

## Annual Insurance Charges for MaxMedic UDR

### Notes:

1) The annual insurance charges(IC) below are applicable to standard lives in occupation class 1 & 2 only. Based on underwriting decision, additional loading may be applicable to substandard lives.

IC for occupation class 3 = 125% \* IC for occupation class 1 & 2

IC for occupation class 4 = 150% \* IC for occupation class 1 & 2

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

3) The rates below are not inclusive of **MCO & EAP charges**.

4) The annual insurance charges for renewal business (plan code MXMED1 to MXMED5) 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 September 2024 (effective 1 January 2025 onwards)
[Table T3]	Insurance Charge for Policy anniversary after 1 September 2025
[Table T4]	Insurance Charge for Policy anniversary after 1 September 2026
[Table T5]	Insurance Charge for Policy anniversary after 1 September 2027 <b>[Subject to review and change]</b>
[Table T6]	Insurance Charge for Policy anniversary after 1 September 2028 <b>[Subject to review and change]</b>
[Table T7]	Insurance Charge for Policy anniversary after 1 September 2029 <b>[Subject to review and change]</b>

**[Table T1]** Original Insurance Charge

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	459	543	668	857	1,102	459	543	668	857	1,102
6 - 15	256	299	364	461	587	256	299	364	461	587
16 - 21	373	440	540	690	885	391	461	566	724	930
22 - 29	345	406	497	634	813	361	425	521	666	854
30 - 39	432	510	628	804	1,033	453	536	660	845	1,087
40 - 49	558	661	816	1,049	1,352	585	694	858	1,104	1,423
50 - 54	823	980	1,215	1,567	2,025	863	1,028	1,275	1,645	2,127
55 - 59	1,060	1,264	1,570	2,029	2,625	1,112	1,326	1,648	2,130	2,757
60 - 64	1,322	1,578	1,962	2,539	3,289	1,322	1,578	1,962	2,539	3,289
65 - 69	1,710	2,044	2,545	3,296	4,273	1,710	2,044	2,545	3,296	4,273
70 - 74	1,950	2,332	2,904	3,764	4,881	1,950	2,332	2,904	3,764	4,881
75 - 79	2,435	2,914	3,633	4,710	6,111	2,435	2,914	3,633	4,710	6,111

**[Table T2] Insurance Charge for Policy anniversary after 1 September 2024 (effective 1 January 2025 onwards)**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	481	568	699	897	1,153	481	568	699	897	1,153
6 - 15	269	314	383	484	617	269	314	383	484	617
16 - 21	392	462	567	725	930	411	484	595	761	977
22 - 29	365	429	525	670	859	382	449	551	704	902
30 - 39	457	539	664	849	1,091	479	566	697	893	1,148
40 - 49	592	701	865	1,112	1,434	621	736	910	1,171	1,509
50 - 54	873	1,039	1,288	1,661	2,147	915	1,090	1,352	1,744	2,255
55 - 59	1,124	1,340	1,665	2,151	2,783	1,179	1,406	1,747	2,258	2,923
60 - 64	1,322	1,673	2,080	2,692	3,487	1,322	1,673	2,080	2,692	3,487
65 - 69	1,710	2,167	2,698	3,494	4,530	1,710	2,167	2,698	3,494	4,530
70 - 74	1,950	2,472	3,079	3,990	5,174	1,950	2,472	3,079	3,990	5,174
75 - 79	2,435	3,089	3,851	4,993	6,478	2,435	3,089	3,851	4,993	6,478

**[Table T3] Insurance Charge for Policy anniversary after 1 September 2025**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	503	593	730	937	1,204	503	593	730	937	1,204
6 - 15	282	329	402	507	647	282	329	402	507	647
16 - 21	411	484	594	760	975	431	507	624	798	1,024
22 - 29	385	452	553	706	905	403	473	581	742	950
30 - 39	482	568	700	894	1,149	505	596	734	941	1,209
40 - 49	626	741	914	1,175	1,516	657	778	962	1,238	1,595
50 - 54	923	1,098	1,361	1,755	2,269	967	1,152	1,429	1,843	2,383
55 - 59	1,188	1,416	1,760	2,273	2,941	1,246	1,486	1,846	2,386	3,089
60 - 64	1,402	1,768	2,198	2,845	3,685	1,402	1,768	2,198	2,845	3,685
65 - 69	1,813	2,290	2,851	3,692	4,787	1,813	2,290	2,851	3,692	4,787
70 - 74	2,067	2,612	3,254	4,216	5,467	2,067	2,612	3,254	4,216	5,467
75 - 79	2,582	3,264	4,069	5,276	6,845	2,582	3,264	4,069	5,276	6,845

**[Table T4] Insurance Charge for Policy anniversary after 1 September 2026**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	525	618	761	977	1,255	525	618	761	977	1,255
6 - 15	295	344	421	530	677	295	344	421	530	677
16 - 21	430	506	621	795	1,020	451	530	653	835	1,071
22 - 29	405	475	581	742	951	424	497	611	780	998
30 - 39	507	597	736	939	1,207	531	626	771	989	1,270
40 - 49	660	781	963	1,238	1,598	693	820	1,014	1,305	1,681
50 - 54	973	1,157	1,434	1,849	2,391	1,019	1,214	1,506	1,942	2,511
55 - 59	1,252	1,492	1,855	2,395	3,099	1,313	1,566	1,945	2,514	3,255
60 - 64	1,482	1,863	2,316	2,998	3,883	1,482	1,863	2,316	2,998	3,883
65 - 69	1,916	2,413	3,004	3,890	5,044	1,916	2,413	3,004	3,890	5,044
70 - 74	2,184	2,752	3,429	4,442	5,760	2,184	2,752	3,429	4,442	5,760
75 - 79	2,729	3,439	4,287	5,559	7,212	2,729	3,439	4,287	5,559	7,212

**[Table T5] Insurance Charge for Policy anniversary after 1 September 2027 [Subject to review and change]**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	547	643	792	1,017	1,306	547	643	792	1,017	1,306
6 - 15	308	359	440	553	707	308	359	440	553	707
16 - 21	449	528	648	830	1,065	471	553	682	872	1,118
22 - 29	425	498	609	778	997	445	521	641	818	1,046
30 - 39	532	626	772	984	1,265	557	656	808	1,037	1,331
40 - 49	694	821	1,012	1,301	1,680	729	862	1,066	1,372	1,767
50 - 54	1,023	1,216	1,507	1,943	2,513	1,071	1,276	1,583	2,041	2,639
55 - 59	1,316	1,568	1,950	2,517	3,257	1,380	1,646	2,044	2,642	3,421
60 - 64	1,562	1,958	2,434	3,151	4,081	1,562	1,958	2,434	3,151	4,081
65 - 69	2,019	2,536	3,157	4,088	5,301	2,019	2,536	3,157	4,088	5,301
70 - 74	2,301	2,892	3,604	4,668	6,053	2,301	2,892	3,604	4,668	6,053
75 - 79	2,876	3,614	4,505	5,842	7,579	2,876	3,614	4,505	5,842	7,579

**[Table T6] Insurance Charge for Policy anniversary after 1 September 2028 [Subject to review and change]**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	565	668	822	1,054	1,355	565	668	822	1,054	1,355
6 - 15	320	374	455	576	734	320	374	455	576	734
16 - 21	466	550	675	863	1,106	489	576	708	905	1,163
22 - 29	442	520	636	812	1,041	462	544	667	852	1,093
30 - 39	553	653	804	1,029	1,322	580	686	845	1,082	1,391
40 - 49	725	859	1,061	1,364	1,758	761	902	1,115	1,435	1,850
50 - 54	1,070	1,274	1,580	2,037	2,633	1,122	1,336	1,658	2,139	2,765
55 - 59	1,378	1,643	2,041	2,638	3,413	1,446	1,724	2,142	2,769	3,584
60 - 64	1,642	2,051	2,551	3,301	4,276	1,642	2,051	2,551	3,301	4,276
65 - 69	2,122	2,657	3,309	4,285	5,555	2,122	2,657	3,309	4,285	5,555
70 - 74	2,418	3,032	3,775	4,893	6,345	2,418	3,032	3,775	4,893	6,345
75 - 79	3,023	3,788	4,723	6,123	7,944	3,023	3,788	4,723	6,123	7,944

**[Table T7] Insurance Charge for Policy anniversary after 1 September 2029 [Subject to review and change]**

Attained Age	Male					Female				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 - 5	565	668	822	1,054	1,355	565	668	822	1,054	1,355
6 - 15	320	374	455	576	734	320	374	455	576	734
16 - 21	466	550	675	863	1,106	489	576	708	905	1,163
22 - 29	442	520	636	812	1,041	462	544	667	852	1,093
30 - 39	553	653	804	1,029	1,322	580	686	845	1,082	1,391
40 - 49	725	859	1,061	1,364	1,758	761	902	1,115	1,435	1,850
50 - 54	1,070	1,274	1,580	2,037	2,633	1,122	1,336	1,658	2,139	2,765
55 - 59	1,378	1,643	2,041	2,638	3,413	1,446	1,724	2,142	2,769	3,584
60 - 64	1,719	2,051	2,551	3,301	4,276	1,719	2,051	2,551	3,301	4,276
65 - 69	2,223	2,657	3,309	4,285	5,555	2,223	2,657	3,309	4,285	5,555
70 - 74	2,535	3,032	3,775	4,893	6,345	2,535	3,032	3,775	4,893	6,345
75 - 79	3,166	3,788	4,723	6,123	7,944	3,166	3,788	4,723	6,123	7,944