Appendix 1 : Revised Annual Insurance Charge

Notes:

1) The Insurance Charge below is applicable to all occupation class.

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

3) The annual Insurance Charge below will follow the dates as stated in the table reference below.

Table Reference	**Period**
[Table T1]	Original Insurance Charge
[Table T2]	Insurance Charge for Policy anniversary after 1 January 2026
[Table T3]	Insurance Charge for Policy anniversary after 1 January 2027
[Table T4]	Insurance Charge for Policy anniversary after 1 January 2028
[Table T5]	Insurance Charge for Policy anniversary after 1 January 2029[Subject to review and change]
[Table T6]	Insurance Charge for Policy anniversary after 1 January 2030[Subject to review and change]
[Table T7]	Insurance Charge for Policy anniversary after 1 January 2031[Subject to review and change]

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[Table T1] Original Insurance Charge

Attained Age	Male				Female			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
0 - 5	918	1,181	1,406	1,610	847	1,000	1,172	1,610
6 - 15	550	602	773	881	472	551	644	881
16 - 21	804	886	1,143	1,305	721	928	1,000	1,369
22 - 29	857	981	1,175	1,379	785	955	1,066	1,448
30 - 39	930	1,114	1,218	1,484	870	991	1,165	1,558
40 - 44	1,203	1,443	1,580	1,929	1,082	1,282	1,508	2,023
45 - 49	1,435	1,658	1,974	2,303	1,317	1,600	1,801	2,418
50 - 54	1,777	1,972	2,557	2,858	1,664	2,073	2,236	3,001
55 - 59	2,289	2,753	3,021	3,683	2,058	2,447	2,882	3,866
60 - 64	2,651	3,173	4,113	4,600	2,550	2,909	3,427	4,600
65 - 69	3,430	4,107	4,880	5,954	3,166	3,765	4,436	5,954
70 - 74	3,913	4,756	5,567	6,792	3,611	4,361	5,061	6,792
75 - 79	4,887	5,941	6,955	8,484	4,511	5,447	6,322	8,484

[Table T2] Insurance Charge for Policy anniversary after 1 January 2026

Attained Age	Male				Female			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
0 - 5	1,009	1,298	1,546	1,770	931	1,099	1,289	1,770
6 - 15	604	662	850	969	519	606	708	969
16 - 21	884	974	1,257	1,435	793	1,020	1,099	1,505
22 - 29	942	1,079	1,292	1,516	863	1,050	1,172	1,592
30 - 39	1,022	1,225	1,339	1,632	956	1,090	1,281	1,713
40 - 44	1,323	1,587	1,737	2,121	1,190	1,410	1,658	2,225
45 - 49	1,578	1,823	2,171	2,533	1,448	1,759	1,980	2,659
50 - 54	1,954	2,169	2,812	3,143	1,830	2,280	2,459	3,300
55 - 59	2,517	3,028	3,322	4,050	2,263	2,691	3,169	4,252
60 - 64	2,651	3,489	4,523	5,059	2,550	3,199	3,769	5,059
65 - 69	3,430	4,517	5,367	6,548	3,166	4,141	4,879	6,548
70 - 74	3,913	5,231	6,123	7,470	3,611	4,796	5,566	7,470
75 - 79	4,887	6,534	7,649	9,331	4,511	5,991	6,953	9,331

[Table T3] Insurance Charge for Policy anniversary after 1 January 2027

Attained Age	Male				Female			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
0 - 5	1,100	1,415	1,686	1,930	1,015	1,198	1,406	1,930
6 - 15	658	722	927	1,057	566	661	772	1,057
16 - 21	964	1,062	1,371	1,565	865	1,112	1,198	1,641
22 - 29	1,027	1,177	1,409	1,653	941	1,145	1,278	1,736
30 - 39	1,114	1,336	1,460	1,780	1,042	1,189	1,397	1,868
40 - 44	1,443	1,731	1,894	2,313	1,298	1,538	1,808	2,427
45 - 49	1,721	1,988	2,368	2,763	1,579	1,918	2,159	2,900
50 - 54	2,131	2,366	3,067	3,428	1,996	2,487	2,682	3,599
55 - 59	2,745	3,303	3,623	4,417	2,468	2,935	3,456	4,638
60 - 64	2,915	3,805	4,933	5,518	2,804	3,489	4,111	5,518
65 - 69	3,772	4,927	5,854	7,142	3,482	4,517	5,322	7,142
70 - 74	4,303	5,706	6,679	8,148	3,971	5,231	6,071	8,148
75 - 79	5,375	7,127	8,343	10,178	4,961	6,535	7,584	10,178

[Table T4] Insurance Charge for Policy anniversary after 1 January 2028

Attained Age	Male				Female			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
0 - 5	1,191	1,532	1,826	2,090	1,099	1,297	1,523	2,090
6 - 15	712	782	1,004	1,145	613	716	836	1,145
16 - 21	1,044	1,150	1,485	1,695	937	1,204	1,297	1,777
22 - 29	1,112	1,275	1,526	1,790	1,019	1,240	1,384	1,880
30 - 39	1,206	1,447	1,581	1,928	1,128	1,288	1,513	2,023
40 - 44	1,563	1,875	2,051	2,505	1,406	1,666	1,958	2,629
45 - 49	1,864	2,153	2,565	2,993	1,710	2,077	2,338	3,141
50 - 54	2,308	2,563	3,322	3,713	2,162	2,694	2,905	3,898
55 - 59	2,973	3,578	3,924	4,784	2,673	3,179	3,743	5,024
60 - 64	3,179	4,121	5,343	5,977	3,058	3,779	4,453	5,977
65 - 69	4,114	5,337	6,341	7,736	3,798	4,893	5,765	7,736
70 - 74	4,693	6,181	7,235	8,826	4,331	5,666	6,576	8,826
75 - 79	5,863	7,720	9,037	11,025	5,411	7,079	8,215	11,025

[Table T5] Insurance Charge for Policy anniversary after 1 January 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	1,282	1,649	1,966	2,250	1,183	1,396	1,640	2,250
6 - 15	766	842	1,081	1,233	660	771	900	1,233
16 - 21	1,124	1,238	1,599	1,825	1,009	1,296	1,396	1,913
22 - 29	1,197	1,373	1,643	1,927	1,097	1,335	1,490	2,024
30 - 39	1,298	1,558	1,702	2,076	1,214	1,387	1,629	2,178
40 - 44	1,683	2,019	2,208	2,697	1,514	1,794	2,108	2,831
45 - 49	2,007	2,318	2,762	3,223	1,841	2,236	2,517	3,382
50 - 54	2,485	2,760	3,577	3,998	2,328	2,901	3,128	4,197
55 - 59	3,201	3,853	4,225	5,151	2,878	3,423	4,030	5,410
60 - 64	3,443	4,437	5,753	6,436	3,312	4,069	4,795	6,436
65 - 69	4,456	5,747	6,828	8,330	4,114	5,269	6,208	8,330
70 - 74	5,083	6,656	7,791	9,504	4,691	6,101	7,081	9,504
75 - 79	6,351	8,313	9,731	11,872	5,861	7,623	8,846	11,872

[Table T6] Insurance Charge for Policy anniversary after 1 January 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	1,373	1,766	2,106	2,410	1,267	1,495	1,757	2,410
6 - 15	820	902	1,158	1,321	707	826	964	1,321
16 - 21	1,204	1,326	1,713	1,955	1,081	1,388	1,495	2,049
22 - 29	1,282	1,471	1,760	2,064	1,175	1,430	1,596	2,168
30 - 39	1,390	1,669	1,823	2,224	1,300	1,486	1,745	2,333
40 - 44	1,803	2,163	2,365	2,889	1,622	1,922	2,258	3,033
45 - 49	2,150	2,483	2,959	3,453	1,972	2,395	2,696	3,623
50 - 54	2,662	2,957	3,832	4,283	2,494	3,108	3,351	4,496
55 - 59	3,429	4,128	4,526	5,518	3,083	3,667	4,317	5,796
60 - 64	3,707	4,753	6,163	6,895	3,566	4,359	5,137	6,895
65 - 69	4,798	6,157	7,315	8,924	4,430	5,645	6,651	8,924
70 - 74	5,473	7,131	8,347	10,182	5,051	6,536	7,586	10,182
75 - 79	6,839	8,906	10,425	12,719	6,311	8,167	9,477	12,719

[Table T7] Insurance Charge for Policy anniversary after 1 January 2031 **[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	1,373	1,766	2,106	2,410	1,267	1,495	1,757	2,410
6 - 15	820	902	1,158	1,321	707	826	964	1,321
16 - 21	1,204	1,326	1,713	1,955	1,081	1,388	1,495	2,049
22 - 29	1,282	1,471	1,760	2,064	1,175	1,430	1,596	2,168
30 - 39	1,390	1,669	1,823	2,224	1,300	1,486	1,745	2,333
40 - 44	1,803	2,163	2,365	2,889	1,622	1,922	2,258	3,033
45 - 49	2,150	2,483	2,959	3,453	1,972	2,395	2,696	3,623
50 - 54	2,662	2,957	3,832	4,283	2,494	3,108	3,351	4,496
55 - 59	3,429	4,128	4,526	5,518	3,083	3,667	4,317	5,796
60 - 64	3,971	4,753	6,163	6,895	3,820	4,359	5,137	6,895
65 - 69	5,140	6,157	7,315	8,924	4,746	5,645	6,651	8,924
70 - 74	5,863	7,131	8,347	10,182	5,411	6,536	7,586	10,182
75 - 79	7,327	8,906	10,425	12,719	6,761	8,167	9,477	12,719