	129,962	155,954	179,348	57,440	70,202	74,109	82,296	100,171	108,886	136,108	141,552	146,996	152,441	163,329	202,855
[71-75]	52,730	66,209	74,210	83,186	60,411	73,203	79,390	86,961	106,781	117,076	152,199	158,053	163,907	196,688	226,191	75,373	89,293	94,142	103,537	124,733	134,815	168,519	175,260	182,000	188,741	202,223	251,161
[76-80]	65,238	77,914	87,363	96,415	74,639	86,071	93,461	100,790	121,908	132,559	172,327	178,955	185,583	222,700	256,105	93,738	106,163	111,987	121,339	143,825	154,027	192,534	200,235	207,937	215,638	231,041	286,953
ABOVE 80	75,458	90,121	101,051	111,520	86,264	99,489	108,103	116,579	141,005	153,326	199,323	206,990	214,656	257,587	296,225	108,357	122,726	129,531	140,348	166,357	178,157	222,697	231,605	240,512	249,420	267,236	331,907

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[16-25]	25,720	29,655	31,051	33,928	35,974	37,582	38,899	42,597	48,347	45,846	49,980	52,953	55,272	57,022	61,950	69,277	83,132	86,596
[26-35]	28,203	32,486	33,996	38,943	41,125	43,171	44,846	49,547	56,236	57,556	62,574	66,187	68,979	71,093	77,011	85,891	103,069	107,363
[36-45]	33,639	38,932	40,856	46,367	49,115	51,553	53,550	59,153	67,138	66,788	73,024	77,510	80,964	83,625	91,047	102,039	122,447	127,549
[46-50]	49,622	57,381	60,187	68,221	72,266	75,854	78,793	87,037	98,788	89,107	97,428	103,415	108,047	111,602	121,527	136,199	163,439	170,249
[51-55]	64,284	75,030	79,131	89,198	94,928	99,764	103,726	114,839	130,342	106,875	117,856	125,750	131,852	136,614	149,899	169,186	203,024	211,483
[56-60]	74,199	87,049	92,082	103,472	110,400	116,104	120,775	133,878	151,952	115,112	127,608	136,588	143,529	148,999	164,250	186,155	223,386	232,694
[61-65]	109,509	131,618	141,114	160,341	172,675	182,635	190,789	213,661	242,505	169,970	191,213	206,448	218,335	227,639	253,951	291,097	349,317	363,871
[66-70]	113,030	135,660	145,339	164,980	177,636	187,781	196,088	219,389	249,006	172,333	193,912	209,391	221,346	230,827	257,489	295,166	354,200	368,958
[71-75]	142,130	169,043	180,191	203,679	218,556	230,594	240,450	268,100	304,293	219,290	245,350	264,054	278,520	289,955	322,030	367,598	441,118	459,497
[76-80]	164,514	193,030	204,187	229,633	245,006	257,664	268,029	297,110	337,219	252,460	279,865	299,555	314,785	326,784	360,240	408,282	489,938	510,352
ABOVE 80	190,287	223,270	236,174	265,608	283,390	298,030	310,020	343,655	390,049	292,012	323,710	346,486	364,099	377,974	416,672	472,242	566,690	590,303

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,948	12,607	14,009	15,263	12,037	13,382	14,365	15,294	18,244	19,682	25,587	26,571	27,555	33,066	38,026	15,517	16,873	17,536	18,686	21,723	22,992	28,740	29,889	31,039	32,188	34,488	42,834
[26-35]	11,835	13,540	15,130	16,447	13,059	14,421	15,548	16,515	19,678	21,213	27,577	28,637	29,698	35,638	40,983	16,778	18,153	18,957	20,168	23,454	24,831	31,039	32,280	33,522	34,763	37,247	46,260
[36-45]	13,739	15,766	17,694	19,259	15,226	16,866	18,265	19,426	23,199	25,043	32,556	33,808	35,060	42,072	48,383	19,717	21,461	22,536	24,055	28,092	29,820	37,276	38,767	40,258	41,749	44,731	55,555
[46-50]	20,456	23,470	26,325	28,651	23,028	25,508	27,637	29,393	35,100	37,889	49,256	51,151	53,045	63,654	73,202	29,342	31,937	33,558	35,828	41,838	44,412	55,515	57,735	59,956	62,176	66,618	82,739
[51-55]	25,334	29,825	33,454	36,737	28,458	32,349	35,121	37,687	45,374	49,210	63,972	66,433	68,893	82,672	95,073	35,531	39,619	41,734	44,955	52,995	56,572	70,715	73,543	76,372	79,200	84,858	105,393
[56-60]	28,371	33,898	38,015	41,964	32,517	37,506	40,695	43,897	53,094	57,733	75,052	77,939	80,826	96,991	111,539	39,881	45,117	47,540	51,486	61,027	65,356	81,696	84,963	88,231	91,499	98,035	121,759
[61-65]	35,299	46,228	51,804	58,805	40,767	51,521	55,909	62,016	77,031	84,983	110,479	114,728	118,977	142,772	164,188	52,346	64,320	67,827	75,447	91,983	100,075	125,094	130,097	135,101	140,105	150,112	186,439
[66-70]	36,707	47,673	53,423	60,487	42,491	53,262	57,822	63,972	79,294	87,380	113,594	117,963	122,332	146,799	168,818	54,217	66,224	69,896	77,598	94,452	102,670	128,337	133,470	138,604	143,737	154,004	191,273
[71-75]	49,651	62,335	69,861	78,307	56,884	68,921	74,737	81,860	100,518	110,209	143,272	148,783	154,293	185,152	212,925	71,133	84,228	88,780	97,621	117,606	127,112	158,890	165,245	171,601	177,957	190,668	236,809
[76-80]	61,434	73,360	82,249	90,764	70,287	81,040	87,989	94,882	114,762	124,790	162,227	168,466	174,706	209,647	241,094	88,450	100,132	105,601	114,399	135,599	145,218	181,523	188,784	196,045	203,305	217,827	270,542
ABOVE 80	71,061	84,853	95,134	104,984	81,237	93,674	101,773	109,746	132,740	144,339	187,641	194,858	202,075	242,490	278,863	102,244	115,755	122,145	132,324	156,847	167,972	209,965	218,364	226,763	235,161	251,958	312,932

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[16-25]	24,338	28,042	29,352	32,058	33,990	35,510	36,755	40,248	45,682	44,213	48,199	51,067	53,303	54,965	59,690	66,749	80,099	83,436
[26-35]	26,737	30,770	32,184	36,941	39,010	40,951	42,540	46,999	53,344	55,526	60,368	63,853	66,546	68,548	74,211	82,768	99,321	103,460
[36-45]	31,848	36,833	38,636	43,911	46,513	48,822	50,713	56,019	63,581	64,172	70,165	74,475	77,794	80,316	87,404	97,956	117,548	122,445
[46-50]	46,980	54,284	56,920	64,604	68,435	71,832	74,615	82,423	93,550	85,620	93,616	99,368	103,819	107,187	116,663	130,748	156,898	163,435
[51-55]	60,786	70,907	74,757	84,334	89,752	94,325	98,070	108,577	123,235	102,259	112,766	120,319	126,157	130,668	143,328	161,770	194,124	202,213
[56-60]	70,117	82,218	86,945	97,748	104,293	109,681	114,093	126,472	143,545	109,856	121,781	130,350	136,975	142,161	156,669	177,563	213,076	221,954
[61-65]	103,510	124,330	133,255	151,449	163,099	172,506	180,208	201,812	229,057	162,064	182,318	196,845	208,179	216,989	242,003	277,402	332,882	346,752
[66-70]	106,829	128,140	137,239	155,802	167,753	177,334	185,179	207,183	235,153	164,149	184,703	199,447	210,834	219,812	245,144	281,015	337,218	351,269
[71-75]	134,323	159,667	170,144	192,372	206,423	217,793	227,102	253,216	287,401	209,026	233,866	251,694	265,483	276,313	306,806	350,220	420,264	437,775
[76-80]	155,461	182,315	192,796	216,930	231,453	243,410	253,203	280,674	318,565	240,930	267,082	285,874	300,408	311,781	343,613	389,438	467,326	486,798
ABOVE 80	179,816	210,876	222,999	250,917	267,715	281,546	292,873	324,648	368,475	278,674	308,925	330,661	347,470	360,623	397,442	450,447	540,537	563,059

1.16. 4 Adult + 3 Child

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	14,784	17,007	18,928	20,637	16,679	18,524	19,916	21,218	25,284	27,261	35,439	36,803	38,166	45,799	52,669	21,329	23,177	24,133	25,743	29,895	31,623	39,529	41,110	42,691	44,272	47,434	58,913
[26-35]	15,673	17,918	20,067	21,832	17,744	19,582	21,159	22,494	26,773	28,844	37,498	38,940	40,382	48,458	55,727	22,746	24,602	25,745	27,423	31,856	33,707	42,133	43,819	45,504	47,189	50,560	62,796
[36-45]	18,520	21,226	23,851	25,978	21,061	23,299	25,263	26,888	32,074	34,603	44,985	46,715	48,445	58,134	66,854	27,179	29,554	31,090	33,212	38,744	41,103	51,379	53,434	55,489	57,545	61,655	76,575
[46-50]	25,677	29,416	33,038	35,975	29,661	32,804	35,589	37,869	45,173	48,735	63,355	65,792	68,228	81,874	94,155	37,663	40,949	43,095	46,043	53,708	56,979	71,224	74,073	76,922	79,771	85,468	106,152
[51-55]	32,003	37,591	42,194	46,349	36,827	41,767	45,377	48,708	58,579	63,495	82,543	85,718	88,892	106,671	122,672	45,840	51,037	53,819	58,010	68,311	72,879	91,099	94,743	98,387	102,031	109,319	135,774
[56-60]	35,852	42,721	47,927	52,902	42,094	48,421	52,557	56,689	68,493	74,434	96,764	100,485	104,207	125,049	143,806	51,434	58,083	61,247	66,359	78,571	84,096	105,120	109,325	113,530	117,735	126,144	156,671
[61-65]	40,668	48,123	53,548	59,587	48,130	54,670	58,856	63,051	76,939	82,920	109,938	113,917	117,896	141,896	162,881	61,200	68,140	71,299	76,262	92,490	97,490	119,878	124,908	129,938	134,968	143,998	180,028
[66-70]	42,041	49,448	54,026	59,991	49,869	56,336	60,914	66,889	81,879	88,850	117,845	121,824	125,803	152,803	175,803	63,147	70,604	73,763	78,726	95,715	100,715	124,704	129,704	134,704	139,704	148,704	190,704
[71-75]	55,718	64,761	70,203	77,655	65,414	73,038	78,570	86,024	104,019	112,573	145,568	150,112	154,656	187,656	215,656	81,202	90,019	94,277	100,416	121,416	127,555	154,555	160,694	166,833	172,972	183,972	233,972
[76-80]	68,917	81,076	87,049	94,579	80,798	92,911	100,909	108,813	131,470	142,875	185,737	192,881	200,024	240,029	276,034	101,039	114,183	120,504	130,597	154,631	165,504	206,879	215,155	223,430	231,705	248,255	308,333
ABOVE 80	79,714	94,935	106,470	117,492	93,383	107,395	116,717	125,860	152,065	165,256	214,833	223,096	231,359	277,631	319,275	116,797	132,001	139,383	151,056	178,856	191,432	239,289	248,861	258,433	268,004	287,147	356,637

Table 1: Premium Rate for Zone 1 (excluding PA and CI)

Age band/ Sum Insured	Shield								Premium									
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	33,316	38,437	40,266	44,042	46,685	48,772	50,481	55,278	62,740	56,534	61,606	65,254	68,112	70,345	76,512	85,561	102,674	106,952
[26-35]	35,983	41,498	43,464	49,354	52,106	54,698	56,820	62,774	71,248	69,824	75,881	80,241	83,672	86,353	93,730	104,537	125,444	130,671
[36-45]	43,585	50,480	53,004	59,757	63,281	66,423	68,994	76,211	86,500	82,900	90,604	96,145	100,481	103,905	113,315	126,996	152,395	158,745
[46-50]	59,886	69,296	72,722	82,064	86,907	91,222	94,755	104,668	118,798	103,348	112,954	119,863	125,247	129,514	141,216	158,266	189,919	197,832
[51-55]	77,813	90,854	95,843	107,714	114,603	120,442	125,222	138,636	157,352	125,298	138,117	147,329	154,497	160,211	175,968	198,610	238,332	248,263
[56-60]	89,655	105,204	111,298	124,811	133,132	140,010	145,640	161,439	183,233	135,430	150,071	160,589	168,765	175,301	193,382	219,172	263,007	273,965
[61-65]	120,053	144,363	154,825	175,663	189,127	200,035	208,961	234,008	265,600	180,370	202,830	218,933	231,572	241,606	269,758	309,216	371,059	386,519
[66-70]	123,421	148,194	158,807	180,111	193,876	204,949	214,011	239,438	271,762	182,668	205,458	221,801	234,482	244,670	273,113	313,077	375,692	391,346
[71-75]	152,061	180,913	192,882	217,779	233,625	246,493	257,024	286,574	325,262	229,100	256,222	275,683	290,800	302,919	336,652	384,289	461,147	480,362
[76-80]	176,055	206,611	218,584	245,405	261,765	275,289	286,358	317,421	360,273	262,969	291,396	311,817	327,686	340,379	375,478	425,553	510,663	531,941
ABOVE 80	203,636	238,978	252,827	283,850	302,774	318,416	331,219	367,148	416,713	304,165	337,047	360,666	379,018	393,703	434,301	492,222	590,666	615,277

Table 1: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,971	14,896	16,559	18,043	14,262	15,812	16,979	18,079	21,544	23,229	30,197	31,359	32,520	39,024	44,878	18,367	19,922	20,712	22,073	25,634	27,115	33,894	35,249	36,605	37,961	40,672	50,515
[26-35]	13,799	15,753	17,612	19,145	15,225	16,778	18,098	19,224	22,881	24,651	32,047	33,279	34,512	41,414	47,627	19,632	21,196	22,146	23,570	27,380	28,970	36,213	37,662	39,110	40,559	43,456	53,972
[36-45]	16,263	18,616	20,899	22,749	18,023	19,915	21,574	22,947	27,374	29,533	38,392	39,869	41,346	49,615	57,057	23,384	25,386	26,675	28,476	33,219	35,242	44,053	45,815	47,577	49,339	52,863	65,656
[46-50]	22,547	25,797	28,944	31,502	25,382	28,037	30,386	32,317	38,550	41,589	54,066	56,146	58,225	69,870	80,351	32,402	35,175	36,974	39,478	46,051	48,855	61,069	63,512	65,954	68,397	73,283	91,017
[51-55]	27,961	32,817	36,817	40,430	31,409	35,595	38,652	41,476	49,881	54,066	70,286	72,990	75,693	90,832	104,456	39,289	43,696	46,037	49,595	58,401	62,307	77,883	80,999	84,114	87,229	93,460	116,077
[56-60]	31,262	37,237	41,761	46,089	35,829	41,201	44,704	48,212	58,250	63,302	82,293	85,458	88,623	106,348	122,300	43,991	49,627	52,302	56,642	67,066	71,782	89,728	93,317	96,906	100,495	107,674	133,731
[61-65]	39,793	51,958	58,225	66,086	45,958	57,907	62,840	69,695	86,475	95,347	123,952	128,719	133,486	160,184	184,211	58,790	72,063	76,011	84,557	102,978	111,972	139,965	145,563	151,162	156,760	167,958	208,603
[66-70]	41,123	53,244	59,662	67,543	47,602	59,486	64,574	71,435	88,448	97,411	126,634	131,505	136,375	163,650	188,198	60,646	73,890	77,995	86,598	105,292	114,387	142,984	148,703	154,423	160,142	171,581	213,103
[71-75]	54,511	68,226	76,462	85,694	62,452	75,434	81,799	89,582	109,880	120,405	156,526	162,546	168,567	202,280	232,622	77,957	92,064	97,053	106,720	128,429	138,729	173,411	180,347	187,284	194,220	208,093	258,452
[76-80]	67,442	80,289	90,014	99,321	77,160	88,694	96,297	103,828	125,446	136,328	177,227	184,043	190,859	229,031	263,386	96,951	109,458	115,449	125,069	148,086	158,499	198,123	206,048	213,973	221,898	237,748	295,283
ABOVE 80	78,007	92,867	104,117	114,881	89,178	102,521	111,383	120,093	145,098	157,685	204,990	212,875	220,759	264,911	304,647	112,072	126,535	133,537	144,662	171,286	183,329	229,162	238,328	247,494	256,661	274,994	341,542

Table 2: Premium Rate for Zone 2 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[16-25]	28,699	33,054	34,590	37,780	40,047	41,837	43,303	47,418	53,820	51,072	55,654	58,950	61,531	63,478	68,963	77,119	92,542	96,398
[26-35]	31,125	35,822	37,471	42,754	45,138	47,383	49,221	54,380	61,721	63,136	68,613	72,555	75,658	77,975	84,516	94,260	113,112	117,825
[36-45]	37,578	43,454	45,580	51,557	54,598	57,309	59,527	65,754	74,631	74,189	81,083	86,042	89,922	92,875	101,171	113,386	136,063	141,733
[46-50]	51,637	59,649	62,532	70,806	74,985	78,708	81,756	90,309	102,500	92,486	101,082	107,266	112,084	115,769	126,079	141,301	169,561	176,626
[51-55]	66,894	77,996	82,214	92,578	98,499	103,518	107,626	119,155	135,241	110,928	122,277	130,432	136,778	141,715	155,514	175,524	210,629	219,405
[56-60]	76,949	90,182	95,342	107,048	114,186	120,085	124,913	138,463	157,156	119,109	131,986	141,236	148,426	154,080	169,863	192,516	231,020	240,646
[61-65]	115,678	138,899	148,843	168,972	181,923	192,416	201,702	225,095	255,483	178,925	201,205	217,180	229,718	239,502	267,221	306,308	367,569	382,884
[66-70]	118,899	142,561	152,651	173,173	186,408	197,055	205,767	230,215	261,294	180,745	203,295	219,466	232,014	241,947	269,910	309,405	371,286	386,756
[71-75]	146,466	174,022	185,396	209,454	224,694	237,070	247,198	275,619	312,828	225,393	252,077	271,223	286,095	297,835	330,792	377,600	453,120	472,000
[76-80]	169,533	198,715	210,085	236,144	251,887	264,900	275,551	305,443	346,677	259,487	287,538	307,688	323,347	335,665	370,042	419,391	503,269	524,239
ABOVE 80	196,092	229,846	242,995	273,139	291,349	306,400	318,720	353,294	400,989	300,139	332,586	355,893	374,002	388,246	428,010	485,091	582,110	606,364

Table 1: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Support				Secure										Support Plus												
	200000	300000	400000	500000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	5000000	10000000	200000	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,237	14,046	15,606	16,999	13,455	14,909	16,002	17,033	20,298	21,885	28,450	29,544	30,638	36,766	42,281	17,376	18,834	19,572	20,850	24,213	25,612	32,015	33,296	34,577	35,857	38,418	47,716
[26-35]	13,039	14,872	16,619	18,064	14,387	15,840	17,078	18,139	21,589	23,259	30,237	31,400	32,563	39,076	44,937	18,592	20,057	20,946	22,284	25,886	27,390	34,237	35,607	36,976	38,346	41,085	51,027
[36-45]	15,348	17,559	19,706	21,446	17,009	18,784	20,342	21,633	25,806	27,841	36,193	37,585	38,977	46,772	53,788	22,114	23,998	25,201	26,898	31,378	33,289	41,611	43,275	44,940	46,604	49,933	62,017
[46-50]	21,277	24,334	27,292	29,698	23,953	26,447	28,652	30,466	36,342	39,208	50,970	52,931	54,891	65,869	75,749	30,645	33,249	34,933	37,290	43,498	46,147	57,684	59,991	62,299	64,606	69,221	85,972
[51-55]	26,351	30,923	34,682	38,079	29,601	33,540	36,410	39,063	46,980	50,922	66,199	68,745	71,291	85,549	98,381	37,107	41,247	43,444	46,789	55,098	58,782	73,478	76,417	79,356	82,295	88,174	109,512
[56-60]	29,437	35,060	39,313	43,389	33,739	38,791	42,084	45,387	54,837	59,593	77,472	80,451	83,431	100,117	115,135	41,508	46,808	49,318	53,401	63,229	67,675	84,594	87,977	91,361	94,745	101,512	126,078
[61-65]	37,470	48,918	54,813	62,209	43,275	54,519	59,157	65,607	81,402	89,754	116,681	121,168	125,656	150,787	173,405	55,499	67,987	71,688	79,731	97,101	105,582	131,977	137,256	142,535	147,814	158,373	196,699
[66-70]	38,718	50,124	56,163	63,577	44,819	56,001	60,787	67,241	83,256	91,692	119,200	123,784	128,369	154,043	177,149	57,243	69,704	73,561	81,654	99,281	107,856	134,821	140,213	145,606	150,999	161,785	200,937
[71-75]	51,328	64,235	71,981	80,668	58,806	71,021	77,005	84,328	103,436	113,343	147,346	153,013	158,680	190,416	218,978	73,571	86,843	91,526	100,622	121,091	130,802	163,502	170,042	176,582	183,123	196,203	243,684
[76-80]	63,510	75,596	84,744	93,500	72,661	83,510	90,659	97,742	118,094	128,338	166,839	173,256	179,673	215,607	247,948	91,482	103,240	108,866	117,916	139,617	149,434	186,792	194,264	201,736	209,207	224,151	278,395
ABOVE 80	73,462	87,439	98,021	108,148	83,981	96,528	104,861	113,054	136,594	148,443	192,975	200,398	207,820	249,384	286,791	105,749	119,348	125,921	136,392	161,494	172,848	216,061	224,703	233,345	241,988	259,273	322,017

Table 3: Premium Rate for Zone 3 (excluding PA and CI)

Age band/ Sum Insured	Shield									Premium								
	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
[16-25]	27,157	31,256	32,697	35,697	37,839	39,531	40,916	44,804	50,853	49,253	53,671	56,850	59,339	61,187	66,446	74,305	89,165	92,881
[26-35]	29,507	33,930	35,474	40,556	42,817	44,947	46,690	51,583	58,547	60,910	66,193	69,996	72,989	75,184	81,443	90,833	109,000	113,541
[36-45]	35,577	41,111	43,104	48,826	51,706	54,273	56,374	62,270	70,677	71,283	77,908	82,673	86,401	89,200	97,123	108,849	130,619	136,062
[46-50]	48,887	56,431	59,138	67,052	71,009	74,535	77,421	85,521	97,066	88,867	97,126	103,068	107,698	111,189	121,033	135,646	162,775	169,557
[51-55]	63,255	73,710	77,670	87,530	93,128	97,873	101,758	112,658	127,867	106,137	116,995	124,799	130,871	135,547	148,697	167,830	201,396	209,787
[56-60]	72,716	85,177	90,024	101,126	107,869	113,441	118,003	130,803	148,462	113,670	125,958	134,786	141,648	147,009	162,023	183,631	220,357	229,539
[61-65]	109,342	131,207	140,554	159,602	171,834	181,745	189,855	212,612	241,315	170,602	191,846	207,078	219,032	228,297	254,648	291,896	350,276	364,870
[66-70]	112,376	134,658	144,143	163,539	176,038	186,092	194,320	217,407	246,757	172,161	193,641	209,043	220,995	230,401	256,969	294,570	353,485	368,213
[71-75]	138,421	164,370	175,059	197,826	212,221	223,909	233,475	260,318	295,461	214,843	240,278	258,528	272,704	283,823	315,154	359,749	431,699	449,687
[76-80]	160,204	187,684	198,365	223,081	237,953	250,247	260,309	288,546	327,500	247,635	274,405	293,635	308,579	320,254	352,963	400,034	480,041	500,043
ABOVE 80	185,302	217,087	229,440	258,032	275,234	289,453	301,092	333,753	378,810	286,431	317,395	339,638	356,920	370,424	408,256	462,704	555,244	578,379

Note: It is expected that for any actual family combination, the above stated floater premium based on the applicable floater combination are lower than sum of individual rates. However, for cases where floater premium is greater than sum of individual premium, then for such cases, floater premium shall be calculated as 'Sum of Individual Premium for actual family combination * (1-10%)'. For all other cases, the above stated floater premium shall apply.

2. Optional Covers

2.1. Critical Illness Cover

Age band	Office Rate per mille
[0-5]	0.68
[6-15]	0.68
[16-25]	0.68
[26-35]	1.46
[36-45]	4.03
[46-50]	11.83
[51-55]	11.83
[56-60]	23.25
[61-65]	34.64
[66-70]	57.39
[71-75]	137.73
[76-80]	137.73
ABOVE 80	137.73

2.2. Personal Accident Cover

The rate for this cover is defined as exclusive of GST which is 0.610 per mille.

2.3. Voluntary Co-payment

Co-pay option	Discount on premium
10%	7.50%
20%	15%

2.4. Hospital Cash

The rate for this cover is defined as exclusive of any taxes which is 4% of premium.

2.5. Bonus Booster

The rate for this cover is defined as exclusive of any taxes which is as below:

Support: 3% of Premium

Secure: 3% of Premium

Support Plus: 1% of Premium

2.6. Worldwide Emergency

The rate for this cover is defined as exclusive of any taxes which is 5% on Premium.

2.7. Home Care Treatment

The rate for this cover is defined as exclusive of any taxes which is INR 100.

2.8. Maternity + Newborn

The rate for this cover is defined as exclusive of any taxes which is INR 4,800.

2.9. Enhanced Maternity Cover

The rate for this cover is defined as exclusive of any taxes which is INR 1,600.

2.10. Enhanced Pre & Post Hospitalization Cover

The rate for this cover is defined as exclusive of any taxes which is INR 150.

2.11. Extensive Post Hospitalization Cover

The rate for this cover is defined as exclusive of any taxes which is 3% of premium.

2.12. Air Ambulance Cover

The rate for this cover is defined as exclusive of any taxes which is 1% of premium

2.13. Removal of Mandatory Co-pay for Entry age>60 years

The rate for this cover is defined as exclusive of any taxes which is 25% of premium.

2.14. Outpatient Cover

The premium exclusive of any taxes for this cover is independent of plans, zones and age and is dependent only on the limit opted which is as follows:

Individual basis:

For 5,000 limit = Rs. 2,712

For 10,000 limit = Rs. 5,424

Floater basis:

For 5,000 limit = Rs. 3,390

For 10,000 limit = Rs. 6,780

2.15. Reduction of first 30 days waiting period

The rate for this cover is defined as exclusive of any taxes which is 10% of premium.

2.16. OPD & Home Care for COVID 19

The premium exclusive of any taxes for this cover is independent of plans, zones and age and is dependent only on the limit opted which is as follows:

For 10,000 limit = Rs. 2,966

For 15,000 limit = Rs. 4,492

For 20,000 limit = Rs. 6,017

For 25,000 limit = Rs. 7,542

2.17. Non-payable Expense cover

The rate for this cover is defined as exclusive of any taxes which is 8% of premium.

2.18. Recharge benefit for same illnesses

The rate for this cover is defined as exclusive of any taxes which is 5% of premium.

2.19. Zone wise Co-pay waiver

The rate for this cover is defined as exclusive of any taxes which is:

For Zone 2 policyholders = 7.5% of premium

For Zone 3 policyholders = 10.5% of premium.

2.20. Smart Flexi cover

The rate for this cover is defined as exclusive of any taxes which is:

For deductible 1 and 2 lakhs = 10% of premium

For deductible 3, 4 and 5 lakhs = 15% of premium

For deductible 10 lakhs = 25% of premium

2.21. Global Cover

The rate for this cover is defined as exclusive of any taxes which is 7.5% of premium.

2.22. Bonus Booster Plus

The rate for this cover is defined as exclusive of any taxes which is as below:

Secure / Support Plus: 5% of premium

Shield: 4.5% of premium

Premium: 3.5% of premium

2.23. Enhanced Coverage

The rate for this cover is defined as exclusive of any taxes which is as below:

Age <40 years: 0.5% of premium

Age >=40 years: 1% of premium

2.24. Per Claim Deductible

Plan	Deductible	Discount on premium
Support / Support Plus / Shield / Premium	INR 10,000	8%
	INR 20,000	20%
	INR 50,000	40%
Secure	INR 10,000	8%
	INR 20,000	20%
	INR 25,000	25%
	INR 50,000	40%
	INR 75,000	50%
	INR 1,00,000	60%

2.25. Durable Equipment Cover

The rate for this cover is defined as exclusive of any taxes which is 5% of premium.

2.26. 1 Year Waiting Period for Maternity

The rate for this cover is defined as INR 2,600 exclusive of any taxes.

2.27. Surrogacy Cover

The rate for this cover is defined as exclusive of any taxes which is as below:

Sum Insured	Premium in INR (excl. GST) for 1 year
25,000	5,000
50,000	10,000
100,000	20,000

2.28. Oocyte Donor Cover

The rate for this cover is defined as exclusive of any taxes which is as below:

Sum Insured	Premium in INR (excl. GST) for 1 year
25,000	6,250
50,000	12,500
100,000	25,000

2.29. Infinite Bonus Booster

The rate for this cover is defined as exclusive of any taxes which is as below:

Secure / Support Plus: 10% of premium

Shield: 9% of premium

Premium: 7% of premium

2.30. Super Saver Pack

The rate for this cover is defined as exclusive of any taxes which is as below:

Support / Secure: 6% of premium

Support plus / Shield / Premium: 5.5% of premium

2.31. Unlimited Care

Sum Insured	Loading on premium
5 lakhs	8.50%
7.5 lakhs	6.80%
10 lakhs	5.95%
15 lakhs	4.25%
20 lakhs	3.83%
25 lakhs	3.40%
30 lakhs	2.98%
50 lakhs	2.13%
1 crore	1.28%
2 crores / 3 crores	0.85%

2.32. Futuristic Cover

The rate for this cover is defined as exclusive of any taxes which is as below:

Without maternity cover: Loading of 2% on premium for Support / Secure / Support Plus / Shield.

With maternity cover: Loading of 5% on premium for Support / Secure / Support Plus / Shield / Premium.

2.33. Room Rent Modifier

The rate for this cover is defined as exclusive of any taxes which is as below:

Any room without restriction: Loading of 10% on premium

Twin Sharing: Discount of 5% on premium

2.34. Smart Network Benefit

The rate for this cover is defined as exclusive of any taxes which is discount of 10% of premium.

2.35. Reduction of Specific disease Waiting period

The rate for this cover is defined as exclusive of any taxes which is 3% of premium.

2.36. Reduction of PED waiting period

The rate for this cover is defined as exclusive of any taxes which is 7.5% of premium

2.37. Insta Cover

The rate for this cover is defined as below:

Insta4: 22.5% of Base premium

Insta8: 30% of Base premium

Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member.

3. Aggregate Deductible

Sum Insured / Deductible	25000	50000	75000	100000	200000	300000	400000	500000	1000000	1500000
200000	20%	30%	38%	42%	56%	72%				
300000	19%	29%	36%	36%	54%	69%				
400000	18%	28%	35%	38%	54%	69%	78%			
500000	17%	27%	34%	37%	52%	67%	77%	84%		
750000	16%	26%	32%	35%	50%	65%	76%	82%		
1000000	15%	25%	31%	33%	49%	63%	74%	81%	90%	
1500000	14%	24%	29%	32%	47%	60%	71%	79%	90%	
2000000	13%	23%	28%	30%	45%	58%	69%	77%	89%	
2500000	13%	22%	27%	29%	40%	56%	68%	76%	89%	
3000000						55%	67%	75%	88%	
5000000						52%	63%	72%	87%	
10000000								68%	85%	95%
20000000								65%	83%	94%
30000000								62%	81%	93%

4. Loading/ Discount

4.1. Tenure Discount

Policy Period	Discount
2 years	10%
3 years	12.5%

4.2. Instalment loadings:

5% on monthly instalments

4% on quarterly instalments

3% on half-yearly instalments

4.3. Cross Sell Discount

A discount of 5% will be offered if the proposer is a Policyholder with Magma on or prior to inception of this Policy.

4.4. Direct Sourcing Discount

A discount of 10% will be offered if the Policy is purchased through direct channel of distribution. This discount will not be offered if Employee discount is availed.

4.5. Employee Discount

A discount of 15% is offered for employees of Magma Group provided the Policy is purchased without any intermediary.

4.6. Credit Score Discount

A discount as per the grid below would be given depending on proposer's credit score. The better the credit score the better the discount.

Category	Discount
Excellent category (above 750)	7.5%
Good category (650-750)	5%

4.7. Bonus Booster Plus / Infinite Bonus Booster Discount

If optional cover 'Bonus Booster Plus' or 'Infinite Bonus Booster' is opted, for every 100% of bonus surrendered to the Company, a discount of 2% will be given, subject to a maximum of 10%. This can be availed once in a block of 4 Years.

4.8. Online Discount

If an insured person is buying the policy online through Magma GIL website/mobile app/website or mobile app of our insurance partner or any web aggregator, then a 7.5% discount on the premium shall be applied.

4.9. Underwriting Loading

Based on any significant adverse medical history/health condition declared by the customer and reports submitted, the underwriter shall apply a loading on the premium basis the severity of the risk. The maximum

risk loading applicable shall not exceed 100% per diagnosis/medical condition and an overall risk loading of 200%. Reference shall be made to the Underwriting Manual for application of this loading.

No loading shall be applied at the time of Renewal on the basis of individual claim experience.

Maximum Cap applicable on discounts (other than online discount, aggregate deductibles, co-pay and Fitness Rewards and Wellness Services): 20%

Maximum Cap on Loadings: 200%