



AIA Singapore Private Limited

AIA PAY PROTECTOR
APPLICATION AND PRODUCT SUMMARY

July 2024

SUBMISSION CHECKLIST

Application Form

Product Summary Cover Page

Interbank Giro



APPLICATION FORM FOR LIFE INSURANCE (ADULT) (PARTNERSHIP DISTRIBUTION)

Insurance Adviser's Unit Code:

Referral's Unit Code:

Insurance Adviser's Code:

Referral's Code:

Insurance Adviser's Name/Channel:

Referral's Name:

Policy 1

P

Policy 3

Corporate ID: WM

Policy 2

P

Policy 4

Master Policy No. (For Worksite Marketing Only)

WARNING: In accordance with Section 23(5) of the Insurance Act 1966, as may be amended from time to time, you are to fully and faithfully disclose in this Application Form all facts which you know, or ought to know, failing which you may receive nothing from the policy and/or the policy issued may be void. If a foreign currency policy is applied for, the equivalent of returns in Singapore-dollars will depend on the prevailing exchange rate (as determined by AIA Singapore), which may be highly volatile.

1

DETAILS OF APPLICANT/OWNER (Please tick the circles as appropriate)

Name (shown on NRIC/FIN/Passport):

Date of Birth:

dd

mm

yyyy

Gender:

☐ Male☐ Female

NRIC/FIN/Passport No.:

For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.

Country of Residence:

Place of Birth:

☐ United States of America☐ Others (Country):

Marital Status:

☐ Single☐ Married☐ Widowed / Divorced / Separated

Residency Status:

☐ Singapore☐ Singapore PR☐ Pass Holders☐ Others

Annual Income (S\$):

☐ ≤ 30,000☐ 30,001 – 50,000☐ 50,001 – 100,000☐ 100,001 – 150,000☐ 150,001 – 300,000☐ > 300,000

Monthly Income (S\$):

*(Applicable for AIA Premier Disability Cover Plan/Rider)**If not Singaporean*

Citizenship 1:

Citizenship 2:

Citizenship 3:

Foreign Permanent Residence Address - Please provide the **full** address in English. *(Compulsory for non-Singaporeans)**For Passers-by, please submit copy of passport or foreign identification card that shows proof of this address.**If the address on the document(s) differs from this address, please explain the reason(s) in writing.*

Current Residence Address

*Please submit the following document(s) to show proof of this address.**(i) For Singaporeans and PRs residing in Singapore- Copy of NRIC**(ii) For Singaporeans and PRs residing overseas and Pass holders - Letters from government or banks, or utility or telephone bills (dated within the last 6 months)*

Postal Code:

Postal Code:

Mailing Address (Use of P.O. Box is not allowed):

*For Singaporeans, PRs and Pass holders - if different from Current Residence Address. Only Singapore Mailing address is allowed.**For Passers-by - if different from Foreign Permanent Residence Address.*

Postal Code:

Relationship of Applicant/Owner to Proposed Insured:

☐ Spouse☐ Employer

Contact Details

Home: Country Code - Phone No.

Office: Country Code - Phone No.

Mobile: Country Code - Phone No.

Email:

Please provide the reason if:

1. Your "Current Residence Address" is different from your identity documents and/or

2. Your Foreign Permanent Address is different from your identity documents and/or

3. Your "Mailing Address" is different from your "Current Residence Address"

Note: Please provide separate reasons if all the addresses do not match.

Occupation:

Company Name:

Exact Duties:

Nature of Business:

Business Address:

Postal Code:

Please note: Your Contact Details (email address, home, office and/or mobile telephone number) and/or Current Residence Address declared in this form will be used and will replace the contact details and residence address given to AIA Singapore for all your past and existing policies. Your Mobile Phone Number will be used in the future to receive One-Time-Pin (OTP) when logging into My AIA SG. Do note that these changes will be effected within a day upon successful submission of your application.



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Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

2 DETAILS OF PROPOSED INSURED (if different from Applicant/Owner)

Name (shown on NRIC/FIN/Passport):			
Date of Birth: dd mm yyyy		Gender: <input type="radio"/> Male <input type="radio"/> Female	
NRIC/FIN/Passport No.: <i>For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.</i>		Country of Residence:	
Place of Birth: <input type="radio"/> United States of America <input type="radio"/> Others (Country): _____	Marital Status: <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed / Divorced / Separated	Residency Status: <input type="radio"/> Singapore <input type="radio"/> Singapore PR <input type="radio"/> Pass Holders <input type="radio"/> Others	
Annual Income (\$\$): <input type="radio"/> ≤ 30,000 <input type="radio"/> 30,001 – 50,000 <input type="radio"/> 50,001 – 100,000 <input type="radio"/> 100,001 – 150,000 <input type="radio"/> 150,001 – 300,000 <input type="radio"/> > 300,000		If not Singaporean Citizenship 1: Citizenship 2: Citizenship 3: Foreign Permanent Residence Address - Please provide the full address in English. (<i>Compulsory for non-Singaporeans</i>) <i>For Passers-by, please submit copy of passport or foreign identification card that shows proof of this address.</i> <i>If the address on the document(s) differs from this address, please explain the reason(s) in writing.</i>	
Occupation:		Monthly Income (\$\$):	
Company Name:		(applicable for AIA Premier Disability Cover Plan/Rider)	
Exact Duties (please provide in details):		Contact Details	Home: <input type="text"/> Country Code - Phone No.
			Office: <input type="text"/> Country Code - Phone No.
			Mobile: <input type="text"/> Country Code - Phone No.
			Email: <input type="text"/>
Nature of Business:			
Business Address:			
Postal Code: <input type="text"/>			

2A APPOINTMENT OF SECONDARY INSURED – For AIA Smart Wealth Builder via Cash Option, AIA Pro Achiever 3.0, AIA Platinum Infinite Wealth and AIA Platinum Wealth Venture only.

Name (shown on NRIC/FIN/Passport):	
Date of Birth: dd mm yyyy	Gender: <input type="radio"/> Male <input type="radio"/> Female
NRIC/FIN/Passport No.: <i>For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.</i>	Country of Residence:
If not Singaporean Citizenship 1: Citizenship 2: Citizenship 3:	Relationship of Applicant/Owner to the Secondary Insured: <input type="radio"/> Spouse <input type="radio"/> Child (below age 16) <input type="radio"/> Self
Notes: 1) Please submit photocopy of Secondary Insured's Identity Card or Birth Certificate (where applicable). 2) The age of Secondary Insured must not exceed the following at the time of appointment above: a. For AIA Smart Wealth Builder (II): (i) 70 years (Single Premium and 5 year pay); (ii) 60 years (10 year pay); (iii) 55 years (15 year pay); (iv) 50 years (20 year pay) b. For AIA Smart Wealth Builder (USD): (i) 70 years (Single Premium); (ii) 65 years (5 year pay) c. For AIA Pro Achiever 3.0 & AIA Platinum Wealth Venture: (i) 70 years d. For AIA Platinum Infinite Wealth: (i) 80 years (Single Premium); (ii) 75 years (5 year pay)	

3 DETAILS OF PLAN APPLIED FOR (A&H CI PLAN) – Please write in full, consistent with name shown in the Product Summary.

A&H CI PLAN:	Policy 1	Policy 2
<input type="radio"/> AIA Glow of Life	<input type="radio"/> Standard <input type="radio"/> Executive	<input type="radio"/> Standard <input type="radio"/> Executive
<input type="radio"/>		
Regular Premium Payment Frequency	<input type="radio"/> Monthly <input type="radio"/> Semi-annually <input type="radio"/> Annually	<input type="radio"/> Monthly <input type="radio"/> Semi-annually <input type="radio"/> Annually

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

4 DETAILS OF PLAN APPLIED FOR (LIFE PLAN) – Please write in full, consistent with name shown in the Policy Illustration.

LIFE PLAN	Policy 3		Policy 4	
BASIC PLAN NAME (Please write in full)				
	<input type="radio"/> +AIA Vitality		<input type="radio"/> +AIA Vitality	
Sum Assured	S\$	US\$	S\$	US\$
Backdated:	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No	
RIDERS				
<input type="radio"/> AIA Critical Protector Life (CPL)	\$		\$	
<input type="radio"/> AIA Early Critical Protector Life	\$		\$	
<input type="radio"/> Waiver of Premium (WP)	\$		\$	
<input type="radio"/> Critical Protector Waiver of Premium (CPWP)	\$		\$	
<input type="radio"/> AIA Premier Disability Cover	\$		\$	
<input type="radio"/> AIA Guaranteed Protect Plus Booster	\$		\$	
<input type="radio"/>	\$		\$	
<input type="radio"/>	\$		\$	
Unit Deducting Riders	\$		\$	
<input type="radio"/> Total & Permanent Disability	\$		\$	
<input type="radio"/> Critical Illness	\$		\$	
<input type="radio"/> Early Critical Protector	\$		\$	
<input type="radio"/>	\$		\$	
Supplementary Retirement Saving (SRS)				
SRS Account Number (please include hyphenation)				
Agent Bank/Operator:	<input type="radio"/> UOB <input type="radio"/> DBS <input type="radio"/> OCBC		<input type="radio"/> UOB <input type="radio"/> DBS <input type="radio"/> OCBC	
Premium:				
Regular Premium (Including Riders and Saver Premium)	\$		\$	
<input type="radio"/> Top-up Premium for Regular Premium Plan - Ad Hoc (minimum S\$1,000)	\$		\$	
Regular Premium Payment Frequency	<input type="radio"/> Monthly <input type="radio"/> Semi-annually <input type="radio"/> Quarterly <input type="radio"/> Annually		<input type="radio"/> Monthly <input type="radio"/> Semi-annually <input type="radio"/> Quarterly <input type="radio"/> Annually	
Premium Payment Method	<input type="radio"/> Cash <input type="radio"/> Telegraphic Transfer		<input type="radio"/> Cash <input type="radio"/> Telegraphic Transfer	
	<input type="radio"/> Cheque - Bank/Cheque No.:		<input type="radio"/> Cheque - Bank/Cheque No.:	
	Name of Drawer:		Name of Drawer:	
	<input type="radio"/> Cashier's Order - Bank/Cashier's order No.:		<input type="radio"/> Cashier's Order - Bank/Cashier's order No.:	
	<input type="radio"/> Credit Card (Please complete Credit Card Authorisation Form)		<input type="radio"/> Credit Card (Please complete Credit Card Authorisation Form)	
Source of Wealth Where your wealth is derived from. You may tick more than 1 option	<input type="radio"/> Employment/Trade Income <input type="radio"/> Investment Income <input type="radio"/> Rental Income <input type="radio"/> Others, please specify: _____			
Source of Funds Origin of the funds used to pay premiums. You may tick more than 1 option	<input type="radio"/> Employment/Trade Income <input type="radio"/> Sales of Property <input type="radio"/> Savings <input type="radio"/> Maturity proceeds from AIA policies (Please complete Maturity Benefit Transfer Authorisation Form) <input type="radio"/> Maturity or Surrender of Policy or Sale of Investments <input type="radio"/> Others, please specify: _____			
Relationship of Payor to Applicant/Owner (if different from Applicant/Owner) :				

Financial Services Consultants and Insurance Advisers are not allowed to collect cash payment on behalf of AIA.
If you are paying your premiums by cheque, please ensure your cheque is crossed and made payable to AIA Singapore Private Limited.
Please refer to AIA website for the list of payment methods available.



AIA Singapore Private Limited (Reg. No. 201106386R)
 AIA Customer Service Centre, 1 Finlayson Green, Singapore 049246
 Monday – Friday: 8.45am – 5.30pm
 AIA Customer Care Hotline: 1800 248 8000 AIA.COM.SG

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

LIFE PLAN:	Policy 3	Policy 4
Premium Allocation to Guided Portfolio	<input type="radio"/> Pro Adventurous	<input type="radio"/> Pro Adventurous
	<input type="radio"/> Pro Balanced	<input type="radio"/> Pro Balanced
	<input type="radio"/> Pro Cautious	<input type="radio"/> Pro Cautious
	<input type="radio"/> Pro Optimiser	<input type="radio"/> Pro Optimiser
	<p>You may select more than one option below</p> <p><input type="radio"/> Automatic Fund Re-balancing (<i>quarterly basis according to portfolio selected above</i>)</p> <p><input type="radio"/> Standing instruction for annual update of Pro Portfolio (<i>based on portfolio selected above</i>) By selecting this option, you are instructing AIA to apply the latest portfolio to your future premium allocation within 31 days from its update. This will also be applied to Automatic Fund Re-balancing if it has also been selected. We reserve the right to discontinue or make revision to this standing Instruction.</p> <p>NOTE: You will be notified whenever the latest portfolio is applied to your policy's allocation. You may also refer to the Annual Fund Report for revision to the portfolio.</p>	
Premium allocation to:	<input type="radio"/> Fund (Please complete the following fund details)	<input type="radio"/> Fund (Please complete the following fund details)
Full name of Fund	Allocation	Allocation
AIA	%	%
AIA	%	%
AIA	%	%
AIA	%	%
AIA	%	%
<p>For Premium Allocation to Fund</p> <p><input type="radio"/> Automatic Fund Re-balancing (<i>quarterly basis according to above allocation, minimum 2 funds</i>), or</p> <p><input type="radio"/> Automatic Fund Switch (<i>from AIA S\$ Money Market Fund. The minimum initial balance in this fund must be S\$1,000.</i>)</p>		
Frequency	<input type="radio"/> Monthly <input type="radio"/> Quarterly	<input type="radio"/> Monthly <input type="radio"/> Quarterly
Amount to switch periodically	\$	\$
Fund switch to:	Allocation	Allocation
AIA	%	%
AIA	%	%
AIA	%	%
AIA	%	%
AIA	%	%
<p>Please note that if you plan to reinvest part or all of the withdrawn amount into the same or another fund, you should consider using the "Fund Switch" option in this policy. This enables you to invest into the new fund at minimal or no charge. Otherwise, your new investment will be subject to a sales charge. Other charges may also apply.</p>		

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

5 DETAILS OF PREVIOUS & CONCURRENT INSURANCE APPLICATIONS AND PURSUITS OF PROPOSED INSURED

Important Note:

Your total coverage, including previous and concurrent applications within AIA and with other insurers, is an important and material fact which the Company uses to assess this policy.

5.1 Do the Applicant/ Owner and the Proposed Insured(s) have any in-force Insurance policy(ies) or pending insurance application(s)?

☐ No ☐ Yes – Please give details:

	Applicant/Owner			Proposed Insured		
Insurance Company						
Country of Insurance Company	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore
Death						
Total & Permanent Disability						
Critical Illness						
Personal Accident						
Disability Income						
Others						

Important Note:

Before replacing one policy with another, you should find out whether you are entitled to free switching and consider carefully whether any fees, charges or disadvantages that may arise from a replacement will outweigh any potential benefits. Some of these disadvantages may include additional fees and charges, incurring penalties and the new policy may cost more or have fewer benefits at the same cost. Also, the new policy may be less or not suitable for you as you may not be insurable at standard terms and the new policy terms may be different.

5.2 Is this proposal to replace or intended to replace in full or in part any insurance policy or investment products with AIA Singapore or any other financial adviser or institution?

☐ No ☐ Yes – Please give details:

5.3 Is any application for or reinstatement of your life, critical illness, accidental, medical, disability or health-related insurance policy pending or has it ever been declined, postponed, rated or modified in any way?

☐ No ☐ Yes – Please indicate Company and give details:

5.4 Are you now a member of a military force (except NS men), are you contemplating or have you, in the last 5 years engaged in any private flying or hazardous sports or races or flying other than as a fare paying passenger on a regular scheduled airline?

☐ No ☐ Yes – Please give details:

6 LIFESTYLE DETAILS OF PROPOSED INSURED

6.1 Have you smoked any cigarettes in the past 12 months? ☐ No ☐ Yes - How many cigarettes per day:

6.2 Do you drink? ☐ No ☐ Yes

How many glasses of alcohol do you consume every week?	Beer cans (330ml)	Wine glasses (100ml)	Spirits tots (30ml)
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6.3 Are you contemplating a trip or had been outside Singapore for a total of more than 90 days in a year, other than for leisure or social purposes? If yes, please give details.

☐ No ☐ Yes

Country & Cities visited	Frequency per year	Duration per trip mth(s)
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7 HEALTH DETAILS OF PROPOSED INSURED – To be completed for non-medical application, or where the medical examination was done more than one month ago.

7.1 a. Height (metres):

b. Weight (kilograms):

c. Was there any weight change in the past year?
If yes, how much and state the reason:

☐ Yes ☐ No



Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

d. Name and Address of the Proposed Insured's doctor: Give date, reason and result of last consultation:

7.2 Have you ever used any habit forming drugs or narcotics or been treated for drug habits or consumed alcohol excessively or been treated for alcoholism? ☐ Yes ☐ No

7.3 Have you ever had or been told to have or been treated for:

- a. epilepsy, fits, stroke, paralysis, weakness of limb, prolonged headache, unconsciousness, nervous breakdown, depression or any other nervous/mental disorders? ☐ Yes ☐ No
- b. diabetes, thyroid disorders or any other endocrine disorders? ☐ Yes ☐ No
- c. ear discharge, nose bleeds, double vision, impaired sight, hearing, or speech or any other disorders of ear, eye, nose or throat? ☐ Yes ☐ No
- d. asthma, persistent cough, coughing with blood, pneumonia, tuberculosis, chest or breathing complaints/discomfort or any other lung disorders? ☐ Yes ☐ No
- e. raised cholesterol, high blood pressure, heart attack, heart murmur, cardiomyopathy, mitral valve prolapse or other heart valve disorders, breathlessness, irregular or fast heart rate, chest discomfort or pain, disease of or any other disorders of the heart or blood vessels? ☐ Yes ☐ No
- f. gastritis, stomach or duodenal ulcer, blood in stools, fistula, piles or any other stomach or bowel disorders? ☐ Yes ☐ No
- g. jaundice, hepatitis B carrier or any form of hepatitis, liver disorder or gall bladder disorder? ☐ Yes ☐ No
- h. blood, protein or sugar in urine, kidney stones, infection or any other disorders of the kidney, bladder or genital organs? ☐ Yes ☐ No
- i. slipped disc, gout, arthritis, pain or deformity or disorders of the muscles, spine, limbs or joints or severe injury? ☐ Yes ☐ No
- j. cancer, tumours, cysts or growths of any kind? ☐ Yes ☐ No
- k. anaemia, any other disorders of the blood, advised to abstain from donating blood or received blood transfusion or blood products on account of haemophilia or any other reason? ☐ Yes ☐ No
- l. any other illness, disorder, operation, physical disability, neurological (e.g. Tourette Syndrome) or accident not mentioned above? ☐ Yes ☐ No

7.4 Have you or your spouse been told to have, received any medical advice, counselling or treatment in connection with sexually transmitted disease, AIDS, AIDS Related Complex or any other AIDS related condition? ☐ Yes ☐ No

7.5 a. Have you ever had HIV testing done? ☐ Yes ☐ No

If yes, please state reason, date and results:

b. In the last 3 months have you had any of the following symptoms for more than one week continuously: fatigue, weight loss, diarrhoea, enlarged nodes or unusual skin lesions? ☐ Yes ☐ No

If yes, please state reason, date and results:

FOR SINGAPOREANS AND SINGAPORE RESIDENTS:

Where your total insurance coverage under all policies issued by insurers in Singapore (including this and concurrent insurance applications), you are required to disclose the predictive genetic test results for HUNTINGTON'S DISEASE ONLY if your total coverage for death exceeds SGD2,000,000; or Total & Permanent Disability exceeds SGD2,000,000; or your Long Term Care monthly benefit exceeds SGD3,000. You will need to disclose your test results for HUNTINGTON'S DISEASE and/or BREAST CANCER (BRCA I & II) ONLY if your total coverage for Critical Illness exceeds SGD500,000 or Monthly Disability Income exceeds SGD10,000. If you choose to voluntarily disclose the results of any predictive genetic tests, the Company will only utilise the favourable test results in its assessment.

FOR NON SINGAPORE RESIDENTS:

You are required to disclose your genetic test results

FOR ALL APPLICANTS:

You are not required to disclose results if genetic tests are done for biomedical research.

7.6 In the past 5 years, have you had any (other than for immunisation or vaccination)

a. of the following tests done? If yes, please give details as indicated below. ☐ Yes ☐ No

Test	Date	Reason	Results	Test	Date	Reason	Results
a. Blood Test				g. Liver Function Tests			
b. Biopsy				h. PAP Smear			
c. Chest X-Ray				i. Ultrasound			
d. CT Scan				j. Urine			
e. ECGs				k. Others. Please specify			
f. Cholesterol							

b. illness, operation, medical advice, hospital treatment not mentioned above? ☐ Yes ☐ No

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

7.7 Have either of your natural parents or any siblings died or suffered from cancer, heart disease, stroke, high blood pressure, cardiomyopathy, diabetes, kidney diseases, mental disorder, tuberculosis or any hereditary disease? ☐ Yes ☐ No
If yes, please provide details below.

Relationship	Age at Onset	Current Age	Illness/Age at Death (if deceased)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

7.8 FEMALE ONLY

- a. Have you suffered from or are you aware of any breast lumps or any other disorders of your breasts? ☐ Yes ☐ No
- b. Have you suffered from irregular or painful or unusually heavy menstruation, fibroids, cysts or any other disorders of the female organs? ☐ Yes ☐ No
- c. Have you ever had any abnormal pap smear test or been told by any doctor to have a repeat pap smear within the next six months? ☐ Yes ☐ No
- d. Have you been advised to have a mammogram, biopsy, operation of the breasts, ultrasound of the pelvis or any other gynaecological investigations? If yes, please state type, reason, date of test done and results of test (copy to be submitted if available). ☐ Yes ☐ No

- e. Are you now pregnant? If yes, please indicate: ☐ Yes ☐ No
- i) Expected delivery date: dd mm yyyy ii) When was the last time you visited the doctor: dd mm yyyy

iii) Has there been any complication(s) relating to this and/or previous pregnancies? Please tick:

- ☐ No complication ☐ Gestational diabetes ☐ Caesarian section ☐ Eclampsia ☐ Hypertension
- ☐ Diabetes ☐ Thrombosis ☐ Miscarriage ☐ Others (please specify):

8 REMARKS In connection with insurance applied for, if any answer to question 7 is "Yes", give details below, quoting the relevant question number(s).

9 DECLARATION
For Applicant/Owner application, both the Proposed Insured and Applicant need to answer; where the Applicant is not an individual, only the Proposed Insured needs to answer.

- 1. Is there a beneficial ownership arrangement?** ☐ Yes ☐ No
If yes, please complete the **New Business Enhanced Due Diligence Form** and submit together with this application.

In relation to customers, "**Beneficial Owner**" as defined in the MAS Notice 314 on Prevention of Money Laundering and Countering the Financing of Terrorism means *the individual person who ultimately owns or controls the customer or the individual person on whose behalf business relations are established.*

Please note that this is NOT a nomination of beneficiary(ies) under the policies.

If there are any Beneficial Owners of a customer, we are required by law to request for the details of such Beneficial Owners.

- 2. Are you a Politically Exposed Person (PEP) or related to a PEP?**

If yes, please give details.

Applicant/Owner		Proposed Insured	
Yes	No	Yes	No
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PEP means an individual who is or has been entrusted with prominent public functions in Singapore, a foreign country or an international organisation, which includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

By "related", we mean that you, the insured, beneficiary or beneficial owner are closely connected to a PEP either socially or professionally, or are a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of a PEP.



Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

3. RESIDENCY – Please answer according to your Citizenship/Residency that you are holding.

	Applicant/Owner		Proposed Insured	
	Yes	No	Yes	No
A. For Singapore Citizen				
A.1 Have you resided outside of Singapore continuously for at least 5 years preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A.2 Are you currently residing in Singapore?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. For Singapore Permanent Resident & employment pass, work permit, dependant pass or other work pass holders				
Have you resided in Singapore for a total of less than 183 days in the 12 months preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. For student pass or long term visit pass holders				
C.1 Does your pass have a duration of less than 90 days?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C.2 Have you resided in Singapore continuously for less than 90 days during the 12 months preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. If you do not belong to any of the above categories, please tick here	<input type="radio"/>		<input type="radio"/>	

I/We acknowledge and agree that the Policy to be issued in relation to this application shall be deemed to be a Singapore Policy.

4. YOUR GUIDE TO LIFE INSURANCE - Tick as appropriate

- ☐ I have been informed and directed to view or download a copy of "Your Guide to Life Insurance" from www.aia.com.sg, or www.lia.org.sg
- ☐ I have been informed and I request to be given a hardcopy of "Your Guide to Life Insurance".

10 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)/ COMMON REPORTING STANDARD(CRS) DECLARATION BY APPLICANT/OWNER
Please complete this section if the proposed plan contains cash value (surrender or termination value; amount that policyholder can borrow under the contract).

Definition:

- Tax resident** is generally an individual that pays or should be paying tax in that jurisdiction due to his/her domicile or residence. This includes any criterion of a similar nature, and not only from sources in that jurisdiction. Examples are non-citizens that hold a permanent residency card (eg U.S green Card) or depending on the type of visa that they are holding. For Entity, please seek external independent professional tax or accounting advice on the Company's tax residency.
- Tax Identification Number (TIN)** is issued by a jurisdiction to an individual or entity for the purpose of administering the tax. Examples are personal identification number, resident registration number and social security number.

10.1 Please provide details of all your country/jurisdiction of tax residence(s).

In Singapore, NRIC or FIN number serve as TIN for individuals. Individuals without NRIC or FIN will be issued a Taxpayer Reference Number or Income Tax Reference Number.

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN)	If the TIN is not available , please tick Reason A, B or C.
1		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
2		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
3		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
4		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
5		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
6		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

Note: Please submit an amendment form if there is more than 6.

Reason A: This country/jurisdiction where the Applicant/Owner is resident does not issue TINs to its residents.

Reason B: The Applicant/Owner is otherwise unable to obtain a TIN or equivalent number. (Please explain why Applicant/Owner is unable to obtain a TIN in the below table if this reason is selected)

Reason C: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction.)

Important Note:

For the selected reason (reason A, B or C), Insurance Adviser(s) and the Applicant / Owner have to check the OECD portal to confirm if TIN is issued by the country(ies) <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>

If you have ticked **Reason B**, select the appropriate reason below, quoting the relevant question number(s).

Question number(s):	<input type="radio"/>	I am unemployed /a homemaker/ a student and am not required to register to pay taxes in the declared country of tax residency.
	<input type="radio"/>	I am working in another country and do not need to pay taxes in the declared country of tax residency.
	<input type="radio"/>	I am retired and currently not paying taxes in the declared country of tax residency.

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

<input type="radio"/>	I am paying taxes under my spouse's TIN and thus am not required to apply for a TIN to pay taxes separately.
<input type="radio"/>	I did not meet the minimum stay duration in the declared country tax residency to receive tax information from the authority.
<input type="radio"/>	I am currently pending for my tax information and I do not have the details now. I will submit my tax information to AIA Singapore once I obtained them.

10.2 If any of these information fields (Current Residence Address, Mailing Address, Foreign Permanent Residence Address, Telephone Number) provided by you **does not correspond** with your declared country/jurisdiction of tax residence, please tick the reason(s). (Not applicable if the Applicant/Owner is an entity.)

Current Residence Address (Please tick one)

<input type="radio"/>	I am a foreigner and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
<input type="radio"/>	I only recently moved to the current residence address, and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
<input type="radio"/>	I am temporarily posted overseas for work and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
<input type="radio"/>	The residence address belongs to my spouse/parents and I am only on a social visit pass.
<input type="radio"/>	Others, please elaborate:

Foreign Permanent Residence Address (Please tick one)

<input type="radio"/>	I am currently working/studying/travelling overseas and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident.
<input type="radio"/>	I only recently changed my foreign permanent residence address, and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident.
<input type="radio"/>	Others, please elaborate:

Telephone Number (Please tick one)

<input type="radio"/>	I am currently working/studying/residing outside the country of my tax residence and have terminated my telephone number in the country of my tax residence.
<input type="radio"/>	Others, please elaborate:

Mailing Address (Please tick one)

<input type="radio"/>	The mailing address belongs to my parent/spouse/sibling/child.
<input type="radio"/>	The mailing address is my business address.
<input type="radio"/>	I am currently working/studying overseas.
<input type="radio"/>	I am currently staying with my friend/spouse/fiance/fiancee.
<input type="radio"/>	The mailing address belongs to a rented dwelling that I am staying in.
<input type="radio"/>	The mailing address is a "c/o" address to my insurance adviser.
<input type="radio"/>	Others, please elaborate:



Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

10.3 Declaration on U.S. Person Status (Please tick either one).

<input type="radio"/>	<p>I/We hereby declare and agree that I am/we are not a "U.S. person" for U.S. federal income tax purposes and that I am/we are not acting for, or on behalf of a U.S. person. I/We understand that AIA Singapore, believing this statement to be true, will rely on it and act on it. In the event this statement is false, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy/Policies and pay reasonable compensation to me/us in consideration of such cancellation or termination as may be required under Singapore Laws.</p> <p>I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person status for the U/S federal income tax purposes.</p>
<input type="radio"/>	<p>I/We hereby declare and agree that I am/we are a "U.S. person" for U.S. federal income tax purposes.</p> <p>I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax.</p> <p>I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.</p>
<p>Note: Please submit W-9 form and FATCA Declaration form together with this application.</p>	
<p><input type="radio"/> Done</p>	

10.4 Common Reporting Standard Declaration.

I/We acknowledge that AIA Singapore Private Limited (AIA Singapore) is a reporting Singaporean financial institution as defined in the Income Tax Act 1947 with reporting obligations to the Comptroller of Income Tax (Comptroller) under the Income Tax Act 1947, Singapore (Income Tax Act), and its regulations. I/We warrant that the information provided in this Application Form is true, complete and correct and understand and agree that AIA Singapore will rely on such information given by me/us in fulfilling its reporting obligations to the Comptroller.

Where I/we have furnished information concerning a third party (including but not limited to a Controlling Person), I/we confirm that such information has been provided to me/us directly or indirectly by the third party, and I/we know or have reason to believe that such information is not false or misleading in any material particular.

I/We understand and accept that should any information furnished by me/us be known to be false or misleading in any material particular, I/we may be prosecuted under the Income Tax Act for an offence which carries a penalty of a fine of up to S\$10,000 and/ or imprisonment of up to two (2) years or such other penalties as may be prescribed under the Income Tax Act or its regulations, or any re-enactment or replacement thereof, at the time of commission of the offence.

(For individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to my/our country of residence for tax purposes or TIN (if any), and to complete, sign and submit to AIA Singapore my/our relevant particulars in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of my/our country of residence for tax purposes.

(For entities and other non-individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to the Policyholder's or a Controlling Person's country of residence for tax purposes or TIN (if any) and to complete, sign and submit to AIA Singapore the relevant particulars of the Policyholder or Controlling Person relating to such change in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/We further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of the Policyholder's or Controlling Person's country of residence for tax purposes.

Note: The term "Controlling Person" has the meaning given to it in the Common Reporting Standard in the Schedule to the Income Tax Act (International Compliance Agreements)(Common Reporting Standard) Regulations 2016.

I/We acknowledge and accept that AIA Singapore will rely on the self-certification relating to the Policyholder's/Controlling Persons' country of tax residence contained in this Application as applicable to all policies and products issued to the same person(s), and any information in any earlier self-certification inconsistent with the information provided above will be disregarded for the purposes of fulfilling its reporting obligations to the Comptroller.

(Applicable only for Policies that can be assigned)

I/We further agree and that as a condition of any assignment of my/our Policy to a person other than a reporting Singaporean financial institution, the Assignee shall provide such information as may be required by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act and its regulations, and make the same declarations as those above.

Policy 1 **P**
Policy 2 **P**

Policy 3
Policy 4

11 DECLARATION AND AUTHORISATION FOR APPOINTMENT OF SECONDARY INSURED - For AIA Smart Wealth Builder via Cash Option, AIA Pro Achiever 3.0, AIA Platinum Infinite Wealth and AIA Platinum Wealth Venture only.

11.1 I hereby request that the person identified above be appointed the Secondary Insured under my Basic Policy. I hereby declare and accept that:

- I am appointing the person named above as Secondary Insured in his lifetime and good health and such appointment is made during the current Insured's lifetime;
- The details furnished on this form (including but not limited to those concerning the proposed Secondary Insured) are full, complete and accurate;
- There is no coverage on the life of the Secondary Insured until upon the death of the Insured, where
 - AIA Singapore will determine whether or not the Secondary Insured will become the new Insured in accordance with our prevailing rules and guidelines, and if such change is approved and effected by AIA Singapore, no death benefit shall be payable and the Basic Policy shall continue to be in force and provide cover on the life of the Secondary Insured; and
 - if AIA Singapore does not approve the change in insured persons (i.e. Secondary Insured becomes the new Insured), the Policy shall terminate as of the death of the Insured and the death benefit will be paid in accordance with the Policy;
- My proposed appointment of the above named Secondary Insured is subject to your approval and the terms and conditions of the Policy; and
- The appointment of a Secondary Insured (and in the event that the Secondary Insured becomes the Insured, as the case may be) does not result in a change or transfer of policy ownership in any way.

11.2 Declaration (to be signed by proposed Secondary Insured)

I declare that:

- I agree with the appointment as a Secondary Insured by the Applicant/Owner
- I acknowledge that I will not be notified in the event that this appointment is revoked or when the coverage under the policy may be effected on my life upon the death of the Insured.

SIGNATURE OF SECONDARY INSURED
*APPLICABLE IF INSURED IS AGE 16 AND ABOVE

12 ADDITIONAL DECLARATION

I/We agree and declare on behalf of myself and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this application that:

- No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited ("AIA Singapore"), unless presented in writing.
- The statements and answers in this application together with any required questionnaire or amendments (the "Information") are full, complete, true and correct and that no information or material has been withheld. I/We understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/we will receive only a refund of the premiums (without interest) less any and all medical expenses incurred in AIA Singapore's consideration of my/our application.
- AIA Singapore shall assume no liability whatsoever, and that my/our Policy/Policies will only be effective after this application is accepted by AIA Singapore and the first premium duly paid in full to and accepted by AIA Singapore during the Insured's lifetime and good health.
- All my/our declarations made and my/our statements or answers in this application and in any required medical examination, questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties in so far as it may be relevant to the Policy or Policies I/we have requested.
- I/We have received a copy of (1) Policy Illustration and/or Schedule and (2) Product Summary, (3) "Your Guide to Life Insurance" and (4) "Your Guide to Health Insurance" (applicable only to accident and health business), the contents of which have been explained to me/us to my/our satisfaction.
- In the event of purchasing the Investment-Linked plans, I/we agree that
 - the number of units to be credited to the Policy in respect of the first modal premium shall be determined in accordance with AIA Singapore's usual rules by reference to the Offer Price established on the Valuation Date immediately following the Policy approval subject to AIA Singapore having received the first modal premium in full.
 - should I/we decide not to take up the proposal under the standard or revised terms offered by AIA Singapore or if the proposal is officially accepted by AIA Singapore and I/we decide to terminate the Policy within 14 days from the date of receipt of the Policy document, then the amount refundable to me/us shall be the premium(s) paid less any adjustment to reflect the change in market value of the underlying assets, less any costs incurred by AIA Singapore in assessing the risk under the Policy, subject to a maximum refund of the premium(s) paid.
- I (the Applicant/Owner if other than the Proposed Insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months.



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Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

8. I/We hereby authorise, agree and consent to
- any medical source, insurance office, or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore to release to any medical source or insurance office any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my/our health status in relation to this application and any resulting claim; and
 - AIA Singapore, its associated persons/organisation, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "**AIA Persons**") to collect, use, disclose, store, retain and/or process (collectively, "**Use**") all personal data and information ("**Personal Data**") that had/has been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("**PD Policy**") which is available on AIA Singapore's website, including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein.

This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

9. **Deemed Delivery**

I/We understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via My AIA, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on My AIA; and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

10. **Electronic Receipt of Policy Documents and Correspondences**

I/We acknowledge and accept that if I/we had opted to receive my/our Policy Document and/or correspondences relating to my/our Policy ("Correspondences") electronically, my/our Policy Documents and/or Correspondences will be made available in my/our My AIA. My AIA is AIA Singapore's secure customer internet portal available on AIA Singapore's corporate website.

I/We understand and agree to be notified via email and/or SMS to retrieve my/our Policy Document and/or Correspondences in My AIA once my/our application has been officially approved by AIA Singapore and/or Correspondences are available for viewing. If I/we had opted to receive Policy Documents and Correspondences electronically, I/we acknowledge that the terms and conditions governing the upload, access and viewing of electronic documents in AIA Singapore's customer portal, (a copy of which is available upon request) have been explained to me/us and I/we agree to be bound by them.

I/We understand that not all of the Correspondences are currently available via electronic statements.

I/We consent to AIA Singapore providing me/us with hard copies of Correspondences that are currently unavailable electronically. I also understand and accept that AIA Singapore may cease providing hardcopies when the electronic copies become available in future.

I/We agree and accept that AIA (Singapore) will not be responsible for any consequences arising from my/our failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my/our email address and mobile number. I/We acknowledge and accept that my/our Policy Document and/or Correspondences will be delivered via post if my/our email address and mobile number are not provided in this proposal.

Document Delivery Preference

	Policy Contract	All other correspondences (Hardcopy version is only available for applicant/Owner age 60 and above)
Policy 1	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 2	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 3	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 4	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy

Note: Only one option to be selected (either electronic OR hardcopy).

Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

11. Marketing Consent

I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons^[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.

Contact me by^[2]:

- ☐ Post
- ☐ Electronic transmission to or through my email addresses and social media accounts
- ☐ Voice call
- ☐ Text message (e.g. SMS/MMS)

I understand that the consent provided by me in this form is in addition to and does not supersede any consent that given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, My AIA SG or by completing and submitting the relevant forms.

¹ "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

² According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records.

12. Payment Methods

Direct Crediting for Payments

I/We hereby authorise AIA Singapore Private Limited ("AIA") to credit all payments due to me/us (the "Payments") to the selected Singapore bank account (the "Account") and confirm that I/we are the legal and beneficial owner(s) of the Account.

- a) I/We confirm and agree that AIA Group is not responsible for verifying the authenticity, completeness and accuracy of my/our instructions and the contents of this application. Notwithstanding the foregoing, I/we authorise AIA Group to conduct any verifications on the Account maintained with any persons or entities at AIA Group's discretion, but such authorisation shall not be construed as creating any obligation on AIA Group to conduct such verification. I/We shall not hold AIA Group responsible or liable for any and all losses that I/we may incur in connection with the Payments using direct crediting or other means to the Account with details provided by me/us, including where I/we have provided incomplete, erroneous or inaccurate details of my/our account(s) or personal particulars. I/we confirm and agree to bear all incurred charges, fees, levies and penalties arising from the Payments regardless of whether such Payments were successfully made or not, which AIA may in its sole and absolute discretion deduct or set off from any amounts due and owing to me/us.
- b) (*applicable to joint accounts*)
Where the Account is held in the names of more than one account holder, I/we represent and warrant that I/we have obtained the consent of the other account holder(s) to nominate or select the Account for the purposes specified by AIA in this form. I/We indemnify AIA Group from and against all claims, demands, and actions for any liabilities, losses, damages, interest, costs, or expenses (including legal costs on a solicitor-client basis and any penalties levied by any regulatory authority in connection with Payments to the Account) made by any joint account holder of the Account or other third parties arising from or in connection with one or more Payments to such Account. Payments to the joint account selected shall constitute a full and final discharge of AIA's obligations and liabilities to me/us in respect of such Payments.
- c) I/We confirm and agree that where AIA in its sole and absolute discretion deems it not practicable to effect the Payments to the Account, AIA may effect the Payments using any other method as it deems fit in its sole and absolute discretion, subject to such terms and conditions as may be imposed by AIA, and such payment shall constitute a full and final discharge of AIA's obligations and liabilities to me/us in respect of the Payments.
- d) I/We hereby acknowledge and agree that the payment by AIA to the Account constitutes a full release and discharge of any and all claims whatsoever I/we may have against AIA Group arising out of or in connection with such proceeds and I/we hereby waive any and all rights to make any further claims and demands and/or institute any other proceedings of any nature arising from or in connection with such proceeds.
- e) This authorisation shall continue to be in force until I/we have expressly revoked it by notice in writing delivered to AIA. AIA may in its absolute discretion terminate this arrangement by written notice delivered to my/our address last known to AIA. In the event of change of Account, I/we shall inform AIA in writing 30 days in advance before the change by completing and submitting a new Direct Credit Authorisation Form or such equivalent form in use at the relevant time.
- f) In these terms and conditions, "AIA Group" means AIA, its related parties and service providers and its and their respective directors, employees, representatives, intermediaries, and agents.

Use of PayNow for Payments

- g) I/We acknowledge and agree that AIA may opt to use PayNow by default where it is possible to effect all Payments to me/us using PayNow, and has the sole and absolute discretion to use PayNow. Should I/we decline or reject the use of PayNow, I/we shall indemnify AIA from and against all fees, charges, costs and expenses ("Disbursement Costs") arising from the use of other methods for the Payments, and such Disbursement Costs may at the sole and absolute discretion of AIA be set off from any Payments due to me, charged to my selected credit or debit card, or deducted from my Account together with any premiums as and when they fall due.
- h) PayNow is provided "as is" and "as available" by a third-party service provider ("Service Provider"). Use of PayNow is subject to the availability of the services provided by the Service Provider, the participating banks, and AIA. I/we accept that the PayNow service may not always be available, accessible, function or inter-operate with any network infrastructure system or such other services as the relevant participating banks may offer from time to time.
- i) Use of PayNow is subject to the terms and conditions of the participating banks and the Service Provider, including such transfer limits as may be stipulated, and I/we will not hold AIA liable should there be any amendments to the terms and conditions or transfer limits imposed on AIA, or changes to the infrastructure within which PayNow operates, that impact the timeliness, accuracy or completion of Payments.



Policy 1 **P**

Policy 2 **P**

Policy 3

Policy 4

- j) AIA does not represent or warrant that the use of PayNow and/or transactions made via PayNow will be successful, uninterrupted, complete, timely, secure or free from any malware or error. If there is any error, delay or non-payment of any of the Payments due to any breakdown, malfunction, disruption, interruption or malware affecting the system(s) or applications used by AIA to effect Payments, including PayNow, I/we shall not hold AIA liable for any losses, damages, costs or expenses, whether resulting directly or indirectly, from such delay or non-payment. Nevertheless, AIA will exercise diligence to effect Payment using an alternative means as soon as is reasonably practicable.
- k) I/We will fully indemnify, defend and hold AIA harmless against any loss, damage, liability, cost and expense (including legal costs) which AIA may reasonably incur or suffer as a result of or in connection with any erroneous, inaccurate or incomplete information provided by me/us to AIA to enable AIA to effect Payments using PayNow, such as (but not limited to) a wrong mobile number, identification number or other identifying particulars applied in the use of PayNow to credit monies into my Account, resulting in the rejection of funds, non-payment or crediting to a third party's account, or imposition of fees and penalties for an unsuccessful transaction.
- l) AIA reserves the right to suspend or cease the use of PayNow for Payments and other transactions at its sole and absolute discretion and without any prior notice.

Refunds

- m) If AIA needs to refund any payments to me/us, such refunds are deemed effectively completed by direct crediting to the Account or using PayNow, or such other account as may be required by law or government authority, or to comply with the conditions of the policy applied for (regardless of whether the policy is issued), and where a nominated bank account is not made available to AIA, the refund may be made by any other method as AIA in its absolute discretion deems appropriate. On such payment, AIA's liability for any refund is discharged. The above terms and conditions governing payment methods by AIA shall apply in respect of all refunds.
- n) AIA reserves the right to vary these terms and conditions on Direct Crediting for Payments, Use of PayNow for Payments and Refunds from time to time and the prevailing version will be published on AIA's official website or made available to you in another manner.
13. I/We understand and agree that should a Relevant Person be found at any time to be a Prohibited Person, AIA Singapore is entitled, at its absolute discretion and without any liability to me/us, to (i) decline, block, suspend or cancel this application or any request, instruction, or transaction including any payment, transfer or receipt of money; (ii) decline to provide cover or to pay any claim or benefit under the Policy; and (iii) immediately terminate or void the Policy. AIA Singapore's decision in exercising this right shall be final. This right may only be waived in writing; no delay or failure in exercising this right shall be deemed as a waiver of the same. "Relevant Person" includes (a) persons and entities who are the policy holders, insured persons, beneficiaries, trustees, payees, or assigns; (b) their beneficial owners or affiliates; (c) (in the case of an entity) their directors, partners, or direct / indirect shareholders or persons having executive authority, or (d) natural persons appointed to act on their behalf. "Prohibited Person" includes a person or entity that is subject to any sanction, prohibition or restriction administered by any regulatory authorities in any country or jurisdiction, such that the provision of such cover, payment of such claim or provision of such benefit may in AIA Singapore's opinion expose it to any, or any risk of, sanction, prohibition or restriction. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of these Relevant Persons. I/we will indemnify AIA Singapore and hold it harmless from and against any and all related losses, damages, costs and/or expenses suffered and/or incurred, including but not limited to legal costs.
14. By signing this application below, I/we confirm that the agent/broker or any representative of AIA Singapore has solicited insurance business from me/us in the Republic of Singapore and that the signing of this application has taken place in the Republic of Singapore.

WARNING: If a material fact is not disclosed in this proposal, any Policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the Insurance Adviser(s) but was not included in the proposal. Please check to ensure you are fully satisfied with the information declared in this proposal.

Declared in SINGAPORE on		Day:	Month:	Year:
		WITNESSED BY		
SIGNATURE OF PROPOSED INSURED	SIGNATURE OF APPLICANT/OWNER	NAME & SIGNATURE OF INSURANCE ADVISER(S)		

Please note: copies of the terms and conditions on which the insurance will be made, and this completed application form, will be available on your request.

Please sign Policy Illustration / Product Summary and Financial Health Review together with this application form.

Policy No

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Product Summary Cover Page

Life Insured : Insured's Age Last Birthday (ALB) :

Insured's Occupation : Occ Class Insured's Gender# : ☐ Male ☐ Female

Smoker# : ☐ Yes ☐ No

Applicant / Owner : Applicant's Owner's Age (ALB) :

Applicant's Gender# : ☐ Male ☐ Female

Currency : SGD Premium Frequency# : ☐ Annual ☐ Monthly ☐ Semi Annual

Country of Residence: - Backdate : No

Maximum Coverage Age : 65 years old

Please tick as appropriate

Plan/Rider	*Premium (\$)	Product Summary Version	No. of Pages
Basic Plan#			
<input type="checkbox"/> (PDCL/U1) AIA Pay Protector - Plan 1 (Monthly Benefit S\$1,000) (Vit)	S\$ <input type="text"/>	Ver. 1.1	6
<input type="checkbox"/> (PDCL/U2) AIA Pay Protector - Plan 2 (Monthly Benefit S\$2,000) (Vit)	S\$ <input type="text"/>		
<input type="checkbox"/> (PDCL/U3) AIA Pay Protector - Plan 3 (Monthly Benefit S\$3,000) (Vit)	S\$ <input type="text"/>		
<input type="checkbox"/> (PDCL/U4) AIA Pay Protector - Plan 4 (Monthly Benefit S\$4,000) (Vit)	S\$ <input type="text"/>		
<input type="checkbox"/> (PDCL/U5) AIA Pay Protector - Plan 5 (Monthly Benefit S\$5,000) (Vit)	S\$ <input type="text"/>		

* For details on premiums please refer to the individual product summary for the basic plan/rider.

(Vit) denote basic plan and/ or riders that are integrated with AIA Vitality.

The following premium discount is exclusive to AIA Vitality integrated Plan. If you have not chosen the AIA Vitality integrated Plan and would like to do so to enjoy the premium discounts, you may find out from your AIA Financial Services Consultant / Insurance Representative on how to do so:

	<u>Annual / Semi Annual / Monthly #</u>
First Year Discount (Vit)^	S\$ <input type="text"/>
Special Discount (Vit)^	S\$ <input type="text"/>
Total First Year Premium After Discount	S\$ <input type="text"/>

^For an AIA Vitality integrated plan, your future premium discounts are dependent on the insured's Vitality Status. Please refer to the individual product summary for the basic plan/rider for details.

^^ This special promotional premium discount is only applicable in the first policy year

Note: The premiums are inclusive of prevailing GST.

This policy is protected under the Policy Owners' 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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Policy No

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Product Summary Cover Page

Life Insured : Insured's Age Last Birthday (ALB) :

Insured's Occupation : Occ Class Insured's Gender# : ☐ Male ☐ Female

Smoker# : ☐ Yes ☐ No

Applicant / Owner : Applicant's Owner's Age (ALB) :

Applicant's Gender# : ☐ Male ☐ Female

Currency : SGD Premium Frequency# : ☐ Annual ☐ Monthly
☐ Semi Annual

Country of Residence: - Backdate : No

Maximum Coverage Age : 65 years old

Please tick as appropriate

Declarations:

1. I acknowledge receipt of all pages of the Cover Page, Product Summary, Product Highlights Sheet and Bundled Product Disclosure, wherever applicable. The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, to my satisfaction and that I have read and understood their contents.
2. I understand that the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, do not form a part of any contract of insurance. They are simplified description of the product features and general exclusions and are not exhaustive.
3. I understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
4. I have personally signed on this page.

Signature of Insurance Representative _____	Signature of Applicant _____
Prepared By (Name of Insurance Representative) _____	Name of Applicant _____
Date _____	Date _____

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Product Summary for AIA Pay Protector

Version 1.1

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore").

AIA Pay Protector provides you with income protection and pays a monthly benefit (also referred to as Insured Amount) for up to 5 years in the event of disability due to illness or injury, resulting in your inability to work and earn an income.

You may also choose to integrate your AIA Pay Protector with AIA Vitality which gives you an upfront premium discount and future Vitality Status-dependent premium discounts.

The Total Distribution cost of this product is 101% of annual premiums for the first year, 27% of annual premiums for the second year and 14% of annual premiums for subsequent renewal years. Distribution cost, charges and expenses will be available upon written request.

Product Information

We will provide the following benefits while the policy is in-force.

1. Disability Benefit

If the Insured satisfies the requirement of a Working Disability or Non-Working Disability, we will pay the Insured Amount for each policy month after the Deferment Period (90 continuous days) and after deducting any and all amounts owing to us under your Policy, subject to the following:

- (i) the total payment under the Disability Benefit shall not exceed more than 60 months of the Insured Amount during the Insured's lifetime, regardless of any and all renewals of the Policy and any and all disabilities sustained by the Insured;
- (ii) if the Disability Benefit is to be paid for a period of less than one month, then the amount payable shall be based on a daily rate of 1/30 of the Disability Benefit payable;
- (iii) the Disability Benefit shall cease to be payable as soon as the Insured no longer satisfies the requirements under the Disability Benefit and we reserve the right to require you to immediately repay us any Disability Benefit which had been paid out from the time the Insured ceased to satisfy the requirements under the Disability Benefit to the last payment made by us;
- (iv) if within 12 months from the date on which the Disability Benefit ceases to be payable the Insured suffers a disability due to the same or related cause, we will treat such disability as a continuation of the earlier disability. We will resume payment of the Disability Benefit immediately from such date the Insured resumes satisfying the requirements of a Working Disability or Non-Working Disability (as the case may be). For a disability due to a cause unrelated to the earlier disability, then it shall be treated as a new disability and a fresh Deferment Period shall apply.

However, if any disability commences more than 12 months from the date on which the Disability Benefit ceases to be payable, then it shall be treated as a new disability and a fresh Deferment Period shall apply;

- (v) it shall be a condition precedent to each payment under this benefit, that the Insured continues to satisfy the requirements of a Working Disability or a Non-Working Disability, as the case may be;
- (vi) under no circumstances will the Disability Benefit be paid
 - (a) in respect of the Deferment Period;
 - (b) in respect of multiple disabilities for the same period; and
 - (c) in respect of both Working Disability and Non-Working Disability for the same period; and
- (vii) for any avoidance of doubt, Disability Benefit (if any) will no longer be payable upon termination of the Policy.



Definition of Working Disability and Non-Working Disability are as follows:

Working Disability	<p>refers to disability by reason of Illness or Injury:</p> <p>(a) where the date of commencement of such disability or at any time during the 180 days immediately prior to the date of commencement of such disability, as confirmed by a Physician occurred while the Insured was employed or self-employed to earn remuneration;</p> <p>(b) continued during the Deferment Period which resulted in the Insured being totally unable to perform the Material Duties of his Own Occupation; and</p> <p>For the avoidance of doubt, it shall be condition precedent to each payment under the Disability Benefit, that the Insured continues to be totally unable to perform the Material Duties of his Own Occupation.</p> <p>Working Disability does not apply to Insured who are non-income earners, including but not limited to homemaker, student, unemployed or retiree.</p>
Non-Working Disability	<p>refers to disability by reason of Illness or Injury:</p> <p>(a) where the date of commencement of such disability and at any time during the 180 days immediately prior to the date of commencement of such disability, as confirmed by a Physician occurred while the Insured was not employed or not self-employed; and</p> <p>(b) continued during the Deferment Period which resulted in the Insured being totally unable to perform at least two (2) of the Activities of Daily Living, even with the aid of special equipment, and always requiring the physical assistance of another person throughout the entire activity.</p> <p>For the avoidance of doubt, it shall be condition precedent to each payment under the Disability Benefit, that the Insured continues to be totally unable to perform at least two (2) of the Activities of Daily Living, even with the aid of special equipment, and always requiring the physical assistance of another person throughout the entire activity..</p>

Definition of Activities of Daily Living "ADLs" is as follows:

Washing	the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any 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 appliances
Transferring	the ability to move from a bed to an upright chair or wheelchair and vice versa
Mobility	the ability to move indoors from room to room on level surfaces
Toileting	the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
Feeding	the ability to feed oneself once food has been prepared and made available

2. Waiver of Premium Benefit

We will waive the premium on your Policy for the period when payments are made under the Disability Benefit starting from the policy month immediately following the Deferment Period.

We will refund premiums (if any) which have been paid in respect of the period when the premiums are waived. Any premium refund shall be made without interest.



Premiums shall be paid by you once the Disability Benefit ceases to be payable. However, we may at our discretion offset from the Disability Benefit, any such premium that becomes payable from the date on which the Disability Benefit ceases to be payable up to the next Premium Due Date.

The frequency of premium payments for your Policy (and therefore your Premium Due Date) will automatically be changed to a monthly mode when the Disability Benefit is payable. The amount of premium will be revised with the change in payment frequency. Thereafter, premium for your Policy will continue to be payable by you each month following cessation of our payments to you under the Disability Benefit.

You may however, instruct us to revert to your previous choice of premium payment frequency or such other frequency as you may elect, subject to your fulfilment of our requirements. For the avoidance of doubt, the amount of premium payable at monthly frequency is not a direct proportion of the annual or semi-annual premium. Neither is the semi-annual premium a direct proportion of the annual premium.

3. Premium Adjustment Due To Integration of AIA Vitality (for AIA Vitality integrated plan only)

The premiums for AIA Pay Protector that is integrated with AIA Vitality will be equal to the premium before any adjustment due to integration of AIA Vitality multiplied by Cumulative Premium Percentage.

If AIA Pay Protector is issued on a non-Standard Life basis, any extra premiums due to an extra mortality/morbidity rating will not be subject to the premium adjustment due to the integration of AIA Vitality.

Cumulative Premium Percentage is the percentage applied at the inception of the policy or at each policy anniversary beginning from the first (1st) policy anniversary.

**Cumulative Premium Percentage applied at the inception of the policy
= 95%**

**Cumulative Premium Percentage applied at each policy anniversary beginning from the first (1st) policy anniversary
= Cumulative Premium Percentage applied at the inception of the policy or the policy anniversary immediately before the current policy anniversary (whichever is later) + Annual Premium Adjustment Percentage applied at the current policy anniversary**

Annual Premium Adjustment Percentage is the percentage applied at each policy anniversary beginning from the first (1st) policy anniversary. The Annual Premium Adjustment Percentage applied will be based on the Insured's Vitality Status as at 45 days before the relevant policy anniversary.

Vitality Status	Annual Premium Adjustment Percentage
Bronze	+2%
Silver	+1%
Gold	-1%
Platinum	-2%

If the Insured does not have a Vitality Status as at 45 days before any policy anniversary due to termination of the Insured's AIA Vitality membership, the Cumulative Premium Percentage applied at that policy anniversary shall be equal to 100%.

The Cumulative Premium Percentage applied at any policy anniversary shall not be more than the Maximum Cumulative Premium Percentage and shall not be less than the Minimum Cumulative Premium Percentage as stated below.

Minimum Cumulative Premium Percentage	85%
Maximum Cumulative Premium Percentage	100%



Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your AIA Financial Services Consultant or Insurance Representative should you require further explanation.

A. Deferment Period

This is a continuous 90-day period from the first day Insured meets the disability definition which no benefit is payable.

B. Premium

Premiums are inclusive of the prevailing goods and services tax.

Premium for your policy are not guaranteed. These rates may be adjusted based on future experience, to meet our obligations under your policy and/or the laws and regulations of Singapore as may be revised from time to time or otherwise.

In the event of changes to the premium rates, we will send to you a written notification at least 31 days in advance of such changes.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

C. Renewal

The policy is guaranteed renewable, subject to the conditions set out under the sections on Cancellation and Termination.

D. Change of Occupation

You must, as soon as practicable, notify us in writing if there is a change in the Insured's occupation and/or the material duties of his occupation. We may impose different terms and conditions.

If we were only notified at the point of claim that the change in occupation is to one of higher or uninsurable risk classification, we may deny a claim or terminate the policy.

E. Change of Country of Residence

You must, as soon as practicable, notify us in writing if there is a change in the Insured's country of residence (either living or intending to live in another country for more than 12 consecutive months). We may impose different terms and conditions.

If we were only notified at the point of claim that the change in country of residence is to one of higher or uninsurable risk classification, we may deny a claim or terminate the policy.

F. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The exclusions for this plan include, but are not limited, to the following conditions. You are advised to read the policy contract for the full list of exclusions.

- (a) deliberate acts that endanger oneself, whether sane or insane, including any of the following:
 - (i) violation or attempted violation of the law or resistance to arrest; or
 - (ii) suicide or attempted suicide, intentional self-injury, or exposure to exceptional danger(except in an attempt to save human life);
- (b) engaging in or taking part in air, military or naval service in time of declared or undeclared war or while under order for warlike operations or restoration of public order;



- (c) engaging in air travel (except as a fare-paying passenger in any properly licensed private and/or commercial aircraft or as a crew member in a properly licensed commercial aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route);
- (d) war (whether declared, undeclared or otherwise), invasion, civil war, revolution or any warlike operations;
- (e) active participation in terrorism, riot, strike or demonstration;
- (f) deliberate misuse of drugs or alcohol;
- (g) in our opinion, failure to seek or to follow proper medical advice which has significantly and adversely affected the Insured's chances of returning to work;
- (h) pregnancy or childbirth unless the disability lasts for more than 90 days after the termination of pregnancy or childbirth, where upon the relevant benefit will be payable as if the deferment period started at the end of such 90-day period;
- (i) engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
- (j) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV)
For the purpose of your Basic Policy:
 - (i) the definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition; and
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in our opinion either the presence of any HIV or antibodies to HIV; or
- (k) any Pre-existing Conditions.

G. No Cover

This Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent company and/or our ultimate controlling entity, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- (a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, the Insured or claimant or the parent company and ultimate controlling entity of you, the Insured or claimant; or
- (b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this policy by a person or entity excluded by this provision, no such payment will be made.

H. Termination

The policy shall automatically terminate on the earliest occurrence of the following:

- (a) if any premium on this Policy remains unpaid at the end of the grace period;
- (b) upon effective cancellation of this Policy
- (c) on the policy anniversary occurring on or immediately following the Insured's 65th birthday;
- (d) upon total payment of 60 months of the Insured Amount for the Disability Benefit;
- (e) upon the death of the Insured; or
- (f) where we exercise our right of termination under this policy including but not limited to Change of Occupation, Change of Residence or No Cover provisions.

Termination of your Policy shall be without prejudice to any and all accrued rights and liabilities of the parties arising prior to such termination. However, under no circumstances shall any benefits be payable after termination of your Policy. The payment or acceptance of any premium subsequent to termination of your Policy shall not create any liability on our part but we shall refund any such premium paid, without any interest.



I. Free Look Period

You have 14 days from the time you receive your Policy to decide whether you want to continue with it. If you do not want to continue, you may cancel your Policy in writing and obtain a refund of your premiums paid without interest, less any and all medical expenses incurred in considering your application. This free-look period also applies to all Supplementary Agreements (if any).

If you opted for an electronic copy of your Policy, the 14-day free-look period will start when you receive our SMS or email notification, informing you that the policy contract documents are available for your viewing on our customer portal.

If we have posted the policy to you, the 14-day free-look period will start 7 days from the date we posted the policy.

If the Policy was delivered to you by hand, the 14-day free-look period will start seven (7) days from the date on which the Policy was given to the postal/courier company or your insurance representative.

J. Cancellation

Should you decide to cancel the coverage under this policy, you may send a written notice to cancel this policy and we shall return the unearned portion of premium paid without interest; provided there is no claims admitted under the policy for the same policy year.

K. Claims Provisions

We must receive written notice of claim for loss within 60 days from the date of such loss. You could refer to the policy contract for details on claims provisions. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

Important Notes

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the policy contract. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

This policy is protected under the Policy Owners' 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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



Premium Rates for AIA Pay Protector Version 1.2

Note: This attachment is to be read in conjunction with “Product Summary for AIA Pay Protector” version 1.1.

A. Coverage

Basic Benefit	Insured Amount (S\$)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Insured Amount	1,000	2,000	3,000	4,000	5,000

B. Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE NON-SMOKER															
Occupation Class 1															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	158.10	244.48	333.06	418.88	506.20	82.21	127.13	173.19	217.82	263.22	13.75	21.27	28.98	36.44	44.04
17	161.36	251.00	341.64	431.04	521.50	83.91	130.52	177.65	224.14	271.18	14.04	21.84	29.72	37.50	45.37
18	164.62	257.52	350.22	443.28	536.80	85.60	133.91	182.11	230.51	279.14	14.32	22.40	30.47	38.57	46.70
19	167.88	264.04	358.74	455.52	552.10	87.30	137.30	186.54	236.87	287.09	14.61	22.97	31.21	39.63	48.03
20	170.12	266.08	365.46	464.48	565.30	88.46	138.36	190.04	241.53	293.96	14.80	23.15	31.80	40.41	49.18
21	173.38	273.80	375.24	477.52	580.60	90.16	142.38	195.12	248.31	301.91	15.08	23.82	32.65	41.54	50.51
22	176.64	281.56	385.02	490.56	595.90	91.85	146.41	200.21	255.09	309.87	15.37	24.50	33.50	42.68	51.84
23	179.90	288.88	394.80	503.60	611.20	93.55	150.22	205.30	261.87	317.82	15.65	25.13	34.35	43.81	53.17
24	183.16	296.64	404.58	516.64	626.40	95.24	154.25	210.38	268.65	325.73	15.93	25.81	35.20	44.95	54.50
25	186.42	299.88	413.76	527.20	640.70	96.94	155.94	215.16	274.14	333.16	16.22	26.09	36.00	45.87	55.74
26	190.90	308.84	426.60	543.52	661.10	99.27	160.60	221.83	282.63	343.77	16.61	26.87	37.11	47.29	57.52
27	195.18	317.40	440.04	559.84	681.50	101.49	165.05	228.82	291.12	354.38	16.98	27.61	38.28	48.71	59.29
28	199.66	325.96	452.88	576.16	702.80	103.82	169.50	235.50	299.60	365.46	17.37	28.36	39.40	50.13	61.14
29	203.94	334.92	465.72	592.40	723.20	106.05	174.16	242.17	308.05	376.06	17.74	29.14	40.52	51.54	62.92
30	204.96	339.00	473.64	607.92	741.60	106.58	176.28	246.29	316.12	385.63	17.83	29.49	41.21	52.89	64.52
31	210.46	350.00	492.00	634.00	777.20	109.44	182.00	255.84	329.68	404.14	18.31	30.45	42.80	55.16	67.62
32	215.96	361.00	510.36	660.08	813.90	112.30	187.72	265.39	343.24	423.23	18.79	31.41	44.40	57.43	70.81
33	221.46	372.00	529.26	686.16	849.50	115.16	193.44	275.22	356.80	441.74	19.27	32.36	46.05	59.70	73.91
34	226.76	382.60	547.62	712.24	885.20	117.92	198.95	284.76	370.36	460.30	19.73	33.29	47.64	61.96	77.01
35	230.02	389.12	561.66	732.64	915.80	119.61	202.34	292.06	380.97	476.22	20.01	33.85	48.86	63.74	79.67
36	236.54	407.88	587.94	767.68	959.60	123.00	212.10	305.73	399.19	498.99	20.58	35.49	51.15	66.79	83.49
37	243.26	426.20	614.22	802.72	1,003.40	126.50	221.62	319.39	417.41	521.77	21.16	37.08	53.44	69.84	87.30
38	249.78	444.96	639.90	837.76	1,047.20	129.89	231.38	332.75	435.64	544.54	21.73	38.71	55.67	72.89	91.11
39	256.30	463.28	666.18	872.00	1,090.00	133.28	240.91	346.41	453.44	566.80	22.30	40.31	57.96	75.86	94.83
40	260.58	476.32	692.46	907.04	1,133.80	135.50	247.69	360.08	471.66	589.58	22.67	41.44	60.24	78.91	98.64
41	275.86	506.88	737.10	967.28	1,208.10	143.45	263.58	383.29	502.99	628.21	24.00	44.10	64.13	84.15	105.10
42	291.14	537.44	781.74	1,026.80	1,282.50	151.39	279.47	406.50	533.94	666.90	25.33	46.76	68.01	89.33	111.58
43	306.42	568.00	826.32	1,087.12	1,356.80	159.34	295.36	429.69	565.30	705.54	26.66	49.42	71.89	94.58	118.04
44	321.70	598.56	871.56	1,147.44	1,430.20	167.28	311.25	453.21	596.67	743.70	27.99	52.07	75.83	99.83	124.43
45	335.76	624.64	913.74	1,201.20	1,502.50	174.60	324.81	475.14	624.62	781.30	29.21	54.34	79.50	104.50	130.72
46	351.04	648.68	945.54	1,241.12	1,548.40	182.54	337.31	491.68	645.38	805.17	30.54	56.44	82.26	107.98	134.71
47	366.32	672.72	977.28	1,280.24	1,594.20	190.49	349.81	508.19	665.72	828.98	31.87	58.53	85.02	111.38	138.70
48	381.60	696.76	1,008.48	1,319.36	1,640.00	198.43	362.32	524.41	686.07	852.80	33.20	60.62	87.74	114.78	142.68
49	396.88	720.80	1,040.28	1,358.48	1,685.90	206.38	374.82	540.95	706.41	876.67	34.53	62.71	90.50	118.19	146.67
50	410.94	740.36	1,068.36	1,397.60	1,725.60	213.69	384.99	555.55	726.75	897.31	35.75	64.41	92.95	121.59	150.13



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE NON-SMOKER															
Occupation Class 2															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	237.14	366.32	499.32	628.32	758.90	123.31	190.49	259.65	326.73	394.63	20.63	31.87	43.44	54.66	66.02
17	242.04	376.08	512.16	646.24	782.30	125.86	195.56	266.32	336.04	406.80	21.06	32.72	44.56	56.22	68.06
18	246.92	385.88	525.00	664.16	804.70	128.40	200.66	273.00	345.36	418.44	21.48	33.57	45.68	57.78	70.01
19	251.82	396.04	538.44	682.88	828.10	130.95	205.94	279.99	355.10	430.61	21.91	34.46	46.84	59.41	72.04
20	255.08	399.32	548.22	696.72	847.50	132.64	207.65	285.07	362.29	440.70	22.19	34.74	47.70	60.61	73.73
21	259.96	410.72	562.92	716.32	869.90	135.18	213.57	292.72	372.49	452.35	22.62	35.73	48.97	62.32	75.68
22	265.06	422.12	577.56	735.84	893.30	137.83	219.50	300.33	382.64	464.52	23.06	36.72	50.25	64.02	77.72
23	269.94	433.52	592.26	755.44	915.80	140.37	225.43	307.98	392.83	476.22	23.48	37.72	51.53	65.72	79.67
24	274.84	444.96	606.90	774.96	939.20	142.92	231.38	315.59	402.98	488.38	23.91	38.71	52.80	67.42	81.71
25	279.72	449.84	620.34	790.48	960.60	145.45	233.92	322.58	411.05	499.51	24.34	39.14	53.97	68.77	83.57
26	286.24	462.88	639.90	814.88	991.10	148.84	240.70	332.75	423.74	515.37	24.90	40.27	55.67	70.89	86.23
27	292.76	475.92	659.46	839.36	1,022.70	152.24	247.48	342.92	436.47	531.80	25.47	41.41	57.37	73.02	88.97
28	299.28	488.96	679.02	863.84	1,053.30	155.63	254.26	353.09	449.20	547.72	26.04	42.54	59.07	75.15	91.64
29	305.80	502.00	698.58	888.24	1,084.90	159.02	261.04	363.26	461.88	564.15	26.60	43.67	60.78	77.28	94.39
30	307.44	508.52	710.22	911.04	1,112.40	159.87	264.43	369.31	473.74	578.45	26.75	44.24	61.79	79.26	96.78
31	315.58	525.20	737.70	951.04	1,166.40	164.10	273.10	383.60	494.54	606.53	27.46	45.69	64.18	82.74	101.48
32	323.74	541.52	765.24	990.16	1,220.30	168.34	281.59	397.92	514.88	634.56	28.17	47.11	66.58	86.14	106.17
33	332.08	557.80	793.32	1,029.28	1,274.30	172.68	290.06	412.53	535.23	662.64	28.89	48.53	69.02	89.55	110.86
34	340.24	574.12	821.46	1,068.40	1,328.30	176.92	298.54	427.16	555.57	690.72	29.60	49.95	71.47	92.95	115.56
35	345.12	583.88	842.22	1,099.36	1,374.20	179.46	303.62	437.95	571.67	714.58	30.03	50.80	73.27	95.64	119.56
36	354.90	611.60	881.94	1,151.52	1,439.40	184.55	318.03	458.61	598.79	748.49	30.88	53.21	76.73	100.18	125.23
37	364.68	639.32	921.06	1,203.68	1,504.60	189.63	332.45	478.95	625.91	782.39	31.73	55.62	80.13	104.72	130.90
38	374.46	667.44	960.18	1,255.84	1,569.80	194.72	347.07	499.29	653.04	816.30	32.58	58.07	83.54	109.26	136.57
39	384.24	695.12	999.30	1,308.00	1,635.00	199.80	361.46	519.64	680.16	850.20	33.43	60.48	86.94	113.80	142.25
40	390.76	714.68	1,038.42	1,360.96	1,701.20	203.20	371.63	539.98	707.70	884.62	34.00	62.18	90.34	118.40	148.00
41	413.78	760.32	1,105.68	1,450.56	1,812.20	215.17	395.37	574.95	754.29	942.34	36.00	66.15	96.19	126.20	157.66
42	436.60	806.36	1,172.28	1,540.24	1,923.20	227.03	419.31	609.59	800.92	1,000.06	37.98	70.15	101.99	134.00	167.32
43	459.62	852.00	1,239.54	1,630.72	2,034.30	239.00	443.04	644.56	847.97	1,057.84	39.99	74.12	107.84	141.87	176.98
44	482.44	897.64	1,306.74	1,720.32	2,145.30	250.87	466.77	679.50	894.57	1,115.56	41.97	78.09	113.69	149.67	186.64
45	503.64	937.16	1,370.94	1,801.84	2,253.30	261.89	487.32	712.89	936.96	1,171.72	43.82	81.53	119.27	156.76	196.04
46	526.66	973.04	1,417.98	1,861.28	2,322.60	273.86	505.98	737.35	967.87	1,207.75	45.82	84.65	123.36	161.93	202.07
47	549.48	1,008.88	1,465.68	1,920.00	2,390.80	285.73	524.62	762.15	998.40	1,243.22	47.80	87.77	127.51	167.04	208.00
48	572.30	1,044.76	1,512.72	1,978.64	2,459.10	297.60	543.28	786.61	1,028.89	1,278.73	49.79	90.89	131.61	172.14	213.94
49	595.32	1,081.00	1,559.82	2,037.36	2,528.30	309.57	562.12	811.11	1,059.43	1,314.72	51.79	94.05	135.70	177.25	219.96
50	616.50	1,110.36	1,602.60	2,096.80	2,588.40	320.58	577.39	833.35	1,090.34	1,345.97	53.64	96.60	139.43	182.42	225.19



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE NON-SMOKER															
Occupation Class 3															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	316.20	488.56	665.58	837.76	1,011.50	164.42	254.05	346.10	435.64	525.98	27.51	42.50	57.91	72.89	88.00
17	322.72	501.60	683.28	862.16	1,042.10	167.81	260.83	355.31	448.32	541.89	28.08	43.64	59.45	75.01	90.66
18	329.24	514.64	699.84	885.84	1,072.60	171.20	267.61	363.92	460.64	557.75	28.64	44.77	60.89	77.07	93.32
19	335.76	527.68	717.54	910.24	1,103.20	174.60	274.39	373.12	473.32	573.66	29.21	45.91	62.43	79.19	95.98
20	340.24	532.16	730.98	929.04	1,129.70	176.92	276.72	380.11	483.10	587.44	29.60	46.30	63.60	80.83	98.28
21	346.76	547.24	750.54	955.12	1,160.20	180.32	284.56	390.28	496.66	603.30	30.17	47.61	65.30	83.10	100.94
22	353.28	562.72	770.10	981.20	1,190.80	183.71	292.61	400.45	510.22	619.22	30.74	48.96	67.00	85.36	103.60
23	359.80	577.80	789.66	1,007.28	1,221.40	187.10	300.46	410.62	523.79	635.13	31.30	50.27	68.70	87.63	106.26
24	366.32	593.28	809.22	1,033.36	1,251.90	190.49	308.51	420.79	537.35	650.99	31.87	51.62	70.40	89.90	108.92
25	372.84	599.80	826.92	1,053.68	1,280.40	193.88	311.90	430.00	547.91	665.81	32.44	52.18	71.94	91.67	111.39
26	381.60	617.32	853.20	1,086.32	1,321.20	198.43	321.01	443.66	564.89	687.02	33.20	53.71	74.23	94.51	114.94
27	390.36	634.44	879.48	1,118.88	1,363.00	202.99	329.91	457.33	581.82	708.76	33.96	55.20	76.51	97.34	118.58
28	399.12	651.96	905.16	1,151.52	1,404.70	207.54	339.02	470.68	598.79	730.44	34.72	56.72	78.75	100.18	122.21
29	407.68	669.48	931.44	1,184.88	1,445.50	211.99	348.13	484.35	616.14	751.66	35.47	58.24	81.04	103.08	125.76
30	409.92	678.04	946.74	1,215.04	1,483.20	213.16	352.58	492.30	631.82	771.26	35.66	58.99	82.37	105.71	129.04
31	420.92	700.04	984.00	1,267.20	1,554.50	218.88	364.02	511.68	658.94	808.34	36.62	60.90	85.61	110.25	135.24
32	431.72	721.64	1,020.72	1,319.36	1,626.80	224.49	375.25	530.77	686.07	845.94	37.56	62.78	88.80	114.78	141.53
33	442.72	743.64	1,057.98	1,372.32	1,699.10	230.21	386.69	550.15	713.61	883.53	38.52	64.70	92.04	119.39	147.82
34	453.52	765.24	1,095.24	1,424.48	1,770.40	235.83	397.92	569.52	740.73	920.61	39.46	66.58	95.29	123.93	154.02
35	460.04	778.28	1,123.38	1,465.28	1,831.60	239.22	404.71	584.16	761.95	952.43	40.02	67.71	97.73	127.48	159.35
36	473.08	815.36	1,175.34	1,535.36	1,919.20	246.00	423.99	611.18	798.39	997.98	41.16	70.94	102.25	133.58	166.97
37	486.32	852.44	1,227.90	1,604.64	2,005.80	252.89	443.27	638.51	834.41	1,043.02	42.31	74.16	106.83	139.60	174.50
38	499.36	889.52	1,279.86	1,674.72	2,093.40	259.67	462.55	665.53	870.85	1,088.57	43.44	77.39	111.35	145.70	182.13
39	512.40	926.60	1,332.42	1,744.00	2,180.00	266.45	481.83	692.86	906.88	1,133.60	44.58	80.61	115.92	151.73	189.66
40	521.16	952.68	1,384.98	1,814.08	2,267.60	271.00	495.39	720.19	943.32	1,179.15	45.34	82.88	120.49	157.82	197.28
41	551.72	1,013.80	1,474.20	1,934.64	2,416.30	286.89	527.18	766.58	1,006.01	1,256.48	48.00	88.20	128.26	168.31	210.22
42	582.08	1,074.92	1,563.48	2,053.68	2,564.00	302.68	558.96	813.01	1,067.91	1,333.28	50.64	93.52	136.02	178.67	223.07
43	612.64	1,136.04	1,652.70	2,174.24	2,712.70	318.57	590.74	859.40	1,130.60	1,410.60	53.30	98.84	143.78	189.16	236.00
44	643.20	1,197.16	1,742.52	2,294.08	2,860.40	334.46	622.52	906.11	1,192.92	1,487.41	55.96	104.15	151.60	199.58	248.85
45	671.52	1,249.32	1,827.48	2,402.48	3,004.10	349.19	649.65	950.29	1,249.29	1,562.13	58.42	108.69	158.99	209.02	261.36
46	702.08	1,297.40	1,890.48	2,481.52	3,095.80	365.08	674.65	983.05	1,290.39	1,609.82	61.08	112.87	164.47	215.89	269.33
47	732.64	1,345.08	1,954.02	2,559.76	3,187.40	380.97	699.44	1,016.09	1,331.08	1,657.45	63.74	117.02	170.00	222.70	277.30
48	763.00	1,393.16	2,016.96	2,638.00	3,279.10	396.76	724.44	1,048.82	1,371.76	1,705.13	66.38	121.20	175.48	229.51	285.28
49	793.56	1,441.24	2,079.96	2,717.04	3,370.80	412.65	749.44	1,081.58	1,412.86	1,752.82	69.04	125.39	180.96	236.38	293.26
50	821.88	1,480.36	2,136.78	2,795.28	3,451.30	427.38	769.79	1,111.13	1,453.55	1,794.68	71.50	128.79	185.90	243.19	300.26



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE NON-SMOKER															
Occupation Class 1															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	211.48	353.28	495.06	637.28	778.20	109.97	183.71	257.43	331.39	404.66	18.40	30.74	43.07	55.44	67.70
17	215.96	363.04	509.10	656.00	801.70	112.30	188.78	264.73	341.12	416.88	18.79	31.58	44.29	57.07	69.75
18	220.24	372.84	523.20	673.92	824.10	114.52	193.88	272.06	350.44	428.53	19.16	32.44	45.52	58.63	71.70
19	224.72	382.60	537.84	692.64	847.50	116.85	198.95	279.68	360.17	440.70	19.55	33.29	46.79	60.26	73.73
20	229.00	389.12	549.48	709.76	869.90	119.08	202.34	285.73	369.08	452.35	19.92	33.85	47.80	61.75	75.68
21	234.50	400.12	565.98	732.64	898.40	121.94	208.06	294.31	380.97	467.17	20.40	34.81	49.24	63.74	78.16
22	239.80	411.12	582.48	756.24	927.00	124.70	213.78	302.89	393.24	482.04	20.86	35.77	50.68	65.79	80.65
23	245.30	422.12	598.98	778.24	955.50	127.56	219.50	311.47	404.68	496.86	21.34	36.72	52.11	67.71	83.13
24	250.80	432.72	614.88	801.84	984.00	130.42	225.01	319.74	416.96	511.68	21.82	37.65	53.49	69.76	85.61
25	255.08	442.92	631.38	818.96	1,006.40	132.64	230.32	328.32	425.86	523.33	22.19	38.53	54.93	71.25	87.56
26	263.84	459.20	655.80	850.80	1,045.10	137.20	238.78	341.02	442.42	543.45	22.95	39.95	57.05	74.02	90.92
27	272.60	475.52	679.62	882.56	1,082.80	141.75	247.27	353.40	458.93	563.06	23.72	41.37	59.13	76.78	94.20
28	281.36	491.80	703.50	913.52	1,120.50	146.31	255.74	365.82	475.03	582.66	24.48	42.79	61.20	79.48	97.48
29	290.12	508.12	727.32	945.28	1,159.20	150.86	264.22	378.21	491.55	602.78	25.24	44.21	63.28	82.24	100.85
30	296.64	521.16	746.88	971.36	1,196.90	154.25	271.00	388.38	505.11	622.39	25.81	45.34	64.98	84.51	104.13
31	307.44	543.16	778.68	1,013.76	1,250.90	159.87	282.44	404.91	527.16	650.47	26.75	47.25	67.75	88.20	108.83
32	318.44	564.76	810.42	1,056.96	1,303.90	165.59	293.68	421.42	549.62	678.03	27.70	49.13	70.51	91.96	113.44
33	329.24	586.76	842.22	1,099.36	1,357.90	171.20	305.12	437.95	571.67	706.11	28.64	51.05	73.27	95.64	118.14
34	340.24	608.36	873.42	1,141.68	1,410.80	176.92	316.35	454.18	593.67	733.62	29.60	52.93	75.99	99.33	122.74
35	348.80	625.88	903.96	1,181.68	1,459.70	181.38	325.46	470.06	614.47	759.04	30.35	54.45	78.64	102.81	126.99
36	362.04	650.72	941.22	1,232.16	1,521.90	188.26	338.37	489.43	640.72	791.39	31.50	56.61	81.89	107.20	132.41
37	375.08	676.00	977.94	1,281.92	1,584.00	195.04	351.52	508.53	666.60	823.68	32.63	58.81	85.08	111.53	137.81
38	388.12	701.24	1,015.20	1,332.40	1,646.20	201.82	364.64	527.90	692.85	856.02	33.77	61.01	88.32	115.92	143.22
39	401.16	726.12	1,052.46	1,382.16	1,708.30	208.60	377.58	547.28	718.72	888.32	34.90	63.17	91.56	120.25	148.62
40	409.92	750.16	1,089.18	1,429.36	1,768.40	213.16	390.08	566.37	743.27	919.57	35.66	65.26	94.76	124.35	153.85
41	419.70	769.72	1,119.72	1,469.36	1,818.30	218.24	400.25	582.25	764.07	945.52	36.51	66.97	97.42	127.83	158.19
42	429.48	789.28	1,150.26	1,510.08	1,868.20	223.33	410.43	598.14	785.24	971.46	37.36	68.67	100.07	131.38	162.53
43	439.46	808.84	1,180.86	1,550.00	1,919.20	228.52	420.60	614.05	806.00	997.98	38.23	70.37	102.73	134.85	166.97
44	449.24	828.40	1,211.40	1,590.72	1,969.10	233.60	430.77	629.93	827.17	1,023.93	39.08	72.07	105.39	138.39	171.31
45	457.80	847.12	1,236.48	1,625.76	2,014.90	238.06	440.50	642.97	845.40	1,047.75	39.83	73.70	107.57	141.44	175.30
46	485.10	900.52	1,315.92	1,730.96	2,146.30	252.25	468.27	684.28	900.10	1,116.08	42.20	78.35	114.49	150.59	186.73
47	512.40	953.88	1,395.36	1,836.88	2,278.80	266.45	496.02	725.59	955.18	1,184.98	44.58	82.99	121.40	159.81	198.26
48	539.70	1,007.28	1,474.86	1,942.80	2,410.20	280.64	523.79	766.93	1,010.26	1,253.30	46.95	87.63	128.31	169.02	209.69
49	566.80	1,060.64	1,554.90	2,048.72	2,542.60	294.74	551.53	808.55	1,065.33	1,322.15	49.31	92.28	135.28	178.24	221.21
50	593.08	1,113.20	1,631.94	2,152.24	2,672.00	308.40	578.86	848.61	1,119.16	1,389.44	51.60	96.85	141.98	187.24	232.46



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE NON-SMOKER															
Occupation Class 2															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	317.22	530.12	742.62	955.12	1,167.40	164.95	275.66	386.16	496.66	607.05	27.60	46.12	64.61	83.10	101.56
17	323.74	544.76	763.98	983.60	1,202.00	168.34	283.28	397.27	511.47	625.04	28.17	47.39	66.47	85.57	104.57
18	330.46	559.44	784.80	1,010.48	1,236.60	171.84	290.91	408.10	525.45	643.03	28.75	48.67	68.28	87.91	107.58
19	336.98	574.12	806.76	1,039.04	1,271.30	175.23	298.54	419.52	540.30	661.08	29.32	49.95	70.19	90.40	110.60
20	343.50	583.88	824.52	1,065.12	1,304.90	178.62	303.62	428.75	553.86	678.55	29.88	50.80	71.73	92.67	113.53
21	351.64	600.20	848.94	1,099.36	1,347.70	182.85	312.10	441.45	571.67	700.80	30.59	52.22	73.86	95.64	117.25
22	359.80	616.48	873.42	1,133.60	1,390.50	187.10	320.57	454.18	589.47	723.06	31.30	53.63	75.99	98.62	120.97
23	367.94	632.80	897.84	1,167.76	1,432.20	191.33	329.06	466.88	607.24	744.74	32.01	55.05	78.11	101.60	124.60
24	376.10	649.08	922.32	1,202.00	1,475.00	195.57	337.52	479.61	625.04	767.00	32.72	56.47	80.24	104.57	128.33
25	382.62	664.16	946.74	1,228.88	1,509.70	198.96	345.36	492.30	639.02	785.04	33.29	57.78	82.37	106.91	131.34
26	395.86	688.60	983.40	1,275.36	1,566.70	205.85	358.07	511.37	663.19	814.68	34.44	59.91	85.56	110.96	136.30
27	408.90	713.08	1,018.86	1,323.44	1,623.70	212.63	370.80	529.81	688.19	844.32	35.57	62.04	88.64	115.14	141.26
28	421.94	737.52	1,054.92	1,370.72	1,680.80	219.41	383.51	548.56	712.77	874.02	36.71	64.16	91.78	119.25	146.23
29	434.98	761.96	1,090.98	1,418.00	1,738.90	226.19	396.22	567.31	737.36	904.23	37.84	66.29	94.92	123.37	151.28
30	444.76	781.52	1,120.32	1,457.12	1,795.90	231.28	406.39	582.57	757.70	933.87	38.69	67.99	97.47	126.77	156.24
31	461.26	814.52	1,167.42	1,520.64	1,875.40	239.86	423.55	607.06	790.73	975.21	40.13	70.86	101.57	132.30	163.16
32	477.56	847.12	1,215.06	1,585.04	1,955.80	248.33	440.50	631.83	824.22	1,017.02	41.55	73.70	105.71	137.90	170.15
33	493.86	879.72	1,262.76	1,648.64	2,036.30	256.81	457.45	656.64	857.29	1,058.88	42.97	76.54	109.86	143.43	177.16
34	510.16	912.32	1,309.80	1,712.16	2,115.80	265.28	474.41	681.10	890.32	1,100.22	44.38	79.37	113.95	148.96	184.07
35	523.20	938.80	1,356.24	1,772.48	2,190.10	272.06	488.18	705.24	921.69	1,138.85	45.52	81.68	117.99	154.21	190.54
36	542.96	976.28	1,411.26	1,848.24	2,282.80	282.34	507.67	733.86	961.08	1,187.06	47.24	84.94	122.78	160.80	198.60
37	562.52	1,013.80	1,466.88	1,923.28	2,376.60	292.51	527.18	762.78	1,000.11	1,235.83	48.94	88.20	127.62	167.33	206.76
38	582.08	1,051.68	1,522.50	1,998.24	2,469.30	302.68	546.87	791.70	1,039.08	1,284.04	50.64	91.50	132.46	173.85	214.83
39	601.84	1,089.16	1,578.12	2,073.20	2,563.00	312.96	566.36	820.62	1,078.06	1,332.76	52.36	94.76	137.30	180.37	222.98
40	614.88	1,125.04	1,633.74	2,144.08	2,652.60	319.74	585.02	849.54	1,114.92	1,379.35	53.49	97.88	142.14	186.53	230.78
41	629.54	1,154.36	1,679.58	2,204.40	2,728.00	327.36	600.27	873.38	1,146.29	1,418.56	54.77	100.43	146.12	191.78	237.34
42	644.22	1,184.12	1,725.42	2,265.52	2,802.40	334.99	615.74	897.22	1,178.07	1,457.25	56.05	103.02	150.11	197.10	243.81
43	659.08	1,213.44	1,771.26	2,325.04	2,877.80	342.72	630.99	921.06	1,209.02	1,496.46	57.34	105.57	154.10	202.28	250.37
44	673.76	1,242.80	1,817.10	2,386.16	2,953.10	350.36	646.26	944.89	1,240.80	1,535.61	58.62	108.12	158.09	207.60	256.92
45	686.80	1,270.48	1,854.42	2,438.32	3,022.40	357.14	660.65	964.30	1,267.93	1,571.65	59.75	110.53	161.33	212.13	262.95
46	727.74	1,350.76	1,974.18	2,596.40	3,220.00	378.42	702.40	1,026.57	1,350.13	1,674.40	63.31	117.52	171.75	225.89	280.14
47	768.50	1,430.64	2,093.40	2,755.28	3,417.70	399.62	743.93	1,088.57	1,432.75	1,777.20	66.86	124.47	182.13	239.71	297.34
48	809.44	1,510.92	2,212.56	2,914.24	3,615.30	420.91	785.68	1,150.53	1,515.40	1,879.96	70.42	131.45	192.49	253.54	314.53
49	850.20	1,591.16	2,332.38	3,073.12	3,812.90	442.10	827.40	1,212.84	1,598.02	1,982.71	73.97	138.43	202.92	267.36	331.72
50	889.52	1,669.40	2,447.88	3,228.00	4,007.50	462.55	868.09	1,272.90	1,678.56	2,083.90	77.39	145.24	212.97	280.84	348.65



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE NON-SMOKER															
Occupation Class 3															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	422.96	706.56	990.12	1,273.76	1,556.50	219.94	367.41	514.86	662.36	809.38	36.80	61.47	86.14	110.82	135.42
17	431.72	726.12	1,018.26	1,311.20	1,602.40	224.49	377.58	529.50	681.82	833.25	37.56	63.17	88.59	114.07	139.41
18	440.48	745.68	1,046.40	1,347.92	1,648.20	229.05	387.75	544.13	700.92	857.06	38.32	64.87	91.04	117.27	143.39
19	449.24	765.24	1,075.68	1,385.36	1,694.00	233.60	397.92	559.35	720.39	880.88	39.08	66.58	93.58	120.53	147.38
20	457.80	778.28	1,098.96	1,419.60	1,739.90	238.06	404.71	571.46	738.19	904.75	39.83	67.71	95.61	123.51	151.37
21	468.80	800.28	1,131.96	1,465.28	1,796.90	243.78	416.15	588.62	761.95	934.39	40.79	69.62	98.48	127.48	156.33
22	479.60	821.88	1,164.36	1,511.68	1,853.00	249.39	427.38	605.47	786.07	963.56	41.73	71.50	101.30	131.52	161.21
23	490.60	843.88	1,197.36	1,556.56	1,910.00	255.11	438.82	622.63	809.41	993.20	42.68	73.42	104.17	135.42	166.17
24	501.40	865.48	1,229.76	1,602.96	1,967.00	260.73	450.05	639.48	833.54	1,022.84	43.62	75.30	106.99	139.46	171.13
25	510.16	885.44	1,262.76	1,638.00	2,012.90	265.28	460.43	656.64	851.76	1,046.71	44.38	77.03	109.86	142.51	175.12
26	527.68	918.04	1,311.00	1,700.80	2,089.30	274.39	477.38	681.72	884.42	1,086.44	45.91	79.87	114.06	147.97	181.77
27	545.00	950.64	1,358.70	1,764.32	2,165.70	283.40	494.33	706.52	917.45	1,126.16	47.42	82.71	118.21	153.50	188.42
28	562.52	983.24	1,406.40	1,827.12	2,241.10	292.51	511.28	731.33	950.10	1,165.37	48.94	85.54	122.36	158.96	194.98
29	580.04	1,016.24	1,454.64	1,890.64	2,317.50	301.62	528.44	756.41	983.13	1,205.10	50.46	88.41	126.55	164.49	201.62
30	593.08	1,042.32	1,493.76	1,942.80	2,393.90	308.40	542.01	776.76	1,010.26	1,244.83	51.60	90.68	129.96	169.02	208.27
31	614.88	1,085.92	1,556.76	2,027.60	2,500.80	319.74	564.68	809.52	1,054.35	1,300.42	53.49	94.48	135.44	176.40	217.57
32	636.68	1,129.52	1,620.30	2,113.12	2,607.80	331.07	587.35	842.56	1,098.82	1,356.06	55.39	98.27	140.97	183.84	226.88
33	658.48	1,173.12	1,683.84	2,197.92	2,714.80	342.41	610.02	875.60	1,142.92	1,411.70	57.29	102.06	146.49	191.22	236.19
34	680.28	1,216.72	1,746.24	2,283.44	2,821.70	353.75	632.69	908.04	1,187.39	1,467.28	59.18	105.85	151.92	198.66	245.49
35	697.60	1,251.36	1,807.92	2,363.36	2,919.50	362.75	650.71	940.12	1,228.95	1,518.14	60.69	108.87	157.29	205.61	254.00
36	723.88	1,301.48	1,881.90	2,463.60	3,043.80	376.42	676.77	978.59	1,281.07	1,582.78	62.98	113.23	163.73	214.33	264.81
37	749.96	1,351.60	1,955.88	2,563.84	3,168.10	389.98	702.83	1,017.06	1,333.20	1,647.41	65.25	117.59	170.16	223.05	275.62
38	776.24	1,402.12	2,030.40	2,664.08	3,292.40	403.64	729.10	1,055.81	1,385.32	1,712.05	67.53	121.98	176.64	231.77	286.44
39	802.32	1,452.24	2,104.38	2,764.32	3,416.60	417.21	755.16	1,094.28	1,437.45	1,776.63	69.80	126.34	183.08	240.50	297.24
40	819.84	1,499.92	2,178.36	2,858.80	3,536.80	426.32	779.96	1,132.75	1,486.58	1,839.14	71.33	130.49	189.52	248.72	307.70
41	839.40	1,539.44	2,239.44	2,938.72	3,636.70	436.49	800.51	1,164.51	1,528.13	1,891.08	73.03	133.93	194.83	255.67	316.39
42	858.96	1,578.56	2,300.58	3,020.16	3,736.50	446.66	820.85	1,196.30	1,570.48	1,942.98	74.73	137.33	200.15	262.75	325.08
43	878.72	1,617.68	2,361.12	3,100.08	3,837.40	456.93	841.19	1,227.78	1,612.04	1,995.45	76.45	140.74	205.42	269.71	333.85
44	898.28	1,656.80	2,422.80	3,181.52	3,937.20	467.11	861.54	1,259.86	1,654.39	2,047.34	78.15	144.14	210.78	276.79	342.54
45	915.60	1,693.88	2,472.36	3,250.80	4,028.90	476.11	880.82	1,285.63	1,690.42	2,095.03	79.66	147.37	215.10	282.82	350.51
46	970.20	1,801.04	2,631.84	3,461.92	4,292.70	504.50	936.54	1,368.56	1,800.20	2,232.20	84.41	156.69	228.97	301.19	373.46
47	1,024.60	1,907.80	2,790.78	3,673.76	4,556.60	532.79	992.06	1,451.21	1,910.36	2,369.43	89.14	165.98	242.80	319.62	396.42
48	1,079.20	2,014.56	2,949.72	3,884.88	4,820.40	561.18	1,047.57	1,533.85	2,020.14	2,506.61	93.89	175.27	256.63	337.98	419.37
49	1,133.60	2,121.32	3,109.20	4,096.72	5,084.20	589.47	1,103.09	1,616.78	2,130.29	2,643.78	98.62	184.55	270.50	356.41	442.33
50	1,185.96	2,226.04	3,263.88	4,303.76	5,344.00	616.70	1,157.54	1,697.22	2,237.96	2,778.88	103.18	193.67	283.96	374.43	464.93



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE SMOKER															
Occupation Class 1															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	189.68	293.36	399.12	502.80	607.10	98.63	152.55	207.54	261.46	315.69	16.50	25.52	34.72	43.74	52.82
17	194.16	301.12	408.90	516.64	626.40	100.96	156.58	212.63	268.65	325.73	16.89	26.20	35.57	44.95	54.50
18	198.44	308.84	418.68	531.28	644.80	103.19	160.60	217.71	276.27	335.30	17.26	26.87	36.43	46.22	56.10
19	202.92	316.20	428.46	545.20	663.10	105.52	164.42	222.80	283.50	344.81	17.65	27.51	37.28	47.43	57.69
20	203.94	319.44	438.24	557.36	678.40	106.05	166.11	227.88	289.83	352.77	17.74	27.79	38.13	48.49	59.02
21	208.22	328.40	450.42	572.88	696.70	108.27	170.77	234.22	297.90	362.28	18.12	28.57	39.19	49.84	60.61
22	212.70	336.96	462.66	588.32	715.10	110.60	175.22	240.58	305.93	371.85	18.50	29.32	40.25	51.18	62.21
23	216.98	345.52	474.30	603.04	734.40	112.83	179.67	246.64	313.58	381.89	18.88	30.06	41.26	52.46	63.89
24	221.46	354.48	486.48	618.48	752.80	115.16	184.33	252.97	321.61	391.46	19.27	30.84	42.32	53.81	65.49
25	223.50	358.96	495.06	631.52	768.00	116.22	186.66	257.43	328.39	399.36	19.44	31.23	43.07	54.94	66.82
26	229.00	368.76	510.36	651.12	792.50	119.08	191.76	265.39	338.58	412.10	19.92	32.08	44.40	56.65	68.95
27	234.50	378.52	525.60	670.64	818.00	121.94	196.83	273.31	348.73	425.36	20.40	32.93	45.73	58.35	71.17
28	239.80	388.32	540.90	690.24	843.40	124.70	201.93	281.27	358.92	438.57	20.86	33.78	47.06	60.05	73.38
29	245.30	398.08	556.20	709.76	867.90	127.56	207.00	289.22	369.08	451.31	21.34	34.63	48.39	61.75	75.51
30	246.52	406.64	568.38	728.56	890.30	128.19	211.45	295.56	378.85	462.96	21.45	35.38	49.45	63.38	77.46
31	253.04	418.88	590.40	758.72	932.10	131.58	217.82	307.01	394.53	484.69	22.01	36.44	51.36	66.01	81.09
32	259.56	430.68	611.82	789.68	974.80	134.97	223.95	318.15	410.63	506.90	22.58	37.47	53.23	68.70	84.81
33	266.08	442.92	633.78	819.84	1,017.60	138.36	230.32	329.57	426.32	529.15	23.15	38.53	55.14	71.33	88.53
34	272.60	454.72	655.80	850.80	1,060.40	141.75	236.45	341.02	442.42	551.41	23.72	39.56	57.05	74.02	92.25
35	275.86	466.56	674.16	880.08	1,099.10	143.45	242.61	350.56	457.64	571.53	24.00	40.59	58.65	76.57	95.62
36	284.62	489.76	706.56	924.08	1,154.10	148.00	254.68	367.41	480.52	600.13	24.76	42.61	61.47	80.39	100.41
37	293.38	512.60	739.56	967.28	1,208.10	152.56	266.55	384.57	502.99	628.21	25.52	44.60	64.34	84.15	105.10
38	301.94	535.40	771.96	1,011.28	1,263.10	157.01	278.41	401.42	525.87	656.81	26.27	46.58	67.16	87.98	109.89
39	310.70	558.24	804.96	1,054.48	1,317.10	161.56	290.28	418.58	548.33	684.89	27.03	48.57	70.03	91.74	114.59
40	315.18	576.96	837.36	1,098.48	1,372.10	163.89	300.02	435.43	571.21	713.49	27.42	50.20	72.85	95.57	119.37
41	333.72	612.84	891.72	1,170.24	1,460.80	173.53	318.68	463.69	608.52	759.62	29.03	53.32	77.58	101.81	127.09
42	352.26	648.68	946.74	1,241.92	1,550.40	183.18	337.31	492.30	645.80	806.21	30.65	56.44	82.37	108.05	134.88
43	370.60	684.56	1,001.16	1,313.68	1,640.00	192.71	355.97	520.60	683.11	852.80	32.24	59.56	87.10	114.29	142.68
44	389.14	720.80	1,055.52	1,386.16	1,729.70	202.35	374.82	548.87	720.80	899.44	33.86	62.71	91.83	120.60	150.48
45	406.66	755.44	1,104.42	1,454.64	1,817.30	211.46	392.83	574.30	756.41	945.00	35.38	65.72	96.08	126.55	158.11
46	426.22	784.80	1,144.80	1,504.40	1,875.40	221.63	408.10	595.30	782.29	975.21	37.08	68.28	99.60	130.88	163.16
47	445.98	814.52	1,185.12	1,554.88	1,933.40	231.91	423.55	616.26	808.54	1,005.37	38.80	70.86	103.11	135.27	168.21
48	465.54	843.88	1,225.44	1,604.64	1,990.50	242.08	438.82	637.23	834.41	1,035.06	40.50	73.42	106.61	139.60	173.17
49	485.10	873.20	1,265.82	1,655.12	2,048.50	252.25	454.06	658.23	860.66	1,065.22	42.20	75.97	110.13	144.00	178.22
50	501.40	902.56	1,304.28	1,704.00	2,105.60	260.73	469.33	678.23	886.08	1,094.91	43.62	78.52	113.47	148.25	183.19



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE SMOKER															
Occupation Class 2															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	284.62	440.04	598.98	754.64	910.70	148.00	228.82	311.47	392.41	473.56	24.76	38.28	52.11	65.65	79.23
17	291.14	451.48	613.62	774.96	939.20	151.39	234.77	319.08	402.98	488.38	25.33	39.28	53.38	67.42	81.71
18	297.66	462.88	628.32	796.96	966.70	154.78	240.70	326.73	414.42	502.68	25.90	40.27	54.66	69.34	84.10
19	304.18	474.28	642.96	818.16	994.20	158.17	246.63	334.34	425.44	516.98	26.46	41.26	55.94	71.18	86.50
20	305.80	479.16	657.66	836.08	1,017.60	159.02	249.16	341.98	434.76	529.15	26.60	41.69	57.22	72.74	88.53
21	312.32	492.20	675.96	858.96	1,045.10	162.41	255.94	351.50	446.66	543.45	27.17	42.82	58.81	74.73	90.92
22	318.84	505.24	693.72	881.76	1,072.60	165.80	262.72	360.73	458.52	557.75	27.74	43.96	60.35	76.71	93.32
23	325.36	518.28	711.42	904.56	1,101.20	169.19	269.51	369.94	470.37	572.62	28.31	45.09	61.89	78.70	95.80
24	332.08	531.72	729.78	927.36	1,128.70	172.68	276.49	379.49	482.23	586.92	28.89	46.26	63.49	80.68	98.20
25	335.34	538.24	742.62	947.76	1,151.10	174.38	279.88	386.16	492.84	598.57	29.17	46.83	64.61	82.46	100.15
26	343.50	552.92	765.24	977.12	1,188.80	178.62	287.52	397.92	508.10	618.18	29.88	48.10	66.58	85.01	103.43
27	351.64	567.60	788.46	1,006.40	1,226.50	182.85	295.15	410.00	523.33	637.78	30.59	49.38	68.60	87.56	106.71
28	359.80	582.28	811.68	1,035.76	1,264.10	187.10	302.79	422.07	538.60	657.33	31.30	50.66	70.62	90.11	109.98
29	367.94	596.92	834.30	1,065.12	1,301.80	191.33	310.40	433.84	553.86	676.94	32.01	51.93	72.58	92.67	113.26
30	369.58	609.96	852.00	1,092.80	1,334.40	192.18	317.18	443.04	568.26	693.89	32.15	53.07	74.12	95.07	116.09
31	379.36	627.92	885.00	1,138.48	1,398.60	197.27	326.52	460.20	592.01	727.27	33.00	54.63	77.00	99.05	121.68
32	389.14	645.84	917.40	1,184.08	1,461.80	202.35	335.84	477.05	615.72	760.14	33.86	56.19	79.81	103.01	127.18
33	399.12	664.16	950.40	1,229.76	1,526.00	207.54	345.36	494.21	639.48	793.52	34.72	57.78	82.68	106.99	132.76
34	408.90	682.08	983.40	1,275.36	1,590.10	212.63	354.68	511.37	663.19	826.85	35.57	59.34	85.56	110.96	138.34
35	413.78	700.04	1,010.94	1,320.16	1,648.20	215.17	364.02	525.69	686.48	857.06	36.00	60.90	87.95	114.85	143.39
36	426.82	734.24	1,059.84	1,385.36	1,730.70	221.95	381.80	551.12	720.39	899.96	37.13	63.88	92.21	120.53	150.57
37	439.86	768.48	1,108.74	1,450.56	1,812.20	228.73	399.61	576.54	754.29	942.34	38.27	66.86	96.46	126.20	157.66
38	452.90	803.12	1,157.64	1,516.56	1,893.70	235.51	417.62	601.97	788.61	984.72	39.40	69.87	100.71	131.94	164.75
39	466.14	837.36	1,207.14	1,581.76	1,975.20	242.39	435.43	627.71	822.52	1,027.10	40.55	72.85	105.02	137.61	171.84
40	472.66	865.04	1,256.04	1,646.96	2,057.70	245.78	449.82	653.14	856.42	1,070.00	41.12	75.26	109.28	143.29	179.02
41	500.38	919.24	1,337.94	1,755.36	2,191.20	260.20	478.00	695.73	912.79	1,139.42	43.53	79.97	116.40	152.72	190.63
42	528.28	973.04	1,419.84	1,862.96	2,325.60	274.71	505.98	738.32	968.74	1,209.31	45.96	84.65	123.53	162.08	202.33
43	556.00	1,026.84	1,501.14	1,970.48	2,459.10	289.12	533.96	780.59	1,024.65	1,278.73	48.37	89.34	130.60	171.43	213.94
44	583.70	1,081.00	1,583.04	2,078.88	2,593.50	303.52	562.12	823.18	1,081.02	1,348.62	50.78	94.05	137.72	180.86	225.63
45	609.98	1,133.16	1,656.96	2,181.60	2,726.00	317.19	589.24	861.62	1,134.43	1,417.52	53.07	98.58	144.16	189.80	237.16
46	639.32	1,177.20	1,716.90	2,256.56	2,812.60	332.45	612.14	892.79	1,173.41	1,462.55	55.62	102.42	149.37	196.32	244.70
47	668.86	1,221.60	1,777.98	2,331.52	2,899.10	347.81	635.23	924.55	1,212.39	1,507.53	58.19	106.28	154.68	202.84	252.22
48	698.20	1,265.60	1,837.92	2,407.36	2,985.70	363.06	658.11	955.72	1,251.83	1,552.56	60.74	110.11	159.90	209.44	259.76
49	727.74	1,310.00	1,898.40	2,482.32	3,072.30	378.42	681.20	987.17	1,290.81	1,597.60	63.31	113.97	165.16	215.96	267.29
50	752.20	1,354.04	1,955.88	2,556.48	3,157.90	391.14	704.10	1,017.06	1,329.37	1,642.11	65.44	117.80	170.16	222.41	274.74



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

MALE SMOKER															
Occupation Class 3															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	379.36	586.76	798.24	1,005.60	1,214.20	197.27	305.12	415.08	522.91	631.38	33.00	51.05	69.45	87.49	105.64
17	388.12	601.84	817.80	1,033.36	1,251.90	201.82	312.96	425.26	537.35	650.99	33.77	52.36	71.15	89.90	108.92
18	396.88	617.32	837.36	1,062.64	1,288.60	206.38	321.01	435.43	552.57	670.07	34.53	53.71	72.85	92.45	112.11
19	405.64	632.40	856.92	1,090.40	1,326.30	210.93	328.85	445.60	567.01	689.68	35.29	55.02	74.55	94.86	115.39
20	407.68	638.92	876.48	1,114.80	1,356.80	211.99	332.24	455.77	579.70	705.54	35.47	55.59	76.25	96.99	118.04
21	416.44	656.44	900.90	1,144.96	1,393.50	216.55	341.35	468.47	595.38	724.62	36.23	57.11	78.38	99.61	121.23
22	425.20	673.96	924.72	1,175.92	1,430.20	221.10	350.46	480.85	611.48	743.70	36.99	58.63	80.45	102.31	124.43
23	433.96	691.08	948.60	1,206.08	1,467.90	225.66	359.36	493.27	627.16	763.31	37.75	60.12	82.53	104.93	127.71
24	442.72	708.60	973.02	1,237.04	1,504.60	230.21	368.47	505.97	643.26	782.39	38.52	61.65	84.65	107.62	130.90
25	447.00	717.56	990.12	1,263.12	1,535.10	232.44	373.13	514.86	656.82	798.25	38.89	62.43	86.14	109.89	133.55
26	457.80	737.12	1,020.72	1,302.24	1,585.00	238.06	383.30	530.77	677.16	824.20	39.83	64.13	88.80	113.29	137.90
27	468.80	756.68	1,051.26	1,341.36	1,635.00	243.78	393.47	546.66	697.51	850.20	40.79	65.83	91.46	116.70	142.25
28	479.60	776.24	1,081.80	1,380.48	1,685.90	249.39	403.64	562.54	717.85	876.67	41.73	67.53	94.12	120.10	146.67
29	490.60	795.80	1,111.80	1,419.60	1,735.80	255.11	413.82	578.14	738.19	902.62	42.68	69.23	96.73	123.51	151.01
30	492.84	813.32	1,136.22	1,456.32	1,779.60	256.28	422.93	590.83	757.29	925.39	42.88	70.76	98.85	126.70	154.83
31	505.88	837.36	1,180.20	1,517.44	1,864.20	263.06	435.43	613.70	789.07	969.38	44.01	72.85	102.68	132.02	162.19
32	518.92	861.40	1,223.04	1,578.56	1,949.70	269.84	447.93	635.98	820.85	1,013.84	45.15	74.94	106.40	137.33	169.62
33	531.96	885.44	1,267.02	1,639.68	2,034.30	276.62	460.43	658.85	852.63	1,057.84	46.28	77.03	110.23	142.65	176.98
34	545.00	909.08	1,311.00	1,700.80	2,119.80	283.40	472.72	681.72	884.42	1,102.30	47.42	79.09	114.06	147.97	184.42
35	551.72	933.12	1,347.72	1,760.24	2,198.30	286.89	485.22	700.81	915.32	1,143.12	48.00	81.18	117.25	153.14	191.25
36	569.04	979.16	1,413.12	1,847.44	2,307.30	295.90	509.16	734.82	960.67	1,199.80	49.51	85.19	122.94	160.73	200.74
37	586.56	1,024.80	1,478.52	1,934.64	2,416.30	305.01	532.90	768.83	1,006.01	1,256.48	51.03	89.16	128.63	168.31	210.22
38	603.88	1,070.44	1,543.92	2,021.84	2,525.30	314.02	556.63	802.84	1,051.36	1,313.16	52.54	93.13	134.32	175.90	219.70
39	621.40	1,116.48	1,609.32	2,109.04	2,634.30	323.13	580.57	836.85	1,096.70	1,369.84	54.06	97.13	140.01	183.49	229.18
40	630.16	1,153.56	1,674.72	2,196.24	2,743.30	327.68	599.85	870.85	1,142.04	1,426.52	54.82	100.36	145.70	191.07	238.67
41	667.24	1,225.28	1,783.50	2,339.68	2,921.60	346.96	637.15	927.42	1,216.63	1,519.23	58.05	106.60	155.16	203.55	254.18
42	704.32	1,297.40	1,892.88	2,483.92	3,100.80	366.25	674.65	984.30	1,291.64	1,612.42	61.28	112.87	164.68	216.10	269.77
43	741.20	1,369.12	2,001.72	2,627.36	3,279.10	385.42	711.94	1,040.89	1,366.23	1,705.13	64.48	119.11	174.15	228.58	285.28
44	778.28	1,441.24	2,110.50	2,771.60	3,458.40	404.71	749.44	1,097.46	1,441.23	1,798.37	67.71	125.39	183.61	241.13	300.88
45	813.32	1,510.92	2,208.90	2,908.56	3,634.60	422.93	785.68	1,148.63	1,512.45	1,889.99	70.76	131.45	192.17	253.04	316.21
46	852.44	1,569.60	2,289.00	3,008.80	3,749.80	443.27	816.19	1,190.28	1,564.58	1,949.90	74.16	136.56	199.14	261.77	326.23
47	891.76	1,628.68	2,370.24	3,109.04	3,865.90	463.72	846.91	1,232.52	1,616.70	2,010.27	77.58	141.70	206.21	270.49	336.33
48	930.88	1,687.36	2,450.94	3,209.28	3,981.00	484.06	877.43	1,274.49	1,668.83	2,070.12	80.99	146.80	213.23	279.21	346.35
49	970.20	1,746.44	2,531.04	3,309.52	4,097.10	504.50	908.15	1,316.14	1,720.95	2,130.49	84.41	151.94	220.20	287.93	356.45
50	1,002.80	1,805.12	2,608.02	3,408.08	4,210.20	521.46	938.66	1,356.17	1,772.20	2,189.30	87.24	157.05	226.90	296.50	366.29



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE SMOKER															
Occupation Class 1															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	254.06	424.16	594.66	764.40	933.10	132.11	220.56	309.22	397.49	485.21	22.10	36.90	51.74	66.50	81.18
17	259.56	435.16	610.56	787.20	961.60	134.97	226.28	317.49	409.34	500.03	22.58	37.86	53.12	68.49	83.66
18	265.06	446.16	627.06	810.80	990.10	137.83	232.00	326.07	421.62	514.85	23.06	38.82	54.55	70.54	86.14
19	270.36	456.76	643.56	832.88	1,018.60	140.59	237.52	334.65	433.10	529.67	23.52	39.74	55.99	72.46	88.62
20	274.84	466.56	658.86	851.60	1,043.10	142.92	242.61	342.61	442.83	542.41	23.91	40.59	57.32	74.09	90.75
21	281.36	479.60	678.42	879.28	1,077.70	146.31	249.39	352.78	457.23	560.40	24.48	41.73	59.02	76.50	93.76
22	287.88	493.04	697.98	906.16	1,111.30	149.70	256.38	362.95	471.20	577.88	25.05	42.89	60.72	78.84	96.68
23	294.40	506.08	717.54	933.12	1,145.00	153.09	263.16	373.12	485.22	595.40	25.61	44.03	62.43	81.18	99.62
24	300.92	519.12	737.10	960.80	1,178.60	156.48	269.94	383.29	499.62	612.87	26.18	45.16	64.13	83.59	102.54
25	305.20	530.92	756.66	982.80	1,208.10	158.70	276.08	393.46	511.06	628.21	26.55	46.19	65.83	85.50	105.10
26	316.20	550.48	784.80	1,019.44	1,254.00	164.42	286.25	408.10	530.11	652.08	27.51	47.89	68.28	88.69	109.10
27	327.00	570.44	813.48	1,056.96	1,299.80	170.04	296.63	423.01	549.62	675.90	28.45	49.63	70.77	91.96	113.08
28	338.00	590.00	842.22	1,093.60	1,345.60	175.76	306.80	437.95	568.67	699.71	29.41	51.33	73.27	95.14	117.07
29	348.80	609.56	870.36	1,131.12	1,391.50	181.38	316.97	452.59	588.18	723.58	30.35	53.03	75.72	98.41	121.06
30	355.52	625.88	896.04	1,166.16	1,436.30	184.87	325.46	465.94	606.40	746.88	30.93	54.45	77.96	101.46	124.96
31	368.56	651.96	934.50	1,216.72	1,499.50	191.65	339.02	485.94	632.69	779.74	32.06	56.72	81.30	105.85	130.46
32	381.60	678.04	973.02	1,268.00	1,562.60	198.43	352.58	505.97	659.36	812.55	33.20	58.99	84.65	110.32	135.95
33	394.64	704.52	1,010.94	1,319.36	1,625.80	205.21	366.35	525.69	686.07	845.42	34.33	61.29	87.95	114.78	141.44
34	407.68	730.60	1,048.80	1,370.72	1,688.90	211.99	379.91	545.38	712.77	878.23	35.47	63.56	91.25	119.25	146.93
35	417.66	751.36	1,084.86	1,418.80	1,752.10	217.18	390.71	564.13	737.78	911.09	36.34	65.37	94.38	123.44	152.43
36	433.96	782.76	1,131.96	1,480.72	1,830.50	225.66	407.04	588.62	769.97	951.86	37.75	68.10	98.48	128.82	159.25
37	450.26	814.52	1,179.00	1,542.64	1,909.00	234.14	423.55	613.08	802.17	992.68	39.17	70.86	102.57	134.21	166.08
38	466.56	845.92	1,225.44	1,604.64	1,987.40	242.61	439.88	637.23	834.41	1,033.45	40.59	73.60	106.61	139.60	172.90
39	483.06	877.68	1,272.54	1,667.36	2,065.90	251.19	456.39	661.72	867.03	1,074.27	42.03	76.36	110.71	145.06	179.73
40	496.10	907.04	1,318.38	1,729.28	2,140.20	257.97	471.66	685.56	899.23	1,112.90	43.16	78.91	114.70	150.45	186.20
41	508.12	931.08	1,353.84	1,777.36	2,200.30	264.22	484.16	704.00	924.23	1,144.16	44.21	81.00	117.78	154.63	191.43
42	519.94	955.12	1,389.90	1,824.64	2,260.40	270.37	496.66	722.75	948.81	1,175.41	45.23	83.10	120.92	158.74	196.65
43	531.96	979.16	1,425.96	1,872.72	2,319.50	276.62	509.16	741.50	973.81	1,206.14	46.28	85.19	124.06	162.93	201.80
44	543.98	1,002.80	1,462.02	1,920.80	2,379.60	282.87	521.46	760.25	998.82	1,237.39	47.33	87.24	127.20	167.11	207.03
45	554.98	1,024.80	1,496.22	1,966.48	2,437.70	288.59	532.90	778.03	1,022.57	1,267.60	48.28	89.16	130.17	171.08	212.08
46	589.82	1,091.20	1,595.22	2,098.48	2,602.70	306.71	567.42	829.51	1,091.21	1,353.40	51.31	94.93	138.78	182.57	226.43
47	624.66	1,157.64	1,694.28	2,230.48	2,766.70	324.82	601.97	881.03	1,159.85	1,438.68	54.35	100.71	147.40	194.05	240.70
48	659.50	1,224.44	1,793.28	2,362.48	2,931.70	342.94	636.71	932.51	1,228.49	1,524.48	57.38	106.53	156.02	205.54	255.06
49	694.34	1,290.88	1,892.88	2,494.56	3,095.80	361.06	671.26	984.30	1,297.17	1,609.82	60.41	112.31	164.68	217.03	269.33
50	723.88	1,357.28	1,991.94	2,626.56	3,259.80	376.42	705.79	1,035.81	1,365.81	1,695.10	62.98	118.08	173.30	228.51	283.60



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE SMOKER															
Occupation Class 2															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	380.98	636.04	891.72	1,146.56	1,399.60	198.11	330.74	463.69	596.21	727.79	33.15	55.34	77.58	99.75	121.77
17	389.14	652.36	916.20	1,180.80	1,442.40	202.35	339.23	476.42	614.02	750.05	33.86	56.76	79.71	102.73	125.49
18	397.48	669.04	940.62	1,215.84	1,485.20	206.69	347.90	489.12	632.24	772.30	34.58	58.21	81.83	105.78	129.21
19	405.64	685.36	965.10	1,249.28	1,528.00	210.93	356.39	501.85	649.63	794.56	35.29	59.63	83.96	108.69	132.94
20	412.16	700.04	988.32	1,277.84	1,564.70	214.32	364.02	513.93	664.48	813.64	35.86	60.90	85.98	111.17	136.13
21	421.94	719.60	1,017.66	1,318.56	1,615.60	219.41	374.19	529.18	685.65	840.11	36.71	62.61	88.54	114.71	140.56
22	431.72	739.16	1,047.00	1,359.28	1,666.50	224.49	384.36	544.44	706.83	866.58	37.56	64.31	91.09	118.26	144.99
23	441.50	758.72	1,076.34	1,400.08	1,717.50	229.58	394.53	559.70	728.04	893.10	38.41	66.01	93.64	121.81	149.42
24	451.28	778.28	1,105.68	1,440.80	1,768.40	234.67	404.71	574.95	749.22	919.57	39.26	67.71	96.19	125.35	153.85
25	457.80	796.60	1,135.02	1,474.24	1,812.20	238.06	414.23	590.21	766.60	942.34	39.83	69.30	98.75	128.26	157.66
26	474.30	825.92	1,177.20	1,529.60	1,880.50	246.64	429.48	612.14	795.39	977.86	41.26	71.86	102.42	133.08	163.60
27	490.60	855.28	1,219.98	1,585.04	1,949.70	255.11	444.75	634.39	824.22	1,013.84	42.68	74.41	106.14	137.90	169.62
28	506.90	884.60	1,262.76	1,640.48	2,018.00	263.59	459.99	656.64	853.05	1,049.36	44.10	76.96	109.86	142.72	175.57
29	523.20	913.96	1,304.94	1,695.84	2,086.20	272.06	475.26	678.57	881.84	1,084.82	45.52	79.51	113.53	147.54	181.50
30	533.18	938.80	1,344.06	1,748.88	2,153.50	277.25	488.18	698.91	909.42	1,119.82	46.39	81.68	116.93	152.15	187.35
31	552.74	977.92	1,401.48	1,824.64	2,248.20	287.42	508.52	728.77	948.81	1,169.06	48.09	85.08	121.93	158.74	195.59
32	572.30	1,017.04	1,458.96	1,902.08	2,342.90	297.60	528.86	758.66	989.08	1,218.31	49.79	88.48	126.93	165.48	203.83
33	592.06	1,056.56	1,515.78	1,978.64	2,438.70	307.87	549.41	788.21	1,028.89	1,268.12	51.51	91.92	131.87	172.14	212.17
34	611.62	1,095.68	1,573.26	2,056.08	2,533.40	318.04	569.75	818.10	1,069.16	1,317.37	53.21	95.32	136.87	178.88	220.41
35	626.28	1,126.64	1,627.02	2,127.84	2,628.20	325.67	585.85	846.05	1,106.48	1,366.66	54.49	98.02	141.55	185.12	228.65
36	650.74	1,173.92	1,697.34	2,220.72	2,745.30	338.38	610.44	882.62	1,154.77	1,427.56	56.61	102.13	147.67	193.20	238.84
37	675.38	1,221.60	1,768.20	2,314.40	2,863.50	351.20	635.23	919.46	1,203.49	1,489.02	58.76	106.28	153.83	201.35	249.12
38	699.84	1,268.88	1,837.92	2,407.36	2,980.60	363.92	659.82	955.72	1,251.83	1,549.91	60.89	110.39	159.90	209.44	259.31
39	724.48	1,316.52	1,908.18	2,500.24	3,098.80	376.73	684.59	992.25	1,300.12	1,611.38	63.03	114.54	166.01	217.52	269.60
40	744.04	1,360.56	1,977.24	2,593.12	3,209.80	386.90	707.49	1,028.16	1,348.42	1,669.10	64.73	118.37	172.02	225.60	279.25
41	761.98	1,396.40	2,031.06	2,665.68	3,299.50	396.23	726.13	1,056.15	1,386.15	1,715.74	66.29	121.49	176.70	231.91	287.06
42	779.90	1,432.28	2,084.82	2,737.36	3,390.20	405.55	744.79	1,084.11	1,423.43	1,762.90	67.85	124.61	181.38	238.15	294.95
43	798.04	1,468.52	2,138.64	2,809.12	3,479.80	414.98	763.63	1,112.09	1,460.74	1,809.50	69.43	127.76	186.06	244.39	302.74
44	815.96	1,504.40	2,193.00	2,881.60	3,569.40	424.30	782.29	1,140.36	1,498.43	1,856.09	70.99	130.88	190.79	250.70	310.54
45	832.26	1,537.00	2,243.76	2,950.08	3,656.00	432.78	799.24	1,166.76	1,534.04	1,901.12	72.41	133.72	195.21	256.66	318.07
46	884.62	1,636.80	2,392.26	3,148.16	3,903.60	460.00	851.14	1,243.98	1,637.04	2,029.87	76.96	142.40	208.13	273.89	339.61
47	936.98	1,736.64	2,540.82	3,345.36	4,150.10	487.23	903.05	1,321.23	1,739.59	2,158.05	81.52	151.09	221.05	291.05	361.06
48	989.34	1,836.48	2,689.92	3,543.36	4,396.60	514.46	954.97	1,398.76	1,842.55	2,286.23	86.07	159.77	234.02	308.27	382.50
49	1,041.50	1,935.92	2,839.08	3,741.44	4,644.20	541.58	1,006.68	1,476.32	1,945.55	2,414.98	90.61	168.43	247.00	325.51	404.05
50	1,085.72	2,035.72	2,987.58	3,939.44	4,888.70	564.57	1,058.57	1,553.54	2,048.51	2,542.12	94.46	177.11	259.92	342.73	425.32



Level Non-Guaranteed Premium Rates (in S\$, inclusive of 9% GST)

FEMALE SMOKER															
Occupation Class 3															
Age Last Birthday	Annual Premium					Semi-annual Premium					Monthly Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16	508.12	848.36	1,188.78	1,528.80	1,866.20	264.22	441.15	618.17	794.98	970.42	44.21	73.81	103.42	133.01	162.36
17	518.92	869.96	1,221.18	1,574.48	1,923.20	269.84	452.38	635.01	818.73	1,000.06	45.15	75.69	106.24	136.98	167.32
18	529.92	891.96	1,254.18	1,620.88	1,980.30	275.56	463.82	652.17	842.86	1,029.76	46.10	77.60	109.11	141.02	172.29
19	540.72	913.56	1,286.58	1,665.76	2,036.30	281.17	475.05	669.02	866.20	1,058.88	47.04	79.48	111.93	144.92	177.16
20	549.48	933.12	1,317.12	1,703.20	2,086.20	285.73	485.22	684.90	885.66	1,084.82	47.80	81.18	114.59	148.18	181.50
21	562.52	959.20	1,356.84	1,757.84	2,154.50	292.51	498.78	705.56	914.08	1,120.34	48.94	83.45	118.05	152.93	187.44
22	575.56	985.68	1,395.96	1,812.40	2,221.70	299.29	512.55	725.90	942.45	1,155.28	50.07	85.75	121.45	157.68	193.29
23	588.60	1,011.76	1,435.08	1,866.24	2,289.00	306.07	526.12	746.24	970.44	1,190.28	51.21	88.02	124.85	162.36	199.14
24	601.84	1,037.84	1,474.20	1,921.60	2,357.20	312.96	539.68	766.58	999.23	1,225.74	52.36	90.29	128.26	167.18	205.08
25	610.40	1,061.88	1,513.32	1,964.80	2,416.30	317.41	552.18	786.93	1,021.70	1,256.48	53.10	92.38	131.66	170.94	210.22
26	632.20	1,101.00	1,569.60	2,038.96	2,507.00	328.74	572.52	816.19	1,060.26	1,303.64	55.00	95.79	136.56	177.39	218.11
27	654.00	1,140.52	1,627.02	2,113.12	2,598.60	340.08	593.07	846.05	1,098.82	1,351.27	56.90	99.23	141.55	183.84	226.08
28	675.80	1,179.64	1,683.84	2,187.28	2,690.30	351.42	613.41	875.60	1,137.39	1,398.96	58.79	102.63	146.49	190.29	234.06
29	697.60	1,218.76	1,740.12	2,261.44	2,782.00	362.75	633.76	904.86	1,175.95	1,446.64	60.69	106.03	151.39	196.75	242.03
30	710.84	1,251.36	1,792.08	2,331.52	2,871.60	369.64	650.71	931.88	1,212.39	1,493.23	61.84	108.87	155.91	202.84	249.83
31	736.92	1,303.92	1,868.46	2,433.44	2,998.00	383.20	678.04	971.60	1,265.39	1,558.96	64.11	113.44	162.56	211.71	260.83
32	763.00	1,356.08	1,945.44	2,536.08	3,124.30	396.76	705.16	1,011.63	1,318.76	1,624.64	66.38	117.98	169.25	220.64	271.81
33	789.28	1,408.64	2,021.28	2,638.00	3,250.60	410.43	732.49	1,051.07	1,371.76	1,690.31	68.67	122.55	175.85	229.51	282.80
34	815.36	1,460.80	2,097.66	2,741.44	3,376.90	423.99	759.62	1,090.78	1,425.55	1,755.99	70.94	127.09	182.50	238.51	293.79
35	835.12	1,502.36	2,169.78	2,836.80	3,503.20	434.26	781.23	1,128.29	1,475.14	1,821.66	72.66	130.71	188.77	246.80	304.78
36	867.72	1,565.52	2,263.32	2,960.72	3,661.10	451.21	814.07	1,176.93	1,539.57	1,903.77	75.49	136.20	196.91	257.58	318.52
37	900.52	1,628.68	2,357.40	3,085.36	3,818.00	468.27	846.91	1,225.85	1,604.39	1,985.36	78.35	141.70	205.09	268.43	332.17
38	933.12	1,691.84	2,450.94	3,209.28	3,974.90	485.22	879.76	1,274.49	1,668.83	2,066.95	81.18	147.19	213.23	279.21	345.82
39	965.92	1,755.00	2,544.48	3,333.92	4,131.80	502.28	912.60	1,323.13	1,733.64	2,148.54	84.04	152.69	221.37	290.05	359.47
40	992.00	1,814.08	2,636.16	3,457.84	4,279.50	515.84	943.32	1,370.80	1,798.08	2,225.34	86.30	157.82	229.35	300.83	372.32
41	1,016.04	1,861.76	2,707.68	3,554.00	4,399.70	528.34	968.12	1,407.99	1,848.08	2,287.84	88.40	161.97	235.57	309.20	382.77
42	1,039.88	1,909.84	2,779.80	3,649.36	4,519.90	540.74	993.12	1,445.50	1,897.67	2,350.35	90.47	166.16	241.84	317.49	393.23
43	1,063.92	1,957.92	2,851.92	3,745.52	4,639.10	553.24	1,018.12	1,483.00	1,947.67	2,412.33	92.56	170.34	248.12	325.86	403.60
44	1,087.96	2,005.60	2,923.44	3,841.68	4,759.30	565.74	1,042.91	1,520.19	1,997.67	2,474.84	94.65	174.49	254.34	334.23	414.06
45	1,109.76	2,049.20	2,991.84	3,932.96	4,875.40	577.08	1,065.58	1,555.76	2,045.14	2,535.21	96.55	178.28	260.29	342.17	424.16
46	1,179.44	2,182.44	3,189.90	4,196.96	5,204.40	613.31	1,134.87	1,658.75	2,182.42	2,706.29	102.61	189.87	277.52	365.14	452.78
47	1,249.32	2,315.28	3,387.96	4,461.04	5,533.50	649.65	1,203.95	1,761.74	2,319.74	2,877.42	108.69	201.43	294.75	388.11	481.41
48	1,319.00	2,448.52	3,586.56	4,725.04	5,862.50	685.88	1,273.23	1,865.01	2,457.02	3,048.50	114.75	213.02	312.03	411.08	510.04
49	1,388.68	2,581.36	3,785.22	4,988.32	6,191.60	722.11	1,342.31	1,968.31	2,593.93	3,219.63	120.82	224.58	329.31	433.98	538.67
50	1,447.56	2,714.20	3,983.28	5,252.32	6,518.60	752.73	1,411.38	2,071.31	2,731.21	3,389.67	125.94	236.14	346.55	456.95	567.12

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