Appendix 1 : Revised Annual Insurance Charges

Notes:

1) The annual insurance charges below is applicable to all occupation class.

2) The rates below are not guaranteed and can be revised as warranted.

3) The annual insurance charges below will follow the dates as stated in the table reference below.

Table Reference	**Period**
[Table T1]	Original Insurance Charges
[Table T2]	Insurance Charges for Policy anniversary after 1 October 2025
[Table T3]	Insurance Charges for Policy anniversary after 1 October 2026
[Table T4]	Insurance Charges for Policy anniversary after 1 October 2027
[Table T5]	Insurance Charges for Policy anniversary after 1 October 2028 [Subject to review and change]
[Table T6]	Insurance Charges for Policy anniversary after 1 October 2029 [Subject to review and change]
[Table T7]	Insurance Charges for Policy anniversary after 1 October 2030 [Subject to review and change]

[Table T1] Original Insurance Charges

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,002	1,285	1,651	2,248	899	1,151	1,478	2,009
6 – 15	531	679	869	1,181	474	606	774	1,051
16 – 21	869	1,115	1,433	1,953	734	940	1,207	1,642
22 – 29	985	1,266	1,628	2,221	864	1,110	1,426	1,943
30 – 39	1,023	1,318	1,697	2,252	935	1,203	1,548	2,052
40 – 44	1,328	1,711	2,201	2,929	1,213	1,562	2,008	2,669
45 – 49	1,367	1,762	2,266	3,018	1,256	1,618	2,080	2,767
50 – 54	1,999	2,471	3,184	4,231	1,753	2,165	2,786	3,697
55 – 59	2,564	3,166	4,077	5,420	2,246	2,770	3,564	4,731
60 – 64	3,030	3,741	4,820	6,406	2,652	3,270	4,209	5,585
65 – 69	3,902	4,811	6,199	8,237	3,410	4,202	5,408	7,174
70 – 74	4,420	5,538	7,023	9,331	3,859	4,831	6,120	8,119
75 – 79	5,485	6,870	8,716	11,575	4,785	5,987	7,587	10,060

[Table T2] Insurance Charges for Policy anniversary after 1 October 2025

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,102	1,413	1,815	2,472	988	1,265	1,625	2,209
6 – 15	584	746	955	1,298	521	666	851	1,155
16 – 21	955	1,226	1,576	2,148	807	1,033	1,327	1,806
22 – 29	1,083	1,392	1,790	2,442	950	1,220	1,568	2,137
30 – 39	1,125	1,449	1,866	2,476	1,028	1,323	1,702	2,256
40 – 44	1,460	1,881	2,420	3,221	1,334	1,718	2,208	2,935
45 – 49	1,503	1,938	2,492	3,319	1,381	1,779	2,287	3,043
50 – 54	2,198	2,717	3,502	4,653	1,928	2,381	3,064	4,066
55 – 59	2,820	3,482	4,484	5,961	2,470	3,046	3,920	5,203
60 – 64	3,030	4,114	5,301	7,045	2,652	3,596	4,629	6,142
65 – 69	3,902	5,291	6,818	9,059	3,410	4,621	5,948	7,890
70 – 74	4,420	6,091	7,724	10,263	3,859	5,313	6,731	8,930
75 – 79	5,485	7,556	9,586	12,731	4,785	6,585	8,344	11,064

[Table T3] Insurance Charges for Policy anniversary after 1 October 2026

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,202	1,541	1,979	2,696	1,077	1,379	1,772	2,409
6 – 15	637	813	1,041	1,415	568	726	928	1,259
16 – 21	1,041	1,337	1,719	2,343	880	1,126	1,447	1,970
22 – 29	1,181	1,518	1,952	2,663	1,036	1,330	1,710	2,331
30 – 39	1,227	1,580	2,035	2,700	1,121	1,443	1,856	2,460
40 – 44	1,592	2,051	2,639	3,513	1,455	1,874	2,408	3,201
45 – 49	1,639	2,114	2,718	3,620	1,506	1,940	2,494	3,319
50 – 54	2,397	2,963	3,820	5,075	2,103	2,597	3,342	4,435
55 – 59	3,076	3,798	4,891	6,502	2,694	3,322	4,276	5,675
60 – 64	3,332	4,487	5,782	7,684	2,916	3,922	5,049	6,699
65 – 69	4,291	5,771	7,437	9,881	3,750	5,040	6,488	8,606
70 – 74	4,861	6,644	8,425	11,195	4,244	5,795	7,342	9,741
75 – 79	6,032	8,242	10,456	13,887	5,263	7,183	9,101	12,068

[Table T4] Insurance Charges for Policy anniversary after 1 October 2027

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,302	1,669	2,143	2,920	1,166	1,493	1,919	2,609
6 – 15	690	880	1,127	1,532	615	786	1,005	1,363
16 – 21	1,127	1,448	1,862	2,538	953	1,219	1,567	2,134
22 – 29	1,279	1,644	2,114	2,884	1,122	1,440	1,852	2,525
30 – 39	1,329	1,711	2,204	2,924	1,214	1,563	2,010	2,664
40 – 44	1,724	2,221	2,858	3,805	1,576	2,030	2,608	3,467
45 – 49	1,775	2,290	2,944	3,921	1,631	2,101	2,701	3,595
50 – 54	2,596	3,209	4,138	5,497	2,278	2,813	3,620	4,804
55 – 59	3,332	4,114	5,298	7,043	2,918	3,598	4,632	6,147
60 – 64	3,634	4,860	6,263	8,323	3,180	4,248	5,469	7,256
65 – 69	4,680	6,251	8,056	10,703	4,090	5,459	7,028	9,322
70 – 74	5,302	7,197	9,126	12,127	4,629	6,277	7,953	10,552
75 – 79	6,579	8,928	11,326	15,043	5,741	7,781	9,858	13,072

[Table T5] Insurance Charges for Policy anniversary after 1 October 2028 **[Subject to review and change]**

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,402	1,797	2,307	3,144	1,255	1,607	2,066	2,809
6 – 15	743	947	1,213	1,649	662	846	1,082	1,467
16 – 21	1,213	1,559	2,005	2,733	1,026	1,312	1,687	2,298
22 – 29	1,377	1,770	2,276	3,105	1,208	1,550	1,994	2,719
30 – 39	1,431	1,842	2,373	3,148	1,307	1,683	2,164	2,868
40 – 44	1,856	2,391	3,077	4,097	1,697	2,186	2,808	3,733
45 – 49	1,911	2,466	3,170	4,222	1,756	2,262	2,908	3,871
50 – 54	2,795	3,455	4,456	5,919	2,453	3,029	3,898	5,173
55 – 59	3,588	4,430	5,705	7,584	3,142	3,874	4,988	6,619
60 – 64	3,936	5,233	6,744	8,962	3,444	4,574	5,889	7,813
65 – 69	5,069	6,731	8,675	11,525	4,430	5,878	7,568	10,038
70 – 74	5,743	7,750	9,827	13,059	5,014	6,759	8,564	11,363
75 – 79	7,126	9,614	12,196	16,199	6,219	8,379	10,615	14,076

[Table T6] Insurance Charges for Policy anniversary after 1 October 2029 **[Subject to review and change]**

Attained Age	Male				Female			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
0 – 5	1,502	1,925	2,471	3,368	1,344	1,721	2,213	3,009
6 – 15	796	1,014	1,299	1,766	709	906	1,159	1,571
16 – 21	1,299	1,670	2,148	2,928	1,099	1,405	1,807	2,462
22 – 29	1,475	1,896	2,438	3,326	1,294	1,660	2,136	2,913
30 – 39	1,533	1,973	2,542	3,372	1,400	1,803	2,318	3,072
40 – 44	1,988	2,561	3,296	4,389	1,818	2,342	3,008	3,999
45 – 49	2,047	2,642	3,396	4,523	1,881	2,423	3,115	4,147
50 – 54	2,994	3,701	4,774	6,341	2,628	3,245	4,176	5,542
55 – 59	3,844	4,746	6,112	8,125	3,366	4,150	5,344	7,091
60 – 64	4,238	5,606	7,225	9,601	3,708	4,900	6,309	8,370
65 – 69	5,458	7,211	9,294	12,347	4,770	6,297	8,108	10,754
70 – 74	6,184	8,303	10,528	13,991	5,399	7,241	9,175	12,174
75 – 79	7,673	10,300	13,066	17,355	6,697	8,977	11,372	15,080

[Table T7] Insurance Charges for Policy anniversary after 1 October 2030 **[Subject to review and change]**

Attained Age	Male				Female			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
0 – 5	1,502	1,925	2,471	3,368	1,344	1,721	2,213	3,009
6 – 15	796	1,014	1,299	1,766	709	906	1,159	1,571
16 – 21	1,299	1,670	2,148	2,928	1,099	1,405	1,807	2,462
22 – 29	1,475	1,896	2,438	3,326	1,294	1,660	2,136	2,913
30 – 39	1,533	1,973	2,542	3,372	1,400	1,803	2,318	3,072
40 – 44	1,988	2,561	3,296	4,389	1,818	2,342	3,008	3,999
45 – 49	2,047	2,642	3,396	4,523	1,881	2,423	3,115	4,147
50 – 54	2,994	3,701	4,774	6,341	2,628	3,245	4,176	5,542
55 – 59	3,844	4,746	6,112	8,125	3,366	4,150	5,344	7,091
60 – 64	4,540	5,606	7,225	9,601	3,972	4,900	6,309	8,370
65 – 69	5,847	7,211	9,294	12,347	5,110	6,297	8,108	10,754
70 – 74	6,625	8,303	10,528	13,991	5,784	7,241	9,175	12,174
75 – 79	8,220	10,300	13,066	17,355	7,175	8,977	11,372	15,080