

Disclaimer Notice: For internal staff and agent training only. This document is not a sales material and cannot be used for circulation to prospects. It serves only as a training guide to the agent in the selling concept of the products mentioned. In the actual selling process, the customer's needs, affordability and preference must be considered to deliver fair value to the customer. The detailed product benefits and cost must be explained to help customers make informed decisions. Only AIA authorized sales materials are to be used when prospecting.

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Goods and Services Tax (GST)

Please note that with effect from 1 April 2015, GST at the current prescribed rate of 6% will be chargeable. The table below indicates the impact of GST on the current list of selling products:

No.	Product / Rider	Type	Subject to GST	GST shall be imposed on
1	A-LifeLink	Basic	Yes	Monthly Service Charge
2	A-EduAchieve	Basic	Yes	Monthly Service Charge
3	A-InvestLink	Basic	Yes	Policy Fee
4	A-Life Signature	Basic	Yes	Monthly Service Charge
5	A-Life Signature PlusOne	Basic	Yes	Monthly Service Charge
6	A-Plus Med	UDR	Yes	COI
7	A-Plus MedBooster	UDR	Yes	COI
8	A-Plus CriticalCare	UDR	Yes	COI
9	A-Plus Early CriticalCare	UDR	Yes	COI
10	A-Plus Multi CriticalCare	UDR	Yes	COI
11	A-Plus GenNext	UDR	Yes	COI
12	A-Plus Venus and A-Plus VenusExtra	UDR	Yes	COI
13	A-Plus AccidentalShield	UDR	Yes	COI
14	A-Plus Total AccidentalShield	UDR	Yes	COI
15	A-Plus DisabilityCash	UDR	No	-
16	A-Plus HospitalIncome Extra	UDR	Yes	COI
17	A-Plus WaiverExtra	UDR	No	-
18	A-Plus PayorExtra	UDR	No	-
19	A-Plus Payor (For A-EduAchieve only)	UDR	No	-
20	A-Plus DisabilityCare	UDR	No	-
21	A-Plus CriticalCare (Attachable to A-Life Signature and A-Life Signature PlusOne only)	UDR	Yes	COI
22	A-Plus Waiver (Attachable to A-Life Signature and A-Life Signature PlusOne only)	UDR	Yes	COI

A-LifeLink

Description

A-LifeLink is a regular premium Investment-Linked Insurance plan covers death and Total and Permanent Disability (TPD). This plan expires at age 100 of the insured.

Features and Benefits

1. A-LifeLink covers death and TPD.
2. A-LifeLink comes with Anniversary Bonus:
 - The Anniversary Bonus is in the form of additional sum assured which increases at 1% of the sum assured every year starting from 2nd policy year until 120% of the sum assured is reached.
 - The Anniversary Bonus is subject to the lower of initial sum assured or current sum assured, and it is limited to RM 500,000 per policy.
 - No extra insurance cost or underwriting is required.
 - The Anniversary Bonus will be granted based on the policy year when the premium is last paid. However, the Anniversary Bonus will not be payable upon surrender, lapse or maturity of the basic policy.
3. Benefits Payable upon Death and TPD
 - a. Sum Assured; and
 - b. Anniversary Bonus (if any); and
 - c. Account Value

Note: TPD coverage is up to age 70
4. Additional cover through Cover Boost:
 - Cover Boost refers to additional coverage amount payable upon the death or TPD of the insured.
 - Cover Boost is provided without having to pay any additional premium or insurance cost when the insured sign up as an AIA Vitality member upon purchase of the A-LifeLink policy and the basic sum assured is at least RM50,000.
 - For the first year, the Cover Boost is known as the Initial Cover Boost. Every year, the Cover Boost may increase or decrease depending on the AIA Vitality Status. The quantum of the change shall refer to the following AIA Vitality Status table, read as a percentage of the Initial Cover Boost:

AIA Vitality Status	Change in Cover Boost (Percentage (%) of the Initial Cover Boost)
Bronze	Cover Boost decreases by 10% (-10%)
Silver	Cover Boost decreases by 5% (-5%)
Gold	No change (0%)
Platinum	Cover Boost increases by 2% (+2%)

- If there is any alteration made to the policy such as addition and deletion of the rider, or any alteration in the basic sum assured or the riders' sum assured, the Cover Boost will be adjusted accordingly.
- Cover Boost, if any, will be paid at the vesting date which means, when the insured attains age 55 or on the 20th Cover Boost anniversary, whichever is later. If A-LifeLink policy is lapsed and subsequently reinstated, the vesting date will be extended based on the number of months the A-LifeLink policy is lapsed.
- The list of plans that can contribute to Cover Boost and the minimum eligibility requirements:

Basic / Rider	Cover Boost (% of basic sum assured)	Minimum Sum Assured to be eligible for Cover Boost
A-LifeLink	5.0	RM50,000
A-Plus CriticalCare	5.0	At least 50% of basic sum assured
A-Plus Multi CriticalCare	5.0	
A-Plus Early CriticalCare	5.0	
A-Plus GenNext	5.0	
A-Plus Venus	2.5	
A-Plus VenusExtra	2.5	
A-Plus AccidentShield	2.5	
A-Plus Total AccidentShield	2.5	
A-Plus Med	2.5	Plan 150
A-Plus MedBooster	2.5	
A-Plus HospitalIncome Extra	2.5	
A-Plus DisabilityCash	2.5	RM5,000
A-Plus WaiverExtra	2.5	Regular Premium (includes any A-Plus Saver premium)

5. A-LifeLink provides Five-Year Guaranteed Coverage:

- (a) The basic plan and all riders attached shall continue to be in-force within the first 5 years even though the account value is insufficient to cover the policy and/or insurance charges, provided the following conditions are met:

- All the regular premiums and **A-Plus *Saver*** premium (if any) have been paid on the due date or during the grace period or the late payment period; and
- The premium holiday has never been exercised; and
- No change in the policy that resulted in the increment of the Cost of Insurance or any reduction in the existing or future account value.

(b) When the following events happen, the unpaid Cost of Insurance and Monthly Service Charge will be deducted from the Protection Account and Savings Account (if consent is given):

- The regular premium and A Saver premium, if any are paid; or
- The top-up premium is paid; or
- The account value becomes sufficient.

(c) In addition, the unpaid Cost of Insurance and Monthly Service Charge will also be deducted from any benefit payment of the basic policy and the attachable rider (if any).

6. **A-Life*Link*** comprises of 2 accounts, i.e. Protection Account and Savings Account.

(a) Protection Account

- All allocated regular premium and ad-hoc top-up (if any) will be placed into this account and it will be used to purchase units based on the applicable allocation rate.
- Cost of Insurance and monthly service charge will be deducted from this account every month on the monthly anniversary date.

(b) Savings Account

- The allocated premium for scheduled top-up (i.e. **A-Plus *Saver***) will be placed into this account and it will be used to purchase unit to maximize your investment value.
- Unless the policyholder's consent is given, the account value will not be used to pay the Cost of Insurance and Monthly Service Charge.

Premium Allocation

The allocated regular premiums and top-up premium (if any) are used to purchase units from AIA Investment-Linked Funds in accordance with the prescribed allocation rates for each policy year.

The allocation rates for regular premiums and top-up premium are as follows:

Policy Year		1	2	3	4	5	6	7 and above
Allocation Rate	Regular Premium	40%	40%	70%	75%	90%	90%	100%
	Top-up Premium (ad hoc top-up and A-Plus <i>Saver</i> Premium)	95%						

Options / Flexibility

(a) Vary in Sum Assured

- Policyholder may increase or decrease the basic sum assured at any premium due date, subject to the Sum Assured Multiple.
- Any increase in sum assured shall subject to underwriting.

(b) Add or Delete Rider

- Policyholder may add or delete rider at any Monthly Anniversary date.
- Additional of rider is subject to underwriting.

(c) Vary in Regular Premium

- Policyholder may increase or decrease the basic regular premium at any premium due date subject to the minimum annual premium.

(d) Top-up

- Policyholder may choose to make ad hoc top-up or scheduled top-up (**A-Plus *Saver***).
- Ad hoc top-up can be at any time subject to a minimum amount of RM 500.
- **A-Plus *Saver*** can be at the next premium due date subject to a minimum amount of RM 120 per annum.

(e) Partial Withdrawal:

- Partial withdrawal is allowed any time subject to minimum withdrawal amount of RM 1,000 and the minimum account value after withdrawal is RM 1,000.
- The sequence of the withdrawal order:
 - Account Value from **A-Plus *Saver***;
 - Account Value from ad hoc top-up premium;
 - Account Value in the Protection Account.
- The withdrawal amount payable will be calculated by multiplying the number of units to be withdrawn by the unit price on the valuation date immediately following the approval of the application.

(f) Fund Switching:

- Policyholder may switch the account value in one Investment-Linked Fund to another Investment-Linked Fund, without any switching fee subject to minimum switching amount of RM 50.
- There is no minimum amount to remain in each Investment-Linked Fund after switching.

(g) Premium Holiday:

- Policyholder may discontinue the regular premium as long as there are sufficient units to pay Cost of Insurance and Monthly Service Charge.
- Policyholder may resume the premium payment at any time as long as policy is still in force and not required to pay back the outstanding premium payment.

Fees and Charges

1. Monthly Service Charge:

- A service charge will be deducted on monthly basis from the account value.
- The Monthly Service Charge are vary based on the mode of payment:

Premium Payment Mode	Monthly Service Charge (RM)	GST (RM)	Monthly Service Charge (inclusive of GST) (RM)
Annual	5.00	0.30	5.30
Semi-annual	5.00	0.30	5.30
Quarterly	5.00	0.30	5.30
Monthly	6.00	0.36	6.36

The Goods and Services Tax (GST) as quoted above is based on the prevailing rate of 6% and may be subject to change.

2. Cost of Insurance:

- There will be Cost of Insurance for coverage on death, TPD and all the attachable unit-deducting riders (if any).
- The Cost of Insurance will be charged by deducting sufficient units at the unit price every month on the Monthly Anniversary date.
- The Company reserves the right to revise the Cost of Insurance by giving the policyholder 3 months written notice prior to the next policy anniversary.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days
Maximum Issue age: 70 years old

2. Coverage Term

Coverage Term : Up to age 100

3. Annual Premium

Minimum Premium : RM 1,800 per annum*

Minimum Premium for A-Plus **Saver** : RM 120 per annum

** If A-Plus **Saver** is attached to A-Life**Link**, the minimum annual premium for A-Life**Link** is RM 1,200 and A-Plus **Saver** is RM 120.*

Example:

Scenario 1

Annual Premium for A-Life**Link** = RM 1,200

Annual Premium for A-Plus **Saver** = RM 0

Not allowed as the total annual premium is less than RM 1,800.

Scenario 2

Annual Premium for A-Life**Link** = RM 1,200

Annual Premium for A-Plus **Saver** = RM 600

Allowed as the total annual premium is RM 1,800.

Scenario 3

Annual Premium for A-Life **Link** = RM 1,800

Annual Premium for A-Plus **Saver** = RM 0

Allowed as the total annual premium is RM 1,800.

4. Occupation Class

1 to 4

5. Attachable Riders

- A-Plus **DisabilityCare**
- A-Plus **CriticalCare***
- A-Plus **Early CriticalCare***
- A-Plus **Multi CriticalCare***
- A-Plus **GenNext ***
- A-Plus **Venus*** & A-Plus **VenusExtra***
- A-Plus **Med***
- A-Plus **MedBooster ***
- A-Plus **HospitalIncome Extra***
- A-Plus **AccidentShield***
- A-Plus **Total AccidentShield***
- A-Plus **DisabilityCash**
- A-Plus **WaiverExtra**
- A-Plus **PayorExtra**
- A-Plus **Saver**

** Cost of Insurance is subject to Goods and Services Tax (GST).*

Goods and Services Tax

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy. The GST is also chargeable on the fees and charges applicable to your policy. These amounts will be deducted from the fund value of your policy.

A-LifeLink
Annual Cost of Insurance
(per RM 1,000 Sum Assured)

For Adult									
Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.34	1.49	1.29	1.29	61	12.53	14.54	11.24	14.54
17	1.34	1.49	1.29	1.29	62	13.65	15.90	12.11	15.90
18	1.34	1.49	1.29	1.29	63	14.88	17.26	13.15	17.19
19	1.34	1.49	1.29	1.29	64	16.22	18.76	14.30	18.76
20	1.34	1.49	1.29	1.29	65	17.71	20.46	15.78	20.46
21	1.34	1.49	1.31	1.31	66	19.46	23.77	17.70	22.74
22	1.34	1.49	1.33	1.33	67	21.21	27.08	19.80	25.71
23	1.34	1.49	1.35	1.35	68	22.96	30.39	22.13	28.07
24	1.34	1.49	1.36	1.36	69	24.71	33.70	23.47	31.46
25	1.34	1.49	1.37	1.37	70	26.46	37.01	24.81	31.74
26	1.49	1.49	1.49	1.49	71	28.21	40.32	27.02	33.60
27	1.49	1.49	1.49	1.49	72	29.96	43.63	29.47	34.82
28	1.49	1.49	1.49	1.49	73	31.71	46.94	30.11	39.84
29	1.49	1.49	1.49	1.49	74	33.50	50.27	32.78	43.52
30	1.49	1.49	1.49	1.49	75	36.24	54.74	35.70	49.57
31	1.50	1.51	1.51	1.51	76	39.97	59.80	39.00	54.70
32	1.50	1.54	1.54	1.54	77	44.01	65.50	42.71	60.30
33	1.55	1.59	1.59	1.59	78	48.42	71.65	46.73	66.37
34	1.59	1.59	1.59	1.59	79	53.19	78.07	51.11	72.96
35	1.59	1.59	1.59	1.59	80	58.39	84.84	56.12	80.11
36	1.59	1.59	1.59	1.59	81	63.99	91.72	63.80	87.73
37	1.59	1.59	1.59	1.59	82	71.74	98.97	68.85	94.67
38	1.59	1.64	1.59	1.59	83	82.58	106.55	74.12	101.92
39	1.59	1.68	1.59	1.59	84	95.16	114.53	80.59	109.55
40	1.59	1.96	1.59	1.59	85	102.12	125.10	87.85	117.62
41	1.67	2.24	1.59	1.69	86	117.64	157.98	112.84	136.44
42	1.88	2.41	1.59	1.76	87	130.61	168.84	120.60	148.15
43	2.11	2.73	1.63	1.93	88	145.13	173.70	128.59	160.56
44	2.39	3.01	2.19	2.35	89	160.78	192.45	136.94	165.46
45	2.67	3.31	2.38	2.64	90	166.90	213.78	145.29	170.35
46	2.99	3.64	2.58	2.93	91	182.02	233.14	153.33	184.02
47	3.35	4.02	2.82	3.22	92	198.97	254.86	160.97	198.01
48	3.73	4.40	3.03	3.91	93	210.05	278.54	168.20	210.25
49	4.16	4.84	3.30	4.33	94	220.22	299.00	175.00	218.75
50	4.62	5.31	3.60	4.73	95	231.18	322.48	182.14	227.68
51	5.03	5.82	3.95	5.19	96	242.14	365.70	192.49	236.61
52	5.47	6.35	4.36	5.72	97	253.10	392.19	207.10	245.54
53	5.92	6.89	4.82	6.32	98	264.06	420.29	222.63	254.47
54	6.39	7.47	5.59	6.97	99	351.40	450.08	239.17	332.17
55	6.92	8.10	5.86	7.70					
56	7.46	8.73	6.68	8.44					
57	7.98	9.36	7.55	9.21					
58	8.55	10.05	8.45	10.05					
59	10.04	10.86	9.41	10.86					
60	11.52	13.32	10.28	13.32					

A-LifeLink
Annual Cost of Insurance
(per RM 1,000 Sum Assured)

For Juvenile					
Age	Male	Female	Age	Male	Female
0	1.34	1.29	51	5.27	4.32
1	1.34	1.29	52	5.73	4.77
2	1.34	1.29	53	6.21	5.27
3	1.34	1.29	54	6.71	6.00
4	1.34	1.29	55	7.27	6.41
5	1.34	1.29	56	7.84	7.21
6	1.34	1.29	57	8.39	8.05
7	1.34	1.29	58	9.00	8.93
8	1.34	1.29	59	10.29	9.85
9	1.34	1.29	60	12.06	11.19
10	1.34	1.29	61	13.13	12.23
11	1.34	1.29	62	14.33	13.25
12	1.34	1.29	63	15.59	14.36
13	1.34	1.29	64	16.98	15.64
14	1.34	1.29	65	18.54	17.18
15	1.34	1.29	66	20.75	19.21
16	1.46	1.29	67	22.97	21.57
17	1.46	1.29	68	25.19	23.91
18	1.46	1.29	69	27.41	25.87
19	1.46	1.29	70	29.63	26.89
20	1.46	1.29	71	31.84	28.99
21	1.46	1.31	72	34.06	31.08
22	1.46	1.33	73	36.28	33.03
23	1.46	1.35	74	38.53	36.00
24	1.46	1.36	75	41.79	39.86
25	1.46	1.37	76	45.92	43.71
26	1.49	1.49	77	50.46	47.99
27	1.49	1.49	78	55.39	52.62
28	1.49	1.49	79	60.65	57.67
29	1.49	1.49	80	66.33	63.32
30	1.49	1.49	81	72.31	70.98
31	1.51	1.51	82	79.91	76.60
32	1.53	1.54	83	89.77	82.46
33	1.58	1.59	84	100.97	89.28
34	1.59	1.59	85	109.01	96.78
35	1.59	1.59	86	129.74	119.92
36	1.59	1.59	87	142.08	128.87
37	1.59	1.59	88	153.70	138.18
38	1.61	1.59	89	170.28	145.50
39	1.62	1.59	90	180.96	152.81
40	1.70	1.59	91	197.36	162.54
41	1.84	1.62	92	215.74	172.08
42	2.04	1.64	93	230.60	180.82
43	2.30	1.72	94	243.85	188.13
44	2.58	2.24	95	258.57	195.80
45	2.86	2.46	96	279.21	205.73
46	3.19	2.69	97	294.83	218.63
47	3.55	2.94	98	310.93	232.18
48	3.93	3.29	99	381.00	267.07
49	4.36	3.61			
50	4.83	3.94			

A-EduAchieve

Description

A-EduAchieve is a regular premium Investment-Linked Insurance plan which covers death and Total and Permanent Disability (TPD). A-EduAchieve is packaged with either A-Plus Payor or A-Plus PayorExtra. This plan matures at age 25 of the insured. Upon maturity, this plan is allowed to be converted to another regular premium investment-linked basic plan without further underwriting while the plan is still in force.

Features and Benefits

1. A-EduAchieve covers death and TPD.
2. A-EduAchieve comes with University Startup Booster which is payable at the Policy Anniversary when the insured last birthday's age is 18 years old.

The amount of University Startup Booster is as follows:

Entry Age	University Startup Booster* (amount equivalent to)
0 – 5	15 monthly regular premium
6 – 10	9 monthly regular premium

** Subject to the following conditions, at Policy Anniversary when the child reaches age 18:*

- i. this policy is still in force; and*
- ii. there are no overdue premium(s) for a total of more than 13 months in this policy at the time of crediting, for whatsoever reasons; and*
- iii. there are no overdue premium(s) for a continuous period of 13 months during the policy term.*

The monthly regular premium does not include A-Plus Saver premium, and it is subject to lower of initial monthly regular premium or current monthly regular premium.

This University Startup Booster once granted, shall be credited into the Savings Account at 100% allocation rate automatically.

3. A-EduAchieve also comes with Anniversary Bonus:

- The Anniversary Bonus is in the form of additional sum assured which increases at 1% of the sum assured* every year starting from 2nd policy year until 120% of the sum assured* is reached.

** Subject to the lower of initial sum assured or current sum assured, and it is limited to RM 500,000 per policy.*

- No extra insurance cost or underwriting is required.
- The Anniversary Bonus will be granted based on the policy year when the premium is last paid. However, the Anniversary Bonus will not be payable upon surrender, lapse or maturity of the basic policy.

4. Benefits Payable upon Death or TPD:

- a. Sum Assured; and
- b. Anniversary Bonus (if any); and
- c. Account Value

5. **A-EduAchieve** provides Five-Year Guaranteed Coverage:

(c) The basic plan and all riders attached shall continue to be in force within the first 5 years even though the account value is insufficient to cover the policy and/or insurance charges, provided the following conditions are met:

- All the regular premiums and A-Plus **Saver** premium (if any) have been paid on the due date or during the grace period or the late payment period; and
- The premium holiday has never been exercised; and
- No change in the policy that resulted in the increment of the Cost of Insurance or any reduction in the existing or future account value.

(d) When the following events happen, the unpaid Cost of Insurance and Monthly Service Charge will be deducted from the Protection Account and Savings Account (if consent is given):

- The regular premium and A Saver premium, if any are paid; or
- The top-up premium is paid; or
- The account value becomes sufficient.

(c) In addition, the unpaid Cost of Insurance and Monthly Service Charge will also be deducted from any benefit payment of the basic policy and the attachable rider (if any).

6. **Conversion Privilege:**

Prior to the maturity of **A-EduAchieve**, an option is given to convert* this basic plan to another regular premium investment-linked basic plan without further evidence of insurability while the plan is still in force.

** Written notice is required 30-day prior to the maturity. The sum assured to be converted shall not be higher than the sum assured of **A-EduAchieve**. Acceptance is also subject to the terms and conditions of the new plan.*

7. **A-EduAchieve** comprises of 2 accounts, i.e. Protection Account and Savings Account:

(c) Protection Account

- All allocated regular premium and ad-hoc top-up (if any) will be placed into this account and it will be used to purchase units based on the applicable allocation rate.
- Cost of Insurance and monthly service charge will be deducted from this account every month on the monthly anniversary date.

(d) Savings Account

- The allocated premium for scheduled top-up (i.e. **A-Plus Saver**) will be placed into this account and it will be used to purchase unit to maximize the investment value.
- Unless the policyholder's consent is given, the account value will not be used to pay the Cost of Insurance and Monthly Service Charge.

Premium Allocation

The allocated regular premiums and top-up premium (if any) are used to purchase units from AIA Investment-Linked Funds in accordance with the prescribed allocation rates for each policy year.

The allocation rates for regular premiums and top-up premium are as follows:

i. Regular Premium:

Policy Term	Policy Year						
	1	2	3	4	5	6	7 and above
15	42%	44%	73%	78%	90%	90%	100%
16	42%	44%	73%	75%	90%	90%	
17	40%	42%	70%	75%	90%	90%	
18	40%	40%	70%	75%	90%	90%	
19	40%	40%	70%	75%	90%	90%	
>=20	40%	40%	70%	75%	90%	90%	

ii. Top-up Premium (*ad-hoc top-up and A-Plus **Saver** Premium*):

Allocated Rate	95%
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Options / Flexibility

(h) Variation in Sum Assured

- Policyholder may increase or decrease the basic sum assured at any premium due date, subject to the Sum Assured Multiple.
- Any increase in sum assured shall be subject to underwriting.

(i) Add or Delete Rider

- A-Edu**Achieve** is packaged with either A-Plus **Payor** or A-Plus **PayorExtra** only.
- During the policy term, the A-Plus **Payor** or A-Plus **PayorExtra** is interchangeable in the following manner:
 - If A-Plus **Payor** is attached at New Business, the policyholder can delete A-Plus **Payor** and replace it with A-Plus **PayorExtra**, subject to underwriting; or
 - If A-Plus **PayorExtra** is attached at New Business, the policyholder can delete A-Plus **PayorExtra** and replace it with A-Plus **Payor** without underwriting.

(j) Variation in Regular Premium

- Policyholder may increase or decrease the basic regular premium at any premium due date subject to the minimum annual premium.

(k) Top-up

- Policyholder may choose to make ad hoc top-up or scheduled top-up (A-Plus **Saver**).
- Ad hoc top-up can be made at any time subject to a minimum amount of RM 500.
- A-Plus **Saver** can be made at the next premium due date subject to a minimum amount of RM 120 per annum.

(l) Partial Withdrawal:

- Partial withdrawal is allowed at any time subject to minimum withdrawal amount of RM 1,000 and the minimum account value after withdrawal is RM 1,000.
- The sequence of the withdrawal order:
 - Account Value from **A-Plus Saver**;
 - Account Value from ad hoc top-up premium;
 - Account Value in the Protection Account.
- The withdrawal amount payable will be calculated by multiplying the number of units to be withdrawn by the unit price on the valuation date immediately following the approval of the application.

(m) Fund Switching:

- Policyholder may switch the account value in one Investment-Linked Fund to another Investment-Linked Fund, without any switching fee subject to a minimum switching amount of RM 50.
- There is no minimum amount to remain in each Investment-Linked Fund after switching.

(n) Premium Holiday:

- Policyholder may discontinue the regular premium as long as there are sufficient units to pay Cost of Insurance and Monthly Service Charge.
- Policyholder may resume the premium payment at any time as long as policy is still in force and not required to pay back the outstanding premium payment.

Fees and Charges

1. Monthly Service Charge:

- A service charge will be deducted on a monthly basis from the account value.
- The Monthly Service Charge varies, based on the mode of payment:

Premium Payment Mode	Monthly Service Charge (RM)	GST (RM)	Monthly Service Charge (inclusive of GST) (RM)
Annual	5.00	0.30	5.30
Semi-annual	5.00	0.30	5.30
Quarterly	5.00	0.30	5.30
Monthly	6.00	0.36	6.36

The Goods and Services Tax (GST) as quoted above is based on the prevailing rate of 6% and may be subject to change.

2. Cost of Insurance:

- There will be Cost of Insurance for coverage on death, TPD and all the attachable unit-deducting riders (if any).

- The Cost of Insurance will be charged by deducting sufficient units at the unit price every month on the Monthly Anniversary date.
- The Company reserves the right to revise the Cost of Insurance by giving the policyholder 3 months written notice prior to the next policy anniversary.

Underwriting

1. Issue Age

	Minimum Issue Age	Maximum Issue Age
Insured (child)	14 days old	10 years old
Payor	18 years old	60 years old

2. Coverage Term

Coverage Term : Up to age 25

3. Annual Premium

Minimum Total Premium : RM 2,400 per annum*

Minimum Regular Premium for **A-EduAchieve** : RM 1,200 per annum*

Minimum Premium for **A-Plus Saver** : RM 120 per annum

** A minimum of 50% of the total premium for **A-EduAchieve** shall consist of **A-Plus Saver** premium.*

Example:

Scenario 1

Regular Premium for **A-EduAchieve** = RM 1,200 per annum

Premium for **A-Plus Saver** = RM 0

Not allowed as the total premium is less than RM 2,400 per annum.

Scenario 2

Regular Premium for **A-EduAchieve** = RM 1,200 per annum

Premium for **A-Plus Saver** = RM 1,200 per annum

Allowed, as the total premium is RM 2,400 per annum and consists of 50% of **A-Plus Saver** premium.

Scenario 3

Regular Premium for **A-EduAchieve** = RM 1,800 per annum

Premium for **A-Plus Saver** = RM 600 per annum

Not allowed as the **A-Plus Saver** premium is less than 50% of the total premium of RM 2,400 per annum.

Scenario 4

Regular Premium for **A-EduAchieve** = RM 1,800 per annum

Premium for **A-Plus Saver** = RM 2,400 per annum

Allowed, as the total premium is RM 4,200 per annum and consists of a minimum 50% of **A-Plus Saver** premium.

Scenario 5

Regular Premium for **A-Edu***Achieve* = RM 600 per annum
Premium for **A-Plus** *Saver* = RM 2,400 per annum

Not allowed, as the minimum regular premium is less than RM 1,200 per annum.

4. Occupation Class

1 to 4

5. Riders

- **A-Plus** *DisabilityCare*
- **A-Plus** *Payor*
- **A-Plus** *PayorExtra*

Note: You must select either **A-Plus** *Payor* or **A-Plus** *PayorExtra*.

Goods and Services Tax

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy. The GST is also chargeable on the fees and charges applicable to your policy. These amounts will be deducted from the fund value of your policy.

A-EduAchieve
Annual Cost of Insurance
(per RM 1,000 Sum Assured)

Age	Male	Female	Age	Male	Female
0	1.34	1.29	16	1.46	1.29
1	1.34	1.29	17	1.46	1.29
2	1.34	1.29	18	1.46	1.29
3	1.34	1.29	19	1.46	1.29
4	1.34	1.29	20	1.46	1.29
5	1.34	1.29	21	1.46	1.31
6	1.34	1.29	22	1.46	1.33
7	1.34	1.29	23	1.46	1.35
8	1.34	1.29	24	1.46	1.36
9	1.34	1.29	25	1.46	1.37
10	1.34	1.29			
11	1.34	1.29			
12	1.34	1.29			
13	1.34	1.29			
14	1.34	1.29			
15	1.34	1.29			

A-Plus *Payor*

Description

A-Plus *Payor* is packaged with A-Edu*Achieve*.

If the payor is suffering from disability before reaching age 70 or experiences loss of life, this rider shall continue the future premium payment of the basic plan which it is attached to, until the child reaches age 25.

Coverage term of this rider follows the premium paying term of the basic plan which it is attached to or until child's age 25, whichever is shorter.

Features and Benefits

1. When the payor suffers from disability before reaching age 70 or experiences loss of life, A-Plus *Payor* shall continue the future premium payment of the basic plan which it is attached to, until the child reaches age 25.

Underwriting

1. Issue Age

	Minimum Issue Age	Maximum Issue Age
Insured (child)	14 days old	10 years old
Payor	18 years old	60 years old

2. Coverage Term

Coverage Term : Up to child's age 25 or the end of premium paying term of the basic plan, whichever is earlier.

3. Occupation Class

1 to 4

A-Plus *Payor*
Annual Cost of Insurance
(per RM 100 Basic Premium)

Male													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
18	1.50	1.46	1.42	1.38	1.34	1.30	1.26	1.21	1.16	1.11	1.06	1.01	0.95
19	1.78	1.74	1.69	1.65	1.60	1.55	1.50	1.44	1.39	1.33	1.27	1.20	1.14
20	2.07	2.02	1.97	1.91	1.86	1.80	1.74	1.68	1.61	1.54	1.47	1.40	1.32
21	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
22	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
23	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
24	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
25	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
26	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
27	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
28	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
29	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
30	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
31	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
32	2.12	2.07	2.02	1.96	1.91	1.85	1.78	1.72	1.65	1.58	1.51	1.43	1.35
33	2.14	2.09	2.04	1.98	1.92	1.86	1.80	1.74	1.67	1.60	1.52	1.45	1.37
34	2.22	2.16	2.11	2.05	1.99	1.93	1.86	1.80	1.73	1.65	1.58	1.50	1.42
35	2.30	2.25	2.19	2.13	2.07	2.00	1.94	1.87	1.79	1.72	1.64	1.56	1.47
36	2.40	2.34	2.28	2.22	2.16	2.09	2.02	1.95	1.87	1.79	1.71	1.62	1.53
37	2.40	2.34	2.28	2.22	2.16	2.09	2.02	1.95	1.87	1.79	1.71	1.62	1.53
38	2.43	2.38	2.31	2.25	2.19	2.12	2.05	1.97	1.89	1.81	1.73	1.64	1.55
39	2.52	2.46	2.39	2.33	2.26	2.19	2.11	2.04	1.96	1.88	1.79	1.70	1.61
40	2.63	2.57	2.50	2.43	2.36	2.29	2.21	2.13	2.05	1.96	1.87	1.78	1.68
41	2.78	2.71	2.64	2.57	2.49	2.42	2.33	2.25	2.16	2.07	1.97	1.88	1.77
42	2.96	2.89	2.81	2.74	2.66	2.57	2.49	2.40	2.30	2.20	2.10	2.00	1.89
43	3.18	3.10	3.02	2.94	2.86	2.77	2.67	2.58	2.47	2.37	2.26	2.15	2.03
44	3.44	3.36	3.27	3.18	3.09	2.99	2.89	2.79	2.68	2.56	2.45	2.32	2.20
45	3.75	3.66	3.56	3.47	3.36	3.26	3.15	3.03	2.92	2.79	2.66	2.53	2.39
46	4.10	4.00	3.90	3.79	3.68	3.57	3.44	3.32	3.19	3.05	2.91	2.77	2.62
47	4.50	4.39	4.28	4.16	4.04	3.91	3.78	3.65	3.50	3.35	3.20	3.04	2.87
48	4.96	4.84	4.71	4.58	4.45	4.31	4.16	4.01	3.86	3.69	3.52	3.34	3.16
49	5.47	5.33	5.20	5.05	4.91	4.75	4.59	4.42	4.25	4.07	3.88	3.69	3.49
50	6.03	5.89	5.74	5.58	5.42	5.25	5.07	4.88	4.69	4.49	4.29	4.07	3.85

Male													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
51	6.66	6.50	6.33	6.16	5.98	5.79	5.59	5.39	5.18	4.96	4.73	4.49	4.24
52	7.35	7.17	6.99	6.79	6.60	6.39	6.17	5.95	5.71	5.47	5.22	4.96	4.68
53	8.10	7.90	7.70	7.49	7.27	7.04	6.80	6.56	6.30	6.03	5.75	5.46	5.16
54	8.92	8.71	8.48	8.25	8.01	7.76	7.50	7.22	6.94	6.65	6.34	6.02	5.69
55	9.82	9.58	9.33	9.08	8.81	8.53	8.25	7.95	7.63	7.31	6.97	6.62	6.26
56	10.78	10.52	10.25	9.97	9.68	9.37	9.06	8.73	8.39	8.03	7.66	7.27	6.87
57	11.82	11.54	11.24	10.93	10.61	10.28	9.93	9.57	9.20	8.81	8.40	7.98	7.54
58	12.95	12.63	12.31	11.97	11.62	11.26	10.88	10.48	10.07	9.64	9.20	8.73	8.25
59	14.16	13.82	13.47	13.10	12.71	12.31	11.90	11.46	11.01	10.55	10.06	9.55	9.03
60	15.73	15.35	14.95	14.54	14.12	13.67	13.21	12.73	12.23	11.71	11.17	10.61	10.03
61		17.34	16.90	16.43	15.95	15.45	14.93	14.39	13.82	13.23	12.62	11.99	11.33
62			19.06	18.53	17.99	17.42	16.83	16.22	15.59	14.92	14.24	13.52	12.77
63				20.86	20.25	19.61	18.95	18.26	17.54	16.80	16.02	15.22	14.38
64					22.75	22.03	21.29	20.51	19.71	18.87	18.00	17.09	16.15
65						24.70	23.87	23.00	22.10	21.16	20.19	19.17	18.11
66							26.72	25.75	24.74	23.69	22.60	21.46	20.28
67								28.78	27.65	26.47	25.25	23.98	22.66
68									30.85	29.53	28.17	26.76	25.28
69										32.90	31.38	29.80	28.16
70											31.38	29.80	28.16
71												32.01	30.25
72													33.54
73													
74													
75													
76													
77													
78													
79													
80													
81													
82													
83													
84													

Male												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
18	0.90	0.84	0.78	0.71	0.64	0.57	0.50	0.42	0.35	0.26	0.18	0.09
19	1.07	1.00	0.92	0.85	0.77	0.68	0.59	0.50	0.41	0.31	0.21	0.11
20	1.24	1.16	1.07	0.98	0.89	0.79	0.69	0.59	0.48	0.36	0.24	0.12
21	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
22	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
23	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
24	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
25	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
26	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
27	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
28	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
29	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
30	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
31	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
32	1.27	1.19	1.10	1.01	0.91	0.81	0.71	0.60	0.49	0.37	0.25	0.12
33	1.29	1.20	1.11	1.02	0.92	0.82	0.72	0.61	0.49	0.38	0.25	0.13
34	1.33	1.24	1.15	1.05	0.95	0.85	0.74	0.63	0.51	0.39	0.26	0.13
35	1.38	1.29	1.19	1.09	0.99	0.88	0.77	0.65	0.53	0.40	0.27	0.14
36	1.44	1.34	1.24	1.14	1.03	0.92	0.80	0.68	0.55	0.42	0.28	0.14
37	1.44	1.34	1.24	1.14	1.03	0.92	0.80	0.68	0.55	0.42	0.28	0.14
38	1.46	1.36	1.26	1.15	1.04	0.93	0.81	0.69	0.56	0.43	0.29	0.14
39	1.51	1.41	1.30	1.19	1.08	0.96	0.84	0.71	0.58	0.44	0.30	0.15
40	1.58	1.47	1.36	1.25	1.13	1.01	0.88	0.74	0.60	0.46	0.31	0.15
41	1.67	1.55	1.44	1.32	1.19	1.06	0.93	0.78	0.64	0.49	0.33	0.16
42	1.77	1.65	1.53	1.40	1.27	1.13	0.99	0.84	0.68	0.52	0.35	0.17
43	1.91	1.78	1.65	1.51	1.36	1.21	1.06	0.90	0.73	0.56	0.37	0.18
44	2.06	1.92	1.78	1.63	1.48	1.31	1.15	0.97	0.79	0.60	0.40	0.20
45	2.25	2.10	1.94	1.78	1.61	1.43	1.25	1.06	0.86	0.65	0.44	0.22
46	2.46	2.29	2.12	1.94	1.76	1.57	1.36	1.16	0.94	0.71	0.48	0.24
47	2.70	2.52	2.33	2.13	1.93	1.72	1.50	1.27	1.03	0.78	0.53	0.26
48	2.97	2.77	2.56	2.35	2.12	1.89	1.65	1.40	1.14	0.86	0.58	0.29
49	3.27	3.05	2.83	2.59	2.34	2.09	1.82	1.54	1.25	0.95	0.64	0.31
50	3.61	3.37	3.12	2.86	2.59	2.30	2.01	1.70	1.38	1.05	0.71	0.35

Male												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
51	3.99	3.72	3.44	3.15	2.85	2.54	2.21	1.88	1.52	1.16	0.78	0.38
52	4.40	4.11	3.80	3.48	3.15	2.80	2.44	2.07	1.68	1.28	0.86	0.42
53	4.85	4.53	4.19	3.84	3.47	3.09	2.69	2.28	1.85	1.41	0.94	0.46
54	5.34	4.99	4.61	4.23	3.82	3.40	2.97	2.51	2.04	1.55	1.04	0.51
55	5.88	5.48	5.07	4.65	4.20	3.74	3.26	2.76	2.25	1.71	1.14	0.56
56	6.46	6.02	5.57	5.10	4.62	4.11	3.58	3.04	2.47	1.87	1.26	0.62
57	7.08	6.61	6.11	5.60	5.06	4.51	3.93	3.33	2.70	2.05	1.38	0.67
58	7.75	7.23	6.69	6.13	5.54	4.94	4.30	3.64	2.96	2.25	1.51	0.74
59	8.48	7.91	7.32	6.70	6.06	5.40	4.71	3.99	3.24	2.46	1.65	0.81
60	9.42	8.79	8.13	7.45	6.73	6.00	5.23	4.43	3.60	2.73	1.83	0.90
61	10.64	9.93	9.19	8.41	7.61	6.77	5.91	5.00	4.06	3.08	2.07	1.01
62	12.00	11.20	10.36	9.49	8.58	7.64	6.66	5.64	4.58	3.48	2.33	1.14
63	13.51	12.60	11.66	10.68	9.66	8.60	7.49	6.35	5.15	3.91	2.62	1.28
64	15.17	14.16	13.10	11.99	10.85	9.66	8.42	7.13	5.79	4.40	2.95	1.44
65	17.02	15.87	14.69	13.45	12.17	10.83	9.44	8.00	6.49	4.93	3.30	1.61
66	19.05	17.77	16.44	15.06	13.62	12.12	10.57	8.95	7.27	5.52	3.70	1.81
67	21.29	19.86	18.37	16.83	15.22	13.55	11.81	10.00	8.12	6.17	4.13	2.02
68	23.75	22.15	20.50	18.77	16.98	15.11	13.18	11.16	9.06	6.88	4.61	2.25
69	26.45	24.68	22.83	20.91	18.91	16.84	14.68	12.43	10.09	7.66	5.14	2.51
70	26.45	24.68	22.83	20.91	18.91	16.84	14.68	12.43	10.09	7.66	5.14	2.51
71	28.41	26.51	24.52	22.46	20.31	18.08	15.76	13.35	10.84	8.23	5.52	2.69
72	31.51	29.39	27.19	24.91	22.53	20.05	17.48	14.80	12.02	9.13	6.12	2.98
73	34.89	32.55	30.11	27.58	24.94	22.20	19.35	16.39	13.31	10.10	6.77	3.30
74		35.99	33.30	30.50	27.58	24.55	21.40	18.13	14.72	11.17	7.49	3.65
75			36.77	33.68	30.46	27.11	23.63	20.02	16.25	12.34	8.27	4.03
76				37.14	33.59	29.90	26.06	22.07	17.92	13.61	9.12	4.45
77					37.00	32.94	28.71	24.31	19.74	14.99	10.04	4.90
78						36.23	31.58	26.75	21.72	16.49	11.05	5.39
79							34.70	29.39	23.86	18.11	12.14	5.92
80								32.25	26.18	19.88	13.32	6.50
81									28.70	21.79	14.60	7.12
82										24.43	16.37	7.98
83											18.84	9.19
84												10.59

Female													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
18	0.61	0.59	0.58	0.56	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.39
19	0.61	0.59	0.58	0.56	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.39
20	0.69	0.67	0.65	0.64	0.62	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.44
21	0.74	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.57	0.55	0.53	0.50	0.47
22	0.78	0.76	0.74	0.72	0.70	0.68	0.66	0.63	0.61	0.58	0.56	0.53	0.50
23	0.82	0.80	0.78	0.76	0.74	0.71	0.69	0.66	0.64	0.61	0.58	0.55	0.52
24	0.85	0.83	0.81	0.79	0.76	0.74	0.71	0.69	0.66	0.63	0.60	0.57	0.54
25	0.88	0.85	0.83	0.81	0.79	0.76	0.74	0.71	0.68	0.65	0.62	0.59	0.56
26	0.90	0.87	0.85	0.83	0.80	0.78	0.75	0.73	0.70	0.67	0.64	0.61	0.57
27	0.91	0.89	0.87	0.84	0.82	0.79	0.77	0.74	0.71	0.68	0.65	0.62	0.58
28	0.93	0.91	0.88	0.86	0.83	0.81	0.78	0.75	0.72	0.69	0.66	0.63	0.59
29	0.95	0.92	0.90	0.87	0.85	0.82	0.79	0.77	0.74	0.71	0.67	0.64	0.60
30	0.97	0.94	0.92	0.89	0.87	0.84	0.81	0.78	0.75	0.72	0.69	0.65	0.62
31	0.99	0.97	0.94	0.92	0.89	0.86	0.83	0.80	0.77	0.74	0.70	0.67	0.63
32	1.02	1.00	0.97	0.95	0.92	0.89	0.86	0.83	0.80	0.76	0.73	0.69	0.65
33	1.07	1.04	1.01	0.99	0.96	0.93	0.90	0.86	0.83	0.80	0.76	0.72	0.68
34	1.13	1.10	1.07	1.04	1.01	0.98	0.95	0.91	0.88	0.84	0.80	0.76	0.72
35	1.21	1.18	1.15	1.12	1.08	1.05	1.01	0.98	0.94	0.90	0.86	0.82	0.77
36	1.31	1.28	1.24	1.21	1.18	1.14	1.10	1.06	1.02	0.98	0.93	0.88	0.84
37	1.42	1.38	1.35	1.31	1.27	1.23	1.19	1.15	1.10	1.06	1.01	0.96	0.90
38	1.52	1.49	1.45	1.41	1.37	1.33	1.28	1.23	1.19	1.14	1.08	1.03	0.97
39	1.63	1.59	1.55	1.51	1.46	1.42	1.37	1.32	1.27	1.21	1.16	1.10	1.04
40	1.77	1.73	1.69	1.64	1.59	1.54	1.49	1.44	1.38	1.32	1.26	1.20	1.13
41	1.93	1.88	1.83	1.78	1.73	1.68	1.62	1.56	1.50	1.44	1.37	1.30	1.23
42	2.10	2.05	2.00	1.94	1.89	1.83	1.76	1.70	1.63	1.56	1.49	1.42	1.34
43	2.29	2.23	2.18	2.12	2.05	1.99	1.92	1.85	1.78	1.71	1.63	1.55	1.46
44	2.50	2.44	2.37	2.31	2.24	2.17	2.10	2.02	1.94	1.86	1.77	1.69	1.59
45	2.73	2.66	2.60	2.52	2.45	2.37	2.29	2.21	2.12	2.03	1.94	1.84	1.74
46	2.99	2.92	2.84	2.76	2.68	2.60	2.51	2.42	2.33	2.23	2.12	2.02	1.91
47	3.28	3.20	3.12	3.03	2.94	2.85	2.76	2.66	2.55	2.44	2.33	2.21	2.09
48	3.60	3.52	3.43	3.33	3.24	3.13	3.03	2.92	2.80	2.69	2.56	2.43	2.30
49	3.97	3.87	3.77	3.67	3.56	3.45	3.33	3.21	3.09	2.95	2.82	2.68	2.53
50	4.37	4.26	4.16	4.04	3.92	3.80	3.67	3.54	3.40	3.26	3.11	2.95	2.79

Female													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
51	4.82	4.70	4.58	4.46	4.32	4.19	4.05	3.90	3.75	3.59	3.42	3.25	3.07
52	5.31	5.18	5.05	4.91	4.77	4.62	4.46	4.30	4.13	3.96	3.77	3.58	3.39
53	5.86	5.71	5.57	5.42	5.26	5.09	4.92	4.74	4.55	4.36	4.16	3.95	3.73
54	6.46	6.30	6.14	5.97	5.79	5.61	5.42	5.23	5.02	4.81	4.59	4.36	4.12
55	7.11	6.94	6.76	6.58	6.39	6.18	5.98	5.76	5.53	5.30	5.05	4.80	4.54
56	7.83	7.64	7.44	7.24	7.03	6.81	6.58	6.34	6.09	5.83	5.56	5.28	4.99
57	8.73	8.52	8.30	8.07	7.84	7.59	7.33	7.07	6.79	6.50	6.20	5.89	5.57
58	9.69	9.45	9.21	8.96	8.69	8.42	8.14	7.84	7.53	7.21	6.88	6.54	6.18
59	10.67	10.42	10.15	9.87	9.58	9.28	8.97	8.64	8.30	7.95	7.58	7.20	6.80
60	12.10	11.81	11.50	11.19	10.86	10.52	10.16	9.79	9.41	9.01	8.59	8.16	7.71
61		13.35	13.01	12.65	12.28	11.89	11.49	11.07	10.64	10.19	9.72	9.23	8.72
62			14.68	14.28	13.86	13.42	12.97	12.50	12.01	11.50	10.97	10.41	9.84
63				16.08	15.61	15.12	14.61	14.07	13.52	12.95	12.35	11.73	11.08
64					17.55	16.99	16.42	15.82	15.20	14.56	13.88	13.19	12.46
65						19.07	18.43	17.76	17.06	16.34	15.58	14.80	13.98
66							20.64	19.89	19.11	18.30	17.46	16.58	15.66
67								22.25	21.37	20.47	19.52	18.54	17.52
68									23.86	22.85	21.80	20.70	19.56
69										25.47	24.30	23.07	21.80
70											24.37	23.15	21.87
71												26.63	25.16
72													28.86
73													
74													
75													
76													
77													
78													
79													
80													
81													
82													
83													
84													

Female												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
18	0.37	0.34	0.32	0.29	0.26	0.23	0.20	0.17	0.14	0.11	0.07	0.04
19	0.37	0.34	0.32	0.29	0.26	0.23	0.20	0.17	0.14	0.11	0.07	0.04
20	0.41	0.39	0.36	0.33	0.30	0.27	0.23	0.20	0.16	0.12	0.08	0.04
21	0.44	0.41	0.38	0.35	0.32	0.28	0.25	0.21	0.17	0.13	0.09	0.05
22	0.47	0.44	0.41	0.37	0.34	0.30	0.26	0.22	0.18	0.14	0.10	0.05
23	0.49	0.46	0.43	0.39	0.35	0.32	0.28	0.23	0.19	0.15	0.10	0.05
24	0.51	0.48	0.44	0.40	0.37	0.33	0.29	0.24	0.20	0.15	0.10	0.05
25	0.53	0.49	0.45	0.42	0.38	0.34	0.29	0.25	0.20	0.16	0.11	0.05
26	0.54	0.50	0.47	0.43	0.39	0.34	0.30	0.26	0.21	0.16	0.11	0.06
27	0.55	0.51	0.47	0.43	0.39	0.35	0.31	0.26	0.21	0.16	0.11	0.06
28	0.56	0.52	0.48	0.44	0.40	0.36	0.31	0.26	0.22	0.17	0.11	0.06
29	0.57	0.53	0.49	0.45	0.41	0.36	0.32	0.27	0.22	0.17	0.11	0.06
30	0.58	0.54	0.50	0.46	0.42	0.37	0.32	0.28	0.22	0.17	0.12	0.06
31	0.59	0.55	0.51	0.47	0.43	0.38	0.33	0.28	0.23	0.18	0.12	0.06
32	0.61	0.57	0.53	0.49	0.44	0.39	0.34	0.29	0.24	0.18	0.12	0.06
33	0.64	0.60	0.55	0.51	0.46	0.41	0.36	0.30	0.25	0.19	0.13	0.07
34	0.68	0.63	0.58	0.54	0.49	0.43	0.38	0.32	0.26	0.20	0.14	0.07
35	0.72	0.68	0.63	0.57	0.52	0.46	0.40	0.34	0.28	0.21	0.14	0.07
36	0.79	0.73	0.68	0.62	0.56	0.50	0.44	0.37	0.30	0.23	0.16	0.08
37	0.85	0.79	0.73	0.67	0.61	0.54	0.47	0.40	0.33	0.25	0.17	0.08
38	0.91	0.85	0.79	0.72	0.66	0.58	0.51	0.43	0.35	0.27	0.18	0.09
39	0.98	0.91	0.84	0.77	0.70	0.62	0.54	0.46	0.38	0.29	0.19	0.10
40	1.06	0.99	0.92	0.84	0.76	0.68	0.59	0.50	0.41	0.31	0.21	0.11
41	1.16	1.08	1.00	0.92	0.83	0.74	0.64	0.55	0.44	0.34	0.23	0.11
42	1.26	1.18	1.09	1.00	0.90	0.80	0.70	0.59	0.48	0.37	0.25	0.12
43	1.37	1.28	1.19	1.09	0.98	0.88	0.76	0.65	0.53	0.40	0.27	0.13
44	1.50	1.40	1.29	1.18	1.07	0.95	0.83	0.71	0.57	0.44	0.29	0.15
45	1.64	1.53	1.41	1.29	1.17	1.04	0.91	0.77	0.63	0.48	0.32	0.16
46	1.79	1.67	1.55	1.42	1.28	1.14	1.00	0.84	0.69	0.52	0.35	0.17
47	1.97	1.83	1.70	1.55	1.41	1.25	1.09	0.93	0.75	0.57	0.39	0.19
48	2.16	2.02	1.86	1.71	1.55	1.38	1.20	1.02	0.83	0.63	0.42	0.21
49	2.38	2.22	2.05	1.88	1.70	1.51	1.32	1.12	0.91	0.69	0.46	0.23
50	2.62	2.44	2.26	2.07	1.87	1.67	1.45	1.23	1.00	0.76	0.51	0.25

Female												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
51	2.89	2.69	2.49	2.28	2.06	1.84	1.60	1.36	1.10	0.84	0.56	0.28
52	3.18	2.97	2.75	2.52	2.28	2.03	1.77	1.50	1.22	0.92	0.62	0.31
53	3.51	3.27	3.03	2.77	2.51	2.23	1.95	1.65	1.34	1.02	0.68	0.34
54	3.87	3.61	3.34	3.06	2.77	2.46	2.15	1.82	1.48	1.12	0.75	0.37
55	4.26	3.98	3.68	3.37	3.05	2.71	2.37	2.00	1.63	1.24	0.83	0.41
56	4.69	4.38	4.05	3.71	3.35	2.99	2.60	2.21	1.79	1.36	0.91	0.45
57	5.23	4.88	4.51	4.13	3.74	3.33	2.90	2.46	2.00	1.52	1.02	0.50
58	5.80	5.41	5.01	4.59	4.15	3.69	3.22	2.73	2.22	1.68	1.13	0.55
59	6.39	5.96	5.52	5.05	4.57	4.07	3.55	3.01	2.44	1.85	1.24	0.61
60	7.24	6.76	6.25	5.73	5.18	4.61	4.02	3.41	2.77	2.10	1.41	0.69
61	8.19	7.64	7.07	6.48	5.86	5.21	4.55	3.85	3.13	2.37	1.59	0.78
62	9.24	8.62	7.98	7.31	6.61	5.88	5.13	4.34	3.53	2.68	1.80	0.88
63	10.41	9.71	8.99	8.23	7.44	6.63	5.78	4.89	3.97	3.02	2.02	0.99
64	11.71	10.92	10.10	9.25	8.37	7.45	6.49	5.50	4.47	3.39	2.27	1.11
65	13.14	12.25	11.34	10.38	9.39	8.36	7.29	6.17	5.01	3.81	2.55	1.25
66	14.71	13.73	12.70	11.63	10.52	9.37	8.16	6.91	5.62	4.26	2.86	1.40
67	16.46	15.35	14.20	13.01	11.77	10.47	9.13	7.73	6.28	4.77	3.20	1.56
68	18.37	17.14	15.86	14.52	13.14	11.69	10.19	8.63	7.01	5.32	3.57	1.74
69	20.48	19.11	17.68	16.19	14.64	13.04	11.36	9.62	7.81	5.93	3.98	1.94
70	20.54	19.17	17.73	16.24	14.69	13.08	11.40	9.65	7.84	5.95	3.99	1.95
71	23.63	22.05	20.40	18.68	16.90	15.04	13.11	11.10	9.02	6.85	4.59	2.24
72	27.11	25.29	23.40	21.43	19.39	17.26	15.04	12.74	10.34	7.85	5.26	2.57
73	31.03	28.95	26.78	24.53	22.18	19.75	17.21	14.58	11.84	8.99	6.02	2.94
74		33.05	30.57	28.00	25.33	22.55	19.65	16.64	13.51	10.26	6.88	3.36
75			34.83	31.90	28.85	25.68	22.38	18.96	15.39	11.69	7.83	3.82
76				35.20	31.84	28.34	24.70	20.92	16.99	12.90	8.64	4.22
77					35.09	31.23	27.23	23.06	18.72	14.21	9.52	4.65
78						34.38	29.97	25.38	20.61	15.64	10.48	5.11
79							32.95	27.90	22.66	17.20	11.52	5.62
80								30.64	24.88	18.89	12.65	6.17
81									27.29	20.71	13.88	6.77
82										22.70	15.21	7.42
83											16.64	8.12
84												8.87

A-InvestLink

Description

A-InvestLink is a single premium Investment-Linked Insurance plan that covers death and Total and Permanent Disability (TPD). This plan expires when the insured attains age 100.

Features and Benefits

1. A-InvestLink covers death and TPD.
2. Sum assured is 125% of the single premium.
3. Benefits Payable upon Death and TPD
 - a. Sum Assured plus any top-up* premium less any prior withdrawal; or
 - b. Account Value,

whichever is higher.

*Including ad hoc top-up and A-Plus **Saver**

Note: TPD coverage is up to age 70

4. A-InvestLink comprises of 2 accounts, i.e. Protection Account and Savings Account.

(a) Protection Account

- All allocated single premium and ad hoc top-up premium (if any) will be placed into this account.
- The allocated premium will be used to purchase units and the account value will be used to pay the Cost of Insurance.

(b) Savings Account

- The allocated A-Plus **Saver** Premium i.e. scheduled top-up, will be placed into this account. The allocated premium will be used to purchase units to maximize the investment value.
- Unless the policyholder's consent is given, the value of this account will not be used to pay the Cost of Insurance.

Premium Allocation

The allocated single premium and top-up premium (if any) are used to purchase units from AIA Investment-Linked Funds in accordance with the prescribed allocation rates for each policy year.

(i) The allocation rates for single premium at inception are as follows:

Scenario	Allocated Premium	Unallocated Premium
Single Premium amount is less than RM50,000	95%	5%
Single Premium amount is equal to or more than RM50,000	95.5%	4.5%

(ii) The allocation rates for ad hoc top-up premium after inception is as follows:

Scenario	Allocated Premium	Unallocated Premium
Ad hoc top-up premium is less than RM50,000	95%	5%
Ad hoc top-up premium is equal to or more than RM50,000	95.5%	4.5%

(iii) The allocation rates for **A-Plus *Saver*** premium is as follows:

Allocated Premium	95%
Unallocated Premium	5%

Options / Flexibility

(a) Automatic Fund Rebalancing

- Policyholder may choose Automatic Fund Rebalancing facility to remove the need for constant monitoring of the funds as it will switch from the fund that is appreciating to the fund that is lagging.
- This facility will be performed on a quarterly basis from the policy date.
- The policyholder must have at least 2 Investment-Linked funds.
- The minimum switch in/out amount is equal to RM50 or 1% of account value; whichever is higher.
- The Automatic Fund Rebalancing will be terminated automatically upon the earlier of the following event:
 - Withdrawal of Account Value is made;
 - Fund Switching is made;
 - Policyholder specifies a different fund allocation for **A-Plus *Saver*** and ad hoc top-up premium;
 - Request by the policyholder.
- There will be no fee imposed, however the Company reserves the right to revise this fee by giving 3 months prior written notice.

(b) Top-up

- Policyholder may choose to make ad hoc top-up or scheduled top-up (**A-Plus Saver**).
- Ad hoc top-up can be made at any time subject to a minimum amount of RM500.
- **A-Plus Saver** can be made at the next premium due date subject to a minimum amount of RM300 per annum.

(c) Partial Withdrawal:

- Partial withdrawal is allowed at any time subject to minimum withdrawal amount of RM1,000 and the minimum account value after withdrawal is RM5,000.
- The sequence of the withdrawal order:
 - Account Value from **A-Plus Saver**;
 - Account Value from ad hoc top-up premium;
 - Account Value in the Protection Account.
- The withdrawal amount payable will be calculated by multiplying the number of units to be withdrawn by the unit price on the valuation date immediately following the approval of the application.

(d) Fund Switching:

- Policyholder may switch the account value from one Investment-Linked Fund to another Investment-Linked Fund (except for AIA Asian Debt Fund, AIA Asian Equity Fund and AIA International High Dividend Fund), without any switching fee subject to a minimum switching amount of RM50.
- The Company reserves the right to revise the switching fee by giving 3 months prior written notice.
- There is no minimum amount to remain in each Investment-Linked Fund after switching.

Fees and Charges

1. Policy Fee:

A policy fee of RM106 (inclusive of Goods and Services Tax (GST) RM6) will be deducted from the single premium amount.

2. Cost of Insurance:

- There will be Cost of Insurance for coverage on death and TPD (if any).
- The Cost of Insurance will be charged by deducting sufficient units at the unit price every month on the Monthly Anniversary date.
- The Company reserves the right to revise the Cost of Insurance by giving the policyholder 3 months written notice prior to the next policy anniversary.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days
Maximum Issue age (basic) : 70 years old
Maximum Issue age (TPD) : 65 years old

2. Coverage Term

Coverage Term : Up to age 100*

* TPD coverage is up to age 70

3. Annual Premium

Minimum single premium : RM8,000
Minimum ad hoc top-up premium : RM500
Minimum A-Plus *Saver* premium :

Payment Mode	Minimum Amount (RM)
Annual	300
Semi-Annual	150
Quarterly	75
Monthly	25

4. Occupation Class

1 to 4

5. Attachable Riders

- A-Plus *DisabilityCare*

Goods and Services Tax

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy. The GST is also chargeable on the fees and charges applicable to your policy. These amounts will be deducted from the fund value of your policy.

A-Invest[Link](#)
Annual Cost of Insurance
(per RM 1,000 Sum At Risk)

For Adult									
Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.34	1.49	1.29	1.29	61	12.53	14.54	11.24	14.54
17	1.34	1.49	1.29	1.29	62	13.65	15.90	12.11	15.90
18	1.34	1.49	1.29	1.29	63	14.88	17.26	13.15	17.19
19	1.34	1.49	1.29	1.29	64	16.22	18.76	14.30	18.76
20	1.34	1.49	1.29	1.29	65	17.71	20.46	15.78	20.46
21	1.34	1.49	1.31	1.31	66	19.46	23.77	17.70	22.74
22	1.34	1.49	1.33	1.33	67	21.21	27.08	19.80	25.71
23	1.34	1.49	1.35	1.35	68	22.96	30.39	22.13	28.07
24	1.34	1.49	1.36	1.36	69	24.71	33.70	23.47	31.46
25	1.34	1.49	1.37	1.37	70	26.46	37.01	24.81	31.74
26	1.49	1.49	1.49	1.49	71	28.21	40.32	27.02	33.60
27	1.49	1.49	1.49	1.49	72	29.96	43.63	29.47	34.82
28	1.49	1.49	1.49	1.49	73	31.71	46.94	30.11	39.84
29	1.49	1.49	1.49	1.49	74	33.50	50.27	32.78	43.52
30	1.49	1.49	1.49	1.49	75	36.24	54.74	35.70	49.57
31	1.50	1.51	1.51	1.51	76	39.97	59.80	39.00	54.70
32	1.50	1.54	1.54	1.54	77	44.01	65.50	42.71	60.30
33	1.55	1.59	1.59	1.59	78	48.42	71.65	46.73	66.37
34	1.59	1.59	1.59	1.59	79	53.19	78.07	51.11	72.96
35	1.59	1.59	1.59	1.59	80	58.39	84.84	56.12	80.11
36	1.59	1.59	1.59	1.59	81	63.99	91.72	63.80	87.73
37	1.59	1.59	1.59	1.59	82	71.74	98.97	68.85	94.67
38	1.59	1.64	1.59	1.59	83	82.58	106.55	74.12	101.92
39	1.59	1.68	1.59	1.59	84	95.16	114.53	80.59	109.55
40	1.59	1.96	1.59	1.59	85	102.12	125.10	87.85	117.62
41	1.67	2.24	1.59	1.69	86	117.64	157.98	112.84	136.44
42	1.88	2.41	1.59	1.76	87	130.61	168.84	120.60	148.15
43	2.11	2.73	1.63	1.93	88	145.13	173.70	128.59	160.56
44	2.39	3.01	2.19	2.35	89	160.78	192.45	136.94	165.46
45	2.67	3.31	2.38	2.64	90	166.90	213.78	145.29	170.35
46	2.99	3.64	2.58	2.93	91	182.02	233.14	153.33	184.02
47	3.35	4.02	2.82	3.22	92	198.97	254.86	160.97	198.01
48	3.73	4.40	3.03	3.91	93	210.05	278.54	168.20	210.25
49	4.16	4.84	3.30	4.33	94	220.22	299.00	175.00	218.75
50	4.62	5.31	3.60	4.73	95	231.18	322.48	182.14	227.68
51	5.03	5.82	3.95	5.19	96	242.14	365.70	192.49	236.61
52	5.47	6.35	4.36	5.72	97	253.10	392.19	207.10	245.54
53	5.92	6.89	4.82	6.32	98	264.06	420.29	222.63	254.47
54	6.39	7.47	5.59	6.97	99	351.40	450.08	239.17	332.17
55	6.92	8.10	5.86	7.70					
56	7.46	8.73	6.68	8.44					
57	7.98	9.36	7.55	9.21					
58	8.55	10.05	8.45	10.05					
59	10.04	10.86	9.41	10.86					
60	11.52	13.32	10.28	13.32					

A-Invest[Link](#)
Annual Cost of Insurance (per RM 1,000 Sum At Risk)

For Juvenile								
Age	Male	Female	Age	Male	Female	Age	Male	Female
0	1.34	1.29						
1	1.34	1.29	36	1.59	1.59	71	31.84	28.99
2	1.34	1.29	37	1.59	1.59	72	34.06	31.08
3	1.34	1.29	38	1.61	1.59	73	36.28	33.03
4	1.34	1.29	39	1.62	1.59	74	38.53	36.00
5	1.34	1.29	40	1.70	1.59	75	41.79	39.86
6	1.34	1.29	41	1.84	1.62	76	45.92	43.71
7	1.34	1.29	42	2.04	1.64	77	50.46	47.99
8	1.34	1.29	43	2.30	1.72	78	55.39	52.62
9	1.34	1.29	44	2.58	2.24	79	60.65	57.67
10	1.34	1.29	45	2.86	2.46	80	66.33	63.32
11	1.34	1.29	46	3.19	2.69	81	72.31	70.98
12	1.34	1.29	47	3.55	2.94	82	79.91	76.60
13	1.34	1.29	48	3.93	3.29	83	89.77	82.46
14	1.34	1.29	49	4.36	3.61	84	100.97	89.28
15	1.34	1.29	50	4.83	3.94	85	109.01	96.78
16	1.46	1.29	51	5.27	4.32	86	129.74	119.92
17	1.46	1.29	52	5.73	4.77	87	142.08	128.87
18	1.46	1.29	53	6.21	5.27	88	153.70	138.18
19	1.46	1.29	54	6.71	6.00	89	170.28	145.50
20	1.46	1.29	55	7.27	6.41	90	180.96	152.81
21	1.46	1.31	56	7.84	7.21	91	197.36	162.54
22	1.46	1.33	57	8.39	8.05	92	215.74	172.08
23	1.46	1.35	58	9.00	8.93	93	230.60	180.82
24	1.46	1.36	59	10.29	9.85	94	243.85	188.13
25	1.46	1.37	60	12.06	11.19	95	258.57	195.80
26	1.49	1.49	61	13.13	12.23	96	279.21	205.73
27	1.49	1.49	62	14.33	13.25	97	294.83	218.63
28	1.49	1.49	63	15.59	14.36	98	310.93	232.18
29	1.49	1.49	64	16.98	15.64	99	381.00	267.07
30	1.49	1.49	65	18.54	17.18			
31	1.51	1.51	66	20.75	19.21			
32	1.53	1.54	67	22.97	21.57			
33	1.58	1.59	68	25.19	23.91			
34	1.59	1.59	69	27.41	25.87			
35	1.59	1.59	70	29.63	26.89			

Note : Sum At Risk is equivalent to 125% of Single Premium plus ad hoc top-up and A-Plus [Saver](#) minus any partial withdrawal and Account Value.

A-Life *Signature* and A-Life *Signature PlusOne*

Description

A-Life *Signature* and A-Life *Signature PlusOne* are the regular premium Investment-Linked Insurance Plans (ILIP) which cover Total and Permanent Disability (TPD) up to age 70 and death. A-Life *Signature* and A-Life *Signature PlusOne* offer high protection with minimum sum assured of RM500,000 and RM350,000 respectively. Both plans also provide various premium payment and coverage term as well as flexibility for early withdrawals and top-up of investment amount.

A-Life *Signature PlusOne* can only be purchased with one in forced A-Life *Signature*. Only the spouse or child (age 18 and above) of A-Life *Signature*'s Insured are entitled to purchase A-Life *Signature PlusOne*.

Please refer to the “**Terms and Conditions**” applied to A-Life *Signature PlusOne*.

Features and Benefits

1. A-Life *Signature* and A-Life *Signature PlusOne* cover death and TPD.
 2. Death Benefit
The benefit payable is:-
 - a. Basic Sum Assured or Account Value, whichever is higher; and
 - b. An extra 20% of the Account Value (excluding account value from ad hoc top up premium), subject to a maximum of 20% of the Basic Sum Assured, if death occurs after age 80.
 3. TPD Benefit (prior to age 70)
Upon suffering of TPD, the benefit payable is:-
 - a. 100% of TPD Sum Assured or
 - b. Account Value, whichever is higher.
 4. Accidental Death Benefit (prior to age 70)
The benefit payable is:-
 - a. 200% of the Basic Sum Assured; or
 - b. Account Value, whichever is higher.
 5. Accidental Death in Public Conveyance Benefit (prior to age 70)
The benefit payable is:-
 - a. 300% of the Basic Sum Assured; or
 - b. Account Value, whichever is higher.
- Note: Only one of the Death Benefit, Accidental Death Benefit, Accidental Death in Public Conveyance Benefit or TPD Benefit is payable.*
6. Maturity Benefit
The benefit payable is:-
 - a. 100% of the Account Value
 7. Maturity Booster
The benefit payable is:-
 - a. Additional 20% of Account Value (excluding account value from ad hoc top up premium), subject to a maximum of 20% of Basic Sum Assured.
 8. A-Life *Signature* and A-Life *Signature PlusOne* provide Five-Year Guaranteed Coverage:
 - a. The basic plan and all riders attached shall continue to be in-force within the first 5 years even though the account value is insufficient to cover the Cost of Insurance and Monthly Service Charge, provided the following conditions are met:

- the Regular Premium and A-Plus **SignatureSaver** Premium, if any, have been paid on the due date or during the Grace Period or the Late Payment Period as shown in the Premium Provisions; and
 - the Premium Holiday as shown in the Premium Provisions has never been exercised; and
 - the revised Regular Premium and A-Plus **SignatureSaver** Premium, if any, for the increase of Cost of Insurance for any benefits under the Policy have been paid on the due date or during the Grace Period or the Late Payment Period as shown in the Premium Provisions; and
 - there are no changes effected to this Policy, including but not limited to withdrawal of Account Value and investment requests, which results in the increment of the Cost of Insurance or any reduction in the existing or future Account Value, compared to as if there had not been any change to this Policy.
- b. When the following events happen, the unpaid Cost of Insurance and Monthly Service Charge will be deducted from the Protection Account and Savings Account:
- The regular premium and A-Plus **SignatureSaver** premium, if any are paid; or
 - The top-up premium is paid; or
 - The account value becomes sufficient.
- c. In addition, the unpaid Cost of Insurance and Monthly Service Charge will also be deducted from any benefit payment of the basic policy and the attachable rider (if any).
9. **A-Life Signature** and **A-Life Signature PlusOne** comprise of 2 accounts, i.e. Protection Account and Savings Account.
- a. Protection Account
- All allocated regular premium and ad-hoc top-up premium (if any) will be placed into this account and it will be used to purchase units based on the applicable allocation rate. Cost of Insurance and Monthly Service Charge will be deducted from this account every month on the monthly anniversary date.
- b. Savings Account
- The allocated premium for A-Plus **SignatureSaver** premium will be placed into this account and it will be used to purchase units based on the applicable allocation rate.
 - Cost of Insurance and Monthly Service Charge will be deducted from this account every month on the monthly anniversary date if there is insufficient number of Units in the Protection Account.

Terms and conditions for A-Life Signature PlusOne

1. The issuance of **A-Life Signature PlusOne** as well as the amount of premium and any A-Plus **SignatureSaver** Premium of the Basic Policy are subject to the condition that A-Life **Signature** Policy which is tagged with **A-Life Signature PlusOne** Policy, is in force.
2. **A-Life Signature PlusOne** is only offered to the spouse or child (age 18 and above) of the Insured of **A-Life Signature**. If there is a misstatement of relationship, the benefits payable shall be deducted by the amount which is equivalent to the difference between the increased premium and the premium of **A-Life Signature PlusOne** Policy from the Issue Date of the Policy.
3. The Basic Sum Assured of **A-Life Signature PlusOne** Policy shall not be more than the Basic Sum Assured of the tagged A-Life **Signature** Policy.
4. The premium, any A-Plus **SignatureSaver** Premium and the Cost of Insurance of the Basic Policy of **A-Life Signature PlusOne** will be increased on the due date immediately after the tagged A-Life **Signature** Policy is:

- (i) surrendered; or
- (ii) lapsed; or
- (iii) terminated other than due to claims.

5. In the event the tagged A-Life **Signature** Policy is reinstated within two (2) years from the date of lapsation, the premium, any A-Plus **SignatureSaver** Premium and the Cost of Insurance of the Basic Policy of A-Life **Signature PlusOne** will resume as shown in the Policy on the due date following the tagged A-Life **Signature** Policy's reinstatement.
6. In the event A-Plus **Waiver** rider is attached to the Policy, the Sum Assured of A-Plus **Waiver** will be increased automatically when the premium and any A-Plus **SignatureSaver** Premium of the Basic Policy of A-Life **Signature PlusOne** is changed due to clauses 4 and/or 5 above. The increased premium and Cost of Insurance of A-Plus **Waiver** rider will take effect on the due date immediately after the premium and any A-Plus **SignatureSaver** Premium of the Basic Policy of A-Life **Signature PlusOne** are increased.

Premium Allocation

The premium allocation rate depends on the chosen premium payment term. Depending on the chosen policy option, part of the total premium payable may be segregated into A-Plus **SignatureSaver** premium and placed into Savings Account.

The allocated regular premiums, A-Plus **SignatureSaver** premium (if any) and top-up premium (if any) are used to purchase units from AIA Investment-Linked Funds in accordance with the prescribed allocation rates for each policy year.

1. Regular Premium

Premium Allocation:

Policy Year Premium Payment Term	1	2	3	4	5	6	7
5	70.0%	73.0%	82.5%	87.0%	95.5%	N/A	N/A
10	60.0%	64.0%	78.0%	83.0%	95.0%	95.0%	100.0%
15^	50.0%	55.0%	75.0%	77.0%	91.0%	92.0%	100.0%
16^	48.0%	52.0%	74.0%	76.5%	91.0%	92.0%	100.0%
17^	46.0%	49.0%	73.0%	76.0%	90.5%	91.5%	100.0%
18^	44.0%	46.0%	72.0%	76.0%	90.5%	91.0%	100.0%
19^	42.0%	43.0%	71.0%	75.5%	90.0%	90.5%	100.0%
>=20	40.0%	40.0%	70.0%	75.0%	90.0%	90.0%	100.0%

^For entry age 51 to 55 opt for premium payment until coverage term of 70 and entry age 61 to 65 opt for premium payment until coverage term of 80.

2. A-Plus **SignatureSaver** premium and Ad hoc Top-up Premium:

Premium Allocation	95%
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Options / Flexibility

1. Vary in Basic Sum Assured

Increase Basic Sum Assured

- a. Policyholder can only increase the Basic Sum Assured within the first policy year and will need to pay the additional premium for the increased sum assured since policy inception. For **A-Life Signature PlusOne**, the increase Basic Sum Assured shall not be more than the Basic Sum Assured of the tagged **A-Life Signature** Policy.
- b. All riders sum assured amount will increase accordingly as per the increased Basic Sum Assured.
- c. Any increase in sum assured shall be subject to underwriting

Decrease Basic Sum Assured

- a. Policyholder may request to reduce the Basic Sum Assured at the next premium due date, subject to the minimum sum assured of RM500,000 for **A-Life Signature** and RM350,000 for **A-Life Signature PlusOne**.
- b. All riders sum assured amount will reduce accordingly as per the reduced Basic Sum Assured.

2. Add or Delete Rider

Addition of rider

- a. Policyholder can attach the rider at the policy inception or within the first policy year, and will need to pay the additional premium for the addition of rider since policy inception.
- b. Any addition of rider shall be subject to underwriting

Deletion of rider

- a. Policyholder may request to delete the attached rider at any monthly anniversary date.
- b. Reduction of premium due to deletion of rider will only take effect at the next premium due date.

3. Top-up

Policyholder may choose to make ad hoc top-up at any time subject to a minimum amount of RM 5,000.

4. Partial Withdrawal:

- a. Partial withdrawal is allowed at any time subject to minimum withdrawal amount of RM 1,000 and the minimum account value after withdrawal is RM 10,000.
- b. Partial withdrawal may reduce the Basic Sum Assured amount depending on the sum at risk after partial withdrawal.

Note:

Sum at risk for Basic Policy is calculated by deducting the Account Value of the policy from the Basic Sum Assured. Sum at Risk is zero if the Account Value in the policy is the same or more than the Basic Sum Assured.

5. Fund Switching:

- a. Policyholder may switch the account value in one Investment-Linked Fund to another Investment-Linked Fund, without any switching fee, subject to a minimum switching amount of RM 50. The company reserves the right to revise the switching fee.
- b. There is no minimum amount to remain in each Investment-Linked Fund after switching.

6. Premium Holiday:

- a. Policyholder may discontinue the regular premium as long as there are sufficient units to pay Cost of Insurance and Monthly Service Charge.
- b. Policyholder may resume the premium payment at any time as long as policy is still in force. When the policyholder continue paying premium again, the Premium Holiday shall stop and the premium allocation shall not be based on the Policy Year in which the premium was paid by the policyholder but shall continue from where it last stopped before the Premium Holiday began.

7. Reinstatement

If the policy has not been surrendered for its account value, the policy may be reinstated at the Company's own discretion. This however has to be within two (2) years from the date of lapse and it is also subject to the following:

- a. A written application is made by the policyholder to have the policy reinstated; and
 - b. The insured is within the allowable age limits as determined by the Company at the time of reinstatement; and
 - c. The insured has to produce evidence of insurability that is satisfactory to the Company; and
 - d. Payment of all overdue regular premiums and A-Plus *SignatureSaver* premium (if any); and
 - e. Payment of any indebtedness which the Company may require; and
 - f. Any other terms and conditions which the Company may impose at the material time.
- Any reinstatement shall only cover loss or the insured event which occurs after the reinstatement date.

Fees and Charges

1. Monthly Service Charge:

- a. A Monthly Service Charge will be deducted on monthly basis from the account value.
- b. The Monthly Service Charge varies based on the mode of payment:

Premium Payment Mode	Monthly Service Charge (RM)	GST (RM)	Monthly Service Charge (inclusive of GST) (RM)
Annual	5.00	0.30	5.30
Semi-annual	5.00	0.30	5.30
Quarterly	5.00	0.30	5.30
Monthly	6.00	0.36	6.36

The Goods and Services Tax (GST) as quoted above is based on the prevailing rate of 6% and may be subject to change.

2. Cost of Insurance:

- a. There will be Cost of Insurance for coverage on death, TPD and all the attachable riders (if any).
- b. The Cost of Insurance will be charged by deducting sufficient units at the unit price every month on the monthly anniversary date.
- c. Cost of Insurance rate is not guaranteed, the Company reserves the right to revise the Cost of Insurance by giving the policyholder 3 months prior written notice. Policyholder may need to top up the premium if the cost of insurance is revised.

3. Funds Available and Fund Management Charge:

Fund Management Charge will be imposed for each of the fund.

No.	Investment Fund	Fund Management Charge
1	AIA Fixed Income Fund	0.50% p.a.
2	AIA Dana Bon	0.50% p.a.
3	AIA Balanced Fund	1.20% p.a.
4	AIA Dana Progresif	1.40% p.a.
5	AIA Equity Dividend Fund	1.50% p.a.
6	AIA Equity Plus Fund	1.50% p.a.
7	AIA Dana Dinamik	1.475% p.a.
8	AIA Aggressive Fund	1.475% p.a.
9	AIA Medium Cap Fund	1.475% p.a.
10	AIA Asian Debt Fund	1.00% p.a.
11	AIA Eleven Plus Fund	Up to 1.50% p.a.
12	AIA International High Dividend Fund	1.50% p.a.
13	AIA New Horizon Fund	1.50% p.a.
14	AIA Asia Opportunity Fund	1.50% p.a.
15	AIA Asian Equity Fund	1.50% p.a.
16	AIA Asia Platinum Fund	1.50% p.a.
17	AIA International Small Cap Fund	1.50% p.a.

Underwriting

1. Issue Age

Minimum Issue Age: 18 years old
Maximum Issue Age: 70 years old

2. Coverage Term

- a. Option to choose to be covered up to age 70, 80 or 100.
- b. The coverage terms available to the customers depends on their Issue Age:

Issue Age	Coverage Term
18 - 55	Up to age 70
18 - 65	Up to age 80
18 - 70	Up to age 100

- c. Coverage Term cannot be changed once selected.

3. Premium Payment Term

- a. Option to pay premium over 5 years, 10 years, 20 years or throughout the coverage term.
- b. Premium payment term cannot be changed once selected.

4. Sum Assured

Minimum Sum Assured:

A-Life Signature: RM 500,000, in multiple of RM50,000

A-Life Signature PlusOne: RM 350,000, in multiple of RM50,000

Maximum Sum Assured:

A-Life Signature: Subject to underwriting

A-Life Signature PlusOne: Capped at the Basic Sum Assured of the tagged **A-Life Signature** Policy, and subject to underwriting

5. Occupation Class

1 to 4

6. Underwriting Approach

Full underwriting will be adopted.

7. Attachable Riders

- a. **A-Plus CriticalCare**
- b. **A-Plus Waiver**

Note:

- The Cost of Insurance for the riders above is subject to Goods and Services Tax (GST).
- Either **A-Plus Waiver** or **A-Plus CriticalCare** can be attached in the policy.

Goods and Services Tax

Goods and Services Tax (GST) will be chargeable at the prevailing rate of 6% on the Cost of Insurance for the taxable riders, if attached to the policy. The GST is also chargeable on the fees and charges applicable to the policy. These amounts will be deducted from the account value of the policy.

A-Life *Signature*
Annual Cost of Insurance (per RM 1000 Sum At Risk)

Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
18	1.45	1.07	1.03	1.03	60	11.32	9.39	10.66	8.33
19	1.45	1.07	1.03	1.03	61	12.36	10.42	11.63	9.30
20	1.45	1.07	1.03	1.03	62	13.52	11.56	12.72	9.69
21	1.45	1.07	1.05	1.05	63	14.67	12.65	13.75	10.52
22	1.45	1.07	1.06	1.06	64	15.95	13.79	15.01	11.44
23	1.45	1.07	1.08	1.08	65	18.41	15.05	16.37	12.62
24	1.45	1.07	1.09	1.09	66	20.2	16.54	18.19	14.16
25	1.45	1.07	1.10	1.10	67	23.02	18.03	20.57	15.84
26	1.45	1.19	1.19	1.19	68	25.83	19.52	22.46	17.70
27	1.45	1.19	1.19	1.19	69	28.04	21.00	25.17	18.78
28	1.45	1.19	1.19	1.19	70	29.61	21.56	25.39	19.85
29	1.45	1.19	1.19	1.19	71	32.26	23.72	26.88	21.62
30	1.45	1.19	1.19	1.19	72	34.90	25.47	27.86	23.58
31	1.47	1.20	1.21	1.21	73	37.55	26.95	31.87	24.09
32	1.50	1.20	1.23	1.23	74	40.22	28.48	34.82	26.22
33	1.55	1.24	1.27	1.27	75	43.79	30.80	39.66	28.56
34	1.55	1.27	1.27	1.27	76	53.82	33.97	43.76	31.20
35	1.51	1.27	1.27	1.27	77	58.95	37.41	48.24	34.17
36	1.51	1.27	1.27	1.27	78	64.49	41.16	53.10	37.38
37	1.51	1.27	1.27	1.27	79	70.26	45.21	58.37	40.89
38	1.56	1.27	1.27	1.27	80	76.36	49.63	64.09	44.90
39	1.60	1.27	1.27	1.27	81	87.13	54.39	70.18	51.04
40	1.76	1.27	1.27	1.27	82	94.02	60.94	75.74	55.08
41	1.79	1.34	1.35	1.27	83	101.22	66.28	81.54	59.30
42	1.96	1.50	1.41	1.27	84	108.80	76.13	87.64	64.47
43	2.22	1.69	1.54	1.30	85	118.85	81.70	94.10	70.28
44	2.51	1.91	1.88	1.75	86	150.08	94.11	109.15	90.27
45	2.81	2.14	2.11	1.90	87	160.40	104.49	118.52	96.48
46	3.09	2.39	2.34	2.06	88	165.02	116.10	128.45	102.87
47	3.42	2.68	2.58	2.26	89	182.83	128.62	132.37	109.55
48	3.74	2.98	3.13	2.42	90	203.09	133.52	136.28	116.23
49	4.11	3.37	3.46	2.64	91	221.48	145.62	147.22	122.66
50	4.51	3.80	3.80	2.88	92	242.12	159.18	158.41	128.78
51	4.95	4.26	4.26	3.16	93	264.61	168.04	168.2	134.56
52	5.40	4.65	4.79	3.49	94	284.05	176.18	175.00	140.00
53	5.86	5.03	5.36	3.86	95	306.36	184.94	182.14	145.71
54	6.35	5.43	5.92	4.47	96	347.42	193.71	189.29	153.99
55	6.89	5.88	6.55	4.79	97	372.58	202.48	196.43	165.68
56	7.42	6.34	7.17	5.36	98	399.28	211.25	203.58	178.10
57	7.96	6.78	7.83	6.04	99	427.58	281.12	265.74	191.34
58	8.54	7.27	8.54	6.76					
59	9.23	8.53	9.23	7.53					

A-Life *Signature PlusOne*
Annual Cost of Insurance (per RM 1000 Sum At Risk)

Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
18	1.31	0.96	0.93	0.93	60	10.19	8.45	9.59	7.50
19	1.31	0.96	0.93	0.93	61	11.12	9.38	10.47	8.37
20	1.31	0.96	0.93	0.93	62	12.17	10.40	11.45	8.72
21	1.31	0.96	0.95	0.95	63	13.20	11.39	12.38	9.47
22	1.31	0.96	0.95	0.95	64	14.36	12.41	13.51	10.30
23	1.31	0.96	0.97	0.97	65	16.57	13.55	14.73	11.36
24	1.31	0.96	0.98	0.98	66	18.18	14.89	16.37	12.74
25	1.31	0.96	0.99	0.99	67	20.72	16.23	18.51	14.26
26	1.31	1.07	1.07	1.07	68	23.25	17.57	20.21	15.93
27	1.31	1.07	1.07	1.07	69	25.24	18.90	22.65	16.90
28	1.31	1.07	1.07	1.07	70	26.65	19.40	22.85	17.87
29	1.31	1.07	1.07	1.07	71	29.03	21.35	24.19	19.46
30	1.31	1.07	1.07	1.07	72	31.41	22.92	25.07	21.22
31	1.32	1.08	1.09	1.09	73	33.80	24.26	28.68	21.68
32	1.35	1.08	1.11	1.11	74	36.20	25.63	31.34	23.60
33	1.40	1.12	1.14	1.14	75	39.41	27.72	35.69	25.70
34	1.40	1.14	1.14	1.14	76	48.44	30.57	39.38	28.08
35	1.36	1.14	1.14	1.14	77	53.06	33.67	43.42	30.75
36	1.36	1.14	1.14	1.14	78	58.04	37.04	47.79	33.64
37	1.36	1.14	1.14	1.14	79	63.23	40.69	52.53	36.80
38	1.4	1.14	1.14	1.14	80	68.72	44.67	57.68	40.41
39	1.44	1.14	1.14	1.14	81	78.42	48.95	63.16	45.94
40	1.58	1.14	1.14	1.14	82	84.62	54.85	68.17	49.57
41	1.61	1.21	1.22	1.14	83	91.10	59.65	73.39	53.37
42	1.76	1.35	1.27	1.14	84	97.92	68.52	78.88	58.02
43	2.00	1.52	1.39	1.17	85	106.97	73.53	84.69	63.25
44	2.26	1.72	1.69	1.58	86	135.07	84.70	98.24	81.24
45	2.53	1.93	1.90	1.71	87	144.36	94.04	106.67	86.83
46	2.78	2.15	2.11	1.85	88	148.52	104.49	115.61	92.58
47	3.08	2.41	2.32	2.03	89	164.55	115.76	119.13	98.60
48	3.37	2.68	2.82	2.18	90	182.78	120.17	122.65	104.61
49	3.70	3.03	3.11	2.38	91	199.33	131.06	132.5	110.39
50	4.06	3.42	3.42	2.59	92	217.91	143.26	142.57	115.9
51	4.46	3.83	3.83	2.84	93	238.15	151.24	151.38	121.1
52	4.86	4.19	4.31	3.14	94	255.65	158.56	157.5	126
53	5.27	4.53	4.82	3.47	95	275.72	166.45	163.93	131.14
54	5.72	4.89	5.33	4.02	96	312.68	174.34	170.36	138.59
55	6.20	5.29	5.90	4.31	97	335.32	182.23	176.79	149.11
56	6.68	5.71	6.45	4.82	98	359.35	190.13	183.22	160.29
57	7.16	6.1	7.05	5.44	99	384.82	253.01	239.17	172.21
58	7.69	6.54	7.69	6.08					
59	8.31	7.68	8.31	6.78					

A-Plus *Med*

Description

A-Plus *Med* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. It covers hospitalization and surgical expenses up to age 100.

Features and Benefits

1. A-Plus *Med* covers hospitalization and surgical expenses up to age 100, with no Lifetime Limit*.

* Only available for Hospital Room and Board RM 150 and above.

2. A-Plus *Med* offers 7 types of plan:

- Plan 100
- Plan 150
- Plan 200
- Plan 250
- Plan 300
- Plan 400
- Plan 500

3. The Annual Limit shall increase by 5% of the initial Annual Limit every 2 years starting from the 3rd policy year, for 20 policy years. The Increasing Overall Annual Limit shall be granted if there is no claim or if there are claims, the total claim amount is less than RM 5,000 for the previous 2 policy years.

If the total claim amount in the previous 2 policy years is RM 5,000 and above, the Increasing Annual Limit shall remain at the level which was last granted to the insured.

4. There are no co-insurance or deductible charges imposed.
5. A-Plus *Med* provides hassle-free “Just Swipe” hospital admission at all panel hospitals. A medical card shall be given to ease any hospital admission and discharge.
6. A-Plus *Med* can be extended to insured’s immediate family members in one plan. This means insured is allowed to choose to cover his/her spouse and/or children in one plan. A maximum of 4 children are allowed under each family plan.
7. Referral Emergency Assistance (REA) Programme is also available under A-Plus *Med*.
8. Schedule of Benefits:

No	Benefit Limits	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
1	Hospital Room and Board (120 days maximum per policy year)	100	150	200	250	300	400	500
2	Additional Hospital Room and Board Whilst Overseas (120 days maximum per policy year)	100	150	200	250	300	400	500
3	Intensive Care Unit (120 days maximum per policy year)	As charged, subject to Reasonable and Customary Charges						
4	Hospital Supplies and Services							
5	Surgical Fees							
6	Operating Theatre Fees							

No	Benefit Limits	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
7	Anaesthetist's Fees							
8	In-Hospital Physician's Visit (240 visits maximum per policy year)							
9	Pre-Hospitalization (within 60 days prior to hospitalization) - Diagnostic Tests - Specialist Consultation - Medication and Treatment (RM300 maximum per Disability)							
10	Post-Hospitalization Treatment (within 120 days after hospitalization) - Out-Patient Diagnostic X-ray and Lab Tests - Medical Expenses and Consultation							
11	Day Procedure							
12	Out-Patient Physiotherapy and Acupuncture Treatment (per policy year and within 60 days after hospitalization)	2,000	4,000	6,000	8,000	10,000	12,000	14,000
13	Home Nursing Care (per confinement) (180 days Lifetime Limit)	N/A	3,000	4,000	5,000	6,000	8,000	10,000
14	Organ / Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges						
15	Daily Cash Allowance at Government Hospital (120 days maximum per policy year)	50	100	100	100	200	200	200
16	Daily Guardian (120 days maximum per policy year)	60	90	110	130	160	220	280
Overall Annual Limit (item 1 to 16) Per Insured Person		75,000	100,000	125,000	150,000	180,000	220,000	260,000
Overall Lifetime Limit (item 1 to 16) Per Insured Person		200,000	N/A	N/A	N/A	N/A	N/A	N/A
Increasing Overall Annual Limit		N/A	Overall Annual Limit shall increase by 5% of the initial Overall Annual Limit every 2 years for 20 years if there is no claim for the previous 2 policy years or if there are claims, the total claim amount is less than RM 5,000					
17	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	1,500	2,000	2,500	3,000	3,500	4,500	5,000
18	Emergency Accidental Out-Patient Dental Treatment (per accident)	N/A	3,000	4,000	5,000	6,000	8,000	10,000
19	Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment (per Lifetime)	75,000	250,000	312,500	375,000	450,000	550,000	650,000
20	Emergency Medical Evacuation and Repatriation (per event)	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil

Hospitalisation and Surgical Benefits

1. Hospital Room & Board

The coverage is up to the daily limit specified in the Schedule of Benefits.

2. Additional Hospital Room & Board Whilst Overseas

Additional coverage is up to the daily limit specified in the Schedule of Benefits.

3. Intensive Care Unit (ICU)

Covers expenses for actual room and board incurred during Confinement as an In-Patient in the Intensive Care Unit of the Hospital, subject to Reasonable and Customary Charges.

Note: The total period of confinement for Hospital Room and Board and/or Intensive Care Unit (ICU) benefit is limited to a maximum of 120 days per policy year.

4. Hospital Supplies and Services

Covers expenses incurred for Medically Necessary, subject to Reasonable and Customary Charges.

5. Surgical Fees Benefits

Covers expenses incurred for Medically Necessary Surgery performed by the Specialist/Surgeon, subject to Reasonable and Customary Charges.

6. Operating Theatre Fees Benefits

Covers expenses incurred for the use of the operating theatre and equipment incidental to the surgical procedure, subject to Reasonable and Customary Charges.

7. Anaesthetist's Fees Benefits

Covers expenses incurred by the anaesthetist for the Medically Necessary administration of anaesthesia, subject to Reasonable and Customary Charges.

8. In-Hospital Physician Visit Benefits

Covers expenses incurred by a Physician for Medically Necessary visiting an in- patient, subject to Reasonable and Customary Charges.

Note: It is limited to a maximum of 2 visits per day, and not exceeding the maximum of 240 visits. Additional 2 visits will be allowed if the In-Patient visiting occurs in ICU.

9. Pre-Hospitalization Benefits

Covers expenses incurred on an Out-Patient basis, subject to Reasonable and Customary Charges, in connection with a following Confinement within 60 days prior to Hospitalization for:

i. Pre-Hospital Diagnostic Tests Benefit

Covers expenses incurred for Medically Necessary diagnostic tests which include but not limited to ECG, X-ray and laboratory tests, which are performed for diagnostic purposes in a Hospital on account of a Disability when in connection with a Disability preceding Hospitalization within the maximum number of days as specified in the Schedule of Benefits and which are recommended by a qualified Physician.

ii. Pre-Hospital Specialist Consultation Benefit

Covers expenses incurred for the consultation by a Specialist in connection with a Disability within 60 days as specified in the Schedule of Benefits preceding Confinement in a Hospital and provided that such consultation is Medically Necessary and consistent with the condition or disability that resulted in Hospital Confinement for treatment of the said condition or Disability.

Note: The number of consultation payable per day is limited to 1 consultation of no more than 1 Specialist per day.

iii. **Pre-Hospital Medication and Treatment Benefit**

Covers expenses incurred for Medically Necessary medication and treatment prescribed by a Specialist in connection with a Disability within 60 days as specified in the Schedule of Benefits preceding Confinement in a Hospital and provided that such treatment or medication prescribed is consistent with the condition or Disability that resulted in Hospital Confinement for treatment of the said condition or disability.

Note: Medicines prescribed shall not exceed the supply needed for 60 days. The medication and treatment payable is limited to RM 300 per Disability.

10. Post-Hospitalization Treatment Benefits

Covers expenses incurred within 120 days after the Insured Person has been discharged from a Hospital, subject to Reasonable and Customary Charges.

i. **Post Hospitalization Out-Patient Diagnostic X-ray and Lab Tests Benefit**

Covers expenses incurred for such X-rays, electrocardiograms or laboratory tests for any one Confinement, as a result of Disability, an Insured undergoes for diagnostic purposes X-rays, electrocardiograms or laboratory tests upon the written recommendation or approval of a Physician.

ii. **Post-Hospitalization Medical Expenses and Consultation Benefit**

Covers expenses incurred in Medically Necessary follow-up treatment by the same Hospital or same treating Physician.

11. Day Procedure Benefit

Covers expenses incurred for a Medically Necessary surgical, if due to a Disability that is performed on the Insured Person as a Covered Day Procedure at a Designated Day Procedure Centre or specialist clinic by the Company, subject to Reasonable and Customary Charges.

12. Out-Patient Physiotherapy & Acupuncture Treatment Benefit

Covers expenses incurred in Medically Necessary follow-up Physiotherapy and Acupuncture treatment as a result of Disability within 60 days immediately following discharge from the Hospital. Such treatment must be referred in writing by a Specialist, and must be received at the Out-Patient department of a Hospital or other legally registered Clinic or practice of a registered medical practitioner or Specialist.

13. Home Nursing Care Benefit

Covers expenses incurred for medically necessary skilled nursing care that require execution by a Registered Nurse including therapy, treatments for wound, respiratory, diabetes care, colostomy care, tube feeding, injections and other medication administration to the Insured Person in a home when prescribed by the treating Physician within 30 days following discharge from the Hospital after a minimum of 5 consecutive day of Confinement.

Note: The benefit payable shall not exceed the maximum per confinement limit for the plan as specified in the Schedule of Benefits. Cover is limited to a maximum period of 180 days per Lifetime.

14. Organ / Bone Marrow Transplant

Covers expenses incurred on transplantation Surgery if an Insured undergoes Major Organ/Bone Marrow Transplant, subject to Reasonable and Customary Charges.

Major Organ/Bone Marrow Transplant is defined as the receipt of a transplant of:

- (a) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
 - (b) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ.
- Other stem cell transplants are excluded.

15. Daily Cash Allowance at Government Hospital

If a benefit is payable under Hospital Room and Board Benefit, the Company shall pay a daily allowance for each complete day of Confinement for a covered Disability in a Malaysian Government Hospital up to the maximum of 120 days as specified in the Schedule of Benefits

16. Daily Guardian Benefit

Covers expenses incurred for meals and lodging incurred to accompany an Insured Person (aged below 15 years), in the Hospital up to the maximum of 120 days as specified in the Schedule of Benefits.

17.(i) Emergency Accidental Out-Patient Treatment at Hospital Benefit

Covers expenses incurred arising from an Accident for the treatment as an Out-Patient at any registered Hospital within 48 hours of the Accident causing the Covered Injury, subject to Reasonable and Customary Charges up to the maximum as specified in the Schedule of Benefits. Follow up treatment for the same Covered Injury will be provided up to the maximum amount and maximum 30 days as specified in the Schedule of Benefits.

(ii) Emergency Accidental Out-Patient Treatment at Clinic Benefit

Covers expenses incurred arising from an Accident for the treatment as an Out-Patient at any registered Clinic within 48 hours of the Accident causing the Covered Injury, subject to Reasonable and Customary Charges up to the maximum as specified in the Schedule of Benefits. Follow up treatment for the same Covered Injury will be provided up to the maximum amount and the maximum 30 days as specified in the Schedule of Benefits.

18. Emergency Accidental Out-Patient Dental Treatment Benefit

Covers expenses incurred for the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement, as a result of a Covered Injury arising from a traumatic Accident. This is provided that consultation is made to a Dentist at a dental clinic or Out-Patient at any registered Hospital within 48 hours of the Accident causing the Covered Injury.

19. Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment Benefit

(a) Out-Patient Kidney Dialysis Treatment

Covers expenses incurred for the treatment of kidney dialysis performed at a Legally Registered Dialysis Centre subject to the limit of this Disability as specified in the Schedule of Benefits. Such treatment must be received at the Out-Patient department of a Hospital or a Legally Registered Dialysis Centre.

End Stage Kidney Failure is defined as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated.

(b) Out-Patient Cancer Treatment Benefit

Covers expenses incurred for the treatment of cancer performed at a Legally Registered Cancer Treatment Centre subject to the limit of this Disability as specified in the Schedule of

Benefits. Such treatment must be received at the Out-Patient department of a Hospital or a Legally Registered Cancer Treatment Centre immediately following discharge from Hospital Confinement or Surgery.

Cancer is defined as any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

20. Overall Annual Limit

Benefits payable in respect of expenses incurred for Hospitalization, treatment, Surgery and medical services provided to each Insured Person during the period of insurance shall be limited to Overall Annual Limits as specified in the Schedule of Benefits for any 1 Policy Year irrespective of a type/types of Disability. In the event the Overall Annual Limit having been paid, all insurance for that Insured Person hereunder shall immediately cease to be payable for the remaining Policy Year

21. Overall Lifetime Limit

The total amount of benefits payable under the Schedule of Benefits and any attaching value added benefit to each Insured Person from the policy date shall not exceed the Lifetime Limit as specified in the Schedule of Benefits.

22. Increasing Overall Annual Limit

The Overall Annual Limit as specified in the Schedule of Benefits will increase at 5% of the initial Overall Annual Limit starting from the 3rd policy year. This increase will occur every 2 policy years for 20 policy years.

The Increasing **Overall** Annual Limit will be granted provided that there is no claim or the total claim amount in the previous 2 policy years is less than RM 5,000. If the total claim amount in the previous 2 policy years is RM 5,000 and above, the Increasing Overall Annual Limit shall cease and the Overall Annual Limit shall remain level thereafter.

AIA Medical Card

The AIA Medical Card guarantees admission at all panel hospitals and all authorized hospital bills will be settled upon discharge for panel hospitals. For general inquiry & 24 hours AIA Medical Helpdesk, please call toll free: **1-300-88-1899**.

Note: No Guarantee Letter will be issued for the first 3 months from the policy in-force. In the event that a policyholder is hospitalized during this period, he or she will have to settle their medical expenses first and submit their claim to the company for reimbursement later.

Referral Emergency Assistance Program

Enjoy extensive domestic and international assistance programs with a call to our 24 hours service hotline: 603-2166 5421 from any part of the world and reverse the call charges.

(a) International Medical Assistance Program

Emergency medical evacuation and repatriation, repatriation of mortal remains and medical assistance.

(b) Domestic Medical Assistance Program

Emergency medical evacuation and repatriation and medical assistance.

(c) Car Assistance Program*

Emergency towing and minor roadside repair, car rental assistance and referral to service centres.

(d) Home Assistance Program*

Plumbing, locksmith, general repair, air conditioning and pest control assistance.

(e) Travel Assistance Program*

Provides information concerning Visa, passport & inoculation requirements, assists in location of lost items, emergency message relay, arrangement of flights, legal referral, referral to interpreter/ translator, weather and foreign exchange information.

** Referral services only. The cost of the actual services shall be borne by the policyholder.*

Underwriting

1. Issue Age

	Minimum Issue Age	Maximum Issue Age
Insured	14 days old	70 years old
Spouse	16 years old	70 years old
Dependant Child*	14 days old	22 years old (unmarried and is still a full-time student)

**New addition of dependant child can be between 14 days old to 22 years old provided there is at least 1 dependant children covered under Insured and Child Plan or Family Plan. The maximum number of dependent children is limited to 4 children only.*

2. Coverage Term

Coverage Term : Up to age 100

3. Plan Benefits

For Adult / Housewife / Student / Retiree / Juvenile : Room and Board RM 500 per life

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *Med*
Annual Cost of Insurance (inclusive of GST)
(For Occupation Class 1 & 2)

Male Insured							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	613.74	782.81	936.51	1,101.34	1,255.04	1,406.62	1,593.71
1	613.74	757.37	906.30	1,065.30	1,216.88	1,358.92	1,593.71
2	613.74	747.30	872.38	1,029.26	1,173.42	1,341.96	1,593.71
3	613.74	747.30	813.55	955.06	1,089.68	1,341.96	1,593.71
4	583.00	702.25	787.05	900.47	1,070.60	1,267.23	1,445.84
5	502.97	628.58	741.47	900.47	1,070.60	1,157.52	1,313.87
6	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
7	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
8	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
9	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
10	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
11	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
12	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
13	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
14	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
15	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
16	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
17	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
18	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
19	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
20	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
21	430.36	508.80	591.48	689.00	877.68	1,187.20	1,452.20
22	430.36	508.80	591.48	689.00	877.68	1,187.20	1,452.20
23	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
24	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
25	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
26	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
27	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
28	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
29	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
30	409.69	473.29	587.24	785.99	877.68	1,119.36	1,298.50
31	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
32	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
33	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
34	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
35	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
36	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
37	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
38	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
39	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
40	514.10	604.20	756.84	1,017.60	1,119.36	1,488.24	1,844.40
41	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
42	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
43	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
44	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
45	566.57	782.81	1,009.12	1,414.04	1,415.10	1,844.40	2,072.30
46	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
47	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
48	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
49	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
50	926.44	1,071.13	1,367.40	1,893.69	1,893.69	2,794.16	3,535.10

Male Insured							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
52	1,104.52	1,260.87	1,437.36	1,611.20	2,089.26	2,955.28	3,778.90
53	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
54	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
55	1,104.52	1,412.45	1,818.96	2,532.87	2,532.87	3,201.20	3,778.90
56	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
57	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
58	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
59	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
60	1,331.36	2,052.16	2,620.32	3,675.02	3,676.08	4,490.16	5,093.30
61	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
62	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
63	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
64	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
65	2,668.02	3,146.08	3,790.56	5,220.50	5,336.04	7,356.40	9,354.50
66	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
67	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
68	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
69	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
70	3,934.19	6,104.54	7,033.63	9,811.36	10,850.16	13,021.04	15,136.80
71*	4,128.17	6,328.20	7,313.47	10,146.32	11,193.60	13,436.56	15,613.80
72*	4,331.16	6,617.05	7,671.22	10,570.32	11,641.98	13,992.00	16,271.00
73*	4,545.28	6,918.62	8,049.64	11,015.52	12,115.80	14,560.16	16,928.20
74*	4,769.47	7,236.62	8,446.08	11,484.04	12,611.88	15,170.72	17,649.00
75*	5,005.32	7,568.40	8,861.60	11,973.76	13,130.22	15,810.96	18,401.60
76*	5,251.77	7,919.79	9,296.20	12,491.04	13,674.00	16,476.64	19,180.70
77*	5,511.47	8,287.08	9,755.71	13,033.76	14,252.76	17,184.72	20,007.50
78*	5,783.36	8,672.92	10,235.36	13,604.04	14,853.78	17,926.72	20,876.70
79*	6,069.56	9,077.31	10,740.98	14,201.88	15,483.42	18,698.40	21,788.30
80*	6,370.60	9,503.43	11,269.92	14,829.40	16,148.04	19,508.24	22,737.00
81*	6,685.95	9,948.63	11,826.42	15,490.84	16,847.64	20,364.72	23,738.70
82*	7,017.20	10,419.27	12,411.54	16,184.08	17,575.86	21,255.12	24,782.80
83*	7,364.88	10,911.64	13,027.40	16,907.00	18,345.42	22,192.16	25,874.60
84*	7,729.52	11,428.92	13,671.88	17,672.32	19,153.14	23,184.32	27,045.90
85*	8,113.24	11,972.17	14,348.16	18,475.80	19,999.02	24,223.12	28,264.90
86*	8,354.92	12,314.55	14,775.87	18,978.24	20,533.26	24,880.32	29,044.00
87*	8,602.96	12,668.06	15,213.12	19,497.64	21,083.40	25,554.48	29,828.40
88*	8,860.01	13,029.52	15,667.86	20,036.12	21,652.62	26,241.36	30,628.70
89*	9,123.95	13,403.17	16,132.67	20,589.44	22,231.38	26,962.16	31,471.40
90*	9,395.84	13,786.36	16,614.44	21,157.60	22,832.40	27,699.92	32,345.90
91*	9,675.68	14,184.39	17,107.87	21,742.72	23,449.32	28,454.64	33,236.30
92*	9,964.00	14,594.08	17,618.26	22,344.80	24,088.50	29,230.56	34,132.00
93*	10,261.86	15,012.25	18,142.43	22,968.08	24,746.76	30,036.16	35,075.40
94*	10,568.20	15,446.32	18,681.44	23,608.32	25,420.92	30,871.44	36,066.50
95*	10,883.55	15,892.58	19,237.94	24,267.64	26,117.34	31,723.68	37,068.20
96*	11,207.38	16,351.56	19,809.28	24,946.04	26,836.02	32,601.36	38,091.10
97*	11,542.34	16,826.44	20,399.70	25,645.64	27,573.78	33,512.96	39,161.70
98*	11,886.84	17,311.92	21,008.67	26,366.44	28,336.98	34,445.76	40,253.50
99*	12,240.88	17,814.36	21,634.60	27,108.44	29,119.26	35,404.00	41,382.40

* For renewals only

A-Plus **Med's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Female Insured							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
1	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
2	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
3	479.12	605.79	679.46	721.86	852.24	1,076.43	1,234.90
4	479.12	605.79	679.46	721.86	852.24	1,076.43	1,234.90
5	424.53	555.97	659.85	721.86	852.24	956.65	1,118.30
6	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
7	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
8	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
9	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
10	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
11	296.27	435.13	515.69	614.80	730.34	742.00	773.80
12	296.27	435.13	515.69	614.80	730.34	742.00	773.80
13	296.27	435.13	515.69	614.80	730.34	742.00	773.80
14	296.27	435.13	515.69	614.80	730.34	742.00	773.80
15	296.27	435.13	515.69	614.80	730.34	742.00	773.80
16	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
17	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
18	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
19	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
20	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
21	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
22	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
23	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
24	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
25	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
26	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
27	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
28	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
29	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
30	377.36	553.32	671.51	981.03	981.03	1,064.24	1,229.60
31	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
32	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
33	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
34	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
35	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
36	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
37	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
38	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
39	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
40	505.62	725.04	868.67	1,204.69	1,291.08	1,492.48	1,839.10
41	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
42	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
43	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
44	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
45	676.81	973.08	1,168.65	1,501.49	1,739.46	2,014.00	2,443.30
46	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
47	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
48	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
49	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
50	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
51	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
52	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
53	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50

Female Insured							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
54	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
55	1,059.47	1,443.72	1,776.03	2,123.18	2,680.74	3,065.52	3,789.50
56	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
57	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
58	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
59	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
60	1,311.22	1,878.85	2,289.60	2,998.74	3,437.58	3,799.04	4,489.10
61	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
62	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
63	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
64	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
65	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
66	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
67	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
68	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
69	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
70	3,941.08	6,054.72	7,018.26	9,745.64	10,891.50	13,122.80	15,460.10
71*	4,129.76	6,276.26	7,298.10	10,076.36	11,234.94	13,546.80	15,953.00
72*	4,331.69	6,562.46	7,657.44	10,504.60	11,683.32	14,110.72	16,631.40
73*	4,546.34	6,860.32	8,035.86	10,949.80	12,157.14	14,695.84	17,325.70
74*	4,770.00	7,175.67	8,431.24	11,416.20	12,653.22	15,306.40	18,046.50
75*	5,005.85	7,504.80	8,844.64	11,908.04	13,174.74	15,950.88	18,815.00
76*	5,252.83	7,852.48	9,280.83	12,425.32	13,721.70	16,620.80	19,604.70
77*	5,512.00	8,217.12	9,740.34	12,970.16	14,297.28	17,337.36	20,468.60
78*	5,785.48	8,598.72	10,220.52	13,538.32	14,901.48	18,083.60	21,353.70
79*	6,071.15	9,000.99	10,724.02	14,134.04	15,531.12	18,863.76	22,281.20
80*	6,372.19	9,421.81	11,255.08	14,761.56	16,198.92	19,686.32	23,256.40
81*	6,687.54	9,864.36	11,812.64	15,420.88	16,895.34	20,547.04	24,284.60
82*	7,019.32	10,328.64	12,396.17	16,112.00	17,623.56	21,450.16	25,355.20
83*	7,367.00	10,817.30	13,010.44	16,839.16	18,396.30	22,404.16	26,489.40
84*	7,731.64	11,331.40	13,654.92	17,602.36	19,200.84	23,400.56	27,681.90
85*	8,114.83	11,869.35	14,333.32	18,405.84	20,053.08	24,452.08	28,932.70
86*	8,356.51	12,207.49	14,757.32	18,908.28	20,587.32	25,109.28	29,717.10
87*	8,605.08	12,557.29	15,198.28	19,429.80	21,137.46	25,787.68	30,522.70
88*	8,861.60	12,916.10	15,649.31	19,964.04	21,703.50	26,487.28	31,354.80
89*	9,125.54	13,286.04	16,115.71	20,517.36	22,288.62	27,212.32	32,218.70
90*	9,397.96	13,667.64	16,595.36	21,087.64	22,889.64	27,958.56	33,109.10
91*	9,677.80	14,060.90	17,089.32	21,672.76	23,512.92	28,726.00	34,015.40
92*	9,966.65	14,467.94	17,598.12	22,274.84	24,148.92	29,518.88	34,964.10
93*	10,263.45	14,886.64	18,120.17	22,896.00	24,807.18	30,337.20	35,939.30
94*	10,569.79	15,317.53	18,661.30	23,534.12	25,484.52	31,172.48	36,935.70
95*	10,885.14	15,761.67	19,217.80	24,193.44	26,180.94	32,037.44	37,969.20
96*	11,210.03	16,219.59	19,789.14	24,871.84	26,899.62	32,927.84	39,029.20
97*	11,544.99	16,688.64	20,379.56	25,571.44	27,640.56	33,843.68	40,115.70
98*	11,888.96	17,174.65	20,988.00	26,290.12	28,403.76	34,780.72	41,234.00
99*	12,243.53	17,673.38	21,613.93	27,030.00	29,189.22	35,755.92	42,394.70

* For renewals only

A-Plus **Med's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Male Insured and Children							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
17	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
18	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
19	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
20	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
21	1,628.16	2,124.24	2,476.16	2,885.85	3,510.72	4,117.04	4,780.60
22	1,628.16	2,124.24	2,476.16	2,885.85	3,510.72	4,117.04	4,780.60
23	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
24	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
25	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
26	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
27	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
28	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
29	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
30	1,606.96	2,087.67	2,471.92	2,981.25	3,510.72	4,049.20	4,626.90
31	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
32	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
33	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
34	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
35	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
36	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
37	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
38	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
39	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
40	1,711.90	2,219.64	2,641.52	3,214.45	3,752.40	4,418.08	5,172.80
41	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
42	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
43	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
44	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
45	1,763.84	2,397.72	2,893.80	3,609.30	4,048.14	4,774.24	5,400.70
46	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
47	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
48	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
49	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
50	2,124.24	2,685.51	3,252.08	4,088.95	4,525.14	5,724.00	6,863.50
51	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
52	2,302.32	2,876.31	3,322.04	3,808.05	4,722.30	5,885.12	7,107.30
53	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
54	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
55	2,302.32	3,027.36	3,703.64	4,730.25	5,164.32	6,131.04	7,107.30
56	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
57	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
58	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
59	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
60	2,529.16	3,666.54	4,505.00	5,872.40	6,309.12	7,420.00	8,421.70
61	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
62	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
63	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
64	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
65	3,865.82	4,760.46	5,675.24	7,417.35	7,969.08	10,286.24	12,682.90
66	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
67	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
68	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
69	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
70	5,131.46	7,719.45	8,918.84	12,007.15	13,483.20	15,950.88	18,465.20

Male Insured and Children							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
71*	5,325.44	7,943.64	9,198.68	12,343.70	13,826.64	16,366.40	18,942.20
72*	5,528.96	8,231.43	9,554.84	12,767.70	14,275.02	16,921.84	19,599.40
73*	5,743.08	8,533.53	9,934.32	13,212.90	14,748.84	17,490.00	20,256.60
74*	5,966.74	8,851.53	10,330.76	13,679.30	15,244.92	18,100.56	20,977.40
75*	6,203.12	9,183.84	10,746.28	14,169.55	15,763.26	18,740.80	21,730.00
76*	6,449.04	9,535.23	11,180.88	14,686.30	16,307.04	19,406.48	22,509.10
77*	6,708.74	9,902.52	11,640.92	15,229.55	16,885.80	20,114.56	23,335.90
78*	6,981.16	10,287.30	12,120.04	15,799.30	17,486.82	20,856.56	24,205.10
79*	7,267.36	10,692.75	12,624.60	16,398.20	18,116.46	21,628.24	25,116.70
80*	7,568.40	11,118.87	13,154.60	17,026.25	18,781.08	22,438.08	26,065.40
81*	7,883.22	11,564.07	13,710.04	17,686.10	19,480.68	23,294.56	27,067.10
82*	8,215.00	12,034.71	14,295.16	18,380.40	20,208.90	24,184.96	28,111.20
83*	8,562.68	12,526.02	14,912.08	19,103.85	20,978.46	25,122.00	29,203.00
84*	8,927.32	13,044.36	15,556.56	19,869.70	21,786.18	26,114.16	30,374.30
85*	9,311.04	13,586.55	16,232.84	20,672.65	22,632.06	27,152.96	31,593.30
86*	9,552.72	13,929.99	16,661.08	21,173.50	23,166.30	27,810.16	32,372.40
87*	9,800.76	14,282.97	17,097.80	21,692.90	23,716.44	28,484.32	33,156.80
88*	10,057.28	14,643.90	17,551.48	22,233.50	24,285.66	29,171.20	33,957.10
89*	10,321.22	15,017.55	18,017.88	22,784.70	24,864.42	29,892.00	34,799.80
90*	10,593.64	15,400.74	18,499.12	23,354.45	25,465.44	30,629.76	35,674.30
91*	10,873.48	15,799.83	18,993.08	23,940.10	26,082.36	31,384.48	36,564.70
92*	11,161.80	16,208.46	19,501.88	24,541.65	26,721.54	32,160.40	37,460.40
93*	11,459.66	16,626.63	20,027.64	25,164.40	27,379.80	32,966.00	38,403.80
94*	11,766.00	17,060.70	20,566.12	25,805.70	28,053.96	33,801.28	39,394.90
95*	12,080.82	17,507.49	21,121.56	26,462.90	28,750.38	34,653.52	40,396.60
96*	12,405.18	17,967.00	21,693.96	27,141.30	29,469.06	35,531.20	41,419.50
97*	12,740.14	18,440.82	22,283.32	27,840.90	30,206.82	36,442.80	42,490.10
98*	13,084.64	18,927.36	22,893.88	28,561.70	30,970.02	37,375.60	43,581.90
99*	13,438.68	19,429.80	23,519.28	29,303.70	31,752.30	38,333.84	44,710.80

* For renewals only

A-Plus Med's 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Female Insured and Children							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
17	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
18	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
19	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
20	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
21	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
22	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
23	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
24	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
25	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
26	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
27	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
28	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
29	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
30	1,575.16	2,168.76	2,556.72	3,177.35	3,612.48	3,994.08	4,558.00
31	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
32	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
33	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
34	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
35	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
36	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
37	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
38	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
39	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
40	1,703.42	2,340.48	2,753.88	3,399.95	3,924.12	4,422.32	5,167.50
41	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
42	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
43	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
44	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
45	1,874.08	2,588.52	3,052.80	3,696.75	4,372.50	4,943.84	5,771.70
46	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
47	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
48	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
49	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
50	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
51	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
52	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
53	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
54	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
55	2,256.74	3,059.16	3,661.24	4,319.50	5,313.78	5,995.36	7,117.90
56	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
57	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
58	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
59	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
60	2,509.02	3,493.23	4,174.28	5,194.00	6,070.62	6,728.88	7,817.50
61	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
62	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
63	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
64	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
65	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
66	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
67	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
68	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
69	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
70	5,138.88	7,670.16	8,901.88	11,940.90	13,524.54	16,052.64	18,788.50

Female Insured and Children							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
71*	5,327.56	7,891.17	9,181.72	12,272.15	13,867.98	16,476.64	19,281.40
72*	5,528.96	8,177.37	9,542.12	12,701.45	14,316.36	17,040.56	19,959.80
73*	5,744.14	8,474.70	9,919.48	13,146.65	14,790.18	17,625.68	20,654.10
74*	5,967.80	8,791.11	10,315.92	13,613.05	15,286.26	18,236.24	21,374.90
75*	6,203.12	9,120.24	10,729.32	14,103.30	15,807.78	18,880.72	22,143.40
76*	6,450.10	9,466.86	11,166.04	14,622.70	16,354.74	19,550.64	22,933.10
77*	6,709.80	9,832.56	11,623.96	15,165.95	16,930.32	20,267.20	23,797.00
78*	6,983.28	10,214.16	12,105.20	15,735.70	17,534.52	21,013.44	24,682.10
79*	7,268.42	10,616.43	12,607.64	16,329.30	18,164.16	21,793.60	25,609.60
80*	7,569.46	11,036.19	13,139.76	16,957.35	18,831.96	22,616.16	26,584.80
81*	7,885.34	11,479.80	13,697.32	17,617.20	19,528.38	23,476.88	27,613.00
82*	8,217.12	11,944.08	14,280.32	18,308.85	20,256.60	24,380.00	28,683.60
83*	8,564.80	12,432.21	14,895.12	19,034.95	21,029.34	25,334.00	29,817.80
84*	8,929.44	12,945.78	15,539.60	19,798.15	21,833.88	26,330.40	31,010.30
85*	9,312.10	13,484.79	16,218.00	20,601.10	22,686.12	27,381.92	32,261.10
86*	9,553.78	13,821.87	16,642.00	21,104.60	23,220.36	28,039.12	33,045.50
87*	9,802.88	14,171.67	17,082.96	21,626.65	23,770.50	28,717.52	33,851.10
88*	10,059.40	14,531.01	17,534.52	22,159.30	24,336.54	29,417.12	34,683.20
89*	10,323.34	14,901.48	18,000.92	22,713.15	24,921.66	30,142.16	35,547.10
90*	10,595.76	15,283.08	18,480.04	23,282.90	25,522.68	30,888.40	36,437.50
91*	10,875.60	15,675.81	18,974.00	23,868.55	26,145.96	31,655.84	37,343.80
92*	11,163.92	16,082.85	19,482.80	24,470.10	26,781.96	32,448.72	38,292.50
93*	11,460.72	16,501.02	20,004.32	25,092.85	27,440.22	33,267.04	39,267.70
94*	11,767.06	16,931.91	20,544.92	25,731.50	28,117.56	34,102.32	40,264.10
95*	12,082.94	17,377.11	21,102.48	26,388.70	28,813.98	34,967.28	41,297.60
96*	12,407.30	17,835.03	21,672.76	27,067.10	29,532.66	35,857.68	42,357.60
97*	12,742.26	18,304.08	22,264.24	27,766.70	30,273.60	36,773.52	43,444.10
98*	13,086.76	18,789.03	22,872.68	28,487.50	31,036.80	37,710.56	44,562.40
99*	13,440.80	19,288.29	23,498.08	29,226.85	31,822.26	38,685.76	45,723.10

* For renewals only

A-Plus Med's 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Insured and Spouse							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
17	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
18	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
19	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
20	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
21	807.72	1,062.12	1,250.80	1,486.65	1,844.40	2,242.96	2,692.40
22	807.72	1,062.12	1,250.80	1,486.65	1,844.40	2,242.96	2,692.40
23	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
24	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
25	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
26	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
27	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
28	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
29	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
30	787.58	1,027.14	1,259.28	1,767.55	1,860.30	2,183.60	2,528.10
31	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
32	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
33	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
34	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
35	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
36	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
37	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
38	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
39	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
40	1,019.72	1,329.24	1,626.04	2,223.35	2,410.44	2,980.72	3,683.50
41	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
42	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
43	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
44	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
45	1,243.38	1,755.36	2,177.24	2,915.00	3,154.56	3,858.40	4,515.60
46	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
47	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
48	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
49	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
50	1,796.70	2,318.22	2,878.96	3,694.10	4,105.38	5,321.20	6,529.60
51	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
52	2,164.52	2,704.59	3,213.92	3,712.65	4,770.00	6,020.80	7,568.40
53	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
54	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
55	2,164.52	2,855.64	3,595.52	4,656.05	5,215.20	6,266.72	7,568.40
56	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
57	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
58	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
59	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
60	2,642.58	3,930.48	4,909.92	6,672.70	7,113.66	8,289.20	9,582.40
61	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
62	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
63	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
64	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
65	5,343.46	6,135.81	7,318.24	9,468.45	10,687.98	13,733.36	18,322.10
66	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
67	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
68	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
69	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
70	7,875.80	12,158.73	14,051.36	19,557.00	21,741.66	26,143.84	30,596.90

Insured and Spouse							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
71*	8,258.46	12,603.93	14,611.04	20,222.15	22,428.54	26,983.36	31,566.80
72*	8,663.38	13,179.51	15,329.72	21,075.45	23,325.30	28,102.72	32,902.40
73*	9,091.62	13,778.94	16,086.56	21,965.85	24,272.94	29,256.00	34,253.90
74*	9,540.00	14,411.76	16,877.32	22,901.30	25,265.10	30,477.12	35,695.50
75*	10,011.70	15,073.20	17,706.24	23,881.80	26,304.96	31,761.84	37,216.60
76*	10,504.60	15,772.80	18,577.56	24,915.30	27,395.70	33,097.44	38,785.40
77*	11,024.00	16,504.20	19,495.52	26,004.45	28,550.04	34,522.08	40,476.10
78*	11,568.84	17,272.17	20,455.88	27,141.30	29,755.26	36,010.32	42,230.40
79*	12,141.24	18,078.30	21,465.00	28,336.45	31,014.54	37,562.16	44,069.50
80*	12,743.32	18,925.77	22,525.00	29,589.90	32,346.96	39,194.56	45,993.40
81*	13,374.02	19,812.99	23,640.12	30,912.25	33,742.98	40,911.76	48,023.30
82*	14,036.52	20,747.91	24,808.24	32,295.55	35,199.42	42,705.28	50,138.00
83*	14,731.88	21,728.94	26,037.84	33,745.10	36,741.72	44,596.32	52,364.00
84*	15,461.16	22,760.85	27,326.80	35,274.15	38,353.98	46,584.88	54,727.80
85*	16,228.60	23,842.05	28,681.48	36,882.70	40,052.10	48,675.20	57,197.60
86*	16,711.96	24,522.57	29,533.72	37,887.05	41,120.58	49,989.60	58,761.10
87*	17,208.04	25,225.35	30,411.40	38,928.50	42,220.86	51,342.16	60,351.10
88*	17,722.14	25,945.62	31,316.64	39,999.10	43,356.12	52,728.64	61,983.50
89*	18,250.02	26,689.74	32,249.44	41,106.80	44,520.00	54,174.48	63,690.10
90*	18,793.80	27,454.53	33,209.80	42,246.30	45,722.04	55,658.48	65,455.00
91*	19,353.48	28,244.76	34,197.72	43,414.95	46,962.24	57,180.64	67,251.70
92*	19,931.18	29,062.02	35,217.44	44,620.70	48,237.42	58,749.44	69,096.10
93*	20,525.84	29,898.36	36,262.60	45,863.55	49,553.94	60,373.36	71,014.70
94*	21,138.52	30,763.32	37,343.80	47,143.50	50,905.44	62,043.92	73,002.20
95*	21,769.22	31,653.72	38,456.80	48,460.55	52,298.28	63,761.12	75,037.40
96*	22,417.94	32,571.15	39,599.48	49,817.35	53,735.64	65,529.20	77,120.30
97*	23,087.86	33,515.61	40,780.32	51,216.55	55,214.34	67,356.64	79,277.40
98*	23,775.80	34,487.10	41,997.20	52,655.50	56,740.74	69,226.48	81,487.50
99*	24,484.94	35,487.21	43,248.00	54,139.50	58,308.48	71,159.92	83,777.10

* For renewals only

A-Plus Med's 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Insured and Family							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
17	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
18	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
19	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
20	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
21	2,005.52	2,677.56	3,135.48	3,683.50	4,477.44	5,172.80	6,020.80
22	2,005.52	2,677.56	3,135.48	3,683.50	4,477.44	5,172.80	6,020.80
23	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
24	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
25	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
26	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
27	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
28	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
29	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
30	1,985.38	2,642.58	3,143.96	3,964.40	4,493.34	5,113.44	5,856.50
31	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
32	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
33	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
34	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
35	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
36	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
37	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
38	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
39	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
40	2,217.52	2,944.68	3,510.72	4,420.20	5,043.48	5,910.56	7,011.90
41	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
42	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
43	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
44	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
45	2,441.18	3,370.80	4,061.92	5,111.85	5,787.60	6,788.24	7,844.00
46	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
47	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
48	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
49	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
50	2,994.50	3,933.66	4,763.64	5,890.95	6,738.42	8,251.04	9,858.00
51	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
52	3,362.32	4,320.03	5,098.60	5,909.50	7,403.04	8,950.64	10,896.80
53	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
54	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
55	3,362.32	4,471.08	5,480.20	6,852.90	7,848.24	9,196.56	10,896.80
56	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
57	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
58	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
59	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
60	3,840.38	5,545.92	6,794.60	8,869.55	9,746.70	11,219.04	12,910.80
61	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
62	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
63	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
64	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
65	6,541.26	7,751.25	9,202.92	11,665.30	13,321.02	16,663.20	21,650.50
66	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
67	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
68	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
69	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
70	9,073.60	13,774.17	15,936.04	21,753.85	24,374.70	29,073.68	33,925.30

Insured and Family							
Attained Age	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
71*	9,456.26	14,219.37	16,495.72	22,419.00	25,061.58	29,913.20	34,895.20
72*	9,861.18	14,794.95	17,214.40	23,272.30	25,958.34	31,032.56	36,230.80
73*	10,289.42	15,394.38	17,971.24	24,162.70	26,905.98	32,185.84	37,582.30
74*	10,737.80	16,027.20	18,762.00	25,098.15	27,898.14	33,406.96	39,023.90
75*	11,209.50	16,688.64	19,590.92	26,078.65	28,938.00	34,691.68	40,545.00
76*	11,702.40	17,388.24	20,462.24	27,112.15	30,028.74	36,027.28	42,113.80
77*	12,221.80	18,119.64	21,380.20	28,201.30	31,183.08	37,451.92	43,804.50
78*	12,766.64	18,887.61	22,340.56	29,338.15	32,388.30	38,940.16	45,558.80
79*	13,339.04	19,693.74	23,349.68	30,533.30	33,647.58	40,492.00	47,397.90
80*	13,941.12	20,541.21	24,409.68	31,786.75	34,980.00	42,124.40	49,321.80
81*	14,571.82	21,428.43	25,524.80	33,109.10	36,376.02	43,841.60	51,351.70
82*	15,234.32	22,363.35	26,692.92	34,492.40	37,832.46	45,635.12	53,466.40
83*	15,929.68	23,344.38	27,922.52	35,941.95	39,374.76	47,526.16	55,692.40
84*	16,658.96	24,376.29	29,211.48	37,471.00	40,987.02	49,514.72	58,056.20
85*	17,426.40	25,457.49	30,566.16	39,079.55	42,685.14	51,605.04	60,526.00
86*	17,909.76	26,138.01	31,418.40	40,083.90	43,753.62	52,919.44	62,089.50
87*	18,405.84	26,840.79	32,296.08	41,125.35	44,853.90	54,272.00	63,679.50
88*	18,919.94	27,561.06	33,201.32	42,195.95	45,989.16	55,658.48	65,311.90
89*	19,447.82	28,305.18	34,134.12	43,303.65	47,153.04	57,104.32	67,018.50
90*	19,991.60	29,069.97	35,094.48	44,443.15	48,355.08	58,588.32	68,783.40
91*	20,551.28	29,860.20	36,082.40	45,611.80	49,595.28	60,110.48	70,580.10
92*	21,128.98	30,677.46	37,102.12	46,817.55	50,870.46	61,679.28	72,424.50
93*	21,723.64	31,513.80	38,147.28	48,060.40	52,186.98	63,303.20	74,343.10
94*	22,336.32	32,378.76	39,228.48	49,340.35	53,538.48	64,973.76	76,330.60
95*	22,967.02	33,269.16	40,341.48	50,657.40	54,931.32	66,690.96	78,365.80
96*	23,615.74	34,186.59	41,484.16	52,014.20	56,368.68	68,459.04	80,448.70
97*	24,285.66	35,131.05	42,665.00	53,413.40	57,847.38	70,286.48	82,605.80
98*	24,973.60	36,102.54	43,881.88	54,852.35	59,373.78	72,156.32	84,815.90
99*	25,682.74	37,102.65	45,132.68	56,336.35	60,941.52	74,089.76	87,105.50

* For renewals only

A-Plus Med's 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *MedBooster*

Description

A-Plus *MedBooster* is an optional unit deducting rider attachable to A-Plus *Med*. It covers hospitalisation and surgical expenses up to age 100. A-Plus *MedBooster* boosts the benefits of A-Plus *Med* and serves as an additional layer of medical coverage on top of A-Plus *Med*. The plan type of A-Plus *MedBooster* shall be the same as the plan type of A-Plus *Med*. Upon upgrading or downgrading of A-Plus *Med*, A-Plus *MedBooster* shall be downgraded or upgraded accordingly based on the Plan type chosen for A-Plus *Med*.

Features and Benefits

1. A-Plus *MedBooster* covers hospitalisation and surgical expenses up to age 100.
2. A-Plus *MedBooster* offers 6 types of plan:
 - Plan 150
 - Plan 200
 - Plan 250
 - Plan 300
 - Plan 400
 - Plan 500
3. A-Plus *MedBooster* comes with Deductible Amount that differs by plan type. The Deductible Amount is equivalent to the total of initial Annual Limit and increasing Annual Limit (if any) of A-Plus *Med*. Any eligible claim amount in excess of the Deductible Amount, after deduction of eligible expenses payable under A-Plus *Med* (if any), shall be payable under A-Plus *MedBooster*. The Deductible Amount shall be applicable to items 1 and 3 – 18 only as stated in the Schedule of Benefits.
4. A-Plus *MedBooster* provides high Annual Limit, which is 10 times of the initial Annual Limit of A-Plus *Med*, up to a maximum of RM 1,500,000.
5. Hospital Room and Board shall increase by 20% of the initial Room and Board limit every 2 policy years, for a period of 10 policy years, provided there is no claim for the immediate preceding 2 policy years.
6. A-Plus *MedBooster* also provides high Lifetime Limit for Out-patient Kidney Dialysis and Cancer Treatment, which is 2 times of the similar benefit offered by A-Plus *Med*.
7. In the event of Dengue Fever, A-Plus *MedBooster* shall reimburse the Out-patient Dengue Fever treatment expenses, if the treatment for Dengue Fever is performed at the Out-Patient department of a Hospital or a Clinic.
8. A-Plus *MedBooster* shall reimburse the actual eligible expenses incurred (after converting to Ringgit Malaysia in accordance to the exchange rate of the day of discharge) for Hospitalisation treatment in Singapore, provided the previous accumulated claims amount has exceeded the annual Deductible Amount in the same policy year. **This benefit is only applicable for Plan 500.**
9. A-Plus *MedBooster* shall share the same medical card with A-Plus *Med*.
10. A-Plus *MedBooster* can be extended to insured's immediate family members in one plan. The plan type of A-Plus *MedBooster* shall be the same as the plan type of A-Plus *Med*.

11. Schedule of Benefits:

No	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
	Deductible Amount (per policy year)	100,000	125,000	150,000	180,000	220,000	260,000
		plus Increasing Annual Limit of A-Plus Med (if any)					
1	Hospital Room and Board* (120 days maximum per policy year)	150	200	250	300	400	500
2	Hospital Room & Board Booster	Hospital Room and Board Benefit increases by 20% of the initial Room and Board limit at the end of every 2 policy years for 10 policy years, provided no claim has been made under A-Plus Med and / or A-Plus MedBooster in the immediate preceding 2 policy years.					
3	Additional Hospital Room and Board Whilst Overseas (120 days maximum per policy year**)	150	200	250	300	400	500
4	Intensive Care Unit (120 days maximum per policy year)	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit					
5	Hospital Supplies and Services						
6	Surgical Fees						
7	Operating Theatre Fees						
8	Anaesthetist's Fees						
9	In-Hospital Physician's Visit (240 visits maximum per policy year)						
10	Pre-Hospitalisation Benefit (within 60 days prior to hospitalisation) - Pre-Hospital Diagnostic Tests - Pre-Hospital Specialist Consultation - Pre-Hospital Medication and Treatment						
11	Post-Hospitalisation Treatment (within 120 days after hospitalisation) - Out-Patient Diagnostic X-ray and Lab Tests - Medical Expenses and Consultation						
12	Day Procedure						
13	Out-Patient Physiotherapy and Acupuncture Treatment* (per policy year and within 60 days after hospitalisation)	4,000	6,000	8,000	10,000	12,000	14,000
14	Home Nursing Care* (per confinement) (180 days Lifetime Limit)	3,000	4,000	5,000	6,000	8,000	10,000
15	Organ / Bone Marrow Transplant	Reasonable and Customary Charges up to Overall Annual Limit					
16	Daily Cash Allowance at Government Hospital* (120 days maximum per policy year)	100	100	100	200	200	200

No	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
17	Daily Guardian* (120 days maximum per policy year)	90	110	130	160	220	280
18	Overseas Hospitalisation Treatment in Singapore (per policy year)	N/A	N/A	N/A	N/A	N/A	500,000
Overall Annual Limit (item 1 to 18) Per Insured Person		1.0 mil	1.25 mil	1.5 mil	1.5 mil	1.5 mil	1.5 mil
Overall Lifetime Limit (item 1 to 18) Per Insured Person		N/A	N/A	N/A	N/A	N/A	N/A
Item 19-22 below are not subject to the deductible amount and the benefit payable are on top of the Annual Limit							
19	Outpatient Dengue Fever Treatment (per event)	1,500	2,000	2,500	3,000	4,000	5,000
20	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	2,000	2,500	3,000	3,500	4,500	5,000
21	Emergency Accidental Out-Patient Dental Treatment (per accident)	3,000	4,000	5,000	6,000	8,000	10,000
22	Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment (per lifetime)	500,000	625,000	750,000	900,000	1.1 mil	1.3 mil

*The benefit limit and number of days (if any) shall be shared together with the similar benefit under A-Plus **Med**

** The aggregate benefit under item 1 and 3 above shall not exceed 120 days per Policy Year.

Note:

(a) For item 1 and 3 to 18, AIA Bhd. shall cover the eligible expenses in excess of the Deductible Amount, after deduction of eligible expenses payable under A-Plus **Med** (if any); and

(b) For item 2 and 19 to 22, AIA Bhd. shall pay the benefit as stated in the Schedule of Benefits above without subject to any Deductible Amount.

Hospitalisation and Surgical Benefits

1. Hospital Room & Board

The coverage is up to the daily limit specified in the Schedule of Benefits.

Note: The aggregate Hospital Room & Board benefit payable under A-Plus Med and A-Plus MedBooster shall not exceed 120 days per policy year.

2. Hospital Room & Board Booster

The daily limit of the Hospital Room and Board Benefit shall increase by 20% of the initial Room and Board Benefit limit from the beginning of 3rd policy year. The increase will occur every 2 policy years, for a period of 10 Policy Years, provided that there is no claim under A-Plus Med and / or A-Plus MedBooster in the immediate preceding 2 policy years.

The future Hospital Room and Board Booster shall cease if there is any downgrade of benefit plan. Any accumulated Hospital Room and Board Booster amount before the downgrading shall remain level thereafter.

3. Additional Hospital Room & Board Whilst Overseas

Additional coverage is up to the daily limit specified in the Schedule of Benefits.

Note: The benefit payable under the A-Plus Med and A-Plus MedBooster shall not exceed the maximum limit stated in the Schedule of Benefits. In addition, the aggregate benefit payable under Hospital Room and Board and Additional Hospital Room & Board Whilst Overseas are limited to a maximum of 120 days per policy year.

4. Intensive Care Unit (ICU)

Covers expenses for actual room and board incurred during Confinement as an In-Patient in the Intensive Care Unit of the Hospital, subject to Reasonable and Customary Charges.

Note: The aggregate Intensive Care Unit (ICU) benefit payable under A-Plus Med and A-Plus MedBooster shall not exceed 120 days per policy year.

5. Hospital Supplies and Services

Covers expenses incurred for Medically Necessary, subject to Reasonable and Customary Charges.

6. Surgical Fees Benefits

Covers expenses incurred for Medically Necessary Surgery performed by the Specialist/Surgeon, subject to Reasonable and Customary Charges. If more than one Surgery is performed, the total payments for all the Surgeries performed shall not exceed the Overall Annual Limit stated in the Schedule of Benefits.

7. Operating Theatre Fees Benefits

Covers expenses incurred for the use of the operating theatre and equipment incidental to the surgical procedure, subject to Reasonable and Customary Charges.

8. Anaesthetist's Fees Benefits

Covers expenses incurred by the anaesthetist for the Medically Necessary administration of anaesthesia, subject to Reasonable and Customary Charges.

9. In-Hospital Physician Visit Benefits

Covers expenses incurred by a Physician for Medically Necessary visiting an in-patient, subject to Reasonable and Customary Charges.

Note: The maximum number of visits allowed under A-Plus Med and A-Plus MedBooster are limited to 2 visits per day, and not exceeding the maximum of 240 visits during any one Policy year. Additional 2 visits will be allowed if the In-Patient visiting occurs in ICU.

10. Pre-Hospitalisation Benefits

Covers expenses incurred on an Out-Patient basis, subject to Reasonable and Customary Charges, in connection with a following Confinement within 60 days prior to Hospitalisation for:

i. Pre-Hospital Diagnostic Tests Benefit

Covers expenses incurred for Medically Necessary diagnostic tests which include but not limited to ECG, X-ray and laboratory tests, which are performed for diagnostic purposes in a Hospital on account of a Disability when in connection with a Disability preceding Hospitalisation within the maximum number of days as specified in the Schedule of Benefits and which are recommended by a qualified Physician.

ii. Pre-Hospital Specialist Consultation Benefit

Covers expenses incurred for the consultation by a Specialist in connection with a Disability within 60 days as specified in the Schedule of Benefits preceding Confinement in a Hospital and provided that such consultation is Medically Necessary and consistent with the condition or disability that resulted in Hospital Confinement for treatment of the said condition or Disability.

Note: The number of consultation payable per day is limited to 1 consultation of no more than 1 Specialist per day.

iii. Pre-Hospital Medication and Treatment Benefit

Covers expenses incurred for Medically Necessary medication and treatment prescribed by a Specialist in connection with a Disability within 60 days as specified in the Schedule of Benefits preceding Confinement in a Hospital and provided that such treatment or medication prescribed is consistent with the condition or Disability that resulted in Hospital Confinement for treatment of the said condition or disability. Any medication and treatment preceding to a Hospitalisation, Day Procedure or Surgery incurred and not payable under the Pre-Hospitalisation Benefits in the A-Plus Med shall not be payable under A-Plus MedBooster.

Note: Medicines prescribed shall not exceed the supply needed for 60 days.

11. Post-Hospitalisation Treatment Benefits

Covers expenses incurred within 120 days after the Insured Person has been discharged from a Hospital, subject to Reasonable and Customary Charges.

i. Post Hospitalisation Out-Patient Diagnostic X-ray and Lab Tests Benefit

Covers expenses incurred for such X-rays, electrocardiograms or laboratory tests for any one Confinement, as a result of Disability, an Insured undergoes for diagnostic purposes X-rays, electrocardiograms or laboratory tests upon the written recommendation or approval of a Physician.

ii. Post-Hospitalisation Medical Expenses and Consultation Benefit

Covers expenses incurred in Medically Necessary follow-up treatment by the same Hospital or same treating Physician.

12. Day Procedure Benefit

Covers expenses incurred for a Medically Necessary surgical, if due to a Disability that is performed on the Insured Person as a Covered Day Procedure at a Designated Day Procedure Centre or specialist clinic by the Company, subject to Reasonable and Customary Charges.

13. Out-Patient Physiotherapy & Acupuncture Treatment Benefit

Covers expenses incurred in Medically Necessary follow-up Physiotherapy and Acupuncture treatment as a result of Disability within 60 days immediately following discharge from the Hospital. Such treatment must be referred in writing by a Specialist, and must be received at the Out-Patient department of a Hospital or other legally registered Clinic or practice of a registered medical practitioner or Specialist. The benefit payable under the **A-Plus Med** and **A-Plus MedBooster** shall not exceed the maximum limit stated in the Schedule of Benefits.

14. Home Nursing Care Benefit

Covers expenses incurred for medically necessary skilled nursing care that require execution by a Registered Nurse including therapy, treatments for wound, respiratory, diabetes care, colostomy care, tube feeding, injections and other medication administration to the Insured Person in a home when prescribed by the treating Physician within 30 days following discharge from the Hospital after a minimum of 5 consecutive day of Confinement.

Note: The benefit payable under **A-Plus Med** and **A-Plus MedBooster** shall not exceed the maximum per confinement limit as specified in the Schedule of Benefits. Cover is limited to a maximum period of 180 days per Lifetime.

15. Organ / Bone Marrow Transplant

Covers expenses incurred on transplantation Surgery if an Insured undergoes Major Organ/Bone Marrow Transplant, subject to Reasonable and Customary Charges.

Major Organ / Bone Marrow Transplant is defined as the receipt of a transplant of:

- (a) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- (b) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ.

Other stem cell transplants are excluded.

Payment for this benefit is applicable only once per lifetime. The costs of acquisition of the organs being transplanted and all costs incurred by the donor are not covered.

16. Daily Cash Allowance at Government Hospital

If a benefit is payable under Hospital Room and Board Benefit, the Company shall pay a daily allowance for each complete day of Confinement for a covered Disability in a Malaysian Government Hospital up to the maximum of 120 days during any one Policy Year for **A-Plus Med** and **A-Plus MedBooster** as specified in the Schedule of Benefits

17. Daily Guardian Benefit

Covers expenses incurred for meals and lodging incurred to accompany an Insured Person (aged below 15 years), in the Hospital up to the maximum of 120 days during any one Policy Year for **A-Plus Med** and **A-Plus MedBooster** as specified in the Schedule of Benefits.

18. Overseas Hospitalisation Treatment in Singapore – applicable to Plan 500 only

Reimburse the subsequent actual charges payable (after converting to Ringgit Malaysia in accordance to the official exchange rate ruling on the last day of the Hospitalization) in respect of the Eligible Expenses incurred for the treatment in Singapore under item 1 to 17 (except for item 16) of the Schedule of Benefits during the period of insurance up to the limit for this benefit as stated in the Schedule of Benefits to the Insured Person provided that:

- i) The accumulated Eligible Expenses payable under the Primary Hospitalization Plan in the same Policy Year exceed the applicable Deductible Amount; and
- ii) The subsequent Eligible Expense for this benefit is not incurred from the same Confinement under the Primary Hospitalization Plan; and
- iii) The treatment must be referred in writing by a Specialist or Physician related to the Disability to have such treatment in Singapore.

Cost of transportation to the place of treatment in Singapore is excluded. This benefit is only applicable for Plan 500.

19. Out-patient Dengue Fever Treatment

Covers expenses incurred for the treatment of Dengue Fever performed at the Out-patient department of a Hospital or a Clinic, subject to the limit of this Disability as specified in the Schedule of Benefits.

Dengue Fever is defined as an acute febrile illness. The diagnosis must be supported by written confirmation from the treating Physician together with serology or equivalent test confirmation of dengue fever. The Company reserves the absolute right to determine whether the benefit is payable based upon opinion of the Company's appointed doctor if such medical evidence is not available.

20.(i) Emergency Accidental Out-Patient Treatment at Hospital Benefit

Covers expenses incurred arising from an Accident for the treatment as an Out-Patient at any registered Hospital within 48 hours of the Accident causing the Covered Injury, subject to Reasonable and Customary Charges up to the maximum as specified in the Schedule of Benefits. Follow up treatment for the same Covered Injury will be provided up to the maximum amount and maximum 30 days as specified in the Schedule of Benefits.

(ii) Emergency Accidental Out-Patient Treatment at Clinic Benefit

Covers expenses incurred arising from an Accident for the treatment as an Out-Patient at any registered Clinic within 48 hours of the Accident causing the Covered Injury, subject to Reasonable and Customary Charges up to the maximum as specified in the Schedule of Benefits. Follow up treatment for the same Covered Injury will be provided up to the maximum amount and the maximum 30 days as specified in the Schedule of Benefits.

21. Emergency Accidental Out-Patient Dental Treatment Benefit

Covers expenses incurred for the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement, as a result of a Covered Injury arising from a traumatic Accident. This is provided that consultation is made to a Dentist at a dental clinic or Out-Patient at any registered Hospital within 48 hours of the Accident causing the Covered Injury.

22. Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment Benefit

(a) Out-Patient Kidney Dialysis Treatment

Covers expenses incurred for the treatment of kidney dialysis performed at a Legally Registered Dialysis Centre subject to the limit of this Disability as specified in the Schedule of Benefits. Such treatment must be received at the Out-Patient department of a Hospital or a Legally Registered Dialysis Centre.

End Stage Kidney Failure is defined as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated.

(b) Out-Patient Cancer Treatment Benefit

Covers expenses incurred for the treatment of cancer performed at a Legally Registered Cancer Treatment Centre subject to the limit of this Disability as specified in the Schedule of Benefits. Such treatment must be received at the Out-Patient department of a Hospital or a Legally Registered Cancer Treatment Centre immediately following discharge from Hospital Confinement or Surgery.

Cancer is defined as any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

23. Overall Annual Limit

Benefits payable in respect of expenses incurred for Hospitalisation, treatment, Surgery and medical services in excess of Deductible Amount provided to each Insured Person during the period of insurance shall be limited to Overall Annual Limits as specified in the Schedule of Benefits for any 1 policy year irrespective of the type/types of Disability. In the event the Overall Annual Limit has been paid, all insurance for that Insured Person hereunder shall immediately cease to be payable for that remaining policy year.

24. Overall Lifetime Limit

The total amount of benefits payable under the Schedule of Benefits and any attaching value added benefit to each Insured Person from the policy date shall not exceed the Overall Lifetime Limit as specified in the Schedule of Benefits.

Note: The "Just Swipe" facility of the medical card is not available for the first 3 months from the policy in-force when purchase **A-Plus Med** together with **A-Plus MedBooster**. In the event that a policyholder is hospitalised during this period, he or she will have to settle their medical expenses first and submit their claim to the company for reimbursement later.

Underwriting

1. Issue Age

	Minimum Issue Age	Maximum Issue Age
Insured	14 days old	70 years old
Spouse	16 years old	70 years old
Dependent Child*	14 days old	22 years old

**New addition of dependent child can be between 14 days old to 22 years old provided there is at least 1 dependent child covered under Insured and Child Plan or Family Plan. The maximum number of dependent children is limited to 4 children only.*

2. Coverage Term

Coverage Term : Up to age 100

3. Plan Benefits

For Adult / Housewife / Student / Retiree / Juvenile : Room and Board RM 1,000 per life
(Note: **A-Plus MedBooster** to be excluded from Room and Board aggregation count i.e. max RM 1,000 lifetime limit)

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *MedBooster*
Annual Cost of Insurance (inclusive of GST)
(For Occupation Class 1 & 2)

Male Insured						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	184.97	196.63	206.17	211.47	220.48	375.24
1	177.55	188.68	198.75	205.11	212.53	361.46
2	170.13	180.73	191.33	198.75	204.58	347.15
3	162.71	172.78	183.91	192.39	196.63	333.37
4	155.29	164.83	176.49	186.03	188.68	319.06
5	148.40	155.82	168.54	180.20	181.26	305.28
6	127.20	145.22	157.94	170.66	177.02	279.84
7	127.20	145.22	157.94	170.66	177.02	279.84
8	127.20	145.22	157.94	170.66	177.02	279.84
9	127.20	145.22	157.94	170.66	177.02	279.84
10	127.20	145.22	157.94	170.66	177.02	279.84
11	160.06	203.52	223.66	232.67	241.68	394.32
12	160.06	203.52	223.66	232.67	241.68	394.32
13	160.06	203.52	223.66	232.67	241.68	394.32
14	160.06	203.52	223.66	232.67	241.68	394.32
15	160.06	203.52	223.66	232.67	241.68	394.32
16	197.16	217.30	248.04	253.34	264.47	445.20
17	197.16	217.30	248.04	253.34	264.47	445.20
18	197.16	217.30	248.04	253.34	264.47	445.20
19	197.16	217.30	248.04	253.34	264.47	445.20
20	197.16	217.30	248.04	253.34	264.47	445.20
21	216.24	234.26	263.41	285.14	306.34	483.36
22	216.24	234.26	263.41	285.14	306.34	483.36
23	216.24	234.26	263.41	285.14	306.34	483.36
24	216.24	234.26	263.41	285.14	306.34	483.36
25	216.24	234.26	263.41	285.14	306.34	483.36
26	222.07	243.80	268.18	295.21	328.07	534.24
27	222.07	243.80	268.18	295.21	328.07	534.24
28	222.07	243.80	268.18	295.21	328.07	534.24
29	222.07	243.80	268.18	295.21	328.07	534.24
30	222.07	243.80	268.18	295.21	328.07	534.24
31	227.37	256.52	320.65	353.51	395.38	585.12
32	227.37	256.52	320.65	353.51	395.38	585.12
33	227.37	256.52	320.65	353.51	395.38	585.12
34	227.37	256.52	320.65	353.51	395.38	585.12
35	227.37	256.52	320.65	353.51	395.38	585.12
36	238.50	259.70	322.24	357.22	413.40	674.16
37	238.50	259.70	322.24	357.22	413.40	674.16
38	238.50	259.70	322.24	357.22	413.40	674.16
39	238.50	259.70	322.24	357.22	413.40	674.16
40	238.50	259.70	322.24	357.22	413.40	674.16
41	275.60	296.80	380.54	471.70	521.52	712.32
42	275.60	296.80	380.54	471.70	521.52	712.32
43	275.60	296.80	380.54	471.70	521.52	712.32
44	275.60	296.80	380.54	471.70	521.52	712.32
45	275.60	296.80	380.54	471.70	521.52	712.32
46	365.70	392.20	496.08	627.52	692.18	1,335.60
47	365.70	392.20	496.08	627.52	692.18	1,335.60
48	365.70	392.20	496.08	627.52	692.18	1,335.60
49	365.70	392.20	496.08	627.52	692.18	1,335.60
50	365.70	392.20	496.08	627.52	692.18	1,335.60

Male Insured						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	466.40	519.40	660.38	819.38	932.80	1,844.40
52	466.40	519.40	660.38	819.38	932.80	1,844.40
53	466.40	519.40	660.38	819.38	932.80	1,844.40
54	466.40	519.40	660.38	819.38	932.80	1,844.40
55	466.40	519.40	660.38	819.38	932.80	1,844.40
56	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
57	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
58	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
59	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
60	651.90	689.00	864.96	1,078.02	1,235.96	1,946.16
61	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
62	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
63	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
64	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
65	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
66	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
67	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
68	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
69	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
70	1,351.50	1,442.13	1,646.71	1,875.67	2,122.65	3,408.96
71*	1,416.16	1,517.39	1,719.32	1,954.64	2,213.28	3,555.77
72*	1,481.35	1,592.65	1,791.40	2,033.61	2,303.91	3,702.58
73*	1,546.01	1,667.91	1,864.01	2,112.58	2,395.07	3,850.45
74*	1,611.20	1,742.64	1,936.62	2,191.55	2,485.70	3,997.26
75*	1,725.15	1,870.90	2,069.12	2,337.30	2,653.18	4,144.07
76*	1,813.13	1,972.13	2,167.70	2,444.89	2,777.73	4,339.64
77*	1,901.11	2,073.36	2,266.28	2,551.95	2,901.75	4,534.68
78*	1,989.09	2,174.59	2,364.33	2,659.54	3,025.77	4,730.78
79*	2,077.07	2,276.35	2,462.91	2,767.13	3,149.79	4,925.82
80*	2,166.11	2,378.64	2,562.02	2,873.66	3,273.28	5,120.86
81*	2,495.24	2,747.52	2,944.15	3,297.66	3,758.23	5,369.96
82*	2,618.20	2,890.09	3,081.42	3,447.12	3,931.54	5,618.53
83*	2,741.69	3,032.66	3,219.22	3,597.11	4,104.32	5,867.63
84*	2,864.65	3,175.76	3,357.02	3,747.10	4,277.63	6,116.20
85*	3,117.46	3,460.90	3,647.99	4,067.75	4,645.45	6,365.30
86*	3,212.33	3,570.61	3,753.46	4,182.76	4,779.01	6,548.68
87*	3,307.20	3,679.79	3,859.46	4,298.30	4,912.57	6,732.59
88*	3,402.07	3,789.50	3,964.93	4,413.31	5,046.13	6,917.03
89*	3,496.94	3,898.68	4,070.40	4,528.32	5,179.69	7,100.94
90*	3,590.75	4,007.86	4,177.46	4,643.86	5,311.66	7,284.85
91*	3,700.46	4,134.53	4,299.89	4,777.42	5,466.42	7,497.38
92*	3,809.64	4,261.20	4,422.85	4,910.98	5,621.18	7,710.44
93*	3,918.82	4,387.87	4,545.28	5,044.54	5,775.41	7,922.44
94*	4,028.53	4,514.54	4,668.24	5,178.10	5,930.17	8,135.50
95*	4,139.30	4,641.74	4,791.73	5,311.66	6,083.87	8,348.03
96*	4,264.38	4,785.90	4,932.18	5,464.30	6,260.36	8,591.30
97*	4,389.46	4,930.06	5,072.63	5,616.94	6,436.32	8,834.04
98*	4,515.07	5,074.75	5,213.08	5,769.58	6,612.28	9,076.78
99*	4,640.15	5,218.91	5,352.47	5,922.22	6,788.77	9,320.05

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Female Insured						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	153.17	156.88	164.30	171.72	194.51	337.08
1	150.52	155.82	164.30	171.72	190.27	328.07
2	147.87	154.76	164.30	171.72	186.03	319.06
3	145.22	153.70	164.30	171.72	181.79	310.58
4	142.57	152.64	164.30	171.72	177.55	301.57
5	139.92	151.58	164.30	171.72	172.78	292.56
6	118.19	136.21	148.93	161.65	168.01	254.40
7	118.19	136.21	148.93	161.65	168.01	254.40
8	118.19	136.21	148.93	161.65	168.01	254.40
9	118.19	136.21	148.93	161.65	168.01	254.40
10	118.19	136.21	148.93	161.65	168.01	254.40
11	149.99	179.14	208.82	222.60	235.32	330.72
12	149.99	179.14	208.82	222.60	235.32	330.72
13	149.99	179.14	208.82	222.60	235.32	330.72
14	149.99	179.14	208.82	222.60	235.32	330.72
15	149.99	179.14	208.82	222.60	235.32	330.72
16	193.45	215.18	244.33	286.20	298.92	394.32
17	193.45	215.18	244.33	286.20	298.92	394.32
18	193.45	215.18	244.33	286.20	298.92	394.32
19	193.45	215.18	244.33	286.20	298.92	394.32
20	193.45	215.18	244.33	286.20	298.92	394.32
21	208.82	231.61	277.19	324.36	349.80	432.48
22	208.82	231.61	277.19	324.36	349.80	432.48
23	208.82	231.61	277.19	324.36	349.80	432.48
24	208.82	231.61	277.19	324.36	349.80	432.48
25	208.82	231.61	277.19	324.36	349.80	432.48
26	218.36	241.15	284.08	332.84	356.16	508.80
27	218.36	241.15	284.08	332.84	356.16	508.80
28	218.36	241.15	284.08	332.84	356.16	508.80
29	218.36	241.15	284.08	332.84	356.16	508.80
30	218.36	241.15	284.08	332.84	356.16	508.80
31	226.31	250.69	312.70	348.74	385.84	572.40
32	226.31	250.69	312.70	348.74	385.84	572.40
33	226.31	250.69	312.70	348.74	385.84	572.40
34	226.31	250.69	312.70	348.74	385.84	572.40
35	226.31	250.69	312.70	348.74	385.84	572.40
36	231.08	256.52	320.12	355.10	407.04	661.44
37	231.08	256.52	320.12	355.10	407.04	661.44
38	231.08	256.52	320.12	355.10	407.04	661.44
39	231.08	256.52	320.12	355.10	407.04	661.44
40	231.08	256.52	320.12	355.10	407.04	661.44
41	273.48	292.56	369.94	455.80	521.52	775.92
42	273.48	292.56	369.94	455.80	521.52	775.92
43	273.48	292.56	369.94	455.80	521.52	775.92
44	273.48	292.56	369.94	455.80	521.52	775.92
45	273.48	292.56	369.94	455.80	521.52	775.92
46	350.86	391.14	473.82	583.00	656.14	1,195.68
47	350.86	391.14	473.82	583.00	656.14	1,195.68
48	350.86	391.14	473.82	583.00	656.14	1,195.68
49	350.86	391.14	473.82	583.00	656.14	1,195.68
50	350.86	391.14	473.82	583.00	656.14	1,195.68
51	421.88	500.32	625.40	791.82	919.02	1,857.12
52	421.88	500.32	625.40	791.82	919.02	1,857.12
53	421.88	500.32	625.40	791.82	919.02	1,857.12

Female Insured						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
54	421.88	500.32	625.40	791.82	919.02	1,857.12
55	421.88	500.32	625.40	791.82	919.02	1,857.12
56	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
57	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
58	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
59	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
60	575.58	675.22	842.70	1,040.92	1,200.98	1,908.00
61	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
62	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
63	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
64	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
65	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
66	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
67	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
68	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
69	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
70	1,176.60	1,240.20	1,504.14	1,782.92	2,163.46	3,498.00
71*	1,232.78	1,304.33	1,570.92	1,857.65	2,256.21	3,650.11
72*	1,288.96	1,368.99	1,638.23	1,931.85	2,349.49	3,802.22
73*	1,345.14	1,433.12	1,705.01	2,006.58	2,442.24	3,953.27
74*	1,401.32	1,497.25	1,772.32	2,081.31	2,535.52	4,105.38
75*	1,501.49	1,608.55	1,892.10	2,220.70	2,706.71	4,257.49
76*	1,578.34	1,696.00	1,982.73	2,322.46	2,833.91	4,458.36
77*	1,655.19	1,783.98	2,073.36	2,424.22	2,960.58	4,659.23
78*	1,732.04	1,871.96	2,163.99	2,525.98	3,087.25	4,860.10
79*	1,808.89	1,959.94	2,255.15	2,627.74	3,214.45	5,061.50
80*	1,884.15	2,046.86	2,345.25	2,730.03	3,341.12	5,262.37
81*	2,170.88	2,364.86	2,695.05	3,132.30	3,836.67	5,519.42
82*	2,278.47	2,487.82	2,822.25	3,274.34	4,014.22	5,775.41
83*	2,385.53	2,611.31	2,948.92	3,416.38	4,191.77	6,032.46
84*	2,493.12	2,734.27	3,075.59	3,558.42	4,368.79	6,288.98
85*	2,713.07	2,980.19	3,341.65	3,861.58	4,743.50	6,545.50
86*	2,795.22	3,074.53	3,438.64	3,971.29	4,879.18	6,734.71
87*	2,877.37	3,168.34	3,536.16	4,080.47	5,015.39	6,923.39
88*	2,959.52	3,262.68	3,633.68	4,190.18	5,151.60	7,113.13
89*	3,041.14	3,357.02	3,730.67	4,299.36	5,287.81	7,301.81
90*	3,123.82	3,449.77	3,828.72	4,408.54	5,422.43	7,491.02
91*	3,219.22	3,558.95	3,941.08	4,535.21	5,580.90	7,710.97
92*	3,314.62	3,668.66	4,053.97	4,661.88	5,739.37	7,930.92
93*	3,410.02	3,777.84	4,166.33	4,788.55	5,897.84	8,150.87
94*	3,505.42	3,887.02	4,279.22	4,915.22	6,055.78	8,370.82
95*	3,602.41	3,995.14	4,392.11	5,042.42	6,213.72	8,591.30
96*	3,711.59	4,120.22	4,459.42	5,116.62	6,220.61	8,841.46
97*	3,821.30	4,244.77	4,527.26	5,190.82	6,227.50	9,091.62
98*	3,930.48	4,369.32	4,594.57	5,265.55	6,234.92	9,342.31
99*	4,039.66	4,492.81	4,661.88	5,339.75	6,241.81	9,591.94

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Male Insured and Children						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	616.92	689.00	765.85	801.36	839.52	1,362.10
17	616.92	689.00	765.85	801.36	839.52	1,362.10
18	616.92	689.00	765.85	801.36	839.52	1,362.10
19	616.92	689.00	765.85	801.36	839.52	1,362.10
20	616.92	689.00	765.85	801.36	839.52	1,362.10
21	636.00	705.96	779.10	833.16	881.92	1,399.20
22	636.00	705.96	779.10	833.16	881.92	1,399.20
23	636.00	705.96	779.10	833.16	881.92	1,399.20
24	636.00	705.96	779.10	833.16	881.92	1,399.20
25	636.00	705.96	779.10	833.16	881.92	1,399.20
26	642.36	716.56	784.40	842.70	903.12	1,446.90
27	642.36	716.56	784.40	842.70	903.12	1,446.90
28	642.36	716.56	784.40	842.70	903.12	1,446.90
29	642.36	716.56	784.40	842.70	903.12	1,446.90
30	642.36	716.56	784.40	842.70	903.12	1,446.90
31	647.13	729.28	837.40	903.12	970.96	1,499.90
32	647.13	729.28	837.40	903.12	970.96	1,499.90
33	647.13	729.28	837.40	903.12	970.96	1,499.90
34	647.13	729.28	837.40	903.12	970.96	1,499.90
35	647.13	729.28	837.40	903.12	970.96	1,499.90
36	658.26	731.40	840.05	906.30	987.92	1,590.00
37	658.26	731.40	840.05	906.30	987.92	1,590.00
38	658.26	731.40	840.05	906.30	987.92	1,590.00
39	658.26	731.40	840.05	906.30	987.92	1,590.00
40	658.26	731.40	840.05	906.30	987.92	1,590.00
41	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
42	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
43	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
44	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
45	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
46	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
47	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
48	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
49	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
50	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
51	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
52	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
53	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
54	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
55	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
56	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
57	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
58	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
59	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
60	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,862.00
61	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
62	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
63	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
64	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
65	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
66	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
67	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
68	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
69	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60

Male Insured and Children						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
70	1,771.26	1,914.36	2,162.40	2,423.16	2,696.64	4,324.80
71*	1,836.45	1,990.68	2,236.60	2,502.66	2,785.68	4,467.90
72*	1,901.64	2,064.88	2,308.15	2,582.16	2,878.96	4,616.30
73*	1,966.83	2,141.20	2,379.70	2,661.66	2,968.00	4,764.70
74*	2,032.02	2,215.40	2,453.90	2,741.16	3,061.28	4,913.10
75*	2,144.91	2,342.60	2,586.40	2,887.44	3,226.64	5,056.20
76*	2,233.95	2,444.36	2,684.45	2,992.38	3,349.60	5,252.30
77*	2,321.40	2,546.12	2,782.50	3,100.50	3,476.80	5,448.40
78*	2,408.85	2,647.88	2,880.55	3,208.62	3,599.76	5,644.50
79*	2,497.89	2,749.64	2,978.60	3,316.74	3,722.72	5,840.60
80*	2,586.93	2,851.40	3,079.30	3,421.68	3,845.68	6,036.70
81*	2,916.06	3,220.28	3,460.90	3,847.80	4,333.28	6,285.80
82*	3,038.49	3,362.32	3,598.70	3,997.26	4,507.12	6,534.90
83*	3,162.51	3,504.36	3,736.50	4,146.72	4,676.72	6,784.00
84*	3,284.94	3,648.52	3,874.30	4,296.18	4,850.56	7,033.10
85*	3,537.75	3,932.60	4,165.80	4,617.36	5,219.44	7,282.20
86*	3,633.15	4,042.84	4,269.15	4,731.84	5,350.88	7,462.40
87*	3,726.96	4,153.08	4,375.15	4,846.32	5,486.56	7,647.90
88*	3,822.36	4,261.20	4,481.15	4,960.80	5,618.00	7,833.40
89*	3,917.76	4,371.44	4,587.15	5,078.46	5,753.68	8,013.60
90*	4,011.57	4,479.56	4,693.15	5,192.94	5,885.12	8,199.10
91*	4,121.28	4,606.76	4,817.70	5,326.50	6,042.00	8,411.10
92*	4,229.40	4,733.96	4,939.60	5,460.06	6,194.64	8,623.10
93*	4,339.11	4,861.16	5,061.50	5,593.62	6,347.28	8,835.10
94*	4,448.82	4,986.24	5,186.05	5,727.18	6,504.16	9,052.40
95*	4,560.12	5,113.44	5,307.95	5,860.74	6,656.80	9,264.40
96*	4,684.14	5,257.60	5,448.40	6,013.38	6,834.88	9,508.20
97*	4,809.75	5,401.76	5,588.85	6,166.02	7,008.72	9,746.70
98*	4,935.36	5,548.04	5,729.30	6,318.66	7,186.80	9,990.50
99*	5,060.97	5,692.20	5,869.75	6,471.30	7,360.64	10,234.30

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Female Insured and Children						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	613.74	686.88	760.55	836.34	873.44	1,309.10
17	613.74	686.88	760.55	836.34	873.44	1,309.10
18	613.74	686.88	760.55	836.34	873.44	1,309.10
19	613.74	686.88	760.55	836.34	873.44	1,309.10
20	613.74	686.88	760.55	836.34	873.44	1,309.10
21	629.64	703.84	795.00	874.50	924.32	1,346.20
22	629.64	703.84	795.00	874.50	924.32	1,346.20
23	629.64	703.84	795.00	874.50	924.32	1,346.20
24	629.64	703.84	795.00	874.50	924.32	1,346.20
25	629.64	703.84	795.00	874.50	924.32	1,346.20
26	639.18	714.44	800.30	880.86	928.56	1,425.70
27	639.18	714.44	800.30	880.86	928.56	1,425.70
28	639.18	714.44	800.30	880.86	928.56	1,425.70
29	639.18	714.44	800.30	880.86	928.56	1,425.70
30	639.18	714.44	800.30	880.86	928.56	1,425.70
31	647.13	722.92	829.45	896.76	958.24	1,489.30
32	647.13	722.92	829.45	896.76	958.24	1,489.30
33	647.13	722.92	829.45	896.76	958.24	1,489.30
34	647.13	722.92	829.45	896.76	958.24	1,489.30
35	647.13	722.92	829.45	896.76	958.24	1,489.30
36	651.90	729.28	837.40	903.12	979.44	1,574.10
37	651.90	729.28	837.40	903.12	979.44	1,574.10
38	651.90	729.28	837.40	903.12	979.44	1,574.10
39	651.90	729.28	837.40	903.12	979.44	1,574.10
40	651.90	729.28	837.40	903.12	979.44	1,574.10
41	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
42	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
43	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
44	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
45	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
46	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
47	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
48	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
49	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
50	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
51	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
52	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
53	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
54	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
55	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
56	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
57	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
58	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
59	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
60	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,824.90
61	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
62	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
63	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
64	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
65	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
66	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
67	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
68	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
69	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90

Female Insured and Children						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
70	1,596.36	1,712.96	2,021.95	2,330.94	2,739.04	4,414.90
71*	1,653.60	1,776.56	2,088.20	2,407.26	2,828.08	4,563.30
72*	1,709.25	1,842.28	2,154.45	2,480.40	2,921.36	4,717.00
73*	1,764.90	1,905.88	2,220.70	2,556.72	3,014.64	4,865.40
74*	1,822.14	1,969.48	2,289.60	2,629.86	3,107.92	5,019.10
75*	1,922.31	2,081.84	2,408.85	2,769.78	3,281.76	5,172.80
76*	1,998.63	2,168.76	2,498.95	2,871.54	3,408.96	5,374.20
77*	2,074.95	2,255.68	2,589.05	2,973.30	3,536.16	5,575.60
78*	2,152.86	2,344.72	2,681.80	3,075.06	3,659.12	5,777.00
79*	2,229.18	2,431.64	2,771.90	3,176.82	3,786.32	5,978.40
80*	2,303.91	2,518.56	2,862.00	3,278.58	3,913.52	6,174.50
81*	2,591.70	2,836.56	3,211.80	3,682.44	4,409.60	6,434.20
82*	2,698.23	2,959.52	3,339.00	3,822.36	4,587.68	6,688.60
83*	2,806.35	3,084.60	3,466.20	3,965.46	4,765.76	6,948.30
84*	2,912.88	3,207.56	3,593.40	4,108.56	4,943.84	7,202.70
85*	3,133.89	3,453.48	3,858.40	4,410.66	5,316.96	7,462.40
86*	3,214.98	3,546.76	3,956.45	4,518.78	5,452.64	7,647.90
87*	3,297.66	3,640.04	4,051.85	4,630.08	5,588.32	7,838.70
88*	3,380.34	3,735.44	4,149.90	4,738.20	5,724.00	8,029.50
89*	3,461.43	3,828.72	4,247.95	4,849.50	5,859.68	8,215.00
90*	3,544.11	3,922.00	4,346.00	4,957.62	5,995.36	8,405.80
91*	3,639.51	4,032.24	4,457.30	5,084.82	6,156.48	8,623.10
92*	3,734.91	4,140.36	4,571.25	5,212.02	6,313.36	8,845.70
93*	3,830.31	4,250.60	4,682.55	5,336.04	6,470.24	9,063.00
94*	3,925.71	4,358.72	4,796.50	5,463.24	6,631.36	9,285.60
95*	4,022.70	4,466.84	4,907.80	5,590.44	6,788.24	9,508.20
96*	4,132.41	4,591.92	4,976.70	5,666.76	6,792.48	9,757.30
97*	4,242.12	4,717.00	5,042.95	5,739.90	6,800.96	10,006.40
98*	4,350.24	4,842.08	5,111.85	5,813.04	6,809.44	10,255.50
99*	4,459.95	4,965.04	5,178.10	5,889.36	6,813.68	10,504.60

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Insured and Spouse						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	391.14	432.48	492.90	540.60	563.92	837.40
17	391.14	432.48	492.90	540.60	563.92	837.40
18	391.14	432.48	492.90	540.60	563.92	837.40
19	391.14	432.48	492.90	540.60	563.92	837.40
20	391.14	432.48	492.90	540.60	563.92	837.40
21	424.53	466.40	540.60	610.56	657.20	916.90
22	424.53	466.40	540.60	610.56	657.20	916.90
23	424.53	466.40	540.60	610.56	657.20	916.90
24	424.53	466.40	540.60	610.56	657.20	916.90
25	424.53	466.40	540.60	610.56	657.20	916.90
26	440.43	485.48	551.20	629.64	682.64	1,044.10
27	440.43	485.48	551.20	629.64	682.64	1,044.10
28	440.43	485.48	551.20	629.64	682.64	1,044.10
29	440.43	485.48	551.20	629.64	682.64	1,044.10
30	440.43	485.48	551.20	629.64	682.64	1,044.10
31	453.15	506.68	633.35	702.78	780.16	1,155.40
32	453.15	506.68	633.35	702.78	780.16	1,155.40
33	453.15	506.68	633.35	702.78	780.16	1,155.40
34	453.15	506.68	633.35	702.78	780.16	1,155.40
35	453.15	506.68	633.35	702.78	780.16	1,155.40
36	469.05	517.28	641.30	712.32	822.56	1,335.60
37	469.05	517.28	641.30	712.32	822.56	1,335.60
38	469.05	517.28	641.30	712.32	822.56	1,335.60
39	469.05	517.28	641.30	712.32	822.56	1,335.60
40	469.05	517.28	641.30	712.32	822.56	1,335.60
41	548.55	589.36	749.95	928.56	1,043.04	1,489.30
42	548.55	589.36	749.95	928.56	1,043.04	1,489.30
43	548.55	589.36	749.95	928.56	1,043.04	1,489.30
44	548.55	589.36	749.95	928.56	1,043.04	1,489.30
45	548.55	589.36	749.95	928.56	1,043.04	1,489.30
46	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
47	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
48	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
49	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
50	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
51	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
52	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
53	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
54	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
55	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
56	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
57	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
58	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
59	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
60	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,853.10
61	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
62	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
63	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
64	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
65	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
66	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
67	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
68	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
69	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30

Insured and Spouse						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
70	2,528.10	2,681.80	3,150.85	3,660.18	4,286.64	6,905.90
71*	2,648.94	2,821.72	3,291.30	3,812.82	4,468.96	7,208.00
72*	2,769.78	2,961.64	3,429.10	3,965.46	4,655.52	7,504.80
73*	2,890.62	3,101.56	3,569.55	4,118.10	4,837.84	7,801.60
74*	3,013.05	3,239.36	3,710.00	4,273.92	5,020.16	8,103.70
75*	3,226.11	3,478.92	3,961.75	4,556.94	5,359.36	8,400.50
76*	3,391.47	3,667.60	4,149.90	4,766.82	5,613.76	8,798.00
77*	3,556.83	3,858.40	4,340.70	4,976.70	5,863.92	9,195.50
78*	3,720.60	4,047.08	4,528.85	5,186.58	6,114.08	9,593.00
79*	3,885.96	4,235.76	4,717.00	5,396.46	6,364.24	9,985.20
80*	4,049.73	4,426.56	4,907.80	5,603.16	6,614.40	10,382.70
81*	4,666.65	5,113.44	5,639.20	6,429.96	7,593.84	10,891.50
82*	4,897.20	5,378.44	5,904.20	6,722.52	7,945.76	11,395.00
83*	5,127.75	5,643.44	6,169.20	7,015.08	8,297.68	11,898.50
84*	5,358.30	5,910.56	6,431.55	7,304.46	8,645.36	12,407.30
85*	5,830.53	6,440.56	6,990.70	7,930.92	9,387.36	12,910.80
86*	6,007.02	6,646.20	7,192.10	8,153.52	9,658.72	13,281.80
87*	6,185.10	6,847.60	7,396.15	8,379.30	9,930.08	13,658.10
88*	6,361.59	7,053.24	7,597.55	8,605.08	10,197.20	14,029.10
89*	6,538.08	7,256.76	7,801.60	8,827.68	10,468.56	14,405.40
90*	6,714.57	7,458.16	8,005.65	9,053.46	10,735.68	14,776.40
91*	6,919.68	7,693.48	8,241.50	9,314.22	11,049.44	15,211.00
92*	7,124.79	7,930.92	8,477.35	9,571.80	11,358.96	15,640.30
93*	7,328.31	8,166.24	8,710.55	9,832.56	11,672.72	16,074.90
94*	7,533.42	8,401.56	8,946.40	10,093.32	11,986.48	16,504.20
95*	7,741.71	8,636.88	9,184.90	10,354.08	12,296.00	16,938.80
96*	7,975.44	8,906.12	9,391.60	10,579.86	12,482.56	17,431.70
97*	8,210.76	9,175.36	9,600.95	10,808.82	12,664.88	17,924.60
98*	8,446.08	9,444.60	9,807.65	11,034.60	12,847.20	18,417.50
99*	8,679.81	9,711.72	10,014.35	11,263.56	13,029.52	18,910.40

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Insured and Family						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
17	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
18	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
19	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
20	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
21	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
22	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
23	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
24	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
25	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
26	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
27	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
28	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
29	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
30	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
31	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
32	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
33	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
34	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
35	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
36	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
37	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
38	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
39	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
40	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
41	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
42	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
43	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
44	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
45	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
46	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
47	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
48	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
49	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
50	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
51	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
52	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
53	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
54	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
55	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
56	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
57	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
58	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
59	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
60	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,770.00
61	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
62	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
63	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
64	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
65	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
66	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
67	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
68	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
69	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20

Insured and Family						
Attained Age	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
70	2,947.86	3,154.56	3,667.60	4,210.32	4,859.04	7,822.80
71*	3,068.70	3,294.48	3,808.05	4,362.96	5,041.36	8,124.90
72*	3,189.54	3,434.40	3,945.85	4,515.60	5,227.92	8,421.70
73*	3,310.38	3,574.32	4,086.30	4,668.24	5,410.24	8,718.50
74*	3,432.81	3,712.12	4,226.75	4,824.06	5,592.56	9,020.60
75*	3,645.87	3,951.68	4,478.50	5,107.08	5,931.76	9,317.40
76*	3,811.23	4,140.36	4,666.65	5,316.96	6,186.16	9,714.90
77*	3,976.59	4,331.16	4,857.45	5,526.84	6,436.32	10,112.40
78*	4,140.36	4,519.84	5,045.60	5,736.72	6,686.48	10,509.90
79*	4,305.72	4,708.52	5,233.75	5,946.60	6,936.64	10,902.10
80*	4,469.49	4,899.32	5,424.55	6,153.30	7,186.80	11,299.60
81*	5,086.41	5,586.20	6,155.95	6,980.10	8,166.24	11,808.40
82*	5,316.96	5,851.20	6,420.95	7,272.66	8,518.16	12,311.90
83*	5,547.51	6,116.20	6,685.95	7,565.22	8,870.08	12,815.40
84*	5,778.06	6,383.32	6,948.30	7,854.60	9,217.76	13,324.20
85*	6,250.29	6,913.32	7,507.45	8,481.06	9,959.76	13,827.70
86*	6,426.78	7,118.96	7,708.85	8,703.66	10,231.12	14,198.70
87*	6,604.86	7,320.36	7,912.90	8,929.44	10,502.48	14,575.00
88*	6,781.35	7,526.00	8,114.30	9,155.22	10,769.60	14,946.00
89*	6,957.84	7,729.52	8,318.35	9,377.82	11,040.96	15,322.30
90*	7,134.33	7,930.92	8,522.40	9,603.60	11,308.08	15,693.30
91*	7,339.44	8,166.24	8,758.25	9,864.36	11,621.84	16,127.90
92*	7,544.55	8,403.68	8,994.10	10,121.94	11,931.36	16,557.20
93*	7,748.07	8,639.00	9,227.30	10,382.70	12,245.12	16,991.80
94*	7,953.18	8,874.32	9,463.15	10,643.46	12,558.88	17,421.10
95*	8,161.47	9,109.64	9,701.65	10,904.22	12,868.40	17,855.70
96*	8,395.20	9,378.88	9,908.35	11,130.00	13,054.96	18,348.60
97*	8,630.52	9,648.12	10,117.70	11,358.96	13,237.28	18,841.50
98*	8,865.84	9,917.36	10,324.40	11,584.74	13,419.60	19,334.40
99*	9,099.57	10,184.48	10,531.10	11,813.70	13,601.92	19,827.30

* For renewals only

A-Plus **MedBooster's** 1st and 2nd policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *CriticalCare*

Description

A-Plus *CriticalCare* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan.

This rider covers 36 critical illnesses and any claim paid under this rider shall reduce the sum assured of its basic plan.

Features and Benefits

1. 100% of the rider sum assured is payable upon diagnosis of any of the covered critical illnesses, *(except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)*.
2. For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider sum assured or RM 25,000, whichever is lower shall be payable. This benefit is only payable once and it shall reduce the rider sum assured for any subsequent critical illness claim.
3. Any benefit payable under A-Plus *CriticalCare* shall reduce the sum assured of its basic plan by the amount of benefit paid.
4. List of critical illnesses covered under A-Plus *CriticalCare*:

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anaemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End-Stage Liver Failure	Blindness – Permanent and Irreversible	Encephalitis
End-Stage Lung Disease	Loss of Speech	Benign Brain Tumour
Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness – Permanent and Irreversible	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Third Degree Burns	Medullary Cystic Disease
Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis of Limbs	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Cardiomyopathy
Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	Alzheimer's Disease / Severe Dementia	HIV Infection Due To Blood Transfusion

**10% of the rider sum assured or RM 25,000, whichever is lower shall be payable.*

5. Anniversary Bonus

- Anniversary Bonus in the form of additional sum assured is granted every year when A-Plus *CriticalCare* is attached to its basic plan at policy inception. It will not be granted if this rider is attached after the issuance of the basic policy.

- The Anniversary Bonus* increases your sum assured at 1% of the sum assured starting from the beginning of 2nd policy year until 120% of the sum assured is reached. The Anniversary Bonus is subject to the lower of initial sum assured or current sum assured or RM 500,000 per policy.
- The Anniversary Bonus will be granted based on the policy year when the premium is last paid. However, the Anniversary Bonus will not be payable upon surrender, lapse or maturity of the basic policy.
- No extra insurance cost or underwriting is required.

Note: $1\% \times N \times \text{lower of (initial sum assured or current sum assured or RM 500,000)}$, where N is the number of completed policy year which the premium is last paid, subject to a maximum of 20 years.*

Underwriting

1. Issue Age

Minimum Issue Age	:	14 days old
Maximum Issue Age	:	60 years old

2. Coverage Term

- a) A-Plus **CriticalCare** @ 100
 - Up to age 100 or the expiry of the basic plan, whichever is earlier.
- b) A-Plus **CriticalCare** @ 70
 - Up to age 70 or the expiry of the basic plan, whichever is earlier.

3. Sum Assured

Minimum Sum Assured	:	RM 10,000
Maximum Sum Assured	:	100% of basic sum assured, subject to RM 5 mil per life*

* Total sum assured of all critical illness plans per life is RM 5mil.

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *CriticalCare @ 70/100*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Adult									
Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.3922	0.6042	0.4770	0.6360	61	15.8152	21.7512	8.1832	12.6882
17	0.3922	0.6042	0.4770	0.6466	62	17.0872	23.5108	8.4270	13.0910
18	0.3922	0.6042	0.4770	0.6678	63	17.9034	24.6344	8.6072	13.3560
19	0.3922	0.6042	0.4770	0.7102	64	18.5076	25.4612	9.0312	14.0132
20	0.3922	0.6042	0.4770	0.7738	65	19.2708	26.5318	11.7872	18.1684
21	0.4134	0.6360	0.4770	0.7844	66	20.7442	28.5140	11.8402	18.7514
22	0.4452	0.6678	0.4770	0.7844	67	21.8148	29.9874	14.7340	19.8432
23	0.4664	0.6996	0.5194	0.7950	68	22.8006	31.3442	15.7304	20.9668
24	0.4876	0.7420	0.5194	0.7950	69	23.7970	32.7328	16.3346	21.7936
25	0.5088	0.7738	0.5300	0.8268	70	24.8676	35.8810	17.1720	22.8960
26	0.5300	0.8056	0.5618	0.8480	71	26.8710	38.5946	18.3062	24.3906
27	0.5512	0.8374	0.5830	0.8904	72	29.4680	41.8276	19.4828	25.9700
28	0.5724	0.8692	0.6042	0.9328	73	31.7364	43.6720	20.4580	27.2632
29	0.5936	0.9116	0.6678	1.0176	74	32.4784	44.7214	21.1046	28.1430
30	0.6148	0.9434	0.6784	1.1448	75	33.5278	46.1524	21.7724	29.0228
31	0.6784	1.0282	0.6996	1.2084	76	34.7362	47.8166	22.5038	30.0510
32	0.7420	1.1236	0.7526	1.3568	77	35.7750	49.2370	23.2670	31.5032
33	0.8056	1.2296	0.8056	1.4946	78	36.3156	50.2652	24.0090	33.1462
34	0.8798	1.3462	0.8904	1.6854	79	37.0894	51.0496	24.7510	34.8634
35	0.9752	1.4840	0.9752	1.8656	80	37.6406	52.0248	25.4718	35.9022
36	1.0494	1.6006	1.0494	2.0352	81	40.2800	55.4486	27.2844	38.4568
37	1.1554	1.7596	1.1236	2.2684	82	43.7886	60.2716	29.1924	41.1174
38	1.2720	1.9398	1.2190	2.5440	83	48.2194	66.3666	31.7576	44.7320
39	1.4204	2.1624	1.3462	2.8514	84	52.8410	69.4512	34.9058	48.8660
40	1.5900	2.4274	1.4946	3.1906	85	57.6746	70.4158	38.2448	50.9860
41	1.8126	2.7666	1.7066	3.4132	86	61.8828	76.5426	41.6792	55.5652
42	2.0776	3.1588	1.9716	3.8478	87	63.5152	82.9238	45.2196	60.2928
43	2.4274	3.6146	2.2684	4.2294	88	65.1476	89.5912	48.8660	65.1476
44	2.7136	4.0916	2.6606	4.6958	89	70.1826	96.5024	52.5548	70.0660
45	3.0316	4.6216	3.0422	5.1728	90	75.3660	103.6468	56.2330	74.9632
46	3.4238	5.2258	3.4980	5.7346	91	81.0370	111.4166	60.4518	83.1146
47	3.8266	5.8406	4.0174	6.1480	92	87.1002	119.7800	64.9886	89.3474
48	4.2824	6.5190	4.1658	6.4024	93	93.6510	128.7476	69.8540	96.0466
49	4.7700	7.2716	4.3672	6.6568	94	100.6682	138.4254	75.1010	103.2440
50	5.3000	8.0560	4.5580	6.9854	95	108.2048	148.7922	80.7296	110.9926
51	5.9042	8.9040	4.7806	7.3034	96	116.3350	159.9540	86.7822	119.3242
52	6.5190	9.7520	5.0456	7.7062	97	125.0588	171.9532	93.2906	128.2812
53	7.2080	10.6530	5.4272	8.5860	98	134.4398	184.8428	100.2866	137.8954
54	7.9606	11.6600	5.8088	9.2538	99	144.5204	198.7076	107.8020	148.2304
55	8.7238	12.6564	6.1798	9.9110					
56	9.5294	13.6846	6.4342	10.3244					
57	10.4198	14.7976	6.6886	10.7166					
58	11.3102	15.8788	6.9324	11.1300					
59	12.2642	17.0554	7.1656	11.5010					
60	13.2818	18.2744	7.3776	11.4480					

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *CriticalCare @ 70/100*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Juvenile					
Age	Male	Female	Age	Male	Female
0	0.3922	0.5300	51	6.8052	5.5332
1	0.3922	0.5300	52	7.4942	5.8406
2	0.3922	0.5300	53	8.2468	6.3706
3	0.3922	0.5300	54	9.0736	6.8476
4	0.3922	0.5300	55	9.9004	7.3034
5	0.3922	0.5300	56	10.7802	7.6002
6	0.3922	0.5300	57	11.7342	7.8970
7	0.3922	0.5300	58	12.6776	8.1938
8	0.3922	0.5300	59	13.7058	8.4694
9	0.3922	0.5300	60	14.7764	8.5966
10	0.3922	0.5300	61	17.5960	9.5400
11	0.3922	0.5300	62	19.0164	9.8262
12	0.3922	0.5300	63	19.9280	10.0276
13	0.3922	0.5300	64	20.5958	10.5258
14	0.3922	0.5300	65	21.4544	13.7058
15	0.3922	0.5300	66	23.0762	13.9178
16	0.4558	0.5300	67	24.2634	16.2710
17	0.4558	0.5300	68	25.3658	17.2992
18	0.4558	0.5512	69	26.4788	17.9776
19	0.4558	0.5618	70	28.1748	18.8892
20	0.4558	0.5618	71	30.3902	20.1294
21	0.4770	0.5724	72	33.1780	21.4332
22	0.5088	0.5724	73	35.3192	22.5038
23	0.5406	0.6042	74	36.1566	23.2140
24	0.5618	0.6042	75	37.3120	23.9454
25	0.5936	0.6148	76	38.6582	24.7722
26	0.6148	0.6466	77	39.8136	25.7368
27	0.6360	0.6784	78	40.5026	26.7544
28	0.6572	0.6996	79	41.2764	27.7826
29	0.6890	0.7738	80	41.9548	28.5988
30	0.7102	0.8162	81	44.8274	30.6340
31	0.7844	0.8480	82	48.7388	32.7752
32	0.8586	0.9328	83	53.6678	35.6478
33	0.9328	1.0176	84	57.8230	39.0928
34	1.0176	1.1342	85	61.5012	42.0714
35	1.1236	1.2402	86	66.2818	45.8450
36	1.2190	1.3462	87	69.3346	49.7458
37	1.3356	1.4628	88	72.4828	53.7526
38	1.4734	1.6218	89	78.0796	57.8124
39	1.6430	1.8020	90	83.8460	61.8510
40	1.8444	2.0034	91	90.1530	67.2464
41	2.0988	2.2154	92	96.9052	72.2920
42	2.4062	2.5334	93	104.1768	77.7086
43	2.7878	2.8620	94	111.9996	83.5492
44	3.1270	3.2754	95	120.3842	89.8138
45	3.5086	3.6782	96	129.4260	96.5448
46	3.9644	4.1658	97	139.1250	103.7846
47	4.4308	4.6534	98	149.5660	111.5650
48	4.9502	4.8336	99	160.7808	119.9284
49	5.5226	5.0562			
50	6.1268	5.2894			

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *Early CriticalCare*

Description

A-Plus *Early CriticalCare* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. It covers up to 92 critical illness events, ranging from low to high severity level.

Features and Benefits

1. A-Plus *Early CriticalCare* covers critical illness even at its early stage.
2. A total of 92 critical illness events are covered under A-Plus *Early CriticalCare*. These critical illness events are grouped into 36 categories with severity levels ranging from low to high severity.
3. Benefits shall be payable based on the percentage of the rider sum assured, depending on the severity level of the critical illness events:

Severity Level	% of Rider Sum Assured
Low severity	30% per category
Medium severity	60% per category
High severity	100% per category

4. A-Plus *Early CriticalCare* allows multiple claims for different categories or across severity levels within the same category, and there is no waiting period between claims.
5. Only 1 claim is allowed under each category per severity level.
6. Benefits payable under lower severity level shall accelerate the amount payable for higher severity of the same category. No benefit shall be payable for a lower severity claim if a higher severity claim has been made under the same category.
7. For the 4 pairings of critical illness events listed below, if a subsequent claim with higher severity is of a different critical illness category as the earlier claim, any benefit paid for the earlier claim shall accelerate the subsequent claim payable:
 - (a) Early Loss of Independent Existence, Early Alzheimer's Disease, Moderately Severe Alzheimer's Disease
 - (b) Early Loss of Independent Existence, Early Parkinson's Disease, Moderately Severe Parkinson's Disease.
 - (c) Early Coronary Artery Disease, Pericardectomy, Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)
 - (d) Other Coronary Artery Disease, Pericardectomy, Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)

No benefit shall be payable for the subsequent claim, if the subsequent claim is equivalent to or lower severity than the earlier claim, despite from a different critical illness category.

8. A-Plus *Early CriticalCare* also pays 20% of the rider sum assured upon diagnosis of any of the covered Diabetic Related Disease:
 - Surgery for Type 2 Diabetic Retinopathy; or
 - Limb Amputation due to Type 2 Diabetic Complications; or
 - Severe Diabetic Nephropathy resulting in Kidney failure.

This benefit shall be payable once throughout the policy term and the benefit paid under this benefit shall not accelerate the rider sum assured. This benefit is not payable once 100% of the sum assured is paid for other covered critical illness events.

9. List of critical illness events covered under A-Plus *Early CriticalCare*:

Category	Low Severity	Medium Severity	High Severity
Cancer	• Carcinoma in situ; or • Early Prostate Cancer; or • Early Thyroid Cancer; or • Early Bladder Cancer; or • Early Chronic Lymphocytic Leukaemia	• Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	• Cancer
Stroke	• Brain Aneurysm Surgery; or • Cerebral Shunt Insertion	• Carotid Artery Surgery	• Stroke
Heart Attack	• Cardiac Pacemaker or Defibrillator Insertion	Nil	• Heart Attack
Serious Coronary Artery Disease	• Early Coronary Artery Disease	• Other Coronary Artery Disease	• Serious Coronary Artery Disease
Coronary Artery By-Pass Surgery	• Pericardectomy	• Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	• Coronary Artery By-Pass Surgery
Heart Valve Surgery	• Percutaneous Valvuloplasty	• Percutaneous Valve Replacement	• Heart Valve Surgery
Cardiomyopathy	• Hypertrophic Cardiomyopathy	• Constrictive Pericarditis with Surgery	• Cardiomyopathy
Aorta	• Large Asymptomatic Aortic Aneurysm	• Minimally Invasive Surgery to Aorta	• Surgery to Aorta
Primary Pulmonary Arterial Hypertension	• Early Primary Pulmonary Arterial Hypertension	Nil	• Primary Pulmonary Arterial Hypertension
Lung Disease	• Severe Asthma	• Surgical Removal of One Lung	• End-Stage Lung Disease
Liver Disease	• Liver Surgery	• Liver Cirrhosis	• End-Stage Liver Failure
Major Organ/Bone Marrow Transplant	• Small Bowel Transplant; or • Corneal Transplant	• Major Organ/Bone Marrow Transplant (on the waiting list)	• Major Organ/Bone Marrow Transplant
Parkinson's Disease	• Early Parkinson's Disease	• Moderately Severe Parkinson's Disease	• Parkinson's Disease
Alzheimer's Disease/Severe Dementia	• Early Alzheimer's Disease	• Moderately Severe Alzheimer's Disease	• Alzheimer's Disease/ Severe Dementia
Coma	• Coma for 48 hours	• Coma for 72 hours	• Coma
Loss of Sight	• Loss of Sight in One Eye	• Retinitis Pigmentosa	• Blindness – Permanent and Irreversible
Loss of Hearing	• Partial Loss of Hearing; or • Cavernous Sinus Thrombosis Surgery	• Cochlear Implant Surgery	• Deafness – Permanent and Irreversible
Kidney Failure	• Surgical Removal of One kidney	• Chronic Kidney Disease	• Kidney Failure
Blood	• Occupationally Acquired Hepatitis B or C	Nil	• HIV Infection Due To Blood Transfusion
Aplastic Anaemia	• Reversible Aplastic Anaemia	Nil	• Chronic Aplastic Anaemia
Bacterial Meningitis	• Bacterial Meningitis with Full Recovery	Nil	• Bacterial Meningitis
Brain Tumour	• Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	Nil	• Benign Brain Tumour
Brain Surgery	• Surgery for Subdural Haematoma	Nil	• Brain Surgery
Encephalitis	• Encephalitis with Full Recovery	Nil	• Encephalitis
Head Trauma	• Mild Head Trauma	Nil	• Major Head Trauma
Loss of Speech	• Loss of Speech (other than injury or illness to	Nil	• Loss of Speech

Category	Low Severity	Medium Severity	High Severity
	the vocal cords)		
Medullary Cystic Disease	• Chronic Glomerulonephritis	Nil	• Medullary Cystic Disease
Loss of Independent Existence	• Early Loss of Independent Existence	Nil	• Loss of Independent Existence
Motor Neuron Disease	• Early Motor Neuron Disease	Nil	• Motor Neuron Disease
Multiple Sclerosis	• Early Multiple Sclerosis	Nil	• Multiple Sclerosis
Muscular Dystrophy	• Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Nil	• Muscular Dystrophy
Paralysis of Limbs	• Loss of Use of One Limb	Nil	• Paralysis of Limbs
Burns	• Second Degree Burns	Nil	• Third Degree Burns
Fulminant Viral Hepatitis	Nil	Nil	• Fulminant Viral Hepatitis
Terminal Illness	Nil	Nil	• Terminal Illness
Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	Nil	Nil	• Angioplasty and Other Invasive Treatments for Coronary Artery Disease

** This benefit shall be payable once throughout the policy term and the benefit payout is limited to 10% of the rider sum assured or RM 25,000, whichever is lower.*

Underwriting

1. Issue Age

Minimum Issue Age : 14 days
Maximum Issue Age : 60 years old

2. Coverage Term

Coverage Term : Up to age 85

3. Sum Assured

Minimum Sum Assured : RM 5,000
Maximum Sum Assured : RM 250,000 per life*

* Total sum assured of all critical illness plans per life is RM 5mil.

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *Early CriticalCare*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Adult									
Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.1554	1.1554	0.9540	0.9540	51	11.1194	18.0412	10.4516	16.7162
17	1.1554	1.1554	0.9540	1.0176	52	12.2006	19.8326	11.0982	17.8398
18	1.1554	1.1978	0.9752	1.1024	53	13.6846	21.7724	11.8190	19.0906
19	1.1554	1.3038	1.0282	1.2296	54	15.2958	23.8288	12.6034	20.4580
20	1.1766	1.3886	1.1130	1.3674	55	16.9070	27.0406	13.4620	21.9314
21	1.1978	1.4840	1.1766	1.4946	56	18.8150	30.3478	14.3736	23.3624
22	1.2190	1.5688	1.2508	1.6324	57	20.6064	33.5278	15.2746	24.7722
23	1.2190	1.6324	1.2826	1.7384	58	22.3342	36.5064	16.1544	26.1608
24	1.2296	1.6960	1.3250	1.8232	59	24.0620	39.6228	17.1190	27.6554
25	1.2402	1.7278	1.3674	1.8974	60	25.8852	42.8346	18.2108	29.3832
26	1.2614	1.7384	1.4416	1.9716	61	27.8886	46.0888	19.4404	31.2806
27	1.3038	1.7596	1.5370	2.0988	62	29.9450	49.4172	20.9350	33.3582
28	1.3568	1.8550	1.6642	2.2896	63	32.1074	52.8728	22.6204	35.6372
29	1.4098	1.9610	1.8232	2.5440	64	34.4182	56.5616	24.4542	38.1176
30	1.4840	2.0882	1.9716	2.8302	65	36.9304	57.8548	26.3834	39.5698
31	1.6218	2.2578	2.2048	3.1164	66	40.1210	62.0418	28.2278	42.5166
32	1.7384	2.4486	2.3850	3.4026	67	43.6190	66.1864	30.1994	45.7284
33	1.8762	2.6712	2.5758	3.6888	68	47.3714	71.7302	32.3088	49.1734
34	2.0246	2.9150	2.7772	3.9856	69	51.3570	77.8676	34.5772	52.8304
35	2.2578	3.1800	2.9892	4.3354	70	55.5334	84.2382	36.9940	56.6676
36	2.4380	3.4874	3.2648	4.7806	71	59.8688	90.7466	39.6016	60.6638
37	2.6394	3.8796	3.5828	5.2788	72	64.3208	97.3398	42.3788	64.7872
38	2.9256	4.3354	3.9538	5.8724	73	68.8576	103.9224	45.3680	69.0272
39	3.2436	4.8866	4.3778	6.5508	74	73.4580	110.4202	48.5480	73.3308
40	3.6676	5.4696	4.8548	7.3246	75	78.0584	116.7590	51.9506	77.6874
41	4.0068	6.1480	5.3530	8.1302	76	84.2594	123.9458	57.0068	84.0368
42	4.4414	6.8688	5.8830	8.9994	77	90.4392	130.9100	62.2538	90.3968
43	4.8972	7.6426	6.4024	9.8580	78	96.5978	137.6834	67.6704	96.7674
44	5.4272	8.5330	6.9430	10.7802	79	102.7458	144.2978	73.2248	103.1274
45	5.9890	9.4976	7.5048	11.7024	80	108.8726	150.7850	78.9064	109.5086
46	6.5932	10.5258	8.1090	12.7200	81	114.9782	157.1450	84.6834	115.8898
47	7.3140	11.7236	8.6072	13.5574	82	121.0732	163.4202	90.5240	122.2604
48	8.1514	13.1228	8.9676	14.1934	83	127.1576	169.6318	96.4176	128.6310
49	9.1054	14.6810	9.3810	14.8718	84	133.2208	175.7904	102.3218	134.9910
50	10.0806	16.4830	9.8686	15.9212					

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *Early CriticalCare*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Juvenile					
Age	Male	Female	Age	Male	Female
0	1.1554	0.9540			
1	1.1554	0.9540	46	7.7804	9.4976
2	1.1554	0.9540	47	8.6390	10.1018
3	1.1554	0.9540	48	9.6460	10.5364
4	1.1554	0.9540	49	10.7802	11.0346
5	1.1554	0.9540	50	12.0098	11.6918
6	1.1554	0.9540	51	13.1970	12.3384
7	1.1554	0.9540	52	14.4902	13.1228
8	1.1554	0.9540	53	16.1120	14.0026
9	1.1554	0.9540	54	17.8610	14.9672
10	1.1554	0.9540	55	19.9492	16.0060
11	1.1554	0.9540	56	22.2812	17.0766
12	1.1554	0.9540	57	24.4860	18.1260
13	1.1554	0.9540	58	26.5954	19.1648
14	1.1554	0.9540	59	28.7366	20.2884
15	1.1554	0.9540	60	30.9732	21.5710
16	1.1554	0.9540	61	33.3582	23.0020
17	1.1554	0.9752	62	35.7962	24.6662
18	1.1766	1.0176	63	38.3402	26.5318
19	1.2084	1.0918	64	41.0644	28.5564
20	1.2402	1.1978	65	43.2162	30.3478
21	1.2932	1.2720	66	46.7036	32.5208
22	1.3250	1.3674	67	50.3924	34.8634
23	1.3462	1.4204	68	54.6854	37.3756
24	1.3780	1.4840	69	59.3176	40.0574
25	1.3886	1.5264	70	64.1512	42.8982
26	1.4098	1.6006	71	69.1332	45.9298
27	1.4416	1.7066	72	74.2318	49.1098
28	1.5158	1.8550	73	79.3834	52.4700
29	1.5794	2.0458	74	84.5562	55.9892
30	1.6748	2.2366	75	89.6760	59.6780
31	1.8126	2.4804	76	96.1738	65.1158
32	1.9610	2.6924	77	102.5868	70.7020
33	2.1200	2.9150	78	108.9256	76.4048
34	2.3002	3.1482	79	115.2114	82.2030
35	2.5440	3.4026	80	121.4548	88.0966
36	2.7560	3.7206	81	127.6346	94.0538
37	3.0210	4.0916	82	133.7826	100.0534
38	3.3496	4.5368	83	139.9094	106.0848
39	3.7418	5.0350	84	145.9938	112.1268
40	4.2082	5.5968			
41	4.6534	6.1904			
42	5.1728	6.8264			
43	5.7240	7.4412			
44	6.3600	8.0984			
45	7.0490	8.7662			

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *Multi CriticalCare*

Description

A-Plus *Multi CriticalCare* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. It covers 36 critical illnesses up to three critical illness claims, including two cancer events.

Features and Benefits

1. A-Plus *Multi CriticalCare* covers up to three critical illness claims and except for Cancer claim, each claim must be from a different critical illness group.
2. No further claim shall be payable once a claim has been paid under the same group.
3. The diagnosis of the 2nd critical illness must be at least 1 year after the diagnosis of the 1st critical illness.
4. 100% of the rider sum assured is payable upon diagnosis of any of the covered critical illnesses, except for Cancer, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
5. For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider sum assured or RM 25,000, whichever is lower shall be payable. This benefit is only payable once and it shall reduce the rider sum assured for any subsequent critical illness claim under Group 1. This benefit shall not be payable if a critical illness claim has already been paid under Group 1.
6. For Cancer claim, 125% of the rider sum assured is payable. This rider pays up to 2 Cancer claims under Group 6 provided the 2nd Cancer is diagnosed at least 5 years after the occurrence of the 1st Cancer. The 2nd Cancer cannot be from the same site or same organ as the 1st Cancer. For the organs that come in pairs, only the 1st Cancer claim is payable.
7. List of critical illnesses covered under A-Plus *Multi CriticalCare*:

Group	Critical Illness	% of Rider Sum Assured
1	1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	10% or RM 25,000, whichever is lower. The balance of the rider sum assured is claimed from another critical illness under Group 1.
	2. Coronary Artery By-Pass Surgery 3. Heart Attack 4. Kidney Failure 5(a). Major Organ Transplant (Kidney)* 6. Stroke 7. Serious Coronary Artery Disease 8. Medullary Cystic Disease 9. Systemic Lupus Erythematosus with Severe Kidney Complications	100%
2	10. Cardiomyopathy 11. Heart Valve Surgery 5(b) Major Organ Transplant (Heart)* 12. Surgery to Aorta	100%

Group	Critical Illness	% of Rider Sum Assured
3	13. Brain Surgery 14. Benign Brain Tumor 15. Blindness – Permanent & Irreversible 16. Coma 17. Deafness – Permanent & Irreversible 18. Loss of Speech 19. Third Degree Burns 20. Major Head Trauma	100%
4	21. End-Stage Lung Disease 22. End-Stage Liver Failure 23. Fulminant Viral Hepatitis 5(c). Major Organ Transplant (Liver/Lung/Pancreas)* 24. Primary Pulmonary Arterial Hypertension	100%
5	25. Alzheimer's Disease/Severe Dementia** 26. Bacterial Meningitis 27. Encephalitis 28. Loss of Independent Existence** 29. Motor Neuron Disease 30. Multiple Sclerosis 31. Muscular Dystrophy 32. Paralysis of Limbs 33. Parkinson's Disease**	100%
6	34. Cancer	125% (up to 2 events)
	35. HIV Infection Due To Blood Transfusion 36. Chronic Aplastic Anaemia 5(d). Major Organ Transplant (Bone Marrow)*	100%

* Once a critical illness claim is made for Major Organ Transplant, no further claim shall be payable for any of the 4 Major Organ Transplant under Group 1, 2, 4 and 6, regardless whether it is from the same or a different critical illness group.

** The coverage for these illnesses is up to age 65.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days
Maximum Issue Age: 60 years old

2. Coverage Term

Coverage Term : Up to age 85

3. Sum Assured

Minimum Sum Assured : RM 5,000
Maximum Sum Assured : subject to RM 5 mil per life***

*** Total sum assured of all critical illness plans is RM 5mil per life.

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *Multi CriticalCare*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
0	0.9116	0.9116	0.6360	0.6360	46	4.4944	7.4942	6.2434	7.9288
1	0.9116	0.9116	0.6360	0.6360	47	4.8230	8.2256	6.2858	8.5436
2	0.9116	0.9116	0.6360	0.6360	48	5.1728	9.0736	6.6038	9.4340
3	0.9116	0.9116	0.6360	0.6360	49	5.7982	10.0700	6.9536	9.9428
4	0.9116	0.9116	0.6360	0.6360	50	6.2646	11.1406	7.3988	10.5894
5	0.9116	0.9116	0.6360	0.6360	51	6.9642	12.4232	7.6214	11.6282
6	0.9116	0.9116	0.6360	0.6360	52	7.7698	13.8542	8.0878	12.3914
7	0.9116	0.9116	0.6360	0.6360	53	8.7238	15.3594	8.6390	13.2182
8	0.9116	0.9116	0.6360	0.6360	54	9.7308	17.0236	9.2326	14.1192
9	0.9116	0.9116	0.6360	0.6360	55	10.5470	19.2602	10.0170	14.8718
10	0.9116	0.9116	0.6360	0.6360	56	11.7872	19.6206	10.5046	15.9106
11	0.9116	0.9116	0.6360	0.6360	57	12.3278	21.5604	11.1406	16.8752
12	0.9116	0.9116	0.6360	0.6360	58	14.0238	23.3094	11.7130	18.6666
13	0.9116	0.9116	0.6360	0.6360	59	15.1580	25.1962	12.3066	19.6418
14	0.9116	0.9116	0.6360	0.6360	60	16.8646	28.0158	13.3560	20.8820
15	0.9116	0.9116	0.6360	0.6360	61	18.8998	30.1252	14.1828	22.1964
16	0.9116	0.9116	0.6360	0.6360	62	20.2566	33.3158	15.1156	23.6380
17	0.9116	0.9116	0.6360	0.6360	63	21.7300	37.1106	16.1756	25.2598
18	0.9116	0.9116	0.6360	0.6360	64	23.3730	41.4884	17.2992	27.0830
19	0.9116	0.9328	0.6360	0.6678	65	25.9912	47.2548	20.4156	31.3336
20	0.9116	0.9434	0.6784	0.7208	66	28.7684	50.0320	21.3166	31.9696
21	0.9222	0.9752	0.7102	0.7314	67	31.9590	55.2896	22.8324	34.2592
22	0.9328	0.9858	0.7208	0.7844	68	35.0754	59.9642	24.5390	36.8032
23	0.9434	1.0070	0.7208	0.8586	69	38.3084	65.1264	26.2138	39.3366
24	0.9540	1.0282	0.7314	0.8904	70	41.5944	69.8858	27.2208	41.3930
25	0.9646	1.0600	0.7950	0.9646	71	44.6684	74.5816	28.9592	44.4882
26	0.9752	1.0812	0.8586	1.0070	72	48.2936	79.6802	30.7824	48.1240
27	0.9752	1.1024	1.0176	1.1448	73	51.8552	84.5138	32.6904	50.8800
28	0.9858	1.1448	1.1130	1.2508	74	55.7984	89.8244	34.6938	54.3780
29	0.9964	1.1766	1.2826	1.3992	75	60.3034	95.3046	40.4496	60.6638
30	1.0070	1.1978	1.4734	1.6006	76	65.6776	103.1274	42.9936	63.6318
31	1.0600	1.3144	1.6430	1.7808	77	71.6984	111.1304	45.7496	66.7906
32	1.1024	1.4734	1.8232	1.9716	78	77.6768	118.0416	48.7176	70.1614
33	1.2190	1.6430	2.0140	2.1624	79	83.7824	124.8256	52.0460	73.8820
34	1.3038	1.8444	2.2366	2.3956	80	89.9198	132.2032	55.6606	77.9312
35	1.3886	2.0882	2.5652	2.7454	81	96.0360	138.2876	59.1374	81.6200
36	1.5370	2.3850	2.8408	3.0846	82	102.3960	144.4038	62.1478	84.5244
37	1.7278	2.6818	3.0316	3.4238	83	109.0316	150.4458	65.3702	88.3616
38	1.9186	3.0528	3.3708	3.8266	84	116.0594	156.6892	68.8470	91.9338
39	2.1624	3.4980	3.7524	4.2506					
40	2.3214	3.9962	3.8266	5.0138					
41	2.7242	4.5262	3.8690	5.3318					
42	3.0422	5.1198	4.3142	5.6392					
43	3.3708	5.6604	4.7594	6.0950					
44	3.8372	6.2328	5.2364	6.8794					
45	4.1976	6.8158	5.8830	7.4624					

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *GenNext*

Description

A-Plus *GenNext* is a unit-deducting rider that is attachable to A-LifeLink. This rider is designed for young adults aged 18 to 35. It provides sustenance to the Insured during times of need in order to help them to overcome the temporary challenges in life and to ensure continuity in their path towards fulfilling their dreams.

Features and Benefits

Benefits	Amount of Benefit (% of Rider Sum Assured)	Conditions
Health Challenge Benefit: If you are unable to work for at least 30 consecutive days due to an accident or illness, as confirmed by a doctor.	2% monthly allowance. Payable up to a maximum of 6 months per claim. Claim does not reduce sum assured.	▪ 60 days waiting period on illness. ▪ Illness must require hospitalization or in-patient surgery. ▪ Only one claim payable if two events overlap. The event with the longer period of inability to work will be payable. ▪ Subsequent claims resulting from the same accident or illness will not be payable.
Life Changing Challenge Benefit: If you are diagnosed with any of the listed Early Stage Cancer or Early Stage Heart-Related Illnesses.	2% monthly allowance. Payable for 6 months. Claim does not reduce sum assured.	▪ 60 days waiting period. ▪ Insured to survive at least 30 days from diagnosis. ▪ Only one event is claimable from each category. ▪ More than 1 claim can be made from different categories, subject to a maximum of 4 claims.
Extra Protection Benefit: If you are diagnosed with any one of the 35 Critical Illnesses, or suffer one of the listed Accidental Disablement.	100% lump sum. Payable once per life. Rider will terminate once a claim has been made. All other allowances will cease.	▪ 60 days waiting period for Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease. ▪ 30 days for other diseases. ▪ Insured to survive at least 30 days from diagnosis.

List of Early Stage Cancer or Early Stage Heart-Related Illnesses (in Life Changing Challenge Benefit)

Category	Events
Cancer	• Carcinoma in situ; or • Early Prostate Cancer; or • Early Thyroid Cancer; or • Early Bladder Cancer; or • Early Chronic Lymphocytic Leukaemia; or • Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
Heart Attack	• Cardiac Pacemaker or Defibrillator Insertion
Serious Coronary Artery Disease	• Early Coronary Artery Disease • Other Coronary Artery Disease
Coronary Artery By-Pass Surgery	• Pericardectomy • Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)

Heart Valve Surgery	• Percutaneous Valvuloplasty • Percutaneous Valve Replacement
Cardiomyopathy	• Hypertrophic Cardiomyopathy • Constrictive Pericarditis with Surgery
Aorta	• Large Asymptomatic Aortic Aneurysm • Minimally Invasive Surgery to Aorta
Primary Pulmonary Arterial Hypertension	• Early Primary Pulmonary Arterial Hypertension

**List of 35 Critical Illnesses
(in Extra Protection Benefit)**

- | | |
|--|--|
| 1. Stroke | 19. Third Degree Burns |
| 2. Cancer | 20. Multiple Sclerosis |
| 3. Heart Attack | 21. Paralysis of Limbs |
| 4. Coronary Artery By-pass Surgery | 22. Muscular Dystrophy |
| 5. Serious Coronary Artery Disease | 23. Alzheimer's Disease / Severe Dementia |
| 6. Heart Valve Surgery | 24. Motor Neuron Disease |
| 7. Fulminant Viral Hepatitis | 25. Parkinson's Disease |
| 8. End-Stage Liver Failure | 26. Terminal Illness |
| 9. Primary Pulmonary Arterial Hypertension | 27. Encephalitis |
| 10. End-Stage Lung Disease | 28. Benign Brain Tumour |
| 11. Kidney Failure | 29. Major Head Trauma |
| 12. Surgery to Aorta | 30. Bacterial Meningitis |
| 13. Chronic Aplastic Anaemia | 31. Brain Surgery |
| 14. Major Organ / Bone Marrow Transplant | 32. Medullary Cystic Disease |
| 15. Blindness – Permanent & Irreversible | 33. Loss of Independent Existence |
| 16. Deafness – Permanent & Irreversible | 34. HIV Infection Due To Blood Transfusion |
| 17. Loss of Speech | 35. Cardiomyopathy |
| 18. Coma | |

**List of Accidental Disablement
(in Extra Protection Benefit)**

1. Permanent total loss of sight of one or both eyes
2. Loss of or the permanent total loss of use of one or two limbs
3. Permanent total loss of speech and hearing
4. Permanent and incurable insanity
5. Total Paralysis

Underwriting

1. Issue Age

Minimum Issue Age: 18 years old
Maximum Issue Age: 35 years old

2. Coverage Term

Coverage Term : Up to age 50

3. Sum Assured

Minimum Sum Assured : RM 20,000
Maximum Sum Assured : RM 100,000 per life

Income ratio checking : Rider Sum Assured may not exceed 2.4 times of the annual income of the Insured.

4. Occupation Class

COI based on Class 1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *GenNext*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Age	Occupation Class 1		Age	Occupation Class 2		Age	Occupation Class 3		Age	Occupation Class 4	
	Male	Female		Male	Female		Male	Female		Male	Female
18	4.2400	3.7100	18	5.0986	4.4414	18	5.8724	5.2046	18	7.6956	7.0384
19	4.2612	3.8054	19	5.1834	4.5474	19	5.9572	5.3106	19	7.7804	7.1444
20	4.2824	3.8902	20	5.2682	4.6852	20	6.0420	5.4484	20	7.8652	7.2822
21	4.3036	3.9856	21	5.3106	5.0350	21	6.0844	5.7982	21	7.9076	7.6320
22	4.3142	4.0810	22	5.3424	5.1516	22	6.1162	5.9148	22	7.9394	7.7486
23	4.3354	4.1764	23	5.3848	5.2470	23	6.1586	6.0102	23	7.9818	7.8440
24	4.3566	4.2612	24	5.4166	5.3318	24	6.1904	6.0950	24	8.0136	7.9288
25	4.3778	4.3566	25	5.4484	5.4272	25	6.2222	6.1904	25	8.0454	8.0242
26	4.4308	4.5368	26	5.5014	5.6074	26	6.2752	6.3706	26	8.0984	8.2044
27	4.4838	4.7064	27	5.5544	5.7770	27	6.3176	6.5402	27	8.1514	8.3740
28	4.5368	4.8866	28	5.6074	5.9572	28	6.3706	6.7204	28	8.2044	8.5542
29	4.5792	5.0562	29	5.6498	6.1268	29	6.4236	6.9006	29	8.2468	8.7238
30	4.6322	5.2364	30	5.7028	6.3070	30	6.4660	7.0702	30	8.2998	8.9040
31	4.6852	5.4060	31	5.7558	6.4766	31	6.5190	7.2504	31	8.3528	9.0736
32	4.8442	5.6604	32	5.9148	6.7310	32	6.6780	7.5048	32	8.5118	9.3280
33	5.0244	5.9148	33	6.0950	6.9854	33	6.8582	7.7592	33	8.6920	9.5824
34	5.2364	6.1692	34	6.3070	7.2398	34	7.0702	8.0136	34	8.9040	9.8368
35	5.4484	6.4872	35	6.5190	7.5578	35	7.2822	8.3316	35	9.1160	10.1548
36	5.8406	6.9960	36	6.9112	8.0666	36	7.6850	8.8298	36	9.5082	10.6636
37	6.1692	7.4518	37	7.2398	8.5224	37	8.0136	9.2856	37	9.8368	11.1194
38	6.5614	7.9924	38	7.6320	9.0630	38	8.4058	9.8262	38	10.2290	11.6600
39	7.0384	8.5966	39	8.1090	9.6672	39	8.8828	10.4304	39	10.7060	12.2642
40	7.5472	9.2962	40	8.6178	10.3668	40	9.3916	11.1300	40	11.2148	12.9638
41	8.2362	10.3350	41	9.3068	11.3950	41	10.0700	12.1688	41	11.9038	13.9920
42	8.8722	11.1300	42	9.9428	12.1900	42	10.7060	12.9638	42	12.5398	14.7870
43	9.5612	11.9038	43	10.6318	12.9638	43	11.3950	13.7376	43	13.2288	15.5608
44	10.3668	12.7518	44	11.4374	13.8118	44	12.2006	14.5856	44	14.0344	16.4088
45	11.2466	13.5998	45	12.3172	14.6598	45	13.0804	15.4336	45	14.9142	17.2568
46	12.4020	14.9248	46	13.4620	15.7940	46	14.2358	16.7586	46	16.0590	18.5924
47	13.4938	15.6880	47	14.5538	16.7586	47	15.3276	17.5218	47	17.1508	19.3556
48	14.7658	16.2286	48	15.8258	17.2992	48	16.5996	18.0624	48	18.4228	19.8962
49	16.2074	16.8222	49	17.2674	17.8928	49	18.0412	18.6560	49	19.8644	20.4898

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *Venus* and A-Plus *VenusExtra*

Description

A-Plus *Venus* (APV) and A-Plus *VenusExtra* (APVX) are optional unit deducting riders attachable to a regular premium Investment-Linked Insurance plan. These riders cover female related illnesses and pregnancy complications.

Features and Benefits

- APV and APVX offer Female Illness Benefits, Treatment Benefits and Wellbeing Benefits. However, APVX also offers the Maternity Benefits.
- Table of Benefits for APV and APVX:

No.	Benefits	Amount of Benefit Payable (% of the Rider Sum Assured)	Waiting Period (from Issue/ Commencement/ Reinstatement date, whichever is later.	A-Plus <i>Venus</i>	A-Plus <i>VenusExtra</i>
1	Female Illness Benefits				
	(a) Female Organs Cancer Benefit (Breast, Cervix Uteri, Uterus, Fallopian Tube, Vulva/Vagina or Ovary)	200% (after deducting the Amount of Benefit paid under No. 1(b) and 1(c), if any)	60 days Insured to survive at least 30 days from diagnosis.	✓	✓
	(b) Carcinoma in situ (CIS) Benefit (Breast, Cervix Uteri, Uterus, Fallopian Tube, Vulva/Vagina or Ovary)	(i) 100% (after deducting the Amount of Benefit paid under No. 1(c), if any); or (ii) RM50,000; whichever is lower*	120 days	✓	✓
	(c) Systemic Lupus Erythematosus with Severe Kidney Complications	(i) 20% (after deducting the Amount of Benefit paid under No. 1(b), if any)	30 days	✓	✓
		(ii) 100% (after deducting the Amount of Benefit paid under No. 1(b), if any)	90 days (either 1c(i) or 1c(ii) is claimable once per life)		
2	Treatment Benefits				
	(a) Breast Lumpectomy Benefit	(i) 15%; or (ii) RM15,000; whichever is lower*	60 days [No waiting period for no. 2(e), 2(f), and Skin grafting due to burns under 2(g)].	✓	✓
	(b) Mastectomy Benefit	(i) 30%; or			
	(c) Breast Reconstructive Surgery Benefit	(ii) RM25,000; whichever is lower*			

	(d) Female Reproductive Organ Surgery due to Cancer Benefit (e) Loss of Female Reproductive Organ due to Accident Benefit (f) Facial Reconstructive Surgery due to Accident Benefit (g) Skin Grafting due to Burns or Skin Cancer Benefit (h) Severe Rheumatoid Arthritis Benefit (i) Osteoporotic Fracture – Hip or Vertebrae Benefit	Treatment Benefit is claimable up to 2 events per insured's life. Each event is claimable only once.			
3	Wellbeing Benefits				
	(a) Compassionate cash due to Snatch Theft Benefit	(i) 0.3%; or (ii) RM300; whichever is lower* Item 3a is claimable once every 2 years.	No waiting period.	✓	✓
	(b) Hormone Replacement Therapy for MenopauseBenefit (c) Out-of-action Indemnity Benefit (d) Psychotherapy for loss of legal spouse or legal child Benefit.	(i) 2%; or (ii) RM2,000 whichever is lower* Item 3b – 3d is claimable once per insured's life.	1 year [No waiting period for 3c and 3d].	✓	✓
	(e) Referral Service Benefit	Please refer to the endorsement for further details	Not applicable.	✓	✓
4	Maternity Benefits (only applicable for A-Plus <i>VenusExtra</i>)				
	(a) Pregnancy Complications Benefit (i) Disseminated Intravascular Coagulation (ii) Ectopic Pregnancy (iii) Molar Pregnancy (iv) Eclampsia	(i) 25%; or (ii) RM25,000; whichever is lower* Item 4a is claimable once per insured's life.	1 year (excluding pregnant ladies with a gestation period of more than eighteen (18) weeks at policy inception)]	N/A	✓

	(b) Congenital Anomalies Benefit (i) Down's Syndrome (ii) Spina Bifida (iii) Tetralogy of Fallot (iv) Cleft Palate (v) Ventricular Septal Defect (vi) Atrial Septal Defect (vii) Patent Ductus Arteriosus (viii) Siamese Twins	(i) 25%; or (ii) RM25,000; whichever is lower* Item 4b is claimable once per insured's life.	1 year (excluding pregnant ladies with a gestation period of more than eighteen (18) weeks at policy inception) The newborn baby has to survive more than 30 days after birth and is diagnosed with one of the congenital anomalies before age 1.	N/A	✓
	(c) Death of Foetus beyond 195 days of gestation or Death of Child up to 30 days from birth Benefit	(i) 25%; or (ii) RM25,000; whichever is lower* Item 4c is claimable once per insured's life.	1 year (excluding pregnant ladies with a gestation period of more than eighteen (18) weeks at policy inception)	N/A	✓

Note:

* For an Insured with multiple A-Plus *Venus* and/or A-Plus *VenusExtra*, the limit applies to the aggregate of claims made from all riders, regardless of the number of riders under which claims are made.

- Amount of benefit will be a % of the initial APV/APVX sum assured. For Benefit 1, the amount of benefit will be a % of the remaining sum assured after a claim is made under Benefit 1b and 1c, if any.
- Benefit 2, 3 and 4 will only be claimable as long as the APV/APVX is still in force, and the amount of benefits of these categories do not reduce the initial APV/APVX sum assured.
- Once 100% of the initial APV/APVX sum assured has been fully paid out and the APV/APVX terminates due to claim on Benefit 1, then Benefit 2, 3 and 4 will terminate as well, with the exception of Benefit 2a (Breast Lumpectomy), 2b (Mastectomy) and 2c (Breast Reconstructive Surgery).
- Benefit 2a (Breast Lumpectomy) and Benefit 2b (Mastectomy) are claimable within 3 years after the claim for Breast Cancer under Benefit 1 has been incurred. Benefit 2c (Breast Reconstructive Surgery) is claimable if claims on Breast Cancer and Mastectomy are both payable.

Underwriting

1. Issue Age

A-Plus *Venus*:

Minimum Issue Age : 16 years old
Maximum Issue Age: 60 years old

A-Plus *VenusExtra**:

Minimum Issue Age : 16 years old
Maximum Issue Age: 40 years old

*Note: for pregnant insured: 18 weeks – 35 weeks of gestation

2. Coverage Term

A-Plus *Venus* and A-Plus *VenusExtra*:

Coverage Term : Up to age 70*

*Maternity Benefits in A-Plus *VenusExtra* ceases at age 45

3. Sum Assured

Minimum Sum Assured : RM 20,000
Maximum Sum Assured : RM 150,000 per life

4. Occupation Class

1 to 4

5. Additional Underwriting for A-Plus *VenusExtra*

Underwriting Rules	A-Plus <i>Venus</i>		A-Plus <i>VenusExtra</i>	
	Non- pregnant Insured & Pregnant < 18 weeks gestation	Pregnant >= 18 weeks gestation	Non- pregnant Insured & Pregnant < 18 weeks gestation	Pregnant >= 18 weeks gestation
Underwriting	Normal full underwriting		Normal full underwriting	Normal full underwriting + pregnancy questionnaire*
Submission document requirement	Normal application form		Normal application form	Normal application form + pregnancy questionnaire*

* Pregnancy Questionnaire has to be filled by attending Obstetrician / Gynaecologist, and to be submitted to Underwriting within one month from the submission date of the application form.

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *Venus*
Annual Cost of Insurance Rates (inclusive of GST)
(per RM 1,000 Sum Assured)

Age	Female	Age	Female	Age	Female	Age	Female
16	2.4380	31	5.8618	46	11.3950	61	17.8610
17	2.4380	32	5.9254	47	12.3278	62	18.2744
18	2.6182	33	5.9890	48	13.4302	63	18.8044
19	2.7878	34	6.0208	49	13.5786	64	19.5146
20	2.7878	35	6.2434	50	13.7376	65	20.5110
21	3.0740	36	6.6886	51	13.8118	66	21.9844
22	4.8654	37	6.8688	52	13.8966	67	24.5814
23	5.0244	38	7.2610	53	13.9920	68	30.0722
24	5.0774	39	7.7698	54	14.1086	69	15.1474
25	5.1304	40	8.0242	55	14.5326		
26	5.4272	41	8.3740	56	15.2534		
27	5.6286	42	8.8086	57	16.0696		
28	5.6604	43	9.3068	58	17.0130		
29	5.6922	44	9.9004	59	17.2462		
30	5.7240	45	10.5894	60	17.5218		

A-Plus *VenusExtra*
Annual Cost of Insurance Rates (inclusive of GST)
(per RM 1,000 Sum Assured)

Age	Female	Age	Female	Age	Female	Age	Female
16	3.3178	31	10.4410	46	11.3950	61	17.8610
17	3.3178	32	10.5152	47	12.3278	62	18.2744
18	3.4980	33	10.5682	48	13.4302	63	18.8044
19	3.6676	34	10.4728	49	13.5786	64	19.5146
20	3.9538	35	10.5364	50	13.7376	65	20.5110
21	4.6322	36	10.4516	51	13.8118	66	21.9844
22	6.7522	37	10.2926	52	13.8966	67	24.5814
23	7.2822	38	10.3350	53	13.9920	68	30.0722
24	8.3422	39	10.6000	54	14.1086	69	15.1474
25	9.4234	40	10.6000	55	14.5326		
26	9.7520	41	10.6106	56	15.2534		
27	9.9852	42	10.8756	57	16.0696		
28	10.0594	43	11.3208	58	17.0130		
29	10.1760	44	11.0664	59	17.2462		
30	10.2608	45	11.2360	60	17.5218		

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *AccidentShield*

Description

A-Plus *AccidentShield* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. It provides benefits for death or injuries resulting from an accident.

Riot and Civil Commotion (RCC) benefit is available, subject to the Company's discretion. The RCC coverage will be automatically extended to the insured with additional premium payment unless declined by the Company.

Features and Benefits

1. List of benefits covered under A-Plus *AccidentShield*:

- Accidental Death and Dismemberment
- Permanent Total Disability Benefit (PTD)
- Double Indemnity
- Riot and Civil Commotion (RCC) – additional premium is required for this benefit

2. Accidental Death and Dismemberment Benefit:

Schedule of Benefits	
Description of Injury	Benefit (% of the Rider Sum Assured)
Loss of Life	100%
Permanent total loss of sight of one or both eyes	100%
Loss of or the permanent total loss of use of one or two limbs	100%
Permanent total loss of speech and hearing	100%
Permanent and incurable insanity	100%
Total Paralysis	100%
Permanent total loss of hearing	
- both ears	75%
- one ear	25%
Permanent total loss of speech	50%
Permanent total loss of the lens of one eye	50%
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70%
- left hand	50%
Loss of or the permanent total loss of use of four fingers of	
- right hand	40%
- left hand	30%
Loss of or the permanent total loss of use of one thumb	
- both right digits	30%
- one right digit	15%
- both left digits	20%
- one left digit	10%
Loss of or the permanent total loss of use of fingers	
- three right digits	10%
- two right digits	7.5%
- one right digit	5%
- three left digits	7.5%
- two left digits	5%
- one left digit	2%
Loss of or the permanent total loss of use of toes	
- all – one foot	15%
- great toe – two digits	5%

Schedule of Benefits	
Description of Injury	Benefit (% of the Rider Sum Assured)
- great toe – one digit	3%
- any other toe, each	2%
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10%
Shortening of leg by at least 5 cm	7.5%

If the insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the insured will be entitled to the loss which pays the largest benefit.

This rider will terminate on the date of accident upon:

- a) The accumulated benefits paid under Accidental Death and Dismemberment Benefit exceed 50% of the rider sum assured; or
- b) 100% of the rider sum assured has been paid under Permanent Total Disability (PTD) Benefit,

whichever is earlier.

3. Permanent Total Disability (PTD) Benefit:

100% of the rider sum assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

4. Double Indemnity:

Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit will be doubled if the accidental injury occurs under any of the following events:

- While Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxis chartered for private travel are excluded)
- While Insured is in an elevator car (elevators in mines and on construction sites are excluded)
- As a direct result of the burning of public buildings

5. Riot and Civil Commotion (RCC) benefit:

This benefit is extended to cover accidents arising from assault, murder, riot and civil commotion; and it requires additional premium payment.

RCC coverage is not available to an insured whose duties or employment might involve him/her in riot control, in risks of being assaulted, or an insured who has a history of involvement in fights, brawl, etc.

Underwriting

1. Issue Age

Minimum Issue Age : 16 years old
Maximum Issue Age: 60 years old

2. Coverage Term

Coverage Term : Up to age 70

3. Sum Assured

Minimum Sum Assured : RM 10,000
Maximum Sum Assured : RM 2 mil**

** The total sum assured for all accident and disability riders is RM 2 mil per life or 5 times of the total basic sum assured, whichever is lower.

Note: The maximum sum assured for RCC is equivalent to the Accident and Disability rider's sum assured or RM 500,000, whichever is lower.

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *AccidentShield*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Occupation Class	A-Plus <i>AccidentShield</i>	RCC
Occupation Class 1	1.2720	Free
Occupation Class 2	1.6960	Free
Occupation Class 3	2.1200	Free
Occupation Class 4	2.7560	0.4240

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *Total AccidentShield*

Description

A-Plus *Total AccidentShield* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. It provides benefits for death or injuries resulting from an accident.

Riot and Civil Commotion (RCC) benefit is available, subject to the Company's discretion. The RCC coverage will be automatically extended to the insured with additional premium payment unless declined by the Company.

Features and Benefits

1. List of benefits covered under A-Plus *Total AccidentShield*:

- Accidental Death and Dismemberment
- Permanent Total Disability Benefit (PTD)
- Temporary Disability
- Medical Reimbursement
- Double Indemnity
- Riot and Civil Commotion (RCC) – additional premium is required for this benefit

2. Accidental Death and Dismemberment Benefit:

Schedule of Benefits	
Description of Injury	Benefit (% of the Rider Sum Assured)
Loss of Life	100%
Permanent total loss of sight of one or both eyes	100%
Loss of or the permanent total loss of use of one or two limbs	100%
Permanent total loss of speech and hearing	100%
Permanent and incurable insanity	100%
Total Paralysis	100%
Permanent total loss of hearing	
- both ears	75%
- one ear	25%
Permanent total loss of speech	50%
Permanent total loss of the lens of one eye	50%
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70%
- left hand	50%
Loss of or the permanent total loss of use of four fingers of	
- right hand	40%
- left hand	30%
Loss of or the permanent total loss of use of one thumb	
- both right digits	30%
- one right digit	15%
- both left digits	20%
- one left digit	10%
Loss of or the permanent total loss of use of fingers	
- three right digits	10%
- two right digits	7.5%
- one right digit	5%
- three left digits	7.5%
- two left digits	5%
- one left digit	2%
Loss of or the permanent total loss of use of toes	

Schedule of Benefits	
Description of Injury	Benefit (% of the Rider Sum Assured)
- all – one foot	15%
- great toe – two digits	5%
- great toe – one digit	3%
- any other toe, each	2%
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10%
Shortening of leg by at least 5 cm	7.5%

If the insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the insured will be entitled to the loss which pays the largest benefit.

This rider will terminate on the date of accident upon:

- c) The accumulated benefits paid under Accidental Death and Dismemberment Benefit exceed 50% of the rider sum assured; or
- d) 100% of the rider sum assured has been paid under Permanent Total Disability (PTD) Benefit,

whichever is earlier.

3. Permanent Total Disability (PTD) Benefit:

100% of the rider sum assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit and Temporary Disability Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

4. Temporary Disability Benefit:

Provided no loss under the Schedule of Benefits above has been paid and the disability period is not less than one (1) week, the Company shall pay the corresponding benefit if the insured sustain bodily injury and such injury shall within 90 days from the date of accident cause the following temporary disability:

- a. Temporary total disability
 - 0.6% of the rider sum assured per week, up to 52 weeks
- b. Temporary partial disability
 - 0.2% of the rider sum assured per week, up to 52 weeks

5. Medical Reimbursement Benefit:

If the insured sustains bodily injury and that within 90 days from the date of accident, result in the insured:

- requiring treatment by a physician,
- confine in a hospital, or
- requiring employment of a licensed or graduate nurse,

Reimbursement of the actual medical expenses incurred within 52 weeks from the date of accident. Maximum amount payable is up to 6% of the rider sum assured.

6. Double Indemnity:

Accidental Death and Dismemberment Benefit, Temporary Disability Benefit, Permanent Total Disability Benefit and Medical Reimbursement Benefit* will be doubled if the accidental injury occurs under any of the following events:

- While Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxis chartered for private travel are excluded)
- While Insured is in an elevator car (elevators in mines and on construction sites are excluded)
- As a direct result of the burning of public buildings

** Payment will be based on the actual expenses incurred but subject to a maximum of 12% of rider sum assured.*

7. Riot and Civil Commotion (RCC) benefit:

This benefit is extended to cover accidents arising from assault, murder, riot and civil commotion; and it requires additional premium payment.

RCC coverage is not available to an insured whose duties or employment might involve him/her in riot control, in risks of being assaulted, or an insured who has a history of involvement in fights, brawl, etc.

Underwriting

1. Issue Age

Minimum Issue Age : 16 years old
Maximum Issue Age: 60 years old

2. Coverage Term

Coverage Term : Up to age 70

3. Sum Assured

Minimum Sum Assured : RM 5,000
Maximum Sum Assured : RM 500,000**

** The total sum assured for all accident and disability riders is RM 2 mil per life or 5 times of the total basic sum assured, whichever is lower.

Note: The maximum sum assured for RCC is equivalent to the Accident and Disability rider's sum assured or RM 500,000, whichever is lower.

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *Total AccidentShield*
Annual Cost of Insurance (inclusive of GST)
(per RM 1,000 Sum Assured)

Occupation Class	A-Plus <i>Total AccidentShield</i>	RCC
Occupation Class 1	3.7100	Free
Occupation Class 2	4.4520	0.4240
Occupation Class 3	6.1480	0.4240
Occupation Class 4	10.8120	0.8480

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

A-Plus *DisabilityCash*

Description

A-Plus *DisabilityCash* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan.

It provides annual payment for disability occurring before age 70.

Features and Benefits

1. A-Plus *DisabilityCash* provides annual payments up to age 75 upon the Insured sustaining Total and Permanent Disability prior to age 70.
2. The annual payments start on the first policy anniversary or after six continuous months following the commencement of disability, whichever is later. The subsequent annual payment will be on each policy anniversary provided the insured is continuously disabled.
3. Should the insured recover from the disability, annual payments shall cease and the rider will terminate.
4. The Cost of Insurance for A-Plus *DisabilityCash* is not guaranteed.

Underwriting

1. Issue Age

Minimum Issue Age :	14 days
Maximum Issue Age:	65 years old

2. Coverage Term

Coverage Term	:	Up to age 70 or the termination of the basic plan, whichever is earlier.
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3. Sum Assured

Minimum Sum Assured	:	RM 1,200
Maximum Sum Assured	:	10% of basic sum assured, subject to underwriting

4. Occupation Class

1 to 4

A-Plus *DisabilityCash*
Annual Cost of Insurance
(per RM 100 Annual Benefit)

Age	Male	Female	Age	Male	Female
0	0.66	0.58	36	0.39	0.27
1	0.57	0.49	37	0.43	0.30
2	0.48	0.39	38	0.47	0.32
3	0.39	0.30	39	0.48	0.34
4	0.30	0.20	40	0.50	0.36
5	0.30	0.20	41	0.52	0.39
6	0.30	0.20	42	0.54	0.42
7	0.30	0.20	43	0.57	0.44
8	0.30	0.20	44	0.61	0.48
9	0.30	0.20	45	0.65	0.51
10	0.30	0.20	46	0.70	0.55
11	0.30	0.20	47	0.76	0.59
12	0.30	0.20	48	0.81	0.64
13	0.30	0.20	49	0.88	0.69
14	0.30	0.20	50	0.95	0.74
15	0.30	0.20	51	1.02	0.80
16	0.30	0.20	52	1.10	0.85
17	0.30	0.20	53	1.18	0.92
18	0.30	0.20	54	1.26	0.98
19	0.33	0.20	55	1.34	1.04
20	0.38	0.20	56	1.42	1.11
21	0.39	0.20	57	1.50	1.19
22	0.37	0.20	58	1.58	1.27
23	0.36	0.20	59	1.66	1.34
24	0.36	0.20	60	1.76	1.45
25	0.35	0.20	61	1.89	1.56
26	0.35	0.21	62	2.01	1.66
27	0.35	0.21	63	2.13	1.76
28	0.35	0.21	64	2.23	1.85
29	0.35	0.21	65	2.31	1.92
30	0.35	0.21	66	2.37	1.97
31	0.35	0.22	67	2.40	2.00
32	0.35	0.22	68	2.39	1.99
33	0.36	0.23	69	2.33	1.93
34	0.37	0.24			
35	0.38	0.25			

A-Plus *HospitalIncome Extra*

Description

A-Plus *HospitalIncome Extra* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan.

It provides daily income upon hospitalization due to sickness or injury. There are 8 choices of daily income plans available, ranging from RM 50 to RM400, with multiples of RM50.

Features and Benefits

1. A-Plus *HospitalIncome Extra* provides daily income* upon hospitalization due to sickness or injury, up to 1,000 days per disability.

** Subject to an aggregate lifetime limit of 2000 times the daily benefit.*

2. Triple daily income shall be payable if the confinement is in Intensive Care Unit (ICU), for a maximum of 20 days per disability.
3. It covers up to age 100.
4. There is no surrender value, paid-up value or maturity value.
5. The Cost of Insurance for A-Plus *HospitalIncome Extra* is not guaranteed.

Underwriting

1. Issue Age

Minimum Issue age	:	14 days old
Maximum Issue age	:	65 years old

2. Coverage Term

Coverage Term earlier	:	Up to age 100 or the expiry of the basic plan, whichever is earlier
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3. Daily Income

Minimum Daily Income	:	RM 50
Maximum Daily Income	:	RM 400**

*** For non-income group (housewife, juvenile / student and retiree), the maximum daily income allowable is RM 150.*

4. Occupation Class

1 to 4

Goods and Service Tax (GST)

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

A-Plus *HospitalIncome Extra*
Annual Cost of Insurance (inclusive of GST)
(per RM 1 Sum Assured)

For Occupation Class 1 & 2								
Attained Age	Male	Female	Attained Age	Male	Female	Attained Age	Male	Female
0	1.5900	1.4522						
1	1.5900	1.4522	36	0.6784	0.6254	71	5.0668	4.2824
2	1.0600	1.0600	37	0.6784	0.7420	72	5.4590	4.5050
3	1.0600	1.0600	38	0.6890	0.7526	73	5.6922	4.9078
4	1.0600	1.0600	39	0.6996	0.7526	74	6.0950	5.1516
5	1.0600	1.0600	40	0.9116	0.9116	75	6.3388	6.0950
6	0.4876	0.4876	41	0.9116	0.9116	76	6.7628	6.0950
7	0.4876	0.4876	42	0.9116	0.9116	77	7.1868	6.2540
8	0.4876	0.4876	43	0.9116	0.9116	78	7.6320	6.4978
9	0.4876	0.4876	44	0.9116	0.9116	79	8.0772	6.9218
10	0.4876	0.4876	45	0.9752	0.9222	80	8.7238	7.3776
11	0.4876	0.4876	46	0.9858	0.9328	81	9.2008	7.8228
12	0.4876	0.4876	47	0.9964	1.0600	82	9.6672	8.2786
13	0.4876	0.4876	48	1.1342	1.0812	83	10.3456	8.7238
14	0.4876	0.4876	49	1.1554	1.1024	84	10.8226	9.1902
15	0.4876	0.4876	50	1.3886	1.3886	85	11.5328	9.8474
16	0.5512	0.5512	51	1.3886	1.3886	86	12.2218	10.3138
17	0.5512	0.5512	52	1.4734	1.3886	87	12.9532	10.9922
18	0.5512	0.5512	53	1.4946	1.4522	88	13.6634	11.6812
19	0.5512	0.5512	54	1.6536	1.4840	89	14.4160	12.3914
20	0.5512	0.5512	55	1.8126	1.7384	90	15.1686	13.0910
21	0.5512	0.5512	56	1.8338	1.7384	91	16.1544	13.8012
22	0.5512	0.5512	57	2.0034	1.7384	92	17.1402	14.7340
23	0.5512	0.5512	58	2.1730	1.8868	93	17.9458	15.4972
24	0.5512	0.5512	59	2.3532	1.9186	94	18.9846	16.4512
25	0.5512	0.5512	60	2.3744	2.1730	95	20.2460	17.4158
26	0.5512	0.5512	61	2.5652	2.1730	96	21.3166	18.4122
27	0.5512	0.5512	62	2.7560	2.3214	97	22.6204	19.6418
28	0.5512	0.5512	63	2.9362	2.5016	98	23.7228	20.6488
29	0.5512	0.5512	64	3.2860	2.6818	99	25.3022	21.8996
30	0.5512	0.5512	65	3.4768	3.0422			
31	0.5512	0.5512	66	3.8372	3.0740			
32	0.5512	0.6042	67	4.0386	3.2754			
33	0.5512	0.6042	68	4.2400	3.4768			
34	0.5512	0.6148	69	4.6216	3.6888			
35	0.5512	0.6254	70	4.8336	4.1764			

Note: The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%.

Occupation Loading

Occupation Class	Occupation Loading
3	+25%
4	+50%

A-Plus *WaiverExtra*

Description

A-Plus *WaiverExtra* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan.

Upon disability before reaches age 70 or diagnosis of any one of the covered critical illnesses, this rider shall continue the future premium payment of the basic plan which it is attached to.

Coverage term of this rider follows the premium paying term of the basic plan which it is attached to or until insured's age 100, whichever is shorter.

Features and Benefits

1. Upon disability before reaches age 70 or diagnosis of any of the covered critical illnesses, A-Plus *WaiverExtra* shall continue the future premium payment of the basic plan which it is attached to.
2. List of critical illnesses covered under A-Plus *WaiverExtra*:

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anaemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End-Stage Liver Failure	Blindness - Permanent & Irreversible	Encephalitis
End-Stage Lung Disease	Loss of Speech	Benign Brain Tumour
Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness - Permanent & Irreversible	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Third Degree Burns	Medullary Cystic Disease
Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis of Limbs	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Cardiomyopathy
Alzheimer's Disease / Severe Dementia		HIV Infection Due To Blood Transfusion

Underwriting

1. Issue Age

Minimum Issue Age : 14 days old
Maximum Issue Age: 60 years old

2. Coverage Term

Coverage Term : A-Plus *WaiverExtra @ 100*
• Up to age 100 or the end of premium paying term of the basic plan, whichever is earlier;

A-Plus *WaiverExtra @ 70*
• Up to age 70 or the end of premium paying term of the basic plan, whichever is earlier.

3. Occupation Class

1 to 4

A-Plus *WaiverExtra* @ 70/100
Annual Cost of Insurance
(per RM 100 Sum Assured)

Adult									
Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.17	1.23	0.75	0.77	61	23.70	34.85	11.19	16.43
17	1.19	1.28	0.77	0.86	62	24.99	36.71	11.86	17.38
18	1.19	1.34	0.83	0.94	63	26.34	38.64	12.62	18.45
19	1.28	1.48	0.85	1.01	64	27.80	40.75	13.42	19.63
20	1.34	1.59	0.90	1.11	65	29.29	42.10	13.97	19.89
21	1.36	1.71	0.98	1.24	66	30.97	44.41	14.85	21.11
22	1.37	1.74	1.05	1.39	67	32.58	46.60	15.83	22.47
23	1.36	1.82	1.10	1.51	68	34.14	48.67	16.97	24.03
24	1.35	1.86	1.16	1.62	69	35.82	50.93	18.12	25.57
25	1.34	1.89	1.20	1.76	70	34.52	50.20	17.53	25.37
26	1.36	1.91	1.27	1.84	71	36.17	52.45	18.59	26.85
27	1.38	1.92	1.35	1.97	72	38.00	55.04	19.74	28.41
28	1.39	1.96	1.46	2.11	73	40.15	57.68	21.08	30.17
29	1.41	2.00	1.56	2.30	74	42.44	60.55	22.54	32.06
30	1.48	2.06	1.71	2.51	75	45.21	63.85	24.46	34.39
31	1.64	2.31	1.76	2.59	76	48.17	66.72	26.37	36.39
32	1.76	2.48	1.90	2.81	77	51.28	69.61	28.55	38.66
33	1.92	2.74	2.06	3.04	78	53.99	71.96	30.72	40.89
34	2.09	3.02	2.24	3.28	79	57.20	74.85	33.20	43.43
35	2.30	3.29	2.43	3.57	80	60.69	77.98	35.88	46.17
36	2.52	3.64	2.65	3.93	81	64.08	80.80	38.95	49.20
37	2.78	4.01	2.89	4.27	82	67.42	83.38	42.11	52.20
38	3.06	4.43	3.13	4.65	83	69.86	85.00	44.84	54.72
39	3.36	4.92	3.40	5.04	84	72.82	87.17	47.98	57.64
40	3.73	5.42	3.70	5.48	85	75.99	89.57	51.31	60.74
41	4.37	6.40	3.93	5.82	86	79.39	92.23	54.85	64.01
42	4.85	7.11	4.27	6.32	87	82.95	95.12	58.48	67.39
43	5.37	7.88	4.59	6.78	88	86.61	98.21	62.06	70.72
44	5.97	8.75	4.91	7.28	89	90.70	101.90	65.97	74.48
45	6.58	9.66	5.26	7.79	90	95.11	106.15	70.14	78.64
46	7.22	10.60	5.64	8.36	91	99.69	110.89	74.40	83.11
47	7.94	11.67	5.90	8.74	92	104.17	115.95	78.62	87.82
48	8.73	12.84	6.02	8.92	93	108.12	121.07	82.40	92.52
49	9.60	14.11	6.17	9.12	94	111.06	125.95	85.36	96.96
50	10.49	15.44	6.33	9.37	95	111.93	129.63	86.76	100.49
51	10.85	15.93	7.13	10.52	96	109.04	130.35	85.24	101.71
52	11.85	17.42	7.39	10.92	97	100.50	125.55	78.87	98.13
53	13.04	19.18	7.69	11.36	98	79.65	104.42	62.85	81.92
54	14.28	21.03	8.03	11.86	99	37.73	48.87	30.10	38.70
55	15.69	23.11	8.41	12.40					
56	17.25	25.43	8.82	13.01					
57	18.68	27.50	9.22	13.58					
58	19.86	29.25	9.60	14.13					
59	21.11	31.08	10.04	14.76					
60	22.42	32.97	10.59	15.56					

A-Plus *WaiverExtra @ 70/100*
Annual Cost of Insurance
(per RM 100 Sum Assured)

Juvenile					
Age	Male	Female	Age	Male	Female
0	2.75	2.15	51	12.75	8.40
1	1.52	1.19	52	13.95	8.71
2	1.21	0.84	53	15.35	9.06
3	1.13	0.81	54	16.80	9.46
4	1.11	0.80	55	18.47	9.91
5	1.03	0.77	56	20.32	10.40
6	0.99	0.73	57	21.99	10.85
7	0.95	0.70	58	23.38	11.30
8	0.98	0.72	59	24.85	11.81
9	0.97	0.68	60	26.37	12.45
10	1.03	0.67	61	27.87	13.16
11	1.06	0.67	62	29.39	13.93
12	1.10	0.67	63	30.96	14.80
13	1.13	0.67	64	32.66	15.75
14	1.16	0.66	65	34.09	16.19
15	1.16	0.69	66	36.02	17.19
16	1.20	0.75	67	37.84	18.33
17	1.22	0.80	68	39.58	19.62
18	1.25	0.88	69	41.48	20.91
19	1.36	0.90	70	40.40	20.47
20	1.42	0.98	71	42.28	21.69
21	1.51	1.08	72	44.39	23.00
22	1.52	1.18	73	46.72	24.49
23	1.53	1.25	74	49.23	26.11
24	1.55	1.34	75	52.20	28.19
25	1.56	1.41	76	55.13	30.13
26	1.58	1.49	77	58.15	32.34
27	1.60	1.57	78	60.73	34.53
28	1.61	1.70	79	63.82	37.04
29	1.62	1.85	80	67.18	39.74
30	1.69	2.01	81	70.35	42.79
31	1.89	2.06	82	73.40	45.89
32	2.04	2.25	83	75.54	48.54
33	2.22	2.43	84	78.20	51.61
34	2.45	2.64	85	81.09	54.85
35	2.67	2.86	86	84.20	58.29
36	2.95	3.13	87	87.52	61.82
37	3.25	3.41	88	90.96	65.31
38	3.58	3.70	89	94.90	69.16
39	3.95	4.02	90	99.25	73.32
40	4.36	4.36	91	103.89	77.67
41	5.13	4.65	92	108.59	82.07
42	5.71	5.04	93	112.97	86.20
43	6.31	5.42	94	116.64	89.71
44	7.00	5.80	95	118.57	91.90
45	7.75	6.20	96	117.03	91.42
46	8.49	6.67	97	109.89	86.10
47	9.33	6.96	98	88.94	70.00
48	10.26	7.11	99	41.91	33.33
49	11.30	7.28			
50	12.34	7.47			

A-Plus *PayorExtra*

Description

A-Plus *PayorExtra* is an optional unit deducting rider attachable to a regular premium Investment-Linked Insurance plan.

If the payor is suffer from disability before reaching age 70, diagnosed with any one of the covered critical illnesses or experiences loss of life, this rider shall continue the future premium payment of the basic plan which it is attached to, until the child reaches age 25.

Coverage term of this rider follows the premium paying term of the basic plan which it is attached to or until child's age 25, whichever is shorter.

Features and Benefits

- Upon the payor suffers from disability before reaching age 70, diagnosed with any one of the covered critical illnesses or experiences loss of life, A-Plus *PayorExtra* shall continue the future premium payment of the basic plan which it is attached to, until the child reaches age 25.
- List of critical illnesses covered under A-Plus *PayorExtra*;

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anaemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End-Stage Liver Failure	Blindness - Permanent & Irreversible	Encephalitis
End-Stage Lung Disease	Loss of Speech	Benign Brain Tumour
Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness - Permanent & Irreversible	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Third Degree Burns	Medullary Cystic Disease
Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis of Limbs	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Cardiomyopathy
Alzheimer's Disease / Severe Dementia		HIV Infection Due To Blood Transfusion

Underwriting

1. Issue Age

	Minimum Issue Age	Maximum Issue Age
Insured (child)	14 days old	15 years old
Payor	18 years old	60 years old

2. Coverage Term

Coverage Term : Up to child's age 25 or the end of premium paying term of the basic plan, whichever is earlier.

3. Occupation Class

1 to 4

A-Plus *PayorExtra* Annual Cost of Insurance (per RM 100 Basic Premium)

Male													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
18	1.99	1.93	1.88	1.82	1.76	1.70	1.63	1.57	1.50	1.43	1.36	1.29	1.21
19	2.23	2.17	2.10	2.04	1.97	1.90	1.83	1.76	1.68	1.61	1.53	1.44	1.36
20	2.44	2.37	2.30	2.23	2.16	2.08	2.01	1.92	1.84	1.76	1.67	1.58	1.49
21	2.53	2.46	2.39	2.32	2.24	2.16	2.08	2.00	1.91	1.82	1.73	1.64	1.54
22	2.53	2.46	2.39	2.32	2.24	2.16	2.08	2.00	1.91	1.82	1.73	1.64	1.54
23	2.55	2.48	2.40	2.33	2.25	2.17	2.09	2.01	1.92	1.83	1.74	1.65	1.55
24	2.55	2.48	2.41	2.34	2.26	2.18	2.10	2.02	1.93	1.84	1.75	1.65	1.56
25	2.55	2.48	2.41	2.34	2.26	2.18	2.10	2.02	1.93	1.84	1.75	1.65	1.56
26	2.55	2.48	2.41	2.34	2.26	2.18	2.10	2.02	1.93	1.84	1.75	1.65	1.56
27	2.58	2.51	2.43	2.36	2.28	2.20	2.12	2.03	1.95	1.86	1.76	1.67	1.57
28	2.63	2.56	2.48	2.41	2.33	2.25	2.16	2.08	1.99	1.89	1.80	1.70	1.60
29	2.68	2.61	2.53	2.45	2.37	2.29	2.20	2.11	2.02	1.93	1.83	1.74	1.63
30	2.95	2.87	2.79	2.70	2.61	2.53	2.43	2.33	2.23	2.12	2.02	1.91	1.81
31	3.08	2.99	2.91	2.82	2.73	2.63	2.54	2.43	2.33	2.22	2.11	2.00	1.88
32	3.28	3.18	3.10	3.00	2.90	2.80	2.70	2.59	2.47	2.37	2.24	2.12	2.00
33	3.57	3.47	3.37	3.26	3.15	3.05	2.93	2.81	2.70	2.57	2.44	2.32	2.18
34	3.90	3.79	3.67	3.57	3.44	3.32	3.20	3.07	2.94	2.80	2.67	2.52	2.37
35	4.24	4.13	4.01	3.88	3.76	3.63	3.49	3.35	3.21	3.06	2.91	2.75	2.59
36	4.67	4.54	4.40	4.27	4.13	3.98	3.83	3.68	3.52	3.37	3.20	3.03	2.85
37	5.10	4.96	4.82	4.67	4.51	4.35	4.19	4.02	3.85	3.67	3.49	3.30	3.11
38	5.59	5.44	5.28	5.12	4.96	4.77	4.59	4.41	4.22	4.03	3.83	3.62	3.41
39	6.17	6.00	5.83	5.65	5.46	5.27	5.07	4.87	4.67	4.45	4.22	4.00	3.77
40	6.85	6.67	6.47	6.27	6.07	5.86	5.63	5.41	5.18	4.94	4.69	4.44	4.18
41	6.85	7.00	6.80	6.59	6.36	6.14	5.92	5.68	5.43	5.19	4.92	4.66	4.38
42	7.61	7.40	7.62	7.38	7.14	6.88	6.63	6.36	6.09	5.81	5.52	5.22	4.91
43	8.52	8.28	8.04	8.26	8.00	7.71	7.42	7.13	6.82	6.50	6.18	5.85	5.51
44	9.58	9.32	9.05	8.77	8.99	8.68	8.36	8.02	7.68	7.32	6.96	6.58	6.20
45	10.72	10.42	10.12	9.81	9.48	9.70	9.34	8.97	8.58	8.19	7.77	7.36	6.93
46	11.64	11.32	10.99	10.65	10.30	9.93	10.14	9.74	9.32	8.89	8.44	7.99	7.52
47	13.00	12.65	12.28	11.90	11.51	11.10	10.69	10.88	10.41	9.94	9.44	8.93	8.40
48	14.54	14.14	13.73	13.30	12.86	12.41	11.95	11.47	11.64	11.10	10.55	9.98	9.40
49	16.27	15.82	15.36	14.88	14.39	13.89	13.37	12.83	12.28	12.42	11.80	11.17	10.51
50	18.11	17.61	17.09	16.56	16.02	15.46	14.88	14.28	13.67	13.04	13.14	12.43	11.70

Male													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
51	20.13	19.57	19.00	18.41	17.81	17.18	16.54	15.88	15.20	14.49	13.77	13.81	13.00
52	22.42	21.80	21.16	20.51	19.83	19.14	18.42	17.68	16.92	16.14	15.34	14.51	14.47
53	25.14	24.44	23.73	23.00	22.24	21.46	20.66	19.83	18.98	18.10	17.20	16.27	15.31
54	28.04	27.27	26.47	25.65	24.81	23.94	23.04	22.12	21.17	20.19	19.18	18.15	17.08
55	31.37	30.51	29.62	28.70	27.76	26.78	25.78	24.75	23.69	22.59	21.46	20.30	19.10
56	35.08	34.12	33.12	32.10	31.04	29.95	28.83	27.68	26.49	25.26	24.00	22.70	21.36
57	38.61	37.54	36.45	35.32	34.16	32.96	31.73	30.46	29.15	27.80	26.41	24.98	23.51
58	41.80	40.65	39.46	38.24	36.98	35.68	34.35	32.97	31.56	30.10	28.59	27.05	25.45
59	45.25	44.00	42.72	41.39	40.03	38.63	37.18	35.69	34.16	32.58	30.95	29.28	27.55
60	49.01	47.66	46.27	44.84	43.36	41.84	40.28	38.66	37.00	35.29	33.53	31.71	29.85
61		51.49	49.99	48.44	46.85	45.21	43.52	41.77	39.98	38.13	36.23	34.27	32.25
62			53.91	52.25	50.53	48.75	46.93	45.05	43.12	41.12	39.07	36.95	34.78
63				56.35	54.50	52.58	50.62	48.59	46.50	44.35	42.14	39.86	37.51
64					58.92	56.85	54.73	52.53	50.28	47.95	45.56	43.09	40.55
65						57.49	55.34	53.12	50.84	48.49	46.07	43.57	41.00
66							61.99	59.51	56.95	54.32	51.61	48.81	45.94
67								64.09	61.34	58.50	55.58	52.57	49.47
68									65.68	62.64	59.51	56.29	52.97
69										67.20	63.85	60.39	56.83
70											67.20	63.56	59.81
71												69.36	65.27
72													71.42
73													
74													
75													
76													
77													
78													
79													
80													
81													
82													
83													
84													

Male												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
18	1.13	1.05	0.97	0.89	0.80	0.71	0.61	0.52	0.42	0.32	0.21	0.11
19	1.27	1.18	1.09	0.99	0.89	0.79	0.69	0.58	0.47	0.36	0.24	0.12
20	1.39	1.29	1.19	1.09	0.98	0.87	0.75	0.64	0.52	0.39	0.26	0.13
21	1.44	1.34	1.24	1.13	1.02	0.90	0.78	0.66	0.53	0.41	0.27	0.13
22	1.44	1.34	1.24	1.13	1.02	0.90	0.78	0.66	0.53	0.41	0.27	0.13
23	1.45	1.35	1.24	1.13	1.02	0.91	0.79	0.66	0.54	0.41	0.27	0.14
24	1.46	1.35	1.25	1.14	1.03	0.91	0.79	0.67	0.54	0.41	0.27	0.14
25	1.46	1.35	1.25	1.14	1.03	0.91	0.79	0.67	0.54	0.41	0.27	0.14
26	1.46	1.35	1.25	1.14	1.03	0.91	0.79	0.67	0.54	0.41	0.27	0.14
27	1.47	1.37	1.26	1.15	1.03	0.92	0.80	0.67	0.54	0.41	0.28	0.14
28	1.50	1.39	1.28	1.17	1.06	0.94	0.81	0.69	0.56	0.42	0.28	0.14
29	1.53	1.42	1.31	1.19	1.08	0.95	0.83	0.70	0.57	0.43	0.29	0.14
30	1.69	1.56	1.45	1.32	1.19	1.05	0.92	0.78	0.63	0.47	0.32	0.16
31	1.76	1.64	1.51	1.37	1.25	1.10	0.96	0.81	0.65	0.49	0.33	0.16
32	1.87	1.74	1.61	1.47	1.32	1.17	1.01	0.86	0.69	0.52	0.35	0.17
33	2.04	1.89	1.74	1.59	1.44	1.28	1.11	0.94	0.76	0.58	0.39	0.20
34	2.22	2.06	1.90	1.73	1.56	1.38	1.20	1.02	0.82	0.63	0.42	0.21
35	2.42	2.25	2.07	1.89	1.71	1.51	1.32	1.11	0.90	0.68	0.46	0.23
36	2.67	2.47	2.28	2.08	1.87	1.66	1.45	1.21	0.99	0.75	0.50	0.25
37	2.91	2.71	2.50	2.27	2.05	1.82	1.57	1.33	1.08	0.82	0.55	0.27
38	3.20	2.96	2.73	2.50	2.24	1.99	1.73	1.46	1.18	0.90	0.60	0.30
39	3.52	3.27	3.02	2.75	2.47	2.20	1.91	1.61	1.30	0.99	0.66	0.32
40	3.91	3.63	3.34	3.06	2.75	2.44	2.11	1.79	1.45	1.10	0.74	0.37
41	4.11	3.81	3.51	3.21	2.89	2.56	2.22	1.87	1.52	1.15	0.77	0.38
42	4.59	4.28	3.94	3.59	3.24	2.87	2.49	2.10	1.70	1.29	0.86	0.42
43	5.15	4.79	4.40	4.02	3.62	3.21	2.79	2.35	1.90	1.44	0.96	0.47
44	5.79	5.38	4.96	4.52	4.08	3.61	3.13	2.64	2.14	1.62	1.09	0.53
45	6.48	6.02	5.55	5.06	4.55	4.04	3.50	2.96	2.39	1.81	1.21	0.59
46	7.03	6.53	6.02	5.50	4.94	4.38	3.81	3.21	2.59	1.97	1.31	0.64
47	7.86	7.30	6.73	6.13	5.53	4.90	4.26	3.59	2.90	2.20	1.47	0.72
48	8.78	8.17	7.52	6.86	6.17	5.47	4.75	4.01	3.24	2.45	1.64	0.80
49	9.83	9.13	8.41	7.67	6.91	6.12	5.32	4.48	3.63	2.74	1.83	0.90
50	10.94	10.16	9.36	8.54	7.69	6.82	5.92	4.99	4.03	3.05	2.04	0.99

Male												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
51	12.16	11.29	10.40	9.49	8.55	7.57	6.58	5.55	4.49	3.39	2.26	1.11
52	13.54	12.58	11.59	10.57	9.52	8.44	7.32	6.17	5.00	3.78	2.52	1.22
53	15.18	14.10	13.00	11.86	10.68	9.46	8.21	6.93	5.60	4.23	2.82	1.37
54	15.98	15.74	14.50	13.22	11.91	10.55	9.16	7.72	6.25	4.72	3.15	1.53
55	17.87	16.60	16.22	14.79	13.32	11.80	10.24	8.64	6.98	5.28	3.52	1.71
56	19.99	18.57	17.10	16.54	14.90	13.20	11.45	9.66	7.81	5.90	3.94	1.91
57	21.99	20.43	18.82	17.16	16.39	14.53	12.61	10.63	8.59	6.49	4.33	2.10
58	23.81	22.12	20.38	18.58	16.73	15.72	13.65	11.51	9.30	7.03	4.69	2.28
59	25.77	23.94	22.06	20.12	18.12	16.05	14.77	12.46	10.06	7.61	5.08	2.47
60	27.92	25.94	23.89	21.79	19.62	17.39	15.09	13.49	10.90	8.24	5.50	2.68
61	30.16	28.02	25.82	23.54	21.20	18.79	16.30	13.75	11.78	8.91	5.94	2.89
62	32.53	30.22	27.84	25.39	22.86	20.26	17.58	14.82	11.98	9.60	6.41	3.11
63	35.09	32.60	30.03	27.38	24.66	21.85	18.97	15.99	12.92	9.77	6.91	3.35
64	37.94	35.24	32.47	29.61	26.66	23.63	20.50	17.29	13.97	10.56	7.04	3.63
65	38.36	35.63	32.83	29.94	26.96	23.89	20.73	17.48	14.13	10.68	7.12	3.63
66	42.97	39.92	36.77	33.54	30.20	26.76	23.23	19.58	15.83	11.96	7.98	3.87
67	46.28	42.99	39.61	36.12	32.53	28.83	25.01	21.09	17.05	12.88	8.59	4.17
68	49.55	46.03	42.41	38.67	34.83	30.86	26.78	22.58	18.25	13.79	9.20	4.47
69	53.16	49.39	45.50	41.49	37.36	33.11	28.73	24.22	19.58	14.80	9.87	4.79
70	55.95	51.98	47.88	43.67	39.32	34.85	30.24	25.49	20.61	15.57	10.38	5.04
71	61.06	56.72	52.25	47.65	42.91	38.03	33.00	27.82	22.49	16.99	11.33	5.50
72	66.82	62.07	57.18	52.14	46.96	41.61	36.11	30.44	24.61	18.59	12.40	6.02
73	72.73	67.57	62.24	56.76	51.12	45.30	39.31	33.14	26.78	20.24	13.50	6.55
74		73.37	67.59	61.64	55.51	49.19	42.69	35.99	29.09	21.98	14.66	7.12
75			73.36	66.90	60.24	53.39	46.33	39.06	31.57	23.85	15.91	7.72
76				72.32	65.12	57.71	50.08	42.22	34.12	25.78	17.20	8.35
77					70.05	62.08	53.87	45.41	36.70	27.73	18.49	8.98
78						66.70	57.88	48.79	39.44	29.80	19.87	9.65
79							62.18	52.42	42.37	32.01	21.35	10.36
80								56.51	45.67	34.51	23.01	11.17
81									48.91	36.95	24.64	11.96
82										39.43	26.30	12.77
83											28.33	13.75
84												14.88

Female													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
18	1.29	1.26	1.22	1.18	1.14	1.10	1.06	1.02	0.98	0.93	0.88	0.84	0.79
19	1.34	1.31	1.27	1.23	1.19	1.15	1.10	1.06	1.02	0.97	0.92	0.87	0.82
20	1.47	1.43	1.39	1.35	1.30	1.26	1.21	1.16	1.11	1.06	1.01	0.96	0.90
21	1.62	1.57	1.53	1.48	1.43	1.38	1.33	1.28	1.22	1.17	1.11	1.05	0.99
22	1.77	1.72	1.67	1.62	1.57	1.51	1.46	1.40	1.34	1.28	1.21	1.15	1.08
23	1.89	1.83	1.78	1.73	1.67	1.61	1.55	1.49	1.42	1.36	1.29	1.22	1.15
24	2.02	1.96	1.91	1.85	1.79	1.73	1.66	1.59	1.53	1.46	1.38	1.31	1.23
25	2.14	2.08	2.02	1.96	1.89	1.83	1.76	1.69	1.62	1.54	1.46	1.39	1.30
26	2.23	2.16	2.10	2.04	1.97	1.90	1.83	1.76	1.68	1.60	1.52	1.44	1.36
27	2.38	2.32	2.25	2.18	2.11	2.04	1.96	1.88	1.80	1.72	1.63	1.54	1.45
28	2.58	2.51	2.43	2.36	2.28	2.20	2.12	2.03	1.95	1.86	1.76	1.67	1.57
29	2.79	2.71	2.63	2.55	2.47	2.38	2.29	2.20	2.11	2.01	1.91	1.81	1.70
30	3.25	3.15	3.07	2.97	2.87	2.77	2.67	2.56	2.45	2.34	2.22	2.10	1.98
31	3.46	3.37	3.27	3.17	3.07	2.96	2.85	2.74	2.62	2.50	2.37	2.24	2.11
32	3.80	3.69	3.59	3.48	3.37	3.25	3.12	3.00	2.87	2.74	2.60	2.46	2.32
33	4.17	4.06	3.94	3.82	3.69	3.57	3.43	3.29	3.15	3.00	2.86	2.71	2.55
34	4.59	4.47	4.34	4.20	4.06	3.92	3.78	3.62	3.47	3.31	3.14	2.97	2.80
35	5.07	4.93	4.79	4.64	4.49	4.33	4.17	4.00	3.83	3.65	3.47	3.29	3.09
36	5.55	5.40	5.24	5.08	4.91	4.74	4.56	4.38	4.19	4.00	3.80	3.60	3.39
37	6.17	6.00	5.83	5.65	5.46	5.27	5.08	4.88	4.67	4.46	4.23	4.00	3.77
38	6.83	6.65	6.45	6.25	6.05	5.83	5.62	5.39	5.17	4.92	4.68	4.43	4.17
39	7.58	7.37	7.16	6.94	6.71	6.47	6.24	5.98	5.73	5.46	5.19	4.91	4.63
40	8.44	8.21	7.97	7.72	7.47	7.20	6.94	6.66	6.38	6.08	5.77	5.46	5.15
41	8.70	8.97	8.72	8.44	8.17	7.88	7.58	7.29	6.97	6.65	6.31	5.97	5.62
42	9.69	9.42	9.70	9.40	9.09	8.77	8.44	8.10	7.76	7.40	7.03	6.65	6.26
43	10.68	10.39	10.09	10.36	10.02	9.67	9.31	8.94	8.56	8.16	7.75	7.33	6.91
44	11.78	11.45	11.12	10.77	11.05	10.67	10.27	9.85	9.43	8.99	8.55	8.08	7.61
45	12.97	12.61	12.24	11.86	11.47	11.74	11.30	10.85	10.38	9.91	9.41	8.90	8.38
46	14.33	13.93	13.53	13.11	12.68	12.23	12.48	11.98	11.47	10.94	10.39	9.83	9.26
47	15.44	15.01	14.57	14.12	13.66	13.18	12.69	12.92	12.36	11.79	11.20	10.59	9.97
48	16.26	15.81	15.35	14.87	14.38	13.88	13.36	12.92	13.01	12.42	11.79	11.16	10.50
49	17.18	16.71	16.22	15.72	15.20	14.67	14.12	13.56	13.01	13.12	12.47	11.79	11.10
50	18.22	17.72	17.20	16.67	16.12	15.55	14.97	14.37	13.76	13.12	13.22	12.50	11.77

Female													
Age	Waiver Term												
	25	24	23	22	21	20	19	18	17	16	15	14	13
51	19.36	18.82	18.28	17.71	17.13	16.53	15.91	15.27	14.62	13.94	13.24	13.29	12.50
52	20.65	20.08	19.49	18.89	18.27	17.63	16.97	16.29	15.59	14.87	14.13	13.36	13.33
53	22.09	21.49	20.86	20.21	19.55	18.86	18.16	17.43	16.68	15.91	15.12	14.30	13.46
54	23.68	23.02	22.35	21.66	20.95	20.21	19.46	18.68	17.88	17.05	16.20	15.32	14.42
55	25.41	24.71	23.99	23.24	22.48	21.69	20.88	20.04	19.18	18.30	17.38	16.44	15.47
56	27.25	26.50	25.73	24.93	24.11	23.27	22.40	21.50	20.58	19.63	18.65	17.64	16.60
57	29.04	28.24	27.41	26.56	25.69	24.79	23.86	22.91	21.92	20.91	19.86	18.79	17.68
58	30.68	29.84	28.97	28.07	27.15	26.20	25.22	24.21	23.17	22.10	20.99	19.86	18.69
59	32.42	31.52	30.60	29.66	28.68	27.68	26.64	25.57	24.47	23.34	22.18	20.98	19.74
60	34.59	33.64	32.66	31.65	30.61	29.53	28.43	27.29	26.12	24.91	23.67	22.39	21.07
61		35.99	34.94	33.85	32.74	31.59	30.41	29.19	27.94	26.65	25.32	23.95	22.53
62			37.47	36.31	35.11	33.88	32.61	31.31	29.96	28.58	27.15	25.68	24.17
63				39.09	37.80	36.47	35.11	33.70	32.26	30.77	29.23	27.65	26.02
64					40.74	39.31	37.84	36.33	34.77	33.16	31.50	29.80	28.04
65						39.31	37.84	36.33	34.77	33.16	31.50	29.80	28.04
66							40.98	39.34	37.65	35.91	34.11	32.27	30.37
67								42.70	40.86	38.97	37.03	35.02	32.96
68									44.36	42.31	40.19	38.02	35.78
69										45.68	43.40	41.05	38.63
70											45.98	43.49	40.93
71												47.70	44.88
72													49.22
73													
74													
75													
76													
77													
78													
79													
80													
81													
82													
83													
84													

Female												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
18	0.74	0.69	0.63	0.58	0.52	0.46	0.40	0.34	0.27	0.21	0.14	0.10
19	0.77	0.71	0.66	0.60	0.54	0.48	0.42	0.35	0.29	0.22	0.15	0.10
20	0.84	0.78	0.72	0.66	0.59	0.53	0.46	0.39	0.31	0.24	0.16	0.10
21	0.92	0.86	0.79	0.72	0.65	0.58	0.50	0.42	0.34	0.26	0.18	0.10
22	1.01	0.94	0.87	0.79	0.71	0.63	0.55	0.46	0.38	0.28	0.19	0.10
23	1.08	1.00	0.92	0.84	0.76	0.67	0.58	0.49	0.40	0.30	0.20	0.10
24	1.15	1.07	0.99	0.90	0.81	0.72	0.63	0.53	0.43	0.32	0.22	0.11
25	1.22	1.13	1.05	0.95	0.86	0.76	0.66	0.56	0.45	0.34	0.23	0.11
26	1.27	1.18	1.09	0.99	0.89	0.79	0.69	0.58	0.47	0.36	0.24	0.12
27	1.36	1.26	1.16	1.06	0.96	0.85	0.74	0.62	0.50	0.38	0.26	0.13
28	1.47	1.37	1.26	1.15	1.03	0.92	0.80	0.67	0.54	0.41	0.28	0.14
29	1.59	1.48	1.36	1.24	1.12	0.99	0.86	0.73	0.59	0.45	0.30	0.15
30	1.85	1.72	1.58	1.45	1.31	1.16	1.00	0.85	0.69	0.52	0.35	0.17
31	1.98	1.84	1.69	1.54	1.39	1.23	1.08	0.91	0.74	0.56	0.38	0.19
32	2.17	2.02	1.86	1.69	1.53	1.35	1.18	0.99	0.80	0.61	0.41	0.21
33	2.38	2.21	2.04	1.86	1.68	1.49	1.29	1.09	0.88	0.67	0.45	0.23
34	2.62	2.43	2.24	2.05	1.85	1.64	1.43	1.20	0.97	0.74	0.49	0.25
35	2.90	2.69	2.47	2.26	2.04	1.81	1.57	1.32	1.08	0.81	0.55	0.27
36	3.16	2.94	2.71	2.47	2.23	1.98	1.71	1.45	1.17	0.88	0.60	0.29
37	3.52	3.27	3.02	2.75	2.47	2.20	1.91	1.62	1.31	0.99	0.66	0.32
38	3.90	3.62	3.33	3.05	2.74	2.43	2.11	1.79	1.45	1.10	0.74	0.37
39	4.32	4.02	3.70	3.38	3.05	2.70	2.34	1.98	1.59	1.21	0.81	0.40
40	4.81	4.47	4.12	3.76	3.39	3.00	2.60	2.20	1.78	1.35	0.91	0.44
41	5.26	4.89	4.50	4.11	3.70	3.28	2.85	2.40	1.94	1.47	0.98	0.48
42	5.86	5.44	5.02	4.57	4.12	3.65	3.17	2.68	2.17	1.64	1.10	0.53
43	6.46	6.00	5.53	5.04	4.54	4.02	3.49	2.95	2.38	1.81	1.20	0.59
44	7.12	6.61	6.09	5.56	5.01	4.44	3.85	3.25	2.62	1.99	1.33	0.65
45	7.84	7.28	6.70	6.12	5.51	4.88	4.24	3.58	2.89	2.19	1.46	0.72
46	8.65	8.04	7.41	6.76	6.09	5.40	4.68	3.95	3.20	2.41	1.62	0.79
47	9.33	8.67	7.99	7.29	6.56	5.81	5.05	4.26	3.44	2.60	1.74	0.85
48	9.82	9.12	8.41	7.67	6.91	6.12	5.32	4.48	3.62	2.74	1.83	0.90
49	10.38	9.65	8.89	8.10	7.30	6.47	5.61	4.73	3.83	2.90	1.93	0.95
50	11.01	10.22	9.42	8.59	7.74	6.86	5.95	5.02	4.06	3.07	2.05	1.00

Female												
Age	Waiver Term											
	12	11	10	9	8	7	6	5	4	3	2	1
51	11.70	10.87	10.01	9.13	8.22	7.29	6.32	5.34	4.31	3.26	2.18	1.06
52	12.47	11.59	10.68	9.74	8.77	7.77	6.75	5.69	4.59	3.48	2.33	1.13
53	13.35	12.40	11.42	10.41	9.39	8.32	7.21	6.09	4.92	3.73	2.49	1.21
54	13.49	13.29	12.24	11.17	10.05	8.91	7.73	6.52	5.27	3.99	2.67	1.30
55	14.48	13.45	13.14	11.98	10.79	9.57	8.30	7.00	5.65	4.28	2.86	1.39
56	15.53	14.42	13.29	12.85	11.57	10.26	8.90	7.51	6.07	4.58	3.06	1.49
57	16.54	15.37	14.16	12.91	12.33	10.92	9.48	8.00	6.46	4.89	3.26	1.58
58	17.48	16.24	14.96	13.64	12.33	11.55	10.02	8.45	6.83	5.17	3.45	1.68
59	18.47	17.16	15.80	14.41	12.98	11.55	10.58	8.93	7.21	5.45	3.64	1.78
60	19.71	18.31	16.87	15.38	13.85	12.28	10.65	9.52	7.70	5.82	3.88	1.89
61	21.08	19.58	18.04	16.45	14.82	13.13	11.40	9.61	8.24	6.23	4.16	2.02
62	22.61	21.00	19.35	17.65	15.89	14.08	12.22	10.30	8.33	6.67	4.46	2.17
63	24.34	22.61	20.83	19.00	17.11	15.16	13.16	11.09	8.97	6.78	4.80	2.34
64	26.23	24.37	22.45	20.47	18.44	16.34	14.18	11.95	9.66	7.30	4.87	2.52
65	26.23	24.37	22.45	20.47	18.44	16.34	14.18	11.95	9.66	7.30	4.87	2.52
66	28.41	26.39	24.31	22.17	19.96	17.69	15.35	12.94	10.46	7.91	5.27	2.56
67	30.83	28.64	26.39	24.06	21.67	19.20	16.66	14.05	11.36	8.58	5.72	2.78
68	33.47	31.09	28.64	26.12	23.52	20.85	18.09	15.25	12.33	9.32	6.21	3.02
69	36.13	33.57	30.92	28.20	25.40	22.51	19.53	16.47	13.31	10.06	6.71	3.26
70	38.28	35.57	32.76	29.88	26.91	23.85	20.69	17.45	14.10	10.66	7.11	3.45
71	41.99	39.00	35.93	32.77	29.51	26.15	22.69	19.13	15.46	11.69	7.79	3.79
72	46.04	42.77	39.40	35.93	32.36	28.68	24.89	20.98	16.96	12.81	8.55	4.15
73	50.68	47.08	43.37	39.55	35.62	31.56	27.39	23.09	18.66	14.10	9.41	4.57
74		51.84	47.76	43.55	39.22	34.76	30.16	25.43	20.55	15.53	10.36	5.03
75			52.38	47.77	43.01	38.12	33.08	27.89	22.54	17.03	11.36	5.52
76				51.92	46.76	41.44	35.96	30.31	24.50	18.51	12.35	5.99
77					50.64	44.88	38.94	32.83	26.53	20.05	13.37	6.49
78						48.65	42.22	35.59	28.77	21.74	14.50	7.04
79							45.94	38.73	31.30	23.65	15.77	7.66
80								42.35	34.23	25.86	17.25	8.37
81									37.03	27.98	18.66	9.06
82										30.04	20.03	9.73
83											21.67	10.52
84												11.33

A-Plus *CriticalCare*
(attachable to A-Life *Signature* and A-Life *Signature PlusOne* only)

Description

A-Plus *CriticalCare* is an optional premium payment rider with unit deduction. This rider is attachable to A-Life *Signature* and A-Life *Signature PlusOne*. This rider covers 36 critical illnesses and any claim paid under this rider shall reduce the sum assured of the basic plan.

Features and Benefits

1. 100% of the rider sum assured or the Account Value, whichever is higher, is payable upon diagnosis of any of the covered critical illnesses, *(except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)*.
2. For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider sum assured or RM 25,000, whichever is lower shall be payable. This benefit is only payable once and it shall reduce the rider sum assured for any subsequent critical illness claim.
3. Any benefit payable under A-Plus *CriticalCare* shall reduce the sum assured of its basic plan by the amount of benefit paid.
4. List of critical illnesses covered under A-Plus *CriticalCare*:

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anaemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End-Stage Liver Failure	Blindness – Permanent & Irreversible	Encephalitis
End-Stage Lung Disease	Loss of Speech	Benign Brain Tumour
Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness – Permanent & Irreversible	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Third Degree Burns	Medullary Cystic Disease
Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis of Limbs	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Cardiomyopathy
Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	Alzheimer's Disease / Severe Dementia	HIV Infection Due To Blood Transfusion

**10% of the rider sum assured or RM 25,000, whichever is lower shall be payable.*

Underwriting

1. Issue Age

Minimum Issue Age: 18 years old
Maximum Issue Age: 60 years old

2. Coverage Term

Follow the coverage term of the basic plan.

3. Premium Payment Term

Follow the premium payment term of the basic plan.

4. Sum Assured

Follow the Sum Assured of the Basic Plan.

- Minimum Sum Assured:
A-Life *Signature*: RM 500,000
A-Life *Signature PlusOne*: RM 350,000
- Maximum Sum Assured: RM 5 million per life*

* Total sum assured of all critical illness plans per life is RM 5mil.

5. Occupation Class

1 to 4

Goods and Service Tax (GST)

Goods and Services Tax (GST) will be chargeable at the prevailing rate of 6% on the Cost of Insurance of any taxable riders attached to the policy.

A-Plus *CriticalCare*

Annual Cost of Insurance (per RM 1000 Sum At Risk, not inclusive of GST)

Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
0	0.37	0.37	0.50	0.50	51	8.40	5.57	6.89	4.51
1	0.37	0.37	0.50	0.50	52	9.20	6.15	7.27	4.76
2	0.37	0.37	0.50	0.50	53	10.05	6.80	8.10	5.12
3	0.37	0.37	0.50	0.50	54	11.00	7.51	8.73	5.48
4	0.37	0.37	0.50	0.50	55	11.94	8.23	9.35	5.83
5	0.37	0.37	0.50	0.50	56	12.91	8.99	9.74	6.07
6	0.37	0.37	0.50	0.50	57	13.96	9.83	10.11	6.31
7	0.37	0.37	0.50	0.50	58	14.98	10.67	10.50	6.54
8	0.37	0.37	0.50	0.50	59	16.09	11.57	10.85	6.76
9	0.37	0.37	0.50	0.50	60	17.24	12.53	10.80	6.96
10	0.37	0.37	0.50	0.50	61	20.52	14.92	11.97	7.72
11	0.37	0.37	0.50	0.50	62	22.18	16.12	12.35	7.95
12	0.37	0.37	0.50	0.50	63	23.24	16.89	12.60	8.12
13	0.37	0.37	0.50	0.50	64	24.02	17.46	13.22	8.52
14	0.37	0.37	0.50	0.50	65	25.03	18.18	17.14	11.12
15	0.37	0.37	0.50	0.50	66	26.90	19.57	17.69	11.17
16	0.57	0.37	0.60	0.45	67	28.29	20.58	18.72	13.90
17	0.57	0.37	0.61	0.45	68	29.57	21.51	19.78	14.84
18	0.57	0.37	0.63	0.45	69	30.88	22.45	20.56	15.41
19	0.57	0.37	0.67	0.45	70	33.85	23.46	21.60	16.20
20	0.57	0.37	0.73	0.45	71	36.41	25.35	23.01	17.27
21	0.60	0.39	0.74	0.45	72	39.46	27.80	24.50	18.38
22	0.63	0.42	0.74	0.45	73	41.20	29.94	25.72	19.30
23	0.66	0.44	0.75	0.49	74	42.19	30.64	26.55	19.91
24	0.70	0.46	0.75	0.49	75	43.54	31.63	27.38	20.54
25	0.73	0.48	0.78	0.50	76	45.11	32.77	28.35	21.23
26	0.76	0.50	0.80	0.53	77	46.45	33.75	29.72	21.95
27	0.79	0.52	0.84	0.55	78	47.42	34.26	31.27	22.65
28	0.82	0.54	0.88	0.57	79	48.16	34.99	32.89	23.35
29	0.86	0.56	0.96	0.63	80	49.08	35.51	33.87	24.03
30	0.89	0.58	1.08	0.64	81	52.31	38.00	36.28	25.74
31	0.97	0.64	1.14	0.66	82	56.86	41.31	38.79	27.54
32	1.06	0.70	1.28	0.71	83	62.61	45.49	42.20	29.96
33	1.16	0.76	1.41	0.76	84	65.52	49.85	46.10	32.93
34	1.27	0.83	1.59	0.84	85	66.43	54.41	48.10	36.08
35	1.40	0.92	1.76	0.92	86	72.21	58.38	52.42	39.32
36	1.51	0.99	1.92	0.99	87	78.23	59.92	56.88	42.66
37	1.66	1.09	2.14	1.06	88	84.52	61.46	61.46	46.10
38	1.83	1.20	2.40	1.15	89	91.04	66.21	66.10	49.58
39	2.04	1.34	2.69	1.27	90	97.78	71.10	70.72	53.05
40	2.29	1.50	3.01	1.41	91	105.11	76.45	78.41	57.03
41	2.61	1.71	3.22	1.61	92	113.00	82.17	84.29	61.31
42	2.98	1.96	3.63	1.86	93	121.46	88.35	90.61	65.90
43	3.41	2.29	3.99	2.14	94	130.59	94.97	97.40	70.85
44	3.86	2.56	4.43	2.51	95	140.37	102.08	104.71	76.16
45	4.36	2.86	4.88	2.87	96	150.90	109.75	112.57	81.87
46	4.93	3.23	5.41	3.30	97	162.22	117.98	121.02	88.01
47	5.51	3.61	5.80	3.79	98	174.38	126.83	130.09	94.61
48	6.15	4.04	6.04	3.93	99	187.46	136.34	139.84	101.70
49	6.86	4.50	6.28	4.12					
50	7.60	5.00	6.59	4.30					

A-Plus *Waiver*

(attachable to A-Life *Signature* and A-Life *Signature PlusOne* only)

Description

A-Plus *Waiver* is an optional premium payment rider with unit deduction. This rider is attachable to A-Life *Signature* and A-Life *Signature PlusOne*.

Upon diagnosis of any one of the covered critical illnesses, this rider shall continue the future Regular Premium and A-Plus *SignatureSaver* Premium (if any) payment of the basic plan which it is attached to.

The coverage term of this rider follows the premium payment term of the basic plan which it is attached to.

Features and Benefits

1. Upon diagnosis of any of the covered critical illnesses, A-Plus *Waiver* shall continue the future Regular Premium and A-Plus *SignatureSaver* Premium (if any) payment of the basic plan which it is attached to.
2. List of critical illnesses covered under A-Plus *Waiver*:

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anaemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End-Stage Liver Failure	Blindness - Permanent & Irreversible	Encephalitis
End-Stage Lung Disease	Loss of Speech	Benign Brain Tumour
Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness - Permanent & Irreversible	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Third Degree Burns	Medullary Cystic Disease
Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis of Limbs	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Cardiomyopathy
Alzheimer's Disease / Severe Dementia		HIV Infection Due To Blood Transfusion

Underwriting

1. Issue Age

Minimum Issue Age: 18 years old

Maximum Issue Age: 60 years old

2. Coverage Term

Follow the premium payment term of the basic plan.

3. Premium Payment Term

Follow the premium payment term of the basic plan.

4. Sum Assured

Equivalent to basic annual premium and A-Plus *SignatureSaver* annual premium (if any).

5. Occupation Class

1 to 4

Goods and Service Tax (GST)

Goods and Services Tax (GST) will be chargeable at the prevailing rate of 6% on the Cost of Insurance of any taxable riders attached to the policy.

A-Plus *Waiver* Cost of Insurance

Full Payment Term

Coverage Term up to age 70 (for all smoker status and sex) B137

Coverage Term up to age 80 (for all smoker status and sex) B138

Coverage Term up to age 100 (for all smoker status and sex) B139

Premium Payment Term: 20

Male Smoker B140

Male Non-Smoker B143

Female Smoker B146

Female Non-Smoker B149

Premium Payment Term: 10

Male Smoker B152

Male Non-Smoker B153

Female Smoker B154

Female Non-Smoker B155

Premium Payment Term: 5

Male Smoker B156

Male Non-Smoker B157

Female Smoker B158

Female Non-Smoker B159

A-Plus *Waiver*
Annual Cost of Insurance (per RM 100 Basic Plan Premium)

Full Premium Payment Term

Coverage up to 70 years old with full premium payment term									
Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
18	1.08	1.08	0.84	0.84					
19	1.20	1.08	0.96	0.84					
20	1.32	1.08	1.08	0.84					
21	1.44	1.20	1.20	0.96	46	7.56	5.40	7.68	5.64
22	1.44	1.20	1.32	0.96	47	8.16	5.88	8.04	5.88
23	1.56	1.20	1.44	1.08	48	8.88	6.36	8.16	5.88
24	1.56	1.20	1.44	1.08	49	9.60	6.84	8.28	6.00
25	1.56	1.20	1.56	1.20	50	10.32	7.32	8.40	6.12
26	1.56	1.20	1.68	1.20	51	11.04	7.80	8.64	6.24
27	1.56	1.20	1.80	1.32	52	11.88	8.40	8.76	6.36
28	1.68	1.20	1.92	1.44	53	12.96	9.12	9.00	6.48
29	1.68	1.20	2.04	1.44	54	13.92	9.72	9.24	6.60
30	1.80	1.32	2.28	1.68	55	15.12	10.44	9.48	6.84
31	1.80	1.32	2.40	1.80	56	16.32	11.16	9.72	6.96
32	2.04	1.44	2.64	1.92	57	17.16	11.64	9.84	6.96
33	2.16	1.56	2.88	2.04	58	17.76	12.00	9.96	6.96
34	2.40	1.80	3.12	2.28	59	18.12	12.24	10.08	6.84
35	2.64	1.92	3.36	2.40	60	18.48	12.36	10.20	6.84
36	2.88	2.16	3.72	2.64	61	18.48	12.36	10.20	6.84
37	3.24	2.28	3.96	2.88	62	18.24	12.24	10.20	6.84
38	3.60	2.52	4.32	3.12	63	17.76	11.88	10.08	6.72
39	3.96	2.88	4.68	3.36	64	16.92	11.40	9.72	6.48
40	4.32	3.12	5.04	3.72	65	14.64	9.84	8.16	5.40
41	4.80	3.48	5.40	3.96	66	13.56	9.12	7.68	5.04
42	5.28	3.84	5.88	4.32	67	11.28	7.56	6.48	4.32
43	5.88	4.20	6.36	4.56	68	8.28	5.52	4.92	3.24
44	6.36	4.56	6.72	4.92	69	4.44	3.00	2.76	1.80
45	6.96	5.04	7.20	5.28					

Coverage up to 80 years old with full premium payment term									
Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
18	1.08	1.08	0.84	0.84					
19	1.20	1.08	0.96	0.84					
20	1.32	1.20	1.08	0.84					
21	1.44	1.20	1.20	0.96	51	12.48	9.00	9.24	6.84
22	1.44	1.20	1.32	1.08	52	13.68	9.84	9.60	6.96
23	1.56	1.20	1.44	1.08	53	15.12	10.68	9.84	7.20
24	1.56	1.20	1.56	1.08	54	16.56	11.64	10.32	7.44
25	1.56	1.20	1.68	1.20	55	18.36	12.72	10.68	7.68
26	1.68	1.20	1.68	1.20	56	20.16	13.92	11.16	8.04
27	1.68	1.20	1.80	1.32	57	21.84	15.00	11.64	8.16
28	1.68	1.20	1.92	1.44	58	23.16	15.84	12.00	8.40
29	1.68	1.20	2.16	1.56	59	24.60	16.68	12.48	8.52
30	1.80	1.32	2.28	1.68	60	25.92	17.64	13.20	8.88
31	1.92	1.44	2.52	1.80	61	27.24	18.60	13.80	9.24
32	2.04	1.56	2.64	1.92	62	28.44	19.44	14.40	9.72
33	2.28	1.68	2.88	2.16	63	29.64	20.28	15.24	10.20
34	2.52	1.80	3.12	2.28	64	30.84	21.12	15.96	10.68
35	2.76	2.04	3.36	2.52	65	29.76	20.40	14.76	9.96
36	3.00	2.16	3.72	2.76	66	32.04	21.96	16.08	10.80
37	3.36	2.40	4.08	3.00	67	32.88	22.56	16.92	11.28
38	3.72	2.76	4.44	3.24	68	33.48	22.80	17.64	11.76
39	4.20	3.00	4.80	3.48	69	33.84	23.04	18.12	12.12
40	4.56	3.36	5.16	3.72	70	33.96	23.16	18.48	12.36
41	5.16	3.72	5.64	4.08	71	33.84	23.04	18.72	12.48
42	5.64	4.08	6.12	4.44	72	33.48	22.80	18.72	12.48
43	6.24	4.44	6.48	4.80	73	32.52	22.08	18.48	12.36
44	6.84	4.92	6.96	5.16	74	30.84	20.88	17.76	11.88
45	7.56	5.40	7.44	5.52	75	28.56	19.32	16.56	11.04
46	8.16	5.88	8.04	5.88	76	25.08	17.16	14.76	9.96
47	9.00	6.48	8.40	6.24	77	20.64	14.16	12.24	8.40
48	9.72	7.08	8.52	6.24	78	14.88	10.32	9.00	6.24
49	10.68	7.68	8.76	6.48	79	7.92	5.52	4.92	3.48
50	11.52	8.28	9.00	6.60					

Coverage up to 100 years old with full premium payment term									
Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker	Age	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
18	1.20	1.08	0.84	0.84					
19	1.20	1.08	0.96	0.84					
20	1.32	1.20	1.08	0.84					
21	1.44	1.20	1.20	0.96	61	30.48	21.36	14.88	10.08
22	1.44	1.20	1.32	1.08	62	32.28	22.68	15.84	10.68
23	1.56	1.20	1.44	1.08	63	34.08	24.12	16.92	11.40
24	1.56	1.20	1.56	1.08	64	36.12	25.56	18.00	12.12
25	1.68	1.20	1.68	1.20	65	35.40	25.20	17.04	11.52
26	1.68	1.20	1.68	1.20	66	39.00	27.84	18.84	12.72
27	1.68	1.20	1.80	1.32	67	41.04	29.40	20.28	13.68
28	1.68	1.20	1.92	1.44	68	42.84	30.72	21.72	14.64
29	1.80	1.32	2.16	1.56	69	44.76	32.28	23.16	15.60
30	1.80	1.32	2.28	1.68	70	46.80	33.84	24.60	16.68
31	1.92	1.44	2.52	1.80	71	48.84	35.52	26.16	17.76
32	2.04	1.56	2.76	1.92	72	51.12	37.32	27.72	18.84
33	2.28	1.68	2.88	2.16	73	53.16	39.00	29.28	19.92
34	2.52	1.80	3.12	2.28	74	55.08	40.68	30.96	21.12
35	2.76	2.04	3.48	2.52	75	57.12	42.36	32.52	22.20
36	3.12	2.28	3.72	2.76	76	58.44	44.28	33.72	23.40
37	3.48	2.52	4.08	3.00	77	59.28	45.84	35.04	24.60
38	3.84	2.76	4.44	3.24	78	59.88	47.16	36.36	25.92
39	4.20	3.12	4.80	3.48	79	60.36	48.60	37.80	27.36
40	4.68	3.36	5.28	3.84	80	60.84	50.16	39.24	28.92
41	5.16	3.72	5.64	4.20	81	60.72	51.24	40.44	30.36
42	5.76	4.20	6.12	4.56	82	59.64	51.60	41.16	31.32
43	6.36	4.68	6.60	4.80	83	58.44	51.96	41.88	32.52
44	7.08	5.16	7.08	5.16	84	57.12	52.20	42.60	33.60
45	7.68	5.64	7.56	5.64	85	55.56	52.32	43.20	34.68
46	8.40	6.12	8.16	6.00	86	53.76	52.32	43.56	35.76
47	9.24	6.72	8.52	6.24	87	52.08	52.20	43.80	36.84
48	10.08	7.44	8.76	6.48	88	50.40	51.84	43.80	37.68
49	11.04	8.04	8.88	6.60	89	48.60	51.12	43.32	38.28
50	12.00	8.76	9.24	6.72	90	46.80	50.16	42.60	38.76
51	13.08	9.60	9.48	6.96	91	45.00	49.08	41.64	38.88
52	14.40	10.44	9.84	7.20	92	43.20	47.64	40.56	38.52
53	15.96	11.52	10.20	7.44	93	41.16	45.84	39.12	37.68
54	17.64	12.60	10.56	7.68	94	39.00	43.56	37.20	36.12
55	19.56	13.80	11.04	8.04	95	36.24	40.56	34.68	33.84
56	21.60	15.24	11.64	8.40	96	32.52	36.24	31.32	30.48
57	23.52	16.44	12.12	8.64	97	28.32	30.96	26.64	25.92
58	25.20	17.64	12.72	8.88	98	22.44	23.76	20.40	19.68
59	26.88	18.84	13.32	9.12	99	13.44	13.44	11.52	10.92
60	28.68	20.16	14.04	9.48					

Premium Payment Term: 20

Male Smoker with Premium Payment Term of 20 Years										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
18	0.84	-	-	-	-	-	-	-	-	-
19	0.84	0.84	-	-	-	-	-	-	-	-
20	0.96	0.96	0.84	-	-	-	-	-	-	-
21	0.96	0.96	0.96	0.96	-	-	-	-	-	-
22	1.08	1.08	0.96	0.96	0.96	-	-	-	-	-
23	1.08	1.08	1.08	0.96	0.96	0.96	-	-	-	-
24	1.20	1.08	1.08	1.08	0.96	0.96	0.96	-	-	-
25	1.20	1.20	1.08	1.08	1.08	0.96	0.96	0.96	-	-
26	1.20	1.20	1.20	1.08	1.08	1.08	0.96	0.96	0.84	-
27	1.20	1.20	1.20	1.08	1.08	1.08	0.96	0.96	0.84	0.84
28	1.32	1.20	1.20	1.20	1.08	1.08	1.08	0.96	0.96	0.84
29	1.32	1.32	1.20	1.20	1.20	1.08	1.08	0.96	0.96	0.84
30	1.32	1.32	1.32	1.20	1.20	1.20	1.08	1.08	0.96	0.96
31	1.44	1.44	1.44	1.32	1.32	1.20	1.20	1.08	1.08	0.96
32	1.56	1.56	1.56	1.44	1.44	1.32	1.32	1.20	1.20	1.08
33	1.80	1.68	1.68	1.68	1.56	1.56	1.44	1.32	1.32	1.20
34	2.04	1.92	1.92	1.80	1.80	1.68	1.56	1.56	1.44	1.32
35	2.16	2.16	2.04	2.04	1.92	1.80	1.80	1.68	1.56	1.56
36	2.40	2.40	2.28	2.28	2.16	2.04	2.04	1.92	1.80	1.68
37	2.76	2.64	2.64	2.52	2.40	2.28	2.28	2.16	2.04	1.92
38	3.00	3.00	2.88	2.76	2.76	2.64	2.52	2.40	2.28	2.16
39	3.36	3.36	3.24	3.12	3.00	2.88	2.76	2.64	2.52	2.40
40	3.84	3.72	3.60	3.48	3.36	3.24	3.12	3.00	2.88	2.64
41	4.20	4.20	4.08	3.96	3.84	3.72	3.48	3.36	3.24	3.00
42	4.68	4.68	4.56	4.32	4.20	4.08	3.96	3.72	3.60	3.36
43	5.28	5.16	5.04	4.92	4.68	4.56	4.32	4.20	3.96	3.72
44	5.88	5.76	5.52	5.40	5.28	5.04	4.92	4.68	4.44	4.20
45	6.48	6.36	6.12	6.00	5.76	5.64	5.40	5.16	4.92	4.68
46	7.08	6.96	6.72	6.60	6.36	6.12	6.00	5.64	5.40	5.16
47	7.80	7.56	7.44	7.20	7.08	6.84	6.60	6.24	6.00	5.64
48	8.52	8.40	8.16	7.92	7.80	7.56	7.20	6.96	6.60	6.24
49	9.36	9.24	9.00	8.76	8.52	8.28	7.92	7.68	7.32	6.96
50	10.32	10.08	9.84	9.60	9.36	9.00	8.76	8.40	8.04	7.56
51	11.28	11.04	10.80	10.56	10.20	9.84	9.60	9.12	8.76	8.28
52	12.36	12.12	11.88	11.64	11.28	10.92	10.56	10.08	9.72	9.12
53	13.80	13.56	13.20	12.96	12.60	12.12	11.76	11.28	10.80	10.20
54	15.36	15.00	14.76	14.40	13.92	13.56	13.08	12.60	12.00	11.40
55	17.16	16.80	16.44	16.08	15.60	15.12	14.64	14.04	13.44	12.72
56	19.08	18.72	18.36	17.88	17.40	16.92	16.32	15.72	15.00	14.28
57	20.88	20.52	20.04	19.56	19.08	18.48	17.88	17.16	16.44	15.60
58	22.44	22.08	21.60	21.12	20.52	19.92	19.32	18.48	17.76	16.80

Male Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
59	24.12	23.76	23.28	22.68	22.08	21.48	20.76	19.92	19.08	18.12
60	25.92	25.44	24.96	24.36	23.76	23.04	22.32	21.48	20.52	19.56
61	-	27.24	26.64	26.04	25.44	24.72	23.88	23.04	21.96	20.88
62	-	-	28.44	27.84	27.12	26.40	25.56	24.60	23.52	22.32
63	-	-	-	29.64	28.92	28.08	27.24	26.16	25.08	23.88
64	-	-	-	-	30.84	30.00	29.04	28.08	26.88	25.56
65	-	-	-	-	-	29.76	28.80	27.84	26.64	25.44
66	-	-	-	-	-	-	32.04	30.96	29.64	28.32
67	-	-	-	-	-	-	-	32.88	31.56	30.12
68	-	-	-	-	-	-	-	-	33.48	31.92
69	-	-	-	-	-	-	-	-	-	33.84
70	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-
76	-	-	-	-	-	-	-	-	-	-
77	-	-	-	-	-	-	-	-	-	-
78	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	-	-	-	-

Male Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
18	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
28	0.84	-	-	-	-	-	-	-	-	-
29	0.84	0.72	-	-	-	-	-	-	-	-
30	0.84	0.84	0.72	-	-	-	-	-	-	-
31	0.96	0.84	0.84	0.72	-	-	-	-	-	-
32	1.08	0.96	0.84	0.84	0.72	-	-	-	-	-
33	1.20	1.08	0.96	0.84	0.72	0.72	-	-	-	-
34	1.32	1.20	1.08	0.96	0.84	0.72	0.60	-	-	-
35	1.44	1.32	1.20	1.08	0.96	0.84	0.72	0.48	-	-

Male Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
36	1.56	1.44	1.32	1.20	1.08	0.96	0.72	0.60	0.36	-
37	1.80	1.68	1.44	1.32	1.20	0.96	0.84	0.60	0.48	0.24
38	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	0.48	0.24
39	2.28	2.04	1.92	1.68	1.44	1.32	1.08	0.84	0.60	0.36
40	2.52	2.28	2.04	1.92	1.68	1.44	1.20	0.96	0.60	0.36
41	2.76	2.64	2.40	2.16	1.92	1.56	1.32	1.08	0.72	0.36
42	3.12	2.88	2.64	2.40	2.16	1.80	1.44	1.20	0.84	0.36
43	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.84	0.48
44	3.96	3.60	3.36	3.00	2.64	2.28	1.92	1.44	0.96	0.48
45	4.32	4.08	3.72	3.36	3.00	2.52	2.04	1.56	1.08	0.60
46	4.80	4.44	4.08	3.72	3.24	2.76	2.28	1.80	1.20	0.60
47	5.28	4.92	4.56	4.08	3.60	3.12	2.52	2.04	1.32	0.72
48	5.88	5.52	5.04	4.56	4.08	3.48	2.88	2.16	1.56	0.72
49	6.48	6.00	5.52	5.04	4.44	3.84	3.24	2.52	1.68	0.84
50	7.08	6.60	6.12	5.52	4.92	4.20	3.48	2.76	1.92	0.96
51	7.80	7.32	6.72	6.12	5.40	4.68	3.84	3.00	2.04	1.08
52	8.64	8.04	7.44	6.72	6.00	5.16	4.32	3.36	2.28	1.20
53	9.60	9.00	8.28	7.56	6.72	5.76	4.80	3.72	2.52	1.32
54	10.68	9.96	9.24	8.40	7.44	6.36	5.28	4.08	2.88	1.44
55	12.00	11.16	10.32	9.36	8.28	7.20	6.00	4.68	3.12	1.56
56	13.44	12.48	11.52	10.44	9.24	8.04	6.72	5.16	3.60	1.80
57	14.76	13.68	12.60	11.52	10.20	8.88	7.32	5.64	3.96	1.92
58	15.84	14.76	13.68	12.36	11.04	9.48	7.92	6.12	4.20	2.16
59	17.16	15.96	14.76	13.44	11.88	10.32	8.52	6.60	4.56	2.28
60	18.48	17.16	15.84	14.40	12.84	11.04	9.24	7.20	4.92	2.52
61	19.80	18.48	17.04	15.48	13.80	11.88	9.84	7.68	5.28	2.64
62	21.12	19.68	18.24	16.56	14.76	12.72	10.56	8.28	5.64	2.88
63	22.56	21.12	19.44	17.76	15.72	13.68	11.40	8.76	6.00	3.00
64	24.12	22.56	20.88	18.96	16.92	14.64	12.12	9.48	6.48	3.24
65	24.00	22.44	20.76	18.84	16.80	14.64	12.12	9.48	6.48	3.24
66	26.76	25.08	23.16	21.12	18.84	16.32	13.56	10.56	7.20	3.60
67	28.56	26.76	24.72	22.56	20.04	17.40	14.52	11.28	7.80	3.96
68	30.24	28.32	26.16	23.88	21.24	18.48	15.36	12.00	8.28	4.20
69	32.04	30.00	27.84	25.32	22.68	19.68	16.32	12.72	8.76	4.44
70	33.96	31.92	29.52	27.00	24.12	20.88	17.40	13.56	9.36	4.68
71	-	33.84	31.44	28.68	25.68	22.32	18.60	14.52	9.96	5.04
72	-	-	33.48	30.60	27.48	23.88	19.92	15.48	10.68	5.40
73	-	-	-	32.52	29.04	25.32	21.12	16.56	11.40	5.76
74	-	-	-	-	30.84	26.88	22.44	17.52	12.12	6.12
75	-	-	-	-	-	28.56	23.88	18.72	12.96	6.48
76	-	-	-	-	-	-	25.08	19.68	13.56	6.84
77	-	-	-	-	-	-	-	20.64	14.28	7.20
78	-	-	-	-	-	-	-	-	14.88	7.56
79	-	-	-	-	-	-	-	-	-	7.92

Male Non-Smoker with Premium Payment Term of 20 Years										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
18	0.72	-	-	-	-	-	-	-	-	-
19	0.72	0.72	-	-	-	-	-	-	-	-
20	0.84	0.72	0.72	-	-	-	-	-	-	-
21	0.84	0.84	0.72	0.72	-	-	-	-	-	-
22	0.84	0.84	0.84	0.72	0.72	-	-	-	-	-
23	0.84	0.84	0.84	0.72	0.72	0.72	-	-	-	-
24	0.84	0.84	0.84	0.72	0.72	0.72	0.72	-	-	-
25	0.84	0.84	0.84	0.72	0.72	0.72	0.72	0.60	-	-
26	0.84	0.84	0.84	0.84	0.72	0.72	0.72	0.60	0.60	-
27	0.84	0.84	0.84	0.84	0.72	0.72	0.72	0.72	0.60	0.60
28	0.84	0.84	0.84	0.84	0.84	0.72	0.72	0.72	0.60	0.60
29	0.96	0.84	0.84	0.84	0.84	0.72	0.72	0.72	0.72	0.60
30	0.96	0.96	0.96	0.84	0.84	0.84	0.84	0.72	0.72	0.72
31	1.08	0.96	0.96	0.96	0.96	0.84	0.84	0.84	0.72	0.72
32	1.08	1.08	1.08	1.08	0.96	0.96	0.96	0.84	0.84	0.72
33	1.20	1.20	1.20	1.20	1.08	1.08	0.96	0.96	0.96	0.84
34	1.44	1.32	1.32	1.32	1.20	1.20	1.08	1.08	0.96	0.96
35	1.56	1.56	1.44	1.44	1.32	1.32	1.20	1.20	1.08	1.08
36	1.68	1.68	1.68	1.56	1.56	1.44	1.44	1.32	1.20	1.20
37	1.92	1.92	1.80	1.80	1.68	1.68	1.56	1.44	1.44	1.32
38	2.16	2.04	2.04	1.92	1.92	1.80	1.80	1.68	1.56	1.44
39	2.40	2.28	2.28	2.16	2.16	2.04	1.92	1.80	1.80	1.68
40	2.64	2.64	2.52	2.52	2.40	2.28	2.16	2.04	1.92	1.80
41	3.00	2.88	2.88	2.76	2.64	2.52	2.40	2.28	2.16	2.04
42	3.36	3.24	3.12	3.12	3.00	2.88	2.76	2.64	2.52	2.28
43	3.72	3.60	3.48	3.48	3.36	3.24	3.00	2.88	2.76	2.64
44	4.20	4.08	3.96	3.84	3.72	3.60	3.48	3.24	3.12	2.88
45	4.56	4.44	4.32	4.20	4.08	3.96	3.84	3.60	3.48	3.24
46	5.04	4.92	4.80	4.68	4.56	4.32	4.20	3.96	3.84	3.60
47	5.52	5.40	5.28	5.16	5.04	4.80	4.68	4.44	4.20	3.96
48	6.12	6.00	5.88	5.64	5.52	5.28	5.16	4.92	4.68	4.44
49	6.72	6.60	6.48	6.24	6.12	5.88	5.64	5.40	5.16	4.92
50	7.32	7.20	7.08	6.84	6.60	6.36	6.24	5.88	5.64	5.28
51	8.04	7.80	7.68	7.44	7.20	7.08	6.72	6.48	6.24	5.88
52	8.76	8.64	8.40	8.16	7.92	7.68	7.44	7.08	6.84	6.48
53	9.72	9.48	9.36	9.12	8.88	8.52	8.28	7.92	7.56	7.20
54	10.68	10.44	10.20	9.96	9.72	9.36	9.12	8.76	8.28	7.92
55	11.88	11.64	11.40	11.04	10.80	10.44	10.08	9.60	9.24	8.76

Male Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
56	13.08	12.84	12.60	12.24	11.88	11.52	11.16	10.68	10.20	9.72
57	14.28	14.04	13.68	13.32	12.96	12.60	12.12	11.64	11.16	10.56
58	15.36	15.00	14.64	14.28	13.92	13.44	13.08	12.48	12.00	11.40
59	16.44	16.08	15.84	15.36	15.00	14.52	14.04	13.44	12.84	12.24
60	17.64	17.40	17.04	16.56	16.08	15.60	15.12	14.52	13.92	13.20
61	-	18.60	18.12	17.76	17.28	16.80	16.20	15.60	14.88	14.16
62	-	-	19.44	18.96	18.48	17.88	17.28	16.68	15.84	15.12
63	-	-	-	20.28	19.68	19.08	18.48	17.76	17.04	16.20
64	-	-	-	-	21.12	20.52	19.80	19.08	18.24	17.28
65	-	-	-	-	-	20.40	19.68	18.96	18.12	17.28
66	-	-	-	-	-	-	21.96	21.12	20.16	19.20
67	-	-	-	-	-	-	-	22.56	21.60	20.52
68	-	-	-	-	-	-	-	-	22.80	21.72
69	-	-	-	-	-	-	-	-	-	23.04
70	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-
76	-	-	-	-	-	-	-	-	-	-
77	-	-	-	-	-	-	-	-	-	-
78	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	-	-	-	-

Male Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
18	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
28	0.60	-	-	-	-	-	-	-	-	-
29	0.60	0.60	-	-	-	-	-	-	-	-
30	0.60	0.60	0.48	-	-	-	-	-	-	-

Male Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
31	0.72	0.60	0.60	0.48	-	-	-	-	-	-
32	0.72	0.72	0.60	0.60	0.48	-	-	-	-	-
33	0.84	0.72	0.72	0.60	0.48	0.48	-	-	-	-
34	0.84	0.84	0.72	0.72	0.60	0.48	0.48	-	-	-
35	0.96	0.96	0.84	0.72	0.60	0.60	0.48	0.36	-	-
36	1.08	0.96	0.96	0.84	0.72	0.60	0.48	0.36	0.24	-
37	1.20	1.08	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
38	1.32	1.32	1.20	1.08	0.96	0.84	0.60	0.48	0.36	0.24
39	1.56	1.44	1.32	1.20	0.96	0.84	0.72	0.60	0.36	0.24
40	1.68	1.56	1.44	1.32	1.20	0.96	0.84	0.60	0.48	0.24
41	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	0.48	0.24
42	2.16	2.04	1.80	1.68	1.44	1.20	0.96	0.84	0.60	0.24
43	2.40	2.28	2.04	1.80	1.56	1.32	1.08	0.84	0.60	0.36
44	2.76	2.52	2.28	2.04	1.80	1.56	1.32	0.96	0.72	0.36
45	3.00	2.76	2.52	2.28	2.04	1.68	1.44	1.08	0.72	0.36
46	3.36	3.12	2.88	2.52	2.28	1.92	1.56	1.20	0.84	0.48
47	3.72	3.48	3.12	2.88	2.52	2.16	1.80	1.32	0.96	0.48
48	4.08	3.84	3.48	3.12	2.76	2.40	1.92	1.56	1.08	0.60
49	4.56	4.20	3.84	3.48	3.12	2.64	2.16	1.68	1.20	0.60
50	5.04	4.68	4.32	3.84	3.36	2.88	2.40	1.92	1.32	0.60
51	5.52	5.16	4.68	4.20	3.72	3.24	2.64	2.04	1.44	0.72
52	6.00	5.64	5.16	4.68	4.20	3.60	3.00	2.28	1.56	0.84
53	6.72	6.24	5.76	5.16	4.56	3.96	3.24	2.52	1.80	0.84
54	7.44	6.96	6.36	5.76	5.16	4.44	3.60	2.76	1.92	0.96
55	8.28	7.68	7.08	6.36	5.64	4.92	4.08	3.12	2.16	1.08
56	9.12	8.52	7.80	7.08	6.24	5.40	4.56	3.48	2.40	1.20
57	9.96	9.24	8.52	7.80	6.84	6.00	4.92	3.84	2.64	1.32
58	10.68	9.96	9.24	8.28	7.44	6.36	5.28	4.08	2.88	1.44
59	11.52	10.68	9.84	9.00	7.92	6.84	5.76	4.44	3.00	1.56
60	12.36	11.52	10.68	9.72	8.64	7.44	6.12	4.80	3.24	1.68
61	13.32	12.36	11.40	10.44	9.24	7.92	6.60	5.16	3.48	1.80
62	14.28	13.32	12.24	11.16	9.84	8.52	7.08	5.52	3.84	1.92
63	15.24	14.16	13.08	11.88	10.56	9.12	7.56	5.88	4.08	2.04
64	16.32	15.24	14.04	12.72	11.40	9.84	8.16	6.36	4.32	2.16
65	16.20	15.12	14.04	12.72	11.28	9.84	8.16	6.36	4.32	2.16
66	18.12	16.92	15.60	14.16	12.60	10.92	9.12	7.08	4.80	2.40
67	19.32	18.12	16.68	15.12	13.56	11.64	9.72	7.56	5.16	2.64
68	20.52	19.20	17.76	16.08	14.28	12.36	10.32	8.04	5.52	2.76
69	21.84	20.40	18.84	17.16	15.24	13.20	10.92	8.52	5.88	3.00
70	23.16	21.72	20.04	18.24	16.20	14.04	11.64	9.12	6.24	3.12
71	-	23.04	21.36	19.44	17.28	15.00	12.48	9.72	6.72	3.36
72	-	-	22.80	20.76	18.48	16.08	13.32	10.32	7.08	3.60
73	-	-	-	22.08	19.68	17.04	14.16	11.04	7.56	3.84
74	-	-	-	-	20.88	18.12	15.12	11.76	8.16	4.08
75	-	-	-	-	-	19.32	16.08	12.48	8.64	4.32
76	-	-	-	-	-	-	17.16	13.32	9.24	4.68
77	-	-	-	-	-	-	-	14.16	9.84	4.92
78	-	-	-	-	-	-	-	-	10.32	5.28
79	-	-	-	-	-	-	-	-	-	5.52

Female Smoker with Premium Payment Term of 20 Years										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
18	0.72	-	-	-	-	-	-	-	-	-
19	0.72	0.72	-	-	-	-	-	-	-	-
20	0.84	0.72	0.72	-	-	-	-	-	-	-
21	0.84	0.84	0.84	0.84	-	-	-	-	-	-
22	0.96	0.96	0.96	0.84	0.84	-	-	-	-	-
23	1.08	1.08	0.96	0.96	0.96	0.96	-	-	-	-
24	1.20	1.08	1.08	1.08	1.08	0.96	0.96	-	-	-
25	1.32	1.20	1.20	1.20	1.08	1.08	1.08	0.96	-	-
26	1.32	1.32	1.20	1.20	1.20	1.08	1.08	1.08	0.96	-
27	1.44	1.44	1.32	1.32	1.32	1.20	1.20	1.08	1.08	0.96
28	1.56	1.56	1.44	1.44	1.32	1.32	1.32	1.20	1.08	1.08
29	1.68	1.68	1.56	1.56	1.56	1.44	1.44	1.32	1.20	1.20
30	1.92	1.80	1.80	1.68	1.68	1.56	1.56	1.44	1.32	1.32
31	2.04	2.04	1.92	1.92	1.80	1.80	1.68	1.56	1.56	1.44
32	2.28	2.16	2.16	2.04	2.04	1.92	1.80	1.80	1.68	1.56
33	2.40	2.40	2.28	2.28	2.16	2.04	2.04	1.92	1.80	1.68
34	2.64	2.64	2.52	2.40	2.40	2.28	2.16	2.04	2.04	1.92
35	2.88	2.88	2.76	2.64	2.64	2.52	2.40	2.28	2.16	2.04
36	3.24	3.12	3.12	3.00	2.88	2.76	2.64	2.52	2.40	2.28
37	3.48	3.48	3.36	3.24	3.12	3.12	3.00	2.76	2.64	2.52
38	3.84	3.72	3.72	3.60	3.48	3.36	3.24	3.12	3.00	2.76
39	4.20	4.08	4.08	3.96	3.84	3.72	3.60	3.36	3.24	3.12
40	4.56	4.56	4.44	4.32	4.20	4.08	3.96	3.72	3.60	3.36
41	5.04	4.92	4.80	4.68	4.56	4.44	4.32	4.08	3.96	3.72
42	5.52	5.40	5.28	5.16	5.04	4.92	4.68	4.56	4.32	4.08
43	5.88	5.76	5.64	5.52	5.40	5.28	5.16	4.92	4.68	4.44
44	6.36	6.24	6.12	6.00	5.88	5.76	5.52	5.28	5.16	4.80
45	6.84	6.72	6.60	6.48	6.36	6.12	6.00	5.76	5.52	5.28
46	7.32	7.32	7.20	6.96	6.84	6.72	6.48	6.24	6.00	5.76
47	7.80	7.68	7.56	7.32	7.20	7.08	6.84	6.60	6.36	6.12
48	7.92	7.80	7.68	7.56	7.44	7.20	7.08	6.84	6.60	6.24
49	8.16	8.04	7.92	7.80	7.68	7.44	7.20	7.08	6.72	6.48
50	8.40	8.28	8.16	8.04	7.92	7.68	7.56	7.32	6.96	6.72
51	8.76	8.64	8.52	8.28	8.16	8.04	7.80	7.56	7.32	6.96
52	9.00	8.88	8.76	8.64	8.52	8.28	8.04	7.80	7.56	7.32
53	9.36	9.24	9.12	9.00	8.88	8.64	8.40	8.16	7.92	7.56
54	9.84	9.72	9.60	9.36	9.24	9.00	8.76	8.52	8.28	7.92
55	10.32	10.20	9.96	9.84	9.72	9.48	9.24	9.00	8.64	8.28

Female Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
56	10.80	10.68	10.56	10.32	10.20	9.96	9.72	9.48	9.12	8.76
57	11.28	11.16	11.04	10.80	10.68	10.44	10.20	9.84	9.60	9.24
58	11.76	11.64	11.52	11.40	11.16	10.92	10.68	10.32	9.96	9.60
59	12.36	12.24	12.12	11.88	11.64	11.40	11.16	10.92	10.56	10.08
60	13.20	12.96	12.84	12.60	12.36	12.12	11.88	11.52	11.16	10.68
61	-	13.80	13.56	13.44	13.20	12.84	12.60	12.24	11.76	11.40
62	-	-	14.40	14.28	14.04	13.68	13.32	12.96	12.60	12.12
63	-	-	-	15.24	14.88	14.64	14.28	13.92	13.44	12.96
64	-	-	-	-	15.96	15.60	15.24	14.88	14.40	13.80
65	-	-	-	-	-	14.76	14.40	14.04	13.56	13.08
66	-	-	-	-	-	-	16.08	15.60	15.12	14.52
67	-	-	-	-	-	-	-	16.92	16.32	15.72
68	-	-	-	-	-	-	-	-	17.64	16.92
69	-	-	-	-	-	-	-	-	-	18.12
70	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-
76	-	-	-	-	-	-	-	-	-	-
77	-	-	-	-	-	-	-	-	-	-
78	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	-	-	-	-

Female Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
18	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
28	0.96	-	-	-	-	-	-	-	-	-
29	1.08	0.96	-	-	-	-	-	-	-	-
30	1.20	1.08	1.08	-	-	-	-	-	-	-
31	1.32	1.20	1.08	0.96	-	-	-	-	-	-
32	1.44	1.32	1.20	1.08	0.96	-	-	-	-	-
33	1.56	1.44	1.32	1.20	1.08	0.96	-	-	-	-
34	1.80	1.56	1.44	1.32	1.20	0.96	0.84	-	-	-
35	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	-	-

Female Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
36	2.16	2.04	1.80	1.68	1.44	1.20	1.08	0.84	0.60	-
37	2.40	2.16	2.04	1.80	1.56	1.32	1.08	0.84	0.60	0.36
38	2.64	2.40	2.16	2.04	1.80	1.56	1.20	0.96	0.72	0.36
39	2.88	2.64	2.40	2.16	1.92	1.68	1.32	1.08	0.72	0.36
40	3.12	2.88	2.64	2.40	2.16	1.80	1.56	1.20	0.84	0.48
41	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.96	0.48
42	3.84	3.60	3.24	3.00	2.64	2.28	1.92	1.44	0.96	0.48
43	4.20	3.84	3.60	3.24	2.88	2.52	2.04	1.56	1.08	0.60
44	4.56	4.20	3.96	3.60	3.12	2.76	2.28	1.68	1.20	0.60
45	4.92	4.68	4.32	3.84	3.48	3.00	2.40	1.92	1.32	0.72
46	5.40	5.04	4.68	4.20	3.72	3.24	2.64	2.04	1.44	0.72
47	5.76	5.40	4.92	4.56	3.96	3.48	2.88	2.28	1.56	0.84
48	5.88	5.52	5.16	4.68	4.20	3.60	3.00	2.28	1.56	0.84
49	6.12	5.76	5.40	4.92	4.32	3.72	3.12	2.40	1.68	0.84
50	6.36	6.00	5.64	5.16	4.56	3.96	3.36	2.52	1.80	0.96
51	6.60	6.24	5.88	5.28	4.80	4.20	3.48	2.76	1.92	0.96
52	6.96	6.48	6.12	5.64	5.04	4.32	3.72	2.88	2.04	1.08
53	7.20	6.84	6.36	5.88	5.28	4.56	3.84	3.00	2.16	1.08
54	7.56	7.20	6.72	6.12	5.52	4.92	4.08	3.24	2.28	1.20
55	7.92	7.56	7.08	6.48	5.88	5.16	4.32	3.36	2.40	1.20
56	8.40	7.92	7.44	6.84	6.12	5.40	4.56	3.60	2.52	1.32
57	8.76	8.28	7.80	7.20	6.48	5.64	4.80	3.84	2.64	1.32
58	9.12	8.64	8.16	7.44	6.72	6.00	5.04	3.96	2.76	1.44
59	9.60	9.12	8.52	7.92	7.08	6.24	5.28	4.20	2.88	1.56
60	10.20	9.72	9.00	8.28	7.56	6.60	5.64	4.44	3.12	1.56
61	10.80	10.20	9.60	8.88	8.04	7.08	5.88	4.68	3.24	1.68
62	11.52	10.92	10.20	9.36	8.52	7.44	6.36	5.04	3.48	1.80
63	12.36	11.64	10.92	10.08	9.12	8.04	6.72	5.28	3.72	1.92
64	13.20	12.48	11.64	10.80	9.72	8.52	7.20	5.76	3.96	2.04
65	12.48	11.88	11.04	10.20	9.24	8.16	6.84	5.40	3.84	1.92
66	13.92	13.20	12.36	11.40	10.32	9.00	7.68	6.00	4.20	2.16
67	15.00	14.16	13.32	12.24	11.04	9.72	8.28	6.48	4.56	2.40
68	16.20	15.36	14.28	13.20	12.00	10.56	8.88	7.08	4.92	2.52
69	17.28	16.44	15.36	14.16	12.84	11.28	9.48	7.56	5.28	2.76
70	18.48	17.52	16.44	15.12	13.68	12.00	10.20	8.04	5.64	2.88
71	-	18.72	17.52	16.20	14.64	12.84	10.92	8.64	6.00	3.12
72	-	-	18.72	17.28	15.60	13.80	11.64	9.24	6.48	3.36
73	-	-	-	18.48	16.68	14.64	12.36	9.84	6.84	3.48
74	-	-	-	-	17.76	15.60	13.20	10.44	7.32	3.72
75	-	-	-	-	-	16.56	14.04	11.16	7.80	3.96
76	-	-	-	-	-	-	14.76	11.64	8.16	4.20
77	-	-	-	-	-	-	-	12.24	8.64	4.44
78	-	-	-	-	-	-	-	-	9.00	4.68
79	-	-	-	-	-	-	-	-	-	4.92

Female Non-Smoker with Premium Payment Term of 20 Years										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
18	0.60	-	-	-	-	-	-	-	-	-
19	0.60	0.60	-	-	-	-	-	-	-	-
20	0.60	0.60	0.60	-	-	-	-	-	-	-
21	0.72	0.72	0.72	0.60	-	-	-	-	-	-
22	0.72	0.72	0.72	0.72	0.72	-	-	-	-	-
23	0.84	0.72	0.72	0.72	0.72	0.72	-	-	-	-
24	0.84	0.84	0.84	0.72	0.72	0.72	0.72	-	-	-
25	0.84	0.84	0.84	0.84	0.72	0.72	0.72	0.72	-	-
26	0.96	0.96	0.84	0.84	0.84	0.84	0.72	0.72	0.72	-
27	0.96	0.96	0.96	0.96	0.84	0.84	0.84	0.72	0.72	0.72
28	1.08	1.08	1.08	0.96	0.96	0.96	0.84	0.84	0.84	0.72
29	1.20	1.20	1.08	1.08	1.08	0.96	0.96	0.96	0.84	0.84
30	1.32	1.32	1.20	1.20	1.20	1.08	1.08	0.96	0.96	0.84
31	1.44	1.44	1.32	1.32	1.20	1.20	1.20	1.08	1.08	0.96
32	1.56	1.56	1.44	1.44	1.32	1.32	1.32	1.20	1.20	1.08
33	1.68	1.68	1.56	1.56	1.56	1.44	1.44	1.32	1.20	1.20
34	1.92	1.80	1.80	1.68	1.68	1.56	1.56	1.44	1.32	1.32
35	2.04	2.04	1.92	1.92	1.80	1.80	1.68	1.56	1.56	1.44
36	2.28	2.16	2.16	2.04	2.04	1.92	1.80	1.80	1.68	1.56
37	2.52	2.40	2.40	2.28	2.28	2.16	2.04	1.92	1.80	1.80
38	2.76	2.64	2.64	2.52	2.40	2.40	2.28	2.16	2.04	1.92
39	3.00	2.88	2.88	2.76	2.64	2.64	2.52	2.40	2.28	2.16
40	3.24	3.24	3.12	3.00	3.00	2.88	2.76	2.64	2.52	2.28
41	3.60	3.48	3.48	3.36	3.24	3.12	3.00	2.88	2.76	2.52
42	3.96	3.84	3.72	3.72	3.60	3.48	3.36	3.12	3.00	2.88
43	4.32	4.20	4.08	3.96	3.84	3.72	3.60	3.48	3.24	3.12
44	4.56	4.56	4.44	4.32	4.20	4.08	3.96	3.72	3.60	3.36
45	4.92	4.92	4.80	4.68	4.56	4.44	4.32	4.08	3.96	3.72
46	5.40	5.28	5.16	5.04	4.92	4.80	4.68	4.44	4.20	4.08
47	5.64	5.52	5.40	5.40	5.16	5.04	4.92	4.68	4.56	4.32
48	5.76	5.76	5.64	5.52	5.40	5.28	5.04	4.92	4.68	4.44
49	6.00	5.88	5.76	5.64	5.52	5.40	5.28	5.04	4.80	4.56
50	6.12	6.12	6.00	5.88	5.76	5.64	5.40	5.28	5.04	4.80
51	6.36	6.24	6.12	6.12	5.88	5.76	5.64	5.40	5.28	5.04
52	6.60	6.48	6.36	6.24	6.12	6.00	5.88	5.64	5.40	5.16
53	6.84	6.72	6.60	6.48	6.36	6.24	6.12	5.88	5.64	5.40
54	7.08	6.96	6.96	6.84	6.60	6.48	6.36	6.12	5.88	5.64
55	7.44	7.32	7.20	7.08	6.96	6.84	6.60	6.48	6.24	6.00
56	7.68	7.56	7.56	7.44	7.20	7.08	6.96	6.72	6.48	6.24
57	7.92	7.92	7.80	7.68	7.56	7.32	7.20	6.96	6.72	6.48
58	8.16	8.04	8.04	7.92	7.68	7.56	7.32	7.20	6.96	6.60
59	8.52	8.40	8.28	8.16	7.92	7.80	7.56	7.44	7.20	6.84
60	8.88	8.76	8.64	8.52	8.28	8.16	7.92	7.68	7.44	7.20

Female Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (11-20)									
Age	20	19	18	17	16	15	14	13	12	11
61	-	9.24	9.12	9.00	8.76	8.64	8.40	8.16	7.92	7.56
62	-	-	9.72	9.48	9.36	9.12	8.88	8.64	8.40	8.04
63	-	-	-	10.20	9.96	9.84	9.60	9.24	9.00	8.64
64	-	-	-	-	10.68	10.44	10.20	9.96	9.60	9.24
65	-	-	-	-	-	9.96	9.72	9.36	9.12	8.76
66	-	-	-	-	-	-	10.80	10.44	10.08	9.72
67	-	-	-	-	-	-	-	11.28	10.92	10.56
68	-	-	-	-	-	-	-	-	11.76	11.28
69	-	-	-	-	-	-	-	-	-	12.12
70	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-
76	-	-	-	-	-	-	-	-	-	-
77	-	-	-	-	-	-	-	-	-	-
78	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	-	-	-	-

Female Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
18	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
28	0.72	-	-	-	-	-	-	-	-	-
29	0.72	0.72	-	-	-	-	-	-	-	-
30	0.84	0.72	0.72	-	-	-	-	-	-	-
31	0.96	0.84	0.72	0.72	-	-	-	-	-	-
32	0.96	0.96	0.84	0.72	0.72	-	-	-	-	-
33	1.08	0.96	0.96	0.84	0.72	0.60	-	-	-	-
34	1.20	1.08	1.08	0.96	0.84	0.72	0.60	-	-	-
35	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.48	-	-
36	1.44	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.36	-
37	1.68	1.56	1.32	1.20	1.08	0.96	0.72	0.60	0.48	0.24
38	1.80	1.68	1.56	1.32	1.20	1.08	0.84	0.72	0.48	0.24
39	1.92	1.80	1.68	1.56	1.32	1.20	0.96	0.72	0.48	0.24
40	2.16	2.04	1.80	1.68	1.44	1.32	1.08	0.84	0.60	0.36

Female Non-Smoker with Premium Payment Term of 20 Years (cont'd)										
	Remaining Premium Payment Terms (1-10)									
Age	10	9	8	7	6	5	4	3	2	1
41	2.40	2.28	2.04	1.80	1.68	1.44	1.20	0.84	0.60	0.36
42	2.64	2.52	2.28	2.04	1.80	1.56	1.32	0.96	0.72	0.36
43	2.88	2.76	2.52	2.28	1.92	1.68	1.44	1.08	0.72	0.36
44	3.12	3.00	2.76	2.40	2.16	1.80	1.56	1.20	0.84	0.48
45	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.96	0.48
46	3.84	3.48	3.24	2.88	2.64	2.28	1.80	1.44	0.96	0.48
47	4.08	3.72	3.48	3.12	2.76	2.40	1.92	1.56	1.08	0.60
48	4.20	3.84	3.60	3.24	2.88	2.52	2.04	1.56	1.08	0.60
49	4.32	4.08	3.72	3.36	3.00	2.64	2.16	1.68	1.20	0.60
50	4.56	4.20	3.96	3.60	3.12	2.76	2.28	1.80	1.20	0.60
51	4.80	4.44	4.08	3.72	3.36	2.88	2.40	1.92	1.32	0.72
52	4.92	4.68	4.32	3.96	3.48	3.00	2.52	1.92	1.32	0.72
53	5.16	4.92	4.56	4.08	3.72	3.24	2.64	2.04	1.44	0.72
54	5.40	5.16	4.80	4.32	3.84	3.36	2.88	2.16	1.56	0.84
55	5.64	5.40	5.04	4.56	4.08	3.60	3.00	2.40	1.68	0.84
56	5.88	5.64	5.28	4.80	4.32	3.84	3.12	2.52	1.68	0.84
57	6.12	5.76	5.40	5.04	4.56	3.96	3.36	2.64	1.80	0.96
58	6.36	6.00	5.64	5.16	4.68	4.08	3.48	2.76	1.92	0.96
59	6.60	6.24	5.76	5.40	4.80	4.20	3.60	2.88	2.04	1.08
60	6.84	6.48	6.12	5.64	5.04	4.44	3.72	3.00	2.04	1.08
61	7.20	6.84	6.36	5.88	5.28	4.68	3.96	3.12	2.16	1.20
62	7.68	7.32	6.84	6.24	5.64	5.04	4.20	3.36	2.40	1.20
63	8.28	7.80	7.32	6.72	6.12	5.40	4.56	3.60	2.52	1.32
64	8.76	8.40	7.80	7.20	6.48	5.76	4.80	3.84	2.64	1.44
65	8.40	7.92	7.44	6.84	6.12	5.40	4.56	3.60	2.52	1.32
66	9.36	8.76	8.28	7.56	6.84	6.00	5.04	4.08	2.88	1.44
67	10.08	9.48	8.88	8.16	7.44	6.48	5.52	4.32	3.00	1.56
68	10.80	10.20	9.60	8.88	8.04	6.96	5.88	4.68	3.24	1.68
69	11.64	10.92	10.32	9.48	8.52	7.56	6.36	5.04	3.48	1.80
70	12.36	11.76	10.92	10.08	9.12	8.04	6.84	5.40	3.72	1.92
71	-	12.48	11.76	10.80	9.72	8.64	7.32	5.76	4.08	2.04
72	-	-	12.48	11.52	10.44	9.24	7.80	6.12	4.32	2.16
73	-	-	-	12.36	11.16	9.84	8.28	6.60	4.56	2.40
74	-	-	-	-	11.88	10.44	8.76	6.96	4.92	2.52
75	-	-	-	-	-	11.04	9.36	7.44	5.16	2.64
76	-	-	-	-	-	-	9.96	7.92	5.52	2.88
77	-	-	-	-	-	-	-	8.40	5.88	3.00
78	-	-	-	-	-	-	-	-	6.24	3.24
79	-	-	-	-	-	-	-	-	-	3.48

Premium Payment Term: 10

Male Smoker with Premium Payment Term of 10 Years										
	Remaining Premium Payment Terms									
Age	10	9	8	7	6	5	4	3	2	1
18	0.48	-	-	-	-	-	-	-	-	-
19	0.60	0.48	-	-	-	-	-	-	-	-
20	0.60	0.60	0.48	-	-	-	-	-	-	-
21	0.60	0.60	0.60	0.48	-	-	-	-	-	-
22	0.72	0.60	0.60	0.48	0.48	-	-	-	-	-
23	0.72	0.72	0.60	0.60	0.48	0.48	-	-	-	-
24	0.72	0.72	0.60	0.60	0.48	0.48	0.36	-	-	-
25	0.72	0.72	0.60	0.60	0.48	0.48	0.36	0.36	-	-
26	0.72	0.72	0.72	0.60	0.48	0.48	0.36	0.36	0.24	-
27	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.36	0.24	0.12
28	0.84	0.72	0.72	0.60	0.60	0.48	0.36	0.36	0.24	0.12
29	0.84	0.72	0.72	0.60	0.60	0.48	0.36	0.36	0.24	0.12
30	0.84	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.24	0.12
31	0.96	0.84	0.84	0.72	0.60	0.60	0.48	0.36	0.24	0.12
32	1.08	0.96	0.84	0.84	0.72	0.60	0.48	0.36	0.24	0.12
33	1.20	1.08	0.96	0.84	0.72	0.72	0.60	0.48	0.36	0.24
34	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
35	1.44	1.32	1.20	1.08	0.96	0.84	0.72	0.48	0.36	0.24
36	1.56	1.44	1.32	1.20	1.08	0.96	0.72	0.60	0.36	0.24
37	1.80	1.68	1.44	1.32	1.20	0.96	0.84	0.60	0.48	0.24
38	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	0.48	0.24
39	2.28	2.04	1.92	1.68	1.44	1.32	1.08	0.84	0.60	0.36
40	2.52	2.28	2.04	1.92	1.68	1.44	1.20	0.96	0.60	0.36
41	2.76	2.64	2.40	2.16	1.92	1.56	1.32	1.08	0.72	0.36
42	3.12	2.88	2.64	2.40	2.16	1.80	1.44	1.20	0.84	0.36
43	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.84	0.48
44	3.96	3.60	3.36	3.00	2.64	2.28	1.92	1.44	0.96	0.48
45	4.32	4.08	3.72	3.36	3.00	2.52	2.04	1.56	1.08	0.60
46	4.80	4.44	4.08	3.72	3.24	2.76	2.28	1.80	1.20	0.60
47	5.28	4.92	4.56	4.08	3.60	3.12	2.52	2.04	1.32	0.72
48	5.88	5.52	5.04	4.56	4.08	3.48	2.88	2.16	1.56	0.72
49	6.48	6.00	5.52	5.04	4.44	3.84	3.24	2.52	1.68	0.84
50	7.08	6.60	6.12	5.52	4.92	4.20	3.48	2.76	1.92	0.96
51	7.80	7.32	6.72	6.12	5.40	4.68	3.84	3.00	2.04	1.08
52	8.64	8.04	7.44	6.72	6.00	5.16	4.32	3.36	2.28	1.20
53	9.60	9.00	8.28	7.56	6.72	5.76	4.80	3.72	2.52	1.32
54	10.68	9.96	9.24	8.40	7.44	6.36	5.28	4.08	2.88	1.44
55	12.00	11.16	10.32	9.36	8.28	7.20	6.00	4.68	3.12	1.56
56	13.44	12.48	11.52	10.44	9.24	8.04	6.72	5.16	3.60	1.80
57	14.76	13.68	12.60	11.52	10.20	8.88	7.32	5.64	3.96	1.92
58	15.84	14.76	13.68	12.36	11.04	9.48	7.92	6.12	4.20	2.16
59	17.16	15.96	14.76	13.44	11.88	10.32	8.52	6.60	4.56	2.28
60	18.48	17.16	15.84	14.40	12.84	11.04	9.24	7.20	4.92	2.52
61	-	18.48	17.04	15.48	13.80	11.88	9.84	7.68	5.28	2.64
62	-	-	18.24	16.56	14.76	12.72	10.56	8.28	5.64	2.88
63	-	-	-	17.76	15.72	13.68	11.40	8.76	6.00	3.00
64	-	-	-	-	16.92	14.64	12.12	9.48	6.48	3.24
65	-	-	-	-	-	14.64	12.12	9.48	6.48	3.24
66	-	-	-	-	-	-	13.56	10.56	7.20	3.60
67	-	-	-	-	-	-	-	11.28	7.80	3.96
68	-	-	-	-	-	-	-	-	8.28	4.20
69	-	-	-	-	-	-	-	-	-	4.44

Male Non-Smoker with Premium Payment Term of 10 Years										
	Remaining Premium Payment Terms									
Age	10	9	8	7	6	5	4	3	2	1
18	0.48	-	-	-	-	-	-	-	-	-
19	0.48	0.48	-	-	-	-	-	-	-	-
20	0.48	0.48	0.48	-	-	-	-	-	-	-
21	0.48	0.48	0.48	0.36	-	-	-	-	-	-
22	0.48	0.48	0.48	0.36	0.36	-	-	-	-	-
23	0.48	0.48	0.48	0.36	0.36	0.36	-	-	-	-
24	0.48	0.48	0.48	0.36	0.36	0.36	0.24	-	-	-
25	0.48	0.48	0.48	0.36	0.36	0.36	0.24	0.24	-	-
26	0.60	0.48	0.48	0.48	0.36	0.36	0.24	0.24	0.12	-
27	0.60	0.48	0.48	0.48	0.36	0.36	0.24	0.24	0.12	0.12
28	0.60	0.48	0.48	0.48	0.36	0.36	0.24	0.24	0.12	0.12
29	0.60	0.60	0.48	0.48	0.36	0.36	0.24	0.24	0.24	0.12
30	0.60	0.60	0.48	0.48	0.48	0.36	0.36	0.24	0.24	0.12
31	0.72	0.60	0.60	0.48	0.48	0.36	0.36	0.24	0.24	0.12
32	0.72	0.72	0.60	0.60	0.48	0.48	0.36	0.24	0.24	0.12
33	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.36	0.24	0.12
34	0.84	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.24	0.12
35	0.96	0.96	0.84	0.72	0.60	0.60	0.48	0.36	0.24	0.12
36	1.08	0.96	0.96	0.84	0.72	0.60	0.48	0.36	0.24	0.12
37	1.20	1.08	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
38	1.32	1.32	1.20	1.08	0.96	0.84	0.60	0.48	0.36	0.24
39	1.56	1.44	1.32	1.20	0.96	0.84	0.72	0.60	0.36	0.24
40	1.68	1.56	1.44	1.32	1.20	0.96	0.84	0.60	0.48	0.24
41	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	0.48	0.24
42	2.16	2.04	1.80	1.68	1.44	1.20	0.96	0.84	0.60	0.24
43	2.40	2.28	2.04	1.80	1.56	1.32	1.08	0.84	0.60	0.36
44	2.76	2.52	2.28	2.04	1.80	1.56	1.32	0.96	0.72	0.36
45	3.00	2.76	2.52	2.28	2.04	1.68	1.44	1.08	0.72	0.36
46	3.36	3.12	2.88	2.52	2.28	1.92	1.56	1.20	0.84	0.48
47	3.72	3.48	3.12	2.88	2.52	2.16	1.80	1.32	0.96	0.48
48	4.08	3.84	3.48	3.12	2.76	2.40	1.92	1.56	1.08	0.60
49	4.56	4.20	3.84	3.48	3.12	2.64	2.16	1.68	1.20	0.60
50	5.04	4.68	4.32	3.84	3.36	2.88	2.40	1.92	1.32	0.60
51	5.52	5.16	4.68	4.20	3.72	3.24	2.64	2.04	1.44	0.72
52	6.00	5.64	5.16	4.68	4.20	3.60	3.00	2.28	1.56	0.84
53	6.72	6.24	5.76	5.16	4.56	3.96	3.24	2.52	1.80	0.84
54	7.44	6.96	6.36	5.76	5.16	4.44	3.60	2.76	1.92	0.96
55	8.28	7.68	7.08	6.36	5.64	4.92	4.08	3.12	2.16	1.08
56	9.12	8.52	7.80	7.08	6.24	5.40	4.56	3.48	2.40	1.20
57	9.96	9.24	8.52	7.80	6.84	6.00	4.92	3.84	2.64	1.32
58	10.68	9.96	9.24	8.28	7.44	6.36	5.28	4.08	2.88	1.44
59	11.52	10.68	9.84	9.00	7.92	6.84	5.76	4.44	3.00	1.56
60	12.36	11.52	10.68	9.72	8.64	7.44	6.12	4.80	3.24	1.68
61	-	12.36	11.40	10.44	9.24	7.92	6.60	5.16	3.48	1.80
62	-	-	12.24	11.16	9.84	8.52	7.08	5.52	3.84	1.92
63	-	-	-	11.88	10.56	9.12	7.56	5.88	4.08	2.04
64	-	-	-	-	11.40	9.84	8.16	6.36	4.32	2.16
65	-	-	-	-	-	9.84	8.16	6.36	4.32	2.16
66	-	-	-	-	-	-	9.12	7.08	4.80	2.40
67	-	-	-	-	-	-	-	7.56	5.16	2.64
68	-	-	-	-	-	-	-	-	5.52	2.76
69	-	-	-	-	-	-	-	-	-	3.00

Female Smoker with Premium Payment Term of 10 Years										
	Remaining Premium Payment Terms									
Age	10	9	8	7	6	5	4	3	2	1
18	0.48	-	-	-	-	-	-	-	-	-
19	0.48	0.48	-	-	-	-	-	-	-	-
20	0.48	0.48	0.48	-	-	-	-	-	-	-
21	0.60	0.48	0.48	0.48	-	-	-	-	-	-
22	0.60	0.60	0.48	0.48	0.48	-	-	-	-	-
23	0.72	0.60	0.60	0.48	0.48	0.36	-	-	-	-
24	0.72	0.72	0.60	0.60	0.48	0.48	0.36	-	-	-
25	0.84	0.72	0.72	0.60	0.60	0.48	0.36	0.36	-	-
26	0.84	0.84	0.72	0.60	0.60	0.48	0.36	0.36	0.24	-
27	0.96	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.24	0.12
28	0.96	0.96	0.84	0.72	0.72	0.60	0.48	0.36	0.24	0.12
29	1.08	0.96	0.96	0.84	0.72	0.60	0.48	0.36	0.36	0.12
30	1.20	1.08	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
31	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
32	1.44	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.36	0.24
33	1.56	1.44	1.32	1.20	1.08	0.96	0.72	0.60	0.48	0.24
34	1.80	1.56	1.44	1.32	1.20	0.96	0.84	0.60	0.48	0.24
35	1.92	1.80	1.68	1.44	1.32	1.08	0.96	0.72	0.48	0.24
36	2.16	2.04	1.80	1.68	1.44	1.20	1.08	0.84	0.60	0.36
37	2.40	2.16	2.04	1.80	1.56	1.32	1.08	0.84	0.60	0.36
38	2.64	2.40	2.16	2.04	1.80	1.56	1.20	0.96	0.72	0.36
39	2.88	2.64	2.40	2.16	1.92	1.68	1.32	1.08	0.72	0.36
40	3.12	2.88	2.64	2.40	2.16	1.80	1.56	1.20	0.84	0.48
41	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.96	0.48
42	3.84	3.60	3.24	3.00	2.64	2.28	1.92	1.44	0.96	0.48
43	4.20	3.84	3.60	3.24	2.88	2.52	2.04	1.56	1.08	0.60
44	4.56	4.20	3.96	3.60	3.12	2.76	2.28	1.68	1.20	0.60
45	4.92	4.68	4.32	3.84	3.48	3.00	2.40	1.92	1.32	0.72
46	5.40	5.04	4.68	4.20	3.72	3.24	2.64	2.04	1.44	0.72
47	5.76	5.40	4.92	4.56	3.96	3.48	2.88	2.28	1.56	0.84
48	5.88	5.52	5.16	4.68	4.20	3.60	3.00	2.28	1.56	0.84
49	6.12	5.76	5.40	4.92	4.32	3.72	3.12	2.40	1.68	0.84
50	6.36	6.00	5.64	5.16	4.56	3.96	3.36	2.52	1.80	0.96
51	6.60	6.24	5.88	5.28	4.80	4.20	3.48	2.76	1.92	0.96
52	6.96	6.48	6.12	5.64	5.04	4.32	3.72	2.88	2.04	1.08
53	7.20	6.84	6.36	5.88	5.28	4.56	3.84	3.00	2.16	1.08
54	7.56	7.20	6.72	6.12	5.52	4.92	4.08	3.24	2.28	1.20
55	7.92	7.56	7.08	6.48	5.88	5.16	4.32	3.36	2.40	1.20
56	8.40	7.92	7.44	6.84	6.12	5.40	4.56	3.60	2.52	1.32
57	8.76	8.28	7.80	7.20	6.48	5.64	4.80	3.84	2.64	1.32
58	9.12	8.64	8.16	7.44	6.72	6.00	5.04	3.96	2.76	1.44
59	9.60	9.12	8.52	7.92	7.08	6.24	5.28	4.20	2.88	1.56
60	10.20	9.72	9.00	8.28	7.56	6.60	5.64	4.44	3.12	1.56
61	-	10.20	9.60	8.88	8.04	7.08	5.88	4.68	3.24	1.68
62	-	-	10.20	9.36	8.52	7.44	6.36	5.04	3.48	1.80
63	-	-	-	10.08	9.12	8.04	6.72	5.28	3.72	1.92
64	-	-	-	-	9.72	8.52	7.20	5.76	3.96	2.04
65	-	-	-	-	-	8.16	6.84	5.40	3.84	1.92
66	-	-	-	-	-	-	7.68	6.00	4.20	2.16
67	-	-	-	-	-	-	-	6.48	4.56	2.40
68	-	-	-	-	-	-	-	-	4.92	2.52
69	-	-	-	-	-	-	-	-	-	2.76

Female Non-Smoker with Premium Payment Term of 10 Years										
	Remaining Premium Payment Terms									
Age	10	9	8	7	6	5	4	3	2	1
18	0.36	-	-	-	-	-	-	-	-	-
19	0.36	0.36	-	-	-	-	-	-	-	-
20	0.36	0.36	0.36	-	-	-	-	-	-	-
21	0.48	0.36	0.36	0.36	-	-	-	-	-	-
22	0.48	0.48	0.36	0.36	0.36	-	-	-	-	-
23	0.48	0.48	0.48	0.36	0.36	0.36	-	-	-	-
24	0.60	0.48	0.48	0.36	0.36	0.36	0.24	-	-	-
25	0.60	0.48	0.48	0.48	0.36	0.36	0.24	0.24	-	-
26	0.60	0.60	0.48	0.48	0.36	0.36	0.36	0.24	0.24	-
27	0.60	0.60	0.60	0.48	0.48	0.36	0.36	0.24	0.24	0.12
28	0.72	0.60	0.60	0.48	0.48	0.36	0.36	0.24	0.24	0.12
29	0.72	0.72	0.60	0.60	0.48	0.48	0.36	0.24	0.24	0.12
30	0.84	0.72	0.72	0.60	0.60	0.48	0.36	0.36	0.24	0.12
31	0.96	0.84	0.72	0.72	0.60	0.48	0.48	0.36	0.24	0.12
32	0.96	0.96	0.84	0.72	0.72	0.60	0.48	0.36	0.24	0.12
33	1.08	0.96	0.96	0.84	0.72	0.60	0.48	0.36	0.36	0.12
34	1.20	1.08	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
35	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.48	0.36	0.24
36	1.44	1.32	1.20	1.08	0.96	0.84	0.72	0.60	0.36	0.24
37	1.68	1.56	1.32	1.20	1.08	0.96	0.72	0.60	0.48	0.24
38	1.80	1.68	1.56	1.32	1.20	1.08	0.84	0.72	0.48	0.24
39	1.92	1.80	1.68	1.56	1.32	1.20	0.96	0.72	0.48	0.24
40	2.16	2.04	1.80	1.68	1.44	1.32	1.08	0.84	0.60	0.36
41	2.40	2.28	2.04	1.80	1.68	1.44	1.20	0.84	0.60	0.36
42	2.64	2.52	2.28	2.04	1.80	1.56	1.32	0.96	0.72	0.36
43	2.88	2.76	2.52	2.28	1.92	1.68	1.44	1.08	0.72	0.36
44	3.12	3.00	2.76	2.40	2.16	1.80	1.56	1.20	0.84	0.48
45	3.48	3.24	3.00	2.64	2.40	2.04	1.68	1.32	0.96	0.48
46	3.84	3.48	3.24	2.88	2.64	2.28	1.80	1.44	0.96	0.48
47	4.08	3.72	3.48	3.12	2.76	2.40	1.92	1.56	1.08	0.60
48	4.20	3.84	3.60	3.24	2.88	2.52	2.04	1.56	1.08	0.60
49	4.32	4.08	3.72	3.36	3.00	2.64	2.16	1.68	1.20	0.60
50	4.56	4.20	3.96	3.60	3.12	2.76	2.28	1.80	1.20	0.60
51	4.80	4.44	4.08	3.72	3.36	2.88	2.40	1.92	1.32	0.72
52	4.92	4.68	4.32	3.96	3.48	3.00	2.52	1.92	1.32	0.72
53	5.16	4.92	4.56	4.08	3.72	3.24	2.64	2.04	1.44	0.72
54	5.40	5.16	4.80	4.32	3.84	3.36	2.88	2.16	1.56	0.84
55	5.64	5.40	5.04	4.56	4.08	3.60	3.00	2.40	1.68	0.84
56	5.88	5.64	5.28	4.80	4.32	3.84	3.12	2.52	1.68	0.84
57	6.12	5.76	5.40	5.04	4.56	3.96	3.36	2.64	1.80	0.96
58	6.36	6.00	5.64	5.16	4.68	4.08	3.48	2.76	1.92	0.96
59	6.60	6.24	5.76	5.40	4.80	4.20	3.60	2.88	2.04	1.08
60	6.84	6.48	6.12	5.64	5.04	4.44	3.72	3.00	2.04	1.08
61	-	6.84	6.36	5.88	5.28	4.68	3.96	3.12	2.16	1.20
62	-	-	6.84	6.24	5.64	5.04	4.20	3.36	2.40	1.20
63	-	-	-	6.72	6.12	5.40	4.56	3.60	2.52	1.32
64	-	-	-	-	6.48	5.76	4.80	3.84	2.64	1.44
65	-	-	-	-	-	5.40	4.56	3.60	2.52	1.32
66	-	-	-	-	-	-	5.04	4.08	2.88	1.44
67	-	-	-	-	-	-	-	4.32	3.00	1.56
68	-	-	-	-	-	-	-	-	3.24	1.68
69	-	-	-	-	-	-	-	-	-	1.80

Premium Payment Term: 5

Male Smoker with Premium Payment Term of 5 years					
	Remaining Premium Payment Terms				
Age	5	4	3	2	1
18	0.36	-	-	-	-
19	0.36	0.24	-	-	-
20	0.36	0.36	0.24	-	-
21	0.36	0.36	0.24	0.24	
22	0.36	0.36	0.24	0.24	0.12
23	0.48	0.36	0.24	0.24	0.12
24	0.48	0.36	0.24	0.24	0.12
25	0.48	0.36	0.36	0.24	0.12
26	0.48	0.36	0.36	0.24	0.12
27	0.48	0.36	0.36	0.24	0.12
28	0.48	0.36	0.36	0.24	0.12
29	0.48	0.36	0.36	0.24	0.12
30	0.48	0.48	0.36	0.24	0.12
31	0.60	0.48	0.36	0.24	0.12
32	0.60	0.48	0.36	0.24	0.12
33	0.72	0.60	0.48	0.36	0.24
34	0.72	0.60	0.48	0.36	0.24
35	0.84	0.72	0.48	0.36	0.24
36	0.96	0.72	0.60	0.36	0.24
37	0.96	0.84	0.60	0.48	0.24
38	1.08	0.96	0.72	0.48	0.24
39	1.32	1.08	0.84	0.60	0.36
40	1.44	1.20	0.96	0.60	0.36
41	1.56	1.32	1.08	0.72	0.36
42	1.80	1.44	1.20	0.84	0.36
43	2.04	1.68	1.32	0.84	0.48
44	2.28	1.92	1.44	0.96	0.48
45	2.52	2.04	1.56	1.08	0.60
46	2.76	2.28	1.80	1.20	0.60
47	3.12	2.52	2.04	1.32	0.72
48	3.48	2.88	2.16	1.56	0.72
49	3.84	3.24	2.52	1.68	0.84
50	4.20	3.48	2.76	1.92	0.96
51	4.68	3.84	3.00	2.04	1.08
52	5.16	4.32	3.36	2.28	1.20
53	5.76	4.80	3.72	2.52	1.32
54	6.36	5.28	4.08	2.88	1.44
55	7.20	6.00	4.68	3.12	1.56
56	8.04	6.72	5.16	3.60	1.80
57	8.88	7.32	5.64	3.96	1.92
58	9.48	7.92	6.12	4.20	2.16
59	10.32	8.52	6.60	4.56	2.28
60	11.04	9.24	7.20	4.92	2.52
61	-	9.84	7.68	5.28	2.64
62	-	-	8.28	5.64	2.88
63	-	-	-	6.00	3.00
64	-	-	-	-	3.24

Male Non-Smoker with Premium Payment Term of 5 years					
	Remaining Premium Payment Terms				
Age	5	4	3	2	1
18	0.24	-	-	-	-
19	0.36	0.24	-	-	-
20	0.36	0.24	0.24	-	-
21	0.36	0.24	0.24	0.12	-
22	0.36	0.24	0.24	0.12	0.12
23	0.36	0.24	0.24	0.12	0.12
24	0.36	0.24	0.24	0.12	0.12
25	0.36	0.24	0.24	0.12	0.12
26	0.36	0.24	0.24	0.12	0.12
27	0.36	0.24	0.24	0.12	0.12
28	0.36	0.24	0.24	0.12	0.12
29	0.36	0.24	0.24	0.24	0.12
30	0.36	0.36	0.24	0.24	0.12
31	0.36	0.36	0.24	0.24	0.12
32	0.48	0.36	0.24	0.24	0.12
33	0.48	0.36	0.36	0.24	0.12
34	0.48	0.48	0.36	0.24	0.12
35	0.60	0.48	0.36	0.24	0.12
36	0.60	0.48	0.36	0.24	0.12
37	0.72	0.60	0.48	0.36	0.24
38	0.84	0.60	0.48	0.36	0.24
39	0.84	0.72	0.60	0.36	0.24
40	0.96	0.84	0.60	0.48	0.24
41	1.08	0.96	0.72	0.48	0.24
42	1.20	0.96	0.84	0.60	0.24
43	1.32	1.08	0.84	0.60	0.36
44	1.56	1.32	0.96	0.72	0.36
45	1.68	1.44	1.08	0.72	0.36
46	1.92	1.56	1.20	0.84	0.48
47	2.16	1.80	1.32	0.96	0.48
48	2.40	1.92	1.56	1.08	0.60
49	2.64	2.16	1.68	1.20	0.60
50	2.88	2.40	1.92	1.32	0.60
51	3.24	2.64	2.04	1.44	0.72
52	3.60	3.00	2.28	1.56	0.84
53	3.96	3.24	2.52	1.80	0.84
54	4.44	3.60	2.76	1.92	0.96
55	4.92	4.08	3.12	2.16	1.08
56	5.40	4.56	3.48	2.40	1.20
57	6.00	4.92	3.84	2.64	1.32
58	6.36	5.28	4.08	2.88	1.44
59	6.84	5.76	4.44	3.00	1.56
60	7.44	6.12	4.80	3.24	1.68
61	-	6.60	5.16	3.48	1.80
62	-	-	5.52	3.84	1.92
63	-	-	-	4.08	2.04
64	-	-	-	-	2.16

Female Smoker with Premium Payment Terms of 5 years					
	Remaining Premium Payment Terms				
Age	5	4	3	2	1
18	0.24	-	-	-	-
19	0.24	0.24	-	-	-
20	0.36	0.24	0.24	-	-
21	0.36	0.24	0.24	0.12	-
22	0.36	0.36	0.24	0.24	0.12
23	0.36	0.36	0.24	0.24	0.12
24	0.48	0.36	0.24	0.24	0.12
25	0.48	0.36	0.36	0.24	0.12
26	0.48	0.36	0.36	0.24	0.12
27	0.48	0.48	0.36	0.24	0.12
28	0.60	0.48	0.36	0.24	0.12
29	0.60	0.48	0.36	0.36	0.12
30	0.72	0.60	0.48	0.36	0.24
31	0.72	0.60	0.48	0.36	0.24
32	0.84	0.72	0.60	0.36	0.24
33	0.96	0.72	0.60	0.48	0.24
34	0.96	0.84	0.60	0.48	0.24
35	1.08	0.96	0.72	0.48	0.24
36	1.20	1.08	0.84	0.60	0.36
37	1.32	1.08	0.84	0.60	0.36
38	1.56	1.20	0.96	0.72	0.36
39	1.68	1.32	1.08	0.72	0.36
40	1.80	1.56	1.20	0.84	0.48
41	2.04	1.68	1.32	0.96	0.48
42	2.28	1.92	1.44	0.96	0.48
43	2.52	2.04	1.56	1.08	0.60
44	2.76	2.28	1.68	1.20	0.60
45	3.00	2.40	1.92	1.32	0.72
46	3.24	2.64	2.04	1.44	0.72
47	3.48	2.88	2.28	1.56	0.84
48	3.60	3.00	2.28	1.56	0.84
49	3.72	3.12	2.40	1.68	0.84
50	3.96	3.36	2.52	1.80	0.96
51	4.20	3.48	2.76	1.92	0.96
52	4.32	3.72	2.88	2.04	1.08
53	4.56	3.84	3.00	2.16	1.08
54	4.92	4.08	3.24	2.28	1.20
55	5.16	4.32	3.36	2.40	1.20
56	5.40	4.56	3.60	2.52	1.32
57	5.64	4.80	3.84	2.64	1.32
58	6.00	5.04	3.96	2.76	1.44
59	6.24	5.28	4.20	2.88	1.56
60	6.60	5.64	4.44	3.12	1.56
61	-	5.88	4.68	3.24	1.68
62	-	-	5.04	3.48	1.80
63	-	-	-	3.72	1.92
64	-	-	-	-	2.04

Female Non-Smoker with Premium Payment Terms of 5 years					
	Remaining Premium Payment Terms				
Age	5	4	3	2	1
18	0.24	-	-	-	-
19	0.24	0.24	-	-	-
20	0.24	0.24	0.24	-	-
21	0.24	0.24	0.24	0.12	-
22	0.24	0.24	0.24	0.12	0.12
23	0.36	0.24	0.24	0.12	0.12
24	0.36	0.24	0.24	0.12	0.12
25	0.36	0.24	0.24	0.12	0.12
26	0.36	0.36	0.24	0.24	0.12
27	0.36	0.36	0.24	0.24	0.12
28	0.36	0.36	0.24	0.24	0.12
29	0.48	0.36	0.24	0.24	0.12
30	0.48	0.36	0.36	0.24	0.12
31	0.48	0.48	0.36	0.24	0.12
32	0.60	0.48	0.36	0.24	0.12
33	0.60	0.48	0.36	0.36	0.12
34	0.72	0.60	0.48	0.36	0.24
35	0.72	0.60	0.48	0.36	0.24
36	0.84	0.72	0.60	0.36	0.24
37	0.96	0.72	0.60	0.48	0.24
38	1.08	0.84	0.72	0.48	0.24
39	1.20	0.96	0.72	0.48	0.24
40	1.32	1.08	0.84	0.60	0.36
41	1.44	1.20	0.84	0.60	0.36
42	1.56	1.32	0.96	0.72	0.36
43	1.68	1.44	1.08	0.72	0.36
44	1.80	1.56	1.20	0.84	0.48
45	2.04	1.68	1.32	0.96	0.48
46	2.28	1.80	1.44	0.96	0.48
47	2.40	1.92	1.56	1.08	0.60
48	2.52	2.04	1.56	1.08	0.60
49	2.64	2.16	1.68	1.20	0.60
50	2.76	2.28	1.80	1.20	0.60
51	2.88	2.40	1.92	1.32	0.72
52	3.00	2.52	1.92	1.32	0.72
53	3.24	2.64	2.04	1.44	0.72
54	3.36	2.88	2.16	1.56	0.84
55	3.60	3.00	2.40	1.68	0.84
56	3.84	3.12	2.52	1.68	0.84
57	3.96	3.36	2.64	1.80	0.96
58	4.08	3.48	2.76	1.92	0.96
59	4.20	3.60	2.88	2.04	1.08
60	4.44	3.72	3.00	2.04	1.08
61	-	3.96	3.12	2.16	1.20
62	-	-	3.36	2.40	1.20
63	-	-	-	2.52	1.32
64	-	-	-	-	1.44

Investment-Linked Funds Details

List of Investment-Linked Funds

No.	Investment Fund	Investment Objective	Fund Management Charge
1	AIA Fixed Income Fund	The primary goal of this Fund is to provide a steady stream of income returns through investments in fixed income securities and money market instruments. The secondary goal of the Fund is to provide medium to long-term capital appreciation whilst preserving the capital invested.	0.50%
2	AIA Dana Bon*	The primary goal of this Fund is to provide a steady stream of income returns through investments in Islamic fixed income securities and Islamic money market instruments. The secondary goal of the Fund is to provide medium to long-term capital appreciation whilst preserving the capital invested.	0.50%
3	AIA Balanced Fund	The Fund is to maximize total returns with reasonable safety of principal through investment in a diversified portfolio of equity, fixed income securities and cash equivalent securities. The Fund is suitable for investors who are willing to take moderate risk in order to achieve a reasonable return.	1.20%
4	AIA Dana Progresif*	This Fund focuses on Shariah-approved securities listed on Bursa Malaysia and Islamic debt securities in order to maximize medium to long-term capital appreciation on your investment. The Fund is suitable for investors who are willing to take moderate risk in order to achieve a reasonable return.	1.40%
5	AIA Equity Dividend Fund	This Fund seeks steady capital growth and income by investing mainly in a portfolio of stocks listed on the Bursa Malaysia which offer or have the potential to offer attractive dividend yields. This Fund is suitable for moderate risk tolerance investors who seek steady capital growth and at the same time seek income stream opportunities.	1.50%
6	AIA Equity Plus Fund	The Fund seeks to maximize medium to long term growth of capital income through investment in a diversified portfolio of well managed large capital companies that are believed to offer above average growth potential. The Fund is suitable for growth-oriented investors who are willing to take moderate to high risk in order to achieve attractive capital gains.	1.50%
7	AIA Dana Dinamik*	This Fund invests in Shariah-approved securities listed on Bursa Malaysia in order to maximize medium to long-term capital appreciation on your investment. The Fund is suitable for high risk tolerance equity investors.	1.475%
8	AIA Aggressive Fund	The Fund seeks long-term growth of capital and income through investment in a diversified portfolio of stocks. This Fund is a high conviction fund which takes more concentrated position in sector and stock positioning. The Fund is suitable for high risk tolerance equity investors.	1.475%
9	AIA Medium Cap Fund	The Fund seeks medium to long-term growth of capital and income through investment in a diversified portfolio of stocks. Focus will be on small and medium sized enterprises and growth stocks with market capitalization of less than RM6billion. The Fund is suitable for high risk tolerance equity investors.	1.475%
10	AIA Asian Debt Fund	The Fund aims at income growth through active management of a portfolio of USD denominated bonds from Asian countries. It is suitable for moderate investors who are willing to take moderate risk in order to achieve capital security and high level income stream.	1.00%

No.	Investment Fund	Investment Objective	Fund Management Charge
11	AIA Eleven Plus Fund	The primary goal of this Fund is to provide long-term capital growth by investing in large and smaller capitalization equities, and fixed income in the United States, Europe, Japan, Asia Pacific and emerging markets including but not limited to markets located in Central & Eastern Europe, South East Asia, Latin America and Africa. It is also flexible by allowing investments in newer funds launched in the future. The Fund adopts a relatively balanced approach towards equities and bond exposure with the aim of providing stable growth of your investment.	Up to 1.50%
12	AIA International High Dividend Fund	The Fund invests in a diversified portfolio of shares issued by companies incorporated in the world and offering an attractive dividend. It is suitable for aggressive investors who are willing to take high risk in order to achieve attractive capital gains and stable income stream.	1.50%
13	AIA New Horizon Fund	By investing in equity and equity-related securities of companies in both local and global markets permissible by prevailing regulations, the goal of this Fund is to provide medium to long-term capital growth on your investment.	1.50%
14	AIA Asia Opportunity Fund	AIA Asia Opportunity Fund aims to provide capital appreciation over the medium to long-term by investing primarily in equities and equity-related instruments in companies with significant business operations in the Asian excluding Japan region.	1.50%
15	AIA Asian Equity Fund	The Fund invests in a diversified portfolio of shares issued by companies incorporated in Asia excluding Japan and Australia. It is suitable for very aggressive investors who are willing to take high risk in order to achieve higher potential returns.	1.50%
16	AIA Asia Platinum Fund	By investing in equity and equity-related securities of companies in three regional markets i.e. Greater China, India and Japan, this Fund is aimed at providing long-term capital growth. From time to time, this Fund may invest in global emerging markets' securities in times of adverse investment climate in any of these three regional markets. The investment in global emerging markets will be allocated across markets which include but are not limited to Central & Eastern Europe, South East Asia, Latin America and Africa.	1.50%
17	AIA International Small Cap Fund	The objective is to provide long-term capital growth by investing in equities and equity-related investments in small to medium sized companies whose assets, products or operations are in Europe and Asia.	1.50%

** Although the Funds invest in Shariah-approved securities, the Investment-Linked Insurance plan that utilizes these funds is not classified as a Shariah-compliant product.*