



AIA Bhd. 200701032867 (790895-D)
Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur
Care Line: 1300-88-1899
Tel: 03-2056 1111
Website: AIA.COM.MY

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA Critical Illness Cover. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA Critical Illness Cover is a yearly renewable insurance plan which provides coverage for 39 critical illnesses. This plan is purely a critical illness protection plan and does not include any savings or investment elements.

2. What are the covers/benefits provided?

This plan covers:

Description	Benefit
Critical Illness Benefit	RM <XX,XXX>

100% of the coverage amount shall be payable for any one of the 39 covered critical illnesses and covered surgery, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, where 10% of the coverage amount will be payable and is subject to a maximum of RM25,000 (limited to 1 payment only). The coverage amount shall be reduced by this advance payment.

Duration of coverage: Yearly renewable up to age 70.

Benefits are only payable if you survive at least 15 days from the date of diagnosis of any of the 39 critical illnesses or a covered surgery. The list of 39 covered critical illnesses under this product is as follows:

- | | |
|--|--|
| 1. Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 23. Muscular Dystrophy |
| 2. Cancer – <i>of specified severity and does not cover very early cancers</i> | 24. Alzheimer's Disease / Severe Dementia |
| 3. Heart Attack – <i>of specified severity</i> | 25. Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i> |
| 4. Coronary Artery By-Pass Surgery | 26. Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 5. Serious Coronary Artery Disease | 27. Terminal Illness |
| 6. Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 28. Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 7. Heart Valve Surgery | 29. Benign Brain Tumour – <i>of specified severity</i> |
| 8. Fulminant Viral Hepatitis | 30. Major Head Trauma – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 9. End-Stage Liver Failure | 31. Bacterial Meningitis – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 10. Primary Pulmonary Arterial Hypertension – <i>of specified severity</i> | 32. Brain Surgery |
| 11. End-Stage Lung Disease | 33. Medullary Cystic Disease |
| 12. Kidney Failure – <i>requiring dialysis or kidney transplant</i> | 34. Loss of Independent Existence |
| 13. Surgery to Aorta | 35. HIV Infection Due To Blood Transfusion |
| 14. Chronic Aplastic Anaemia – <i>resulting in permanent Bone Marrow Failure</i> | 36. Cardiomyopathy – <i>of specified severity</i> |
| 15. Major Organ / Bone Marrow Transplant | 37. Full-blown AIDS |
| 16. Blindness – Permanent and Irreversible | 38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 17. Deafness – Permanent and Irreversible | |
| 18. Loss of Speech | |
| 19. Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | |
| 20. Third Degree Burns – <i>of specified severity</i> | |



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21. Multiple Sclerosis
22. Paralysis of Limbs

39. Systemic Lupus Erythematosus with
Severe Kidney Complications

*In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the coverage amount shall be payable, subject to a maximum of RM 25,000 (limited to 1 payment only). The coverage amount shall be reduced by this advance payment.

3. How much premium do I have to pay?

The total premium that You have to pay: RM<XXX.XX> (<Payment Frequency>)

Please note that the premium rate will increase depending on the attained age when the premium is due. Please refer to “**Appendix – Premium Table for AIA Critical Illness Cover**” at the end of this document for further information.

You should satisfy yourself that the premium payable under the policy is an amount that you can afford. This premium is not guaranteed and may be increased in the future. We reserve the right to revise the premium rates by giving you 3 months’ written notice prior to the next policy anniversary.

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

There are no fees and charges other than the premiums payable.

This plan is commission-free and no intermediaries are involved in the sales or marketing of AIA Critical Illness Cover.

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

- (a) **Importance of disclosure** – You must disclose all material facts such as your medical condition, and state your age correctly.
- (b) **Free Look Period** – You may cancel the policy by giving a written request that is signed by you to AIA Bhd within fifteen (15) days of your e-policy contract being made available on AIA’s customer portal. The premiums that you have paid will be refunded.
- (c) **Grace Period** – You have 31 days from premium due date to pay the premium for this policy. The policy will remain in-force during this period.
- (d) **Waiting Period** – the eligibility for benefits under the policy will only start after a specific period from the effective date of the policy:

Description	Waiting Period
Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease	60 days
Other Critical Illnesses	30 days

- (e) **Claims** – Please refer to the AIA Bhd.’s website to understand further on the claim procedures.

Notes:

- (i) It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting period for the new policy.
- (ii) The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

This policy does not cover:



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- (a) any illness or surgery other than a diagnosis or surgery for a covered Critical Illness;
- (b) any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later;
- (c) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- (d) all other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- (e) any critical illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before you attain seventeen (17) years of age;
- (f) the diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease/ Severe Dementia or Terminal Illness of the Insured/You, where in Our opinion, was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any HIV. We reserve the right to require the Insured/You to undergo a blood test for HIV as a condition precedent to any acceptance of any claim. For the purpose of this policy:
 - (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) 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 a Virus.
- (g) any of the critical illnesses or covered surgeries defined here which is caused by a self-inflicted injury;
- (h) if the Insured did not survive for at least 15 days after the diagnosis of a critical illness.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

7. Can I cancel my policy?

You may cancel or surrender your policy by giving a written notice to AIA Bhd. Upon cancellation, you may be entitled to a refund of a portion of your premium provided that you have not made a claim on the policy during the current policy year.

Period From Policy Anniversary, Not Exceeding	Premium Payment Mode			
	Annual	Semi-annual	Quarterly	Monthly
15 days*	90%	80%	70%	No refund
1 month	80%	70%	50%	
2 months	70%	50%	20%	
3 months	60%	30%	No refund	
4 months	50%	20%	50%	
5 months	40%	10%	20%	
6 months	30%	No refund	No refund	
7 months	25%	70%	50%	
8 months	20%	50%	20%	No refund
9 months	15%	30%	No refund	
10 months	10%	20%	50%	
11 months	5%	10%	20%	
Period exceeding 11 months	No refund			

* Not applicable to first Policy Year due to Free Look Period.



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If you do not pay your premium within the Grace Period, your policy will be terminated.

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

8. What do I need to do if there are changes to my contact details?

It is important that you inform AIA Bhd. of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require more information about medical and health insurance please refer to the introductory guide on "Medical and Health Insurance" via www.liam.org.my.

If you have any enquiries, please contact AIA Bhd. at:

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This insurance plan is underwritten by AIA Bhd., a licensed insurance company under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar type of plans available

Please contact AIA Bhd. or visit our website at www.aia.com.my for other similar types of plans offered by AIA Bhd.

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 AIA BHD. 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 ALWAYS PREVAIL OVER THIS DOCUMENT.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at <[MM/DD/YYYY](#)>.



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Appendix – Premium Table for AIA Critical Illness Cover
(per RM1,000 sum assured)

Male Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.06612	0.19570	0.39140	0.76000	44	0.39150	1.15875	2.31750	4.50000
17	0.06612	0.19570	0.39140	0.76000	45	0.43848	1.29780	2.59560	5.04000
18	0.06612	0.19570	0.39140	0.76000	46	0.48894	1.44715	2.89430	5.62000
19	0.06786	0.20085	0.40170	0.78000	47	0.54636	1.61710	3.23420	6.28000
20	0.06960	0.20600	0.41200	0.80000	48	0.61074	1.80765	3.61530	7.02000
21	0.07134	0.21115	0.42230	0.82000	49	0.68382	2.02395	4.04790	7.86000
22	0.07308	0.21630	0.43260	0.84000	50	0.76038	2.25055	4.50110	8.74000
23	0.07308	0.21630	0.43260	0.84000	51	0.84564	2.50290	5.00580	9.72000
24	0.07308	0.21630	0.43260	0.84000	52	0.94134	2.78615	5.57230	10.82000
25	0.07308	0.21630	0.43260	0.84000	53	1.05618	3.12605	6.25210	12.14000
26	0.07482	0.22145	0.44290	0.86000	54	1.17798	3.48655	6.97310	13.54000
27	0.07656	0.22660	0.45320	0.88000	55	1.31892	3.90370	7.80740	15.16000
28	0.07830	0.23175	0.46350	0.90000	56*	1.47552	4.36720	8.73440	16.96000
29	0.08004	0.23690	0.47380	0.92000	57*	1.62342	4.80495	9.60990	18.66000
30	0.08526	0.25235	0.50470	0.98000	58*	1.75392	5.19120	10.38240	20.16000
31	0.09048	0.26780	0.53560	1.04000	59*	1.89486	5.60835	11.21670	21.78000
32	0.09918	0.29355	0.58710	1.14000	60*	2.04624	6.05640	12.11280	23.52000
33	0.10962	0.32445	0.64890	1.26000	61*	2.19762	6.50445	13.00890	25.26000
34	0.12180	0.36050	0.72100	1.40000	62*	2.35596	6.97310	13.94620	27.08000
35	0.13572	0.40170	0.80340	1.56000	63*	2.52822	7.48295	14.96590	29.06000
36	0.15138	0.44805	0.89610	1.74000	64*	2.71788	8.04430	16.08860	31.24000
37	0.17052	0.50470	1.00940	1.96000	65*	2.87448	8.50780	17.01560	33.04000
38	0.19140	0.56650	1.13300	2.20000	66*	3.03108	8.97130	17.94260	34.84000
39	0.21576	0.63860	1.27720	2.48000	67*	3.24336	9.59960	19.19920	37.28000
40	0.24360	0.72100	1.44200	2.80000	68*	3.44694	10.20215	20.40430	39.62000
41	0.27318	0.80855	1.61710	3.14000	69*	3.67140	10.86650	21.73300	42.20000
42	0.30798	0.91155	1.82310	3.54000	70*	3.91152	11.57720	23.15440	44.96000
43	0.34626	1.02485	2.04970	3.98000					

*The premium for ages 56-70 are applicable for renewal only.



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Appendix – Premium Table for AIA Critical Illness Cover
(per RM1,000 sum assured)

Male Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.06960	0.20600	0.41200	0.80000	44	0.58290	1.72525	3.45050	6.70000
17	0.07134	0.21115	0.42230	0.82000	45	0.65424	1.93640	3.87280	7.52000
18	0.07308	0.21630	0.43260	0.84000	46	0.72906	2.15785	4.31570	8.38000
19	0.08004	0.23690	0.47380	0.92000	47	0.81606	2.41535	4.83070	9.38000
20	0.08526	0.25235	0.50470	0.98000	48	0.91350	2.70375	5.40750	10.50000
21	0.09222	0.27295	0.54590	1.06000	49	1.02138	3.02305	6.04610	11.74000
22	0.09570	0.28325	0.56650	1.10000	50	1.13796	3.36810	6.73620	13.08000
23	0.10092	0.29870	0.59740	1.16000	51	1.26324	3.73890	7.47780	14.52000
24	0.10440	0.30900	0.61800	1.20000	52	1.40766	4.16635	8.33270	16.18000
25	0.10788	0.31930	0.63860	1.24000	53	1.57992	4.67620	9.35240	18.16000
26	0.10962	0.32445	0.64890	1.26000	54	1.76436	5.22210	10.44420	20.28000
27	0.11136	0.32960	0.65920	1.28000	55	1.97490	5.84525	11.69050	22.70000
28	0.11484	0.33990	0.67980	1.32000	56*	2.21154	6.54565	13.09130	25.42000
29	0.11832	0.35020	0.70040	1.36000	57*	2.43078	7.19455	14.38910	27.94000
30	0.12354	0.36565	0.73130	1.42000	58*	2.62914	7.78165	15.56330	30.22000
31	0.13224	0.39140	0.78280	1.52000	59*	2.84142	8.40995	16.81990	32.66000
32	0.14442	0.42745	0.85490	1.66000	60*	3.06588	9.07430	18.14860	35.24000
33	0.16182	0.47895	0.95790	1.86000	61*	3.29556	9.75410	19.50820	37.88000
34	0.18096	0.53560	1.07120	2.08000	62*	3.53394	10.45965	20.91930	40.62000
35	0.20010	0.59225	1.18450	2.30000	63*	3.78798	11.21155	22.42310	43.54000
36	0.22620	0.66950	1.33900	2.60000	64*	4.07160	12.05100	24.10200	46.80000
37	0.25404	0.75190	1.50380	2.92000	65*	4.30650	12.74625	25.49250	49.50000
38	0.28536	0.84460	1.68920	3.28000	66*	4.54140	13.44150	26.88300	52.20000
39	0.32190	0.95275	1.90550	3.70000	67*	4.86156	14.38910	28.77820	55.88000
40	0.36018	1.06605	2.13210	4.14000	68*	5.16780	15.29550	30.59100	59.40000
41	0.40716	1.20510	2.41020	4.68000	69*	5.50536	16.29460	32.58920	63.28000
42	0.45936	1.35960	2.71920	5.28000	70*	5.86554	17.36065	34.72130	67.42000
43	0.51678	1.52955	3.05910	5.94000					

*The premium for ages 56-70 are applicable for renewal only.



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Appendix – Premium Table for AIA Critical Illness Cover
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Female Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.04872	0.14420	0.28840	0.56000	44	0.51678	1.52955	3.05910	5.94000
17	0.05046	0.14935	0.29870	0.58000	45	0.56898	1.68405	3.36810	6.54000
18	0.05394	0.15965	0.31930	0.62000	46	0.62814	1.85915	3.71830	7.22000
19	0.05568	0.16480	0.32960	0.64000	47	0.67512	1.99820	3.99640	7.76000
20	0.05916	0.17510	0.35020	0.68000	48	0.70818	2.09605	4.19210	8.14000
21	0.06438	0.19055	0.38110	0.74000	49	0.74646	2.20935	4.41870	8.58000
22	0.06960	0.20600	0.41200	0.80000	50	0.78822	2.33295	4.66590	9.06000
23	0.07308	0.21630	0.43260	0.84000	51	0.83520	2.47200	4.94400	9.60000
24	0.07830	0.23175	0.46350	0.90000	52	0.88740	2.62650	5.25300	10.20000
25	0.08178	0.24205	0.48410	0.94000	53	0.94656	2.80160	5.60320	10.88000
26	0.08700	0.25750	0.51500	1.00000	54	1.01094	2.99215	5.98430	11.62000
27	0.09396	0.27810	0.55620	1.08000	55	1.08228	3.20330	6.40660	12.44000
28	0.10266	0.30385	0.60770	1.18000	56*	1.15710	3.42475	6.84950	13.30000
29	0.11136	0.32960	0.65920	1.28000	57*	1.22670	3.63075	7.26150	14.10000
30	0.12354	0.36565	0.73130	1.42000	58*	1.28934	3.81615	7.63230	14.82000
31	0.13572	0.40170	0.80340	1.56000	59*	1.35546	4.01185	8.02370	15.58000
32	0.14964	0.44290	0.88580	1.72000	60*	1.43550	4.24875	8.49750	16.50000
33	0.16530	0.48925	0.97850	1.90000	61*	1.52424	4.51140	9.02280	17.52000
34	0.18270	0.54075	1.08150	2.10000	62*	1.62342	4.80495	9.60990	18.66000
35	0.20358	0.60255	1.20510	2.34000	63*	1.73652	5.13970	10.27940	19.96000
36	0.22620	0.66950	1.33900	2.60000	64*	1.85832	5.50020	11.00040	21.36000
37	0.25230	0.74675	1.49350	2.90000	65*	1.91139	5.65728	11.31455	21.97000
38	0.27840	0.82400	1.64800	3.20000	66*	1.96446	5.81435	11.62870	22.58000
39	0.30972	0.91670	1.83340	3.56000	67*	2.11932	6.27270	12.54540	24.36000
40	0.34452	1.01970	2.03940	3.96000	68*	2.28636	6.76710	13.53420	26.28000
41	0.38280	1.13300	2.26600	4.40000	69*	2.45340	7.26150	14.52300	28.20000
42	0.42630	1.26175	2.52350	4.90000	70*	2.62392	7.76620	15.53240	30.16000
43	0.46980	1.39050	2.78100	5.40000					

*The premium for ages 56-70 are applicable for renewal only.



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Appendix – Premium Table for AIA Critical Illness Cover
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Female Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.05046	0.14935	0.29870	0.58000	44	0.77256	2.28660	4.57320	8.88000
17	0.05568	0.16480	0.32960	0.64000	45	0.84912	2.51320	5.02640	9.76000
18	0.06090	0.18025	0.36050	0.70000	46	0.93786	2.77585	5.55170	10.78000
19	0.06612	0.19570	0.39140	0.76000	47	1.00920	2.98700	5.97400	11.60000
20	0.07308	0.21630	0.43260	0.84000	48	1.05966	3.13635	6.27270	12.18000
21	0.08178	0.24205	0.48410	0.94000	49	1.11534	3.30115	6.60230	12.82000
22	0.09222	0.27295	0.54590	1.06000	50	1.17972	3.49170	6.98340	13.56000
23	0.10092	0.29870	0.59740	1.16000	51	1.24758	3.69255	7.38510	14.34000
24	0.10962	0.32445	0.64890	1.26000	52	1.32762	3.92945	7.85890	15.26000
25	0.12006	0.35535	0.71070	1.38000	53	1.41636	4.19210	8.38420	16.28000
26	0.12702	0.37595	0.75190	1.46000	54	1.51380	4.48050	8.96100	17.40000
27	0.13746	0.40685	0.81370	1.58000	55	1.61820	4.78950	9.57900	18.60000
28	0.14964	0.44290	0.88580	1.72000	56*	1.73130	5.12425	10.24850	19.90000
29	0.16530	0.48925	0.97850	1.90000	57*	1.83570	5.43325	10.86650	21.10000
30	0.18270	0.54075	1.08150	2.10000	58*	1.92966	5.71135	11.42270	22.18000
31	0.20358	0.60255	1.20510	2.34000	59*	2.02884	6.00490	12.00980	23.32000
32	0.22446	0.66435	1.32870	2.58000	60*	2.15064	6.36540	12.73080	24.72000
33	0.24708	0.73130	1.46260	2.84000	61*	2.28462	6.76195	13.52390	26.26000
34	0.27144	0.80340	1.60680	3.12000	62*	2.43252	7.19970	14.39940	27.96000
35	0.30102	0.89095	1.78190	3.46000	63*	2.60130	7.69925	15.39850	29.90000
36	0.33756	0.99910	1.99820	3.88000	64*	2.78748	8.25030	16.50060	32.04000
37	0.37410	1.10725	2.21450	4.30000	65*	2.86665	8.48463	16.96925	32.95000
38	0.41586	1.23085	2.46170	4.78000	66*	2.94582	8.71895	17.43790	33.86000
39	0.46110	1.36475	2.72950	5.30000	67*	3.17724	9.40390	18.80780	36.52000
40	0.51330	1.51925	3.03850	5.90000	68*	3.42954	10.15065	20.30130	39.42000
41	0.57072	1.68920	3.37840	6.56000	69*	3.67662	10.88195	21.76390	42.26000
42	0.63510	1.87975	3.75950	7.30000	70*	3.93066	11.63385	23.26770	45.18000
43	0.69948	2.07030	4.14060	8.04000					

*The premium for ages 56-70 are applicable for renewal only.