



## Care Secure Alteration Form

**Warning:** Under Section 23(5) of the Insurance Act 1966 (or any other future amendments to it), you must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

### Section A: Policyholder's details (This section must be completed)

 <b>Important Notes:</b> You may update your contact details and access your policy information via My Income customer portal at <a href="http://income.com.sg/account">income.com.sg/account</a> . If your contact details are not updated prior to the submission of this application, any correspondences will be sent to your address, contact number and/or email address in our records.		
Full Name (as in NRIC/Long-Term Pass)	NRIC number/FIN	Policy number
Country of residence	Nationality <input type="checkbox"/> Singaporean  <input type="checkbox"/> Singapore PR (please give details): _____  <input type="checkbox"/> Others (please give details): _____	
Occupation	Name of organisation	

### Section B: Details on Alterations (This section must be completed)

 <b>Important Notes:</b> 1. Minimum monthly disability benefit amount \$1,200, maximum monthly disability benefit amount \$5,000 and in multiples of \$100. 2. Increase in monthly disability benefit amount is subject to underwriting and approval. Increase of monthly disability benefit amount is allowed only within the first year of your Care Secure Policy start date and form needs to be submitted to us no later than age 64. 3. Request to decrease in monthly disability benefit amount can be submitted to us anytime but there is no refund of difference in premium. 4. The increase or decrease of monthly disability benefit amount will be effective from the next renewal date. 5. Your new premium is based on your entry age at policy inception, and the new monthly disability benefit amount that you have indicated below. Your premium payment term as indicated at policy inception will remain unchanged. 6. Existing payment mode will apply. If you wish to change, please complete the Change of Premium Payment Method Form. 7. The maximum CPF MediSave withdrawal limit for Care Secure is \$600 for each life to be insured each calendar year. You will need to pay any excess by cash. 8. Your advisor is not allowed to collect any cash from you. All references to 'cash' payment in this and subsequent forms/notices refer to payments to be made to us via our ePayment services. Please make payment using these ePayment services. We will be sending you an SMS acknowledgement or official receipt once we have processed your application. Please call our hotline at 6788 1777 or send an email to <a href="mailto:csquery@income.com.sg">csquery@income.com.sg</a> if you did not receive any SMS acknowledgement or official receipt within five working days. For future payments we encourage you to pay via GIRO. You may refer to <a href="http://income.com.sg/ppm">income.com.sg/ppm</a> for the full list of payment methods accepted by us.	
<input type="checkbox"/> Decrease monthly disability benefit amount to \$ _____ (please proceed to Section D, E and F)	
<input type="checkbox"/> Increase monthly disability benefit amount to \$ _____ (please proceed to Section C, D, E and F)	

### Section C: Health questionnaire

Please answer all the questions and provide details where applicable. Please attach a copy of medical report(s), if available.	
1. Please state your height and weight.	_____ metres (m) _____ kilograms (kg)
2. Have you ever had or been told that you have or been treated for: cancer, diabetes, stroke, heart disease, kidney disease, liver disease, lung disease, dementia, Parkinson's disease, multiple sclerosis, motor neurone disease, AIDS or HIV infection, arthritis or paralysis, or any other medical conditions not mentioned here? (If 'Yes', please provide details including exact diagnosis; date of onset; types of investigations done and the results; medications that you are taking; date of last consultation; name of attending doctor, clinic or hospital etc. Please furnish a copy of medical report(s), if available.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Do you need any help from another person or mechanical aids such as a cane, crutches, wheelchair or walker to carry out your daily activities such as washing (bathing), dressing, feeding (eating), walking, transferring from bed to chair, and using the toilet? (If 'Yes', please provide details including which activities of daily living is/are affected.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are there any day-to-day activities such as doing housework, preparing meals, shopping, using public transport, or any hobby which you have stopped doing in the last year due to your health conditions? (If 'Yes', please provide details.)	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Important Notes:**

For Singapore Citizens and Permanent Residents of Singapore:

- You need to disclose the result of a diagnostic genetic test done (i.e. test to confirm or rule out a diagnosis when you have symptoms).
- You do not need to disclose the result of a:
  - ✓ predictive genetic test (test done when you have no symptoms of a genetic disorder) such as Huntington’s disease (HTT), BRCA1 and BRCA2 unless your total coverage for a specific benefit exceeds the limits as set out in questions 5a.
  - ✓ genetic test obtained from Biomedical Research or Direct-to-Consumer (genetic test provided to consumer directly by manufacturer or supplier of the test).
- If a genetic test result is negative, we may take it into account to consider better underwriting terms.

5a. Is your total Long Term Care coverage with Income Insurance and other insurers more than S\$3,000 per month? If yes, please answer Question 5b.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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5b. Have you undergone a genetic test for Huntington’s disease? If yes, please provide details below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Reasons for test	
Date of test	
Test results	

If you answered “Yes” to any of the above medical questions, please provide the details in the space below:

- When was the condition diagnosed.
- Medication that you are taking, if any.
- Date of your last consultation.
- Name and address of the doctor, clinic or hospital treating you for each condition declared above.

Question number	Health details

**Section D: Personal Data Use Statement**

By providing the information and submitting this application or transaction, I consent and agree to Income Insurance Limited (“Income Insurance”), its representatives, agents, relevant third parties (referred to in Income Insurance’s Privacy Policy at [income.com.sg/privacy-policy](http://income.com.sg/privacy-policy)), Income Insurance’s appointed insurance intermediaries and their respective third party service providers and representatives (collectively “Income Insurance Parties”) to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided, any future updates and subsequent information on my health or financial situation (collectively “personal data”) for the purposes of processing and administering my insurance application or transaction, managing my relationship and policies with Income Insurance including providing me with financial advice/financial planning services, sending me corporate communication and information on products and/or services related to my ongoing relationship with Income Insurance, conducting consumer profiling/data analytic/research, which includes data matching based on personal data collected by Income Insurance, its affiliates, business partners and/or NTUC Enterprise group of social enterprises (“NE Group”) where required for Income Insurance, its affiliates, business partners and/or NE Group, to develop, improve and/or customise their products/services and/or to provide me with their respective products/services, and in the manner and for other purposes described in Income Insurance’s Privacy Policy.

Where the personal data of another person(s) (for example, personal data of the insured person, my family member, employee, payee/payor or beneficiary) is provided by me (whether in this or subsequent submissions) or from other sources to Income Insurance Parties, I represent and warrant that:

- I have obtained their consent for the collection, use and disclosure of their personal data; and
- I am authorised to give any authorisation and approval on their behalf,

for the purposes as set out in this Personal Data Use Statement.

I agree that if my policy(ies) premiums are paid by third-party payor(s), I consent to the use and disclosure of my relevant policy(ies) information including the insured’s name, by Income Insurance to such third-party payor(s) for the purposes of processing and/or administering premiums payments for my policy(ies).

Please refer to Income Insurance’s Privacy Policy ([income.com.sg/privacy-policy](http://income.com.sg/privacy-policy)) for more information, including access and correction to personal data and consent withdrawal. I agree and understand that Income Insurance’s Privacy Policy available on its website may be amended, supplemented and/or substituted by Income Insurance from time to time.

**Section E: Declarations (This section must be completed)**

1. I cannot alter any of the wordings in this application form. Any attempt to do so will have no effect.
2. I wish to change the above policy according to the above request(s). I understand and agree that the changes:
  - a. may require medical evidence and I will pay any costs involved in providing the medical evidence you need;
  - b. are subject to Income Insurance's underwriting and acceptance;
  - c. if accepted, may be subject to terms, conditions and exclusions imposed by Income Insurance;
  - d. will take effect only when Income Insurance accepts and approves my request(s) and notifies me in writing of the effective date of the change(s) and provided that I have paid the premiums (and interest, if applicable) in full.
3. I agree to give you all significant and material information about my state of health from the date I signed this Alteration Form, up till the start of my altered policy that may influence your decision whether to accept or impose any further terms under the policy. This includes any facts I may not be sure is significant or material, and any information I have given to my advisor but was not included in this application. If I fail to give you the material information or misrepresent any such information, you may:
  - a. declare the policy as void from the start date of the altered policy;
  - b. end the policy and not pay any benefits; or
  - c. add extra terms and conditions to the policy.
4. I declare that the answers given in this application are true, correct and complete. I accept full responsibility for them, whether written by me or by anyone else on my behalf. I have not withheld any material information. If it is discovered later that material information is not disclosed in this form, I will not be entitled to rely on the defence that the information was disclosed for or in the records of other policies with Income Insurance. I agree that this application and other written answers, statements, information or declarations I have made or which have been made on my behalf will form the basis of the contract of insurance between the policyholder and Income Insurance. If anything is untrue, incorrect or incomplete, the insurance policy will not be valid.
5. I confirm that there has been no change in the information provided about me since the completion of the application and all additional declarations made in connection with the application. I will notify Income Insurance immediately if there is any change in the information provided about me such as any change in the state of health, financial information, any concurrent insurance policy applications with other insurers or if I plan to seek medical consultation, investigation, or treatment between the date of this application and the date this policy is in force. I am aware that Income Insurance may add special terms to the policy or declare the policy as void according to the information provided or if I fail to notify Income Insurance of any change in my information.
6. I am aware that a copy of this completed application will be provided upon my request to Income Insurance.
7. I am aware that I can refer to the specimen of the standard terms, conditions and exclusions of this plan to be issued at [income.com.sg](http://income.com.sg).
8. I agree that Income Insurance's legal responsibility will only begin when Income Insurance accepts this application and I have paid the first premium. The start date of the plan will be shown in the Policy Schedule.
9. I have confirmed that I am not an undischarged bankrupt and no bankruptcy application (including any statutory order) or order has been made against me. If I am an undischarged bankrupt or a bankruptcy application has been made against me, I understand that this may also be taken into consideration by Income Insurance whether to accept this application.
10. I agree that the policy is issued as a Singapore Policy and agree that the policy will be entered in the Register of the Singapore policies.
11. I confirm:
  - a. that I understand and agree to the collection, use and disclosure of my personal data as stated in the "Personal Data Use Statement" (PDUS);
  - b. on the representation and warranty made in the PDUS.
12. For the purpose of this application, I authorise, consent and agree to:
  - a. the medical source, insurance office, reinsurer, organisation to release to Income Insurance any medical or relevant information to do with me or the Insured whether Income Insurance accepts this application or not;
  - b. Income Insurance and its relevant third parties stated in Income Insurance's Privacy Policy to collect from, use and/or disclose to any medical source, insurance office, reinsurer, or organisation any medical or relevant information to do with me or the Insured; and
  - c. Income Insurance or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income Insurance to underwrite and evaluate me or the Insured's health status or condition in relation to this application.
 I agree that a copy of this authorisation is valid and binding as an original copy.
13. I am aware that I can ask for a copy of Your Guide to Health Insurance from my advisor. Or, I can download one at [income.com.sg](http://income.com.sg).
14. I understand that I may receive correspondences for this application and my policy documents electronically (collectively "policy e-document"). I agree that Income Insurance can notify me by email or SMS to retrieve and read my policy e-documents via secure online access.
15. I understand that the policy e-documents are considered delivered and received, upon my receipt of your SMS or email notification on the availability of the policy e-documents via secure online access.
16. I agree that Income Insurance will not be responsible to me (or any other person) if I fail to:
  - a. provide Income Insurance my correct email address or mobile number;
  - b. inform Income Insurance of any update or change to my email address or mobile number; or
  - c. keep the password to access the policy e-documents confidential.
17. Where applicable, I further authorise, consent and agree to Income Insurance disclosing my personal data to the Government of Singapore and statutory boards and organisations approved by the Government of Singapore, for the purpose of determining my suitability and eligibility for public schemes (including, without limitation, schemes relating to healthcare, aged care, disability, social assistance, financial assistance, retirement, savings, insurance and/or disability insurance) when required.
18. I understand that the policy does not cover any pre-existing illness, disease or condition which the Life to be Insured may have suffered from before the start date of the policy to be issued.
19. I have fully read through the contents of the product summary and I understand them.
20. I can ask for advice from an advisor before I sign this application. I will make sure that this product is appropriate to my financial needs and insurance aims (this applies if the application is performed with no advice from an advisor).
21. This application is governed by and interpreted according to the laws of the Republic of Singapore.
22. I agree that if I or any #Relevant Person is found to be a +Prohibited Person:
  - a. Income Insurance is entitled not to accept this application; and
  - b. if any policy is issued, Income Insurance is entitled to end this policy, not pay any benefit or not allow any transaction, such as surrender and assignment, to be carried out under this policy. You will not refund any unutilised premium when this policy is ended.
 Income Insurance's decision in every respect of the above will be final. I will inform Income Insurance immediately if there is any change in my or any Relevant Person's identity, status or identity documents.  
 # Relevant Person includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.  
 + Prohibited Person means a person or entity who is, or who is ^Related to a person or entity:
  - i. subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict you from providing insurance or carrying out any transaction under this policy, or
  - ii. who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.
 ^ Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.
23. I agree that this form may be signed by electronic or digital signature, whether encrypted or not, which will be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Electronic signature may include electronically scanned and transmitted versions (e.g., via pdf) of an original signature.

**WARNING:**

**I agree that if I do not reveal any significant facts in this application (which would have affected Income Insurance's decision to accept my application on standard terms), any policy issued may be invalid. This includes any facts I may not be sure is significant, and any information I have given to my advisor but was not included in the application.**

Signature of policyholder	Date (dd/mm/yyyy)
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## Section F: Product summary

### Declaration

I agree that the contents of the product summary have been explained to me to my satisfaction by my advisor. I have fully read through the contents of the product summary and I understand them.

Full name of policyholder (as in NRIC/Long-Term Pass)	Signature and date (dd/mm/yyyy)
Full name of advisor (as in NRIC)	Signature and date (dd/mm/yyyy)

## Product summary – Care Secure

### Product information

Care Secure is an insurance plan which pays you a monthly sum for life if you become and continue to be disabled. It is designed to provide benefits to meet the needs of those who would like more comprehensive disability cover.

You can only buy Care Secure if you have an existing CareShield Life plan.

### Benefits we will pay

#### 1. Disability benefit

If you become and continue to be disabled, we will pay a monthly disability benefit for life, as shown in Table 1 below.

Table 1

Disability Status	Benefit
Moderately disabled	100% of disability benefit
Severely disabled	100% of disability benefit less the CareShield Life benefit that applies to you

Disability means moderate disability or severe disability, as appropriate. Disabled means having a moderate disability or severe disability.

Moderate disability or moderately disabled means your inability to perform two of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

Severe disability or severely disabled means your inability to perform at least three of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

#### Activities of daily living (ADL)

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- Feeding – the ability to feed oneself food after it has been prepared and made available.
- Toileting – the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- Walking or moving around – the ability to move indoors from room to room on level surfaces.
- Transferring – the ability to move from a bed to an upright chair or wheelchair, and vice versa.

When we have approved the claim, we will pay the first payment of monthly disability benefit on the day immediately after the deferment period. We will then pay it on the same day every month. If we do not approve the claim until after the deferment period, the first payment of the monthly disability benefit will be treated as due from the day immediately after the deferment period. If you recover from the disability but become disabled

again, you are entitled to further payment of this benefit.

If you are receiving CareShield Life benefit, we will automatically consider you to be severely disabled. CareShield Life means a severe disability insurance product administered by the Government and governed by the Relevant Act.

To avoid doubt, if you become severely disabled, we will still pay the disability benefit less the CareShield Life benefit that applies to you, even if your CareShield Life plan had ended, as long as you have a Basic ElderShield plan and your Care Secure policy has not ended.

**2. Support benefit**

If you become and continue to be disabled, we pay the support benefit shown in Table 2 below.

Table 2

Disability Status	Benefit
Moderately disabled	300% of disability benefit
Severely disabled	600% of disability benefit

We will pay the support benefit immediately after the deferment period. The maximum support benefit we will pay is 600% of the disability benefit. If you become moderately disabled and then recover, you can only make another claim for the remaining amount of support benefit if you later become severely disabled.

**3. Dependant benefit**

If you have at least one dependant and you become disabled, we pay the dependant benefit, which is 25% of your disability benefit, every month for up to 36 months in your lifetime. This benefit depends on the following conditions.

- If you recover from the disability and you have not fully used the amount under this benefit, you may make another claim for the remaining amount if you become disabled again as long as we have not paid for more than 36 months in your lifetime.
- If the child is no longer considered a child (because of their age or otherwise) at any time after we have begun paying this benefit, we will continue to pay this benefit until your death or you recover from the disability. The payment will then end.

We only have to start paying the dependant benefit after the deferment period.

**4. Death benefit**

We pay the death benefit, which is 300% of the disability benefit, if you die during the term of your policy and while receiving the disability benefit.

**Care Secure – yearly premium rates (S\$, Premiums include GST.)**

**Pay Up to 84 Age Last Birthday (ALB)**

Pay Up To 84 ALB	1,200		1,300		1,400		1,500		1,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	178.58	249.99	218.10	302.55	276.27	379.97	334.54	455.97	392.71	540.11
31	185.20	259.16	235.62	326.69	295.73	406.25	355.83	484.39	415.93	571.38
32	191.92	268.32	253.96	351.75	316.00	433.66	378.04	514.13	440.07	604.08
33	209.34	292.36	273.11	377.93	337.19	462.18	401.26	545.00	465.34	638.01
34	227.07	316.81	293.18	405.44	359.39	492.23	425.61	577.39	491.72	673.56
35	245.81	342.79	314.27	434.17	382.62	523.51	451.08	611.22	519.53	710.84
36	266.39	371.82	336.58	465.75	407.07	558.34	477.77	649.62	548.57	752.41
37	287.47	401.57	361.02	500.28	434.27	597.06	507.41	692.20	580.35	798.04
38	309.17	432.13	385.27	534.81	461.47	635.97	537.56	735.70	613.66	845.92
39	331.99	464.42	410.84	571.08	489.58	676.51	568.33	780.42	647.17	894.21
40	356.03	498.45	437.73	609.48	519.33	719.30	600.93	827.79	682.52	945.35
41	381.40	533.90	465.95	649.31	550.50	763.51	635.05	876.69	719.60	998.01
42	407.88	570.98	495.49	690.88	583.10	809.86	670.81	927.82	758.42	1053.33
43	435.69	609.89	526.56	734.68	617.43	858.66	708.30	981.71	799.27	1111.39
44	465.03	650.94	559.26	780.83	653.59	910.10	747.92	1038.56	842.25	1172.72
45	497.73	696.78	596.04	832.68	694.34	968.06	792.64	1102.84	891.05	1242.29
46	530.43	743.75	632.61	884.94	734.68	1025.62	836.86	1165.79	938.93	1310.85
47	565.17	793.46	671.32	940.46	777.47	1086.74	883.61	1232.52	989.76	1383.59
48	601.84	846.13	712.27	999.13	822.59	1151.43	933.12	1303.11	1043.45	1460.50
49	640.66	901.95	755.56	1061.27	870.47	1219.98	985.38	1377.88	1100.29	1542.09
50	681.71	961.14	801.30	1127.18	921.00	1292.52	1040.80	1457.03	1160.49	1628.48
51	726.43	1025.62	850.61	1198.29	975.70	1371.16	1101.10	1543.73	1225.69	1722.40
52	774.41	1094.99	905.01	1276.62	1035.70	1457.54	1166.40	1637.65	1297.00	1825.29
53	824.12	1167.01	960.63	1357.00	1097.03	1545.97	1233.43	1734.12	1369.83	1930.62
54	877.30	1243.92	1019.81	1442.67	1162.53	1640.71	1305.05	1837.52	1447.66	2043.09
55	934.24	1326.54	1083.28	1534.66	1232.62	1742.06	1381.75	1948.35	1530.89	2163.70
56	995.36	1415.27	1151.63	1633.78	1307.90	1851.06	1464.17	2067.33	1620.23	2293.07
57	1063.21	1513.98	1227.52	1743.80	1392.35	1973.41	1556.36	2200.68	1719.04	2436.41
58	1135.84	1619.72	1308.61	1861.66	1481.18	2102.27	1653.95	2341.97	1826.82	2592.88
59	1213.16	1732.39	1395.00	1987.37	1576.83	2241.12	1758.47	2493.45	1940.20	2757.70
60	1297.51	1855.34	1488.92	2124.18	1680.33	2391.68	1871.74	2657.87	2063.26	2936.79
61	1389.39	1986.75	1591.30	2271.58	1793.41	2555.49	1995.41	2838.48	2197.52	3131.46
62	1489.84	2130.39	1703.46	2433.14	1917.28	2735.19	2130.90	3036.41	2344.52	3344.77
63	1600.47	2288.69	1827.13	2611.31	2053.78	2933.53	2280.44	3255.33	2507.10	3581.01
64	1727.70	2470.53	1969.03	2815.66	2210.46	3160.90	2451.89	3506.23	2693.32	3851.37

Pay Up To 84 ALB	1,700		1,800		1,900		2,000		2,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	450.97	625.78	509.14	712.78	567.41	794.27	625.58	875.87	683.85	957.37
31	475.93	659.91	536.04	749.86	596.14	833.90	656.24	917.94	716.24	1001.98
32	502.11	695.56	564.15	788.57	626.19	875.36	688.23	962.05	750.27	1048.74
33	529.41	732.74	593.59	829.01	657.67	918.55	721.74	1008.10	785.82	1097.64
34	557.94	771.46	624.15	870.98	690.27	963.38	756.48	1055.67	822.59	1148.07
35	587.99	812.20	656.44	915.40	724.90	1010.85	793.26	1106.30	861.71	1201.75
36	619.26	856.92	690.06	963.07	760.86	1061.78	831.56	1160.59	902.36	1259.31
37	653.39	905.52	726.33	1014.52	799.37	1116.49	872.31	1218.36	945.35	1320.33
38	689.86	957.47	765.95	1070.64	842.05	1177.00	918.25	1283.45	994.34	1389.90
39	726.02	1009.32	804.77	1125.86	883.61	1236.08	962.46	1346.30	1041.21	1456.63
40	764.12	1064.02	845.72	1183.92	927.32	1298.22	1008.91	1412.42	1090.51	1526.71
41	804.16	1120.56	888.71	1244.13	973.26	1362.50	1057.81	1480.87	1142.36	1599.24
42	846.13	1179.85	933.83	1307.39	1021.54	1430.14	1109.25	1552.89	1196.96	1675.65
43	890.13	1241.99	981.00	1373.40	1071.87	1500.63	1162.84	1627.87	1253.70	1755.10
44	936.58	1307.69	1030.92	1443.28	1125.25	1575.41	1219.58	1707.43	1314.01	1839.55
45	989.35	1382.26	1087.76	1522.84	1186.16	1660.57	1284.47	1798.30	1382.87	1936.02
46	1041.10	1456.53	1143.28	1602.81	1245.35	1746.04	1347.53	1889.16	1449.70	2032.39
47	1096.01	1535.37	1202.16	1687.77	1308.31	1836.80	1414.45	1985.94	1520.60	2134.97
48	1153.77	1618.60	1264.20	1777.41	1374.52	1932.56	1484.84	2087.71	1595.17	2242.85
49	1215.20	1707.02	1330.11	1872.76	1445.01	2034.53	1559.82	2196.30	1674.73	2358.07
50	1280.19	1800.74	1399.89	1973.82	1519.58	2142.51	1639.28	2311.31	1758.97	2480.11
51	1350.17	1902.00	1474.76	2082.31	1599.35	2258.24	1723.83	2434.06	1848.42	2609.89
52	1427.59	2013.85	1558.19	2203.23	1688.79	2387.81	1819.28	2572.50	1949.88	2757.19
53	1506.34	2127.94	1642.84	2326.18	1779.25	2519.43	1915.75	2712.67	2052.26	2905.92
54	1590.28	2249.68	1732.90	2457.19	1875.51	2659.40	2018.13	2861.61	2160.75	3063.82
55	1680.03	2379.97	1829.16	2597.36	1978.20	2809.04	2127.33	3020.83	2276.47	3232.51
56	1776.29	2519.94	1932.36	2747.82	2088.42	2969.69	2244.48	3191.66	2400.55	3413.64
57	1881.73	2673.25	2044.41	2911.22	2207.10	3142.87	2369.78	3374.52	2532.47	3606.17
58	1999.69	2844.80	2172.56	3097.94	2345.33	3344.47	2518.21	3590.99	2691.08	3837.41
59	2122.04	3023.07	2303.77	3289.76	2485.51	3549.33	2667.34	3808.89	2849.08	4068.55
60	2254.87	3216.93	2446.39	3498.29	2637.90	3772.22	2829.42	4046.14	3021.03	4319.97
61	2399.63	3425.55	2601.74	3720.57	2803.95	4009.57	3006.06	4298.57	3208.17	4587.58
62	2558.14	3653.84	2771.76	3963.63	2985.38	4269.03	3199.00	4574.54	3412.62	4880.04
63	2733.86	3907.09	2960.52	4233.48	3187.18	4557.63	3413.84	4881.77	3640.60	5206.02
64	2934.65	4196.60	3176.08	4541.84	3417.51	4886.97	3658.83	5232.20	3900.26	5577.34

Pay Up To 84 ALB	2,200		2,300		2,400		2,500		2,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	742.02	1038.86	800.28	1120.36	858.45	1201.85	916.72	1283.35	974.89	1364.84
31	776.34	1086.03	836.45	1170.07	896.55	1254.11	956.65	1338.15	1016.65	1422.19
32	812.31	1135.54	874.34	1222.23	936.38	1308.92	998.42	1395.61	1060.46	1482.40
33	850.00	1187.18	914.07	1276.73	978.15	1366.27	1042.33	1455.81	1106.40	1545.25
34	888.81	1240.36	954.92	1332.75	1021.14	1425.05	1087.25	1517.44	1153.46	1609.84
35	930.17	1297.20	998.62	1392.55	1067.08	1488.00	1135.54	1583.45	1203.89	1678.91
36	973.16	1358.12	1043.85	1456.83	1114.65	1555.64	1185.45	1654.36	1256.15	1753.17
37	1018.28	1422.19	1091.22	1524.17	1164.26	1626.14	1237.20	1728.01	1310.24	1829.98
38	1070.44	1496.25	1146.64	1602.71	1222.74	1709.16	1298.83	1815.51	1375.03	1921.97
39	1120.05	1566.85	1198.90	1677.07	1277.64	1787.40	1356.49	1897.62	1435.34	2007.84
40	1172.11	1640.91	1253.70	1755.10	1335.30	1869.40	1416.90	1983.60	1498.49	2097.89
41	1226.81	1717.62	1311.36	1835.89	1395.91	1954.26	1480.46	2072.63	1565.02	2191.00
42	1284.57	1798.40	1372.28	1921.15	1459.99	2044.01	1547.70	2166.76	1635.41	2289.51
43	1344.57	1882.44	1435.44	2009.67	1526.41	2136.91	1617.27	2264.14	1708.14	2391.38
44	1408.34	1971.68	1502.67	2103.70	1597.00	2235.82	1691.33	2367.95	1785.77	2499.97
45	1481.28	2073.75	1579.58	2211.48	1677.99	2349.21	1776.39	2486.93	1874.80	2624.66
46	1551.77	2175.62	1653.95	2318.85	1756.12	2462.08	1858.19	2605.20	1960.37	2748.43
47	1626.85	2284.01	1733.00	2433.04	1839.15	2582.18	1945.29	2731.21	2051.44	2880.25
48	1705.59	2398.00	1815.92	2553.15	1926.24	2708.29	2036.57	2863.44	2146.99	3018.59
49	1789.64	2519.84	1904.55	2681.60	2019.45	2843.37	2134.36	3005.14	2249.17	3166.91
50	1878.67	2648.80	1998.37	2817.60	2117.96	2986.40	2237.66	3155.09	2357.35	3323.89
51	1972.90	2785.71	2097.49	2961.64	2221.97	3137.47	2346.56	3313.29	2471.14	3489.22
52	2080.47	2941.78	2211.07	3126.47	2341.67	3311.05	2472.26	3495.74	2602.86	3680.33
53	2188.66	3099.17	2325.16	3292.41	2461.57	3485.66	2598.07	3678.80	2734.58	3872.05
54	2303.26	3266.03	2445.88	3468.24	2588.49	3670.55	2731.11	3872.76	2873.73	4074.97
55	2425.61	3444.30	2574.64	3656.08	2723.78	3867.77	2872.91	4079.55	3022.05	4291.24
56	2556.71	3635.61	2712.78	3857.48	2868.84	4079.45	3024.90	4301.43	3180.97	4523.40
57	2695.15	3837.92	2857.84	4069.57	3020.52	4301.22	3183.21	4532.87	3345.89	4764.52
58	2863.95	4083.93	3036.82	4330.46	3209.59	4576.88	3382.46	4823.40	3555.34	5069.93
59	3030.91	4328.12	3212.65	4587.68	3394.48	4847.24	3576.22	5106.91	3758.06	5366.47
60	3212.55	4593.89	3404.06	4867.82	3595.57	5141.64	3787.19	5415.57	3978.70	5689.49
61	3410.27	4876.68	3612.38	5165.68	3814.49	5454.69	4016.60	5743.69	4218.71	6032.79
62	3626.24	5185.55	3839.86	5491.05	4053.48	5796.56	4267.20	6101.96	4480.82	6407.47
63	3867.26	5530.17	4093.92	5854.32	4320.58	6178.47	4547.34	6502.61	4774.00	6826.76
64	4141.69	5922.57	4383.02	6267.81	4624.45	6612.94	4865.88	6958.17	5107.31	7303.41

Pay Up To 84 ALB	2,700		2,800		2,900		3,000		3,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,033.16	1,446.34	1,091.32	1,527.94	1,149.59	1,609.43	1,207.76	1,690.93	1,266.03	1,772.42
31	1,076.76	1,506.24	1,136.86	1,590.28	1,196.96	1,674.32	1,256.96	1,758.36	1,317.07	1,842.41
32	1,122.50	1,569.09	1,184.53	1,655.78	1,246.57	1,742.57	1,308.61	1,829.26	1,370.65	1,915.96
33	1,170.48	1,634.80	1,234.55	1,724.34	1,298.73	1,813.88	1,362.81	1,903.43	1,426.88	1,992.97
34	1,219.58	1,702.13	1,285.79	1,794.53	1,352.01	1,886.82	1,418.12	1,979.22	1,484.34	2,071.51
35	1,272.35	1,774.36	1,340.80	1,869.81	1,409.26	1,965.26	1,477.71	2,060.71	1,546.17	2,156.16
36	1,326.95	1,851.88	1,397.64	1,950.69	1,468.44	2,049.40	1,539.24	2,148.22	1,609.94	2,246.93
37	1,383.18	1,931.95	1,456.22	2,033.82	1,529.16	2,135.79	1,602.10	2,237.76	1,675.14	2,339.63
38	1,451.13	2,028.42	1,527.22	2,134.77	1,603.42	2,241.22	1,679.52	2,347.57	1,755.61	2,454.03
39	1,514.18	2,118.17	1,592.93	2,228.39	1,671.77	2,338.61	1,750.62	2,448.83	1,829.37	2,559.16
40	1,580.09	2,212.09	1,661.69	2,326.39	1,743.29	2,440.58	1,824.88	2,554.88	1,906.48	2,669.07
41	1,649.57	2,309.37	1,734.12	2,427.75	1,818.67	2,546.12	1,903.22	2,664.49	1,987.77	2,782.86
42	1,723.02	2,412.26	1,810.72	2,535.01	1,898.43	2,657.77	1,986.14	2,780.62	2,073.85	2,903.37
43	1,799.01	2,518.61	1,889.98	2,645.85	1,980.85	2,773.08	2,071.71	2,900.42	2,162.58	3,027.65
44	1,880.10	2,632.09	1,974.43	2,764.22	2,068.76	2,896.24	2,163.09	3,028.37	2,257.52	3,160.49
45	1,973.10	2,762.39	2,071.51	2,900.11	2,169.92	3,037.84	2,268.22	3,175.57	2,366.62	3,313.29
46	2,062.54	2,891.66	2,164.72	3,034.89	2,266.79	3,178.01	2,368.97	3,321.24	2,471.14	3,464.47
47	2,157.69	3,029.28	2,263.84	3,178.42	2,369.99	3,327.45	2,476.13	3,476.49	2,582.28	3,625.52
48	2,257.32	3,173.73	2,367.64	3,328.88	2,477.97	3,484.03	2,588.39	3,639.17	2,698.72	3,794.42
49	2,364.08	3,328.68	2,478.99	3,490.44	2,593.89	3,652.21	2,708.80	3,813.98	2,823.71	3,975.75
50	2,477.05	3,492.69	2,596.75	3,661.48	2,716.44	3,830.18	2,836.14	3,998.98	2,955.84	4,167.77
51	2,595.63	3,665.05	2,720.21	3,840.87	2,844.70	4,016.70	2,969.28	4,192.63	3,093.87	4,368.46
52	2,733.35	3,865.02	2,863.95	4,049.61	2,994.55	4,234.29	3,125.14	4,418.98	3,255.74	4,603.57
53	2,870.98	4,065.29	3,007.48	4,258.54	3,143.89	4,451.78	3,280.39	4,645.03	3,416.89	4,838.28
54	3,016.35	4,277.18	3,158.96	4,479.39	3,301.58	4,681.60	3,444.20	4,883.81	3,586.81	5,086.02
55	3,171.08	4,503.02	3,320.22	4,714.71	3,469.36	4,926.49	3,618.49	5,138.18	3,767.63	5,349.96
56	3,337.03	4,745.27	3,493.19	4,967.24	3,649.26	5,189.22	3,805.32	5,411.09	3,961.39	5,633.06
57	3,508.58	4,996.17	3,671.26	5,227.82	3,833.95	5,459.58	3,996.63	5,691.23	4,159.32	5,922.88
58	3,728.21	5,316.35	3,901.08	5,562.87	4,073.95	5,809.39	4,246.72	6,055.82	4,419.59	6,302.34
59	3,939.79	5,626.03	4,121.63	5,885.59	4,303.36	6,145.26	4,485.20	6,404.82	4,666.93	6,664.38
60	4,170.22	5,963.42	4,361.73	6,237.24	4,553.25	6,511.17	4,744.86	6,785.10	4,936.38	7,059.02
61	4,420.82	6,321.80	4,622.92	6,610.80	4,825.13	6,899.90	5,027.24	7,188.91	5,229.35	7,477.91
62	4,694.44	6,712.97	4,908.06	7,018.48	5,121.68	7,323.98	5,335.29	7,629.49	5,548.92	7,934.89
63	5,000.66	7,150.91	5,227.42	7,475.16	5,454.07	7,799.31	5,680.73	8,123.45	5,907.39	8,447.60
64	5,348.64	7,648.54	5,590.07	7,993.77	5,831.50	8,338.91	6,072.83	8,684.14	6,314.26	9,029.38

Pay Up To 84 ALB	3,200		3,300		3,400		3,500		3,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,324.20	1,853.92	1,382.47	1,935.41	1,440.74	2,016.91	1,498.90	2,098.40	1,557.17	2,180.00
31	1,377.17	1,926.45	1,437.27	2,010.49	1,497.27	2,094.53	1,557.38	2,178.57	1,617.48	2,262.62
32	1,432.79	2,002.65	1,494.83	2,089.44	1,556.87	2,176.13	1,618.91	2,262.82	1,680.94	2,349.61
33	1,491.06	2,082.51	1,555.13	2,172.05	1,619.21	2,261.60	1,683.29	2,351.14	1,747.46	2,440.68
34	1,550.45	2,163.91	1,616.66	2,256.20	1,682.78	2,348.59	1,748.99	2,440.89	1,815.11	2,533.28
35	1,614.52	2,251.61	1,682.98	2,347.07	1,751.44	2,442.42	1,819.89	2,537.87	1,888.35	2,633.32
36	1,680.74	2,345.64	1,751.54	2,444.45	1,822.24	2,543.16	1,893.03	2,641.98	1,963.83	2,740.69
37	1,748.07	2,441.60	1,821.12	2,543.57	1,894.05	2,645.44	1,967.09	2,747.41	2,040.03	2,849.38
38	1,831.81	2,560.48	1,907.91	2,666.83	1,984.00	2,773.29	2,060.20	2,879.74	2,136.30	2,986.09
39	1,908.21	2,669.38	1,987.06	2,779.60	2,065.81	2,889.93	2,144.65	3,000.15	2,223.50	3,110.37
40	1,988.08	2,783.37	2,069.68	2,897.57	2,151.27	3,011.76	2,232.87	3,126.06	2,314.47	3,240.25
41	2,072.32	2,901.13	2,156.88	3,019.50	2,241.33	3,137.88	2,325.88	3,256.25	2,410.43	3,374.62
42	2,161.56	3,026.13	2,249.17	3,148.88	2,336.88	3,271.63	2,424.59	3,394.38	2,512.30	3,517.13
43	2,253.45	3,154.89	2,344.42	3,282.12	2,435.28	3,409.36	2,526.15	3,536.59	2,617.02	3,663.83
44	2,351.85	3,292.51	2,446.18	3,424.64	2,540.52	3,556.66	2,634.85	3,688.78	2,729.18	3,820.91
45	2,465.03	3,451.02	2,563.44	3,588.75	2,661.74	3,726.48	2,760.14	3,864.20	2,858.55	4,001.93
46	2,573.22	3,607.70	2,675.39	3,750.82	2,777.56	3,894.05	2,879.64	4,037.28	2,981.81	4,180.51
47	2,688.53	3,774.66	2,794.68	3,923.69	2,900.83	4,072.73	3,006.97	4,221.76	3,113.22	4,370.90
48	2,809.04	3,949.57	2,919.37	4,104.72	3,029.79	4,259.86	3,140.12	4,415.01	3,250.44	4,570.16
49	2,938.52	4,137.52	3,053.43	4,299.29	3,168.33	4,461.05	3,283.24	4,622.82	3,398.15	4,784.59
50	3,075.53	4,336.47	3,195.23	4,505.27	3,314.92	4,674.06	3,434.62	4,842.76	3,554.32	5,011.56
51	3,218.35	4,544.28	3,342.94	4,720.21	3,467.42	4,896.04	3,592.01	5,071.86	3,716.49	5,247.69
52	3,386.33	4,788.26	3,516.93	4,972.84	3,647.53	5,157.53	3,778.02	5,342.12	3,908.62	5,526.81
53	3,553.30	5,031.52	3,689.80	5,224.77	3,826.31	5,418.01	3,962.71	5,611.16	4,099.22	5,804.40
54	3,729.43	5,288.23	3,871.94	5,490.44	4,014.56	5,692.65	4,157.18	5,894.86	4,299.79	6,097.07
55	3,916.67	5,561.65	4,065.80	5,773.43	4,214.94	5,985.12	4,364.07	6,196.91	4,513.11	6,408.59
56	4,117.45	5,855.03	4,273.51	6,077.01	4,429.68	6,298.88	4,585.74	6,520.85	4,741.81	6,742.82
57	4,322.00	6,154.53	4,484.69	6,386.18	4,647.37	6,617.83	4,810.06	6,849.48	4,972.74	7,081.23
58	4,592.47	6,548.86	4,765.34	6,795.28	4,938.21	7,041.81	5,110.98	7,288.33	5,283.85	7,534.75
59	4,848.77	6,923.94	5,030.50	7,183.51	5,212.34	7,443.17	5,394.07	7,702.73	5,575.91	7,962.30
60	5,127.89	7,332.85	5,319.40	7,606.77	5,511.02	7,880.70	5,702.53	8,154.63	5,894.05	8,428.45
61	5,431.46	7,766.91	5,633.57	8,056.02	5,835.68	8,345.02	6,037.78	8,634.02	6,239.89	8,923.03
62	5,762.53	8,240.40	5,976.15	8,545.91	6,189.77	8,851.41	6,403.39	9,156.92	6,617.01	9,462.42
63	6,134.15	8,771.75	6,360.81	9,095.90	6,587.47	9,420.04	6,814.13	9,744.29	7,040.89	10,068.44
64	6,555.69	9,374.51	6,797.02	9,719.74	7,038.45	10,064.98	7,279.88	10,410.11	7,521.20	10,755.35

Pay Up To 84 ALB	3,700		3,800		3,900		4,000		4,100	
	M	F	M	F	M	F	M	F	M	F
30	1,615.34	2,261.49	1,673.61	2,342.99	1,731.78	2,424.49	1,790.04	2,505.98	1,848.21	2,587.48
31	1,677.58	2,346.76	1,737.58	2,430.80	1,797.68	2,514.84	1,857.79	2,598.89	1,917.89	2,682.93
32	1,742.98	2,436.30	1,805.02	2,522.99	1,867.06	2,609.68	1,929.10	2,696.48	1,991.13	2,783.17
33	1,811.54	2,530.23	1,875.62	2,619.77	1,939.69	2,709.31	2,003.87	2,798.75	2,067.94	2,888.30
34	1,881.32	2,625.58	1,947.43	2,717.97	2,013.65	2,810.26	2,079.86	2,902.66	2,145.98	2,994.95
35	1,956.81	2,728.77	2,025.26	2,824.22	2,093.62	2,919.67	2,162.07	3,015.12	2,230.53	3,110.57
36	2,034.53	2,839.50	2,105.33	2,938.21	2,176.03	3,037.03	2,246.83	3,135.74	2,317.63	3,234.55
37	2,112.97	2,951.25	2,186.01	3,053.22	2,258.95	3,155.19	2,331.99	3,257.06	2,404.93	3,359.03
38	2,212.39	3,092.54	2,288.59	3,199.00	2,364.69	3,305.35	2,440.78	3,411.80	2,516.98	3,518.15
39	2,302.24	3,220.69	2,381.09	3,330.92	2,459.94	3,441.14	2,538.68	3,551.36	2,617.53	3,661.69
40	2,396.06	3,354.55	2,477.66	3,468.75	2,559.26	3,583.04	2,640.96	3,697.24	2,722.56	3,811.54
41	2,494.98	3,492.99	2,579.53	3,611.36	2,664.08	3,729.74	2,748.63	3,848.11	2,833.18	3,966.38
42	2,600.01	3,639.99	2,687.72	3,762.74	2,775.32	3,885.49	2,863.03	4,008.25	2,950.74	4,131.00
43	2,707.99	3,791.16	2,798.86	3,918.40	2,889.72	4,045.63	2,980.59	4,172.87	3,071.56	4,300.10
44	2,823.61	3,952.93	2,917.94	4,085.06	3,012.27	4,217.18	3,106.60	4,349.20	3,200.93	4,481.33
45	2,956.85	4,139.66	3,055.26	4,277.38	3,153.67	4,415.11	3,251.97	4,552.84	3,350.37	4,690.57
46	3,083.99	4,323.73	3,186.06	4,466.86	3,288.23	4,610.09	3,390.41	4,753.32	3,492.48	4,896.54
47	3,219.37	4,519.93	3,325.52	4,668.97	3,431.67	4,818.11	3,537.81	4,967.14	3,644.06	5,116.17
48	3,360.77	4,725.30	3,471.19	4,880.45	3,581.52	5,035.60	3,691.84	5,190.74	3,802.16	5,345.89
49	3,513.06	4,946.36	3,627.87	5,108.13	3,742.77	5,269.89	3,857.68	5,431.66	3,972.59	5,593.43
50	3,674.01	5,180.35	3,793.71	5,349.05	3,913.41	5,517.84	4,033.10	5,686.64	4,152.80	5,855.44
51	3,841.08	5,423.62	3,965.66	5,599.44	4,090.15	5,775.27	4,214.73	5,951.20	4,339.22	6,127.02
52	4,039.21	5,711.40	4,169.81	5,896.08	4,300.41	6,080.77	4,431.00	6,265.36	4,561.60	6,450.05
53	4,235.62	5,997.65	4,372.12	6,190.89	4,508.63	6,384.14	4,645.03	6,577.39	4,781.53	6,770.63
54	4,442.41	6,299.38	4,585.03	6,501.59	4,727.65	6,703.81	4,870.26	6,906.02	5,012.88	7,108.23
55	4,662.25	6,620.37	4,811.38	6,832.16	4,960.52	7,043.84	5,109.55	7,255.63	5,258.69	7,467.32
56	4,897.87	6,964.79	5,053.93	7,186.67	5,210.00	7,408.64	5,366.06	7,630.61	5,522.23	7,852.48
57	5,135.43	7,312.88	5,298.11	7,544.53	5,460.80	7,776.18	5,623.48	8,007.83	5,786.17	8,239.48
58	5,456.72	7,781.28	5,629.59	8,027.80	5,802.47	8,274.22	5,975.34	8,520.74	6,148.11	8,767.27
59	5,757.64	8,221.86	5,939.38	8,481.52	6,121.22	8,741.09	6,302.95	9,000.65	6,484.79	9,260.21
60	6,085.56	8,702.38	6,277.18	8,976.30	6,468.69	9,250.23	6,660.21	9,524.05	6,851.72	9,797.98
61	6,442.00	9,212.13	6,644.11	9,501.13	6,846.32	9,790.14	7,048.43	10,079.14	7,250.54	10,368.24
62	6,830.73	9,767.83	7,044.35	10,073.33	7,257.97	10,378.84	7,471.59	10,684.34	7,685.21	10,989.85
63	7,267.55	10,392.59	7,494.21	10,716.74	7,720.97	11,040.88	7,947.63	11,365.03	8,174.29	11,689.18
64	7,762.63	11,100.58	8,004.06	11,445.71	8,245.39	11,790.95	8,486.82	12,136.08	8,728.25	12,481.32

Pay Up To 84 ALB	4,200		4,300		4,400		4,500		4,600	
	M	F	M	F	M	F	M	F	M	F
30	1,906.48	2,668.97	1,964.65	2,750.47	2,022.92	2,832.06	2,081.08	2,913.56	2,139.35	2,995.06
31	1,977.89	2,766.97	2,037.99	2,851.01	2,098.10	2,935.05	2,158.20	3,019.10	2,218.20	3,103.14
32	2,053.17	2,869.86	2,115.21	2,956.65	2,177.25	3,043.34	2,239.29	3,130.03	2,301.33	3,216.72
33	2,132.02	2,977.84	2,196.20	3,067.38	2,260.27	3,156.93	2,324.35	3,246.47	2,388.42	3,336.01
34	2,212.19	3,087.35	2,278.30	3,179.74	2,344.52	3,272.04	2,410.63	3,364.43	2,476.85	3,456.73
35	2,298.98	3,206.03	2,367.44	3,301.48	2,435.89	3,396.93	2,504.25	3,492.28	2,572.71	3,587.73
36	2,388.32	3,333.26	2,459.12	3,432.07	2,529.92	3,530.78	2,600.62	3,629.50	2,671.42	3,728.31
37	2,477.87	3,460.90	2,550.91	3,562.87	2,623.84	3,664.84	2,696.88	3,766.71	2,769.82	3,868.68
38	2,593.08	3,624.61	2,669.18	3,731.06	2,745.37	3,837.41	2,821.47	3,943.86	2,897.57	4,050.32
39	2,696.37	3,771.91	2,775.12	3,882.13	2,853.97	3,992.46	2,932.81	4,102.68	3,011.56	4,212.90
40	2,804.15	3,925.73	2,885.75	4,039.93	2,967.35	4,154.22	3,048.94	4,268.42	3,130.54	4,382.72
41	2,917.74	4,084.75	3,002.29	4,203.12	3,086.84	4,321.49	3,171.39	4,439.87	3,255.84	4,558.24
42	3,038.45	4,253.75	3,126.16	4,376.61	3,213.87	4,499.36	3,301.48	4,622.11	3,389.19	4,744.86
43	3,162.43	4,427.34	3,253.29	4,554.57	3,344.16	4,681.81	3,435.13	4,809.14	3,526.00	4,936.38
44	3,295.37	4,613.45	3,389.70	4,745.47	3,484.03	4,877.60	3,578.36	5,009.72	3,672.69	5,141.74
45	3,448.78	4,828.29	3,547.19	4,966.02	3,645.49	5,103.75	3,743.89	5,241.47	3,842.30	5,379.20
46	3,594.66	5,039.67	3,696.83	5,182.90	3,799.01	5,326.13	3,901.08	5,469.36	4,003.25	5,612.58
47	3,750.21	5,265.21	3,856.36	5,414.35	3,962.51	5,563.38	4,068.65	5,712.42	4,174.90	5,861.45
48	3,912.59	5,501.04	4,022.92	5,656.18	4,133.24	5,811.33	4,243.56	5,966.48	4,353.99	6,121.62
49	4,087.50	5,755.20	4,202.41	5,916.97	4,317.22	6,078.74	4,432.12	6,240.51	4,547.03	6,402.27
50	4,272.49	6,024.13	4,392.19	6,192.93	4,511.89	6,361.73	4,631.58	6,530.42	4,751.28	6,699.22
51	4,463.81	6,302.85	4,588.29	6,478.67	4,712.87	6,654.60	4,837.46	6,830.43	4,961.94	7,006.26
52	4,692.09	6,634.64	4,822.69	6,819.33	4,953.29	7,003.91	5,083.88	7,188.60	5,214.48	7,373.19
53	4,918.04	6,963.88	5,054.44	7,157.12	5,190.95	7,350.37	5,327.35	7,543.62	5,463.85	7,736.76
54	5,155.50	7,310.44	5,298.11	7,512.65	5,440.73	7,714.86	5,583.24	7,917.07	5,725.86	8,119.28
55	5,407.83	7,679.10	5,556.96	7,890.78	5,706.00	8,102.57	5,855.13	8,314.26	6,004.27	8,526.04
56	5,678.29	8,074.46	5,834.35	8,296.43	5,990.42	8,518.40	6,146.48	8,740.27	6,302.54	8,962.24
57	5,948.85	8,471.13	6,111.54	8,702.89	6,274.22	8,934.54	6,436.91	9,166.19	6,599.59	9,397.84
58	6,320.98	9,013.69	6,493.85	9,260.21	6,666.73	9,506.74	6,839.60	9,753.16	7,012.47	9,999.68
59	6,666.52	9,519.77	6,848.36	9,779.44	7,030.09	10,039.00	7,211.93	10,298.56	7,393.66	10,558.13
60	7,043.34	10,071.91	7,234.85	10,345.73	7,426.36	10,619.66	7,617.88	10,893.58	7,809.39	11,167.51
61	7,452.65	10,657.25	7,654.75	10,946.25	7,856.86	11,235.25	8,058.97	11,524.36	8,261.08	11,813.36
62	7,898.83	11,295.35	8,112.45	11,600.76	8,326.07	11,906.26	8,539.69	12,211.77	8,753.31	12,517.27
63	8,400.95	12,013.43	8,627.71	12,337.58	8,854.37	12,661.73	9,081.02	12,985.87	9,307.68	13,310.02
64	8,969.58	12,826.55	9,211.01	13,171.68	9,452.44	13,516.92	9,693.77	13,862.15	9,935.20	14,207.28

Pay Up To 84 ALB	4,700		4,800		4,900		5,000	
Entry Age (ALB)	M	F	M	F	M	F	M	F
30	2,197.52	3,076.55	2,255.79	3,158.05	2,313.96	3,239.54	2,372.23	3,321.04
31	2,278.30	3,187.18	2,338.41	3,271.22	2,398.51	3,355.26	2,458.51	3,439.31
32	2,363.36	3,303.52	2,425.40	3,390.21	2,487.44	3,476.90	2,549.48	3,563.69
33	2,452.60	3,425.55	2,516.68	3,515.10	2,580.75	3,604.64	2,644.93	3,694.18
34	2,542.96	3,549.12	2,609.17	3,641.42	2,675.29	3,733.81	2,741.50	3,826.10
35	2,641.16	3,683.18	2,709.62	3,778.63	2,778.07	3,874.08	2,846.53	3,969.54
36	2,742.22	3,827.02	2,812.91	3,925.83	2,883.71	4,024.54	2,954.51	4,123.36
37	2,842.86	3,970.66	2,915.80	4,072.53	2,988.74	4,174.50	3,061.78	4,276.47
38	2,973.66	4,156.67	3,049.86	4,263.12	3,125.96	4,369.47	3,202.05	4,475.93
39	3,090.41	4,323.23	3,169.25	4,433.45	3,248.00	4,543.67	3,326.84	4,653.99
40	3,212.14	4,496.91	3,293.74	4,611.21	3,375.33	4,725.41	3,456.93	4,839.70
41	3,340.39	4,676.61	3,424.94	4,794.98	3,509.49	4,913.25	3,594.05	5,031.62
42	3,476.90	4,867.61	3,564.61	4,990.37	3,652.32	5,113.12	3,739.92	5,235.97
43	3,616.86	5,063.61	3,707.73	5,190.84	3,798.70	5,318.08	3,889.57	5,445.31
44	3,767.02	5,273.87	3,861.45	5,405.99	3,955.78	5,538.02	4,050.11	5,670.14
45	3,940.61	5,516.93	4,039.01	5,654.55	4,137.42	5,792.28	4,235.72	5,930.01
46	4,105.43	5,755.71	4,207.50	5,898.94	4,309.68	6,042.17	4,411.85	6,185.39
47	4,281.05	6,010.59	4,387.20	6,159.62	4,493.35	6,308.66	4,599.49	6,457.69
48	4,464.31	6,276.77	4,574.64	6,431.92	4,684.96	6,587.06	4,795.39	6,742.21
49	4,661.94	6,564.04	4,776.85	6,725.81	4,891.76	6,887.48	5,006.67	7,049.24
50	4,870.87	6,868.02	4,990.57	7,036.71	5,110.27	7,205.51	5,229.96	7,374.31
51	5,086.53	7,182.18	5,211.02	7,358.01	5,335.60	7,533.84	5,460.19	7,709.66
52	5,345.07	7,557.88	5,475.67	7,742.57	5,606.17	7,927.15	5,736.76	8,111.84
53	5,600.36	7,930.01	5,736.76	8,123.25	5,873.27	8,316.50	6,009.77	8,509.74
54	5,868.48	8,321.49	6,011.09	8,523.70	6,153.71	8,726.01	6,296.33	8,928.22
55	6,153.41	8,737.73	6,302.44	8,949.51	6,451.58	9,161.19	6,600.71	9,372.98
56	6,458.71	9,184.22	6,614.77	9,406.09	6,770.84	9,628.06	6,926.90	9,850.03
57	6,762.28	9,629.49	6,924.96	9,861.14	7,087.65	10,092.79	7,250.33	10,324.44
58	7,185.24	10,246.20	7,358.11	10,492.63	7,530.98	10,739.15	7,703.86	10,985.67
59	7,575.50	10,817.79	7,757.23	11,077.35	7,939.07	11,336.92	8,120.81	11,596.48
60	8,001.01	11,441.33	8,192.52	11,715.26	8,384.04	11,989.18	8,575.55	12,263.11
61	8,463.19	12,102.36	8,665.30	12,391.47	8,867.51	12,680.47	9,069.62	12,969.47
62	8,966.93	12,822.78	9,180.65	13,128.29	9,394.27	13,433.69	9,607.89	13,739.19
63	9,534.44	13,634.17	9,761.10	13,958.32	9,987.76	14,282.46	10,214.52	14,606.71
64	10,176.63	14,552.52	10,417.96	14,897.65	10,659.38	15,242.89	10,900.82	15,588.12

**Pay Up to 67 Age Last Birthday (ALB)**

Pay Up To 67 ALB Entry Age (ALB)	1,200		1,300		1,400		1,500		1,600	
	M	F	M	F	M	F	M	F	M	F
30	222.48	343.71	271.68	413.49	344.52	516.48	417.36	611.22	490.09	722.35
31	232.47	358.99	296.13	449.14	371.92	556.41	447.72	663.78	523.51	771.05
32	243.16	375.29	322.11	487.14	400.96	598.99	479.91	710.94	558.85	822.90
33	268.32	410.63	349.62	527.48	431.93	644.32	514.13	761.17	596.44	878.01
34	295.12	451.18	381.19	573.01	466.66	695.16	551.83	817.19	637.50	939.23
35	322.93	492.54	413.18	621.10	503.54	749.55	593.79	878.21	683.95	1006.67
36	352.77	536.44	447.10	671.11	541.54	805.78	635.87	940.35	730.30	1074.92
37	384.76	583.71	483.47	724.90	582.28	865.99	680.99	1007.08	779.81	1148.27
38	419.19	634.64	522.59	782.76	626.09	930.88	729.48	1079.00	833.09	1227.12
39	456.17	689.65	564.76	845.21	673.25	1000.97	781.74	1156.62	890.34	1312.28
40	496.51	749.15	610.50	912.95	724.59	1076.86	838.59	1240.66	952.48	1404.47
41	543.27	817.91	663.98	991.70	784.09	1164.67	903.17	1336.73	1023.68	1510.21
42	590.54	889.93	717.77	1073.50	845.01	1256.96	972.24	1440.43	1099.47	1623.79
43	642.08	967.15	776.34	1161.21	910.51	1355.27	1044.97	1549.43	1179.14	1743.39
44	698.31	1051.80	840.22	1257.37	982.22	1463.04	1124.33	1668.72	1266.13	1874.60
45	760.45	1144.91	910.91	1363.42	1061.37	1581.72	1211.84	1800.03	1362.30	2018.44
46	829.42	1248.81	989.35	1481.38	1149.29	1713.64	1309.22	1946.11	1469.16	2178.47
47	910.71	1372.38	1082.26	1622.16	1253.60	1871.95	1425.05	2121.83	1596.39	2371.72

Pay Up To 67 ALB Entry Age (ALB)	1,700		1,800		1,900		2,000		2,100	
	M	F	M	F	M	F	M	F	M	F
30	562.93	825.24	635.66	928.13	708.40	1031.12	781.23	1134.01	853.97	1236.89
31	599.19	878.32	674.98	985.69	750.78	1092.95	826.57	1200.22	902.36	1307.59
32	637.80	934.75	716.85	1046.71	795.80	1158.56	874.75	1270.51	953.70	1382.36
33	678.75	994.85	760.96	1111.80	843.27	1228.64	925.58	1345.49	1007.79	1462.33
34	723.07	1061.37	808.74	1183.41	894.31	1305.45	979.98	1427.49	1065.65	1549.63
35	774.21	1135.23	864.46	1263.79	954.62	1392.25	1044.87	1520.81	1135.13	1649.26
36	824.63	1209.49	919.06	1344.06	1013.50	1478.53	1107.93	1613.10	1202.26	1747.67
37	878.52	1289.36	977.23	1430.55	1075.94	1571.74	1174.76	1712.93	1273.47	1854.02
38	936.58	1375.34	1040.08	1523.45	1143.68	1671.57	1247.18	1819.69	1350.68	1967.81
39	998.83	1467.93	1107.42	1623.59	1216.01	1779.25	1324.50	1934.90	1433.09	2090.56
40	1066.47	1568.38	1180.36	1732.18	1294.25	1895.99	1408.14	2059.79	1522.13	2223.60
41	1144.09	1683.59	1264.60	1856.97	1385.01	2030.46	1505.52	2203.84	1625.93	2377.22
42	1226.81	1807.16	1354.15	1990.63	1481.48	2173.99	1608.82	2357.35	1736.16	2540.72
43	1313.40	1937.35	1447.56	2131.31	1581.72	2325.27	1715.99	2519.22	1850.15	2713.18
44	1408.04	2080.37	1549.94	2286.25	1691.84	2492.03	1833.75	2697.90	1975.65	2903.68
45	1512.86	2236.74	1663.32	2455.15	1813.88	2673.56	1964.34	2891.86	2114.91	3110.27
46	1629.09	2410.73	1789.03	2643.10	1948.96	2875.36	2108.89	3107.72	2268.83	3339.98
47	1767.74	2621.60	1939.08	2871.39	2110.53	3121.27	2281.87	3371.16	2453.21	3621.04

Pay Up To 67 ALB	2,200		2,300		2,400		2,500		2,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	926.81	1339.88	999.54	1442.77	1072.27	1545.66	1145.11	1648.55	1217.85	1751.54
31	978.05	1414.86	1053.84	1522.23	1129.63	1629.50	1205.42	1736.77	1281.11	1844.14
32	1032.65	1494.22	1111.70	1606.17	1190.65	1718.02	1269.59	1829.98	1348.54	1941.83
33	1090.10	1579.18	1172.31	1696.02	1254.62	1812.86	1336.93	1929.71	1419.14	2046.55
34	1151.22	1671.67	1236.89	1793.71	1322.47	1915.75	1408.14	2037.89	1493.71	2159.93
35	1225.28	1777.82	1315.54	1906.38	1405.79	2034.84	1495.95	2163.39	1586.21	2291.85
36	1296.69	1882.24	1391.13	2016.81	1485.46	2151.37	1579.89	2285.94	1674.32	2420.51
37	1372.18	1995.21	1470.89	2136.40	1569.70	2277.59	1668.41	2418.68	1767.12	2559.87
38	1454.28	2115.92	1557.78	2264.04	1661.38	2412.16	1764.88	2560.38	1868.38	2708.50
39	1541.59	2246.32	1650.18	2401.97	1758.67	2557.63	1867.26	2713.28	1975.75	2868.94
40	1636.02	2387.41	1749.91	2551.21	1863.80	2715.12	1977.69	2878.92	2091.68	3042.73
41	1746.44	2550.70	1866.96	2724.08	1987.37	2897.57	2107.88	3070.95	2228.29	3244.33
42	1863.49	2724.08	1990.83	2907.45	2118.17	3090.91	2245.50	3274.28	2372.84	3457.64
43	1984.31	2907.14	2118.57	3101.10	2252.73	3295.06	2386.90	3489.02	2521.16	3682.98
44	2117.45	3109.56	2259.36	3315.43	2401.26	3521.21	2543.16	3727.09	2685.07	3932.86
45	2265.37	3328.68	2415.83	3547.08	2566.39	3765.39	2716.85	3983.80	2867.41	4202.21
46	2428.87	3572.35	2588.80	3804.61	2748.74	4036.97	2908.67	4269.23	3068.61	4501.60
47	2624.56	3870.82	2795.90	4120.71	2967.24	4370.59	3138.59	4620.48	3309.93	4870.26

Pay Up To 67 ALB	2,700		2,800		2,900		3,000		3,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,290.68	1,854.43	1,363.42	1,957.31	1,436.15	2,060.30	1,508.99	2,163.19	1,581.72	2,266.08
31	1,356.90	1,951.41	1,432.69	2,058.67	1,508.48	2,166.04	1,584.27	2,273.31	1,659.96	2,380.58
32	1,427.49	2,053.78	1,506.54	2,165.64	1,585.49	2,277.59	1,664.44	2,389.44	1,743.39	2,501.29
33	1,501.45	2,163.39	1,583.76	2,280.24	1,665.97	2,397.18	1,748.28	2,514.03	1,830.49	2,630.87
34	1,579.38	2,281.97	1,664.95	2,404.01	1,750.62	2,526.15	1,836.29	2,648.19	1,921.86	2,770.23
35	1,676.36	2,420.41	1,766.62	2,548.97	1,856.87	2,677.43	1,947.03	2,805.99	2,037.28	2,934.44
36	1,768.65	2,554.98	1,863.08	2,689.55	1,957.52	2,824.12	2,051.85	2,958.69	2,146.28	3,093.26
37	1,865.84	2,701.06	1,964.65	2,842.25	2,063.36	2,983.34	2,162.07	3,124.53	2,260.78	3,265.72
38	1,971.98	2,856.62	2,075.48	3,004.73	2,178.98	3,152.85	2,282.58	3,300.97	2,386.08	3,449.09
39	2,084.34	3,024.60	2,192.84	3,180.25	2,301.43	3,335.91	2,409.92	3,491.57	2,518.51	3,647.22
40	2,205.57	3,206.54	2,319.46	3,370.34	2,433.35	3,534.15	2,547.24	3,698.05	2,661.23	3,861.86
41	2,348.80	3,417.81	2,469.21	3,591.19	2,589.72	3,764.68	2,710.13	3,938.06	2,830.64	4,111.44
42	2,500.17	3,641.01	2,627.51	3,824.37	2,754.85	4,007.84	2,882.18	4,191.20	3,009.52	4,374.57
43	2,655.32	3,876.94	2,789.48	4,070.89	2,923.75	4,264.85	3,057.91	4,458.81	3,192.07	4,652.77
44	2,826.97	4,138.74	2,968.77	4,344.62	3,110.68	4,550.39	3,252.58	4,756.27	3,394.48	4,962.05
45	3,017.87	4,420.51	3,168.44	4,638.92	3,318.90	4,857.33	3,469.46	5,075.63	3,619.92	5,294.04
46	3,228.54	4,733.86	3,388.58	4,966.22	3,548.51	5,198.48	3,708.44	5,430.85	3,868.38	5,663.11
47	3,481.38	5,120.15	3,652.72	5,370.03	3,824.07	5,619.92	3,995.41	5,869.70	4,166.75	6,119.59

Pay Up To 67 ALB	3,200		3,300		3,400		3,500		3,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,654.56	2,368.97	1,727.29	2,471.96	1,800.03	2,574.84	1,872.86	2,677.73	1,945.60	2,780.72
31	1,735.75	2,487.95	1,811.54	2,595.22	1,887.33	2,702.49	1,963.02	2,809.86	2,038.81	2,917.13
32	1,822.34	2,613.25	1,901.39	2,725.10	1,980.34	2,837.06	2,059.28	2,948.91	2,138.23	3,060.86
33	1,912.80	2,747.72	1,995.11	2,864.56	2,077.32	2,981.41	2,159.63	3,098.25	2,241.83	3,215.09
34	2,007.54	2,892.27	2,093.11	3,014.41	2,178.78	3,136.45	2,264.35	3,258.49	2,350.02	3,380.63
35	2,127.54	3,063.00	2,217.69	3,191.56	2,307.95	3,320.02	2,398.20	3,448.58	2,488.36	3,577.03
36	2,240.71	3,227.83	2,335.15	3,362.39	2,429.48	3,496.96	2,523.91	3,631.43	2,618.34	3,766.00
37	2,359.59	3,406.81	2,458.31	3,548.00	2,557.02	3,689.19	2,655.73	3,830.38	2,754.54	3,971.47
38	2,489.58	3,597.31	2,593.18	3,745.42	2,696.68	3,893.54	2,800.28	4,041.66	2,903.78	4,189.78
39	2,627.00	3,802.98	2,735.59	3,958.64	2,844.08	4,114.29	2,952.68	4,269.95	3,061.17	4,425.60
40	2,775.12	4,025.67	2,889.01	4,189.47	3,002.90	4,353.28	3,116.79	4,517.08	3,230.78	4,680.89
41	2,951.15	4,284.92	3,071.56	4,458.30	3,192.07	4,631.79	3,312.48	4,805.17	3,432.99	4,978.55
42	3,136.86	4,557.93	3,264.19	4,741.30	3,391.43	4,924.66	3,518.76	5,108.13	3,646.10	5,291.49
43	3,326.33	4,846.73	3,460.49	5,040.69	3,594.66	5,234.65	3,728.92	5,428.71	3,863.08	5,622.67
44	3,536.39	5,167.92	3,678.19	5,373.70	3,820.09	5,579.58	3,962.00	5,785.46	4,103.90	5,991.23
45	3,770.38	5,512.45	3,920.94	5,730.85	4,071.41	5,949.16	4,221.97	6,167.57	4,372.43	6,385.97
46	4,028.31	5,895.47	4,188.25	6,127.74	4,348.18	6,360.10	4,508.22	6,592.36	4,668.15	6,824.72
47	4,338.10	6,369.47	4,509.44	6,619.36	4,680.79	6,869.24	4,852.23	7,119.02	5,023.58	7,368.91

Pay Up To 67 ALB	3,700		3,800		3,900		4,000		4,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	2,018.44	2,883.61	2,091.17	2,986.50	2,163.91	3,089.39	2,236.74	3,192.38	2,309.48	3,295.26
31	2,114.60	3,024.49	2,190.39	3,131.76	2,266.18	3,239.03	2,341.87	3,346.40	2,417.66	3,453.67
32	2,217.18	3,172.72	2,296.23	3,284.67	2,375.18	3,396.52	2,454.13	3,508.48	2,533.08	3,620.33
33	2,324.14	3,331.94	2,406.46	3,448.78	2,488.66	3,565.62	2,570.97	3,682.57	2,653.28	3,799.41
34	2,435.69	3,502.67	2,521.26	3,624.71	2,606.93	3,746.75	2,692.50	3,868.89	2,778.18	3,990.93
35	2,578.61	3,705.59	2,668.87	3,834.15	2,759.02	3,962.61	2,849.28	4,091.17	2,939.54	4,219.62
36	2,712.67	3,900.57	2,807.11	4,035.14	2,901.54	4,169.71	2,995.87	4,304.28	3,090.30	4,438.85
37	2,853.25	4,112.66	2,951.96	4,253.85	3,050.68	4,395.04	3,149.49	4,536.13	3,248.20	4,677.32
38	3,007.28	4,337.89	3,110.88	4,486.01	3,214.38	4,634.13	3,317.88	4,782.35	3,421.48	4,930.47
39	3,169.76	4,581.26	3,278.25	4,736.92	3,386.84	4,892.57	3,495.33	5,048.23	3,603.93	5,203.88
40	3,344.67	4,844.79	3,458.56	5,008.60	3,572.45	5,172.41	3,686.44	5,336.21	3,800.33	5,500.02
41	3,553.40	5,152.03	3,673.91	5,325.41	3,794.32	5,498.90	3,914.83	5,672.28	4,035.34	5,845.66
42	3,773.44	5,474.86	3,900.77	5,658.22	4,028.11	5,841.58	4,155.45	6,025.05	4,282.78	6,208.42
43	3,997.24	5,816.63	4,131.41	6,010.59	4,265.67	6,204.54	4,399.83	6,398.50	4,533.99	6,592.46
44	4,245.81	6,197.11	4,387.71	6,402.88	4,529.51	6,608.76	4,671.41	6,814.54	4,813.32	7,020.42
45	4,522.99	6,604.28	4,673.45	6,822.69	4,823.91	7,041.09	4,974.47	7,259.40	5,124.94	7,477.81
46	4,828.09	7,056.99	4,988.02	7,289.35	5,147.96	7,521.61	5,307.89	7,753.97	5,467.93	7,986.24
47	5,194.92	7,618.79	5,366.26	7,868.68	5,537.61	8,118.46	5,708.95	8,368.35	5,880.29	8,618.23

Pay Up To 67 ALB	4,200		4,300		4,400		4,500		4,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	2,382.31	3,398.15	2,455.05	3,501.14	2,527.78	3,604.03	2,600.62	3,706.92	2,673.35	3,809.81
31	2,493.45	3,560.94	2,569.24	3,668.31	2,645.03	3,775.58	2,720.72	3,882.84	2,796.51	3,990.22
32	2,612.03	3,732.18	2,690.98	3,844.13	2,770.03	3,955.99	2,848.97	4,067.94	2,927.92	4,179.79
33	2,735.49	3,916.26	2,817.80	4,033.10	2,900.01	4,149.95	2,982.32	4,266.79	3,064.63	4,383.63
34	2,863.75	4,112.97	2,949.42	4,235.01	3,034.99	4,357.15	3,120.66	4,479.19	3,206.33	4,601.23
35	3,029.69	4,348.18	3,119.95	4,476.74	3,210.20	4,605.20	3,300.36	4,733.76	3,390.61	4,862.22
36	3,184.74	4,573.42	3,279.07	4,707.88	3,373.50	4,842.45	3,467.93	4,977.02	3,562.36	5,111.59
37	3,346.91	4,818.51	3,445.62	4,959.60	3,544.44	5,100.79	3,643.15	5,241.98	3,741.86	5,383.17
38	3,524.98	5,078.58	3,628.58	5,226.70	3,732.08	5,374.82	3,835.58	5,522.94	3,939.18	5,671.06
39	3,712.42	5,359.64	3,821.01	5,515.30	3,929.50	5,670.95	4,038.09	5,826.61	4,146.58	5,982.27
40	3,914.22	5,663.82	4,028.11	5,827.73	4,142.00	5,991.54	4,255.99	6,155.34	4,369.88	6,319.15
41	4,155.75	6,019.14	4,276.26	6,192.52	4,396.67	6,366.01	4,517.18	6,539.39	4,637.59	6,712.77
42	4,410.12	6,391.78	4,537.46	6,575.14	4,664.79	6,758.51	4,792.13	6,941.87	4,919.47	7,125.34
43	4,668.26	6,786.42	4,802.42	6,980.38	4,936.58	7,174.34	5,070.84	7,368.30	5,205.01	7,562.26
44	4,955.22	7,226.29	5,097.13	7,432.07	5,239.03	7,637.95	5,380.83	7,843.72	5,522.73	8,049.60
45	5,275.50	7,696.22	5,425.96	7,914.62	5,576.52	8,132.93	5,726.98	8,351.34	5,877.44	8,569.74
46	5,627.86	8,218.60	5,787.80	8,450.86	5,947.73	8,683.23	6,107.67	8,915.49	6,267.60	9,147.85
47	6,051.64	8,868.12	6,223.08	9,117.90	6,394.43	9,367.79	6,565.77	9,617.67	6,737.12	9,867.56

Pay Up To 67 ALB	4,700		4,800		4,900		5,000	
Entry Age (ALB)	M	F	M	F	M	F	M	F
30	2,746.19	3,912.79	2,818.92	4,015.68	2,891.66	4,118.57	2,964.49	4,221.56
31	2,872.30	4,097.48	2,948.09	4,204.75	3,023.78	4,312.12	3,099.57	4,419.39
32	3,006.87	4,291.75	3,085.82	4,403.60	3,164.87	4,515.55	3,243.82	4,627.41
33	3,146.84	4,500.48	3,229.15	4,617.32	3,311.46	4,734.17	3,393.67	4,851.01
34	3,291.90	4,723.27	3,377.57	4,845.41	3,463.14	4,967.45	3,548.82	5,089.48
35	3,480.77	4,990.77	3,571.02	5,119.33	3,661.28	5,247.79	3,751.43	5,376.35
36	3,656.69	5,246.16	3,751.13	5,380.73	3,845.56	5,515.30	3,939.89	5,649.87
37	3,840.57	5,524.26	3,939.38	5,665.45	4,038.09	5,806.64	4,136.81	5,947.83
38	4,042.68	5,819.17	4,146.18	5,967.39	4,249.78	6,115.51	4,353.28	6,263.63
39	4,255.18	6,137.92	4,363.67	6,293.58	4,472.26	6,449.23	4,580.85	6,604.89
40	4,483.77	6,482.95	4,597.66	6,646.76	4,711.55	6,810.56	4,825.54	6,974.47
41	4,758.11	6,886.25	4,878.51	7,059.63	4,999.03	7,233.12	5,119.54	7,406.50
42	5,046.80	7,308.71	5,174.14	7,492.07	5,301.47	7,675.43	5,428.81	7,858.80
43	5,339.17	7,756.22	5,473.43	7,950.17	5,607.59	8,144.13	5,741.75	8,338.09
44	5,664.64	8,255.48	5,806.54	8,461.25	5,948.45	8,667.13	6,090.25	8,872.91
45	6,028.01	8,788.05	6,178.47	9,006.46	6,329.03	9,224.86	6,479.49	9,443.17
46	6,427.64	9,380.11	6,587.57	9,612.48	6,747.51	9,844.74	6,907.44	10,077.10
47	6,908.46	10,117.34	7,079.81	10,367.22	7,251.15	10,617.11	7,422.49	10,866.99

The Total Distribution Cost of this product is 100.80% of the premium for the first year, 38.08% of the premium for the second year and 4.62% of the premiums for the third year. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

## **The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

### **Lifetime cover**

We guarantee to provide cover under your policy for your lifetime. We will not end your policy for any reason other than those shown in the clause on ending the policy.

### **Premium**

The premium that you have to pay us to receive the benefits is shown in the premium rates table. You must pay the premium every year up to the age shown in the premium rates table. The premium shown does not include your CareShield Life premium.

You may choose to pay the premium using a MediSave account, up to a limit of \$600 per calendar year per insured person, according to the Relevant Act, or in cash. Relevant Act means the Central Provident Fund Act 1953 or CareShield Life and Long-Term Care Act 2019, and subsidiary legislations as amended, extended or re-enacted from time to time.

You may pay the premium or any part of it using cash if the premium due is more than the maximum amount allowed to be deducted from your MediSave account or there are not enough funds in your MediSave account to pay the premium due.

The premium is based on the insured's entry age at last birthday. The premium rates are non-guaranteed and the premium that you pay for your policy can change. If we change the premium for your policy, we will notify you at least 30 days before the change is to take place.

Anyone who pays for, or is insured under PrimeShield/Care Secure is not eligible for Additional Premium Support (APS) from the Government. \*

If you are currently receiving APS to pay for your MediShield Life and/or CareShield Life premiums, and you choose to be insured under this PrimeShield/Care Secure, you will stop receiving APS. This applies even if you are not the person paying for this PrimeShield/Care Secure. In addition, if you choose to be insured under this PrimeShield/Care Secure, the person paying for PrimeShield/Care Secure will stop receiving APS, if he or she is currently receiving APS.

\* APS is for families who need assistance with MediShield Life and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.

### **Waiver of premium**

If, on the date when the premium is due, you are disabled and eligible to receive benefit payments under your policy, you do not have to pay the premium. You will have to start paying premiums again after you are no longer disabled and benefit payments have ended.

### **Non-forfeiture (not cancelling this policy)**

After you have made a minimum number of premium payments, we will treat your policy as a paid-up policy and if you fail to pay a premium, we will not automatically cancel your policy. Instead, we will reduce the benefits and we will only pay reduced benefits. We will decide on the minimum number of premium payments you will need to make,

and the level of reduced benefits, and tell you what these are.

### **Exclusions**

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

Your policy does not cover any disability arising directly or indirectly from:

- deliberately injuring yourself or attempted suicide, whether you are sane or insane;
- war, whether declared or not; or
- alcoholism or drug addiction.

Your policy does not cover any claim if it's excluded or not permitted by the Relevant Act or any government advisory or guidelines. Relevant Act means the Central Provident Fund Act 1953 or CareShield Life and Long-Term Care Act 2019, and subsidiary legislations as amended, extended or re-enacted from time to time.

We do not pay any benefit for pre-existing disability arising from pre-existing conditions unless you have told us about the pre-existing conditions and we have accepted them before the start date.

Your policy will end if you commit suicide within one year from the start date or reinstatement date, whichever is later. We will refund the premiums paid, without interest and less any amount you owe us, from the start date or reinstatement date, whichever is later.

### **Claims**

To claim under your policy, you must send us a completed claim form. A certification by an approved assessor under the Relevant Act that you are suffering from disability must also be sent to us. You will have to pay the costs and expenses of the first medical examination. We will refund you the costs and expenses of the first medical examination if we accept your claim. If the approved assessor states on the claim form that you need further examination, we will pay the costs and expenses of a further medical examination. We may also ask you to have a further medical examination which we will pay for. If we cannot assess your claim, we may withhold benefit payments until we receive more evidence.

### **Waiting period**

During the waiting period, we do not pay any claim except claims resulting from an accident. If you become disabled during the waiting period (other than due to an accident), your policy will end and you will receive a full refund of your premium. Waiting period means the first 90 days from the start date or reinstatement date, whichever is later.

### **Deferment period**

Deferment period means the 90-day period from the claim date (inclusive). We will pay the first benefit payment immediately after the deferment period. We treat the claim date as the date on which the claim form for your policy is certified by an approved assessor under the Relevant Act.

If you have recovered from a disability but become disabled again from the same cause within 180 days, we will not enforce the deferment period for the new claim. If you suffer disability arising from the same cause after the 180-day period, or suffer a disability arising from a different cause, the deferment period of 90 days applies for the new claim.

**Guaranteed renewable**

We guarantee to renew your policy every year as long as none of the events in the clause on ending your policy happen.

**Termination**

You may terminate your policy by giving us written notice. Your policy will end on the day before the next renewal date for your policy, and we will not refund any premium.

**Ending your policy**

Your policy will end when any one of the following happens.

- Unless non-forfeiture applies to you, we have not received your premium or shortfall in premium by the end of the grace period of 75 days.
- Upon your death.
- Unless non-forfeiture applies to you, you give us written notice to end your policy. (Your policy will end on the day before the next renewal date for your policy, and we will not refund any premium.)
- You give us written notice, during the free-look period, to end your policy. (Your policy will end and you will receive a full refund of your premium, less any medical and other expenses we spent to consider your application.)
- Your CareShield Life plan ends and you do not have a Basic ElderShield plan. (If your CareShield Life plan is reinstated or you are covered under a Basic ElderShield plan, your policy will not end.)
- You become disabled during the waiting period (other than due to an accident).
- We find out that you did not tell us about any pre-existing disability, pre-existing serious, chronic medical condition or provided us incorrect material information.
- We discover fraud.
- You commit suicide within one year from the start date or reinstatement date, whichever is later.

**Reinstatement**

If your policy ends because you have not paid the premium due or shortfall in premium, you may apply to reinstate your policy within 180 days from the end of the grace period. The policy will be reinstated depending on the following conditions.

- You give evidence that you can be insured which we must be satisfied with. You must pay any costs involved in doing this.
- You must pay all premiums and any interest you owe up to the reinstatement date before your policy is reinstated.

**Free-look period**

You will have 60 days from the date you receive the policy documents to be sure that you want to keep the policy. If we deliver the policy by email or any other electronic means to you, the 60 days will start 7 days after the date of delivery. If we deliver the policy both by post and email or any other electronic means to you, the 60 days will start 7 days after the date of delivery by post.

During this time, if you choose to cancel the policy, we will refund you the premiums you have paid, less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred by us.

**Changes to policy terms or conditions**

We may change the benefits, terms, conditions or name of your policy at any time. However, we will write to you at

your last known address at least 30 days before doing so. The change will take effect from the next renewal date. For changes to the benefits, terms and conditions of your policy that are required by the Relevant Act or by government advice or guidelines, we will make the changes within the timescale required by the Relevant Act or the government advice or guidelines, and we may do so without giving you written notice.

**No cash-in value**

This policy has no cash-in value.

**Policy Owner's Protection Scheme**

This policy is protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income Insurance Limited (Income Insurance) or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.