

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up **CI Insure**. Be sure to also read the general terms and conditions.

AIA General Berhad**[CI Insure]**

Date: 2 February 2023

1. What is this product about?

CI Insure is a non-guaranteed yearly renewable critical illness insurance product which provides coverage for 5 main Advanced Stage Critical Illnesses, Lifestyle Assistance Allowance, and Personal Medical Case Management Service upon diagnosis of covered critical illnesses.

This product is structured on a group policy basis, where TNG Digital Sdn. Bhd. (TNGD) is the Master Policyholder. Any TNGD's users who sign up for this product are the Insured Person(s).

2. What are the covers/benefits provided?

Schedule of Benefits:

No.	Benefits	Sum Insured (RM)		
		Plan A	Plan B	Plan C
1	Advanced Stage Critical Illness Benefit 100% of the sum insured shall be payable in a lump sum for diagnosis of any of the 5 advanced stage critical illnesses below: (a) Cancer (b) Heart Attack (c) Serious Coronary Artery Disease (d) Stroke (e) Kidney Failure	30,000	50,000	100,000
2	Lifestyle Assistance Allowance Benefit Monthly cash allowance for home nursing care, hospice care, palliative care and home cleaning services in the event of inconveniences upon diagnosis of the covered critical illnesses. (per month, up to 3 months)	3,000	5,000	5,000
Personal Medical Case Management (PMCM) Service <ul style="list-style-type: none">Access to world's leading specialistsReview and re-evaluate your medical conditionOffer medical recommendation based on reviewed diagnosisOngoing guidance and support		Included	Included	Included

Note:

- This is a non-guaranteed yearly renewable plan, with one year (1) coverage period.
- Benefit No. 1 and 2 are limited to one (1) critical illness diagnosis per coverage year, and are only payable if you survive at least fifteen (15) days from the date of diagnosis of the covered critical illness.
- Lifestyle Assistance Allowance Benefit is payable up to a maximum of three (3) consecutive months. If the Insured Person dies before the end of the three (3) consecutive months payout, this benefit shall automatically cease.
- PMCM service is a value-added service programme that is administered by our appointed service provider, Teladoc Health, Inc. It offers comprehensive information, additional remote medical consultation and additional opinions from specialists and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by leading medical experts in leading medical centers. The PMCM service does not prescribe any treatment but it will assist the Insured Person to reach the right diagnosis and most appropriate treatment plan. Refer to the following link for more details.
<https://www.aia.com.my/en/total-health-solution-pmcm.html>
- Please refer to the policy contract for more information on the benefits provided.

3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan selected, your attained age (last birthday), gender and smoking status, and is subject to any fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

Please note that the premium rate will increase depending on your attained age (last birthday) on the next anniversary of the certificate of insurance. Refer to “**Appendix – Premium Table for CI Insure**” at the end of this document for further information.

You should satisfy yourself that the premium payable under the certificate of insurance is an amount that you can afford. The premium is not guaranteed and may be increased in the future. We reserve the right to revise the premium rates by giving you at least 30 days prior written notice and the premium revision will be applicable from the next anniversary of your certificate of insurance.

4. What are the fees and charges that I have to pay in addition to the premium?

Type	Amount
Distribution Cost paid to intermediary (<i>included in the premium</i>)	10% of the premium
Applicable Government Tax	6% of premium

Stamp Duty of RM10.00 on the policy has been paid by the Master Policyholder.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** – You must disclose all material facts such as your medical condition, and state your age, gender and smoking status correctly.

Where you have applied for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application/proposal form (or when you applied for this insurance) that is you should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the contract of insurance, refusal or reduction of the claim(s), change of terms or termination of the contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You are also required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. This duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after the contract of insurance has been entered into, varied or renewed with us any of the information given in the application/proposal form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** – The persons eligible for insurance under this policy are Insured Persons who meet the following eligibility:
 - Age last birthday between 18 to 60 years old, renewable up to 70 years old; and
 - Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed and legally residing in Malaysia; and
 - Touch 'n Go eWallet (TNG) E-KYC users, i.e. users who are registered and verified by TNG.
- **Termination** – Insured Person's insurance coverage shall automatically terminate upon the earliest occurrence of the following:
 - Death of the Insured Person; or
 - The Insured Person attains the coverage age limit specified; or
 - Hundred percent (100%) payment of Advanced Stage Critical Illness Benefit; or
 - The end of grace period when any premium remains unpaid; or
 - If the certificate of insurance becomes expired, lapsed, cancelled or terminated; or
 - On the next anniversary date of the Insured Person's certificate of insurance when we or the Master Policyholder terminate this policy.

The PMCM service for Insured Person shall be terminated upon the earliest occurrence of any of the following events:

- Upon the expiry date of the certificate of insurance; or
- If the certificate of insurance becomes lapsed, cancelled or terminated; or
- We withdraw the programme completely by giving thirty (30) days' prior written notice to the Master Policyholder and Insured Person.

- **Free Look Period** – You may cancel your certificate of insurance by giving us a written notice within fifteen (15) days after you have received your certificate of insurance. The premiums that you have paid will be refunded.
- **Grace Period** – A grace period of thirty-one (31) days from the due date will be allowed for payment of each subsequent premium. The certificate of insurance will remain in force during the grace period. If any claim arises during the grace period, any unpaid balance of the premium due for the full coverage year in which the loss or the insured event occurs shall be deducted from the proceeds payable under the certificate of insurance. If any premium remains unpaid at the end of its grace period, the certificate of insurance shall lapse and coverage shall be terminated.
- **Waiting Period** – Eligibility for benefits and service will only start after a specific period from the issue date or the commencement date / reinstatement date of the certificate of insurance, whichever is the later. Waiting period is applied only when the Insured Person is first covered and shall not be applicable after the first year of coverage. However, if there is a break in continuity of the insurance coverage after the first year of coverage, the waiting period shall apply again.

Description	Waiting Period
Advanced Stage Critical Illness Benefit and Lifestyle Assistance Allowance Benefit for: <i>Cancer, Heart Attack, Serious Coronary Artery Disease</i>	60 days
Advanced Stage Critical Illness Benefit and Lifestyle Assistance Allowance Benefit for: <i>Stroke, Kidney Failure</i>	30 days
PMCM Service	30 days

- **Pre-Existing Condition** – shall mean any illnesses, disabilities or conditions prior to the issue date or commencement date / reinstatement date of the certificate of insurance, whichever is later, and that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - The Insured Person had received or is receiving treatment;
 - Medical advice, diagnosis, care or treatment has been recommended;
 - Clear and distinct symptoms are or were evident;
 - Its existence would have been apparent to a reasonable person in the circumstances.
- **Proof of payment** – The validated premium deduction shown in the transaction history of your Touch 'n Go eWallet application shall be considered as proof of payment.
- **How do I make a claim?** – You need to complete the Critical Illness Claim Form and Attending Physician's Statement and submit along with the supporting documents required within sixty (60) days from the date of diagnosis via email to AIA Online Customer Service at my.aiaonline@aia.com. You can obtain the claim forms from the email where you received your e-policy documents upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.

For PMCM service, you may submit your request through:
 Portal: agmyap.teladochealthasia.com
 Email: aiamy_casemgt@teladochealthasia.com
 Careline: 03 3099 7919

- Unless renewed, the coverage for the Insured Person shall cease on expiry date of the certificate of insurance, and we shall strictly not be liable for any events that take place after the expiry date.

Note:

- It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses or pre-existing conditions of the new policy.
- The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- Any illness or surgery other than a diagnosis of a critical illness covered under the policy;
- Critical illness of which the signs and symptoms is manifested prior to or within the waiting period;
- Any critical illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before the Insured Person attains seventeen (17) years of age last birthday;
- Any pre-existing conditions prior to the issue date or commencement date / reinstatement date of the certificate of insurance, whichever is later;
- Critical illness in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We reserve the right to require the Insured Person to undergo a blood test for HIV as a condition precedent to any acceptance of any claim. For the purpose of this policy:

- The definition of AIDS shall be that used by the World Health Organisation (WHO) in 1987, or any subsequent revision by WHO of that definition; and
- Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in our opinion either the presence of any HIV or antibodies to such virus.
- Any of the covered critical illness which is caused by suicide or intentional self-injury;
- Any of the covered critical illness resulting directly from alcohol or drugs abuse;
- If the Insured Person did not survive for at least fifteen (15) days after the diagnosis of a covered critical illness.

The following conditions are excluded for coverage under the PMCM service:

- Medical emergencies;
- Accidents;
- Urgent or life-threatening situations, such as Intensive Care Unit (ICU) admission;
- Daily or common issues, such as colds, flu, fever, occasional rash etc.;
- Long term chronic diseases management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol etc. (however, any complications of chronic diseases shall be covered); or
- Mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety, depression etc.

Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this policy.

7. Can I cancel my policy?

The Insured Person may cancel the certificate of insurance at any time by giving a written notice to us, and provided that no claims have been made during the current certificate of insurance coverage year, the Insured Person shall be entitled to a refund of the premium as follows:

Period from certificate of insurance issue date, not exceeding	Premium Payment Mode	
	Yearly	Monthly
15 days*	90%	No refund
1 month	80%	
2 months	70%	
3 months	60%	
4 months	50%	
5 months	40%	
6 months	30%	
7 months	25%	
8 months	20%	
9 months	15%	
10 months	10%	
11 months	5%	
Period exceeding 11 months	No refund	

(*not applicable to first coverage year as it is subject to the free look period.)

Note: Please refer to the policy contract for more details.

8. Can the Master Policyholder cancel the policy which results in the cancellation of my certificate of insurance?

We or the Master Policyholder may cancel the policy at the next policy anniversary date by serving at least thirty (30) days prior written notice to the Master Policyholder or Us. Your certificate of insurance will be terminated at the expiry date of your certificate of insurance.

9. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact details such as phone number, email address or home address to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on "Medical and Health Insurance", available at all our branches or you can obtain a copy from www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:
AIA General Berhad 201001040438 (924363-W)
Menara AIA,
99 Jalan Ampang,
50450 Kuala Lumpur.
WhatsApp : 019 629 9660
Email : my.aiaonline@aia.com

AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

IMPORTANT NOTE:

YOU SHOULD SATISFY THAT THE MEDICAL AND HEALTH INSURANCE POLICY CHOSEN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE MEDICAL AND HEALTH INSURANCE POLICY AND CONTACT YOUR INTERMEDIARY OR AIA GENERAL BERHAD DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL PREVAIL OVER THIS DOCUMENT.

This product is distributed through TNG Digital Sdn. Bhd. and is underwritten by AIA General Berhad.

The information provided in this disclosure sheet is valid as at 2 February 2023.

Appendix – Premium Table for CI Insure

Premiums stated below are subject to the fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

For Plan A

Age (last birthd ay)	Male				Female			
	Smoker		Non-Smoker		Smoker		Non-Smoker	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
18	4.09	46.98	3.70	42.52	3.54	40.74	3.23	37.17
19	4.40	50.54	3.85	44.30	3.78	43.41	3.31	38.06
20	4.63	53.22	3.93	45.19	4.09	46.98	3.47	39.85
21	4.94	56.78	4.01	46.09	4.47	51.43	3.70	42.52
22	5.10	58.57	4.09	46.98	4.94	56.78	3.93	45.19
23	5.33	61.24	4.09	46.98	5.33	61.24	4.09	46.98
24	5.48	63.02	4.09	46.98	5.72	65.70	4.32	49.65
25	5.64	64.80	4.09	46.98	6.18	71.04	4.47	51.43
26	5.72	65.70	4.16	47.87	6.49	74.61	4.71	54.11
27	5.79	66.59	4.24	48.76	6.96	79.96	5.02	57.67
28	5.95	68.37	4.32	49.65	7.50	86.20	5.41	62.13
29	6.10	70.15	4.40	50.54	8.20	94.22	5.79	66.59
30	6.34	72.83	4.63	53.22	8.97	103.13	6.34	72.83
31	6.72	77.28	4.86	55.89	9.83	112.94	6.88	79.07
32	7.27	83.52	5.25	60.35	10.76	123.63	7.50	86.20
33	8.04	92.44	5.72	65.70	11.76	135.22	8.20	94.22
34	8.89	102.24	6.26	71.94	12.85	147.70	8.97	103.13
35	9.75	112.05	6.88	79.07	14.17	162.85	9.83	112.94
36	10.83	124.53	7.58	87.09	15.80	181.57	10.83	124.53
37	12.07	138.79	8.43	96.89	17.43	200.29	12.00	137.90
38	13.47	154.83	9.36	107.59	19.29	221.68	13.16	151.27
39	15.10	173.55	10.37	119.18	21.30	244.86	14.56	167.31
40	16.80	193.16	11.61	133.44	23.63	271.60	16.11	185.14
41	18.90	217.23	12.93	148.59	26.19	301.02	17.81	204.75
42	21.23	243.97	14.48	166.42	29.06	334.00	19.75	227.03
43	23.78	273.38	16.18	186.03	31.93	366.98	21.69	249.32
44	26.73	307.25	18.20	209.21	35.18	404.41	23.78	273.38
45	29.91	343.80	20.29	233.27	38.60	443.63	26.11	300.12
46	33.25	382.13	22.54	259.12	42.55	489.09	28.75	330.43
47	37.12	426.70	25.10	288.54	45.73	525.64	30.84	354.50
48	41.47	476.61	27.97	321.52	47.98	551.49	32.31	371.43
49	46.27	531.88	31.23	358.95	50.46	580.01	34.02	391.04
50	51.47	591.60	34.64	398.17	53.33	612.99	35.88	412.44
51	57.05	655.78	38.44	441.85	56.36	647.76	37.98	436.50
52	63.49	729.76	42.71	490.88	59.92	688.76	40.30	463.24
53	71.17	818.01	47.82	549.71	63.88	734.22	42.94	493.55
54	79.39	912.49	53.25	612.10	68.22	784.13	45.81	526.53
55	88.77	1,020.34	59.53	684.30	72.87	837.62	48.99	563.08
56	99.32	1,141.57	66.51	764.52	77.91	895.55	52.32	601.40
57	109.09	1,253.88	73.11	840.29	82.57	949.04	55.42	637.06
58	117.85	1,354.60	78.92	907.14	86.75	997.17	58.22	669.15
59	127.31	1,463.35	85.20	979.34	91.17	1,047.98	61.16	703.02
60	137.32	1,578.34	91.95	1,056.89	96.60	1,110.37	64.73	744.02
61*	147.55	1,696.00	98.70	1,134.44	102.57	1,179.01	68.68	789.48
62*	158.18	1,818.11	105.75	1,215.55	109.16	1,254.77	73.11	840.29
63*	169.50	1,948.25	113.35	1,302.91	116.61	1,340.34	78.15	898.23
64*	182.14	2,093.54	121.81	1,400.06	124.91	1,435.72	83.57	960.62
65*	181.67	2,088.20	121.42	1,395.61	118.47	1,361.74	79.39	912.49
66*	203.08	2,334.21	135.76	1,560.51	131.96	1,516.83	88.31	1,015.00
67*	217.27	2,497.33	145.23	1,669.26	142.28	1,635.38	95.21	1,094.33
68*	230.92	2,654.21	154.30	1,773.54	153.52	1,764.63	102.65	1,179.90
69*	245.96	2,827.13	164.30	1,888.53	164.53	1,891.20	110.02	1,264.58
70*	262.01	3,011.65	175.00	2,011.54	175.86	2,021.34	117.62	1,351.93

*The premiums for age 61-70 are applicable for renewal only.

For Plan B

Age (last birthd ay)	Male				Female			
	Smoker		Non-Smoker		Smoker		Non-Smoker	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
18	6.10	70.06	5.45	62.65	5.19	59.68	4.68	53.75
19	6.61	76.00	5.71	65.61	5.58	64.13	4.81	55.23
20	7.00	80.45	5.84	67.10	6.10	70.06	5.06	58.20
21	7.52	86.38	5.97	68.58	6.74	77.48	5.45	62.65
22	7.77	89.35	6.10	70.06	7.52	86.38	5.84	67.10
23	8.16	93.80	6.10	70.06	8.16	93.80	6.10	70.06
24	8.42	96.76	6.10	70.06	8.81	101.21	6.48	74.51
25	8.68	99.73	6.10	70.06	9.58	110.11	6.74	77.48
26	8.81	101.21	6.22	71.55	10.10	116.05	7.13	81.93
27	8.93	102.70	6.35	73.03	10.87	124.95	7.64	87.86
28	9.19	105.66	6.48	74.51	11.77	135.33	8.29	95.28
29	9.45	108.63	6.61	76.00	12.94	148.68	8.93	102.70
30	9.84	113.08	7.00	80.45	14.23	163.51	9.84	113.08
31	10.48	120.50	7.39	84.90	15.65	179.83	10.74	123.46
32	11.39	130.88	8.03	92.31	17.19	197.63	11.77	135.33
33	12.68	145.71	8.81	101.21	18.87	216.91	12.94	148.68
34	14.10	162.03	9.71	111.60	20.68	237.68	14.23	163.51
35	15.52	178.35	10.74	123.46	22.87	262.90	15.65	179.83
36	17.32	199.11	11.90	136.81	25.58	294.05	17.32	199.11
37	19.39	222.85	13.32	153.13	28.29	325.20	19.26	221.36
38	21.71	249.55	14.87	170.93	31.39	360.80	21.19	243.61
39	24.42	280.70	16.55	190.21	34.74	399.36	23.52	270.31
40	27.26	313.33	18.61	213.95	38.62	443.86	26.10	299.98
41	30.74	353.38	20.81	239.16	42.87	492.81	28.94	332.61
42	34.62	397.88	23.39	268.83	47.65	547.69	32.16	369.70
43	38.87	446.83	26.23	301.46	52.42	602.58	35.39	406.78
44	43.78	503.20	29.58	340.03	57.84	664.88	38.87	446.83
45	49.07	564.01	33.07	380.08	63.52	730.14	42.75	491.33
46	54.62	627.79	36.81	423.10	70.10	805.79	47.13	541.76
47	61.07	701.96	41.07	472.05	75.40	866.61	50.62	581.81
48	68.30	785.03	45.84	526.93	79.14	909.63	53.07	609.99
49	76.30	876.99	51.26	589.23	83.27	957.09	55.91	642.63
50	84.95	976.38	56.94	654.49	88.04	1,011.98	59.01	678.23
51	94.24	1,083.18	63.26	727.18	93.08	1,069.83	62.49	718.28
52	104.95	1,206.29	70.36	808.76	99.01	1,138.06	66.36	762.78
53	117.72	1,353.14	78.88	906.66	105.59	1,213.71	70.75	813.21
54	131.40	1,510.37	87.91	1,010.49	112.82	1,296.77	75.52	868.09
55	147.02	1,689.86	98.37	1,130.64	120.56	1,385.77	80.82	928.91
56	164.57	1,891.59	109.98	1,264.14	128.95	1,482.19	86.36	992.69
57	180.83	2,078.49	120.95	1,390.22	136.69	1,571.19	91.53	1,052.03
58	195.41	2,246.10	130.63	1,501.47	143.66	1,651.29	96.17	1,105.43
59	211.16	2,427.07	141.08	1,621.62	151.02	1,735.84	101.08	1,161.79
60	227.80	2,618.42	152.31	1,750.67	160.05	1,839.67	107.01	1,230.02
61*	244.84	2,814.22	163.54	1,879.72	169.99	1,953.89	113.59	1,305.67
62*	262.52	3,017.43	175.28	2,014.70	180.96	2,079.97	120.95	1,390.22
63*	281.36	3,234.00	187.93	2,160.07	193.35	2,222.37	129.34	1,486.64
64*	302.39	3,475.78	201.99	2,321.75	207.15	2,381.09	138.37	1,590.47
65*	301.62	3,466.88	201.35	2,314.34	196.44	2,257.97	131.40	1,510.37
66*	337.24	3,876.28	225.22	2,588.75	218.90	2,516.07	146.24	1,680.96
67*	360.85	4,147.73	240.97	2,769.72	236.06	2,713.35	157.73	1,812.97
68*	383.56	4,408.79	256.06	2,943.27	254.77	2,928.43	170.12	1,955.37
69*	408.60	4,696.56	272.71	3,134.62	273.10	3,139.07	182.38	2,096.29
70*	435.31	5,003.61	290.52	3,339.31	291.94	3,355.63	195.02	2,241.65

*The premiums for age 61-70 are applicable for renewal only.

For Plan C

Age (last birthday)	Male				Female			
	Smoker		Non-Smoker		Smoker		Non-Smoker	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
18	9.96	114.46	8.82	101.35	8.36	96.11	7.45	85.62
19	10.87	124.95	9.27	106.60	9.05	103.97	7.68	88.24
20	11.55	132.81	9.50	109.22	9.96	114.46	8.13	93.49
21	12.47	143.30	9.73	111.84	11.10	127.57	8.82	101.35
22	12.92	148.54	9.96	114.46	12.47	143.30	9.50	109.22
23	13.61	156.41	9.96	114.46	13.61	156.41	9.96	114.46
24	14.06	161.65	9.96	114.46	14.75	169.52	10.64	122.33
25	14.52	166.90	9.96	114.46	16.12	185.25	11.10	127.57
26	14.75	169.52	10.19	117.08	17.03	195.73	11.78	135.44
27	14.98	172.14	10.41	119.70	18.40	211.46	12.70	145.92
28	15.43	177.38	10.64	122.33	19.99	229.82	13.84	159.03
29	15.89	182.63	10.87	124.95	22.05	253.41	14.98	172.14
30	16.57	190.49	11.55	132.81	24.33	279.63	16.57	190.49
31	17.71	203.60	12.24	140.68	26.84	308.47	18.17	208.84
32	19.31	221.95	13.38	153.79	29.57	339.93	19.99	229.82
33	21.59	248.17	14.75	169.52	32.54	374.01	22.05	253.41
34	24.10	277.01	16.34	187.87	35.73	410.72	24.33	279.63
35	26.61	305.85	18.17	208.84	39.61	455.28	26.84	308.47
36	29.80	342.55	20.22	232.44	44.40	510.34	29.80	342.55
37	33.45	384.50	22.73	261.28	49.19	565.40	33.22	381.88
38	37.56	431.69	25.47	292.74	54.66	628.32	36.64	421.20
39	42.35	486.75	28.43	326.82	60.59	696.48	40.75	468.39
40	47.36	544.42	32.08	368.77	67.44	775.13	45.31	520.83
41	53.52	615.21	35.96	413.34	74.96	861.65	50.33	578.51
42	60.37	693.86	40.52	465.77	83.40	958.65	56.03	644.05
43	67.89	780.38	45.54	523.45	91.84	1,055.66	61.73	709.59
44	76.56	880.00	51.47	591.61	101.42	1,165.77	67.89	780.38
45	85.91	987.49	57.63	662.40	111.46	1,281.13	74.74	859.03
46	95.72	1,100.23	64.24	738.43	123.09	1,414.83	82.49	948.17
47	107.12	1,231.31	71.77	824.95	132.44	1,522.32	88.65	1,018.95
48	119.90	1,378.13	80.21	921.95	139.06	1,598.35	92.98	1,068.77
49	134.04	1,540.68	89.79	1,032.06	146.36	1,682.25	98.00	1,126.44
50	149.32	1,716.33	99.83	1,147.42	154.79	1,779.25	103.48	1,189.37
51	165.74	1,905.10	111.00	1,275.88	163.69	1,881.50	109.63	1,260.15
52	184.67	2,122.70	123.55	1,420.08	174.18	2,002.10	116.48	1,338.80
53	207.26	2,382.25	138.60	1,593.11	185.82	2,135.81	124.23	1,427.94
54	231.43	2,660.15	154.57	1,776.63	198.59	2,282.62	132.67	1,524.95
55	259.03	2,977.38	173.04	1,988.99	212.27	2,439.93	142.02	1,632.44
56	290.05	3,333.93	193.57	2,224.94	227.10	2,610.34	151.83	1,745.17
57	318.79	3,664.27	212.96	2,447.79	240.78	2,767.64	160.95	1,850.04
58	344.57	3,960.52	230.06	2,644.42	253.10	2,909.21	169.16	1,944.42
59	372.39	4,280.37	248.54	2,856.78	266.10	3,058.65	177.83	2,044.05
60	401.82	4,618.57	268.38	3,084.87	282.07	3,242.17	188.32	2,164.65
61*	431.92	4,964.64	288.23	3,312.96	299.63	3,444.04	199.96	2,298.35
62*	463.17	5,323.82	308.98	3,551.53	319.02	3,666.89	212.96	2,447.79
63*	496.47	5,706.59	331.34	3,808.46	340.92	3,918.58	227.78	2,618.20
64*	533.65	6,133.93	356.20	4,094.23	365.32	4,199.10	243.75	2,801.72
65*	532.28	6,118.20	355.06	4,081.12	346.39	3,981.50	231.43	2,660.15
66*	595.24	6,841.79	397.25	4,566.14	386.08	4,437.68	257.66	2,961.65
67*	636.98	7,321.57	425.08	4,885.99	416.41	4,786.36	277.96	3,194.98
68*	677.12	7,782.99	451.77	5,192.73	449.49	5,166.51	299.86	3,446.67
69*	721.37	8,291.60	481.19	5,530.93	481.88	5,538.80	321.53	3,695.73
70*	768.58	8,834.30	512.67	5,892.73	515.18	5,921.57	343.88	3,952.66

*The premiums for age 61-70 are applicable for renewal only.