

# **RATING**

## **Loan Protect**

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### Loan Protect

|           |
|-----------|
| <b>PA</b> |
| <b>CI</b> |

| <b>(PA+9CI)</b>       |                   |          |          |
|-----------------------|-------------------|----------|----------|
| <b>1 Star (Fixed)</b> | <b>TOTAL RATE</b> |          |          |
| <b>Policy Period</b>  | <b>1</b>          | <b>2</b> | <b>3</b> |
| <b>Age Band</b>       |                   |          |          |
| 20-25                 | 0.164             | 0.332    | 0.499    |
| 26-28                 | 0.181             | 0.367    | 0.553    |
| 29-31                 | 0.203             | 0.412    | 0.621    |
| 32-34                 | 0.238             | 0.485    | 0.733    |
| 35-37                 | 0.290             | 0.596    | 0.903    |
| 38-40                 | 0.381             | 0.893    | 1.404    |
| 41-43                 | 0.644             | 1.302    | 1.960    |
| 44-46                 | 0.818             | 1.691    | 2.563    |
| 47-49                 | 1.174             | 2.418    | 3.662    |
| 50-52                 | 1.583             | 3.214    | 4.845    |
| 53-55                 | 1.911             | 3.860    | 5.809    |
| 56-58                 | 2.919             | 5.521    | 8.122    |
| 59-61                 | 3.416             | 6.822    | 10.228   |
| 62-65                 | 4.555             | 8.988    | 13.422   |

A loading of 10% for the ages above 65 and upto 75 and a loading of 20% for the ages above 75 will be applied on the rate applicable to the age bracket 62-65.

| <b>(PA+12CI)</b>      |                   |          |          |
|-----------------------|-------------------|----------|----------|
| <b>2 Star (Fixed)</b> | <b>TOTAL RATE</b> |          |          |
| <b>Policy Period</b>  | <b>1</b>          | <b>2</b> | <b>3</b> |
| <b>Age Band</b>       |                   |          |          |
| 20-25                 | 0.178             | 0.357    | 0.536    |
| 26-28                 | 0.194             | 0.391    | 0.588    |

|       |       |        |        |
|-------|-------|--------|--------|
| 29-31 | 0.216 | 0.436  | 0.657  |
| 32-34 | 0.251 | 0.510  | 0.769  |
| 35-37 | 0.304 | 0.624  | 0.944  |
| 38-40 | 0.397 | 0.933  | 1.468  |
| 41-43 | 0.676 | 1.368  | 2.061  |
| 44-46 | 0.868 | 1.795  | 2.723  |
| 47-49 | 1.251 | 2.581  | 3.911  |
| 50-52 | 1.705 | 3.467  | 5.229  |
| 53-55 | 2.070 | 4.197  | 6.324  |
| 56-58 | 3.244 | 6.135  | 9.026  |
| 59-61 | 3.838 | 7.684  | 11.530 |
| 62-65 | 5.193 | 10.109 | 15.024 |

A loading of 10% for the ages above 65 and upto 75 and a loading of 20% for the ages above 75 will be applied on the rate applicable to the age bracket 62-65.

| (PA+15CI)      |            |        |        |
|----------------|------------|--------|--------|
| 3 Star (Fixed) | TOTAL RATE |        |        |
| Policy Period  | 1          | 2      | 3      |
| Age Band       |            |        |        |
| 20-25          | 0.178      | 0.357  | 0.536  |
| 26-28          | 0.194      | 0.391  | 0.588  |
| 29-31          | 0.216      | 0.436  | 0.657  |
| 32-34          | 0.251      | 0.510  | 0.769  |
| 35-37          | 0.304      | 0.624  | 0.944  |
| 38-40          | 0.397      | 0.934  | 1.472  |
| 41-43          | 0.679      | 1.374  | 2.069  |
| 44-46          | 0.871      | 1.802  | 2.734  |
| 47-49          | 1.256      | 2.597  | 3.939  |
| 50-52          | 1.727      | 3.513  | 5.300  |
| 53-55          | 2.099      | 4.259  | 6.420  |
| 56-58          | 3.304      | 6.249  | 9.195  |
| 59-61          | 3.911      | 7.827  | 11.744 |
| 62-65          | 5.291      | 10.388 | 15.484 |

A loading of 10% for the ages above 65 and upto 75 and a loading of 20% for the ages above 75 will be applied on the rate applicable to the age bracket 62-65.

| <b>(PA+18CI)</b>      |                   |          |          |
|-----------------------|-------------------|----------|----------|
| <b>4 Star (Fixed)</b> | <b>TOTAL RATE</b> |          |          |
| <b>Policy Period</b>  | <b>1</b>          | <b>2</b> | <b>3</b> |
| <b>Age Band</b>       |                   |          |          |
| 20-25                 | 0.178             | 0.358    | 0.537    |
| 26-28                 | 0.195             | 0.393    | 0.591    |
| 29-31                 | 0.217             | 0.439    | 0.660    |
| 32-34                 | 0.252             | 0.513    | 0.774    |
| 35-37                 | 0.306             | 0.626    | 0.947    |
| 38-40                 | 0.399             | 0.938    | 1.478    |
| 41-43                 | 0.682             | 1.379    | 2.077    |
| 44-46                 | 0.871             | 1.802    | 2.734    |
| 47-49                 | 1.256             | 2.597    | 3.939    |
| 50-52                 | 1.727             | 3.513    | 5.300    |
| 53-55                 | 2.099             | 4.579    | 7.058    |
| 56-58                 | 3.320             | 6.278    | 9.236    |
| 59-61                 | 3.928             | 7.864    | 11.799   |
| 62-65                 | 5.316             | 10.481   | 15.645   |

A loading of 10% for the ages above 65 and upto 75 and a loading of 20% for the ages above 75 will be applied on the rate applicable to the age bracket 62-65.

**\* The final rates will depend on other optional cover selection.**

**For additional details please contact our policy advisor / relationship manager.**

**The above rates are exclusive of taxes. Taxes as applicable will be charged on these rates.**