



# Annual guaranteed Whole Life Limited Pay 20 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 0 to 39)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 0             | 4.00           | 2.89   | 2.33   | 2.20   | 4.00           | 2.89   | 2.33   | 2.20   | 4.00           | 2.89   | 2.33   | 2.20   | 5.05           | 3.65   | 3.34   | 3.08   | 5.05           | 3.65   | 3.34   | 3.08   |
| 1             | 4.07           | 2.94   | 2.38   | 2.26   | 4.07           | 2.94   | 2.38   | 2.26   | 4.07           | 2.94   | 2.38   | 2.26   | 5.14           | 3.72   | 3.40   | 3.15   | 5.14           | 3.72   | 3.40   | 3.15   |
| 2             | 4.14           | 2.99   | 2.44   | 2.31   | 4.14           | 2.99   | 2.44   | 2.31   | 4.14           | 2.99   | 2.44   | 2.31   | 5.23           | 3.78   | 3.47   | 3.23   | 5.23           | 3.78   | 3.47   | 3.23   |
| 3             | 4.22           | 3.05   | 2.51   | 2.38   | 4.22           | 3.05   | 2.51   | 2.38   | 4.22           | 3.05   | 2.51   | 2.38   | 5.32           | 3.85   | 3.55   | 3.31   | 5.32           | 3.85   | 3.55   | 3.31   |
| 4             | 4.30           | 3.10   | 2.57   | 2.44   | 4.30           | 3.10   | 2.57   | 2.44   | 4.30           | 3.10   | 2.57   | 2.44   | 5.42           | 3.92   | 3.62   | 3.39   | 5.42           | 3.92   | 3.62   | 3.39   |
| 5             | 4.38           | 3.16   | 2.64   | 2.51   | 4.38           | 3.16   | 2.64   | 2.51   | 4.38           | 3.16   | 2.64   | 2.51   | 5.52           | 4.00   | 3.70   | 3.48   | 5.52           | 4.00   | 3.70   | 3.48   |
| 6             | 4.47           | 3.26   | 2.73   | 2.61   | 4.47           | 3.26   | 2.73   | 2.61   | 4.47           | 3.26   | 2.73   | 2.61   | 5.64           | 4.12   | 3.81   | 3.59   | 5.64           | 4.12   | 3.81   | 3.59   |
| 7             | 4.57           | 3.36   | 2.83   | 2.71   | 4.57           | 3.36   | 2.83   | 2.71   | 4.57           | 3.36   | 2.83   | 2.71   | 5.77           | 4.24   | 3.93   | 3.70   | 5.77           | 4.24   | 3.93   | 3.70   |
| 8             | 4.68           | 3.46   | 2.93   | 2.82   | 4.68           | 3.46   | 2.93   | 2.82   | 4.68           | 3.46   | 2.93   | 2.82   | 5.90           | 4.38   | 4.06   | 3.83   | 5.90           | 4.38   | 4.06   | 3.83   |
| 9             | 4.79           | 3.58   | 3.04   | 2.94   | 4.79           | 3.58   | 3.04   | 2.94   | 4.79           | 3.58   | 3.04   | 2.94   | 6.04           | 4.52   | 4.19   | 3.96   | 6.04           | 4.52   | 4.19   | 3.96   |
| 10            | 4.90           | 3.70   | 3.16   | 3.07   | 4.90           | 3.70   | 3.16   | 3.07   | 4.90           | 3.70   | 3.16   | 3.07   | 6.19           | 4.67   | 4.34   | 4.10   | 6.19           | 4.67   | 4.34   | 4.10   |
| 11            | 5.02           | 3.86   | 3.34   | 3.22   | 5.02           | 3.86   | 3.34   | 3.22   | 5.02           | 3.86   | 3.34   | 3.22   | 6.43           | 4.95   | 4.61   | 4.36   | 6.43           | 4.95   | 4.61   | 4.36   |
| 12            | 5.14           | 4.03   | 3.53   | 3.40   | 5.14           | 4.03   | 3.53   | 3.40   | 5.14           | 4.03   | 3.53   | 3.40   | 6.70           | 5.27   | 4.92   | 4.66   | 6.70           | 5.27   | 4.92   | 4.66   |
| 13            | 5.28           | 4.21   | 3.75   | 3.59   | 5.28           | 4.21   | 3.75   | 3.59   | 5.28           | 4.21   | 3.75   | 3.59   | 6.99           | 5.63   | 5.28   | 5.01   | 6.99           | 5.63   | 5.28   | 5.01   |
| 14            | 5.41           | 4.42   | 3.99   | 3.80   | 5.41           | 4.42   | 3.99   | 3.80   | 5.41           | 4.42   | 3.99   | 3.80   | 7.30           | 6.04   | 5.70   | 5.41   | 7.30           | 6.04   | 5.70   | 5.41   |
| 15            | 5.56           | 4.64   | 4.27   | 4.04   | 5.56           | 4.64   | 4.27   | 4.04   | 5.56           | 4.64   | 4.27   | 4.04   | 7.64           | 6.52   | 6.18   | 5.88   | 7.64           | 6.52   | 6.18   | 5.88   |
| 16            | 5.70           | 4.78   | 4.36   | 4.13   | 5.70           | 4.78   | 4.36   | 4.13   | 5.70           | 4.78   | 4.36   | 4.13   | 7.89           | 6.78   | 6.43   | 6.12   | 7.89           | 6.78   | 6.43   | 6.12   |
| 17            | 5.84           | 4.93   | 4.45   | 4.22   | 5.84           | 4.93   | 4.45   | 4.22   | 5.84           | 4.93   | 4.45   | 4.22   | 8.15           | 7.06   | 6.70   | 6.38   | 8.15           | 7.06   | 6.70   | 6.38   |
| 18            | 5.99           | 5.08   | 4.46   | 4.23   | 5.99           | 5.08   | 4.54   | 4.31   | 5.99           | 5.08   | 4.65   | 4.44   | 8.44           | 7.36   | 6.83   | 6.51   | 8.44           | 7.36   | 6.99   | 6.66   |
| 19            | 6.14           | 5.25   | 4.52   | 4.30   | 6.14           | 5.25   | 4.64   | 4.41   | 6.14           | 5.25   | 4.79   | 4.59   | 8.74           | 7.69   | 7.08   | 6.75   | 8.74           | 7.69   | 7.30   | 6.97   |
| 20            | 6.31           | 5.43   | 4.59   | 4.37   | 6.31           | 5.43   | 4.74   | 4.51   | 6.31           | 5.43   | 4.94   | 4.75   | 9.07           | 8.05   | 7.34   | 7.01   | 9.07           | 8.05   | 7.65   | 7.31   |
| 21            | 6.41           | 5.56   | 4.72   | 4.49   | 6.41           | 5.56   | 4.87   | 4.63   | 6.41           | 5.56   | 5.07   | 4.87   | 9.28           | 8.27   | 7.55   | 7.22   | 9.28           | 8.27   | 7.87   | 7.52   |
| 22            | 6.50           | 5.70   | 4.85   | 4.63   | 6.50           | 5.70   | 5.01   | 4.76   | 6.50           | 5.70   | 5.21   | 5.00   | 9.50           | 8.50   | 7.78   | 7.44   | 9.50           | 8.50   | 8.10   | 7.75   |
| 23            | 6.61           | 5.85   | 4.99   | 4.76   | 6.61           | 5.85   | 5.15   | 4.90   | 6.61           | 5.85   | 5.36   | 5.13   | 9.73           | 8.75   | 8.01   | 7.67   | 9.73           | 8.75   | 8.35   | 7.99   |
| 24            | 6.71           | 6.00   | 5.14   | 4.91   | 6.71           | 6.00   | 5.31   | 5.05   | 6.71           | 6.00   | 5.52   | 5.27   | 9.97           | 9.01   | 8.26   | 7.92   | 9.97           | 9.01   | 8.61   | 8.25   |
| 25            | 6.82           | 6.16   | 5.29   | 5.07   | 6.82           | 6.16   | 5.47   | 5.20   | 6.82           | 6.16   | 5.69   | 5.42   | 10.22          | 9.29   | 8.53   | 8.18   | 10.22          | 9.29   | 8.88   | 8.52   |
| 26            | 7.01           | 6.40   | 5.50   | 5.27   | 7.01           | 6.40   | 5.68   | 5.42   | 7.01           | 6.40   | 5.92   | 5.65   | 10.50          | 9.61   | 8.83   | 8.48   | 10.50          | 9.61   | 9.20   | 8.83   |
| 27            | 7.21           | 6.67   | 5.73   | 5.48   | 7.21           | 6.67   | 5.92   | 5.65   | 7.21           | 6.67   | 6.16   | 5.90   | 10.80          | 9.96   | 9.16   | 8.81   | 10.80          | 9.96   | 9.55   | 9.17   |
| 28            | 7.42           | 6.95   | 5.98   | 5.71   | 7.42           | 6.95   | 6.18   | 5.90   | 7.42           | 6.95   | 6.43   | 6.18   | 11.11          | 10.33  | 9.52   | 9.16   | 11.11          | 10.33  | 9.92   | 9.54   |
| 29            | 7.64           | 7.26   | 6.25   | 5.96   | 7.64           | 7.26   | 6.46   | 6.18   | 7.64           | 7.26   | 6.72   | 6.48   | 11.45          | 10.73  | 9.91   | 9.54   | 11.45          | 10.73  | 10.32  | 9.93   |
| 30            | 7.88           | 7.60   | 6.55   | 6.24   | 7.88           | 7.60   | 6.76   | 6.49   | 7.88           | 7.60   | 7.04   | 6.81   | 11.80          | 11.16  | 10.32  | 9.95   | 11.80          | 11.16  | 10.75  | 10.36  |
| 31            | 8.15           | 7.80   | 6.80   | 6.47   | 8.15           | 7.80   | 7.02   | 6.73   | 8.15           | 7.80   | 7.31   | 7.07   | 12.22          | 11.58  | 10.78  | 10.36  | 12.22          | 11.58  | 11.23  | 10.78  |
| 32            | 8.43           | 8.02   | 7.06   | 6.72   | 8.43           | 8.02   | 7.30   | 6.99   | 8.43           | 8.02   | 7.60   | 7.34   | 12.67          | 12.04  | 11.28  | 10.80  | 12.67          | 12.04  | 11.75  | 11.24  |
| 33            | 8.74           | 8.25   | 7.35   | 7.00   | 8.74           | 8.25   | 7.59   | 7.27   | 8.74           | 8.25   | 7.91   | 7.64   | 13.15          | 12.53  | 11.83  | 11.28  | 13.15          | 12.53  | 12.31  | 11.74  |
| 34            | 9.07           | 8.49   | 7.67   | 7.29   | 9.07           | 8.49   | 7.92   | 7.57   | 9.07           | 8.49   | 8.25   | 7.97   | 13.67          | 13.07  | 12.43  | 11.80  | 13.67          | 13.07  | 12.94  | 12.29  |
| 35            | 9.43           | 8.74   | 8.01   | 7.61   | 9.43           | 8.74   | 8.27   | 7.90   | 9.43           | 8.74   | 8.62   | 8.32   | 14.23          | 13.65  | 13.10  | 12.38  | 14.23          | 13.65  | 13.64  | 12.89  |
| 36            | 9.89           | 9.10   | 8.33   | 7.96   | 9.89           | 9.10   | 8.61   | 8.25   | 9.89           | 9.10   | 9.00   | 8.72   | 14.97          | 14.22  | 13.64  | 12.93  | 14.97          | 14.22  | 14.21  | 13.46  |
| 37            | 10.39          | 9.50   | 8.69   | 8.33   | 10.39          | 9.50   | 8.98   | 8.63   | 10.39          | 9.50   | 9.41   | 9.16   | 15.79          | 14.83  | 14.24  | 13.52  | 15.79          | 14.83  | 14.83  | 14.08  |
| 38            | 10.95          | 9.93   | 9.07   | 8.75   | 10.95          | 9.93   | 9.38   | 9.05   | 10.95          | 9.93   | 9.86   | 9.65   | 16.70          | 15.51  | 14.89  | 14.18  | 16.70          | 15.51  | 15.50  | 14.77  |
| 39            | 11.57          | 10.40  | 9.49   | 9.21   | 11.57          | 10.40  | 9.82   | 9.52   | 11.57          | 10.40  | 10.36  | 10.19  | 17.73          | 16.24  | 15.60  | 14.90  | 17.73          | 16.24  | 16.24  | 15.52  |



# Annual guaranteed Whole Life Limited Pay 20 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 40 to 80)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 40            | 12.27          | 10.92  | 9.96   | 9.72   | 12.27          | 10.92  | 10.30  | 10.03  | 12.27          | 10.92  | 10.91  | 10.79  | 18.89          | 17.05  | 16.38  | 15.70  | 18.89          | 17.05  | 17.05  | 16.36  |
| 41            | 12.98          | 11.39  | 10.42  | 10.16  | 12.98          | 11.39  | 10.78  | 10.49  | 12.98          | 11.39  | 11.38  | 11.23  | 19.93          | 17.88  | 17.14  | 16.50  | 19.93          | 17.88  | 17.85  | 17.19  |
| 42            | 13.78          | 11.92  | 10.94  | 10.64  | 13.78          | 11.92  | 11.31  | 10.99  | 13.78          | 11.92  | 11.91  | 11.71  | 21.09          | 18.78  | 17.98  | 17.39  | 21.09          | 18.78  | 18.72  | 18.12  |
| 43            | 14.68          | 12.49  | 11.51  | 11.18  | 14.68          | 12.49  | 11.89  | 11.54  | 14.68          | 12.49  | 12.48  | 12.22  | 22.40          | 19.79  | 18.90  | 18.38  | 22.40          | 19.79  | 19.69  | 19.15  |
| 44            | 15.71          | 13.12  | 12.14  | 11.77  | 15.71          | 13.12  | 12.53  | 12.14  | 15.71          | 13.12  | 13.11  | 12.79  | 23.87          | 20.91  | 19.92  | 19.49  | 23.87          | 20.91  | 20.75  | 20.30  |
| 45            | 16.90          | 13.82  | 12.84  | 12.42  | 16.90          | 13.82  | 13.25  | 12.82  | 16.90          | 13.82  | 13.81  | 13.41  | 25.56          | 22.16  | 21.06  | 20.74  | 25.56          | 22.16  | 21.94  | 21.60  |
| 46            | 17.58          | 14.50  | 13.45  | 13.00  | 17.58          | 14.50  | 13.89  | 13.41  | 17.58          | 14.50  | 14.46  | 14.02  | 27.01          | 23.42  | 22.22  | 21.86  | 27.01          | 23.42  | 23.15  | 22.77  |
| 47            | 18.31          | 15.25  | 14.13  | 13.63  | 18.31          | 15.25  | 14.58  | 14.07  | 18.31          | 15.25  | 15.19  | 14.70  | 28.63          | 24.82  | 23.52  | 23.12  | 28.63          | 24.82  | 24.50  | 24.08  |
| 48            | 19.10          | 16.07  | 14.87  | 14.33  | 19.10          | 16.07  | 15.35  | 14.79  | 19.10          | 16.07  | 15.99  | 15.44  | 30.47          | 26.41  | 24.97  | 24.53  | 30.47          | 26.41  | 26.01  | 25.55  |
| 49            | 19.97          | 16.99  | 15.70  | 15.10  | 19.97          | 16.99  | 16.20  | 15.59  | 19.97          | 16.99  | 16.88  | 16.25  | 32.55          | 28.22  | 26.62  | 26.12  | 32.55          | 28.22  | 27.73  | 27.21  |
| 50            | 20.92          | 18.03  | 16.62  | 15.97  | 20.92          | 18.03  | 17.16  | 16.48  | 20.92          | 18.03  | 17.87  | 17.16  | 34.94          | 30.29  | 28.49  | 27.94  | 34.94          | 30.29  | 29.68  | 29.10  |
| 51            | 21.90          | 18.93  | 17.45  | 16.80  | 21.90          | 18.93  | 18.03  | 17.34  | 21.90          | 18.93  | 18.78  | 18.06  | 36.74          | 31.98  | 30.11  | 29.57  | 36.74          | 31.98  | 31.36  | 30.80  |
| 52            | 22.99          | 19.92  | 18.37  | 17.73  | 22.99          | 19.92  | 18.99  | 18.30  | 22.99          | 19.92  | 19.78  | 19.06  | 38.73          | 33.87  | 31.91  | 31.41  | 38.73          | 33.87  | 33.24  | 32.71  |
| 53            | 24.18          | 21.03  | 19.39  | 18.77  | 24.18          | 21.03  | 20.06  | 19.37  | 24.18          | 21.03  | 20.90  | 20.18  | 40.95          | 35.99  | 33.94  | 33.49  | 40.95          | 35.99  | 35.36  | 34.88  |
| 54            | 25.50          | 22.26  | 20.53  | 19.94  | 25.50          | 22.26  | 21.26  | 20.58  | 25.50          | 22.26  | 22.15  | 21.44  | 43.44          | 38.40  | 36.26  | 35.86  | 43.44          | 38.40  | 37.77  | 37.35  |
| 55            | 26.98          | 23.65  | 21.82  | 21.26  | 26.98          | 23.65  | 22.61  | 21.94  | 26.98          | 23.65  | 23.56  | 22.86  | 46.25          | 41.15  | 38.91  | 38.60  | 46.25          | 41.15  | 40.53  | 40.20  |
| 56            | 28.36          | 24.83  | 22.86  | 22.26  | 28.36          | 24.83  | 23.67  | 22.97  | 28.36          | 24.83  | 24.66  | 23.93  | 48.76          | 43.27  | 40.95  | 40.41  | 48.76          | 43.27  | 42.66  | 42.09  |
| 57            | 29.90          | 26.13  | 24.00  | 23.36  | 29.90          | 26.13  | 24.84  | 24.11  | 29.90          | 26.13  | 25.88  | 25.11  | 51.56          | 45.63  | 43.22  | 42.40  | 51.56          | 45.63  | 45.02  | 44.16  |
| 58            | 31.61          | 27.57  | 25.27  | 24.57  | 31.61          | 27.57  | 26.13  | 25.36  | 31.61          | 27.57  | 27.22  | 26.42  | 54.70          | 48.26  | 45.76  | 44.60  | 54.70          | 48.26  | 47.67  | 46.45  |
| 59            | 33.53          | 29.18  | 26.67  | 25.91  | 33.53          | 29.18  | 27.56  | 26.75  | 33.53          | 29.18  | 28.71  | 27.86  | 58.24          | 51.21  | 48.62  | 47.03  | 58.24          | 51.21  | 50.64  | 48.99  |
| 60            | 35.69          | 31.00  | 28.25  | 27.41  | 35.69          | 31.00  | 29.16  | 28.30  | 35.69          | 31.00  | 30.37  | 29.48  | 62.28          | 54.55  | 51.86  | 49.75  | 62.28          | 54.55  | 54.02  | 51.82  |
| 61            | 37.84          | 32.79  | 29.84  | 28.96  | 37.84          | 32.79  | 30.80  | 29.89  | 37.84          | 32.79  | 32.08  | 31.13  | 64.87          | 56.75  | 53.77  | 51.67  | 64.87          | 56.75  | 56.00  | 53.82  |
| 62            | 40.26          | 34.80  | 31.61  | 30.68  | 40.26          | 34.80  | 32.63  | 31.67  | 40.26          | 34.80  | 33.99  | 32.99  | 67.67          | 59.13  | 55.82  | 53.74  | 67.67          | 59.13  | 58.14  | 55.97  |
| 63            | 43.01          | 37.08  | 33.61  | 32.63  | 43.01          | 37.08  | 34.70  | 33.68  | 43.01          | 37.08  | 36.14  | 35.08  | 70.74          | 61.72  | 58.03  | 55.98  | 70.74          | 61.72  | 60.45  | 58.31  |
| 64            | 46.16          | 39.67  | 35.89  | 34.84  | 46.16          | 39.67  | 37.05  | 35.96  | 46.16          | 39.67  | 38.59  | 37.46  | 74.09          | 64.55  | 60.43  | 58.42  | 74.09          | 64.55  | 62.96  | 60.85  |
| 65            | 49.82          | 42.66  | 38.49  | 37.37  | 49.82          | 42.66  | 39.74  | 38.57  | 49.82          | 42.66  | 41.39  | 40.18  | 77.78          | 67.64  | 63.04  | 61.07  | 77.78          | 67.64  | 65.67  | 63.62  |
| 66            | 52.53          | 45.26  | 40.84  | 39.65  | 52.53          | 45.26  | 42.16  | 40.92  | 52.53          | 45.26  | 43.92  | 42.63  | 80.72          | 70.79  | 66.07  | 64.03  | 80.72          | 70.79  | 68.83  | 66.70  |
| 67            | 55.54          | 48.19  | 43.50  | 42.22  | 55.54          | 48.19  | 44.90  | 43.58  | 55.54          | 48.19  | 46.77  | 45.40  | 83.89          | 74.24  | 69.40  | 67.28  | 83.89          | 74.24  | 72.30  | 70.08  |
| 68            | 58.93          | 51.54  | 46.52  | 45.15  | 58.93          | 51.54  | 48.02  | 46.61  | 58.93          | 51.54  | 50.02  | 48.55  | 87.31          | 78.04  | 73.09  | 70.88  | 87.31          | 78.04  | 76.14  | 73.83  |
| 69            | 62.75          | 55.38  | 49.99  | 48.53  | 62.75          | 55.38  | 51.61  | 50.09  | 62.75          | 55.38  | 53.76  | 52.18  | 91.03          | 82.25  | 77.19  | 74.89  | 91.03          | 82.25  | 80.41  | 78.01  |
| 70            | 67.11          | 59.84  | 54.03  | 52.44  | 67.11          | 59.84  | 55.78  | 54.13  | 67.11          | 59.84  | 58.10  | 56.39  | 95.08          | 86.94  | 81.78  | 79.37  | 95.08          | 86.94  | 85.18  | 82.68  |
| 71            | 70.14          | 62.88  | 56.94  | 55.26  | 70.14          | 62.88  | 58.77  | 57.04  | 70.14          | 62.88  | 61.23  | 59.42  | 100.27         | 91.88  | 86.56  | 84.26  | 100.27         | 91.88  | 90.16  | 87.77  |
| 72            | 73.45          | 66.24  | 60.17  | 58.40  | 73.45          | 66.24  | 62.11  | 60.29  | 73.45          | 66.24  | 64.70  | 62.80  | 106.06         | 97.41  | 91.93  | 89.80  | 106.06         | 97.41  | 95.75  | 93.54  |
| 73            | 77.10          | 69.99  | 63.80  | 61.92  | 77.10          | 69.99  | 65.86  | 63.92  | 77.10          | 69.99  | 68.60  | 66.58  | 112.55         | 103.64 | 98.00  | 96.11  | 112.55         | 103.64 | 102.08 | 100.11 |
| 74            | 81.12          | 74.18  | 67.89  | 65.89  | 81.12          | 74.18  | 70.08  | 68.02  | 81.12          | 74.18  | 73.00  | 70.85  | 119.90         | 110.73 | 104.94 | 103.38 | 119.90         | 110.73 | 109.31 | 107.68 |
| 75            | 85.59          | 78.91  | 72.54  | 70.41  | 85.59          | 78.91  | 74.88  | 72.68  | 85.59          | 78.91  | 78.00  | 75.70  | 128.27         | 118.86 | 112.93 | 111.83 | 128.27         | 118.86 | 117.64 | 116.49 |
| 76            | 89.95          | 82.57  | 75.99  | 73.76  | 89.95          | 82.57  | 78.44  | 76.13  | 89.95          | 82.57  | 81.71  | 79.30  | 132.90         | 124.21 | 118.14 | 116.98 | 132.90         | 124.21 | 122.85 | 121.65 |
| 77            | 94.77          | 86.58  | 79.78  | 77.44  | 94.77          | 86.58  | 82.35  | 79.93  | 94.77          | 86.58  | 85.78  | 83.26  | 137.88         | 130.06 | 123.85 | 122.63 | 137.88         | 130.06 | 128.55 | 127.29 |
| 78            | 100.14         | 91.00  | 83.97  | 81.50  | 100.14         | 91.00  | 86.68  | 84.13  | 100.14         | 91.00  | 90.29  | 87.63  | 143.25         | 136.49 | 130.14 | 128.86 | 143.25         | 136.49 | 134.80 | 133.48 |
| 79            | 106.16         | 95.90  | 88.63  | 86.02  | 106.16         | 95.90  | 91.49  | 88.80  | 106.16         | 95.90  | 95.30  | 92.49  | 149.06         | 143.59 | 137.10 | 135.75 | 149.06         | 143.59 | 141.70 | 140.30 |
| 80            | 112.94         | 101.35 | 93.83  | 91.07  | 112.94         | 101.35 | 96.86  | 94.01  | 112.94         | 101.35 | 100.89 | 97.92  | 155.35         | 151.47 | 144.85 | 143.42 | 155.35         | 151.47 | 149.33 | 147.86 |



# Annual guaranteed Whole Life Limited Pay 20 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 0 to 39)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 0             | 3.35             | 2.42   | 1.96   | 1.90   | 3.35             | 2.42   | 1.96   | 1.90   | 3.35             | 2.42   | 1.96   | 1.90   | 4.24             | 3.06   | 2.71   | 2.52   | 4.24             | 3.06   | 2.71   | 2.52   |
| 1             | 3.38             | 2.45   | 1.99   | 1.93   | 3.38             | 2.45   | 1.99   | 1.93   | 3.38             | 2.45   | 1.99   | 1.93   | 4.27             | 3.09   | 2.75   | 2.55   | 4.27             | 3.09   | 2.75   | 2.55   |
| 2             | 3.41             | 2.47   | 2.02   | 1.96   | 3.41             | 2.47   | 2.02   | 1.96   | 3.41             | 2.47   | 2.02   | 1.96   | 4.31             | 3.13   | 2.80   | 2.59   | 4.31             | 3.13   | 2.80   | 2.59   |
| 3             | 3.44             | 2.50   | 2.05   | 1.99   | 3.44             | 2.50   | 2.05   | 1.99   | 3.44             | 2.50   | 2.05   | 1.99   | 4.35             | 3.16   | 2.84   | 2.63   | 4.35             | 3.16   | 2.84   | 2.63   |
| 4             | 3.47             | 2.53   | 2.09   | 2.02   | 3.47             | 2.53   | 2.09   | 2.02   | 3.47             | 2.53   | 2.09   | 2.02   | 4.38             | 3.19   | 2.88   | 2.66   | 4.38             | 3.19   | 2.88   | 2.66   |
| 5             | 3.50             | 2.56   | 2.12   | 2.05   | 3.50             | 2.56   | 2.12   | 2.05   | 3.50             | 2.56   | 2.12   | 2.05   | 4.42             | 3.23   | 2.93   | 2.70   | 4.42             | 3.23   | 2.93   | 2.70   |
| 6             | 3.56             | 2.62   | 2.19   | 2.12   | 3.56             | 2.62   | 2.19   | 2.12   | 3.56             | 2.62   | 2.19   | 2.12   | 4.49             | 3.30   | 2.99   | 2.77   | 4.49             | 3.30   | 2.99   | 2.77   |
| 7             | 3.63             | 2.68   | 2.26   | 2.19   | 3.63             | 2.68   | 2.26   | 2.19   | 3.63             | 2.68   | 2.26   | 2.19   | 4.57             | 3.38   | 3.05   | 2.84   | 4.57             | 3.38   | 3.05   | 2.84   |
| 8             | 3.70             | 2.74   | 2.34   | 2.27   | 3.70             | 2.74   | 2.34   | 2.27   | 3.70             | 2.74   | 2.34   | 2.27   | 4.65             | 3.46   | 3.12   | 2.92   | 4.65             | 3.46   | 3.12   | 2.92   |
| 9             | 3.77             | 2.81   | 2.42   | 2.35   | 3.77             | 2.81   | 2.42   | 2.35   | 3.77             | 2.81   | 2.42   | 2.35   | 4.73             | 3.55   | 3.19   | 3.00   | 4.73             | 3.55   | 3.19   | 3.00   |
| 10            | 3.85             | 2.88   | 2.51   | 2.44   | 3.85             | 2.88   | 2.51   | 2.44   | 3.85             | 2.88   | 2.51   | 2.44   | 4.81             | 3.64   | 3.26   | 3.08   | 4.81             | 3.64   | 3.26   | 3.08   |
| 11            | 3.91             | 2.96   | 2.59   | 2.52   | 3.91             | 2.96   | 2.59   | 2.52   | 3.91             | 2.96   | 2.59   | 2.52   | 4.97             | 3.83   | 3.44   | 3.25   | 4.97             | 3.83   | 3.44   | 3.25   |
| 12            | 3.97             | 3.05   | 2.68   | 2.60   | 3.97             | 3.05   | 2.68   | 2.60   | 3.97             | 3.05   | 2.68   | 2.60   | 5.14             | 4.04   | 3.64   | 3.45   | 5.14             | 4.04   | 3.64   | 3.45   |
| 13            | 4.03             | 3.14   | 2.78   | 2.68   | 4.03             | 3.14   | 2.78   | 2.68   | 4.03             | 3.14   | 2.78   | 2.68   | 5.32             | 4.28   | 3.87   | 3.66   | 5.32             | 4.28   | 3.87   | 3.66   |
| 14            | 4.09             | 3.24   | 2.88   | 2.77   | 4.09             | 3.24   | 2.88   | 2.77   | 4.09             | 3.24   | 2.88   | 2.77   | 5.51             | 4.54   | 4.13   | 3.91   | 5.51             | 4.54   | 4.13   | 3.91   |
| 15            | 4.16             | 3.35   | 2.99   | 2.87   | 4.16             | 3.35   | 2.99   | 2.87   | 4.16             | 3.35   | 2.99   | 2.87   | 5.72             | 4.84   | 4.42   | 4.19   | 5.72             | 4.84   | 4.42   | 4.19   |
| 16            | 4.33             | 3.52   | 3.14   | 3.02   | 4.33             | 3.52   | 3.14   | 3.02   | 4.33             | 3.52   | 3.14   | 3.02   | 5.90             | 5.02   | 4.60   | 4.37   | 5.90             | 5.02   | 4.60   | 4.37   |
| 17            | 4.51             | 3.71   | 3.31   | 3.18   | 4.51             | 3.71   | 3.31   | 3.18   | 4.51             | 3.71   | 3.31   | 3.18   | 6.09             | 5.21   | 4.81   | 4.56   | 6.09             | 5.21   | 4.81   | 4.56   |
| 18            | 4.71             | 3.93   | 3.37   | 3.21   | 4.71             | 3.93   | 3.43   | 3.26   | 4.71             | 3.93   | 3.50   | 3.36   | 6.29             | 5.42   | 4.92   | 4.67   | 6.29             | 5.42   | 5.03   | 4.77   |
| 19            | 4.92             | 4.17   | 3.52   | 3.34   | 4.92             | 4.17   | 3.61   | 3.42   | 4.92             | 4.17   | 3.72   | 3.56   | 6.50             | 5.65   | 5.11   | 4.85   | 6.50             | 5.65   | 5.28   | 5.00   |
| 20            | 5.16             | 4.44   | 3.68   | 3.48   | 5.16             | 4.44   | 3.80   | 3.59   | 5.16             | 4.44   | 3.96   | 3.79   | 6.73             | 5.90   | 5.32   | 5.05   | 6.73             | 5.90   | 5.55   | 5.26   |
| 21            | 5.28             | 4.59   | 3.81   | 3.61   | 5.28             | 4.59   | 3.93   | 3.72   | 5.28             | 4.59   | 4.09   | 3.93   | 6.92             | 6.12   | 5.52   | 5.24   | 6.92             | 6.12   | 5.75   | 5.45   |
| 22            | 5.41             | 4.74   | 3.94   | 3.74   | 5.41             | 4.74   | 4.07   | 3.86   | 5.41             | 4.74   | 4.24   | 4.08   | 7.12             | 6.35   | 5.73   | 5.44   | 7.12             | 6.35   | 5.97   | 5.66   |
| 23            | 5.55             | 4.91   | 4.09   | 3.88   | 5.55             | 4.91   | 4.22   | 4.01   | 5.55             | 4.91   | 4.39   | 4.24   | 7.34             | 6.61   | 5.95   | 5.66   | 7.34             | 6.61   | 6.20   | 5.89   |
| 24            | 5.69             | 5.09   | 4.24   | 4.04   | 5.69             | 5.09   | 4.38   | 4.17   | 5.69             | 5.09   | 4.56   | 4.42   | 7.57             | 6.88   | 6.19   | 5.89   | 7.57             | 6.88   | 6.46   | 6.13   |
| 25            | 5.84             | 5.29   | 4.41   | 4.21   | 5.84             | 5.29   | 4.55   | 4.34   | 5.84             | 5.29   | 4.74   | 4.61   | 7.81             | 7.18   | 6.46   | 6.15   | 7.81             | 7.18   | 6.73   | 6.40   |
| 26            | 6.02             | 5.50   | 4.61   | 4.40   | 6.02             | 5.50   | 4.76   | 4.54   | 6.02             | 5.50   | 4.96   | 4.80   | 8.08             | 7.46   | 6.73   | 6.42   | 8.08             | 7.46   | 7.02   | 6.68   |
| 27            | 6.21             | 5.73   | 4.83   | 4.61   | 6.21             | 5.73   | 4.99   | 4.75   | 6.21             | 5.73   | 5.20   | 5.01   | 8.36             | 7.77   | 7.03   | 6.71   | 8.36             | 7.77   | 7.32   | 6.98   |
| 28            | 6.41             | 5.98   | 5.07   | 4.83   | 6.41             | 5.98   | 5.24   | 4.99   | 6.41             | 5.98   | 5.46   | 5.24   | 8.67             | 8.10   | 7.35   | 7.02   | 8.67             | 8.10   | 7.66   | 7.32   |
| 29            | 6.63             | 6.24   | 5.34   | 5.08   | 6.63             | 6.24   | 5.52   | 5.25   | 6.63             | 6.24   | 5.75   | 5.49   | 9.00             | 8.46   | 7.71   | 7.37   | 9.00             | 8.46   | 8.03   | 7.68   |
| 30            | 6.86             | 6.54   | 5.64   | 5.36   | 6.86             | 6.54   | 5.82   | 5.54   | 6.86             | 6.54   | 6.07   | 5.77   | 9.36             | 8.85   | 8.10   | 7.76   | 9.36             | 8.85   | 8.44   | 8.09   |
| 31            | 7.10             | 6.76   | 5.85   | 5.54   | 7.10             | 6.76   | 6.04   | 5.72   | 7.10             | 6.76   | 6.29   | 5.97   | 9.73             | 9.15   | 8.43   | 8.10   | 9.73             | 9.15   | 8.78   | 8.44   |
| 32            | 7.36             | 7.00   | 6.07   | 5.72   | 7.36             | 7.00   | 6.27   | 5.91   | 7.36             | 7.00   | 6.53   | 6.19   | 10.14            | 9.47   | 8.80   | 8.47   | 10.14            | 9.47   | 9.16   | 8.83   |
| 33            | 7.63             | 7.25   | 6.31   | 5.92   | 7.63             | 7.25   | 6.51   | 6.12   | 7.63             | 7.25   | 6.79   | 6.42   | 10.58            | 9.81   | 9.19   | 8.87   | 10.58            | 9.81   | 9.57   | 9.25   |
| 34            | 7.93             | 7.53   | 6.56   | 6.14   | 7.93             | 7.53   | 6.78   | 6.33   | 7.93             | 7.53   | 7.06   | 6.68   | 11.06            | 10.18  | 9.62   | 9.32   | 11.06            | 10.18  | 10.02  | 9.71   |
| 35            | 8.25             | 7.82   | 6.84   | 6.37   | 8.25             | 7.82   | 7.07   | 6.57   | 8.25             | 7.82   | 7.36   | 6.95   | 11.59            | 10.58  | 10.10  | 9.81   | 11.59            | 10.58  | 10.52  | 10.22  |
| 36            | 8.56             | 8.04   | 7.09   | 6.64   | 8.56             | 8.04   | 7.32   | 6.85   | 8.56             | 8.04   | 7.64   | 7.27   | 12.12            | 11.04  | 10.52  | 10.21  | 12.12            | 11.04  | 10.96  | 10.64  |
| 37            | 8.88             | 8.27   | 7.36   | 6.93   | 8.88             | 8.27   | 7.60   | 7.15   | 8.88             | 8.27   | 7.93   | 7.61   | 12.71            | 11.54  | 10.99  | 10.65  | 12.71            | 11.54  | 11.45  | 11.10  |
| 38            | 9.24             | 8.51   | 7.65   | 7.24   | 9.24             | 8.51   | 7.90   | 7.48   | 9.24             | 8.51   | 8.25   | 7.99   | 13.35            | 12.08  | 11.50  | 11.13  | 13.35            | 12.08  | 11.98  | 11.59  |
| 39            | 9.62             | 8.77   | 7.96   | 7.59   | 9.62             | 8.77   | 8.22   | 7.84   | 9.62             | 8.77   | 8.60   | 8.41   | 14.07            | 12.68  | 12.05  | 11.65  | 14.07            | 12.68  | 12.56  | 12.13  |



# Annual guaranteed Whole Life Limited Pay 20 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 40 to 80)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 40            | 10.04            | 9.04   | 8.30   | 7.97   | 10.04            | 9.04   | 8.57   | 8.24   | 10.04            | 9.04   | 8.98   | 8.88   | 14.86            | 13.35  | 12.66  | 12.22  | 14.86            | 13.35  | 13.20  | 12.73  |
| 41            | 10.61            | 9.41   | 8.66   | 8.31   | 10.61            | 9.41   | 8.93   | 8.59   | 10.61            | 9.41   | 9.35   | 9.25   | 15.65            | 13.95  | 13.26  | 12.81  | 15.65            | 13.95  | 13.81  | 13.35  |
| 42            | 11.25            | 9.81   | 9.04   | 8.69   | 11.25            | 9.81   | 9.33   | 8.98   | 11.25            | 9.81   | 9.76   | 9.64   | 16.54            | 14.62  | 13.91  | 13.47  | 16.54            | 14.62  | 14.49  | 14.03  |
| 43            | 11.98            | 10.25  | 9.46   | 9.10   | 11.98            | 10.25  | 9.76   | 9.40   | 11.98            | 10.25  | 10.20  | 10.07  | 17.52            | 15.35  | 14.62  | 14.19  | 17.52            | 15.35  | 15.24  | 14.78  |
| 44            | 12.80            | 10.73  | 9.92   | 9.55   | 12.80            | 10.73  | 10.24  | 9.86   | 12.80            | 10.73  | 10.68  | 10.54  | 18.64            | 16.15  | 15.42  | 15.00  | 18.64            | 16.15  | 16.06  | 15.62  |
| 45            | 13.75            | 11.25  | 10.43  | 10.05  | 13.75            | 11.25  | 10.77  | 10.38  | 13.75            | 11.25  | 11.22  | 11.06  | 19.90            | 17.05  | 16.30  | 15.90  | 19.90            | 17.05  | 16.98  | 16.56  |
| 46            | 14.26            | 11.81  | 10.89  | 10.52  | 14.26            | 11.81  | 11.24  | 10.86  | 14.26            | 11.81  | 11.71  | 11.56  | 20.78            | 17.88  | 17.09  | 16.70  | 20.78            | 17.88  | 17.80  | 17.39  |
| 47            | 14.81            | 12.44  | 11.39  | 11.03  | 14.81            | 12.44  | 11.76  | 11.38  | 14.81            | 12.44  | 12.26  | 12.11  | 21.74            | 18.79  | 17.95  | 17.58  | 21.74            | 18.79  | 18.70  | 18.31  |
| 48            | 15.41            | 13.13  | 11.95  | 11.59  | 15.41            | 13.13  | 12.33  | 11.96  | 15.41            | 13.13  | 12.85  | 12.71  | 22.79            | 19.81  | 18.91  | 18.57  | 22.79            | 19.81  | 19.69  | 19.34  |
| 49            | 16.06            | 13.91  | 12.55  | 12.21  | 16.06            | 13.91  | 12.96  | 12.61  | 16.06            | 13.91  | 13.50  | 13.37  | 23.95            | 20.94  | 19.97  | 19.66  | 23.95            | 20.94  | 20.80  | 20.48  |
| 50            | 16.76            | 14.78  | 13.23  | 12.91  | 16.76            | 14.78  | 13.66  | 13.32  | 16.76            | 14.78  | 14.23  | 14.11  | 25.24            | 22.21  | 21.16  | 20.90  | 25.24            | 22.21  | 22.04  | 21.77  |
| 51            | 17.66            | 15.58  | 14.02  | 13.61  | 17.66            | 15.58  | 14.48  | 14.05  | 17.66            | 15.58  | 15.07  | 14.85  | 26.46            | 23.28  | 22.18  | 21.87  | 26.46            | 23.28  | 23.11  | 22.79  |
| 52            | 18.67            | 16.47  | 14.91  | 14.40  | 18.67            | 16.47  | 15.40  | 14.87  | 18.67            | 16.47  | 16.02  | 15.67  | 27.80            | 24.45  | 23.31  | 22.95  | 27.80            | 24.45  | 24.28  | 23.91  |
| 53            | 19.79            | 17.47  | 15.92  | 15.28  | 19.79            | 17.47  | 16.44  | 15.79  | 19.79            | 17.47  | 17.09  | 16.58  | 29.28            | 25.75  | 24.56  | 24.13  | 29.28            | 25.75  | 25.58  | 25.14  |
| 54            | 21.06            | 18.60  | 17.08  | 16.28  | 21.06            | 18.60  | 17.64  | 16.83  | 21.06            | 18.60  | 18.32  | 17.61  | 30.93            | 27.19  | 25.95  | 25.44  | 30.93            | 27.19  | 27.03  | 26.50  |
| 55            | 22.51            | 19.89  | 18.42  | 17.42  | 22.51            | 19.89  | 19.02  | 18.02  | 22.51            | 19.89  | 19.74  | 18.77  | 32.78            | 28.80  | 27.50  | 26.90  | 32.78            | 28.80  | 28.65  | 28.03  |
| 56            | 23.74            | 20.92  | 19.33  | 18.31  | 23.74            | 20.92  | 19.95  | 18.93  | 23.74            | 20.92  | 20.72  | 19.73  | 34.38            | 30.11  | 28.74  | 28.08  | 34.38            | 30.11  | 29.94  | 29.25  |
| 57            | 25.11            | 22.06  | 20.32  | 19.30  | 25.11            | 22.06  | 20.98  | 19.95  | 25.11            | 22.06  | 21.80  | 20.78  | 36.14            | 31.54  | 30.10  | 29.37  | 36.14            | 31.54  | 31.36  | 30.59  |
| 58            | 26.65            | 23.34  | 21.42  | 20.40  | 26.65            | 23.34  | 22.11  | 21.07  | 26.65            | 23.34  | 23.00  | 21.95  | 38.10            | 33.12  | 31.60  | 30.78  | 38.10            | 33.12  | 32.92  | 32.06  |
| 59            | 28.39            | 24.77  | 22.65  | 21.63  | 28.39            | 24.77  | 23.38  | 22.34  | 28.39            | 24.77  | 24.34  | 23.27  | 40.28            | 34.86  | 33.25  | 32.33  | 40.28            | 34.86  | 34.64  | 33.68  |
| 60            | 30.37            | 26.39  | 24.03  | 23.02  | 30.37            | 26.39  | 24.80  | 23.76  | 30.37            | 26.39  | 25.84  | 24.75  | 42.72            | 36.79  | 35.08  | 34.05  | 42.72            | 36.79  | 36.55  | 35.47  |
| 61            | 31.94            | 27.66  | 25.15  | 24.13  | 31.94            | 27.66  | 25.96  | 24.91  | 31.94            | 27.66  | 27.04  | 25.94  | 44.53            | 38.43  | 36.63  | 35.56  | 44.53            | 38.43  | 38.17  | 37.04  |
| 62            | 33.68            | 29.06  | 26.37  | 25.35  | 33.68            | 29.06  | 27.22  | 26.17  | 33.68            | 29.06  | 28.35  | 27.26  | 46.50            | 40.23  | 38.34  | 37.21  | 46.50            | 40.23  | 39.94  | 38.77  |
| 63            | 35.63            | 30.61  | 27.72  | 26.71  | 35.63            | 30.61  | 28.61  | 27.57  | 35.63            | 30.61  | 29.80  | 28.71  | 48.66            | 42.20  | 40.21  | 39.03  | 48.66            | 42.20  | 41.89  | 40.65  |
| 64            | 37.81            | 32.34  | 29.21  | 28.21  | 37.81            | 32.34  | 30.15  | 29.12  | 37.81            | 32.34  | 31.41  | 30.33  | 51.02            | 44.37  | 42.27  | 41.03  | 51.02            | 44.37  | 44.04  | 42.74  |
| 65            | 40.28            | 34.27  | 30.87  | 29.90  | 40.28            | 34.27  | 31.87  | 30.86  | 40.28            | 34.27  | 33.19  | 32.15  | 53.63            | 46.78  | 44.55  | 43.25  | 53.63            | 46.78  | 46.41  | 45.05  |
| 66            | 42.22            | 36.12  | 32.53  | 31.51  | 42.22            | 36.12  | 33.58  | 32.53  | 42.22            | 36.12  | 34.97  | 33.88  | 56.19            | 49.20  | 46.83  | 45.54  | 56.19            | 49.20  | 48.78  | 47.43  |
| 67            | 44.35            | 38.18  | 34.37  | 33.31  | 44.35            | 38.18  | 35.48  | 34.39  | 44.35            | 38.18  | 36.96  | 35.82  | 59.02            | 51.87  | 49.34  | 48.09  | 59.02            | 51.87  | 51.41  | 50.09  |
| 68            | 46.71            | 40.49  | 36.44  | 35.33  | 46.71            | 40.49  | 37.62  | 36.47  | 46.71            | 40.49  | 39.18  | 37.98  | 62.13            | 54.86  | 52.15  | 50.94  | 62.13            | 54.86  | 54.33  | 53.06  |
| 69            | 49.34            | 43.10  | 38.77  | 37.60  | 49.34            | 43.10  | 40.02  | 38.82  | 49.34            | 43.10  | 41.68  | 40.43  | 65.60            | 58.21  | 55.29  | 54.15  | 65.60            | 58.21  | 57.60  | 56.41  |
| 70            | 52.28            | 46.07  | 41.42  | 40.19  | 52.28            | 46.07  | 42.75  | 41.50  | 52.28            | 46.07  | 44.53  | 43.22  | 69.48            | 62.00  | 58.84  | 57.79  | 69.48            | 62.00  | 61.29  | 60.20  |
| 71            | 54.62            | 48.19  | 43.50  | 42.34  | 54.62            | 48.19  | 44.90  | 43.71  | 54.62            | 48.19  | 46.77  | 45.52  | 73.08            | 65.65  | 62.33  | 61.27  | 73.08            | 65.65  | 64.93  | 63.83  |
| 72            | 57.18            | 50.51  | 45.80  | 44.73  | 57.18            | 50.51  | 47.28  | 46.17  | 57.18            | 50.51  | 49.25  | 48.09  | 77.07            | 69.76  | 66.26  | 65.19  | 77.07            | 69.76  | 69.02  | 67.91  |
| 73            | 59.99            | 53.08  | 48.37  | 47.40  | 59.99            | 53.08  | 49.93  | 48.93  | 59.99            | 53.08  | 52.00  | 50.97  | 81.53            | 74.41  | 70.72  | 69.66  | 81.53            | 74.41  | 73.67  | 72.56  |
| 74            | 63.09            | 55.91  | 51.23  | 50.41  | 63.09            | 55.91  | 52.89  | 52.04  | 63.09            | 55.91  | 55.09  | 54.21  | 86.53            | 79.74  | 75.82  | 74.78  | 86.53            | 79.74  | 78.98  | 77.89  |
| 75            | 66.53            | 59.07  | 54.46  | 53.83  | 66.53            | 59.07  | 56.22  | 55.57  | 66.53            | 59.07  | 58.56  | 57.89  | 92.18            | 85.88  | 81.72  | 80.71  | 92.18            | 85.88  | 85.12  | 84.07  |
| 76            | 70.01            | 62.27  | 57.39  | 56.75  | 70.01            | 62.27  | 59.24  | 58.58  | 70.01            | 62.27  | 61.71  | 61.02  | 97.15            | 90.49  | 86.09  | 85.06  | 97.15            | 90.49  | 89.68  | 88.60  |
| 77            | 73.87            | 65.83  | 60.65  | 60.00  | 73.87            | 65.83  | 62.61  | 61.93  | 73.87            | 65.83  | 65.22  | 64.52  | 102.68           | 95.62  | 90.97  | 89.90  | 102.68           | 95.62  | 94.76  | 93.65  |
| 78            | 78.19            | 69.82  | 64.31  | 63.64  | 78.19            | 69.82  | 66.38  | 65.70  | 78.19            | 69.82  | 69.15  | 68.43  | 108.88           | 101.37 | 96.42  | 95.33  | 108.88           | 101.37 | 100.44 | 99.30  |
| 79            | 83.04            | 74.34  | 68.43  | 67.76  | 83.04            | 74.34  | 70.64  | 69.94  | 83.04            | 74.34  | 73.58  | 72.86  | 115.88           | 107.86 | 102.58 | 101.46 | 115.88           | 107.86 | 106.85 | 105.68 |
| 80            | 88.53            | 79.47  | 73.12  | 72.44  | 88.53            | 79.47  | 75.48  | 74.78  | 88.53            | 79.47  | 78.62  | 77.89  | 123.84           | 115.23 | 109.57 | 108.43 | 123.84           | 115.23 | 114.14 | 112.94 |



# Annual guaranteed Whole Life Limited Pay 25 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 0 to 39)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 0             | 3.96           | 2.88   | 2.28   | 2.16   | 3.96           | 2.88   | 2.28   | 2.16   | 3.96           | 2.88   | 2.28   | 2.16   | 4.99           | 3.64   | 3.33   | 3.07   | 4.99           | 3.64   | 3.33   | 3.07   |
| 1             | 4.02           | 2.93   | 2.35   | 2.22   | 4.02           | 2.93   | 2.35   | 2.22   | 4.02           | 2.93   | 2.35   | 2.22   | 5.07           | 3.70   | 3.39   | 3.14   | 5.07           | 3.70   | 3.39   | 3.14   |
| 2             | 4.08           | 2.98   | 2.41   | 2.28   | 4.08           | 2.98   | 2.41   | 2.28   | 4.08           | 2.98   | 2.41   | 2.28   | 5.15           | 3.77   | 3.46   | 3.22   | 5.15           | 3.77   | 3.46   | 3.22   |
| 3             | 4.15           | 3.03   | 2.48   | 2.35   | 4.15           | 3.03   | 2.48   | 2.35   | 4.15           | 3.03   | 2.48   | 2.35   | 5.23           | 3.83   | 3.54   | 3.30   | 5.23           | 3.83   | 3.54   | 3.30   |
| 4             | 4.21           | 3.08   | 2.55   | 2.42   | 4.21           | 3.08   | 2.55   | 2.42   | 4.21           | 3.08   | 2.55   | 2.42   | 5.32           | 3.90   | 3.61   | 3.38   | 5.32           | 3.90   | 3.61   | 3.38   |
| 5             | 4.28           | 3.14   | 2.63   | 2.50   | 4.28           | 3.14   | 2.63   | 2.50   | 4.28           | 3.14   | 2.63   | 2.50   | 5.41           | 3.97   | 3.69   | 3.47   | 5.41           | 3.97   | 3.69   | 3.47   |
| 6             | 4.36           | 3.23   | 2.72   | 2.59   | 4.36           | 3.23   | 2.72   | 2.59   | 4.36           | 3.23   | 2.72   | 2.59   | 5.52           | 4.08   | 3.80   | 3.57   | 5.52           | 4.08   | 3.80   | 3.57   |
| 7             | 4.45           | 3.32   | 2.81   | 2.68   | 4.45           | 3.32   | 2.81   | 2.68   | 4.45           | 3.32   | 2.81   | 2.68   | 5.63           | 4.19   | 3.91   | 3.68   | 5.63           | 4.19   | 3.91   | 3.68   |
| 8             | 4.54           | 3.42   | 2.91   | 2.79   | 4.54           | 3.42   | 2.91   | 2.79   | 4.54           | 3.42   | 2.91   | 2.79   | 5.74           | 4.30   | 4.03   | 3.80   | 5.74           | 4.30   | 4.03   | 3.80   |
| 9             | 4.64           | 3.53   | 3.01   | 2.90   | 4.64           | 3.53   | 3.01   | 2.90   | 4.64           | 3.53   | 3.01   | 2.90   | 5.86           | 4.43   | 4.15   | 3.93   | 5.86           | 4.43   | 4.15   | 3.93   |
| 10            | 4.74           | 3.64   | 3.12   | 3.02   | 4.74           | 3.64   | 3.12   | 3.02   | 4.74           | 3.64   | 3.12   | 3.02   | 5.99           | 4.56   | 4.28   | 4.06   | 5.99           | 4.56   | 4.28   | 4.06   |
| 11            | 4.84           | 3.73   | 3.26   | 3.15   | 4.84           | 3.73   | 3.26   | 3.15   | 4.84           | 3.73   | 3.26   | 3.15   | 6.21           | 4.77   | 4.52   | 4.27   | 6.21           | 4.77   | 4.52   | 4.27   |
| 12            | 4.95           | 3.83   | 3.40   | 3.30   | 4.95           | 3.83   | 3.40   | 3.30   | 4.95           | 3.83   | 3.40   | 3.30   | 6.44           | 5.00   | 4.77   | 4.51   | 6.44           | 5.00   | 4.77   | 4.51   |
| 13            | 5.06           | 3.94   | 3.56   | 3.45   | 5.06           | 3.94   | 3.56   | 3.45   | 5.06           | 3.94   | 3.56   | 3.45   | 6.70           | 5.25   | 5.06   | 4.77   | 6.70           | 5.25   | 5.06   | 4.77   |
| 14            | 5.18           | 4.04   | 3.74   | 3.63   | 5.18           | 4.04   | 3.74   | 3.63   | 5.18           | 4.04   | 3.74   | 3.63   | 6.97           | 5.52   | 5.39   | 5.07   | 6.97           | 5.52   | 5.39   | 5.07   |
| 15            | 5.30           | 4.16   | 3.94   | 3.82   | 5.30           | 4.16   | 3.94   | 3.82   | 5.30           | 4.16   | 3.94   | 3.82   | 7.27           | 5.83   | 5.76   | 5.40   | 7.27           | 5.83   | 5.76   | 5.40   |
| 16            | 5.44           | 4.29   | 4.02   | 3.90   | 5.44           | 4.29   | 4.02   | 3.90   | 5.44           | 4.29   | 4.02   | 3.90   | 7.44           | 6.05   | 5.98   | 5.60   | 7.44           | 6.05   | 5.98   | 5.60   |
| 17            | 5.59           | 4.43   | 4.12   | 3.99   | 5.59           | 4.43   | 4.12   | 3.99   | 5.59           | 4.43   | 4.12   | 3.99   | 7.63           | 6.28   | 6.20   | 5.82   | 7.63           | 6.28   | 6.20   | 5.82   |
| 18            | 5.75           | 4.58   | 4.13   | 4.01   | 5.75           | 4.58   | 4.21   | 4.08   | 5.75           | 4.58   | 4.31   | 4.18   | 7.82           | 6.54   | 6.35   | 5.96   | 7.82           | 6.54   | 6.45   | 6.06   |
| 19            | 5.91           | 4.74   | 4.20   | 4.08   | 5.91           | 4.74   | 4.31   | 4.18   | 5.91           | 4.74   | 4.45   | 4.32   | 8.02           | 6.81   | 6.57   | 6.17   | 8.02           | 6.81   | 6.72   | 6.32   |
| 20            | 6.09           | 4.91   | 4.27   | 4.15   | 6.09           | 4.91   | 4.42   | 4.28   | 6.09           | 4.91   | 4.60   | 4.46   | 8.23           | 7.11   | 6.80   | 6.40   | 8.23           | 7.11   | 7.01   | 6.60   |
| 21            | 6.19           | 5.03   | 4.39   | 4.26   | 6.19           | 5.03   | 4.54   | 4.40   | 6.19           | 5.03   | 4.73   | 4.58   | 8.42           | 7.32   | 7.01   | 6.59   | 8.42           | 7.32   | 7.22   | 6.80   |
| 22            | 6.30           | 5.16   | 4.52   | 4.38   | 6.30           | 5.16   | 4.66   | 4.52   | 6.30           | 5.16   | 4.86   | 4.71   | 8.61           | 7.54   | 7.23   | 6.80   | 8.61           | 7.54   | 7.45   | 7.01   |
| 23            | 6.41           | 5.29   | 4.65   | 4.51   | 6.41           | 5.29   | 4.80   | 4.65   | 6.41           | 5.29   | 5.00   | 4.85   | 8.82           | 7.78   | 7.46   | 7.02   | 8.82           | 7.78   | 7.69   | 7.24   |
| 24            | 6.53           | 5.43   | 4.79   | 4.65   | 6.53           | 5.43   | 4.94   | 4.79   | 6.53           | 5.43   | 5.15   | 5.00   | 9.03           | 8.03   | 7.71   | 7.26   | 9.03           | 8.03   | 7.95   | 7.48   |
| 25            | 6.65           | 5.58   | 4.94   | 4.79   | 6.65           | 5.58   | 5.09   | 4.94   | 6.65           | 5.58   | 5.30   | 5.15   | 9.26           | 8.30   | 7.98   | 7.51   | 9.26           | 8.30   | 8.22   | 7.74   |
| 26            | 6.82           | 5.78   | 5.15   | 4.97   | 6.82           | 5.78   | 5.31   | 5.13   | 6.82           | 5.78   | 5.53   | 5.35   | 9.53           | 8.57   | 8.24   | 7.76   | 9.53           | 8.57   | 8.50   | 8.00   |
| 27            | 7.01           | 5.99   | 5.38   | 5.17   | 7.01           | 5.99   | 5.54   | 5.34   | 7.01           | 5.99   | 5.77   | 5.56   | 9.83           | 8.86   | 8.53   | 8.03   | 9.83           | 8.86   | 8.79   | 8.28   |
| 28            | 7.20           | 6.22   | 5.63   | 5.39   | 7.20           | 6.22   | 5.80   | 5.56   | 7.20           | 6.22   | 6.04   | 5.80   | 10.14          | 9.17   | 8.83   | 8.32   | 10.14          | 9.17   | 9.11   | 8.58   |
| 29            | 7.40           | 6.46   | 5.90   | 5.62   | 7.40           | 6.46   | 6.08   | 5.80   | 7.40           | 6.46   | 6.34   | 6.05   | 10.47          | 9.50   | 9.16   | 8.63   | 10.47          | 9.50   | 9.45   | 8.90   |
| 30            | 7.62           | 6.73   | 6.20   | 5.88   | 7.62           | 6.73   | 6.40   | 6.07   | 7.62           | 6.73   | 6.66   | 6.33   | 10.82          | 9.86   | 9.52   | 8.97   | 10.82          | 9.86   | 9.81   | 9.25   |
| 31            | 7.91           | 7.01   | 6.46   | 6.14   | 7.91           | 7.01   | 6.67   | 6.34   | 7.91           | 7.01   | 6.94   | 6.61   | 11.32          | 10.35  | 9.96   | 9.42   | 11.32          | 10.35  | 10.27  | 9.72   |
| 32            | 8.23           | 7.31   | 6.75   | 6.42   | 8.23           | 7.31   | 6.96   | 6.63   | 8.23           | 7.31   | 7.25   | 6.91   | 11.86          | 10.89  | 10.45  | 9.93   | 11.86          | 10.89  | 10.78  | 10.24  |
| 33            | 8.57           | 7.65   | 7.06   | 6.74   | 8.57           | 7.65   | 7.28   | 6.95   | 8.57           | 7.65   | 7.59   | 7.25   | 12.46          | 11.49  | 10.99  | 10.49  | 12.46          | 11.49  | 11.33  | 10.82  |
| 34            | 8.94           | 8.01   | 7.40   | 7.08   | 8.94           | 8.01   | 7.64   | 7.31   | 8.94           | 8.01   | 7.95   | 7.61   | 13.13          | 12.16  | 11.59  | 11.11  | 13.13          | 12.16  | 11.95  | 11.46  |
| 35            | 9.35           | 8.41   | 7.77   | 7.46   | 9.35           | 8.41   | 8.03   | 7.70   | 9.35           | 8.41   | 8.36   | 8.02   | 13.87          | 12.91  | 12.26  | 11.82  | 13.87          | 12.91  | 12.64  | 12.19  |
| 36            | 9.70           | 8.62   | 7.97   | 7.66   | 9.70           | 8.62   | 8.22   | 7.91   | 9.70           | 8.62   | 8.57   | 8.27   | 14.02          | 13.07  | 12.42  | 11.93  | 14.02          | 13.07  | 12.80  | 12.36  |
| 37            | 10.08          | 8.84   | 8.17   | 7.88   | 10.08          | 8.84   | 8.43   | 8.13   | 10.08          | 8.84   | 8.78   | 8.53   | 14.17          | 13.24  | 12.59  | 12.05  | 14.17          | 13.24  | 12.98  | 12.53  |
| 38            | 10.49          | 9.07   | 8.38   | 8.11   | 10.49          | 9.07   | 8.65   | 8.37   | 10.49          | 9.07   | 9.01   | 8.81   | 14.32          | 13.41  | 12.76  | 12.17  | 14.32          | 13.41  | 13.15  | 12.71  |
| 39            | 10.94          | 9.31   | 8.61   | 8.35   | 10.94          | 9.31   | 8.88   | 8.62   | 10.94          | 9.31   | 9.25   | 9.11   | 14.48          | 13.59  | 12.94  | 12.29  | 14.48          | 13.59  | 13.33  | 12.89  |



# Annual guaranteed Whole Life Limited Pay 25 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 40 to 75)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 40            | 11.42          | 9.57   | 8.84   | 8.61   | 11.42          | 9.57   | 9.13   | 8.88   | 11.42          | 9.57   | 9.51   | 9.43   | 14.64          | 13.77  | 13.12  | 12.42  | 14.64          | 13.77  | 13.52  | 13.08  |
| 41            | 11.88          | 10.03  | 9.26   | 8.99   | 11.88          | 10.03  | 9.56   | 9.28   | 11.88          | 10.03  | 9.96   | 9.84   | 15.57          | 14.52  | 13.85  | 13.20  | 15.57          | 14.52  | 14.28  | 13.86  |
| 42            | 12.38          | 10.54  | 9.73   | 9.41   | 12.38          | 10.54  | 10.04  | 9.71   | 12.38          | 10.54  | 10.46  | 10.28  | 16.62          | 15.36  | 14.68  | 14.09  | 16.62          | 15.36  | 15.12  | 14.75  |
| 43            | 12.92          | 11.10  | 10.24  | 9.87   | 12.92          | 11.10  | 10.57  | 10.18  | 12.92          | 11.10  | 11.01  | 10.77  | 17.83          | 16.30  | 15.60  | 15.11  | 17.83          | 16.30  | 16.08  | 15.75  |
| 44            | 13.51          | 11.73  | 10.80  | 10.37  | 13.51          | 11.73  | 11.15  | 10.71  | 13.51          | 11.73  | 11.62  | 11.30  | 19.23          | 17.37  | 16.65  | 16.30  | 19.23          | 17.37  | 17.16  | 16.90  |
| 45            | 14.16          | 12.44  | 11.44  | 10.94  | 14.16          | 12.44  | 11.81  | 11.29  | 14.16          | 12.44  | 12.30  | 11.89  | 20.86          | 18.59  | 17.85  | 17.68  | 20.86          | 18.59  | 18.41  | 18.23  |
| 46            | 14.86          | 13.06  | 12.02  | 11.49  | 14.86          | 13.06  | 12.41  | 11.86  | 14.86          | 13.06  | 12.93  | 12.47  | 21.93          | 19.45  | 18.69  | 18.50  | 21.93          | 19.45  | 19.26  | 19.07  |
| 47            | 15.64          | 13.74  | 12.66  | 12.11  | 15.64          | 13.74  | 13.07  | 12.50  | 15.64          | 13.74  | 13.62  | 13.12  | 23.11          | 20.40  | 19.60  | 19.40  | 23.11          | 20.40  | 20.21  | 20.00  |
| 48            | 16.50          | 14.50  | 13.38  | 12.80  | 16.50          | 14.50  | 13.81  | 13.21  | 16.50          | 14.50  | 14.39  | 13.83  | 24.42          | 21.45  | 20.61  | 20.39  | 24.42          | 21.45  | 21.25  | 21.03  |
| 49            | 17.46          | 15.35  | 14.18  | 13.57  | 17.46          | 15.35  | 14.64  | 14.01  | 17.46          | 15.35  | 15.25  | 14.63  | 25.90          | 22.61  | 21.73  | 21.50  | 25.90          | 22.61  | 22.40  | 22.16  |
| 50            | 18.54          | 16.31  | 15.08  | 14.44  | 18.54          | 16.31  | 15.57  | 14.90  | 18.54          | 16.31  | 16.22  | 15.53  | 27.56          | 23.90  | 22.98  | 22.73  | 27.56          | 23.90  | 23.69  | 23.43  |
| 51            | 19.38          | 16.94  | 15.66  | 15.06  | 19.38          | 16.94  | 16.17  | 15.55  | 19.38          | 16.94  | 16.84  | 16.20  | 28.85          | 25.01  | 24.05  | 23.76  | 28.85          | 25.01  | 24.80  | 24.50  |
| 52            | 20.30          | 17.62  | 16.29  | 15.74  | 20.30          | 17.62  | 16.81  | 16.25  | 20.30          | 17.62  | 17.51  | 16.93  | 30.27          | 26.22  | 25.23  | 24.90  | 30.27          | 26.22  | 26.01  | 25.67  |
| 53            | 21.31          | 18.37  | 16.96  | 16.48  | 21.31          | 18.37  | 17.51  | 17.02  | 21.31          | 18.37  | 18.24  | 17.73  | 31.84          | 27.56  | 26.53  | 26.15  | 31.84          | 27.56  | 27.35  | 26.96  |
| 54            | 22.42          | 19.17  | 17.70  | 17.30  | 22.42          | 19.17  | 18.27  | 17.86  | 22.42          | 19.17  | 19.03  | 18.60  | 33.57          | 29.03  | 27.98  | 27.53  | 33.57          | 29.03  | 28.84  | 28.38  |
| 55            | 23.66          | 20.05  | 18.50  | 18.21  | 23.66          | 20.05  | 19.09  | 18.79  | 23.66          | 20.05  | 19.89  | 19.58  | 35.51          | 30.68  | 29.59  | 29.07  | 35.51          | 30.68  | 30.50  | 29.97  |
| 56            | 24.72          | 21.04  | 19.34  | 18.95  | 24.72          | 21.04  | 19.96  | 19.56  | 24.72          | 21.04  | 20.79  | 20.37  | 37.08          | 32.03  | 30.87  | 30.26  | 37.08          | 32.03  | 31.82  | 31.20  |
| 57            | 25.89          | 22.13  | 20.26  | 19.76  | 25.89          | 22.13  | 20.91  | 20.39  | 25.89          | 22.13  | 21.78  | 21.24  | 38.80          | 33.51  | 32.26  | 31.56  | 38.80          | 33.51  | 33.26  | 32.53  |
| 58            | 27.17          | 23.35  | 21.27  | 20.63  | 27.17          | 23.35  | 21.96  | 21.30  | 27.17          | 23.35  | 22.87  | 22.19  | 40.69          | 35.13  | 33.79  | 32.96  | 40.69          | 35.13  | 34.84  | 33.98  |
| 59            | 28.58          | 24.70  | 22.39  | 21.59  | 28.58          | 24.70  | 23.11  | 22.29  | 28.58          | 24.70  | 24.07  | 23.22  | 42.77          | 36.92  | 35.47  | 34.51  | 42.77          | 36.92  | 36.57  | 35.57  |
| 60            | 30.15          | 26.22  | 23.63  | 22.64  | 30.15          | 26.22  | 24.39  | 23.37  | 30.15          | 26.22  | 25.41  | 24.35  | 45.07          | 38.90  | 37.33  | 36.20  | 45.07          | 38.90  | 38.48  | 37.31  |
| 61            | 31.75          | 27.54  | 24.82  | 23.79  | 31.75          | 27.54  | 25.63  | 24.56  | 31.75          | 27.54  | 26.69  | 25.59  | 47.21          | 40.58  | 38.95  | 37.70  | 47.21          | 40.58  | 40.16  | 38.87  |
| 62            | 33.52          | 29.00  | 26.15  | 25.06  | 33.52          | 29.00  | 26.99  | 25.87  | 33.52          | 29.00  | 28.12  | 26.95  | 49.56          | 42.41  | 40.72  | 39.34  | 49.56          | 42.41  | 41.98  | 40.56  |
| 63            | 35.51          | 30.62  | 27.62  | 26.48  | 35.51          | 30.62  | 28.51  | 27.33  | 35.51          | 30.62  | 29.70  | 28.47  | 52.15          | 44.41  | 42.66  | 41.13  | 52.15          | 44.41  | 43.98  | 42.40  |
| 64            | 37.74          | 32.44  | 29.26  | 28.06  | 37.74          | 32.44  | 30.21  | 28.96  | 37.74          | 32.44  | 31.47  | 30.18  | 55.03          | 46.62  | 44.80  | 43.08  | 55.03          | 46.62  | 46.18  | 44.42  |
| 65            | 40.28          | 34.49  | 31.12  | 29.84  | 40.28          | 34.49  | 32.13  | 30.81  | 40.28          | 34.49  | 33.46  | 32.09  | 58.25          | 49.05  | 47.16  | 45.23  | 58.25          | 49.05  | 48.61  | 46.64  |
| 66            | 42.88          | 36.91  | 33.35  | 32.03  | 42.88          | 36.91  | 34.43  | 33.07  | 42.88          | 36.91  | 35.86  | 34.45  | 61.88          | 52.70  | 50.55  | 48.55  | 61.88          | 52.70  | 52.18  | 50.06  |
| 67            | 45.83          | 39.71  | 35.92  | 34.57  | 45.83          | 39.71  | 37.08  | 35.69  | 45.83          | 39.71  | 38.62  | 37.18  | 66.00          | 56.94  | 54.47  | 52.40  | 66.00          | 56.94  | 56.33  | 54.03  |
| 68            | 49.22          | 42.96  | 38.91  | 37.54  | 49.22          | 42.96  | 40.18  | 38.76  | 49.22          | 42.96  | 41.84  | 40.37  | 70.70          | 61.92  | 59.05  | 56.91  | 70.70          | 61.92  | 61.18  | 58.68  |
| 69            | 53.15          | 46.79  | 42.46  | 41.08  | 53.15          | 46.79  | 43.83  | 42.40  | 53.15          | 46.79  | 45.66  | 44.17  | 76.12          | 67.86  | 64.47  | 62.27  | 76.12          | 67.86  | 66.96  | 64.20  |
| 70            | 57.76          | 51.38  | 46.72  | 45.34  | 57.76          | 51.38  | 48.23  | 46.81  | 57.76          | 51.38  | 50.23  | 48.75  | 82.44          | 75.06  | 70.98  | 68.74  | 82.44          | 75.06  | 73.94  | 70.87  |
| 71            | 60.54          | 54.34  | 49.33  | 47.79  | 60.54          | 54.34  | 50.92  | 49.33  | 60.54          | 54.34  | 53.04  | 51.39  | 85.94          | 78.97  | 74.96  | 72.49  | 85.94          | 78.97  | 77.96  | 74.73  |
| 72            | 63.60          | 57.66  | 52.25  | 50.52  | 63.60          | 57.66  | 53.94  | 52.15  | 63.60          | 57.66  | 56.19  | 54.32  | 89.76          | 83.31  | 79.41  | 76.67  | 89.76          | 83.31  | 82.44  | 79.04  |
| 73            | 66.99          | 61.41  | 55.54  | 53.58  | 66.99          | 61.41  | 57.34  | 55.31  | 66.99          | 61.41  | 59.72  | 57.61  | 93.93          | 88.16  | 84.42  | 81.36  | 93.93          | 88.16  | 87.46  | 83.88  |
| 74            | 70.76          | 65.69  | 59.27  | 57.03  | 70.76          | 65.69  | 61.19  | 58.87  | 70.76          | 65.69  | 63.74  | 61.32  | 98.51          | 93.60  | 90.11  | 86.67  | 98.51          | 93.60  | 93.14  | 89.35  |
| 75            | 74.98          | 70.61  | 63.55  | 60.96  | 74.98          | 70.61  | 65.60  | 62.93  | 74.98          | 70.61  | 68.33  | 65.55  | 103.55         | 99.76  | 96.62  | 92.71  | 103.55         | 99.76  | 99.61  | 95.58  |



# Annual guaranteed Whole Life Limited Pay 25 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 0 to 39)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 0             | 3.32             | 2.39   | 1.95   | 1.88   | 3.32             | 2.39   | 1.95   | 1.88   | 3.32             | 2.39   | 1.95   | 1.88   | 4.22             | 3.04   | 2.70   | 2.51   | 4.22             | 3.04   | 2.70   | 2.51   |
| 1             | 3.34             | 2.41   | 1.98   | 1.91   | 3.34             | 2.41   | 1.98   | 1.91   | 3.34             | 2.41   | 1.98   | 1.91   | 4.26             | 3.07   | 2.74   | 2.54   | 4.26             | 3.07   | 2.74   | 2.54   |
| 2             | 3.37             | 2.44   | 2.01   | 1.93   | 3.37             | 2.44   | 2.01   | 1.93   | 3.37             | 2.44   | 2.01   | 1.93   | 4.29             | 3.11   | 2.78   | 2.58   | 4.29             | 3.11   | 2.78   | 2.58   |
| 3             | 3.39             | 2.46   | 2.04   | 1.96   | 3.39             | 2.46   | 2.04   | 1.96   | 3.39             | 2.46   | 2.04   | 1.96   | 4.33             | 3.14   | 2.83   | 2.61   | 4.33             | 3.14   | 2.83   | 2.61   |
| 4             | 3.42             | 2.49   | 2.08   | 1.99   | 3.42             | 2.49   | 2.08   | 1.99   | 3.42             | 2.49   | 2.08   | 1.99   | 4.37             | 3.17   | 2.87   | 2.65   | 4.37             | 3.17   | 2.87   | 2.65   |
| 5             | 3.44             | 2.51   | 2.11   | 2.02   | 3.44             | 2.51   | 2.11   | 2.02   | 3.44             | 2.51   | 2.11   | 2.02   | 4.41             | 3.21   | 2.92   | 2.69   | 4.41             | 3.21   | 2.92   | 2.69   |
| 6             | 3.50             | 2.56   | 2.17   | 2.08   | 3.50             | 2.56   | 2.17   | 2.08   | 3.50             | 2.56   | 2.17   | 2.08   | 4.48             | 3.28   | 2.98   | 2.76   | 4.48             | 3.28   | 2.98   | 2.76   |
| 7             | 3.56             | 2.62   | 2.24   | 2.15   | 3.56             | 2.62   | 2.24   | 2.15   | 3.56             | 2.62   | 2.24   | 2.15   | 4.55             | 3.36   | 3.04   | 2.83   | 4.55             | 3.36   | 3.04   | 2.83   |
| 8             | 3.63             | 2.68   | 2.31   | 2.22   | 3.63             | 2.68   | 2.31   | 2.22   | 3.63             | 2.68   | 2.31   | 2.22   | 4.63             | 3.43   | 3.10   | 2.91   | 4.63             | 3.43   | 3.10   | 2.91   |
| 9             | 3.70             | 2.74   | 2.38   | 2.30   | 3.70             | 2.74   | 2.38   | 2.30   | 3.70             | 2.74   | 2.38   | 2.30   | 4.71             | 3.51   | 3.17   | 2.99   | 4.71             | 3.51   | 3.17   | 2.99   |
| 10            | 3.77             | 2.80   | 2.46   | 2.38   | 3.77             | 2.80   | 2.46   | 2.38   | 3.77             | 2.80   | 2.46   | 2.38   | 4.79             | 3.60   | 3.24   | 3.07   | 4.79             | 3.60   | 3.24   | 3.07   |
| 11            | 3.82             | 2.88   | 2.55   | 2.46   | 3.82             | 2.88   | 2.55   | 2.46   | 3.82             | 2.88   | 2.55   | 2.46   | 4.94             | 3.73   | 3.41   | 3.22   | 4.94             | 3.73   | 3.41   | 3.22   |
| 12            | 3.87             | 2.96   | 2.64   | 2.55   | 3.87             | 2.96   | 2.64   | 2.55   | 3.87             | 2.96   | 2.64   | 2.55   | 5.11             | 3.87   | 3.59   | 3.38   | 5.11             | 3.87   | 3.59   | 3.38   |
| 13            | 3.93             | 3.05   | 2.74   | 2.64   | 3.93             | 3.05   | 2.74   | 2.64   | 3.93             | 3.05   | 2.74   | 2.64   | 5.29             | 4.02   | 3.79   | 3.55   | 5.29             | 4.02   | 3.79   | 3.55   |
| 14            | 3.98             | 3.15   | 2.85   | 2.74   | 3.98             | 3.15   | 2.85   | 2.74   | 3.98             | 3.15   | 2.85   | 2.74   | 5.48             | 4.18   | 4.01   | 3.75   | 5.48             | 4.18   | 4.01   | 3.75   |
| 15            | 4.04             | 3.25   | 2.97   | 2.85   | 4.04             | 3.25   | 2.97   | 2.85   | 4.04             | 3.25   | 2.97   | 2.85   | 5.68             | 4.36   | 4.26   | 3.97   | 5.68             | 4.36   | 4.26   | 3.97   |
| 16            | 4.21             | 3.40   | 3.10   | 2.97   | 4.21             | 3.40   | 3.10   | 2.97   | 4.21             | 3.40   | 3.10   | 2.97   | 5.81             | 4.50   | 4.42   | 4.12   | 5.81             | 4.50   | 4.42   | 4.12   |
| 17            | 4.39             | 3.56   | 3.24   | 3.11   | 4.39             | 3.56   | 3.24   | 3.11   | 4.39             | 3.56   | 3.24   | 3.11   | 5.94             | 4.66   | 4.59   | 4.28   | 5.94             | 4.66   | 4.59   | 4.28   |
| 18            | 4.60             | 3.74   | 3.27   | 3.13   | 4.60             | 3.74   | 3.32   | 3.18   | 4.60             | 3.74   | 3.40   | 3.25   | 6.08             | 4.82   | 4.69   | 4.38   | 6.08             | 4.82   | 4.77   | 4.45   |
| 19            | 4.82             | 3.93   | 3.38   | 3.23   | 4.82             | 3.93   | 3.46   | 3.31   | 4.82             | 3.93   | 3.57   | 3.41   | 6.23             | 5.00   | 4.85   | 4.54   | 6.23             | 5.00   | 4.97   | 4.64   |
| 20            | 5.06             | 4.15   | 3.50   | 3.34   | 5.06             | 4.15   | 3.61   | 3.45   | 5.06             | 4.15   | 3.76   | 3.59   | 6.38             | 5.19   | 5.02   | 4.71   | 6.38             | 5.19   | 5.18   | 4.85   |
| 21            | 5.17             | 4.28   | 3.62   | 3.46   | 5.17             | 4.28   | 3.73   | 3.57   | 5.17             | 4.28   | 3.89   | 3.72   | 6.57             | 5.38   | 5.19   | 4.89   | 6.57             | 5.38   | 5.37   | 5.04   |
| 22            | 5.29             | 4.42   | 3.75   | 3.59   | 5.29             | 4.42   | 3.87   | 3.71   | 5.29             | 4.42   | 4.03   | 3.86   | 6.78             | 5.59   | 5.38   | 5.09   | 6.78             | 5.59   | 5.57   | 5.24   |
| 23            | 5.42             | 4.57   | 3.88   | 3.73   | 5.42             | 4.57   | 4.01   | 3.85   | 5.42             | 4.57   | 4.18   | 4.01   | 6.99             | 5.82   | 5.58   | 5.30   | 6.99             | 5.82   | 5.79   | 5.47   |
| 24            | 5.55             | 4.73   | 4.03   | 3.88   | 5.55             | 4.73   | 4.16   | 4.00   | 5.55             | 4.73   | 4.34   | 4.17   | 7.22             | 6.06   | 5.80   | 5.54   | 7.22             | 6.06   | 6.02   | 5.71   |
| 25            | 5.69             | 4.90   | 4.19   | 4.04   | 5.69             | 4.90   | 4.32   | 4.17   | 5.69             | 4.90   | 4.51   | 4.34   | 7.47             | 6.33   | 6.03   | 5.79   | 7.47             | 6.33   | 6.28   | 5.97   |
| 26            | 5.85             | 5.10   | 4.40   | 4.22   | 5.85             | 5.10   | 4.54   | 4.36   | 5.85             | 5.10   | 4.73   | 4.54   | 7.72             | 6.56   | 6.24   | 6.03   | 7.72             | 6.56   | 6.50   | 6.22   |
| 27            | 6.03             | 5.32   | 4.63   | 4.42   | 6.03             | 5.32   | 4.78   | 4.56   | 6.03             | 5.32   | 4.98   | 4.75   | 8.00             | 6.81   | 6.47   | 6.29   | 8.00             | 6.81   | 6.74   | 6.49   |
| 28            | 6.21             | 5.55   | 4.89   | 4.64   | 6.21             | 5.55   | 5.05   | 4.79   | 6.21             | 5.55   | 5.26   | 4.99   | 8.29             | 7.08   | 6.71   | 6.57   | 8.29             | 7.08   | 6.99   | 6.78   |
| 29            | 6.41             | 5.81   | 5.18   | 4.88   | 6.41             | 5.81   | 5.35   | 5.04   | 6.41             | 5.81   | 5.57   | 5.25   | 8.60             | 7.37   | 6.97   | 6.88   | 8.60             | 7.37   | 7.26   | 7.10   |
| 30            | 6.62             | 6.09   | 5.50   | 5.15   | 6.62             | 6.09   | 5.68   | 5.32   | 6.62             | 6.09   | 5.92   | 5.54   | 8.94             | 7.68   | 7.26   | 7.22   | 8.94             | 7.68   | 7.56   | 7.45   |
| 31            | 6.85             | 6.31   | 5.70   | 5.34   | 6.85             | 6.31   | 5.89   | 5.51   | 6.85             | 6.31   | 6.13   | 5.74   | 9.30             | 8.02   | 7.58   | 7.54   | 9.30             | 8.02   | 7.90   | 7.78   |
| 32            | 7.10             | 6.55   | 5.92   | 5.54   | 7.10             | 6.55   | 6.11   | 5.72   | 7.10             | 6.55   | 6.36   | 5.96   | 9.69             | 8.38   | 7.94   | 7.90   | 9.69             | 8.38   | 8.27   | 8.15   |
| 33            | 7.36             | 6.81   | 6.15   | 5.75   | 7.36             | 6.81   | 6.35   | 5.94   | 7.36             | 6.81   | 6.62   | 6.19   | 10.11            | 8.79   | 8.33   | 8.29   | 10.11            | 8.79   | 8.67   | 8.55   |
| 34            | 7.65             | 7.09   | 6.41   | 5.99   | 7.65             | 7.09   | 6.61   | 6.18   | 7.65             | 7.09   | 6.89   | 6.44   | 10.57            | 9.23   | 8.76   | 8.72   | 10.57            | 9.23   | 9.12   | 9.00   |
| 35            | 7.96             | 7.40   | 6.68   | 6.24   | 7.96             | 7.40   | 6.90   | 6.44   | 7.96             | 7.40   | 7.18   | 6.71   | 11.08            | 9.72   | 9.24   | 9.20   | 11.08            | 9.72   | 9.62   | 9.49   |
| 36            | 8.16             | 7.51   | 6.80   | 6.42   | 8.16             | 7.51   | 7.02   | 6.63   | 8.16             | 7.51   | 7.31   | 6.91   | 11.26            | 9.94   | 9.43   | 9.33   | 11.26            | 9.94   | 9.80   | 9.63   |
| 37            | 8.36             | 7.63   | 6.93   | 6.62   | 8.36             | 7.63   | 7.15   | 6.83   | 8.36             | 7.63   | 7.45   | 7.11   | 11.45            | 10.17  | 9.63   | 9.47   | 11.45            | 10.17  | 9.99   | 9.77   |
| 38            | 8.58             | 7.74   | 7.06   | 6.82   | 8.58             | 7.74   | 7.29   | 7.04   | 8.58             | 7.74   | 7.59   | 7.33   | 11.64            | 10.41  | 9.84   | 9.61   | 11.64            | 10.41  | 10.19  | 9.92   |
| 39            | 8.81             | 7.86   | 7.20   | 7.04   | 8.81             | 7.86   | 7.43   | 7.27   | 8.81             | 7.86   | 7.74   | 7.57   | 11.84            | 10.67  | 10.05  | 9.76   | 11.84            | 10.67  | 10.39  | 10.07  |



# Annual guaranteed Whole Life Limited Pay 25 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 40 to 75)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 40            | 9.05             | 7.99   | 7.34   | 7.27   | 9.05             | 7.99   | 7.58   | 7.51   | 9.05             | 7.99   | 7.89   | 7.82   | 12.05            | 10.93  | 10.28  | 9.91   | 12.05            | 10.93  | 10.60  | 10.22  |
| 41            | 9.49             | 8.32   | 7.64   | 7.58   | 9.49             | 8.32   | 7.89   | 7.82   | 9.49             | 8.32   | 8.23   | 8.15   | 12.79            | 11.50  | 10.84  | 10.48  | 12.79            | 11.50  | 11.19  | 10.82  |
| 42            | 9.98             | 8.68   | 7.97   | 7.91   | 9.98             | 8.68   | 8.22   | 8.17   | 9.98             | 8.68   | 8.60   | 8.52   | 13.62            | 12.13  | 11.46  | 11.13  | 13.62            | 12.13  | 11.86  | 11.48  |
| 43            | 10.52            | 9.07   | 8.32   | 8.28   | 10.52            | 9.07   | 8.59   | 8.54   | 10.52            | 9.07   | 9.00   | 8.92   | 14.57            | 12.83  | 12.16  | 11.86  | 14.57            | 12.83  | 12.60  | 12.24  |
| 44            | 11.12            | 9.49   | 8.71   | 8.68   | 11.12            | 9.49   | 8.99   | 8.95   | 11.12            | 9.49   | 9.45   | 9.35   | 15.66            | 13.62  | 12.94  | 12.70  | 15.66            | 13.62  | 13.45  | 13.10  |
| 45            | 11.80            | 9.96   | 9.13   | 9.12   | 11.80            | 9.96   | 9.43   | 9.41   | 11.80            | 9.96   | 9.94   | 9.84   | 16.93            | 14.52  | 13.84  | 13.66  | 16.93            | 14.52  | 14.42  | 14.09  |
| 46            | 12.25            | 10.42  | 9.56   | 9.47   | 12.25            | 10.42  | 9.87   | 9.77   | 12.25            | 10.42  | 10.38  | 10.27  | 17.68            | 15.18  | 14.47  | 14.31  | 17.68            | 15.18  | 15.07  | 14.75  |
| 47            | 12.73            | 10.91  | 10.03  | 9.86   | 12.73            | 10.91  | 10.35  | 10.17  | 12.73            | 10.91  | 10.86  | 10.75  | 18.51            | 15.91  | 15.16  | 15.02  | 18.51            | 15.91  | 15.79  | 15.49  |
| 48            | 13.26            | 11.46  | 10.54  | 10.28  | 13.26            | 11.46  | 10.88  | 10.61  | 13.26            | 11.46  | 11.40  | 11.28  | 19.41            | 16.71  | 15.92  | 15.81  | 19.41            | 16.71  | 16.58  | 16.30  |
| 49            | 13.83            | 12.06  | 11.11  | 10.73  | 13.83            | 12.06  | 11.47  | 11.08  | 13.83            | 12.06  | 11.98  | 11.86  | 20.41            | 17.59  | 16.76  | 16.68  | 20.41            | 17.59  | 17.45  | 17.20  |
| 50            | 14.45            | 12.74  | 11.75  | 11.23  | 14.45            | 12.74  | 12.13  | 11.59  | 14.45            | 12.74  | 12.63  | 12.50  | 21.51            | 18.58  | 17.69  | 17.66  | 21.51            | 18.58  | 18.42  | 18.21  |
| 51            | 15.20            | 13.38  | 12.33  | 11.79  | 15.20            | 13.38  | 12.73  | 12.17  | 15.20            | 13.38  | 13.26  | 13.07  | 22.44            | 19.37  | 18.45  | 18.41  | 22.44            | 19.37  | 19.21  | 18.98  |
| 52            | 16.03            | 14.09  | 12.98  | 12.41  | 16.03            | 14.09  | 13.39  | 12.81  | 16.03            | 14.09  | 13.95  | 13.69  | 23.46            | 20.25  | 19.27  | 19.24  | 23.46            | 20.25  | 20.08  | 19.83  |
| 53            | 16.96            | 14.89  | 13.69  | 13.09  | 16.96            | 14.89  | 14.13  | 13.51  | 16.96            | 14.89  | 14.72  | 14.38  | 24.57            | 21.20  | 20.18  | 20.13  | 24.57            | 21.20  | 21.02  | 20.76  |
| 54            | 18.00            | 15.77  | 14.49  | 13.86  | 18.00            | 15.77  | 14.96  | 14.30  | 18.00            | 15.77  | 15.58  | 15.13  | 25.80            | 22.24  | 21.18  | 21.12  | 25.80            | 22.24  | 22.06  | 21.77  |
| 55            | 19.18            | 16.78  | 15.39  | 14.72  | 19.18            | 16.78  | 15.88  | 15.19  | 19.18            | 16.78  | 16.54  | 15.98  | 27.15            | 23.40  | 22.27  | 22.21  | 27.15            | 23.40  | 23.20  | 22.90  |
| 56            | 20.16            | 17.61  | 16.11  | 15.41  | 20.16            | 17.61  | 16.63  | 15.91  | 20.16            | 17.61  | 17.32  | 16.70  | 28.25            | 24.34  | 23.18  | 23.04  | 28.25            | 24.34  | 24.15  | 23.75  |
| 57            | 21.24            | 18.54  | 16.90  | 16.17  | 21.24            | 18.54  | 17.45  | 16.70  | 21.24            | 18.54  | 18.18  | 17.50  | 29.44            | 25.37  | 24.17  | 23.93  | 29.44            | 25.37  | 25.18  | 24.67  |
| 58            | 22.45            | 19.56  | 17.78  | 17.02  | 22.45            | 19.56  | 18.35  | 17.57  | 22.45            | 19.56  | 19.12  | 18.38  | 30.74            | 26.48  | 25.25  | 24.89  | 30.74            | 26.48  | 26.30  | 25.66  |
| 59            | 23.80            | 20.71  | 18.75  | 17.95  | 23.80            | 20.71  | 19.36  | 18.53  | 23.80            | 20.71  | 20.17  | 19.35  | 32.16            | 27.70  | 26.43  | 25.93  | 32.16            | 27.70  | 27.53  | 26.73  |
| 60            | 25.32            | 22.00  | 19.84  | 19.00  | 25.32            | 22.00  | 20.48  | 19.61  | 25.32            | 22.00  | 21.33  | 20.43  | 33.72            | 29.03  | 27.72  | 27.06  | 33.72            | 29.03  | 28.87  | 27.90  |
| 61            | 26.59            | 23.06  | 20.80  | 19.92  | 26.59            | 23.06  | 21.47  | 20.56  | 26.59            | 23.06  | 22.36  | 21.42  | 35.16            | 30.29  | 28.91  | 28.23  | 35.16            | 30.29  | 30.12  | 29.11  |
| 62            | 28.00            | 24.23  | 21.85  | 20.93  | 28.00            | 24.23  | 22.56  | 21.61  | 28.00            | 24.23  | 23.50  | 22.51  | 36.73            | 31.66  | 30.21  | 29.51  | 36.73            | 31.66  | 31.47  | 30.42  |
| 63            | 29.57            | 25.53  | 23.02  | 22.05  | 29.57            | 25.53  | 23.76  | 22.76  | 29.57            | 25.53  | 24.75  | 23.71  | 38.45            | 33.16  | 31.64  | 30.91  | 38.45            | 33.16  | 32.96  | 31.86  |
| 64            | 31.32            | 26.98  | 24.31  | 23.30  | 31.32            | 26.98  | 25.10  | 24.05  | 31.32            | 26.98  | 26.14  | 25.06  | 40.33            | 34.81  | 33.20  | 32.44  | 40.33            | 34.81  | 34.59  | 33.44  |
| 65            | 33.29            | 28.60  | 25.77  | 24.70  | 33.29            | 28.60  | 26.60  | 25.50  | 33.29            | 28.60  | 27.71  | 26.56  | 42.41            | 36.63  | 34.93  | 34.14  | 42.41            | 36.63  | 36.39  | 35.19  |
| 66            | 35.28            | 30.59  | 27.36  | 26.27  | 35.28            | 30.59  | 28.25  | 27.12  | 35.28            | 30.59  | 29.42  | 28.25  | 44.97            | 39.04  | 37.24  | 36.48  | 44.97            | 39.04  | 38.79  | 37.60  |
| 67            | 37.52            | 32.86  | 29.17  | 28.06  | 37.52            | 32.86  | 30.11  | 28.97  | 37.52            | 32.86  | 31.36  | 30.18  | 47.87            | 41.78  | 39.87  | 39.16  | 47.87            | 41.78  | 41.53  | 40.37  |
| 68            | 40.07            | 35.51  | 31.22  | 30.12  | 40.07            | 35.51  | 32.23  | 31.09  | 40.07            | 35.51  | 33.57  | 32.39  | 51.16            | 44.94  | 42.91  | 42.27  | 51.16            | 44.94  | 44.69  | 43.57  |
| 69            | 42.99            | 38.62  | 33.60  | 32.50  | 42.99            | 38.62  | 34.68  | 33.55  | 42.99            | 38.62  | 36.12  | 34.95  | 54.93            | 48.61  | 46.44  | 45.92  | 54.93            | 48.61  | 48.37  | 47.33  |
| 70            | 46.37            | 42.32  | 36.36  | 35.28  | 46.37            | 42.32  | 37.53  | 36.42  | 46.37            | 42.32  | 39.09  | 37.94  | 59.31            | 52.94  | 50.61  | 50.26  | 59.31            | 52.94  | 52.72  | 51.80  |
| 71            | 48.48            | 44.50  | 38.64  | 37.37  | 48.48            | 44.50  | 39.88  | 38.58  | 48.48            | 44.50  | 41.54  | 40.19  | 62.23            | 56.21  | 53.81  | 53.08  | 62.23            | 56.21  | 55.97  | 54.71  |
| 72            | 50.78            | 46.91  | 41.22  | 39.72  | 50.78            | 46.91  | 42.55  | 41.00  | 50.78            | 46.91  | 44.32  | 42.71  | 65.46            | 59.91  | 57.45  | 56.23  | 65.46            | 59.91  | 59.65  | 57.97  |
| 73            | 53.32            | 49.59  | 44.18  | 42.38  | 53.32            | 49.59  | 45.60  | 43.75  | 53.32            | 49.59  | 47.50  | 45.57  | 69.04            | 64.14  | 61.62  | 59.79  | 69.04            | 64.14  | 63.84  | 61.63  |
| 74            | 56.12            | 52.61  | 47.59  | 45.43  | 56.12            | 52.61  | 49.12  | 46.90  | 56.12            | 52.61  | 51.17  | 48.85  | 73.03            | 69.00  | 66.44  | 63.82  | 73.03            | 69.00  | 68.67  | 65.80  |
| 75            | 59.24            | 56.01  | 51.57  | 48.95  | 59.24            | 56.01  | 53.23  | 50.53  | 59.24            | 56.01  | 55.45  | 52.63  | 77.51            | 74.66  | 72.07  | 68.44  | 77.51            | 74.66  | 74.30  | 70.56  |



# Annual guaranteed Whole Life Limited Pay 30 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 0 to 39)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 0             | 3.91           | 2.88   | 2.24   | 2.12   | 3.91           | 2.88   | 2.24   | 2.12   | 3.91           | 2.88   | 2.24   | 2.12   | 4.93           | 3.62   | 3.32   | 3.06   | 4.93           | 3.62   | 3.32   | 3.06   |
| 1             | 3.96           | 2.92   | 2.31   | 2.18   | 3.96           | 2.92   | 2.31   | 2.18   | 3.96           | 2.92   | 2.31   | 2.18   | 5.00           | 3.68   | 3.38   | 3.13   | 5.00           | 3.68   | 3.38   | 3.13   |
| 2             | 4.01           | 2.97   | 2.38   | 2.25   | 4.01           | 2.97   | 2.38   | 2.25   | 4.01           | 2.97   | 2.38   | 2.25   | 5.08           | 3.74   | 3.45   | 3.21   | 5.08           | 3.74   | 3.45   | 3.21   |
| 3             | 4.07           | 3.01   | 2.46   | 2.33   | 4.07           | 3.01   | 2.46   | 2.33   | 4.07           | 3.01   | 2.46   | 2.33   | 5.15           | 3.81   | 3.53   | 3.29   | 5.15           | 3.81   | 3.53   | 3.29   |
| 4             | 4.12           | 3.06   | 2.54   | 2.41   | 4.12           | 3.06   | 2.54   | 2.41   | 4.12           | 3.06   | 2.54   | 2.41   | 5.23           | 3.87   | 3.60   | 3.37   | 5.23           | 3.87   | 3.60   | 3.37   |
| 5             | 4.18           | 3.11   | 2.62   | 2.49   | 4.18           | 3.11   | 2.62   | 2.49   | 4.18           | 3.11   | 2.62   | 2.49   | 5.31           | 3.94   | 3.68   | 3.46   | 5.31           | 3.94   | 3.68   | 3.46   |
| 6             | 4.25           | 3.19   | 2.70   | 2.57   | 4.25           | 3.19   | 2.70   | 2.57   | 4.25           | 3.19   | 2.70   | 2.57   | 5.40           | 4.03   | 3.78   | 3.56   | 5.40           | 4.03   | 3.78   | 3.56   |
| 7             | 4.33           | 3.28   | 2.79   | 2.66   | 4.33           | 3.28   | 2.79   | 2.66   | 4.33           | 3.28   | 2.79   | 2.66   | 5.49           | 4.13   | 3.88   | 3.67   | 5.49           | 4.13   | 3.88   | 3.67   |
| 8             | 4.41           | 3.38   | 2.88   | 2.76   | 4.41           | 3.38   | 2.88   | 2.76   | 4.41           | 3.38   | 2.88   | 2.76   | 5.59           | 4.24   | 3.99   | 3.78   | 5.59           | 4.24   | 3.99   | 3.78   |
| 9             | 4.49           | 3.47   | 2.98   | 2.86   | 4.49           | 3.47   | 2.98   | 2.86   | 4.49           | 3.47   | 2.98   | 2.86   | 5.69           | 4.35   | 4.11   | 3.90   | 5.69           | 4.35   | 4.11   | 3.90   |
| 10            | 4.57           | 3.58   | 3.09   | 2.97   | 4.57           | 3.58   | 3.09   | 2.97   | 4.57           | 3.58   | 3.09   | 2.97   | 5.79           | 4.46   | 4.23   | 4.03   | 5.79           | 4.46   | 4.23   | 4.03   |
| 11            | 4.62           | 3.65   | 3.23   | 3.11   | 4.62           | 3.65   | 3.23   | 3.11   | 4.62           | 3.65   | 3.23   | 3.11   | 5.97           | 4.60   | 4.40   | 4.20   | 5.97           | 4.60   | 4.40   | 4.20   |
| 12            | 4.67           | 3.73   | 3.38   | 3.25   | 4.67           | 3.73   | 3.38   | 3.25   | 4.67           | 3.73   | 3.38   | 3.25   | 6.16           | 4.74   | 4.59   | 4.39   | 6.16           | 4.74   | 4.59   | 4.39   |
| 13            | 4.72           | 3.80   | 3.54   | 3.42   | 4.72           | 3.80   | 3.54   | 3.42   | 4.72           | 3.80   | 3.54   | 3.42   | 6.36           | 4.90   | 4.79   | 4.59   | 6.36           | 4.90   | 4.79   | 4.59   |
| 14            | 4.77           | 3.89   | 3.72   | 3.60   | 4.77           | 3.89   | 3.72   | 3.60   | 4.77           | 3.89   | 3.72   | 3.60   | 6.58           | 5.06   | 5.00   | 4.81   | 6.58           | 5.06   | 5.00   | 4.81   |
| 15            | 4.82           | 3.97   | 3.92   | 3.80   | 4.82           | 3.97   | 3.92   | 3.80   | 4.82           | 3.97   | 3.92   | 3.80   | 6.81           | 5.24   | 5.24   | 5.06   | 6.81           | 5.24   | 5.24   | 5.06   |
| 16            | 4.95           | 4.07   | 3.99   | 3.88   | 4.95           | 4.07   | 3.99   | 3.88   | 4.95           | 4.07   | 3.99   | 3.88   | 7.00           | 5.45   | 5.44   | 5.25   | 7.00           | 5.45   | 5.44   | 5.25   |
| 17            | 5.08           | 4.18   | 4.08   | 3.97   | 5.08           | 4.18   | 4.08   | 3.97   | 5.08           | 4.18   | 4.08   | 3.97   | 7.19           | 5.69   | 5.65   | 5.46   | 7.19           | 5.69   | 5.65   | 5.46   |
| 18            | 5.23           | 4.29   | 4.08   | 3.99   | 5.23           | 4.29   | 4.16   | 4.06   | 5.23           | 4.29   | 4.26   | 4.16   | 7.40           | 5.94   | 5.77   | 5.58   | 7.40           | 5.94   | 5.87   | 5.68   |
| 19            | 5.38           | 4.41   | 4.14   | 4.06   | 5.38           | 4.41   | 4.25   | 4.16   | 5.38           | 4.41   | 4.38   | 4.30   | 7.62           | 6.22   | 5.98   | 5.79   | 7.62           | 6.22   | 6.12   | 5.92   |
| 20            | 5.54           | 4.54   | 4.20   | 4.13   | 5.54           | 4.54   | 4.34   | 4.26   | 5.54           | 4.54   | 4.52   | 4.44   | 7.86           | 6.52   | 6.19   | 6.00   | 7.86           | 6.52   | 6.39   | 6.18   |
| 21            | 5.64           | 4.65   | 4.31   | 4.22   | 5.64           | 4.65   | 4.45   | 4.36   | 5.64           | 4.65   | 4.63   | 4.54   | 8.04           | 6.71   | 6.37   | 6.17   | 8.04           | 6.71   | 6.56   | 6.36   |
| 22            | 5.73           | 4.77   | 4.42   | 4.32   | 5.73           | 4.77   | 4.56   | 4.46   | 5.73           | 4.77   | 4.75   | 4.65   | 8.23           | 6.92   | 6.55   | 6.35   | 8.23           | 6.92   | 6.75   | 6.54   |
| 23            | 5.84           | 4.90   | 4.53   | 4.43   | 5.84           | 4.90   | 4.68   | 4.57   | 5.84           | 4.90   | 4.88   | 4.76   | 8.43           | 7.14   | 6.74   | 6.54   | 8.43           | 7.14   | 6.96   | 6.74   |
| 24            | 5.94           | 5.03   | 4.66   | 4.54   | 5.94           | 5.03   | 4.80   | 4.68   | 5.94           | 5.03   | 5.01   | 4.88   | 8.63           | 7.37   | 6.95   | 6.74   | 8.63           | 7.37   | 7.17   | 6.95   |
| 25            | 6.05           | 5.17   | 4.78   | 4.65   | 6.05           | 5.17   | 4.94   | 4.80   | 6.05           | 5.17   | 5.15   | 5.00   | 8.85           | 7.62   | 7.17   | 6.96   | 8.85           | 7.62   | 7.40   | 7.17   |
| 26            | 6.23           | 5.35   | 4.96   | 4.82   | 6.23           | 5.35   | 5.12   | 4.97   | 6.23           | 5.35   | 5.34   | 5.18   | 9.14           | 7.90   | 7.44   | 7.22   | 9.14           | 7.90   | 7.67   | 7.44   |
| 27            | 6.42           | 5.55   | 5.14   | 4.99   | 6.42           | 5.55   | 5.31   | 5.16   | 6.42           | 5.55   | 5.53   | 5.37   | 9.46           | 8.19   | 7.73   | 7.50   | 9.46           | 8.19   | 7.97   | 7.73   |
| 28            | 6.62           | 5.76   | 5.34   | 5.19   | 6.62           | 5.76   | 5.51   | 5.35   | 6.62           | 5.76   | 5.75   | 5.58   | 9.79           | 8.51   | 8.04   | 7.80   | 9.79           | 8.51   | 8.28   | 8.04   |
| 29            | 6.83           | 5.99   | 5.56   | 5.39   | 6.83           | 5.99   | 5.74   | 5.57   | 6.83           | 5.99   | 5.98   | 5.81   | 10.15          | 8.86   | 8.37   | 8.13   | 10.15          | 8.86   | 8.63   | 8.38   |
| 30            | 7.06           | 6.24   | 5.79   | 5.62   | 7.06           | 6.24   | 5.98   | 5.80   | 7.06           | 6.24   | 6.23   | 6.05   | 10.54          | 9.23   | 8.74   | 8.49   | 10.54          | 9.23   | 9.01   | 8.75   |
| 31            | 7.27           | 6.37   | 5.91   | 5.75   | 7.27           | 6.37   | 6.10   | 5.93   | 7.27           | 6.37   | 6.36   | 6.18   | 10.70          | 9.42   | 8.91   | 8.66   | 10.70          | 9.42   | 9.19   | 8.93   |
| 32            | 7.49           | 6.51   | 6.04   | 5.88   | 7.49           | 6.51   | 6.23   | 6.07   | 7.49           | 6.51   | 6.49   | 6.33   | 10.86          | 9.62   | 9.09   | 8.84   | 10.86          | 9.62   | 9.37   | 9.11   |
| 33            | 7.73           | 6.65   | 6.17   | 6.02   | 7.73           | 6.65   | 6.37   | 6.21   | 7.73           | 6.65   | 6.63   | 6.47   | 11.03          | 9.82   | 9.28   | 9.02   | 11.03          | 9.82   | 9.56   | 9.30   |
| 34            | 7.98           | 6.80   | 6.30   | 6.16   | 7.98           | 6.80   | 6.51   | 6.36   | 7.98           | 6.80   | 6.78   | 6.63   | 11.20          | 10.04  | 9.48   | 9.22   | 11.20          | 10.04  | 9.77   | 9.50   |
| 35            | 8.25           | 6.95   | 6.44   | 6.31   | 8.25           | 6.95   | 6.65   | 6.52   | 8.25           | 6.95   | 6.93   | 6.79   | 11.38          | 10.26  | 9.68   | 9.42   | 11.38          | 10.26  | 9.98   | 9.71   |
| 36            | 8.59           | 7.30   | 6.73   | 6.60   | 8.59           | 7.30   | 6.95   | 6.82   | 8.59           | 7.30   | 7.24   | 7.10   | 11.85          | 10.72  | 10.13  | 9.82   | 11.85          | 10.72  | 10.44  | 10.12  |
| 37            | 8.97           | 7.69   | 7.05   | 6.92   | 8.97           | 7.69   | 7.27   | 7.15   | 8.97           | 7.69   | 7.58   | 7.45   | 12.36          | 11.23  | 10.63  | 10.25  | 12.36          | 11.23  | 10.96  | 10.56  |
| 38            | 9.38           | 8.13   | 7.39   | 7.27   | 9.38           | 8.13   | 7.63   | 7.51   | 9.38           | 8.13   | 7.95   | 7.83   | 12.91          | 11.78  | 11.18  | 10.72  | 12.91          | 11.78  | 11.52  | 11.05  |
| 39            | 9.83           | 8.62   | 7.77   | 7.66   | 9.83           | 8.62   | 8.02   | 7.91   | 9.83           | 8.62   | 8.36   | 8.24   | 13.51          | 12.39  | 11.78  | 11.23  | 13.51          | 12.39  | 12.15  | 11.58  |



# Annual guaranteed Whole Life Limited Pay 30 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 40 to 70)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 40            | 10.32          | 9.17   | 8.20   | 8.09   | 10.32          | 9.17   | 8.46   | 8.35   | 10.32          | 9.17   | 8.82   | 8.71   | 14.18          | 13.07  | 12.46  | 11.80  | 14.18          | 13.07  | 12.85  | 12.16  |
| 41            | 10.75          | 9.50   | 8.53   | 8.40   | 10.75          | 9.50   | 8.81   | 8.68   | 10.75          | 9.50   | 9.20   | 9.09   | 15.04          | 13.72  | 13.06  | 12.38  | 15.04          | 13.72  | 13.46  | 12.77  |
| 42            | 11.21          | 9.86   | 8.90   | 8.74   | 11.21          | 9.86   | 9.18   | 9.02   | 11.21          | 9.86   | 9.61   | 9.51   | 16.02          | 14.43  | 13.72  | 13.03  | 16.02          | 14.43  | 14.14  | 13.43  |
| 43            | 11.72          | 10.24  | 9.29   | 9.11   | 11.72          | 10.24  | 9.59   | 9.40   | 11.72          | 10.24  | 10.06  | 9.97   | 17.13          | 15.22  | 14.44  | 13.75  | 17.13          | 15.22  | 14.89  | 14.18  |
| 44            | 12.27          | 10.66  | 9.73   | 9.50   | 12.27          | 10.66  | 10.04  | 9.81   | 12.27          | 10.66  | 10.56  | 10.47  | 18.41          | 16.09  | 15.25  | 14.55  | 18.41          | 16.09  | 15.72  | 15.01  |
| 45            | 12.88          | 11.12  | 10.20  | 9.94   | 12.88          | 11.12  | 10.53  | 10.26  | 12.88          | 11.12  | 11.11  | 11.03  | 19.89          | 17.08  | 16.16  | 15.45  | 19.89          | 17.08  | 16.65  | 15.94  |
| 46            | 13.48          | 11.67  | 10.72  | 10.42  | 13.48          | 11.67  | 11.07  | 10.75  | 13.48          | 11.67  | 11.65  | 11.51  | 20.68          | 17.85  | 16.90  | 16.20  | 20.68          | 17.85  | 17.44  | 16.71  |
| 47            | 14.13          | 12.29  | 11.30  | 10.95  | 14.13          | 12.29  | 11.66  | 11.30  | 14.13          | 12.29  | 12.25  | 12.04  | 21.54          | 18.69  | 17.70  | 17.02  | 21.54          | 18.69  | 18.31  | 17.55  |
| 48            | 14.86          | 12.97  | 11.94  | 11.54  | 14.86          | 12.97  | 12.32  | 11.91  | 14.86          | 12.97  | 12.91  | 12.62  | 22.48          | 19.61  | 18.60  | 17.92  | 22.48          | 19.61  | 19.28  | 18.48  |
| 49            | 15.66          | 13.73  | 12.66  | 12.20  | 15.66          | 13.73  | 13.06  | 12.59  | 15.66          | 13.73  | 13.65  | 13.27  | 23.49          | 20.63  | 19.58  | 18.93  | 23.49          | 20.63  | 20.34  | 19.52  |
| 50            | 16.55          | 14.59  | 13.47  | 12.93  | 16.55          | 14.59  | 13.90  | 13.35  | 16.55          | 14.59  | 14.48  | 13.98  | 24.61          | 21.76  | 20.68  | 20.06  | 24.61          | 21.76  | 21.54  | 20.68  |
| 51            | 17.52          | 15.40  | 14.02  | 13.46  | 17.52          | 15.40  | 14.47  | 13.90  | 17.52          | 15.40  | 15.08  | 14.62  | 25.58          | 22.61  | 21.55  | 20.91  | 25.58          | 22.61  | 22.41  | 21.56  |
| 52            | 18.61          | 16.31  | 14.63  | 14.04  | 18.61          | 16.31  | 15.10  | 14.49  | 18.61          | 16.31  | 15.73  | 15.32  | 26.64          | 23.52  | 22.49  | 21.84  | 26.64          | 23.52  | 23.35  | 22.51  |
| 53            | 19.85          | 17.33  | 15.29  | 14.66  | 19.85          | 17.33  | 15.78  | 15.14  | 19.85          | 17.33  | 16.44  | 16.09  | 27.78          | 24.51  | 23.53  | 22.85  | 27.78          | 24.51  | 24.37  | 23.56  |
| 54            | 21.27          | 18.49  | 16.01  | 15.35  | 21.27          | 18.49  | 16.52  | 15.85  | 21.27          | 18.49  | 17.21  | 16.95  | 29.03          | 25.58  | 24.66  | 23.96  | 29.03          | 25.58  | 25.49  | 24.70  |
| 55            | 22.90          | 19.81  | 16.80  | 16.10  | 22.90          | 19.81  | 17.34  | 16.62  | 22.90          | 19.81  | 18.07  | 17.90  | 30.39          | 26.76  | 25.91  | 25.18  | 30.39          | 26.76  | 26.71  | 25.97  |
| 56            | 23.68          | 20.57  | 17.57  | 16.86  | 23.68          | 20.57  | 18.13  | 17.40  | 23.68          | 20.57  | 18.89  | 18.73  | 32.05          | 28.22  | 27.24  | 26.34  | 32.05          | 28.22  | 28.09  | 27.16  |
| 57            | 24.52          | 21.40  | 18.41  | 17.69  | 24.52          | 21.40  | 19.00  | 18.26  | 24.52          | 21.40  | 19.80  | 19.63  | 33.90          | 29.85  | 28.73  | 27.61  | 33.90          | 29.85  | 29.62  | 28.47  |
| 58            | 25.42          | 22.29  | 19.34  | 18.60  | 25.42          | 22.29  | 19.96  | 19.20  | 25.42          | 22.29  | 20.80  | 20.63  | 35.98          | 31.68  | 30.38  | 29.01  | 35.98          | 31.68  | 31.32  | 29.91  |
| 59            | 26.39          | 23.27  | 20.36  | 19.61  | 26.39          | 23.27  | 21.02  | 20.24  | 26.39          | 23.27  | 21.90  | 21.74  | 38.32          | 33.74  | 32.24  | 30.55  | 38.32          | 33.74  | 33.24  | 31.50  |
| 60            | 27.44          | 24.33  | 21.50  | 20.74  | 27.44          | 24.33  | 22.20  | 21.41  | 27.44          | 24.33  | 23.12  | 22.97  | 41.00          | 36.10  | 34.34  | 32.27  | 41.00          | 36.10  | 35.40  | 33.27  |
| 61            | 29.10          | 25.74  | 22.75  | 21.88  | 29.10          | 25.74  | 23.49  | 22.59  | 29.10          | 25.74  | 24.47  | 24.12  | 43.02          | 37.89  | 36.04  | 33.87  | 43.02          | 37.89  | 37.15  | 34.92  |
| 62            | 30.98          | 27.33  | 24.16  | 23.16  | 30.98          | 27.33  | 24.94  | 23.91  | 30.98          | 27.33  | 25.98  | 25.40  | 45.26          | 39.86  | 37.92  | 35.64  | 45.26          | 39.86  | 39.09  | 36.75  |
| 63            | 33.11          | 29.12  | 25.75  | 24.60  | 33.11          | 29.12  | 26.59  | 25.39  | 33.11          | 29.12  | 27.70  | 26.82  | 47.74          | 42.06  | 40.01  | 37.60  | 47.74          | 42.06  | 41.24  | 38.77  |
| 64            | 35.56          | 31.17  | 27.57  | 26.22  | 35.56          | 31.17  | 28.46  | 27.07  | 35.56          | 31.17  | 29.65  | 28.40  | 50.50          | 44.51  | 42.34  | 39.79  | 50.50          | 44.51  | 43.64  | 41.03  |
| 65            | 38.40          | 33.53  | 29.67  | 28.07  | 38.40          | 33.53  | 30.62  | 28.98  | 38.40          | 33.53  | 31.90  | 30.19  | 53.61          | 47.26  | 44.95  | 42.26  | 53.61          | 47.26  | 46.34  | 43.57  |
| 66            | 40.78          | 35.93  | 31.92  | 30.30  | 40.78          | 35.93  | 32.94  | 31.28  | 40.78          | 35.93  | 34.32  | 32.59  | 57.48          | 50.93  | 48.57  | 45.66  | 57.48          | 50.93  | 50.07  | 47.08  |
| 67            | 43.46          | 38.70  | 34.53  | 32.92  | 43.46          | 38.70  | 35.64  | 33.98  | 43.46          | 38.70  | 37.13  | 35.40  | 61.95          | 55.22  | 52.81  | 49.66  | 61.95          | 55.22  | 54.44  | 51.20  |
| 68            | 46.53          | 41.93  | 37.61  | 36.03  | 46.53          | 41.93  | 38.82  | 37.20  | 46.53          | 41.93  | 40.44  | 38.74  | 67.17          | 60.29  | 57.87  | 54.43  | 67.17          | 60.29  | 59.66  | 56.12  |
| 69            | 50.07          | 45.75  | 41.30  | 39.79  | 50.07          | 45.75  | 42.63  | 41.08  | 50.07          | 45.75  | 44.41  | 42.79  | 73.35          | 66.39  | 64.01  | 60.21  | 73.35          | 66.39  | 65.98  | 62.08  |
| 70            | 54.18          | 50.34  | 45.79  | 44.43  | 54.18          | 50.34  | 47.26  | 45.87  | 54.18          | 50.34  | 49.23  | 47.78  | 80.79          | 73.87  | 71.59  | 67.36  | 80.79          | 73.87  | 73.80  | 69.45  |



# Annual guaranteed Whole Life Limited Pay 30 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 0 to 39)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 0             | 3.28             | 2.35   | 1.94   | 1.86   | 3.28             | 2.35   | 1.94   | 1.86   | 3.28             | 2.35   | 1.94   | 1.86   | 4.21             | 3.03   | 2.69   | 2.50   | 4.21             | 3.03   | 2.69   | 2.50   |
| 1             | 3.30             | 2.37   | 1.97   | 1.88   | 3.30             | 2.37   | 1.97   | 1.88   | 3.30             | 2.37   | 1.97   | 1.88   | 4.25             | 3.06   | 2.73   | 2.53   | 4.25             | 3.06   | 2.73   | 2.53   |
| 2             | 3.32             | 2.39   | 2.00   | 1.91   | 3.32             | 2.39   | 2.00   | 1.91   | 3.32             | 2.39   | 2.00   | 1.91   | 4.28             | 3.10   | 2.77   | 2.57   | 4.28             | 3.10   | 2.77   | 2.57   |
| 3             | 3.34             | 2.41   | 2.03   | 1.94   | 3.34             | 2.41   | 2.03   | 1.94   | 3.34             | 2.41   | 2.03   | 1.94   | 4.32             | 3.13   | 2.82   | 2.60   | 4.32             | 3.13   | 2.82   | 2.60   |
| 4             | 3.36             | 2.44   | 2.06   | 1.96   | 3.36             | 2.44   | 2.06   | 1.96   | 3.36             | 2.44   | 2.06   | 1.96   | 4.36             | 3.16   | 2.86   | 2.64   | 4.36             | 3.16   | 2.86   | 2.64   |
| 5             | 3.38             | 2.46   | 2.09   | 1.99   | 3.38             | 2.46   | 2.09   | 1.99   | 3.38             | 2.46   | 2.09   | 1.99   | 4.40             | 3.20   | 2.91   | 2.68   | 4.40             | 3.20   | 2.91   | 2.68   |
| 6             | 3.44             | 2.51   | 2.15   | 2.05   | 3.44             | 2.51   | 2.15   | 2.05   | 3.44             | 2.51   | 2.15   | 2.05   | 4.47             | 3.27   | 2.97   | 2.75   | 4.47             | 3.27   | 2.97   | 2.75   |
| 7             | 3.50             | 2.55   | 2.21   | 2.11   | 3.50             | 2.55   | 2.21   | 2.11   | 3.50             | 2.55   | 2.21   | 2.11   | 4.54             | 3.34   | 3.03   | 2.82   | 4.54             | 3.34   | 3.03   | 2.82   |
| 8             | 3.56             | 2.60   | 2.27   | 2.18   | 3.56             | 2.60   | 2.27   | 2.18   | 3.56             | 2.60   | 2.27   | 2.18   | 4.61             | 3.41   | 3.09   | 2.90   | 4.61             | 3.41   | 3.09   | 2.90   |
| 9             | 3.62             | 2.66   | 2.34   | 2.25   | 3.62             | 2.66   | 2.34   | 2.25   | 3.62             | 2.66   | 2.34   | 2.25   | 4.69             | 3.49   | 3.16   | 2.98   | 4.69             | 3.49   | 3.16   | 2.98   |
| 10            | 3.69             | 2.71   | 2.41   | 2.32   | 3.69             | 2.71   | 2.41   | 2.32   | 3.69             | 2.71   | 2.41   | 2.32   | 4.77             | 3.57   | 3.23   | 3.06   | 4.77             | 3.57   | 3.23   | 3.06   |
| 11            | 3.75             | 2.80   | 2.50   | 2.41   | 3.75             | 2.80   | 2.50   | 2.41   | 3.75             | 2.80   | 2.50   | 2.41   | 4.87             | 3.65   | 3.36   | 3.18   | 4.87             | 3.65   | 3.36   | 3.18   |
| 12            | 3.82             | 2.90   | 2.60   | 2.50   | 3.82             | 2.90   | 2.60   | 2.50   | 3.82             | 2.90   | 2.60   | 2.50   | 4.98             | 3.73   | 3.50   | 3.32   | 4.98             | 3.73   | 3.50   | 3.32   |
| 13            | 3.88             | 3.00   | 2.70   | 2.60   | 3.88             | 3.00   | 2.70   | 2.60   | 3.88             | 3.00   | 2.70   | 2.60   | 5.09             | 3.82   | 3.65   | 3.46   | 5.09             | 3.82   | 3.65   | 3.46   |
| 14            | 3.95             | 3.12   | 2.82   | 2.71   | 3.95             | 3.12   | 2.82   | 2.71   | 3.95             | 3.12   | 2.82   | 2.71   | 5.21             | 3.91   | 3.82   | 3.62   | 5.21             | 3.91   | 3.82   | 3.62   |
| 15            | 4.02             | 3.24   | 2.95   | 2.83   | 4.02             | 3.24   | 2.95   | 2.83   | 4.02             | 3.24   | 2.95   | 2.83   | 5.33             | 4.00   | 4.00   | 3.80   | 5.33             | 4.00   | 4.00   | 3.80   |
| 16            | 4.15             | 3.33   | 3.08   | 2.94   | 4.15             | 3.33   | 3.08   | 2.94   | 4.15             | 3.33   | 3.08   | 2.94   | 5.45             | 4.15   | 4.13   | 3.94   | 5.45             | 4.15   | 4.13   | 3.94   |
| 17            | 4.28             | 3.42   | 3.21   | 3.05   | 4.28             | 3.42   | 3.21   | 3.05   | 4.28             | 3.42   | 3.21   | 3.05   | 5.57             | 4.30   | 4.27   | 4.10   | 5.57             | 4.30   | 4.27   | 4.10   |
| 18            | 4.42             | 3.52   | 3.23   | 3.05   | 4.42             | 3.52   | 3.29   | 3.10   | 4.42             | 3.52   | 3.37   | 3.17   | 5.70             | 4.48   | 4.35   | 4.19   | 5.70             | 4.48   | 4.42   | 4.26   |
| 19            | 4.58             | 3.63   | 3.34   | 3.13   | 4.58             | 3.63   | 3.43   | 3.20   | 4.58             | 3.63   | 3.53   | 3.31   | 5.84             | 4.66   | 4.48   | 4.34   | 5.84             | 4.66   | 4.59   | 4.44   |
| 20            | 4.74             | 3.74   | 3.46   | 3.21   | 4.74             | 3.74   | 3.57   | 3.31   | 4.74             | 3.74   | 3.72   | 3.45   | 5.98             | 4.86   | 4.62   | 4.50   | 5.98             | 4.86   | 4.76   | 4.64   |
| 21            | 4.85             | 3.86   | 3.57   | 3.34   | 4.85             | 3.86   | 3.68   | 3.45   | 4.85             | 3.86   | 3.84   | 3.59   | 6.16             | 5.06   | 4.81   | 4.66   | 6.16             | 5.06   | 4.96   | 4.80   |
| 22            | 4.96             | 3.99   | 3.68   | 3.49   | 4.96             | 3.99   | 3.80   | 3.60   | 4.96             | 3.99   | 3.96   | 3.75   | 6.35             | 5.28   | 5.02   | 4.83   | 6.35             | 5.28   | 5.18   | 4.98   |
| 23            | 5.08             | 4.12   | 3.80   | 3.65   | 5.08             | 4.12   | 3.93   | 3.76   | 5.08             | 4.12   | 4.09   | 3.92   | 6.55             | 5.51   | 5.25   | 5.01   | 6.55             | 5.51   | 5.41   | 5.17   |
| 24            | 5.20             | 4.26   | 3.93   | 3.82   | 5.20             | 4.26   | 4.06   | 3.94   | 5.20             | 4.26   | 4.23   | 4.11   | 6.76             | 5.77   | 5.50   | 5.21   | 6.76             | 5.77   | 5.67   | 5.37   |
| 25            | 5.33             | 4.42   | 4.07   | 4.01   | 5.33             | 4.42   | 4.20   | 4.14   | 5.33             | 4.42   | 4.38   | 4.31   | 6.99             | 6.05   | 5.77   | 5.42   | 6.99             | 6.05   | 5.95   | 5.59   |
| 26            | 5.48             | 4.58   | 4.21   | 4.15   | 5.48             | 4.58   | 4.35   | 4.28   | 5.48             | 4.58   | 4.53   | 4.46   | 7.23             | 6.27   | 5.97   | 5.64   | 7.23             | 6.27   | 6.15   | 5.81   |
| 27            | 5.64             | 4.76   | 4.37   | 4.30   | 5.64             | 4.76   | 4.51   | 4.44   | 5.64             | 4.76   | 4.69   | 4.62   | 7.49             | 6.51   | 6.18   | 5.87   | 7.49             | 6.51   | 6.37   | 6.05   |
| 28            | 5.81             | 4.94   | 4.53   | 4.46   | 5.81             | 4.94   | 4.67   | 4.61   | 5.81             | 4.94   | 4.87   | 4.80   | 7.76             | 6.76   | 6.40   | 6.12   | 7.76             | 6.76   | 6.60   | 6.31   |
| 29            | 6.00             | 5.15   | 4.70   | 4.64   | 6.00             | 5.15   | 4.85   | 4.79   | 6.00             | 5.15   | 5.06   | 4.99   | 8.06             | 7.04   | 6.64   | 6.40   | 8.06             | 7.04   | 6.85   | 6.60   |
| 30            | 6.19             | 5.37   | 4.89   | 4.83   | 6.19             | 5.37   | 5.05   | 4.98   | 6.19             | 5.37   | 5.26   | 5.19   | 8.38             | 7.34   | 6.91   | 6.70   | 8.38             | 7.34   | 7.12   | 6.91   |
| 31            | 6.26             | 5.50   | 5.01   | 4.92   | 6.26             | 5.50   | 5.18   | 5.07   | 6.26             | 5.50   | 5.39   | 5.29   | 8.53             | 7.64   | 7.10   | 6.86   | 8.53             | 7.64   | 7.32   | 7.07   |
| 32            | 6.33             | 5.63   | 5.14   | 5.01   | 6.33             | 5.63   | 5.31   | 5.17   | 6.33             | 5.63   | 5.53   | 5.39   | 8.69             | 7.96   | 7.31   | 7.02   | 8.69             | 7.96   | 7.54   | 7.24   |
| 33            | 6.40             | 5.77   | 5.28   | 5.11   | 6.40             | 5.77   | 5.45   | 5.27   | 6.40             | 5.77   | 5.67   | 5.49   | 8.85             | 8.30   | 7.53   | 7.19   | 8.85             | 8.30   | 7.76   | 7.41   |
| 34            | 6.47             | 5.92   | 5.42   | 5.21   | 6.47             | 5.92   | 5.60   | 5.37   | 6.47             | 5.92   | 5.83   | 5.60   | 9.02             | 8.68   | 7.77   | 7.37   | 9.02             | 8.68   | 8.01   | 7.60   |
| 35            | 6.55             | 6.08   | 5.57   | 5.31   | 6.55             | 6.08   | 5.75   | 5.48   | 6.55             | 6.08   | 5.99   | 5.71   | 9.19             | 9.10   | 8.02   | 7.56   | 9.19             | 9.10   | 8.26   | 7.79   |
| 36            | 6.92             | 6.35   | 5.81   | 5.56   | 6.92             | 6.35   | 6.00   | 5.74   | 6.92             | 6.35   | 6.25   | 5.97   | 9.57             | 9.33   | 8.32   | 7.86   | 9.57             | 9.33   | 8.57   | 8.10   |
| 37            | 7.33             | 6.65   | 6.07   | 5.83   | 7.33             | 6.65   | 6.27   | 6.01   | 7.33             | 6.65   | 6.53   | 6.26   | 9.97             | 9.57   | 8.64   | 8.17   | 9.97             | 9.57   | 8.90   | 8.43   |
| 38            | 7.80             | 6.97   | 6.36   | 6.12   | 7.80             | 6.97   | 6.56   | 6.32   | 7.80             | 6.97   | 6.84   | 6.58   | 10.42            | 9.83   | 8.98   | 8.52   | 10.42            | 9.83   | 9.26   | 8.79   |
| 39            | 8.33             | 7.33   | 6.67   | 6.45   | 8.33             | 7.33   | 6.89   | 6.66   | 8.33             | 7.33   | 7.18   | 6.94   | 10.91            | 10.10  | 9.36   | 8.90   | 10.91            | 10.10  | 9.65   | 9.18   |



# Annual guaranteed Whole Life Limited Pay 30 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
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 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 40 to 70)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 40            | 8.93             | 7.73   | 7.02   | 6.82   | 8.93             | 7.73   | 7.25   | 7.04   | 8.93             | 7.73   | 7.55   | 7.33   | 11.44            | 10.38  | 9.77   | 9.31   | 11.44            | 10.38  | 10.07  | 9.60   |
| 41            | 9.18             | 7.99   | 7.25   | 7.07   | 9.18             | 7.99   | 7.49   | 7.30   | 9.18             | 7.99   | 7.83   | 7.63   | 12.10            | 10.85  | 10.20  | 9.72   | 12.10            | 10.85  | 10.51  | 10.03  |
| 42            | 9.44             | 8.26   | 7.51   | 7.34   | 9.44             | 8.26   | 7.75   | 7.58   | 9.44             | 8.26   | 8.13   | 7.96   | 12.84            | 11.36  | 10.67  | 10.18  | 12.84            | 11.36  | 11.00  | 10.50  |
| 43            | 9.72             | 8.55   | 7.78   | 7.63   | 9.72             | 8.55   | 8.03   | 7.88   | 9.72             | 8.55   | 8.45   | 8.31   | 13.67            | 11.91  | 11.18  | 10.67  | 13.67            | 11.91  | 11.53  | 11.01  |
| 44            | 10.02            | 8.86   | 8.07   | 7.95   | 10.02            | 8.86   | 8.33   | 8.21   | 10.02            | 8.86   | 8.81   | 8.69   | 14.62            | 12.53  | 11.75  | 11.22  | 14.62            | 12.53  | 12.11  | 11.57  |
| 45            | 10.33            | 9.20   | 8.39   | 8.29   | 10.33            | 9.20   | 8.66   | 8.56   | 10.33            | 9.20   | 9.19   | 9.12   | 15.71            | 13.21  | 12.37  | 11.83  | 15.71            | 13.21  | 12.76  | 12.20  |
| 46            | 10.79            | 9.61   | 8.77   | 8.67   | 10.79            | 9.61   | 9.05   | 8.95   | 10.79            | 9.61   | 9.60   | 9.53   | 16.30            | 13.82  | 12.97  | 12.42  | 16.30            | 13.82  | 13.40  | 12.81  |
| 47            | 11.30            | 10.05  | 9.19   | 9.08   | 11.30            | 10.05  | 9.49   | 9.37   | 11.30            | 10.05  | 10.04  | 9.97   | 16.94            | 14.48  | 13.63  | 13.08  | 16.94            | 14.48  | 14.10  | 13.49  |
| 48            | 11.86            | 10.54  | 9.65   | 9.53   | 11.86            | 10.54  | 9.96   | 9.83   | 11.86            | 10.54  | 10.53  | 10.47  | 17.64            | 15.21  | 14.35  | 13.81  | 17.64            | 15.21  | 14.88  | 14.24  |
| 49            | 12.48            | 11.08  | 10.16  | 10.02  | 12.48            | 11.08  | 10.49  | 10.34  | 12.48            | 11.08  | 11.07  | 11.01  | 18.39            | 16.01  | 15.16  | 14.62  | 18.39            | 16.01  | 15.75  | 15.08  |
| 50            | 13.16            | 11.68  | 10.73  | 10.57  | 13.16            | 11.68  | 11.08  | 10.91  | 13.16            | 11.68  | 11.67  | 11.61  | 19.21            | 16.91  | 16.06  | 15.54  | 19.21            | 16.91  | 16.73  | 16.03  |
| 51            | 13.77            | 12.24  | 11.24  | 11.03  | 13.77            | 12.24  | 11.60  | 11.38  | 13.77            | 12.24  | 12.20  | 12.14  | 20.01            | 17.61  | 16.74  | 16.16  | 20.01            | 17.61  | 17.44  | 16.67  |
| 52            | 14.45            | 12.85  | 11.80  | 11.52  | 14.45            | 12.85  | 12.18  | 11.89  | 14.45            | 12.85  | 12.79  | 12.72  | 20.88            | 18.37  | 17.48  | 16.84  | 20.88            | 18.37  | 18.21  | 17.36  |
| 53            | 15.19            | 13.53  | 12.42  | 12.06  | 15.19            | 13.53  | 12.82  | 12.45  | 15.19            | 13.53  | 13.43  | 13.36  | 21.82            | 19.19  | 18.28  | 17.57  | 21.82            | 19.19  | 19.04  | 18.12  |
| 54            | 16.02            | 14.29  | 13.11  | 12.66  | 16.02            | 14.29  | 13.53  | 13.07  | 16.02            | 14.29  | 14.14  | 14.06  | 22.86            | 20.09  | 19.17  | 18.37  | 22.86            | 20.09  | 19.97  | 18.94  |
| 55            | 16.94            | 15.13  | 13.88  | 13.32  | 16.94            | 15.13  | 14.33  | 13.75  | 16.94            | 15.13  | 14.92  | 14.85  | 24.00            | 21.09  | 20.14  | 19.24  | 24.00            | 21.09  | 20.98  | 19.84  |
| 56            | 17.89            | 15.96  | 14.55  | 13.94  | 17.89            | 15.96  | 15.02  | 14.39  | 17.89            | 15.96  | 15.65  | 15.53  | 25.09            | 22.05  | 21.05  | 20.06  | 25.09            | 22.05  | 21.89  | 20.67  |
| 57            | 18.95            | 16.88  | 15.29  | 14.62  | 18.95            | 16.88  | 15.78  | 15.10  | 18.95            | 16.88  | 16.44  | 16.28  | 26.29            | 23.10  | 22.05  | 20.94  | 26.29            | 23.10  | 22.88  | 21.59  |
| 58            | 20.14            | 17.91  | 16.11  | 15.38  | 20.14            | 17.91  | 16.63  | 15.88  | 20.14            | 17.91  | 17.32  | 17.11  | 27.60            | 24.25  | 23.15  | 21.91  | 27.60            | 24.25  | 23.97  | 22.59  |
| 59            | 21.49            | 19.09  | 17.02  | 16.22  | 21.49            | 19.09  | 17.57  | 16.74  | 21.49            | 19.09  | 18.31  | 18.02  | 29.06            | 25.53  | 24.36  | 22.97  | 29.06            | 25.53  | 25.17  | 23.68  |
| 60            | 23.04            | 20.42  | 18.05  | 17.15  | 23.04            | 20.42  | 18.63  | 17.70  | 23.04            | 20.42  | 19.41  | 19.04  | 30.67            | 26.95  | 25.70  | 24.14  | 30.67            | 26.95  | 26.49  | 24.89  |
| 61            | 24.38            | 21.57  | 19.06  | 18.11  | 24.38            | 21.57  | 19.67  | 18.69  | 24.38            | 21.57  | 20.49  | 20.00  | 32.23            | 28.32  | 27.01  | 25.37  | 32.23            | 28.32  | 27.85  | 26.16  |
| 62            | 25.87            | 22.85  | 20.19  | 19.18  | 25.87            | 22.85  | 20.84  | 19.80  | 25.87            | 22.85  | 21.71  | 21.06  | 33.95            | 29.85  | 28.47  | 26.73  | 33.95            | 29.85  | 29.34  | 27.56  |
| 63            | 27.57            | 24.29  | 21.46  | 20.39  | 27.57            | 24.29  | 22.15  | 21.04  | 27.57            | 24.29  | 23.08  | 22.25  | 35.86            | 31.55  | 30.08  | 28.25  | 35.86            | 31.55  | 31.01  | 29.13  |
| 64            | 29.50            | 25.93  | 22.91  | 21.75  | 29.50            | 25.93  | 23.65  | 22.46  | 29.50            | 25.93  | 24.63  | 23.58  | 38.01            | 33.46  | 31.89  | 29.96  | 38.01            | 33.46  | 32.88  | 30.89  |
| 65            | 31.73            | 27.81  | 24.57  | 23.32  | 31.73            | 27.81  | 25.36  | 24.07  | 31.73            | 27.81  | 26.41  | 25.07  | 40.43            | 35.61  | 33.94  | 31.88  | 40.43            | 35.61  | 34.98  | 32.87  |
| 66            | 33.77            | 29.77  | 26.19  | 24.94  | 33.77            | 29.77  | 27.03  | 25.75  | 33.77            | 29.77  | 28.16  | 26.82  | 43.05            | 38.00  | 36.19  | 34.30  | 43.05            | 38.00  | 37.36  | 35.36  |
| 67            | 36.08            | 32.03  | 28.05  | 26.81  | 36.08            | 32.03  | 28.95  | 27.68  | 36.08            | 32.03  | 30.16  | 28.83  | 46.03            | 40.72  | 38.76  | 37.11  | 46.03            | 40.72  | 40.09  | 38.26  |
| 68            | 38.74            | 34.66  | 30.19  | 28.98  | 38.74            | 34.66  | 31.16  | 29.92  | 38.74            | 34.66  | 32.46  | 31.16  | 49.46            | 43.87  | 41.73  | 40.43  | 49.46            | 43.87  | 43.25  | 41.69  |
| 69            | 41.83            | 37.77  | 32.69  | 31.53  | 41.83            | 37.77  | 33.74  | 32.56  | 41.83            | 37.77  | 35.14  | 33.91  | 53.44            | 47.54  | 45.19  | 44.41  | 53.44            | 47.54  | 46.94  | 45.78  |
| 70            | 45.44            | 41.48  | 35.63  | 34.58  | 45.44            | 41.48  | 36.77  | 35.70  | 45.44            | 41.48  | 38.30  | 37.18  | 58.12            | 51.89  | 49.28  | 49.25  | 58.12            | 51.89  | 51.33  | 50.77  |



# Annual guaranteed Whole Life Pay To Age 65 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 0 to 39)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 0             | 3.58           | 2.88   | 1.94   | 1.79   | 3.58           | 2.88   | 1.94   | 1.79   | 3.58           | 2.88   | 1.94   | 1.79   | 4.45           | 3.49   | 3.29   | 3.10   | 4.45           | 3.49   | 3.29   | 3.10   |
| 1             | 3.59           | 2.90   | 2.04   | 1.90   | 3.59           | 2.90   | 2.04   | 1.90   | 3.59           | 2.90   | 2.04   | 1.90   | 4.49           | 3.54   | 3.36   | 3.17   | 4.49           | 3.54   | 3.36   | 3.17   |
| 2             | 3.59           | 2.92   | 2.16   | 2.02   | 3.59           | 2.92   | 2.16   | 2.02   | 3.59           | 2.92   | 2.16   | 2.02   | 4.53           | 3.60   | 3.42   | 3.24   | 4.53           | 3.60   | 3.42   | 3.24   |
| 3             | 3.60           | 2.93   | 2.29   | 2.17   | 3.60           | 2.93   | 2.29   | 2.17   | 3.60           | 2.93   | 2.29   | 2.17   | 4.57           | 3.66   | 3.49   | 3.32   | 4.57           | 3.66   | 3.49   | 3.32   |
| 4             | 3.60           | 2.95   | 2.43   | 2.33   | 3.60           | 2.95   | 2.43   | 2.33   | 3.60           | 2.95   | 2.43   | 2.33   | 4.61           | 3.72   | 3.56   | 3.40   | 4.61           | 3.72   | 3.56   | 3.40   |
| 5             | 3.61           | 2.97   | 2.60   | 2.52   | 3.61           | 2.97   | 2.60   | 2.52   | 3.61           | 2.97   | 2.60   | 2.52   | 4.65           | 3.78   | 3.63   | 3.48   | 4.65           | 3.78   | 3.63   | 3.48   |
| 6             | 3.64           | 3.03   | 2.66   | 2.56   | 3.64           | 3.03   | 2.66   | 2.56   | 3.64           | 3.03   | 2.66   | 2.56   | 4.69           | 3.81   | 3.69   | 3.55   | 4.69           | 3.81   | 3.69   | 3.55   |
| 7             | 3.68           | 3.09   | 2.72   | 2.61   | 3.68           | 3.09   | 2.72   | 2.61   | 3.68           | 3.09   | 2.72   | 2.61   | 4.73           | 3.85   | 3.74   | 3.62   | 4.73           | 3.85   | 3.74   | 3.62   |
| 8             | 3.72           | 3.16   | 2.78   | 2.65   | 3.72           | 3.16   | 2.78   | 2.65   | 3.72           | 3.16   | 2.78   | 2.65   | 4.77           | 3.88   | 3.80   | 3.70   | 4.77           | 3.88   | 3.80   | 3.70   |
| 9             | 3.75           | 3.23   | 2.85   | 2.70   | 3.75           | 3.23   | 2.85   | 2.70   | 3.75           | 3.23   | 2.85   | 2.70   | 4.82           | 3.91   | 3.86   | 3.78   | 4.82           | 3.91   | 3.86   | 3.78   |
| 10            | 3.79           | 3.30   | 2.92   | 2.75   | 3.79           | 3.30   | 2.92   | 2.75   | 3.79           | 3.30   | 2.92   | 2.75   | 4.86           | 3.95   | 3.92   | 3.86   | 4.86           | 3.95   | 3.92   | 3.86   |
| 11            | 3.96           | 3.41   | 3.06   | 2.88   | 3.96           | 3.41   | 3.06   | 2.88   | 3.96           | 3.41   | 3.06   | 2.88   | 5.02           | 4.10   | 4.00   | 3.92   | 5.02           | 4.10   | 4.00   | 3.92   |
| 12            | 4.14           | 3.54   | 3.21   | 3.03   | 4.14           | 3.54   | 3.21   | 3.03   | 4.14           | 3.54   | 3.21   | 3.03   | 5.20           | 4.25   | 4.08   | 3.99   | 5.20           | 4.25   | 4.08   | 3.99   |
| 13            | 4.34           | 3.67   | 3.38   | 3.19   | 4.34           | 3.67   | 3.38   | 3.19   | 4.34           | 3.67   | 3.38   | 3.19   | 5.39           | 4.42   | 4.16   | 4.05   | 5.39           | 4.42   | 4.16   | 4.05   |
| 14            | 4.56           | 3.81   | 3.57   | 3.38   | 4.56           | 3.81   | 3.57   | 3.38   | 4.56           | 3.81   | 3.57   | 3.38   | 5.59           | 4.60   | 4.25   | 4.12   | 5.59           | 4.60   | 4.25   | 4.12   |
| 15            | 4.81           | 3.96   | 3.78   | 3.58   | 4.81           | 3.96   | 3.78   | 3.58   | 4.81           | 3.96   | 3.78   | 3.58   | 5.81           | 4.80   | 4.34   | 4.19   | 5.81           | 4.80   | 4.34   | 4.19   |
| 16            | 4.87           | 4.00   | 3.79   | 3.61   | 4.87           | 4.00   | 3.79   | 3.61   | 4.87           | 4.00   | 3.79   | 3.61   | 6.05           | 4.97   | 4.51   | 4.35   | 6.05           | 4.97   | 4.51   | 4.35   |
| 17            | 4.94           | 4.04   | 3.80   | 3.64   | 4.94           | 4.04   | 3.80   | 3.64   | 4.94           | 4.04   | 3.80   | 3.64   | 6.31           | 5.16   | 4.70   | 4.53   | 6.31           | 5.16   | 4.70   | 4.53   |
| 18            | 5.01           | 4.08   | 3.80   | 3.67   | 5.01           | 4.08   | 3.87   | 3.75   | 5.01           | 4.08   | 3.97   | 3.84   | 6.59           | 5.36   | 4.82   | 4.64   | 6.59           | 5.36   | 4.90   | 4.72   |
| 19            | 5.08           | 4.12   | 3.81   | 3.71   | 5.08           | 4.12   | 3.90   | 3.81   | 5.08           | 4.12   | 4.03   | 3.93   | 6.90           | 5.58   | 5.01   | 4.81   | 6.90           | 5.58   | 5.13   | 4.92   |
| 20            | 5.15           | 4.16   | 3.81   | 3.74   | 5.15           | 4.16   | 3.94   | 3.87   | 5.15           | 4.16   | 4.10   | 4.03   | 7.24           | 5.82   | 5.21   | 4.99   | 7.24           | 5.82   | 5.38   | 5.15   |
| 21            | 5.22           | 4.23   | 3.87   | 3.75   | 5.22           | 4.23   | 4.00   | 3.88   | 5.22           | 4.23   | 4.16   | 4.04   | 7.43           | 6.02   | 5.40   | 5.19   | 7.43           | 6.02   | 5.57   | 5.35   |
| 22            | 5.30           | 4.31   | 3.93   | 3.77   | 5.30           | 4.31   | 4.06   | 3.89   | 5.30           | 4.31   | 4.23   | 4.06   | 7.63           | 6.24   | 5.61   | 5.40   | 7.63           | 6.24   | 5.79   | 5.57   |
| 23            | 5.38           | 4.39   | 4.00   | 3.78   | 5.38           | 4.39   | 4.13   | 3.91   | 5.38           | 4.39   | 4.30   | 4.07   | 7.84           | 6.47   | 5.83   | 5.63   | 7.84           | 6.47   | 6.02   | 5.81   |
| 24            | 5.46           | 4.47   | 4.06   | 3.80   | 5.46           | 4.47   | 4.19   | 3.92   | 5.46           | 4.47   | 4.37   | 4.09   | 8.06           | 6.73   | 6.07   | 5.88   | 8.06           | 6.73   | 6.27   | 6.07   |
| 25            | 5.54           | 4.56   | 4.13   | 3.81   | 5.54           | 4.56   | 4.26   | 3.93   | 5.54           | 4.56   | 4.44   | 4.10   | 8.30           | 7.00   | 6.33   | 6.16   | 8.30           | 7.00   | 6.54   | 6.35   |
| 26            | 5.74           | 4.74   | 4.27   | 3.96   | 5.74           | 4.74   | 4.41   | 4.09   | 5.74           | 4.74   | 4.59   | 4.26   | 8.51           | 7.24   | 6.57   | 6.37   | 8.51           | 7.24   | 6.78   | 6.57   |
| 27            | 5.96           | 4.93   | 4.42   | 4.13   | 5.96           | 4.93   | 4.56   | 4.26   | 5.96           | 4.93   | 4.75   | 4.44   | 8.73           | 7.49   | 6.82   | 6.60   | 8.73           | 7.49   | 7.03   | 6.81   |
| 28            | 6.20           | 5.13   | 4.58   | 4.31   | 6.20           | 5.13   | 4.72   | 4.44   | 6.20           | 5.13   | 4.92   | 4.63   | 8.96           | 7.76   | 7.08   | 6.85   | 8.96           | 7.76   | 7.31   | 7.06   |
| 29            | 6.45           | 5.36   | 4.75   | 4.50   | 6.45           | 5.36   | 4.90   | 4.65   | 6.45           | 5.36   | 5.10   | 4.84   | 9.21           | 8.05   | 7.37   | 7.11   | 9.21           | 8.05   | 7.60   | 7.33   |
| 30            | 6.73           | 5.60   | 4.93   | 4.72   | 6.73           | 5.60   | 5.09   | 4.87   | 6.73           | 5.60   | 5.30   | 5.07   | 9.47           | 8.37   | 7.69   | 7.40   | 9.47           | 8.37   | 7.93   | 7.63   |
| 31            | 6.99           | 5.83   | 5.17   | 4.97   | 6.99           | 5.83   | 5.34   | 5.13   | 6.99           | 5.83   | 5.56   | 5.34   | 9.80           | 8.69   | 8.02   | 7.73   | 9.80           | 8.69   | 8.27   | 7.97   |
| 32            | 7.27           | 6.07   | 5.44   | 5.25   | 7.27           | 6.07   | 5.62   | 5.42   | 7.27           | 6.07   | 5.85   | 5.64   | 10.15          | 9.04   | 8.38   | 8.09   | 10.15          | 9.04   | 8.64   | 8.35   |
| 33            | 7.57           | 6.34   | 5.74   | 5.56   | 7.57           | 6.34   | 5.92   | 5.74   | 7.57           | 6.34   | 6.17   | 5.98   | 10.53          | 9.41   | 8.77   | 8.49   | 10.53          | 9.41   | 9.04   | 8.76   |
| 34            | 7.89           | 6.63   | 6.07   | 5.91   | 7.89           | 6.63   | 6.27   | 6.10   | 7.89           | 6.63   | 6.53   | 6.36   | 10.94          | 9.82   | 9.20   | 8.93   | 10.94          | 9.82   | 9.48   | 9.21   |
| 35            | 8.25           | 6.95   | 6.44   | 6.31   | 8.25           | 6.95   | 6.65   | 6.52   | 8.25           | 6.95   | 6.93   | 6.79   | 11.38          | 10.26  | 9.68   | 9.42   | 11.38          | 10.26  | 9.98   | 9.71   |
| 36            | 8.73           | 7.35   | 6.81   | 6.67   | 8.73           | 7.35   | 7.03   | 6.88   | 8.73           | 7.35   | 7.33   | 7.19   | 11.91          | 10.81  | 10.22  | 9.90   | 11.91          | 10.81  | 10.53  | 10.24  |
| 37            | 9.28           | 7.80   | 7.23   | 7.07   | 9.28           | 7.80   | 7.46   | 7.30   | 9.28           | 7.80   | 7.77   | 7.65   | 12.49          | 11.42  | 10.81  | 10.43  | 12.49          | 11.42  | 11.14  | 10.83  |
| 38            | 9.90           | 8.31   | 7.70   | 7.52   | 9.90           | 8.31   | 7.95   | 7.76   | 9.90           | 8.31   | 8.28   | 8.16   | 13.13          | 12.11  | 11.49  | 11.01  | 13.13          | 12.11  | 11.84  | 11.49  |
| 39            | 10.61          | 8.90   | 8.23   | 8.02   | 10.61          | 8.90   | 8.50   | 8.28   | 10.61          | 8.90   | 8.85   | 8.75   | 13.85          | 12.89  | 12.25  | 11.67  | 13.85          | 12.89  | 12.62  | 12.23  |



# Annual guaranteed Whole Life Pay To Age 65 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 40 to 45)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 40            | 11.42          | 9.57   | 8.84   | 8.61   | 11.42          | 9.57   | 9.13   | 8.88   | 11.42          | 9.57   | 9.51   | 9.43   | 14.64          | 13.77  | 13.12  | 12.42  | 14.64          | 13.77  | 13.52  | 13.08  |
| 41            | 12.21          | 10.19  | 9.43   | 9.17   | 12.21          | 10.19  | 9.74   | 9.46   | 12.21          | 10.19  | 10.14  | 10.03  | 16.01          | 14.89  | 14.19  | 13.50  | 16.01          | 14.89  | 14.64  | 14.20  |
| 42            | 13.12          | 10.91  | 10.10  | 9.81   | 13.12          | 10.91  | 10.43  | 10.13  | 13.12          | 10.91  | 10.86  | 10.71  | 17.66          | 16.22  | 15.45  | 14.79  | 17.66          | 16.22  | 15.97  | 15.53  |
| 43            | 14.18          | 11.73  | 10.87  | 10.55  | 14.18          | 11.73  | 11.23  | 10.89  | 14.18          | 11.73  | 11.69  | 11.49  | 19.69          | 17.81  | 16.96  | 16.35  | 19.69          | 17.81  | 17.56  | 17.14  |
| 44            | 15.42          | 12.69  | 11.78  | 11.41  | 15.42          | 12.69  | 12.16  | 11.77  | 15.42          | 12.69  | 12.66  | 12.39  | 22.24          | 19.75  | 18.79  | 18.29  | 22.24          | 19.75  | 19.51  | 19.11  |
| 45            | 16.90          | 13.82  | 12.84  | 12.42  | 16.90          | 13.82  | 13.25  | 12.82  | 16.90          | 13.82  | 13.81  | 13.45  | 25.56          | 22.16  | 21.06  | 20.74  | 25.56          | 22.16  | 21.94  | 21.60  |



# Annual guaranteed Whole Life Pay To Age 65 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 0 to 39)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 0             | 2.97             | 2.05   | 1.85   | 1.68   | 2.97             | 2.05   | 1.85   | 1.68   | 2.97             | 2.05   | 1.85   | 1.68   | 4.10             | 2.89   | 2.67   | 2.49   | 4.10             | 2.89   | 2.67   | 2.49   |
| 1             | 2.97             | 2.07   | 1.88   | 1.71   | 2.97             | 2.07   | 1.88   | 1.71   | 2.97             | 2.07   | 1.88   | 1.71   | 4.14             | 2.93   | 2.71   | 2.52   | 4.14             | 2.93   | 2.71   | 2.52   |
| 2             | 2.98             | 2.09   | 1.91   | 1.73   | 2.98             | 2.09   | 1.91   | 1.73   | 2.98             | 2.09   | 1.91   | 1.73   | 4.19             | 2.97   | 2.75   | 2.56   | 4.19             | 2.97   | 2.75   | 2.56   |
| 3             | 2.98             | 2.11   | 1.95   | 1.76   | 2.98             | 2.11   | 1.95   | 1.76   | 2.98             | 2.11   | 1.95   | 1.76   | 4.23             | 3.01   | 2.80   | 2.59   | 4.23             | 3.01   | 2.80   | 2.59   |
| 4             | 2.99             | 2.14   | 1.98   | 1.79   | 2.99             | 2.14   | 1.98   | 1.79   | 2.99             | 2.14   | 1.98   | 1.79   | 4.27             | 3.06   | 2.84   | 2.63   | 4.27             | 3.06   | 2.84   | 2.63   |
| 5             | 2.99             | 2.16   | 2.02   | 1.82   | 2.99             | 2.16   | 2.02   | 1.82   | 2.99             | 2.16   | 2.02   | 1.82   | 4.32             | 3.10   | 2.89   | 2.67   | 4.32             | 3.10   | 2.89   | 2.67   |
| 6             | 3.05             | 2.19   | 2.05   | 1.86   | 3.05             | 2.19   | 2.05   | 1.86   | 3.05             | 2.19   | 2.05   | 1.86   | 4.39             | 3.16   | 2.94   | 2.74   | 4.39             | 3.16   | 2.94   | 2.74   |
| 7             | 3.11             | 2.22   | 2.07   | 1.90   | 3.11             | 2.22   | 2.07   | 1.90   | 3.11             | 2.22   | 2.07   | 1.90   | 4.45             | 3.21   | 2.99   | 2.81   | 4.45             | 3.21   | 2.99   | 2.81   |
| 8             | 3.17             | 2.25   | 2.10   | 1.95   | 3.17             | 2.25   | 2.10   | 1.95   | 3.17             | 2.25   | 2.10   | 1.95   | 4.52             | 3.27   | 3.05   | 2.88   | 4.52             | 3.27   | 3.05   | 2.88   |
| 9             | 3.24             | 2.29   | 2.13   | 1.99   | 3.24             | 2.29   | 2.13   | 1.99   | 3.24             | 2.29   | 2.13   | 1.99   | 4.60             | 3.34   | 3.10   | 2.96   | 4.60             | 3.34   | 3.10   | 2.96   |
| 10            | 3.31             | 2.32   | 2.16   | 2.04   | 3.31             | 2.32   | 2.16   | 2.04   | 3.31             | 2.32   | 2.16   | 2.04   | 4.67             | 3.40   | 3.16   | 3.04   | 4.67             | 3.40   | 3.16   | 3.04   |
| 11            | 3.43             | 2.46   | 2.28   | 2.15   | 3.43             | 2.46   | 2.28   | 2.15   | 3.43             | 2.46   | 2.28   | 2.15   | 4.75             | 3.50   | 3.29   | 3.17   | 4.75             | 3.50   | 3.29   | 3.17   |
| 12            | 3.56             | 2.61   | 2.40   | 2.27   | 3.56             | 2.61   | 2.40   | 2.27   | 3.56             | 2.61   | 2.40   | 2.27   | 4.84             | 3.61   | 3.44   | 3.32   | 4.84             | 3.61   | 3.44   | 3.32   |
| 13            | 3.69             | 2.78   | 2.55   | 2.40   | 3.69             | 2.78   | 2.55   | 2.40   | 3.69             | 2.78   | 2.55   | 2.40   | 4.93             | 3.72   | 3.60   | 3.47   | 4.93             | 3.72   | 3.60   | 3.47   |
| 14            | 3.84             | 2.98   | 2.71   | 2.56   | 3.84             | 2.98   | 2.71   | 2.56   | 3.84             | 2.98   | 2.71   | 2.56   | 5.02             | 3.84   | 3.77   | 3.65   | 5.02             | 3.84   | 3.77   | 3.65   |
| 15            | 4.00             | 3.21   | 2.89   | 2.73   | 4.00             | 3.21   | 2.89   | 2.73   | 4.00             | 3.21   | 2.89   | 2.73   | 5.12             | 3.97   | 3.96   | 3.84   | 5.12             | 3.97   | 3.96   | 3.84   |
| 16            | 4.13             | 3.30   | 2.91   | 2.75   | 4.13             | 3.30   | 2.91   | 2.75   | 4.13             | 3.30   | 2.91   | 2.75   | 5.26             | 4.07   | 3.97   | 3.84   | 5.26             | 4.07   | 3.97   | 3.84   |
| 17            | 4.26             | 3.40   | 2.94   | 2.78   | 4.26             | 3.40   | 2.94   | 2.78   | 4.26             | 3.40   | 2.94   | 2.78   | 5.41             | 4.17   | 3.98   | 3.85   | 5.41             | 4.17   | 3.98   | 3.85   |
| 18            | 4.41             | 3.50   | 2.96   | 2.80   | 4.41             | 3.50   | 3.02   | 2.85   | 4.41             | 3.50   | 3.10   | 2.92   | 5.56             | 4.28   | 3.99   | 3.85   | 5.56             | 4.28   | 4.06   | 3.92   |
| 19            | 4.56             | 3.61   | 2.99   | 2.83   | 4.56             | 3.61   | 3.07   | 2.90   | 4.56             | 3.61   | 3.17   | 2.99   | 5.73             | 4.40   | 4.00   | 3.86   | 5.73             | 4.40   | 4.10   | 3.95   |
| 20            | 4.73             | 3.72   | 3.02   | 2.85   | 4.73             | 3.72   | 3.12   | 2.94   | 4.73             | 3.72   | 3.25   | 3.06   | 5.90             | 4.52   | 4.01   | 3.86   | 5.90             | 4.52   | 4.13   | 3.98   |
| 21            | 4.79             | 3.79   | 3.08   | 2.91   | 4.79             | 3.79   | 3.19   | 3.00   | 4.79             | 3.79   | 3.32   | 3.12   | 6.00             | 4.69   | 4.13   | 3.98   | 6.00             | 4.69   | 4.26   | 4.10   |
| 22            | 4.86             | 3.87   | 3.15   | 2.97   | 4.86             | 3.87   | 3.26   | 3.06   | 4.86             | 3.87   | 3.39   | 3.19   | 6.09             | 4.88   | 4.26   | 4.10   | 6.09             | 4.88   | 4.39   | 4.23   |
| 23            | 4.93             | 3.94   | 3.22   | 3.03   | 4.93             | 3.94   | 3.33   | 3.13   | 4.93             | 3.94   | 3.47   | 3.26   | 6.20             | 5.08   | 4.39   | 4.23   | 6.20             | 5.08   | 4.53   | 4.36   |
| 24            | 5.00             | 4.03   | 3.30   | 3.10   | 5.00             | 4.03   | 3.41   | 3.20   | 5.00             | 4.03   | 3.55   | 3.33   | 6.30             | 5.30   | 4.54   | 4.37   | 6.30             | 5.30   | 4.68   | 4.51   |
| 25            | 5.07             | 4.11   | 3.38   | 3.17   | 5.07             | 4.11   | 3.49   | 3.27   | 5.07             | 4.11   | 3.63   | 3.41   | 6.41             | 5.54   | 4.69   | 4.52   | 6.41             | 5.54   | 4.85   | 4.66   |
| 26            | 5.12             | 4.23   | 3.52   | 3.31   | 5.12             | 4.23   | 3.64   | 3.42   | 5.12             | 4.23   | 3.79   | 3.56   | 6.60             | 5.76   | 4.93   | 4.73   | 6.60             | 5.76   | 5.09   | 4.89   |
| 27            | 5.18             | 4.37   | 3.68   | 3.47   | 5.18             | 4.37   | 3.80   | 3.58   | 5.18             | 4.37   | 3.95   | 3.73   | 6.79             | 6.01   | 5.20   | 4.97   | 6.79             | 6.01   | 5.37   | 5.14   |
| 28            | 5.23             | 4.51   | 3.85   | 3.64   | 5.23             | 4.51   | 3.97   | 3.76   | 5.23             | 4.51   | 4.14   | 3.91   | 7.00             | 6.27   | 5.50   | 5.22   | 7.00             | 6.27   | 5.67   | 5.41   |
| 29            | 5.29             | 4.66   | 4.04   | 3.83   | 5.29             | 4.66   | 4.16   | 3.95   | 5.29             | 4.66   | 4.34   | 4.12   | 7.22             | 6.56   | 5.83   | 5.51   | 7.22             | 6.56   | 6.01   | 5.72   |
| 30            | 5.35             | 4.82   | 4.24   | 4.04   | 5.35             | 4.82   | 4.38   | 4.17   | 5.35             | 4.82   | 4.56   | 4.34   | 7.46             | 6.88   | 6.21   | 5.83   | 7.46             | 6.88   | 6.40   | 6.07   |
| 31            | 5.55             | 5.03   | 4.46   | 4.24   | 5.55             | 5.03   | 4.60   | 4.38   | 5.55             | 5.03   | 4.79   | 4.56   | 7.75             | 7.23   | 6.50   | 6.11   | 7.75             | 7.23   | 6.70   | 6.35   |
| 32            | 5.77             | 5.26   | 4.69   | 4.47   | 5.77             | 5.26   | 4.84   | 4.61   | 5.77             | 5.26   | 5.04   | 4.80   | 8.07             | 7.62   | 6.83   | 6.42   | 8.07             | 7.62   | 7.03   | 6.66   |
| 33            | 6.01             | 5.50   | 4.95   | 4.72   | 6.01             | 5.50   | 5.11   | 4.87   | 6.01             | 5.50   | 5.32   | 5.07   | 8.41             | 8.06   | 7.18   | 6.76   | 8.41             | 8.06   | 7.40   | 7.00   |
| 34            | 6.27             | 5.78   | 5.24   | 5.00   | 6.27             | 5.78   | 5.41   | 5.16   | 6.27             | 5.78   | 5.64   | 5.37   | 8.78             | 8.55   | 7.58   | 7.14   | 8.78             | 8.55   | 7.81   | 7.37   |
| 35            | 6.55             | 6.08   | 5.57   | 5.31   | 6.55             | 6.08   | 5.75   | 5.48   | 6.55             | 6.08   | 5.99   | 5.71   | 9.19             | 9.10   | 8.02   | 7.56   | 9.19             | 9.10   | 8.26   | 7.79   |
| 36            | 6.93             | 6.39   | 5.85   | 5.61   | 6.93             | 6.39   | 6.04   | 5.79   | 6.93             | 6.39   | 6.29   | 6.04   | 9.65             | 9.42   | 8.39   | 7.94   | 9.65             | 9.42   | 8.64   | 8.18   |
| 37            | 7.36             | 6.72   | 6.17   | 5.95   | 7.36             | 6.72   | 6.36   | 6.14   | 7.36             | 6.72   | 6.63   | 6.40   | 10.15            | 9.75   | 8.79   | 8.35   | 10.15            | 9.75   | 9.06   | 8.61   |
| 38            | 7.85             | 7.10   | 6.51   | 6.34   | 7.85             | 7.10   | 6.72   | 6.54   | 7.85             | 7.10   | 7.00   | 6.81   | 10.72            | 10.12  | 9.24   | 8.81   | 10.72            | 10.12  | 9.52   | 9.09   |
| 39            | 8.41             | 7.52   | 6.90   | 6.77   | 8.41             | 7.52   | 7.13   | 6.99   | 8.41             | 7.52   | 7.42   | 7.28   | 11.34            | 10.51  | 9.73   | 9.33   | 11.34            | 10.51  | 10.03  | 9.62   |



# Annual guaranteed Whole Life Pay To Age 65 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 40 to 45)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 40            | 9.05             | 7.99   | 7.34   | 7.27   | 9.05             | 7.99   | 7.58   | 7.51   | 9.05             | 7.99   | 7.89   | 7.82   | 12.05            | 10.93  | 10.28  | 9.91   | 12.05            | 10.93  | 10.60  | 10.22  |
| 41            | 9.71             | 8.48   | 7.80   | 7.70   | 9.71             | 8.48   | 8.06   | 7.95   | 9.71             | 8.48   | 8.39   | 8.31   | 13.08            | 11.78  | 11.10  | 10.72  | 13.08            | 11.78  | 11.46  | 11.07  |
| 42            | 10.48            | 9.04   | 8.33   | 8.18   | 10.48            | 9.04   | 8.60   | 8.44   | 10.48            | 9.04   | 8.96   | 8.87   | 14.31            | 12.77  | 12.06  | 11.67  | 14.31            | 12.77  | 12.48  | 12.07  |
| 43            | 11.38            | 9.67   | 8.93   | 8.72   | 11.38            | 9.67   | 9.22   | 9.00   | 11.38            | 9.67   | 9.60   | 9.50   | 15.79            | 13.93  | 13.21  | 12.80  | 15.79            | 13.93  | 13.69  | 13.27  |
| 44            | 12.46            | 10.40  | 9.62   | 9.34   | 12.46            | 10.40  | 9.93   | 9.64   | 12.46            | 10.40  | 10.35  | 10.24  | 17.61            | 15.33  | 14.59  | 14.19  | 17.61            | 15.33  | 15.16  | 14.73  |
| 45            | 13.75            | 11.25  | 10.43  | 10.05  | 13.75            | 11.25  | 10.77  | 10.38  | 13.75            | 11.25  | 11.22  | 11.10  | 19.90            | 17.05  | 16.30  | 15.90  | 19.90            | 17.05  | 16.98  | 16.56  |



# Annual guaranteed Whole Life Pay To Age 75 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 0 to 39)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 0             | 2.69           | 1.80   | 1.57   | 1.45   | 2.69           | 1.80   | 1.57   | 1.45   | 2.69           | 1.80   | 1.57   | 1.45   | 3.34           | 2.11   | 2.09   | 2.01   | 3.34           | 2.11   | 2.09   | 2.01   |
| 1             | 2.74           | 1.84   | 1.61   | 1.49   | 2.74           | 1.84   | 1.61   | 1.49   | 2.74           | 1.84   | 1.61   | 1.49   | 3.42           | 2.17   | 2.15   | 2.07   | 3.42           | 2.17   | 2.15   | 2.07   |
| 2             | 2.79           | 1.89   | 1.65   | 1.53   | 2.79           | 1.89   | 1.65   | 1.53   | 2.79           | 1.89   | 1.65   | 1.53   | 3.50           | 2.23   | 2.21   | 2.14   | 3.50           | 2.23   | 2.21   | 2.14   |
| 3             | 2.84           | 1.93   | 1.69   | 1.57   | 2.84           | 1.93   | 1.69   | 1.57   | 2.84           | 1.93   | 1.69   | 1.57   | 3.59           | 2.30   | 2.28   | 2.21   | 3.59           | 2.30   | 2.28   | 2.21   |
| 4             | 2.89           | 1.98   | 1.74   | 1.61   | 2.89           | 1.98   | 1.74   | 1.61   | 2.89           | 1.98   | 1.74   | 1.61   | 3.68           | 2.37   | 2.35   | 2.29   | 3.68           | 2.37   | 2.35   | 2.29   |
| 5             | 2.95           | 2.03   | 1.79   | 1.66   | 2.95           | 2.03   | 1.79   | 1.66   | 2.95           | 2.03   | 1.79   | 1.66   | 3.78           | 2.45   | 2.43   | 2.37   | 3.78           | 2.45   | 2.43   | 2.37   |
| 6             | 3.02           | 2.10   | 1.85   | 1.72   | 3.02           | 2.10   | 1.85   | 1.72   | 3.02           | 2.10   | 1.85   | 1.72   | 3.86           | 2.53   | 2.51   | 2.45   | 3.86           | 2.53   | 2.51   | 2.45   |
| 7             | 3.09           | 2.17   | 1.91   | 1.78   | 3.09           | 2.17   | 1.91   | 1.78   | 3.09           | 2.17   | 1.91   | 1.78   | 3.93           | 2.62   | 2.60   | 2.53   | 3.93           | 2.62   | 2.60   | 2.53   |
| 8             | 3.17           | 2.25   | 1.98   | 1.84   | 3.17           | 2.25   | 1.98   | 1.84   | 3.17           | 2.25   | 1.98   | 1.84   | 4.02           | 2.71   | 2.69   | 2.63   | 4.02           | 2.71   | 2.69   | 2.63   |
| 9             | 3.25           | 2.33   | 2.05   | 1.91   | 3.25           | 2.33   | 2.05   | 1.91   | 3.25           | 2.33   | 2.05   | 1.91   | 4.10           | 2.80   | 2.78   | 2.72   | 4.10           | 2.80   | 2.78   | 2.72   |
| 10            | 3.34           | 2.42   | 2.13   | 1.99   | 3.34           | 2.42   | 2.13   | 1.99   | 3.34           | 2.42   | 2.13   | 1.99   | 4.19           | 2.91   | 2.89   | 2.83   | 4.19           | 2.91   | 2.89   | 2.83   |
| 11            | 3.48           | 2.55   | 2.27   | 2.12   | 3.48           | 2.55   | 2.27   | 2.12   | 3.48           | 2.55   | 2.27   | 2.12   | 4.35           | 3.07   | 3.05   | 2.98   | 4.35           | 3.07   | 3.05   | 2.98   |
| 12            | 3.62           | 2.70   | 2.43   | 2.28   | 3.62           | 2.70   | 2.43   | 2.28   | 3.62           | 2.70   | 2.43   | 2.28   | 4.53           | 3.26   | 3.23   | 3.15   | 4.53           | 3.26   | 3.23   | 3.15   |
| 13            | 3.78           | 2.86   | 2.61   | 2.45   | 3.78           | 2.86   | 2.61   | 2.45   | 3.78           | 2.86   | 2.61   | 2.45   | 4.72           | 3.46   | 3.43   | 3.33   | 4.72           | 3.46   | 3.43   | 3.33   |
| 14            | 3.96           | 3.04   | 2.83   | 2.66   | 3.96           | 3.04   | 2.83   | 2.66   | 3.96           | 3.04   | 2.83   | 2.66   | 4.92           | 3.69   | 3.66   | 3.54   | 4.92           | 3.69   | 3.66   | 3.54   |
| 15            | 4.15           | 3.25   | 3.08   | 2.90   | 4.15           | 3.25   | 3.08   | 2.90   | 4.15           | 3.25   | 3.08   | 2.90   | 5.15           | 3.96   | 3.93   | 3.78   | 5.15           | 3.96   | 3.93   | 3.78   |
| 16            | 4.18           | 3.30   | 3.10   | 2.93   | 4.18           | 3.30   | 3.10   | 2.93   | 4.18           | 3.30   | 3.10   | 2.93   | 5.35           | 4.16   | 4.07   | 3.92   | 5.35           | 4.16   | 4.07   | 3.92   |
| 17            | 4.22           | 3.36   | 3.12   | 2.96   | 4.22           | 3.36   | 3.12   | 2.96   | 4.22           | 3.36   | 3.12   | 2.96   | 5.56           | 4.37   | 4.22   | 4.07   | 5.56           | 4.37   | 4.22   | 4.07   |
| 18            | 4.26           | 3.41   | 3.14   | 2.99   | 4.26           | 3.41   | 3.20   | 3.05   | 4.26           | 3.41   | 3.27   | 3.12   | 5.79           | 4.61   | 4.31   | 4.17   | 5.79           | 4.61   | 4.38   | 4.24   |
| 19            | 4.29           | 3.47   | 3.16   | 3.03   | 4.29           | 3.47   | 3.24   | 3.10   | 4.29           | 3.47   | 3.34   | 3.20   | 6.05           | 4.88   | 4.46   | 4.31   | 6.05           | 4.88   | 4.56   | 4.42   |
| 20            | 4.33           | 3.53   | 3.18   | 3.06   | 4.33           | 3.53   | 3.28   | 3.16   | 4.33           | 3.53   | 3.42   | 3.29   | 6.32           | 5.18   | 4.61   | 4.47   | 6.32           | 5.18   | 4.75   | 4.61   |
| 21            | 4.42           | 3.62   | 3.27   | 3.15   | 4.42           | 3.62   | 3.38   | 3.25   | 4.42           | 3.62   | 3.52   | 3.39   | 6.51           | 5.38   | 4.81   | 4.64   | 6.51           | 5.38   | 4.95   | 4.79   |
| 22            | 4.52           | 3.71   | 3.37   | 3.25   | 4.52           | 3.71   | 3.48   | 3.35   | 4.52           | 3.71   | 3.62   | 3.49   | 6.72           | 5.60   | 5.02   | 4.83   | 6.72           | 5.60   | 5.17   | 4.98   |
| 23            | 4.63           | 3.80   | 3.48   | 3.35   | 4.63           | 3.80   | 3.58   | 3.46   | 4.63           | 3.80   | 3.73   | 3.60   | 6.93           | 5.84   | 5.25   | 5.04   | 6.93           | 5.84   | 5.41   | 5.19   |
| 24            | 4.74           | 3.90   | 3.59   | 3.45   | 4.74           | 3.90   | 3.70   | 3.57   | 4.74           | 3.90   | 3.85   | 3.72   | 7.16           | 6.10   | 5.50   | 5.26   | 7.16           | 6.10   | 5.68   | 5.42   |
| 25            | 4.85           | 4.01   | 3.70   | 3.57   | 4.85           | 4.01   | 3.81   | 3.69   | 4.85           | 4.01   | 3.98   | 3.84   | 7.41           | 6.38   | 5.78   | 5.50   | 7.41           | 6.38   | 5.97   | 5.67   |
| 26            | 5.06           | 4.21   | 3.87   | 3.72   | 5.06           | 4.21   | 3.99   | 3.84   | 5.06           | 4.21   | 4.16   | 4.00   | 7.69           | 6.63   | 6.05   | 5.76   | 7.69           | 6.63   | 6.24   | 5.94   |
| 27            | 5.28           | 4.44   | 4.05   | 3.88   | 5.28           | 4.44   | 4.18   | 4.01   | 5.28           | 4.44   | 4.35   | 4.18   | 8.00           | 6.89   | 6.33   | 6.04   | 8.00           | 6.89   | 6.53   | 6.23   |
| 28            | 5.53           | 4.69   | 4.25   | 4.06   | 5.53           | 4.69   | 4.38   | 4.20   | 5.53           | 4.69   | 4.57   | 4.37   | 8.33           | 7.18   | 6.65   | 6.36   | 8.33           | 7.18   | 6.85   | 6.56   |
| 29            | 5.80           | 4.97   | 4.47   | 4.26   | 5.80           | 4.97   | 4.61   | 4.40   | 5.80           | 4.97   | 4.81   | 4.58   | 8.70           | 7.49   | 7.00   | 6.71   | 8.70           | 7.49   | 7.21   | 6.92   |
| 30            | 6.10           | 5.28   | 4.71   | 4.47   | 6.10           | 5.28   | 4.87   | 4.62   | 6.10           | 5.28   | 5.07   | 4.81   | 9.09           | 7.83   | 7.38   | 7.10   | 9.09           | 7.83   | 7.61   | 7.32   |
| 31            | 6.37           | 5.52   | 4.95   | 4.70   | 6.37           | 5.52   | 5.11   | 4.86   | 6.37           | 5.52   | 5.33   | 5.06   | 9.41           | 8.16   | 7.70   | 7.42   | 9.41           | 8.16   | 7.94   | 7.65   |
| 32            | 6.67           | 5.78   | 5.22   | 4.96   | 6.67           | 5.78   | 5.39   | 5.12   | 6.67           | 5.78   | 5.61   | 5.33   | 9.75           | 8.53   | 8.05   | 7.77   | 9.75           | 8.53   | 8.29   | 8.01   |
| 33            | 7.00           | 6.06   | 5.52   | 5.24   | 7.00           | 6.06   | 5.69   | 5.41   | 7.00           | 6.06   | 5.93   | 5.63   | 10.11          | 8.93   | 8.42   | 8.15   | 10.11          | 8.93   | 8.68   | 8.40   |
| 34            | 7.37           | 6.37   | 5.85   | 5.56   | 7.37           | 6.37   | 6.04   | 5.74   | 7.37           | 6.37   | 6.29   | 5.97   | 10.50          | 9.37   | 8.84   | 8.57   | 10.50          | 9.37   | 9.11   | 8.84   |
| 35            | 7.77           | 6.72   | 6.22   | 5.92   | 7.77           | 6.72   | 6.42   | 6.11   | 7.77           | 6.72   | 6.69   | 6.36   | 10.93          | 9.85   | 9.29   | 9.04   | 10.93          | 9.85   | 9.58   | 9.32   |
| 36            | 8.17           | 7.10   | 6.57   | 6.26   | 8.17           | 7.10   | 6.78   | 6.46   | 8.17           | 7.10   | 7.06   | 6.73   | 11.48          | 10.38  | 9.81   | 9.50   | 11.48          | 10.38  | 10.11  | 9.79   |
| 37            | 8.61           | 7.52   | 6.95   | 6.65   | 8.61           | 7.52   | 7.18   | 6.86   | 8.61           | 7.52   | 7.48   | 7.14   | 12.08          | 10.97  | 10.38  | 10.01  | 12.08          | 10.97  | 10.70  | 10.32  |
| 38            | 9.10           | 7.99   | 7.39   | 7.08   | 9.10           | 7.99   | 7.63   | 7.30   | 9.10           | 7.99   | 7.95   | 7.61   | 12.75          | 11.63  | 11.02  | 10.57  | 12.75          | 11.63  | 11.37  | 10.90  |
| 39            | 9.65           | 8.53   | 7.88   | 7.57   | 9.65           | 8.53   | 8.14   | 7.81   | 9.65           | 8.53   | 8.48   | 8.14   | 13.50          | 12.37  | 11.75  | 11.21  | 13.50          | 12.37  | 12.12  | 11.56  |



# Annual guaranteed Whole Life Pay To Age 75 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 40 to 55)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 40            | 10.27          | 9.14   | 8.45   | 8.14   | 10.27          | 9.14   | 8.72   | 8.40   | 10.27          | 9.14   | 9.08   | 8.75   | 14.35          | 13.21  | 12.59  | 11.92  | 14.35          | 13.21  | 12.98  | 12.29  |
| 41            | 10.70          | 9.48   | 8.75   | 8.45   | 10.70          | 9.48   | 9.03   | 8.71   | 10.70          | 9.48   | 9.43   | 9.13   | 15.20          | 13.84  | 13.17  | 12.49  | 15.20          | 13.84  | 13.58  | 12.88  |
| 42            | 11.18          | 9.84   | 9.07   | 8.78   | 11.18          | 9.84   | 9.36   | 9.05   | 11.18          | 9.84   | 9.80   | 9.54   | 16.15          | 14.53  | 13.81  | 13.12  | 16.15          | 14.53  | 14.24  | 13.53  |
| 43            | 11.69          | 10.23  | 9.42   | 9.13   | 11.69          | 10.23  | 9.72   | 9.42   | 11.69          | 10.23  | 10.20  | 9.99   | 17.23          | 15.29  | 14.51  | 13.82  | 17.23          | 15.29  | 14.96  | 14.25  |
| 44            | 12.26          | 10.65  | 9.80   | 9.52   | 12.26          | 10.65  | 10.11  | 9.82   | 12.26          | 10.65  | 10.63  | 10.48  | 18.46          | 16.14  | 15.29  | 14.59  | 18.46          | 16.14  | 15.76  | 15.05  |
| 45            | 12.88          | 11.12  | 10.20  | 9.94   | 12.88          | 11.12  | 10.53  | 10.26  | 12.88          | 11.12  | 11.11  | 11.03  | 19.89          | 17.08  | 16.16  | 15.45  | 19.89          | 17.08  | 16.65  | 15.94  |
| 46            | 13.72          | 11.87  | 10.91  | 10.60  | 13.72          | 11.87  | 11.26  | 10.94  | 13.72          | 11.87  | 11.85  | 11.70  | 21.06          | 18.12  | 17.18  | 16.51  | 21.06          | 18.12  | 17.70  | 17.03  |
| 47            | 14.67          | 12.74  | 11.72  | 11.35  | 14.67          | 12.74  | 12.10  | 11.72  | 14.67          | 12.74  | 12.71  | 12.47  | 22.38          | 19.28  | 18.33  | 17.72  | 22.38          | 19.28  | 18.90  | 18.28  |
| 48            | 15.77          | 13.74  | 12.66  | 12.22  | 15.77          | 13.74  | 13.07  | 12.62  | 15.77          | 13.74  | 13.70  | 13.35  | 23.88          | 20.61  | 19.66  | 19.13  | 23.88          | 20.61  | 20.26  | 19.72  |
| 49            | 17.04          | 14.91  | 13.77  | 13.24  | 17.04          | 14.91  | 14.21  | 13.67  | 17.04          | 14.91  | 14.85  | 14.35  | 25.59          | 22.14  | 21.19  | 20.77  | 25.59          | 22.14  | 21.84  | 21.41  |
| 50            | 18.54          | 16.31  | 15.08  | 14.44  | 18.54          | 16.31  | 15.57  | 14.90  | 18.54          | 16.31  | 16.22  | 15.53  | 27.56          | 23.90  | 22.98  | 22.73  | 27.56          | 23.90  | 23.69  | 23.43  |
| 51            | 19.78          | 17.40  | 16.08  | 15.43  | 19.78          | 17.40  | 16.60  | 15.93  | 19.78          | 17.40  | 17.30  | 16.59  | 29.98          | 26.09  | 25.03  | 24.76  | 29.98          | 26.09  | 25.83  | 25.56  |
| 52            | 21.19          | 18.65  | 17.23  | 16.56  | 21.19          | 18.65  | 17.78  | 17.10  | 21.19          | 18.65  | 18.53  | 17.81  | 32.87          | 28.72  | 27.48  | 27.20  | 32.87          | 28.72  | 28.41  | 28.12  |
| 53            | 22.82          | 20.08  | 18.55  | 17.88  | 22.82          | 20.08  | 19.15  | 18.46  | 22.82          | 20.08  | 19.95  | 19.23  | 36.38          | 31.93  | 30.46  | 30.17  | 36.38          | 31.93  | 31.55  | 31.25  |
| 54            | 24.73          | 21.76  | 20.09  | 19.42  | 24.73          | 21.76  | 20.73  | 20.05  | 24.73          | 21.76  | 21.60  | 20.89  | 40.73          | 35.96  | 34.17  | 33.87  | 40.73          | 35.96  | 35.48  | 35.17  |
| 55            | 26.98          | 23.75  | 21.90  | 21.26  | 26.98          | 23.75  | 22.61  | 21.94  | 26.98          | 23.75  | 23.56  | 22.86  | 46.25          | 41.15  | 38.91  | 38.60  | 46.25          | 41.15  | 40.53  | 40.20  |



# Annual guaranteed Whole Life Pay To Age 75 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 0 to 39)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 0             | 2.31             | 1.43   | 1.34   | 1.08   | 2.31             | 1.43   | 1.34   | 1.08   | 2.31             | 1.43   | 1.34   | 1.08   | 3.21             | 1.99   | 1.87   | 1.62   | 3.21             | 1.99   | 1.87   | 1.62   |
| 1             | 2.33             | 1.46   | 1.36   | 1.11   | 2.33             | 1.46   | 1.36   | 1.11   | 2.33             | 1.46   | 1.36   | 1.11   | 3.23             | 2.02   | 1.90   | 1.66   | 3.23             | 2.02   | 1.90   | 1.66   |
| 2             | 2.35             | 1.48   | 1.38   | 1.14   | 2.35             | 1.48   | 1.38   | 1.14   | 2.35             | 1.48   | 1.38   | 1.14   | 3.25             | 2.06   | 1.94   | 1.69   | 3.25             | 2.06   | 1.94   | 1.69   |
| 3             | 2.36             | 1.51   | 1.41   | 1.18   | 2.36             | 1.51   | 1.41   | 1.18   | 2.36             | 1.51   | 1.41   | 1.18   | 3.28             | 2.09   | 1.97   | 1.73   | 3.28             | 2.09   | 1.97   | 1.73   |
| 4             | 2.38             | 1.54   | 1.43   | 1.21   | 2.38             | 1.54   | 1.43   | 1.21   | 2.38             | 1.54   | 1.43   | 1.21   | 3.30             | 2.13   | 2.01   | 1.78   | 3.30             | 2.13   | 2.01   | 1.78   |
| 5             | 2.40             | 1.57   | 1.46   | 1.25   | 2.40             | 1.57   | 1.46   | 1.25   | 2.40             | 1.57   | 1.46   | 1.25   | 3.32             | 2.17   | 2.05   | 1.82   | 3.32             | 2.17   | 2.05   | 1.82   |
| 6             | 2.45             | 1.62   | 1.51   | 1.30   | 2.45             | 1.62   | 1.51   | 1.30   | 2.45             | 1.62   | 1.51   | 1.30   | 3.41             | 2.24   | 2.12   | 1.88   | 3.41             | 2.24   | 2.12   | 1.88   |
| 7             | 2.51             | 1.66   | 1.56   | 1.35   | 2.51             | 1.66   | 1.56   | 1.35   | 2.51             | 1.66   | 1.56   | 1.35   | 3.50             | 2.32   | 2.20   | 1.95   | 3.50             | 2.32   | 2.20   | 1.95   |
| 8             | 2.57             | 1.72   | 1.62   | 1.40   | 2.57             | 1.72   | 1.62   | 1.40   | 2.57             | 1.72   | 1.62   | 1.40   | 3.60             | 2.41   | 2.28   | 2.02   | 3.60             | 2.41   | 2.28   | 2.02   |
| 9             | 2.63             | 1.77   | 1.69   | 1.46   | 2.63             | 1.77   | 1.69   | 1.46   | 2.63             | 1.77   | 1.69   | 1.46   | 3.71             | 2.50   | 2.37   | 2.10   | 3.71             | 2.50   | 2.37   | 2.10   |
| 10            | 2.69             | 1.83   | 1.75   | 1.52   | 2.69             | 1.83   | 1.75   | 1.52   | 2.69             | 1.83   | 1.75   | 1.52   | 3.82             | 2.60   | 2.47   | 2.18   | 3.82             | 2.60   | 2.47   | 2.18   |
| 11            | 2.76             | 1.92   | 1.84   | 1.61   | 2.76             | 1.92   | 1.84   | 1.61   | 2.76             | 1.92   | 1.84   | 1.61   | 3.91             | 2.71   | 2.59   | 2.28   | 3.91             | 2.71   | 2.59   | 2.28   |
| 12            | 2.84             | 2.02   | 1.93   | 1.70   | 2.84             | 2.02   | 1.93   | 1.70   | 2.84             | 2.02   | 1.93   | 1.70   | 4.00             | 2.84   | 2.72   | 2.39   | 4.00             | 2.84   | 2.72   | 2.39   |
| 13            | 2.92             | 2.13   | 2.03   | 1.81   | 2.92             | 2.13   | 2.03   | 1.81   | 2.92             | 2.13   | 2.03   | 1.81   | 4.09             | 2.97   | 2.87   | 2.51   | 4.09             | 2.97   | 2.87   | 2.51   |
| 14            | 3.00             | 2.25   | 2.15   | 1.93   | 3.00             | 2.25   | 2.15   | 1.93   | 3.00             | 2.25   | 2.15   | 1.93   | 4.19             | 3.12   | 3.03   | 2.65   | 4.19             | 3.12   | 3.03   | 2.65   |
| 15            | 3.09             | 2.39   | 2.27   | 2.07   | 3.09             | 2.39   | 2.27   | 2.07   | 3.09             | 2.39   | 2.27   | 2.07   | 4.29             | 3.29   | 3.21   | 2.80   | 4.29             | 3.29   | 3.21   | 2.80   |
| 16            | 3.20             | 2.50   | 2.39   | 2.17   | 3.20             | 2.50   | 2.39   | 2.17   | 3.20             | 2.50   | 2.39   | 2.17   | 4.40             | 3.40   | 3.33   | 2.95   | 4.40             | 3.40   | 3.33   | 2.95   |
| 17            | 3.33             | 2.62   | 2.52   | 2.28   | 3.33             | 2.62   | 2.52   | 2.28   | 3.33             | 2.62   | 2.52   | 2.28   | 4.51             | 3.52   | 3.45   | 3.12   | 4.51             | 3.52   | 3.45   | 3.12   |
| 18            | 3.46             | 2.75   | 2.57   | 2.31   | 3.46             | 2.75   | 2.61   | 2.35   | 3.46             | 2.75   | 2.66   | 2.40   | 4.63             | 3.65   | 3.53   | 3.26   | 4.63             | 3.65   | 3.59   | 3.31   |
| 19            | 3.60             | 2.90   | 2.68   | 2.40   | 3.60             | 2.90   | 2.75   | 2.46   | 3.60             | 2.90   | 2.83   | 2.54   | 4.75             | 3.78   | 3.65   | 3.45   | 4.75             | 3.78   | 3.73   | 3.53   |
| 20            | 3.76             | 3.06   | 2.81   | 2.50   | 3.76             | 3.06   | 2.90   | 2.58   | 3.76             | 3.06   | 3.01   | 2.69   | 4.88             | 3.93   | 3.77   | 3.66   | 4.88             | 3.93   | 3.89   | 3.77   |
| 21            | 3.84             | 3.16   | 2.88   | 2.59   | 3.84             | 3.16   | 2.98   | 2.67   | 3.84             | 3.16   | 3.09   | 2.79   | 5.02             | 4.06   | 3.90   | 3.79   | 5.02             | 4.06   | 4.02   | 3.91   |
| 22            | 3.93             | 3.27   | 2.97   | 2.69   | 3.93             | 3.27   | 3.06   | 2.77   | 3.93             | 3.27   | 3.18   | 2.89   | 5.16             | 4.21   | 4.03   | 3.93   | 5.16             | 4.21   | 4.17   | 4.05   |
| 23            | 4.02             | 3.38   | 3.05   | 2.79   | 4.02             | 3.38   | 3.15   | 2.88   | 4.02             | 3.38   | 3.28   | 3.00   | 5.31             | 4.36   | 4.17   | 4.08   | 5.31             | 4.36   | 4.32   | 4.21   |
| 24            | 4.12             | 3.51   | 3.15   | 2.91   | 4.12             | 3.51   | 3.25   | 2.99   | 4.12             | 3.51   | 3.38   | 3.12   | 5.48             | 4.52   | 4.32   | 4.24   | 5.48             | 4.52   | 4.49   | 4.38   |
| 25            | 4.22             | 3.64   | 3.24   | 3.03   | 4.22             | 3.64   | 3.35   | 3.12   | 4.22             | 3.64   | 3.49   | 3.25   | 5.65             | 4.70   | 4.48   | 4.42   | 5.65             | 4.70   | 4.67   | 4.56   |
| 26            | 4.38             | 3.79   | 3.38   | 3.18   | 4.38             | 3.79   | 3.49   | 3.28   | 4.38             | 3.79   | 3.64   | 3.41   | 5.90             | 4.92   | 4.68   | 4.61   | 5.90             | 4.92   | 4.87   | 4.75   |
| 27            | 4.54             | 3.94   | 3.53   | 3.35   | 4.54             | 3.94   | 3.64   | 3.45   | 4.54             | 3.94   | 3.80   | 3.60   | 6.17             | 5.17   | 4.90   | 4.81   | 6.17             | 5.17   | 5.09   | 4.97   |
| 28            | 4.72             | 4.12   | 3.69   | 3.54   | 4.72             | 4.12   | 3.81   | 3.65   | 4.72             | 4.12   | 3.97   | 3.80   | 6.47             | 5.44   | 5.14   | 5.04   | 6.47             | 5.44   | 5.33   | 5.20   |
| 29            | 4.92             | 4.30   | 3.87   | 3.75   | 4.92             | 4.30   | 4.00   | 3.86   | 4.92             | 4.30   | 4.16   | 4.02   | 6.80             | 5.74   | 5.41   | 5.29   | 6.80             | 5.74   | 5.59   | 5.45   |
| 30            | 5.13             | 4.51   | 4.07   | 3.98   | 5.13             | 4.51   | 4.20   | 4.11   | 5.13             | 4.51   | 4.38   | 4.28   | 7.16             | 6.07   | 5.70   | 5.56   | 7.16             | 6.07   | 5.88   | 5.73   |
| 31            | 5.33             | 4.71   | 4.27   | 4.17   | 5.33             | 4.71   | 4.41   | 4.30   | 5.33             | 4.71   | 4.59   | 4.48   | 7.44             | 6.39   | 6.03   | 5.87   | 7.44             | 6.39   | 6.21   | 6.05   |
| 32            | 5.54             | 4.93   | 4.50   | 4.37   | 5.54             | 4.93   | 4.64   | 4.52   | 5.54             | 4.93   | 4.83   | 4.71   | 7.74             | 6.74   | 6.39   | 6.21   | 7.74             | 6.74   | 6.58   | 6.40   |
| 33            | 5.77             | 5.18   | 4.74   | 4.60   | 5.77             | 5.18   | 4.90   | 4.75   | 5.77             | 5.18   | 5.10   | 4.95   | 8.07             | 7.13   | 6.80   | 6.59   | 8.07             | 7.13   | 7.01   | 6.79   |
| 34            | 6.02             | 5.44   | 5.02   | 4.86   | 6.02             | 5.44   | 5.19   | 5.02   | 6.02             | 5.44   | 5.40   | 5.22   | 8.43             | 7.58   | 7.26   | 7.02   | 8.43             | 7.58   | 7.49   | 7.24   |
| 35            | 6.29             | 5.74   | 5.33   | 5.14   | 6.29             | 5.74   | 5.51   | 5.31   | 6.29             | 5.74   | 5.73   | 5.53   | 8.82             | 8.08   | 7.79   | 7.52   | 8.82             | 8.08   | 8.04   | 7.75   |
| 36            | 6.62             | 5.99   | 5.55   | 5.36   | 6.62             | 5.99   | 5.73   | 5.54   | 6.62             | 5.99   | 5.98   | 5.79   | 9.27             | 8.39   | 8.08   | 7.84   | 9.27             | 8.39   | 8.35   | 8.08   |
| 37            | 6.99             | 6.26   | 5.79   | 5.60   | 6.99             | 6.26   | 5.98   | 5.78   | 6.99             | 6.26   | 6.24   | 6.07   | 9.76             | 8.73   | 8.39   | 8.19   | 9.76             | 8.73   | 8.69   | 8.44   |
| 38            | 7.40             | 6.56   | 6.05   | 5.86   | 7.40             | 6.56   | 6.25   | 6.05   | 7.40             | 6.56   | 6.53   | 6.38   | 10.31            | 9.09   | 8.73   | 8.58   | 10.31            | 9.09   | 9.05   | 8.84   |
| 39            | 7.86             | 6.89   | 6.33   | 6.15   | 7.86             | 6.89   | 6.54   | 6.35   | 7.86             | 6.89   | 6.85   | 6.73   | 10.92            | 9.49   | 9.09   | 9.00   | 10.92            | 9.49   | 9.45   | 9.28   |



## Annual guaranteed Whole Life Pay To Age 75 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 40 to 55)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 40            | 8.38             | 7.26   | 6.64   | 6.47   | 8.38             | 7.26   | 6.86   | 6.68   | 8.38             | 7.26   | 7.20   | 7.12   | 11.61            | 9.92   | 9.48   | 9.46   | 11.61            | 9.92   | 9.88   | 9.76   |
| 41            | 8.71             | 7.58   | 6.93   | 6.77   | 8.71             | 7.58   | 7.16   | 6.98   | 8.71             | 7.58   | 7.53   | 7.44   | 12.25            | 10.44  | 9.95   | 9.86   | 12.25            | 10.44  | 10.35  | 10.16  |
| 42            | 9.06             | 7.93   | 7.25   | 7.09   | 9.06             | 7.93   | 7.48   | 7.32   | 9.06             | 7.93   | 7.88   | 7.80   | 12.96            | 11.02  | 10.46  | 10.28  | 12.96            | 11.02  | 10.86  | 10.60  |
| 43            | 9.45             | 8.31   | 7.59   | 7.45   | 9.45             | 8.31   | 7.84   | 7.69   | 9.45             | 8.31   | 8.28   | 8.19   | 13.77            | 11.66  | 11.03  | 10.75  | 13.77            | 11.66  | 11.43  | 11.09  |
| 44            | 9.87             | 8.73   | 7.97   | 7.85   | 9.87             | 8.73   | 8.23   | 8.10   | 9.87             | 8.73   | 8.71   | 8.63   | 14.67            | 12.39  | 11.66  | 11.26  | 14.67            | 12.39  | 12.06  | 11.61  |
| 45            | 10.33            | 9.20   | 8.39   | 8.29   | 10.33            | 9.20   | 8.66   | 8.56   | 10.33            | 9.20   | 9.19   | 9.12   | 15.71            | 13.21  | 12.37  | 11.83  | 15.71            | 13.21  | 12.76  | 12.20  |
| 46            | 10.95            | 9.74   | 8.90   | 8.75   | 10.95            | 9.74   | 9.18   | 9.03   | 10.95            | 9.74   | 9.72   | 9.64   | 16.61            | 14.02  | 13.17  | 12.66  | 16.61            | 14.02  | 13.60  | 13.06  |
| 47            | 11.66            | 10.35  | 9.47   | 9.26   | 11.66            | 10.35  | 9.78   | 9.56   | 11.66            | 10.35  | 10.31  | 10.22  | 17.61            | 14.94  | 14.06  | 13.63  | 17.61            | 14.94  | 14.55  | 14.05  |
| 48            | 12.46            | 11.04  | 10.13  | 9.84   | 12.46            | 11.04  | 10.45  | 10.15  | 12.46            | 11.04  | 10.99  | 10.88  | 18.74            | 15.98  | 15.09  | 14.75  | 18.74            | 15.98  | 15.65  | 15.21  |
| 49            | 13.38            | 11.83  | 10.88  | 10.49  | 13.38            | 11.83  | 11.23  | 10.83  | 13.38            | 11.83  | 11.75  | 11.64  | 20.03            | 17.18  | 16.29  | 16.07  | 20.03            | 17.18  | 16.92  | 16.57  |
| 50            | 14.45            | 12.74  | 11.75  | 11.23  | 14.45            | 12.74  | 12.13  | 11.59  | 14.45            | 12.74  | 12.63  | 12.50  | 21.51            | 18.58  | 17.69  | 17.66  | 21.51            | 18.58  | 18.42  | 18.21  |
| 51            | 15.56            | 13.72  | 12.67  | 12.09  | 15.56            | 13.72  | 13.07  | 12.48  | 15.56            | 13.72  | 13.62  | 13.40  | 23.10            | 20.00  | 19.05  | 18.96  | 23.10            | 20.00  | 19.84  | 19.58  |
| 52            | 16.87            | 14.88  | 13.74  | 13.10  | 16.87            | 14.88  | 14.18  | 13.52  | 16.87            | 14.88  | 14.77  | 14.43  | 24.94            | 21.65  | 20.63  | 20.47  | 24.94            | 21.65  | 21.49  | 21.17  |
| 53            | 18.40            | 16.24  | 15.01  | 14.29  | 18.40            | 16.24  | 15.50  | 14.75  | 18.40            | 16.24  | 16.14  | 15.64  | 27.10            | 23.60  | 22.51  | 22.24  | 27.10            | 23.60  | 23.44  | 23.05  |
| 54            | 20.25            | 17.88  | 16.54  | 15.72  | 20.25            | 17.88  | 17.08  | 16.22  | 20.25            | 17.88  | 17.79  | 17.06  | 29.67            | 25.94  | 24.75  | 24.35  | 29.67            | 25.94  | 25.79  | 25.30  |
| 55            | 22.51            | 19.89  | 18.42  | 17.46  | 22.51            | 19.89  | 19.02  | 18.02  | 22.51            | 19.89  | 19.81  | 18.77  | 32.78            | 28.80  | 27.50  | 26.90  | 32.78            | 28.80  | 28.65  | 28.03  |



# Annual guaranteed Whole Life 100 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 18 to 57)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 18            | 4.21           | 3.41   | 2.97   | 2.95   | 4.21           | 3.41   | 3.03   | 3.02   | 4.21           | 3.41   | 3.14   | 3.08   | 6.08           | 4.54   | 4.20   | 4.13   | 6.08           | 4.54   | 4.28   | 4.20   |
| 19            | 4.24           | 3.44   | 3.02   | 2.99   | 4.24           | 3.44   | 3.10   | 3.07   | 4.24           | 3.44   | 3.19   | 3.17   | 6.13           | 4.84   | 4.34   | 4.27   | 6.13           | 4.84   | 4.42   | 4.37   |
| 20            | 4.28           | 3.47   | 3.12   | 3.03   | 4.28           | 3.47   | 3.22   | 3.13   | 4.28           | 3.47   | 3.36   | 3.26   | 6.19           | 5.14   | 4.54   | 4.40   | 6.19           | 5.14   | 4.67   | 4.54   |
| 21            | 4.37           | 3.56   | 3.20   | 3.10   | 4.37           | 3.56   | 3.30   | 3.20   | 4.37           | 3.56   | 3.44   | 3.33   | 6.34           | 5.32   | 4.71   | 4.54   | 6.34           | 5.32   | 4.84   | 4.69   |
| 22            | 4.46           | 3.65   | 3.27   | 3.16   | 4.46           | 3.65   | 3.38   | 3.27   | 4.46           | 3.65   | 3.52   | 3.40   | 6.50           | 5.51   | 4.89   | 4.69   | 6.50           | 5.51   | 5.02   | 4.84   |
| 23            | 4.56           | 3.75   | 3.35   | 3.24   | 4.56           | 3.75   | 3.46   | 3.34   | 4.56           | 3.75   | 3.61   | 3.48   | 6.66           | 5.71   | 5.09   | 4.85   | 6.66           | 5.71   | 5.21   | 5.01   |
| 24            | 4.66           | 3.86   | 3.44   | 3.31   | 4.66           | 3.86   | 3.55   | 3.42   | 4.66           | 3.86   | 3.70   | 3.56   | 6.84           | 5.93   | 5.30   | 5.02   | 6.84           | 5.93   | 5.42   | 5.19   |
| 25            | 4.76           | 3.97   | 3.53   | 3.39   | 4.76           | 3.97   | 3.64   | 3.50   | 4.76           | 3.97   | 3.79   | 3.64   | 7.02           | 6.17   | 5.53   | 5.21   | 7.02           | 6.17   | 5.65   | 5.38   |
| 26            | 4.90           | 4.13   | 3.69   | 3.55   | 4.90           | 4.13   | 3.80   | 3.66   | 4.90           | 4.13   | 3.96   | 3.81   | 7.22           | 6.37   | 5.70   | 5.40   | 7.22           | 6.37   | 5.84   | 5.58   |
| 27            | 5.05           | 4.30   | 3.86   | 3.72   | 5.05           | 4.30   | 3.98   | 3.84   | 5.05           | 4.30   | 4.15   | 4.00   | 7.42           | 6.58   | 5.89   | 5.61   | 7.42           | 6.58   | 6.04   | 5.79   |
| 28            | 5.22           | 4.49   | 4.05   | 3.91   | 5.22           | 4.49   | 4.18   | 4.03   | 5.22           | 4.49   | 4.35   | 4.20   | 7.64           | 6.81   | 6.09   | 5.83   | 7.64           | 6.81   | 6.25   | 6.02   |
| 29            | 5.39           | 4.69   | 4.26   | 4.12   | 5.39           | 4.69   | 4.39   | 4.25   | 5.39           | 4.69   | 4.58   | 4.43   | 7.87           | 7.06   | 6.30   | 6.07   | 7.87           | 7.06   | 6.48   | 6.26   |
| 30            | 5.57           | 4.91   | 4.49   | 4.35   | 5.57           | 4.91   | 4.63   | 4.49   | 5.57           | 4.91   | 4.82   | 4.68   | 8.12           | 7.32   | 6.53   | 6.33   | 8.12           | 7.32   | 6.72   | 6.53   |
| 31            | 5.78           | 5.12   | 4.68   | 4.54   | 5.78           | 5.12   | 4.83   | 4.69   | 5.78           | 5.12   | 5.04   | 4.88   | 8.51           | 7.66   | 6.92   | 6.71   | 8.51           | 7.66   | 7.13   | 6.92   |
| 32            | 6.00           | 5.35   | 4.90   | 4.75   | 6.00           | 5.35   | 5.05   | 4.90   | 6.00           | 5.35   | 5.26   | 5.11   | 8.94           | 8.03   | 7.37   | 7.14   | 8.94           | 8.03   | 7.59   | 7.37   |
| 33            | 6.25           | 5.60   | 5.13   | 4.97   | 6.25           | 5.60   | 5.29   | 5.14   | 6.25           | 5.60   | 5.52   | 5.35   | 9.41           | 8.45   | 7.87   | 7.63   | 9.41           | 8.45   | 8.11   | 7.88   |
| 34            | 6.51           | 5.87   | 5.39   | 5.22   | 6.51           | 5.87   | 5.56   | 5.39   | 6.51           | 5.87   | 5.79   | 5.62   | 9.94           | 8.90   | 8.45   | 8.20   | 9.94           | 8.90   | 8.71   | 8.46   |
| 35            | 6.80           | 6.17   | 5.67   | 5.50   | 6.80           | 6.17   | 5.85   | 5.68   | 6.80           | 6.17   | 6.10   | 5.92   | 10.53          | 9.41   | 9.12   | 8.85   | 10.53          | 9.41   | 9.40   | 9.13   |
| 36            | 7.14           | 6.46   | 5.92   | 5.75   | 7.14           | 6.46   | 6.10   | 5.92   | 7.14           | 6.46   | 6.40   | 6.23   | 11.10          | 9.89   | 9.57   | 9.31   | 11.10          | 9.89   | 9.88   | 9.60   |
| 37            | 7.51           | 6.78   | 6.18   | 6.02   | 7.51           | 6.78   | 6.36   | 6.19   | 7.51           | 6.78   | 6.73   | 6.58   | 11.74          | 10.43  | 10.06  | 9.82   | 11.74          | 10.43  | 10.42  | 10.12  |
| 38            | 7.93           | 7.14   | 6.48   | 6.33   | 7.93           | 7.14   | 6.64   | 6.48   | 7.93           | 7.14   | 7.09   | 6.97   | 12.46          | 11.02  | 10.62  | 10.38  | 12.46          | 11.02  | 11.01  | 10.71  |
| 39            | 8.40           | 7.53   | 6.80   | 6.66   | 8.40           | 7.53   | 6.95   | 6.80   | 8.40           | 7.53   | 7.50   | 7.40   | 13.27          | 11.69  | 11.23  | 11.02  | 13.27          | 11.69  | 11.67  | 11.36  |
| 40            | 8.92           | 7.97   | 7.15   | 7.03   | 8.92           | 7.97   | 7.30   | 7.15   | 8.92           | 7.97   | 7.96   | 7.89   | 14.20          | 12.45  | 11.92  | 11.74  | 14.20          | 12.45  | 12.42  | 12.10  |
| 41            | 9.32           | 8.35   | 7.49   | 7.37   | 9.32           | 8.35   | 7.65   | 7.51   | 9.32           | 8.35   | 8.34   | 8.27   | 14.89          | 13.00  | 12.45  | 12.28  | 14.89          | 13.00  | 12.97  | 12.66  |
| 42            | 9.76           | 8.76   | 7.85   | 7.74   | 9.76           | 8.76   | 8.04   | 7.91   | 9.76           | 8.76   | 8.75   | 8.69   | 15.66          | 13.61  | 13.04  | 12.88  | 15.66          | 13.61  | 13.58  | 13.28  |
| 43            | 10.25          | 9.22   | 8.25   | 8.15   | 10.25          | 9.22   | 8.47   | 8.36   | 10.25          | 9.22   | 9.21   | 9.15   | 16.50          | 14.29  | 13.68  | 13.53  | 16.50          | 14.29  | 14.25  | 13.95  |
| 44            | 10.79          | 9.72   | 8.70   | 8.60   | 10.79          | 9.72   | 8.95   | 8.85   | 10.79          | 9.72   | 9.71   | 9.66   | 17.44          | 15.03  | 14.39  | 14.26  | 17.44          | 15.03  | 14.99  | 14.70  |
| 45            | 11.38          | 10.29  | 9.19   | 9.11   | 11.38          | 10.29  | 9.49   | 9.41   | 11.38          | 10.29  | 10.28  | 10.23  | 18.50          | 15.85  | 15.17  | 15.07  | 18.50          | 15.85  | 15.80  | 15.53  |
| 46            | 12.02          | 10.78  | 9.69   | 9.61   | 12.02          | 10.78  | 10.00  | 9.92   | 12.02          | 10.78  | 10.77  | 10.73  | 19.50          | 16.80  | 16.10  | 15.93  | 19.50          | 16.80  | 16.74  | 16.43  |
| 47            | 12.73          | 11.33  | 10.25  | 10.17  | 12.73          | 11.33  | 10.58  | 10.50  | 12.73          | 11.33  | 11.32  | 11.27  | 20.63          | 17.87  | 17.15  | 16.90  | 20.63          | 17.87  | 17.80  | 17.43  |
| 48            | 13.53          | 11.94  | 10.88  | 10.80  | 13.53          | 11.94  | 11.23  | 11.15  | 13.53          | 11.94  | 11.93  | 11.88  | 21.88          | 19.08  | 18.34  | 18.00  | 21.88          | 19.08  | 19.01  | 18.56  |
| 49            | 14.45          | 12.61  | 11.59  | 11.51  | 14.45          | 12.61  | 11.96  | 11.88  | 14.45          | 12.61  | 12.60  | 12.55  | 23.30          | 20.47  | 19.72  | 19.25  | 23.30          | 20.47  | 20.38  | 19.84  |
| 50            | 15.49          | 13.37  | 12.39  | 12.31  | 15.49          | 13.37  | 12.79  | 12.71  | 15.49          | 13.37  | 13.36  | 13.30  | 24.92          | 22.09  | 21.32  | 20.68  | 24.92          | 22.09  | 21.98  | 21.32  |
| 51            | 16.27          | 14.07  | 13.05  | 12.94  | 16.27          | 14.07  | 13.47  | 13.36  | 16.27          | 14.07  | 14.06  | 13.97  | 26.43          | 23.40  | 22.55  | 21.88  | 26.43          | 23.40  | 23.25  | 22.55  |
| 52            | 17.14          | 14.85  | 13.78  | 13.64  | 17.14          | 14.85  | 14.22  | 14.08  | 17.14          | 14.85  | 14.84  | 14.71  | 28.13          | 24.87  | 23.93  | 23.22  | 28.13          | 24.87  | 24.67  | 23.94  |
| 53            | 18.10          | 15.72  | 14.60  | 14.42  | 18.10          | 15.72  | 15.07  | 14.88  | 18.10          | 15.72  | 15.71  | 15.54  | 30.06          | 26.54  | 25.49  | 24.73  | 30.06          | 26.54  | 26.28  | 25.50  |
| 54            | 19.18          | 16.71  | 15.52  | 15.29  | 19.18          | 16.71  | 16.02  | 15.78  | 19.18          | 16.71  | 16.70  | 16.46  | 32.28          | 28.46  | 27.27  | 26.46  | 32.28          | 28.46  | 28.12  | 27.28  |
| 55            | 20.40          | 17.82  | 16.56  | 16.27  | 20.40          | 17.82  | 17.10  | 16.80  | 20.40          | 17.82  | 17.81  | 17.50  | 34.85          | 30.67  | 29.32  | 28.45  | 34.85          | 30.67  | 30.23  | 29.33  |
| 56            | 21.63          | 18.85  | 17.50  | 17.16  | 21.63          | 18.85  | 18.07  | 17.71  | 21.63          | 18.85  | 18.82  | 18.45  | 36.78          | 32.37  | 30.85  | 29.93  | 36.78          | 32.37  | 31.81  | 30.86  |
| 57            | 23.02          | 20.01  | 18.55  | 18.15  | 23.02          | 20.01  | 19.15  | 18.73  | 23.02          | 20.01  | 19.95  | 19.51  | 38.95          | 34.26  | 32.55  | 31.58  | 38.95          | 34.26  | 33.56  | 32.56  |



# Annual guaranteed Whole Life 100 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Male ages 58 to 80)

| Insurance Age | Male Profile 1 |        |        |        | Male Profile 2 |        |        |        | Male Profile 3 |        |        |        | Male Profile 4 |        |        |        | Male Profile 5 |        |        |        |
|---------------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|----------------|--------|--------|--------|
|               | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 | Band 1         | Band 2 | Band 3 | Band 4 |
| 58            | 24.59          | 21.32  | 19.73  | 19.26  | 24.59          | 21.32  | 20.37  | 19.88  | 24.59          | 21.32  | 21.22  | 20.71  | 41.38          | 36.39  | 34.45  | 33.42  | 41.38          | 36.39  | 35.51  | 34.46  |
| 59            | 26.40          | 22.82  | 21.08  | 20.52  | 26.40          | 22.82  | 21.76  | 21.18  | 26.40          | 22.82  | 22.66  | 22.06  | 44.13          | 38.80  | 36.58  | 35.49  | 44.13          | 38.80  | 37.71  | 36.59  |
| 60            | 28.50          | 24.54  | 22.62  | 21.95  | 28.50          | 24.54  | 23.34  | 22.65  | 28.50          | 24.54  | 24.32  | 23.60  | 47.28          | 41.55  | 38.99  | 37.84  | 47.28          | 41.55  | 40.19  | 39.01  |
| 61            | 30.42          | 26.15  | 24.05  | 23.34  | 30.42          | 26.15  | 24.82  | 24.09  | 30.42          | 26.15  | 25.85  | 25.09  | 49.79          | 43.80  | 41.07  | 39.86  | 49.79          | 43.80  | 42.34  | 41.09  |
| 62            | 32.62          | 27.99  | 25.67  | 24.91  | 32.62          | 27.99  | 26.50  | 25.71  | 32.62          | 27.99  | 27.60  | 26.78  | 52.57          | 46.30  | 43.39  | 42.11  | 52.57          | 46.30  | 44.73  | 43.41  |
| 63            | 35.16          | 30.10  | 27.52  | 26.71  | 35.16          | 30.10  | 28.41  | 27.57  | 35.16          | 30.10  | 29.59  | 28.72  | 55.69          | 49.10  | 45.99  | 44.63  | 55.69          | 49.10  | 47.41  | 46.01  |
| 64            | 38.12          | 32.55  | 29.67  | 28.80  | 38.12          | 32.55  | 30.63  | 29.72  | 38.12          | 32.55  | 31.90  | 30.96  | 59.21          | 52.27  | 48.92  | 47.48  | 59.21          | 52.27  | 50.44  | 48.94  |
| 65            | 41.64          | 35.44  | 32.18  | 31.23  | 41.64          | 35.44  | 33.22  | 32.24  | 41.64          | 35.44  | 34.60  | 33.58  | 63.19          | 55.87  | 52.25  | 50.71  | 63.19          | 55.87  | 53.87  | 52.27  |
| 66            | 43.66          | 37.67  | 34.21  | 33.20  | 43.66          | 37.67  | 35.32  | 34.27  | 43.66          | 37.67  | 36.79  | 35.70  | 66.07          | 58.73  | 55.24  | 53.34  | 66.07          | 58.73  | 56.94  | 54.99  |
| 67            | 45.89          | 40.20  | 36.52  | 35.44  | 45.89          | 40.20  | 37.70  | 36.59  | 45.89          | 40.20  | 39.27  | 38.11  | 69.22          | 61.91  | 58.58  | 56.27  | 69.22          | 61.91  | 60.39  | 58.01  |
| 68            | 48.36          | 43.09  | 39.16  | 38.01  | 48.36          | 43.09  | 40.43  | 39.23  | 48.36          | 43.09  | 42.11  | 40.86  | 72.69          | 65.44  | 62.36  | 59.54  | 72.69          | 65.44  | 64.29  | 61.38  |
| 69            | 51.10          | 46.44  | 42.21  | 40.97  | 51.10          | 46.44  | 43.58  | 42.29  | 51.10          | 46.44  | 45.39  | 44.05  | 76.53          | 69.40  | 66.66  | 63.21  | 76.53          | 69.40  | 68.71  | 65.17  |
| 70            | 54.18          | 50.34  | 45.79  | 44.43  | 54.18          | 50.34  | 47.26  | 45.87  | 54.18          | 50.34  | 49.23  | 47.78  | 80.79          | 73.87  | 71.59  | 67.36  | 80.79          | 73.87  | 73.80  | 69.45  |
| 71            | 57.36          | 53.41  | 48.50  | 46.98  | 57.36          | 53.41  | 50.06  | 48.50  | 57.36          | 53.41  | 52.15  | 50.52  | 84.50          | 77.92  | 75.50  | 71.26  | 84.50          | 77.92  | 77.83  | 73.47  |
| 72            | 60.94          | 56.87  | 51.55  | 49.84  | 60.94          | 56.87  | 53.21  | 51.45  | 60.94          | 56.87  | 55.43  | 53.59  | 88.58          | 82.43  | 79.87  | 75.64  | 88.58          | 82.43  | 82.33  | 77.98  |
| 73            | 65.00          | 60.82  | 55.01  | 53.06  | 65.00          | 60.82  | 56.78  | 54.78  | 65.00          | 60.82  | 59.15  | 57.06  | 93.06          | 87.50  | 84.77  | 80.58  | 93.06          | 87.50  | 87.39  | 83.08  |
| 74            | 69.63          | 65.35  | 58.97  | 56.74  | 69.63          | 65.35  | 60.87  | 58.57  | 69.63          | 65.35  | 63.41  | 61.01  | 98.03          | 93.23  | 90.31  | 86.22  | 98.03          | 93.23  | 93.10  | 88.89  |
| 75            | 74.98          | 70.61  | 63.55  | 60.96  | 74.98          | 70.61  | 65.60  | 62.93  | 74.98          | 70.61  | 68.33  | 65.55  | 103.55         | 99.76  | 96.62  | 92.71  | 103.55         | 99.76  | 99.61  | 95.58  |
| 76            | 80.38          | 75.17  | 67.93  | 65.28  | 80.38          | 75.17  | 70.12  | 67.39  | 80.38          | 75.17  | 73.04  | 70.19  | 110.95         | 107.07 | 103.52 | 99.76  | 110.95         | 107.07 | 106.72 | 102.85 |
| 77            | 86.63          | 80.36  | 72.97  | 70.25  | 86.63          | 80.36  | 75.32  | 72.52  | 86.63          | 80.36  | 78.46  | 75.54  | 119.49         | 115.54 | 111.47 | 107.98 | 119.49         | 115.54 | 114.92 | 111.32 |
| 78            | 93.92          | 86.32  | 78.81  | 76.05  | 93.92          | 86.32  | 81.35  | 78.50  | 93.92          | 86.32  | 84.74  | 81.77  | 129.45         | 125.46 | 120.74 | 117.67 | 129.45         | 125.46 | 124.48 | 121.32 |
| 79            | 102.56         | 93.23  | 85.66  | 82.88  | 102.56         | 93.23  | 88.43  | 85.56  | 102.56         | 93.23  | 92.11  | 89.12  | 141.22         | 137.24 | 131.70 | 129.28 | 141.22         | 137.24 | 135.78 | 133.28 |
| 80            | 112.94         | 101.35 | 93.83  | 91.07  | 112.94         | 101.35 | 96.86  | 94.01  | 112.94         | 101.35 | 100.89 | 97.92  | 155.35         | 151.47 | 144.85 | 143.42 | 155.35         | 151.47 | 149.33 | 147.86 |



# Annual guaranteed Whole Life 100 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 18 to 57)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 18            | 3.43             | 2.71   | 2.39   | 2.26   | 3.43             | 2.71   | 2.47   | 2.31   | 3.43             | 2.71   | 2.57   | 2.36   | 4.52             | 3.61   | 3.43   | 3.21   | 4.52             | 3.61   | 3.49   | 3.24   |
| 19            | 3.46             | 2.86   | 2.44   | 2.35   | 3.46             | 2.86   | 2.51   | 2.41   | 3.46             | 2.86   | 2.61   | 2.51   | 4.55             | 3.71   | 3.55   | 3.40   | 4.55             | 3.71   | 3.61   | 3.46   |
| 20            | 3.49             | 2.95   | 2.53   | 2.45   | 3.49             | 2.95   | 2.61   | 2.53   | 3.49             | 2.95   | 2.72   | 2.64   | 4.60             | 3.87   | 3.69   | 3.59   | 4.60             | 3.87   | 3.81   | 3.70   |
| 21            | 3.57             | 3.05   | 2.61   | 2.53   | 3.57             | 3.05   | 2.70   | 2.61   | 3.57             | 3.05   | 2.81   | 2.72   | 4.76             | 4.01   | 3.81   | 3.70   | 4.76             | 4.01   | 3.94   | 3.81   |
| 22            | 3.66             | 3.15   | 2.70   | 2.61   | 3.66             | 3.15   | 2.79   | 2.69   | 3.66             | 3.15   | 2.90   | 2.81   | 4.93             | 4.15   | 3.94   | 3.81   | 4.93             | 4.15   | 4.07   | 3.93   |
| 23            | 3.75             | 3.27   | 2.79   | 2.69   | 3.75             | 3.27   | 2.88   | 2.78   | 3.75             | 3.27   | 3.00   | 2.90   | 5.12             | 4.31   | 4.07   | 3.94   | 5.12             | 4.31   | 4.21   | 4.06   |
| 24            | 3.84             | 3.39   | 2.89   | 2.78   | 3.84             | 3.39   | 2.99   | 2.88   | 3.84             | 3.39   | 3.11   | 3.00   | 5.32             | 4.48   | 4.22   | 4.07   | 5.32             | 4.48   | 4.36   | 4.19   |
| 25            | 3.94             | 3.52   | 3.00   | 2.88   | 3.94             | 3.52   | 3.10   | 2.98   | 3.94             | 3.52   | 3.22   | 3.10   | 5.54             | 4.67   | 4.38   | 4.21   | 5.54             | 4.67   | 4.52   | 4.34   |
| 26            | 4.06             | 3.64   | 3.14   | 3.03   | 4.06             | 3.64   | 3.25   | 3.13   | 4.06             | 3.64   | 3.38   | 3.26   | 5.70             | 4.84   | 4.56   | 4.39   | 5.70             | 4.84   | 4.70   | 4.53   |
| 27            | 4.20             | 3.76   | 3.30   | 3.19   | 4.20             | 3.76   | 3.41   | 3.30   | 4.20             | 3.76   | 3.54   | 3.43   | 5.86             | 5.03   | 4.75   | 4.58   | 5.86             | 5.03   | 4.90   | 4.73   |
| 28            | 4.34             | 3.89   | 3.47   | 3.36   | 4.34             | 3.89   | 3.58   | 3.48   | 4.34             | 3.89   | 3.73   | 3.62   | 6.04             | 5.23   | 4.97   | 4.80   | 6.04             | 5.23   | 5.12   | 4.95   |
| 29            | 4.49             | 4.04   | 3.66   | 3.56   | 4.49             | 4.04   | 3.78   | 3.69   | 4.49             | 4.04   | 3.93   | 3.84   | 6.23             | 5.45   | 5.20   | 5.03   | 6.23             | 5.45   | 5.36   | 5.19   |
| 30            | 4.65             | 4.19   | 3.87   | 3.79   | 4.65             | 4.19   | 3.99   | 3.92   | 4.65             | 4.19   | 4.16   | 4.08   | 6.43             | 5.69   | 5.46   | 5.29   | 6.43             | 5.69   | 5.62   | 5.46   |
| 31            | 4.85             | 4.38   | 4.04   | 3.97   | 4.85             | 4.38   | 4.17   | 4.10   | 4.85             | 4.38   | 4.35   | 4.27   | 6.72             | 6.02   | 5.77   | 5.60   | 6.72             | 6.02   | 5.95   | 5.78   |
| 32            | 5.07             | 4.58   | 4.23   | 4.17   | 5.07             | 4.58   | 4.37   | 4.31   | 5.07             | 4.58   | 4.55   | 4.49   | 7.05             | 6.39   | 6.13   | 5.94   | 7.05             | 6.39   | 6.32   | 6.13   |
| 33            | 5.30             | 4.80   | 4.44   | 4.39   | 5.30             | 4.80   | 4.59   | 4.53   | 5.30             | 4.80   | 4.78   | 4.72   | 7.40             | 6.81   | 6.54   | 6.34   | 7.40             | 6.81   | 6.74   | 6.54   |
| 34            | 5.56             | 5.05   | 4.67   | 4.63   | 5.56             | 5.05   | 4.82   | 4.78   | 5.56             | 5.05   | 5.02   | 4.98   | 7.79             | 7.29   | 7.00   | 6.78   | 7.79             | 7.29   | 7.21   | 7.00   |
| 35            | 5.85             | 5.32   | 4.93   | 4.90   | 5.85             | 5.32   | 5.09   | 5.06   | 5.85             | 5.32   | 5.30   | 5.27   | 8.23             | 7.84   | 7.53   | 7.30   | 8.23             | 7.84   | 7.76   | 7.53   |
| 36            | 6.11             | 5.52   | 5.09   | 5.05   | 6.11             | 5.52   | 5.24   | 5.21   | 6.11             | 5.52   | 5.50   | 5.47   | 8.65             | 8.14   | 7.82   | 7.59   | 8.65             | 8.14   | 8.07   | 7.83   |
| 37            | 6.39             | 5.73   | 5.27   | 5.21   | 6.39             | 5.73   | 5.40   | 5.36   | 6.39             | 5.73   | 5.71   | 5.68   | 9.11             | 8.46   | 8.14   | 7.90   | 9.11             | 8.46   | 8.40   | 8.15   |
| 38            | 6.70             | 5.96   | 5.46   | 5.38   | 6.70             | 5.96   | 5.57   | 5.52   | 6.70             | 5.96   | 5.94   | 5.91   | 9.62             | 8.82   | 8.49   | 8.24   | 9.62             | 8.82   | 8.76   | 8.50   |
| 39            | 7.04             | 6.21   | 5.66   | 5.56   | 7.04             | 6.21   | 5.75   | 5.70   | 7.04             | 6.21   | 6.20   | 6.15   | 10.20            | 9.20   | 8.87   | 8.60   | 10.20            | 9.20   | 9.15   | 8.88   |
| 40            | 7.42             | 6.48   | 5.88   | 5.76   | 7.42             | 6.48   | 5.94   | 5.88   | 7.42             | 6.48   | 6.47   | 6.42   | 10.85            | 9.61   | 9.28   | 9.01   | 10.85            | 9.61   | 9.57   | 9.29   |
| 41            | 7.71             | 6.78   | 6.15   | 6.03   | 7.71             | 6.78   | 6.23   | 6.17   | 7.71             | 6.78   | 6.77   | 6.72   | 11.29            | 9.99   | 9.64   | 9.35   | 11.29            | 9.99   | 9.94   | 9.65   |
| 42            | 8.03             | 7.10   | 6.44   | 6.33   | 8.03             | 7.10   | 6.55   | 6.49   | 8.03             | 7.10   | 7.09   | 7.05   | 11.78            | 10.39  | 10.02  | 9.72   | 11.78            | 10.39  | 10.33  | 10.03  |
| 43            | 8.37             | 7.46   | 6.76   | 6.67   | 8.37             | 7.46   | 6.90   | 6.85   | 8.37             | 7.46   | 7.46   | 7.42   | 12.30            | 10.82  | 10.43  | 10.13  | 12.30            | 10.82  | 10.76  | 10.44  |
| 44            | 8.75             | 7.86   | 7.11   | 7.04   | 8.75             | 7.86   | 7.30   | 7.25   | 8.75             | 7.86   | 7.85   | 7.82   | 12.88            | 11.30  | 10.88  | 10.57  | 12.88            | 11.30  | 11.23  | 10.89  |
| 45            | 9.16             | 8.31   | 7.50   | 7.46   | 9.16             | 8.31   | 7.74   | 7.70   | 9.16             | 8.31   | 8.30   | 8.27   | 13.51            | 11.82  | 11.37  | 11.04  | 13.51            | 11.82  | 11.73  | 11.39  |
| 46            | 9.63             | 8.72   | 7.86   | 7.83   | 9.63             | 8.72   | 8.12   | 8.08   | 9.63             | 8.72   | 8.70   | 8.67   | 14.20            | 12.43  | 11.97  | 11.62  | 14.20            | 12.43  | 12.35  | 11.98  |
| 47            | 10.15            | 9.18   | 8.27   | 8.23   | 10.15            | 9.18   | 8.54   | 8.50   | 10.15            | 9.18   | 9.14   | 9.10   | 14.96            | 13.11  | 12.64  | 12.26  | 14.96            | 13.11  | 13.03  | 12.64  |
| 48            | 10.73            | 9.69   | 8.71   | 8.68   | 10.73            | 9.69   | 9.00   | 8.96   | 10.73            | 9.69   | 9.63   | 9.58   | 15.81            | 13.87  | 13.38  | 12.98  | 15.81            | 13.87  | 13.79  | 13.38  |
| 49            | 11.38            | 10.27  | 9.21   | 9.19   | 11.38            | 10.27  | 9.51   | 9.48   | 11.38            | 10.27  | 10.17  | 10.12  | 16.76            | 14.73  | 14.21  | 13.79  | 16.76            | 14.73  | 14.65  | 14.21  |
| 50            | 12.12            | 10.91  | 9.77   | 9.75   | 12.12            | 10.91  | 10.09  | 10.07  | 12.12            | 10.91  | 10.78  | 10.72  | 17.83            | 15.70  | 15.16  | 14.71  | 17.83            | 15.70  | 15.62  | 15.16  |
| 51            | 12.77            | 11.47  | 10.33  | 10.29  | 12.77            | 11.47  | 10.67  | 10.62  | 12.77            | 11.47  | 11.35  | 11.27  | 18.84            | 16.56  | 15.97  | 15.50  | 18.84            | 16.56  | 16.46  | 15.97  |
| 52            | 13.50            | 12.09  | 10.96  | 10.89  | 13.50            | 12.09  | 11.31  | 11.24  | 13.50            | 12.09  | 11.99  | 11.88  | 19.97            | 17.53  | 16.87  | 16.38  | 19.97            | 17.53  | 17.40  | 16.88  |
| 53            | 14.32            | 12.78  | 11.67  | 11.56  | 14.32            | 12.78  | 12.05  | 11.93  | 14.32            | 12.78  | 12.70  | 12.56  | 21.25            | 18.62  | 17.89  | 17.36  | 21.25            | 18.62  | 18.44  | 17.89  |
| 54            | 15.24            | 13.55  | 12.47  | 12.32  | 15.24            | 13.55  | 12.88  | 12.72  | 15.24            | 13.55  | 13.50  | 13.32  | 22.70            | 19.85  | 19.03  | 18.47  | 22.70            | 19.85  | 19.62  | 19.04  |
| 55            | 16.29            | 14.43  | 13.40  | 13.19  | 16.29            | 14.43  | 13.83  | 13.62  | 16.29            | 14.43  | 14.41  | 14.18  | 24.37            | 21.26  | 20.33  | 19.74  | 24.37            | 21.26  | 20.97  | 20.34  |
| 56            | 17.30            | 15.28  | 14.15  | 13.90  | 17.30            | 15.28  | 14.61  | 14.34  | 17.30            | 15.28  | 15.22  | 14.94  | 25.70            | 22.38  | 21.34  | 20.71  | 25.70            | 22.38  | 22.01  | 21.35  |
| 57            | 18.44            | 16.23  | 14.99  | 14.68  | 18.44            | 16.23  | 15.47  | 15.15  | 18.44            | 16.23  | 16.11  | 15.78  | 27.19            | 23.62  | 22.45  | 21.79  | 27.19            | 23.62  | 23.15  | 22.46  |



## Annual guaranteed Whole Life 100 insurance rates

Band 1 is for initial Sum Insured lower than \$100,000  
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$250,000  
 Band 3 is for initial Sum Insured from \$250,000 to lower than \$500,000  
 Band 4 is for initial Sum Insured equal to \$500,000 or higher

(Female ages 58 to 80)

| Insurance Age | Female Profile 1 |        |        |        | Female Profile 2 |        |        |        | Female Profile 3 |        |        |        | Female Profile 4 |        |        |        | Female Profile 5 |        |        |        |
|---------------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|------------------|--------|--------|--------|
|               | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 | Band 1           | Band 2 | Band 3 | Band 4 |
| 58            | 19.75            | 17.32  | 15.93  | 15.56  | 19.75            | 17.32  | 16.44  | 16.06  | 19.75            | 17.32  | 17.12  | 16.73  | 28.86            | 25.01  | 23.69  | 22.99  | 28.86            | 25.01  | 24.42  | 23.69  |
| 59            | 21.25            | 18.56  | 16.99  | 16.55  | 21.25            | 18.56  | 17.54  | 17.08  | 21.25            | 18.56  | 18.27  | 17.79  | 30.75            | 26.57  | 25.06  | 24.32  | 30.75            | 26.57  | 25.84  | 25.07  |
| 60            | 23.00            | 19.99  | 18.21  | 17.68  | 23.00            | 19.99  | 18.80  | 18.24  | 23.00            | 19.99  | 19.58  | 19.00  | 32.91            | 28.34  | 26.61  | 25.82  | 32.91            | 28.34  | 27.44  | 26.62  |
| 61            | 24.48            | 21.18  | 19.29  | 18.72  | 24.48            | 21.18  | 19.91  | 19.32  | 24.48            | 21.18  | 20.74  | 20.12  | 34.81            | 29.95  | 28.10  | 27.27  | 34.81            | 29.95  | 28.97  | 28.11  |
| 62            | 26.16            | 22.53  | 20.50  | 19.90  | 26.16            | 22.53  | 21.17  | 20.54  | 26.16            | 22.53  | 22.04  | 21.39  | 36.94            | 31.76  | 29.77  | 28.88  | 36.94            | 31.76  | 30.69  | 29.78  |
| 63            | 28.09            | 24.05  | 21.88  | 21.23  | 28.09            | 24.05  | 22.59  | 21.92  | 28.09            | 24.05  | 23.52  | 22.83  | 39.35            | 33.79  | 31.64  | 30.70  | 39.35            | 33.79  | 32.62  | 31.65  |
| 64            | 30.33            | 25.80  | 23.45  | 22.76  | 30.33            | 25.80  | 24.21  | 23.49  | 30.33            | 25.80  | 25.22  | 24.47  | 42.10            | 36.11  | 33.76  | 32.77  | 42.10            | 36.11  | 34.81  | 33.78  |
| 65            | 32.96            | 27.83  | 25.27  | 24.53  | 32.96            | 27.83  | 26.09  | 25.32  | 32.96            | 27.83  | 27.17  | 26.37  | 45.26            | 38.76  | 36.20  | 35.13  | 45.26            | 38.76  | 37.32  | 36.22  |
| 66            | 34.88            | 29.79  | 26.83  | 26.04  | 34.88            | 29.79  | 27.70  | 26.88  | 34.88            | 29.79  | 28.85  | 28.00  | 47.36            | 40.83  | 38.23  | 37.26  | 47.36            | 40.83  | 39.47  | 38.42  |
| 67            | 37.03            | 32.05  | 28.60  | 27.75  | 37.03            | 32.05  | 29.52  | 28.65  | 37.03            | 32.05  | 30.75  | 29.84  | 49.65            | 43.13  | 40.50  | 39.68  | 49.65            | 43.13  | 41.89  | 40.91  |
| 68            | 39.46            | 34.67  | 30.61  | 29.71  | 39.46            | 34.67  | 31.60  | 30.67  | 39.46            | 34.67  | 32.91  | 31.94  | 52.19            | 45.70  | 43.05  | 42.43  | 52.19            | 45.70  | 44.63  | 43.74  |
| 69            | 42.24            | 37.77  | 32.93  | 31.96  | 42.24            | 37.77  | 33.99  | 32.99  | 42.24            | 37.77  | 35.40  | 34.36  | 54.99            | 48.60  | 45.95  | 45.58  | 54.99            | 48.60  | 47.74  | 46.99  |
| 70            | 45.44            | 41.48  | 35.63  | 34.58  | 45.44            | 41.48  | 36.77  | 35.70  | 45.44            | 41.48  | 38.30  | 37.18  | 58.12            | 51.89  | 49.28  | 49.25  | 58.12            | 51.89  | 51.33  | 50.77  |
| 71            | 47.66            | 43.75  | 37.98  | 36.74  | 47.66            | 43.75  | 39.20  | 37.93  | 47.66            | 43.75  | 40.83  | 39.50  | 61.18            | 55.26  | 52.60  | 52.17  | 61.18            | 55.26  | 54.71  | 53.79  |
| 72            | 50.11            | 46.28  | 40.66  | 39.18  | 50.11            | 46.28  | 41.96  | 40.45  | 50.11            | 46.28  | 43.71  | 42.13  | 64.58            | 59.10  | 56.41  | 55.47  | 64.58            | 59.10  | 58.57  | 57.18  |
| 73            | 52.82            | 49.12  | 43.74  | 41.97  | 52.82            | 49.12  | 45.15  | 43.33  | 52.82            | 49.12  | 47.03  | 45.13  | 68.38            | 63.51  | 60.82  | 59.21  | 68.38            | 63.51  | 63.02  | 61.04  |
| 74            | 55.85            | 52.34  | 47.34  | 45.19  | 55.85            | 52.34  | 48.86  | 46.65  | 55.85            | 52.34  | 50.89  | 48.59  | 72.66            | 68.64  | 65.97  | 63.49  | 72.66            | 68.64  | 68.19  | 65.46  |
| 75            | 59.24            | 56.01  | 51.57  | 48.95  | 59.24            | 56.01  | 53.23  | 50.53  | 59.24            | 56.01  | 55.45  | 52.63  | 77.51            | 74.66  | 72.07  | 68.44  | 77.51            | 74.66  | 74.30  | 70.56  |
| 76            | 63.44            | 59.52  | 54.80  | 52.34  | 63.44            | 59.52  | 56.57  | 54.03  | 63.44            | 59.52  | 58.92  | 56.28  | 83.78            | 80.32  | 77.37  | 73.89  | 83.78            | 80.32  | 79.87  | 76.29  |
| 77            | 68.28            | 63.51  | 58.46  | 56.25  | 68.28            | 63.51  | 60.35  | 58.06  | 68.28            | 63.51  | 62.86  | 60.47  | 91.15            | 86.90  | 83.50  | 80.28  | 91.15            | 86.90  | 86.35  | 83.02  |
| 78            | 73.91            | 68.07  | 62.65  | 60.77  | 73.91            | 68.07  | 64.67  | 62.74  | 73.91            | 68.07  | 67.36  | 65.34  | 99.94            | 94.66  | 90.70  | 87.89  | 99.94            | 94.66  | 93.98  | 91.06  |
| 79            | 80.56            | 73.33  | 67.48  | 66.10  | 80.56            | 73.33  | 69.65  | 68.23  | 80.56            | 73.33  | 72.56  | 71.07  | 110.62           | 103.93 | 99.25  | 97.08  | 110.62           | 103.93 | 103.08 | 100.83 |
| 80            | 88.53            | 79.47  | 73.12  | 72.44  | 88.53            | 79.47  | 75.48  | 74.78  | 88.53            | 79.47  | 78.62  | 77.89  | 123.84           | 115.23 | 109.57 | 108.43 | 123.84           | 115.23 | 114.14 | 112.94 |