PACIFIC CROSS

Protection You Can Trust, Flexibility You Need.

TERM LIFE PLAN
E-PROTECT

Secure your family's future with flexible, affordable coverage. No medical check-up required for coverage up to USD 100,000. Choose your terms and enjoy peace of mind, backed by a AAA reinsurer

www.pacificcross.com

What is Term Life Plan **E - Protect** ?

PACIFIC CROSS

Term Life Plan E Protect is a flexible life insurance plan that provides financial security for you and your loved ones. It features competitive rates and a simple application process. Enjoy peace of mind with global protection that adapts to your needs, whether short-term or long-term.

WHY CHOOSE TERM LIFE PLAN E PROTECT ?

- **Very Competitive Price**
  Affordable premiums with just 6 medical questions. No medical check-up required for coverage up to USD 100,000.
- **Global Coverage & Portability**
  Coverage up to USD 1 million, valid worldwide, and your policy remains effective no matter where you go.
- **AAA-rated global reinsurer support**
  Providing trusted worldwide protection

Additional Information:

- **Minimum entry age: 18**
- **Last entry ages:** 65 I 60 I 55 I 50 for 5-, 10-, 15-, and 20-year terms
- **Please refer to the rates tables below:** Refer to the attached Excel file (Country A, B - Male/Female)
- **Sum Assured options:** 50k, 100k, 150k, 200k, 250k, 300k, 500k, 1M
- **Policy fee:** 35$ for 50k-100k SA plan
  50$ for 150k-200k SA plan
  75$ for 250k-300k SA plan
  100$ for 500k-1M SA plan

E - PROTECT

Premium Rates Overview

Premium rates are determined by factors such as age, gender, **smoker or non-Smoker** and the sum assured. Here's an overview:

POLICY FEE	SUM ASSURED PLAN
35 USD	50k - 100k
50 USD	150k - 200k
75 USD	250k - 300k
100 USD	500k - 1M

COUNTRY-SPECIFIC RATES

Premium rates for different countries are available in the attached Excel files. Please refer to the specific rates for your country and gender:

Country A	Country B
Male	Male
Female	Female

Country List & Additional Multipliers

Some countries may have additional premium multipliers based on risk factors. Below is the list of countries and their respective multipliers:

Country	Multiplier	Country list
Australia	0%	A
China	0%	A
Hong Kong	0%	A
Indonesia	25%	B
Japan	0%	A
Malaysia	25%	B
New Zealand	0%	A
Philippines	25%	B
Singapore	0%	A
South Korea	0%	A
Thailand	0%	A
Taiwan	0%	A
Vietnam	25%	B
Laos	25%	B
Cambodia	25%	B

Medical Requirements

Sum Assured (USD)	Up to 45 Years	46-55 Years	56-65 Years	Above 65 Years
0-50,000	None	None	None	Medical Exam (B)
50,001-100,000	None	None	Medical Exam (B)	Medical Exam (B), C
100,001-250,000	None	Medical Exam (B)	Medical Exam (B), C	Medical Exam (B), C, F
250,001-500,000	B, C, F	B, C, F	B, C, F	B, C, F
500,001-750,000	B, C, F	B, C, F, H	B, C, F, H	B, C, F, H
750,001-1,000,000	B, C, F, H	B, C, F, H	B, C, F, H, ExECG	B, C, F, H, ExECG

Key:

- **B = Medical Examination**
- **C = Microurinalysis**
- **F = Full Blood Test**
- **H = Financial Questionnaire completed by Life Assured**
- **ExECG = Exercise ECG**

Full Blood Test Shall Include the Following:

- CBC (Complete Blood Count): WBC & Differential Counts, Hb, HCT, MCV, MCH, and Platelets.
- Glucose Fasting Blood Sugar: Measures blood sugar levels after fasting.
- Lipids: Total Cholesterol, HDL Cholesterol, LDL Cholesterol, and Triglyceride levels.
- Liver Function Tests: ALP, SGOT, SGPT, GGTP, A/G Ratio (Albumin & Globulin), Total Bilirubins, and AFP.
- Renal Function Tests: Urea, Creatinine, and Uric Acid.
- HIV 1&2 and HBsAg: Tests for HIV and Hepatitis B surface antigen.

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $50,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	14	17	40	45	16	21	44	50	18	25	46	54	21	30	49	60
19	15	18	43	48	17	22	46	52	19	27	48	56	22	32	51	63
20	16	20	45	51	18	24	47	54	20	29	49	59	23	34	53	66
21	17	21	47	53	19	26	48	56	21	31	50	61	24	37	54	69
22	18	23	47	54	20	28	49	58	22	33	51	63	26	40	56	72
23	19	25	47	55	21	30	49	59	23	35	52	66	27	43	58	76
24	19	27	48	56	22	32	50	61	24	38	54	69	29	46	60	80
25	20	29	48	57	22	34	51	63	26	41	55	72	31	49	62	85
26	21	31	48	59	23	36	52	66	27	44	57	75	33	53	65	90
27	22	33	49	61	25	39	53	69	29	47	59	80	35	57	68	96
28	23	35	50	63	26	42	55	72	31	50	62	85	38	62	71	103
29	24	37	51	65	27	45	57	76	33	54	64	90	41	66	75	111
30	25	39	53	69	29	48	59	80	36	59	68	96	44	71	80	119
31	26	42	55	72	31	51	62	85	38	63	72	104	47	77	85	129
32	27	45	57	77	33	55	65	91	41	68	76	112	51	83	90	140
33	29	49	59	81	36	60	68	98	45	74	80	121	55	90	96	152
34	31	52	62	87	39	65	72	105	48	79	86	131	59	97	103	165
35	34	57	65	92	42	70	76	113	52	86	91	142	64	105	110	180
36	37	62	69	99	46	76	81	123	56	93	98	155	69	114	119	196
37	40	67	73	107	50	82	87	134	61	100	105	169	75	124	128	215
38	43	72	77	115	54	89	93	146	66	108	113	184	81	135	138	235
39	47	79	82	125	59	96	100	159	71	117	121	201	88	147	149	258
40	52	85	88	136	64	104	107	173	77	127	131	220	95	160	162	284
41	57	92	95	149	69	112	115	190	84	138	141	242	103	175	176	313
42	62	99	102	164	74	121	124	208	91	150	153	265	112	191	192	345
43	66	107	110	179	80	131	134	227	98	164	166	292	122	210	209	381
44	71	116	119	196	86	142	145	249	106	179	180	321	133	230	229	421
45	76	124	128	215	93	154	157	274	115	195	196	354	145	253	250	465
46	82	134	138	235	100	167	170	301	125	213	214	390	159	280	274	513
47	88	144	149	257	109	182	184	330	136	234	234	431	175	310	300	567
48	95	156	160	281	118	199	200	363	148	257	256	477	193	344	331	627
49	102	170	173	309	128	218	218	401	161	284	280	529	213	384	365	694
50	111	186	188	340	139	240	239	443	177	314	307	586	237	430	405	770
51	121	204	205	375	152	264	262	491	195	349	338	650				
52	131	224	223	414	166	291	288	545	215	388	372	720				
53	143	247	245	457	181	322	316	605	238	434	412	798				
54	156	272	269	505	199	357	348	674	265	487	457	887				
55	170	300	296	561	219	396	384	749	297	549	509	987				
56	186	331	326	624	241	442	423	833								
57	204	366	360	696	268	495	468	926								
58	224	407	397	778	299	557	520	1,030								
59	246	453	438	870	336	629	580	1,148								
60	273	507	483	972	379	714	649	1,281								
61	304	570	534	1,080												
62	341	644	593	1,199												
63	385	732	662	1,332												
64	438	836	744	1,484												
65	501	960	842	1,658												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $100,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	29	34	81	90	33	41	88	100	37	50	92	108	41	59	98	119
19	30	37	86	96	34	45	91	104	38	53	95	113	43	64	102	125
20	32	40	90	101	36	48	94	108	40	57	98	117	46	68	105	131
21	34	43	93	105	38	52	96	112	42	61	100	122	48	73	108	138
22	35	46	94	108	40	56	97	115	44	66	103	127	51	79	112	144
23	37	50	95	110	41	59	98	118	46	70	105	132	54	85	115	151
24	39	54	95	112	43	64	99	122	49	76	107	137	58	92	119	160
25	40	58	95	115	45	68	101	126	52	81	110	144	62	98	124	169
26	42	62	96	117	47	73	103	131	55	87	114	151	66	106	129	180
27	44	66	98	121	49	78	106	137	58	94	118	159	71	114	135	192
28	45	70	100	125	52	83	109	144	62	101	123	169	76	123	142	206
29	47	74	102	131	55	89	113	151	66	109	129	180	81	132	150	221
30	49	79	105	137	58	95	118	160	71	117	135	193	87	142	159	238
31	52	84	109	145	62	103	123	170	77	126	143	207	94	154	169	258
32	55	90	114	153	67	111	129	182	83	136	151	224	101	166	180	279
33	59	97	119	163	72	120	136	195	90	147	161	242	109	179	192	303
34	63	105	124	173	78	130	144	210	97	159	171	262	118	194	205	330
35	68	113	131	185	85	140	153	227	104	171	183	284	127	210	220	359
36	73	123	138	198	92	152	163	246	113	185	195	309	138	228	237	392
37	80	133	146	213	100	164	174	267	122	200	209	337	149	248	255	429
38	87	145	155	230	109	178	186	291	132	217	225	368	162	270	276	470
39	95	157	165	250	118	192	200	317	143	235	242	402	175	294	299	516
40	104	170	176	273	127	207	214	347	155	254	261	441	190	320	324	567
41	113	184	189	298	137	224	231	379	167	276	282	483	207	349	352	624
42	123	198	204	327	148	241	249	415	181	300	305	530	225	382	384	689
43	133	214	220	358	160	261	268	454	196	327	331	583	244	419	418	760
44	143	231	237	392	173	283	290	498	212	357	360	641	266	460	457	840
45	153	248	256	429	186	307	313	547	230	390	392	706	290	506	500	929
46	164	267	276	469	201	334	339	601	250	426	427	779	318	559	547	1,026
47	176	288	297	513	217	364	368	660	271	467	467	861	349	619	600	1,133
48	189	312	320	562	235	398	400	726	295	514	511	953	385	688	661	1,253
49	204	339	346	617	255	436	436	801	323	567	559	1,057	426	767	730	1,387
50	222	372	376	679	278	479	477	885	354	627	614	1,171	474	860	808	1,538
51	241	408	409	749	303	527	523	980	389	697	675	1,298				
52	262	448	446	826	331	581	574	1,088	429	776	744	1,438				
53	285	493	489	913	362	643	632	1,209	476	868	822	1,595				
54	311	543	537	1,010	397	712	695	1,346	530	974	913	1,772				
55	340	599	591	1,120	437	792	766	1,497	593	1,096	1,017	1,971				
56	372	661	651	1,246	482	883	846	1,664								
57	407	732	719	1,390	536	989	936	1,849								
58	447	812	793	1,554	598	1,112	1,039	2,058								
59	492	905	875	1,739	671	1,257	1,159	2,295								
60	545	1,013	966	1,942	757	1,427	1,296	2,560								
61	608	1,139	1,068	2,159												
62	682	1,287	1,184	2,396												
63	770	1,463	1,322	2,662												
64	876	1,671	1,487	2,965												
65	1,002	1,918	1,683	3,313												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $150,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	43	51	121	135	49	62	132	150	55	75	138	162	62	89	147	179
19	45	55	129	144	52	67	137	157	57	80	143	169	65	95	152	188
20	48	60	135	152	54	72	140	163	60	86	147	176	69	102	158	197
21	51	64	139	158	57	78	143	168	63	92	151	183	73	110	163	206
22	53	69	142	162	59	83	146	173	66	99	154	190	77	119	168	216
23	55	75	142	165	62	89	147	177	70	106	157	198	82	128	173	227
24	58	80	142	168	64	95	149	183	73	113	161	206	87	137	179	239
25	60	86	143	172	67	102	152	189	77	122	165	215	93	148	186	253
26	63	92	145	176	70	109	155	197	82	131	171	226	99	159	194	269
27	65	98	147	181	74	116	159	205	87	141	177	239	106	171	203	288
28	68	105	149	188	78	124	164	215	93	151	185	253	114	184	213	308
29	71	111	153	196	82	133	170	227	100	163	193	270	122	199	225	332
30	74	118	158	206	87	143	177	240	107	175	203	289	131	214	239	357
31	78	126	164	217	93	154	185	256	115	189	214	311	141	230	253	386
32	82	135	170	230	100	166	194	273	124	204	227	335	151	248	270	418
33	88	146	178	244	108	180	204	293	134	221	241	363	163	269	288	454
34	94	157	186	259	117	194	216	315	145	238	257	393	177	291	308	494
35	101	170	196	277	127	210	229	340	157	257	274	426	191	315	330	539
36	110	184	206	297	138	228	244	368	169	278	293	464	207	342	355	588
37	119	200	218	319	150	247	261	400	183	300	314	505	224	372	383	643
38	130	217	232	345	163	267	279	436	198	325	337	551	243	404	413	705
39	142	235	247	375	176	288	299	476	214	352	363	603	263	440	448	773
40	155	255	264	409	191	311	322	520	232	382	391	661	285	480	486	850
41	170	275	284	447	206	335	346	568	251	414	423	724	310	524	528	936
42	184	298	306	490	222	362	373	622	272	450	458	795	337	573	575	1,033
43	199	321	330	537	240	391	402	681	294	490	496	874	366	628	627	1,140
44	214	346	356	588	259	424	434	747	318	535	540	961	399	689	685	1,260
45	229	372	384	643	279	460	470	820	345	584	588	1,059	435	759	749	1,393
46	245	401	413	703	301	501	509	900	374	639	641	1,169	476	838	820	1,538
47	263	432	445	769	325	546	552	990	407	701	700	1,291	523	928	900	1,699
48	284	468	480	843	352	596	600	1,089	443	771	766	1,429	577	1,031	990	1,878
49	307	509	519	926	383	653	654	1,201	484	850	839	1,584	639	1,151	1,094	2,080
50	333	557	563	1,019	417	718	716	1,327	530	941	920	1,756	711	1,289	1,212	2,306
51	361	612	613	1,123	454	790	784	1,470	583	1,044	1,012	1,946				
52	393	672	669	1,239	496	872	861	1,632	644	1,164	1,115	2,157				
53	428	740	733	1,369	543	964	947	1,813	714	1,301	1,233	2,392				
54	467	815	805	1,514	595	1,068	1,043	2,018	795	1,460	1,369	2,658				
55	510	898	886	1,680	655	1,188	1,149	2,245	890	1,644	1,524	2,956				
56	557	992	977	1,869	723	1,324	1,268	2,495								
57	610	1,098	1,078	2,085	803	1,483	1,403	2,773								
58	670	1,218	1,190	2,331	896	1,668	1,558	3,086								
59	738	1,358	1,312	2,607	1,006	1,885	1,737	3,441								
60	818	1,519	1,448	2,912	1,135	2,139	1,944	3,839								
61	911	1,708	1,601	3,237												
62	1,022	1,930	1,776	3,593												
63	1,154	2,193	1,983	3,992												
64	1,313	2,506	2,230	4,445												
65	1,502	2,876	2,523	4,967												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $200,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	57	68	161	179	65	83	176	200	73	99	184	216	82	118	196	239
19	61	73	172	192	69	90	182	209	77	107	190	226	87	127	203	250
20	64	79	180	202	72	97	187	217	80	114	196	235	91	137	210	262
21	67	86	186	210	76	104	191	224	84	123	201	244	97	147	217	275
22	71	93	189	216	79	111	194	230	88	131	205	254	102	158	223	288
23	74	100	190	220	82	119	196	236	93	141	210	263	109	170	230	303
24	77	107	190	224	86	127	199	244	98	151	215	274	116	183	238	319
25	81	115	191	229	90	136	202	252	103	162	220	287	124	197	247	338
26	84	123	193	235	94	145	206	262	109	174	228	302	132	212	258	359
27	87	131	195	242	98	155	212	274	116	187	236	318	142	228	271	384
28	91	139	199	250	104	166	219	287	124	202	246	338	152	246	285	411
29	94	148	204	261	110	178	227	303	133	217	257	360	163	265	300	442
30	99	158	211	274	116	191	236	320	143	234	270	385	174	285	318	476
31	104	168	218	289	124	205	247	341	154	252	286	414	187	307	338	515
32	110	180	227	306	133	222	259	364	166	272	303	447	202	331	360	558
33	117	194	237	325	144	240	273	390	179	294	321	483	218	358	384	606
34	125	210	248	346	156	259	288	420	193	318	342	524	235	388	411	659
35	135	227	261	369	169	280	306	453	209	343	365	568	254	420	440	718
36	146	246	275	395	184	304	325	491	225	370	391	618	275	456	473	784
37	159	267	291	426	200	329	348	534	244	400	419	673	298	495	510	858
38	173	289	309	460	217	356	372	582	264	433	450	735	323	539	551	940
39	189	314	329	500	235	384	399	634	285	469	484	804	351	587	597	1,031
40	207	339	352	545	254	414	429	693	309	509	521	881	381	640	648	1,133
41	226	367	379	596	275	447	461	758	334	552	563	966	413	699	704	1,248
42	246	397	408	653	296	483	497	829	362	601	610	1,060	449	764	767	1,377
43	266	428	440	716	320	522	536	908	392	654	662	1,165	488	837	836	1,520
44	286	462	475	784	345	565	579	996	424	713	719	1,282	532	919	913	1,680
45	305	496	512	858	372	614	626	1,094	460	779	784	1,412	580	1,012	999	1,857
46	327	534	551	937	401	668	678	1,200	499	852	855	1,558	635	1,117	1,093	2,051
47	351	576	593	1,025	434	728	736	1,319	542	935	933	1,722	697	1,237	1,200	2,265
48	378	623	640	1,123	470	795	800	1,452	590	1,027	1,021	1,906	769	1,375	1,320	2,504
49	409	679	692	1,234	510	871	872	1,601	645	1,133	1,118	2,112	852	1,534	1,458	2,773
50	444	743	751	1,358	556	957	954	1,769	707	1,254	1,227	2,342	948	1,719	1,616	3,074
51	482	815	817	1,497	606	1,054	1,046	1,960	777	1,392	1,349	2,594				
52	524	896	893	1,652	661	1,162	1,148	2,175	858	1,551	1,487	2,875				
53	571	986	977	1,825	723	1,285	1,263	2,418	952	1,734	1,644	3,189				
54	622	1,086	1,073	2,019	793	1,424	1,390	2,690	1,060	1,946	1,825	3,543				
55	679	1,197	1,181	2,239	873	1,583	1,532	2,993	1,186	2,192	2,032	3,941				
56	743	1,322	1,302	2,492	965	1,766	1,691	3,327								
57	814	1,463	1,437	2,779	1,071	1,977	1,871	3,697								
58	893	1,624	1,586	3,107	1,195	2,223	2,077	4,114								
59	984	1,810	1,750	3,476	1,341	2,513	2,316	4,587								
60	1,090	2,025	1,931	3,881	1,513	2,852	2,591	5,118								
61	1,214	2,277	2,134	4,315												
62	1,362	2,573	2,368	4,790												
63	1,539	2,924	2,643	5,321												
64	1,750	3,341	2,973	5,926												
65	2,002	3,834	3,364	6,622												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $250,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	71	84	201	224	82	104	220	250	91	124	230	270	103	148	245	298
19	76	92	215	240	86	112	228	261	96	133	238	282	108	159	254	313
20	80	99	225	253	90	121	234	271	100	143	245	294	114	171	262	328
21	84	107	232	263	95	130	239	280	105	153	251	305	121	184	271	344
22	88	116	236	270	99	139	242	288	110	164	257	317	128	197	279	360
23	92	125	237	275	103	149	245	296	116	176	262	329	136	212	288	378
24	97	134	237	280	107	159	248	304	122	189	268	343	145	229	298	399
25	101	144	238	286	112	170	252	315	129	203	276	359	155	246	309	422
26	105	154	241	293	117	181	258	328	137	218	285	377	165	265	323	449
27	109	164	244	302	123	194	265	342	145	234	295	398	177	285	338	480
28	113	174	249	313	130	207	273	359	155	252	307	422	189	307	356	514
29	118	185	255	326	137	222	283	378	166	271	322	450	203	331	375	552
30	123	197	263	342	145	239	295	400	178	292	338	482	218	356	398	595
31	130	210	273	361	155	257	308	426	192	315	357	518	234	384	422	643
32	137	225	284	383	167	277	323	455	207	340	378	559	252	414	449	697
33	146	243	296	406	180	299	341	488	224	367	402	604	272	447	480	757
34	157	262	310	432	195	324	360	525	242	397	428	655	294	484	513	824
35	169	283	326	461	212	351	382	566	261	428	457	710	318	525	550	898
36	183	307	344	494	230	379	407	614	282	462	488	772	344	570	592	980
37	199	333	364	532	250	411	434	667	305	500	523	841	373	619	638	1,072
38	217	362	386	575	272	445	465	727	330	541	562	919	404	674	689	1,174
39	237	392	412	625	294	480	499	793	357	586	604	1,005	438	734	746	1,289
40	259	424	440	681	318	518	536	866	386	636	652	1,101	476	800	809	1,417
41	283	459	473	745	343	559	576	947	418	690	704	1,207	516	873	880	1,560
42	307	496	510	817	370	603	621	1,036	452	751	762	1,325	561	955	959	1,721
43	332	535	550	895	400	652	670	1,135	490	817	827	1,456	610	1,046	1,046	1,900
44	357	577	593	980	431	707	723	1,245	531	891	899	1,602	665	1,148	1,142	2,100
45	382	620	640	1,072	465	767	783	1,367	575	973	979	1,765	725	1,264	1,248	2,321
46	409	668	688	1,171	501	834	847	1,500	623	1,065	1,068	1,947	794	1,396	1,367	2,563
47	439	720	742	1,281	542	909	919	1,649	677	1,168	1,167	2,152	872	1,546	1,499	2,831
48	473	779	800	1,404	587	993	1,000	1,814	738	1,284	1,276	2,382	961	1,718	1,650	3,130
49	511	848	865	1,542	638	1,088	1,091	2,001	806	1,416	1,398	2,640	1,065	1,918	1,823	3,466
50	554	929	939	1,698	694	1,196	1,193	2,211	884	1,567	1,534	2,927	1,185	2,148	2,020	3,842
51	602	1,019	1,022	1,871	757	1,317	1,307	2,449	972	1,740	1,686	3,243				
52	655	1,120	1,116	2,065	826	1,453	1,435	2,718	1,073	1,939	1,858	3,593				
53	713	1,232	1,221	2,281	904	1,606	1,578	3,022	1,189	2,167	2,055	3,986				
54	778	1,357	1,341	2,523	991	1,780	1,737	3,362	1,325	2,432	2,281	4,429				
55	849	1,496	1,476	2,799	1,091	1,979	1,915	3,741	1,482	2,739	2,540	4,926				
56	928	1,653	1,628	3,114	1,206	2,207	2,113	4,158								
57	1,017	1,829	1,796	3,474	1,338	2,471	2,338	4,621								
58	1,116	2,030	1,982	3,883	1,493	2,779	2,596	5,143								
59	1,230	2,262	2,187	4,345	1,676	3,140	2,895	5,733								
60	1,362	2,531	2,413	4,851	1,891	3,564	3,239	6,397								
61	1,518	2,845	2,667	5,394												
62	1,703	3,215	2,959	5,987												
63	1,924	3,654	3,304	6,651												
64	2,188	4,176	3,716	7,407												
65	2,503	4,792	4,204	8,276												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $300,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	86	101	241	269	98	124	264	300	110	149	276	324	123	177	294	358
19	91	110	258	288	103	134	273	313	115	160	285	338	130	190	305	375
20	96	119	270	303	108	145	281	325	120	172	293	352	137	205	315	393
21	101	129	279	315	113	156	286	336	126	184	301	366	145	220	325	412
22	106	139	283	324	118	167	291	345	132	197	308	380	154	237	335	432
23	111	149	284	330	123	178	294	355	139	211	314	395	163	255	345	454
24	116	161	285	336	129	191	298	365	147	227	322	411	174	274	357	478
25	121	173	286	343	135	204	303	378	155	243	331	430	185	295	371	507
26	126	185	289	352	141	218	310	393	164	261	341	452	198	318	387	539
27	131	197	293	362	148	233	318	411	174	281	354	477	212	342	406	575
28	136	209	299	376	155	249	328	431	186	302	369	507	227	369	427	617
29	141	222	306	392	164	267	340	454	199	326	386	540	244	397	451	663
30	148	236	316	411	175	286	354	480	214	350	406	578	262	427	477	714
31	155	252	327	433	186	308	370	511	230	378	428	621	281	460	506	772
32	165	270	341	459	200	332	388	546	249	408	454	670	303	497	539	836
33	176	291	356	487	216	359	409	585	268	441	482	725	327	537	576	908
34	188	314	373	519	234	389	432	629	290	476	513	785	353	581	616	988
35	203	340	392	554	254	421	458	680	313	514	548	852	382	630	660	1,077
36	219	368	413	593	276	455	488	737	338	555	586	927	413	684	710	1,176
37	238	400	437	638	300	493	521	801	366	600	628	1,010	447	743	765	1,286
38	260	434	464	690	326	534	558	872	396	649	674	1,102	485	808	826	1,409
39	284	470	494	750	353	576	599	951	428	703	725	1,206	526	880	895	1,546
40	311	509	528	817	381	622	643	1,039	463	763	782	1,321	571	960	971	1,700
41	339	550	568	894	412	670	692	1,136	501	828	845	1,448	620	1,048	1,056	1,872
42	368	595	612	980	445	724	745	1,243	543	901	915	1,590	673	1,146	1,150	2,064
43	398	642	660	1,074	480	783	804	1,362	588	981	993	1,747	732	1,255	1,255	2,280
44	428	692	712	1,176	517	848	868	1,494	637	1,069	1,079	1,922	797	1,378	1,370	2,520
45	458	744	767	1,286	557	921	939	1,640	690	1,168	1,175	2,118	870	1,517	1,498	2,785
46	490	801	826	1,406	602	1,001	1,017	1,800	748	1,278	1,282	2,337	952	1,675	1,640	3,075
47	527	864	890	1,537	650	1,091	1,103	1,979	813	1,402	1,400	2,582	1,046	1,855	1,799	3,397
48	567	935	960	1,685	705	1,192	1,200	2,177	885	1,541	1,531	2,858	1,153	2,062	1,980	3,756
49	613	1,018	1,038	1,850	765	1,306	1,309	2,401	967	1,699	1,677	3,167	1,278	2,301	2,187	4,159
50	665	1,114	1,126	2,037	833	1,435	1,431	2,653	1,060	1,881	1,840	3,512	1,422	2,578	2,423	4,610
51	723	1,223	1,226	2,245	908	1,580	1,568	2,939	1,166	2,088	2,023	3,891				
52	786	1,344	1,339	2,478	992	1,743	1,722	3,262	1,287	2,326	2,229	4,312				
53	856	1,479	1,465	2,736	1,085	1,927	1,894	3,626	1,427	2,601	2,466	4,783				
54	933	1,629	1,609	3,028	1,190	2,136	2,085	4,035	1,590	2,919	2,737	5,314				
55	1,019	1,796	1,772	3,358	1,309	2,374	2,298	4,489	1,779	3,287	3,047	5,910				
56	1,114	1,983	1,953	3,737	1,447	2,648	2,536	4,989								
57	1,220	2,195	2,155	4,168	1,606	2,965	2,805	5,545								
58	1,340	2,436	2,378	4,660	1,792	3,335	3,115	6,171								
59	1,476	2,714	2,624	5,213	2,011	3,768	3,474	6,879								
60	1,635	3,037	2,896	5,821	2,269	4,277	3,886	7,675								
61	1,821	3,414	3,201	6,472												
62	2,043	3,858	3,551	7,184												
63	2,308	4,385	3,964	7,981												
64	2,625	5,010	4,459	8,888												
65	3,003	5,750	5,045	9,931												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $500,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	143	169	402	448	164	207	439	500	183	248	460	540	205	295	490	596
19	151	183	430	480	172	224	455	522	192	267	475	564	216	317	508	626
20	160	199	451	505	181	241	468	542	201	286	489	587	228	341	525	656
21	168	214	464	525	189	259	477	559	210	307	501	610	242	367	542	687
22	177	231	472	540	197	278	485	575	221	329	513	634	256	395	558	720
23	185	249	474	550	206	297	490	591	232	352	524	658	272	425	576	756
24	193	268	475	560	215	318	497	609	244	378	536	686	290	457	595	797
25	201	288	477	572	224	339	505	630	258	406	551	717	309	492	618	844
26	209	308	481	586	234	363	516	655	273	436	569	754	330	530	645	898
27	218	328	488	604	246	388	530	684	290	468	590	796	354	570	676	959
28	226	349	498	626	259	415	547	718	310	504	615	844	379	614	711	1,028
29	236	370	511	653	274	444	567	756	332	542	643	900	406	661	751	1,105
30	246	394	526	685	291	477	590	801	356	584	676	963	436	712	795	1,190
31	259	421	545	722	311	513	616	851	384	630	714	1,036	469	767	844	1,287
32	274	451	568	765	333	554	647	909	414	680	756	1,117	505	828	899	1,394
33	292	485	592	812	360	599	681	975	447	735	803	1,208	544	895	959	1,514
34	314	524	621	864	390	648	720	1,049	483	794	856	1,309	588	969	1,026	1,647
35	338	566	653	922	424	701	764	1,132	522	856	913	1,421	636	1,050	1,100	1,795
36	366	614	688	988	461	759	813	1,228	564	925	976	1,545	688	1,139	1,183	1,960
37	397	666	728	1,064	500	822	869	1,334	609	1,000	1,046	1,683	745	1,238	1,275	2,144
38	433	723	773	1,150	543	889	930	1,453	659	1,082	1,123	1,837	808	1,347	1,377	2,348
39	473	784	823	1,249	588	961	998	1,586	713	1,172	1,209	2,009	877	1,467	1,491	2,577
40	518	848	880	1,362	635	1,036	1,071	1,732	772	1,271	1,303	2,201	951	1,599	1,618	2,833
41	565	917	947	1,490	686	1,117	1,153	1,893	836	1,381	1,408	2,413	1,033	1,746	1,760	3,119
42	614	991	1,020	1,633	741	1,206	1,242	2,072	905	1,501	1,525	2,649	1,122	1,909	1,917	3,440
43	664	1,071	1,100	1,790	799	1,304	1,339	2,270	980	1,634	1,654	2,911	1,220	2,091	2,091	3,799
44	714	1,153	1,186	1,959	862	1,413	1,447	2,490	1,061	1,782	1,798	3,203	1,329	2,296	2,283	4,199
45	763	1,240	1,279	2,144	929	1,534	1,565	2,733	1,149	1,947	1,958	3,529	1,450	2,528	2,496	4,641
46	817	1,335	1,377	2,342	1,002	1,669	1,694	3,000	1,247	2,130	2,136	3,894	1,587	2,791	2,733	5,125
47	878	1,439	1,483	2,562	1,084	1,818	1,839	3,297	1,355	2,336	2,333	4,303	1,743	3,091	2,998	5,660
48	945	1,558	1,600	2,807	1,174	1,986	1,999	3,628	1,475	2,567	2,551	4,762	1,922	3,436	3,300	6,259
49	1,022	1,696	1,730	3,084	1,275	2,176	2,181	4,001	1,612	2,831	2,795	5,278	2,129	3,834	3,645	6,930
50	1,109	1,857	1,877	3,394	1,389	2,391	2,385	4,421	1,767	3,134	3,067	5,852	2,370	4,296	4,038	7,682
51	1,204	2,038	2,043	3,741	1,514	2,633	2,614	4,898	1,943	3,480	3,371	6,484				
52	1,310	2,240	2,231	4,129	1,653	2,905	2,870	5,436	2,145	3,877	3,715	7,185				
53	1,426	2,464	2,442	4,560	1,808	3,211	3,156	6,042	2,378	4,334	4,109	7,971				
54	1,555	2,714	2,682	5,045	1,983	3,559	3,474	6,723	2,649	4,864	4,561	8,855				
55	1,698	2,992	2,952	5,596	2,182	3,957	3,829	7,481	2,964	5,478	5,078	9,849				
56	1,856	3,305	3,255	6,227	2,411	4,413	4,226	8,314								
57	2,033	3,657	3,591	6,947	2,676	4,941	4,675	9,240								
58	2,232	4,059	3,964	7,765	2,986	5,557	5,192	10,283								
59	2,460	4,523	4,373	8,687	3,350	6,280	5,789	11,463								
60	2,724	5,061	4,826	9,701	3,781	7,127	6,476	12,791								
61	3,035	5,690	5,334	10,785												
62	3,405	6,430	5,917	11,971												
63	3,846	7,307	6,606	13,299												
64	4,374	8,349	7,431	14,811												
65	5,004	9,583	8,407	16,550												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country A)

Sum Insured $1,000,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	286	338	805	897	327	414	879	1,000	365	497	921	1,080	410	590	980	1,193
19	303	367	859	960	344	448	910	1,044	383	533	951	1,127	433	635	1,015	1,251
20	320	397	901	1,011	361	483	935	1,083	401	572	978	1,174	457	683	1,049	1,311
21	337	429	929	1,051	378	519	955	1,118	421	613	1,003	1,220	483	734	1,083	1,374
22	353	462	944	1,080	395	556	969	1,151	441	657	1,026	1,268	512	790	1,117	1,441
23	370	498	947	1,100	412	594	980	1,182	464	704	1,047	1,316	544	850	1,151	1,513
24	386	535	949	1,120	429	635	993	1,217	488	755	1,072	1,371	579	914	1,191	1,595
25	403	575	954	1,144	448	679	1,010	1,260	516	811	1,102	1,434	618	984	1,236	1,688
26	419	615	963	1,173	469	725	1,032	1,310	546	871	1,138	1,507	661	1,059	1,290	1,796
27	435	656	977	1,208	492	775	1,060	1,368	581	937	1,180	1,591	707	1,141	1,352	1,917
28	453	697	996	1,252	518	829	1,093	1,435	619	1,008	1,229	1,688	758	1,229	1,423	2,055
29	471	741	1,021	1,306	548	889	1,133	1,513	663	1,085	1,287	1,799	812	1,323	1,502	2,209
30	493	788	1,053	1,369	582	954	1,179	1,601	713	1,168	1,352	1,926	872	1,424	1,590	2,381
31	518	841	1,091	1,444	621	1,027	1,233	1,703	768	1,259	1,427	2,071	937	1,534	1,688	2,573
32	549	901	1,135	1,530	667	1,108	1,294	1,819	828	1,360	1,512	2,234	1,009	1,655	1,797	2,788
33	585	970	1,185	1,624	720	1,198	1,362	1,950	894	1,469	1,607	2,416	1,089	1,789	1,918	3,027
34	627	1,047	1,242	1,728	780	1,296	1,440	2,098	966	1,587	1,711	2,618	1,176	1,937	2,052	3,294
35	675	1,133	1,305	1,845	847	1,402	1,527	2,265	1,043	1,713	1,826	2,841	1,272	2,100	2,201	3,590
36	731	1,228	1,376	1,977	921	1,517	1,626	2,455	1,127	1,849	1,953	3,089	1,376	2,279	2,366	3,920
37	794	1,332	1,455	2,127	1,001	1,643	1,737	2,668	1,219	1,999	2,092	3,365	1,491	2,476	2,550	4,287
38	866	1,446	1,545	2,300	1,086	1,778	1,860	2,907	1,318	2,163	2,247	3,674	1,616	2,694	2,754	4,696
39	946	1,567	1,646	2,498	1,176	1,921	1,995	3,171	1,427	2,344	2,417	4,018	1,753	2,934	2,982	5,153
40	1,035	1,696	1,761	2,723	1,271	2,072	2,143	3,463	1,544	2,542	2,606	4,401	1,902	3,198	3,237	5,665
41	1,130	1,834	1,893	2,980	1,372	2,234	2,305	3,786	1,671	2,761	2,816	4,826	2,065	3,492	3,519	6,238
42	1,228	1,982	2,039	3,266	1,482	2,412	2,483	4,144	1,809	3,002	3,049	5,298	2,244	3,818	3,833	6,880
43	1,327	2,141	2,200	3,579	1,598	2,608	2,678	4,540	1,959	3,268	3,308	5,822	2,440	4,182	4,181	7,597
44	1,427	2,307	2,372	3,918	1,723	2,825	2,893	4,979	2,122	3,563	3,596	6,405	2,657	4,592	4,565	8,396
45	1,527	2,481	2,558	4,287	1,858	3,068	3,129	5,465	2,298	3,893	3,917	7,057	2,900	5,056	4,992	9,281
46	1,635	2,669	2,753	4,684	2,005	3,337	3,388	6,000	2,493	4,260	4,271	7,787	3,173	5,582	5,465	10,249
47	1,755	2,878	2,965	5,123	2,167	3,637	3,677	6,594	2,709	4,671	4,665	8,605	3,485	6,181	5,996	11,320
48	1,890	3,115	3,200	5,614	2,348	3,972	3,998	7,256	2,951	5,134	5,102	9,524	3,844	6,871	6,599	12,516
49	2,043	3,392	3,460	6,167	2,551	4,351	4,361	8,000	3,223	5,662	5,589	10,556	4,258	7,668	7,289	13,859
50	2,217	3,713	3,754	6,788	2,777	4,782	4,769	8,842	3,533	6,268	6,133	11,703	4,739	8,591	8,076	15,363
51	2,408	4,075	4,086	7,482	3,027	5,266	5,227	9,795	3,886	6,959	6,741	12,967				
52	2,619	4,479	4,461	8,257	3,305	5,810	5,739	10,871	4,290	7,753	7,430	14,369				
53	2,852	4,928	4,883	9,119	3,615	6,422	6,311	12,083	4,756	8,667	8,216	15,939				
54	3,110	5,427	5,363	10,089	3,965	7,118	6,947	13,446	5,298	9,727	9,121	17,709				
55	3,396	5,984	5,904	11,191	4,363	7,912	7,657	14,961	5,928	10,955	10,156	19,697				
56	3,713	6,609	6,509	12,453	4,821	8,824	8,450	16,626								
57	4,066	7,314	7,181	13,892	5,351	9,881	9,349	18,478								
58	4,464	8,118	7,926	15,529	5,971	11,112	10,382	20,564								
59	4,919	9,045	8,744	17,373	6,700	12,558	11,576	22,925								
60	5,448	10,122	9,651	19,399	7,561	14,253	12,951	25,579								
61	6,070	11,378	10,666	21,569												
62	6,809	12,858	11,834	23,940												
63	7,692	14,613	13,211	26,596												
64	8,748	16,697	14,862	29,619												
65	10,007	19,164	16,812	33,096												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $50,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	18	21	50	56	20	26	55	63	23	31	58	68	26	37	61	75
19	19	23	54	60	22	28	57	65	24	33	60	71	27	40	64	78
20	20	25	56	63	23	30	59	68	25	36	61	73	29	43	66	82
21	21	27	58	66	24	32	60	70	26	38	63	76	30	46	68	86
22	22	29	59	68	25	35	61	72	28	41	64	79	32	49	70	90
23	23	31	59	69	26	37	61	74	29	44	66	82	34	53	72	95
24	24	34	59	70	27	40	62	76	31	47	67	86	36	57	75	100
25	25	36	60	72	28	42	63	79	32	51	69	90	39	62	77	106
26	26	39	60	73	29	45	65	82	34	55	71	94	41	66	81	112
27	27	41	61	76	31	49	66	86	36	59	74	100	44	71	85	120
28	28	44	62	78	32	52	68	90	39	63	77	106	47	77	89	129
29	30	46	64	82	34	56	71	95	42	68	81	113	51	83	94	138
30	31	49	66	86	36	60	74	100	45	73	85	121	55	89	99	149
31	32	53	68	90	39	64	77	107	48	79	89	130	59	96	106	161
32	34	56	71	96	42	69	81	114	52	85	95	140	63	104	112	174
33	37	61	74	102	45	75	85	122	56	92	101	151	68	112	120	189
34	39	66	78	108	49	81	90	131	60	99	107	164	74	121	128	206
35	42	71	82	116	53	88	96	142	65	107	114	178	80	131	138	224
36	46	77	86	124	58	95	102	154	71	116	122	193	86	143	148	245
37	50	83	91	133	63	103	109	167	76	125	131	211	93	155	159	268
38	54	91	97	144	68	111	116	182	83	135	141	230	101	168	172	293
39	59	98	103	156	74	120	125	198	89	147	151	251	110	183	186	322
40	65	106	110	171	80	130	134	217	97	159	163	275	119	200	202	354
41	71	115	119	187	86	140	144	237	105	173	176	302	129	218	220	389
42	77	124	128	204	93	151	155	259	113	188	191	331	140	239	240	429
43	83	134	138	224	100	163	168	284	123	204	207	364	153	261	261	474
44	89	144	149	245	108	177	181	312	133	223	225	400	166	287	285	523
45	96	155	160	268	116	192	196	342	144	243	245	441	181	316	312	578
46	102	167	172	293	126	209	212	375	156	266	267	486	198	348	341	638
47	110	180	186	321	136	228	230	413	170	292	292	537	218	386	374	704
48	118	195	200	351	147	249	250	454	185	321	319	595	240	428	412	777
49	128	212	217	386	160	272	273	500	202	354	349	659	266	478	454	860
50	139	232	235	425	174	299	298	553	221	392	383	730	296	535	503	952
51	151	255	256	468	189	330	327	613	243	435	421	808				
52	164	280	279	517	207	364	359	680	268	484	464	895				
53	179	309	306	571	226	402	395	755	297	541	513	993				
54	195	340	336	632	248	445	435	840	331	607	569	1,102				
55	213	375	370	701	273	495	479	935	370	683	634	1,225				
56	232	414	407	779	302	552	529	1,039								
57	255	458	450	869	335	618	585	1,154								
58	280	508	496	972	374	695	649	1,284								
59	308	566	547	1,087	419	785	724	1,431								
60	341	634	604	1,214	473	890	809	1,596								
61	380	712	668	1,350												
62	426	805	741	1,498												
63	482	915	827	1,664												
64	548	1,045	930	1,853												
65	626	1,199	1,052	2,070												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $100,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	36	42	101	112	41	52	110	125	46	62	115	135	51	74	123	149
19	38	46	107	120	43	56	114	131	48	67	119	141	54	79	127	156
20	40	50	113	126	45	60	117	135	50	72	122	147	57	85	131	164
21	42	54	116	131	47	65	119	140	53	77	125	153	60	92	135	172
22	44	58	118	135	49	70	121	144	55	82	128	159	64	99	140	180
23	46	62	119	138	51	74	123	148	58	88	131	165	68	106	144	189
24	48	67	119	140	54	79	124	152	61	94	134	172	72	114	149	199
25	50	72	119	143	56	85	126	158	65	101	138	179	77	123	155	211
26	52	77	120	147	59	91	129	164	68	109	142	189	83	132	161	225
27	54	82	122	151	62	97	133	171	73	117	148	199	88	143	169	240
28	57	87	125	157	65	104	137	180	77	126	154	211	95	154	178	257
29	59	93	128	163	69	111	142	189	83	136	161	225	102	165	188	276
30	62	99	132	171	73	119	148	200	89	146	169	241	109	178	199	298
31	65	105	136	181	78	128	154	213	96	158	179	259	117	192	211	322
32	69	113	142	191	83	139	162	228	104	170	189	279	126	207	225	348
33	73	121	148	203	90	150	170	244	112	184	201	302	136	224	240	378
34	78	131	155	216	98	162	180	262	121	198	214	327	147	242	257	411
35	85	142	163	231	106	175	191	283	130	214	228	355	159	262	275	448
36	91	154	172	247	115	190	203	307	141	231	244	386	172	285	296	489
37	99	167	182	266	125	206	217	334	152	250	262	421	186	309	319	535
38	108	181	193	288	136	222	233	364	165	271	281	459	202	337	344	586
39	118	196	206	313	147	240	250	397	178	293	302	502	219	367	373	643
40	130	212	220	341	159	259	268	433	193	318	326	550	238	400	404	706
41	141	229	237	373	172	279	288	473	209	345	352	603	258	436	440	778
42	154	248	255	409	185	302	311	518	226	375	381	662	280	477	479	857
43	166	268	275	448	200	326	335	568	245	409	414	727	305	522	522	946
44	179	289	297	490	216	353	362	623	265	445	449	800	332	573	570	1,045
45	191	310	320	536	232	384	391	683	287	487	490	881	362	631	623	1,154
46	205	334	344	586	251	417	424	750	312	532	534	972	396	696	682	1,274
47	220	360	371	641	271	455	460	824	339	584	583	1,074	435	770	748	1,406
48	236	390	400	702	294	497	500	907	369	641	637	1,188	480	856	823	1,553
49	256	424	433	771	319	544	545	1,000	403	707	698	1,316	531	954	908	1,718
50	277	465	470	849	347	598	596	1,105	442	783	766	1,458	591	1,068	1,005	1,903
51	301	510	511	936	379	658	654	1,224	486	869	842	1,615				
52	328	560	558	1,033	413	726	718	1,358	536	967	927	1,789				
53	357	617	611	1,141	452	803	789	1,509	594	1,081	1,025	1,983				
54	389	679	671	1,262	496	890	868	1,679	662	1,213	1,138	2,202				
55	425	749	739	1,400	546	989	957	1,868	740	1,365	1,266	2,447				
56	464	827	814	1,557	603	1,103	1,056	2,075								
57	509	915	898	1,737	669	1,234	1,168	2,306								
58	558	1,015	991	1,942	746	1,388	1,297	2,565								
59	615	1,131	1,094	2,172	837	1,568	1,446	2,859								
60	681	1,266	1,207	2,426	945	1,779	1,617	3,188								
61	759	1,423	1,334	2,697												
62	852	1,608	1,480	2,993												
63	962	1,827	1,652	3,325												
64	1,094	2,088	1,858	3,702												
65	1,251	2,396	2,102	4,136												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $150,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	54	63	151	168	61	78	165	188	69	93	173	203	77	111	184	224
19	57	69	161	180	65	84	171	196	72	100	178	211	81	119	190	235
20	60	74	169	190	68	91	175	203	75	107	183	220	86	128	197	246
21	63	80	174	197	71	97	179	210	79	115	188	229	91	138	203	258
22	66	87	177	203	74	104	182	216	83	123	192	238	96	148	210	270
23	69	93	178	206	77	111	184	222	87	132	196	247	102	159	216	284
24	72	100	178	210	81	119	186	228	92	142	201	257	109	171	223	299
25	76	108	179	215	84	127	189	236	97	152	207	269	116	185	232	317
26	79	115	181	220	88	136	194	246	102	163	213	283	124	199	242	337
27	82	123	183	227	92	145	199	257	109	176	221	298	133	214	254	359
28	85	131	187	235	97	156	205	269	116	189	231	317	142	230	267	385
29	88	139	192	245	103	167	213	284	124	203	241	337	152	248	282	414
30	92	148	197	257	109	179	221	300	134	219	254	361	163	267	298	446
31	97	158	205	271	116	193	231	319	144	236	268	388	176	288	316	482
32	103	169	213	287	125	208	243	341	155	255	284	419	189	310	337	522
33	110	182	222	305	135	225	256	366	168	276	301	453	204	335	360	567
34	118	196	233	324	146	243	270	393	181	298	321	491	221	363	385	617
35	127	213	245	346	159	263	286	425	196	321	342	533	238	394	413	672
36	137	230	258	371	173	285	305	460	211	347	366	579	258	427	443	734
37	149	250	273	399	188	308	326	500	229	375	392	631	280	464	478	802
38	162	271	290	432	204	334	349	545	247	406	421	688	303	505	516	879
39	178	294	309	469	221	360	374	595	268	440	453	753	329	550	559	964
40	194	318	330	511	238	389	402	649	290	477	489	825	357	599	606	1,059
41	212	344	355	559	257	419	432	710	313	518	528	904	387	654	659	1,166
42	230	372	383	613	278	452	466	777	339	563	572	992	421	715	718	1,285
43	249	402	413	671	300	489	502	851	367	613	620	1,090	457	783	783	1,419
44	268	433	445	735	323	530	543	934	398	668	674	1,199	498	859	854	1,567
45	286	465	480	804	348	575	587	1,025	431	730	734	1,321	543	946	934	1,731
46	307	501	516	879	376	626	635	1,125	467	798	800	1,457	594	1,044	1,022	1,910
47	329	540	556	961	407	682	690	1,236	508	875	874	1,610	653	1,155	1,121	2,108
48	355	584	600	1,053	440	745	750	1,360	553	962	956	1,781	720	1,283	1,233	2,329
49	383	636	649	1,157	478	816	818	1,499	604	1,060	1,047	1,973	797	1,431	1,362	2,577
50	416	697	704	1,273	521	897	894	1,657	662	1,174	1,148	2,187	886	1,602	1,508	2,853
51	452	764	766	1,403	568	987	980	1,835	728	1,303	1,262	2,422				
52	491	840	837	1,549	620	1,089	1,076	2,036	804	1,451	1,391	2,682				
53	535	924	916	1,710	678	1,204	1,183	2,263	891	1,621	1,537	2,974				
54	583	1,018	1,006	1,892	743	1,334	1,302	2,518	992	1,818	1,706	3,302				
55	637	1,122	1,107	2,099	818	1,483	1,435	2,801	1,110	2,046	1,899	3,669				
56	696	1,240	1,221	2,335	904	1,653	1,584	3,112								
57	763	1,372	1,347	2,605	1,003	1,851	1,752	3,457								
58	837	1,523	1,487	2,912	1,119	2,081	1,945	3,847								
59	923	1,696	1,640	3,257	1,256	2,351	2,168	4,287								
60	1,022	1,898	1,810	3,637	1,417	2,667	2,425	4,781								
61	1,139	2,134	2,000	4,044												
62	1,277	2,411	2,219	4,488												
63	1,443	2,740	2,477	4,986												
64	1,641	3,130	2,787	5,552												
65	1,877	3,592	3,152	6,202												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $200,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	71	84	201	224	82	104	220	250	91	124	230	270	103	148	245	298
19	76	92	215	240	86	112	228	261	96	133	238	282	108	159	254	313
20	80	99	225	253	90	121	234	271	100	143	245	294	114	171	262	328
21	84	107	232	263	95	130	239	280	105	153	251	305	121	184	271	343
22	88	116	236	270	99	139	242	288	110	164	257	317	128	197	279	360
23	92	125	237	275	103	149	245	296	116	176	262	329	136	212	288	378
24	97	134	237	280	107	159	248	304	122	189	268	343	145	229	298	399
25	101	144	239	286	112	170	252	315	129	203	276	359	155	246	309	422
26	105	154	241	293	117	181	258	328	137	218	285	377	165	265	323	449
27	109	164	244	302	123	194	265	342	145	234	295	398	177	285	338	479
28	113	174	249	313	130	207	273	359	155	252	307	422	189	307	356	514
29	118	185	255	327	137	222	283	378	166	271	322	450	203	331	375	552
30	123	197	263	343	145	239	295	400	178	292	338	481	218	356	397	595
31	130	210	273	361	155	257	308	426	192	315	357	518	234	383	422	643
32	137	225	284	383	167	277	324	455	207	340	378	558	252	414	449	696
33	146	243	296	406	180	299	341	488	224	367	402	604	272	447	479	756
34	157	262	311	432	195	324	360	525	242	397	428	654	294	484	513	822
35	169	283	326	461	212	351	382	566	261	428	457	710	318	525	550	896
36	183	307	344	494	230	379	407	614	282	462	488	772	344	569	591	978
37	199	333	364	532	250	411	434	667	305	500	523	841	373	619	637	1,070
38	217	362	386	575	272	445	465	727	330	541	562	918	404	673	688	1,171
39	237	392	412	625	294	480	499	793	357	586	604	1,004	438	733	745	1,285
40	259	424	440	681	318	518	536	866	386	635	651	1,099	475	799	808	1,412
41	283	459	473	745	343	559	576	947	418	690	704	1,205	516	872	879	1,555
42	307	496	510	817	370	603	621	1,036	452	750	762	1,323	561	953	957	1,714
43	332	535	550	895	400	652	670	1,135	490	817	827	1,454	610	1,044	1,043	1,891
44	357	577	593	980	431	706	723	1,245	530	890	899	1,599	664	1,146	1,139	2,089
45	382	620	640	1,072	465	767	782	1,366	575	973	979	1,761	724	1,261	1,245	2,308
46	409	668	688	1,171	501	834	847	1,500	623	1,064	1,067	1,943	792	1,391	1,363	2,547
47	439	720	742	1,281	542	909	919	1,648	677	1,167	1,165	2,146	870	1,540	1,495	2,811
48	473	779	800	1,404	587	993	1,000	1,813	737	1,282	1,274	2,374	959	1,711	1,644	3,105
49	511	848	865	1,542	638	1,088	1,090	1,999	805	1,414	1,396	2,631	1,062	1,908	1,815	3,435
50	554	929	939	1,697	694	1,195	1,192	2,209	883	1,564	1,531	2,915	1,182	2,136	2,010	3,803
51	602	1,019	1,022	1,871	757	1,316	1,306	2,446	971	1,736	1,683	3,228				
52	655	1,120	1,116	2,065	826	1,452	1,434	2,715	1,072	1,934	1,854	3,576				
53	713	1,232	1,221	2,280	904	1,605	1,577	3,017	1,188	2,161	2,050	3,964				
54	778	1,357	1,341	2,523	991	1,779	1,736	3,356	1,323	2,424	2,274	4,401				
55	849	1,496	1,476	2,798	1,091	1,977	1,913	3,734	1,479	2,728	2,531	4,892				
56	928	1,653	1,628	3,113	1,205	2,204	2,111	4,148								
57	1,017	1,829	1,796	3,473	1,337	2,467	2,335	4,609								
58	1,116	2,030	1,982	3,882	1,492	2,774	2,593	5,128								
59	1,230	2,262	2,186	4,343	1,674	3,134	2,890	5,715								
60	1,362	2,531	2,413	4,849	1,889	3,556	3,233	6,374								
61	1,518	2,844	2,667	5,391												
62	1,703	3,214	2,959	5,983												
63	1,923	3,653	3,303	6,646												
64	2,187	4,173	3,715	7,401												
65	2,502	4,789	4,202	8,268												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $250,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	89	106	252	280	102	130	275	312	114	155	288	338	128	184	306	373
19	95	115	269	300	108	140	284	326	120	167	297	352	135	198	317	391
20	100	124	282	316	113	151	292	339	125	179	306	367	143	213	328	410
21	105	134	290	328	118	162	298	350	132	192	313	381	151	229	339	429
22	110	145	295	338	123	174	303	360	138	205	321	396	160	247	349	450
23	116	156	296	344	129	186	306	369	145	220	327	411	170	265	360	473
24	121	167	297	350	134	198	310	381	153	236	335	429	181	286	372	498
25	126	180	298	358	140	212	316	394	161	253	344	448	193	307	386	527
26	131	192	301	367	147	227	323	409	171	272	356	471	207	331	403	561
27	136	205	305	378	154	242	331	428	181	293	369	497	221	356	423	599
28	141	218	311	391	162	259	342	449	194	315	384	528	237	384	444	642
29	147	232	319	408	171	278	354	473	207	339	402	562	254	413	469	690
30	154	246	329	428	182	298	369	500	223	365	423	602	272	445	497	743
31	162	263	341	452	194	321	385	532	240	394	446	647	293	479	527	803
32	171	282	355	478	208	346	404	568	259	425	473	698	315	517	561	870
33	183	303	370	508	225	374	426	609	280	459	502	755	340	559	599	945
34	196	327	388	540	244	405	450	656	302	496	535	818	367	605	641	1,028
35	211	354	408	577	265	438	477	708	326	535	571	887	397	656	687	1,120
36	229	384	430	618	288	474	508	767	352	578	610	965	430	712	739	1,223
37	248	416	455	665	313	513	543	834	381	625	654	1,051	466	773	796	1,337
38	271	452	483	719	339	556	581	908	412	676	702	1,147	505	841	860	1,464
39	296	490	515	781	368	600	624	991	446	732	755	1,255	547	916	931	1,606
40	324	530	550	851	397	647	670	1,082	482	794	814	1,374	594	998	1,010	1,765
41	353	573	592	932	429	698	720	1,183	522	862	880	1,507	645	1,090	1,098	1,943
42	384	620	637	1,021	463	754	776	1,295	565	938	952	1,654	701	1,191	1,196	2,142
43	415	669	688	1,119	500	815	837	1,418	612	1,021	1,033	1,817	762	1,304	1,304	2,364
44	446	721	742	1,225	539	883	904	1,556	663	1,113	1,123	1,998	830	1,432	1,424	2,611
45	477	775	799	1,340	581	959	978	1,707	718	1,216	1,223	2,201	905	1,576	1,556	2,884
46	511	834	860	1,464	627	1,043	1,059	1,874	779	1,330	1,334	2,428	990	1,739	1,703	3,183
47	549	900	927	1,601	677	1,136	1,149	2,060	846	1,458	1,456	2,682	1,087	1,925	1,868	3,513
48	591	974	1,000	1,755	734	1,241	1,249	2,266	922	1,602	1,593	2,968	1,199	2,138	2,055	3,881
49	639	1,060	1,082	1,927	797	1,359	1,363	2,498	1,007	1,767	1,744	3,288	1,328	2,385	2,269	4,293
50	693	1,161	1,173	2,122	868	1,494	1,490	2,761	1,103	1,955	1,914	3,644	1,477	2,669	2,512	4,754
51	753	1,274	1,277	2,338	946	1,645	1,633	3,058	1,213	2,170	2,103	4,035				
52	819	1,400	1,394	2,580	1,033	1,815	1,793	3,393	1,339	2,417	2,317	4,469				
53	891	1,540	1,526	2,850	1,130	2,006	1,971	3,771	1,485	2,701	2,562	4,955				
54	972	1,696	1,676	3,153	1,239	2,223	2,170	4,195	1,653	3,030	2,843	5,501				
55	1,061	1,870	1,845	3,497	1,363	2,471	2,391	4,666	1,849	3,410	3,164	6,114				
56	1,160	2,065	2,034	3,891	1,506	2,755	2,639	5,185								
57	1,271	2,286	2,244	4,341	1,672	3,084	2,919	5,761								
58	1,395	2,537	2,477	4,852	1,865	3,468	3,241	6,409								
59	1,538	2,827	2,733	5,428	2,092	3,917	3,613	7,143								
60	1,703	3,163	3,016	6,060	2,360	4,444	4,041	7,966								
61	1,897	3,555	3,333	6,738												
62	2,128	4,017	3,698	7,478												
63	2,404	4,565	4,128	8,307												
64	2,734	5,216	4,643	9,250												
65	3,127	5,985	5,252	10,334												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $300,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	107	127	302	336	123	155	330	375	137	186	345	405	154	221	368	447
19	114	138	322	360	129	168	341	391	144	200	357	423	162	238	381	469
20	120	149	338	379	135	181	351	406	151	215	367	440	171	256	394	492
21	126	161	348	394	142	195	358	419	158	230	376	458	181	275	406	515
22	133	173	354	405	148	208	364	432	166	246	385	475	192	296	419	540
23	139	187	355	413	154	223	368	443	174	264	393	494	204	319	432	567
24	145	201	356	420	161	238	372	457	183	283	402	514	217	343	446	598
25	151	216	358	429	168	255	379	472	193	304	413	538	232	369	464	633
26	157	231	361	440	176	272	387	491	205	327	427	565	248	397	484	673
27	163	246	366	453	185	291	398	513	218	351	443	597	265	428	507	719
28	170	261	374	469	194	311	410	538	232	378	461	633	284	461	533	770
29	177	278	383	490	205	333	425	567	249	407	482	675	305	496	563	828
30	185	296	395	514	218	358	442	601	267	438	507	722	327	534	596	892
31	194	315	409	542	233	385	462	639	288	472	535	776	351	575	633	964
32	206	338	426	574	250	415	485	682	311	510	567	838	378	620	674	1,044
33	219	364	444	609	270	449	511	731	335	551	602	906	408	671	719	1,134
34	235	393	466	648	292	486	540	787	362	595	642	981	441	726	769	1,233
35	253	425	489	692	318	526	573	849	391	642	685	1,065	477	787	825	1,344
36	274	460	516	741	345	569	610	921	423	693	732	1,158	516	854	887	1,467
37	298	500	546	798	375	616	651	1,000	457	749	784	1,261	559	928	955	1,604
38	325	542	579	863	407	667	698	1,090	494	811	842	1,377	606	1,009	1,032	1,757
39	355	588	617	937	441	720	748	1,189	535	879	906	1,505	657	1,099	1,117	1,927
40	388	636	660	1,021	477	777	804	1,298	579	953	977	1,649	713	1,198	1,212	2,118
41	424	688	710	1,118	515	838	864	1,420	627	1,035	1,055	1,808	774	1,307	1,318	2,331
42	461	744	765	1,225	556	904	931	1,554	678	1,125	1,143	1,984	841	1,429	1,435	2,570
43	498	803	825	1,342	599	978	1,004	1,702	734	1,225	1,240	2,180	914	1,565	1,565	2,837
44	535	865	890	1,470	646	1,059	1,085	1,867	795	1,335	1,348	2,398	995	1,718	1,708	3,133
45	573	930	959	1,608	697	1,150	1,173	2,049	862	1,459	1,468	2,641	1,086	1,891	1,867	3,461
46	613	1,001	1,033	1,757	752	1,251	1,271	2,249	934	1,596	1,600	2,914	1,188	2,087	2,044	3,819
47	658	1,080	1,112	1,921	813	1,364	1,379	2,471	1,015	1,750	1,747	3,219	1,305	2,310	2,242	4,215
48	709	1,168	1,200	2,105	881	1,489	1,499	2,719	1,106	1,923	1,911	3,561	1,439	2,566	2,466	4,657
49	766	1,272	1,298	2,313	956	1,631	1,635	2,998	1,208	2,120	2,093	3,945	1,593	2,862	2,722	5,152
50	832	1,393	1,408	2,546	1,041	1,793	1,788	3,313	1,324	2,346	2,296	4,372	1,772	3,203	3,014	5,704
51	903	1,528	1,532	2,806	1,135	1,974	1,959	3,669	1,456	2,604	2,523	4,842				
52	982	1,680	1,673	3,096	1,239	2,178	2,151	4,071	1,607	2,900	2,780	5,363				
53	1,070	1,848	1,831	3,420	1,355	2,407	2,365	4,524	1,781	3,241	3,074	5,946				
54	1,166	2,035	2,011	3,783	1,486	2,667	2,603	5,034	1,984	3,635	3,411	6,601				
55	1,274	2,244	2,214	4,196	1,636	2,965	2,869	5,599	2,219	4,091	3,796	7,336				
56	1,392	2,478	2,441	4,669	1,807	3,306	3,166	6,221								
57	1,525	2,743	2,693	5,208	2,006	3,701	3,503	6,913								
58	1,674	3,044	2,972	5,822	2,238	4,161	3,889	7,691								
59	1,845	3,392	3,279	6,513	2,511	4,700	4,335	8,571								
60	2,043	3,795	3,619	7,272	2,832	5,333	4,848	9,559								
61	2,276	4,266	4,000	8,085												
62	2,553	4,821	4,437	8,973												
63	2,884	5,478	4,953	9,968												
64	3,280	6,259	5,571	11,099												
65	3,752	7,182	6,302	12,400												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $500,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	179	211	503	560	205	259	549	625	228	310	576	675	256	369	613	745
19	189	229	537	600	215	280	569	652	239	333	594	704	270	397	635	782
20	200	248	563	632	226	302	585	677	251	358	611	734	286	427	656	819
21	211	268	580	657	236	324	597	699	263	383	627	763	302	459	677	858
22	221	289	590	675	247	347	606	719	276	411	641	792	320	493	698	900
23	231	311	592	688	257	371	613	739	290	440	655	823	340	531	720	945
24	241	335	593	700	268	397	621	761	305	472	670	857	362	571	744	996
25	252	360	596	715	280	424	631	787	322	507	689	896	386	615	773	1,055
26	262	385	602	733	293	453	645	819	341	544	711	942	413	662	806	1,122
27	272	410	610	755	307	484	662	855	363	585	738	994	442	713	845	1,198
28	283	436	623	782	324	518	683	897	387	630	768	1,055	474	768	889	1,283
29	295	463	638	816	342	555	708	945	415	678	804	1,124	508	826	938	1,379
30	308	492	658	856	363	596	737	1,001	445	730	845	1,203	545	889	993	1,487
31	324	526	682	903	388	642	771	1,064	480	787	892	1,294	585	958	1,054	1,606
32	343	563	710	956	417	692	809	1,137	518	850	945	1,396	631	1,034	1,123	1,740
33	366	606	741	1,015	450	748	851	1,219	559	918	1,004	1,509	680	1,117	1,198	1,889
34	392	655	776	1,080	487	810	900	1,311	604	992	1,069	1,635	735	1,210	1,282	2,055
35	422	708	816	1,153	529	876	954	1,415	652	1,070	1,141	1,774	794	1,311	1,374	2,240
36	457	767	860	1,235	576	948	1,016	1,534	704	1,155	1,220	1,929	860	1,423	1,477	2,445
37	497	833	909	1,330	625	1,027	1,086	1,667	762	1,249	1,307	2,101	931	1,546	1,592	2,673
38	541	904	966	1,438	679	1,111	1,163	1,816	824	1,352	1,404	2,294	1,009	1,682	1,719	2,928
39	592	980	1,029	1,562	735	1,201	1,247	1,981	891	1,464	1,510	2,509	1,095	1,831	1,862	3,212
40	647	1,060	1,101	1,702	794	1,295	1,339	2,164	965	1,588	1,628	2,747	1,188	1,996	2,020	3,529
41	706	1,146	1,183	1,863	858	1,396	1,440	2,366	1,044	1,725	1,759	3,012	1,290	2,179	2,196	3,885
42	767	1,239	1,275	2,041	926	1,507	1,552	2,589	1,130	1,875	1,904	3,307	1,401	2,382	2,391	4,283
43	830	1,338	1,375	2,237	999	1,630	1,674	2,836	1,224	2,041	2,066	3,633	1,524	2,608	2,608	4,727
44	892	1,442	1,483	2,449	1,077	1,765	1,808	3,111	1,325	2,225	2,246	3,996	1,659	2,863	2,847	5,221
45	954	1,550	1,599	2,679	1,161	1,917	1,955	3,414	1,436	2,431	2,446	4,402	1,810	3,151	3,112	5,768
46	1,022	1,668	1,721	2,928	1,253	2,085	2,117	3,748	1,557	2,659	2,667	4,855	1,980	3,477	3,406	6,365
47	1,097	1,799	1,853	3,202	1,354	2,272	2,297	4,118	1,692	2,916	2,912	5,364	2,174	3,849	3,735	7,025
48	1,181	1,947	2,000	3,508	1,468	2,482	2,498	4,531	1,843	3,204	3,185	5,934	2,397	4,276	4,109	7,760
49	1,277	2,120	2,163	3,854	1,594	2,718	2,724	4,996	2,013	3,533	3,488	6,575	2,655	4,769	4,537	8,585
50	1,386	2,321	2,346	4,242	1,735	2,987	2,979	5,520	2,206	3,910	3,826	7,286	2,954	5,338	5,023	9,506
51	1,505	2,547	2,554	4,676	1,892	3,289	3,265	6,114	2,426	4,340	4,205	8,069				
52	1,637	2,800	2,788	5,160	2,065	3,629	3,585	6,785	2,678	4,833	4,633	8,937				
53	1,783	3,080	3,052	5,699	2,259	4,011	3,942	7,540	2,969	5,401	5,122	9,908				
54	1,944	3,392	3,352	6,305	2,477	4,445	4,339	8,388	3,305	6,058	5,684	11,000				
55	2,122	3,740	3,690	6,993	2,726	4,940	4,781	9,331	3,698	6,818	6,326	12,226				
56	2,320	4,130	4,068	7,781	3,011	5,509	5,276	10,368								
57	2,541	4,571	4,487	8,679	3,342	6,167	5,837	11,520								
58	2,790	5,073	4,953	9,701	3,729	6,934	6,480	12,816								
59	3,074	5,652	5,465	10,853	4,184	7,833	7,224	14,283								
60	3,405	6,325	6,031	12,118	4,720	8,887	8,079	15,930								
61	3,793	7,109	6,665	13,473												
62	4,255	8,033	7,394	14,954												
63	4,807	9,129	8,254	16,611												
64	5,466	10,430	9,284	18,496												
65	6,252	11,969	10,502	20,663												

PREMIUM TABLES IN USD

Level Term Plan 2024 (Country B)

Sum Insured $1,000,000

Males/Females Lives

(*NS: Non-Smoker, S: Smoker)

Age Last birthday	5-Year Term				10-Year Term				15-Year Term				20-Year Term			
	Females		Males		Females		Males		Females		Males		Females		Males	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
18	357	422	1,006	1,121	409	518	1,098	1,249	457	621	1,151	1,350	513	738	1,225	1,491
19	379	459	1,074	1,199	430	560	1,138	1,304	479	667	1,188	1,409	541	793	1,269	1,563
20	400	496	1,126	1,263	451	603	1,169	1,354	502	715	1,222	1,467	571	853	1,312	1,638
21	421	536	1,161	1,313	473	648	1,193	1,398	526	766	1,253	1,525	604	917	1,354	1,717
22	442	578	1,180	1,350	493	695	1,212	1,438	552	821	1,282	1,584	640	987	1,396	1,800
23	462	622	1,184	1,376	514	743	1,225	1,477	580	880	1,309	1,645	680	1,062	1,439	1,890
24	482	669	1,187	1,400	537	794	1,241	1,522	610	944	1,340	1,714	724	1,142	1,488	1,992
25	503	719	1,192	1,430	560	848	1,262	1,575	645	1,014	1,377	1,792	772	1,230	1,545	2,109
26	524	769	1,204	1,466	586	906	1,290	1,637	683	1,089	1,422	1,883	826	1,324	1,612	2,243
27	544	820	1,221	1,510	615	969	1,325	1,710	726	1,171	1,475	1,989	884	1,425	1,690	2,395
28	566	871	1,245	1,565	647	1,037	1,367	1,794	774	1,259	1,537	2,110	947	1,535	1,777	2,567
29	589	926	1,277	1,632	684	1,111	1,416	1,891	829	1,356	1,608	2,248	1,015	1,653	1,876	2,758
30	616	985	1,316	1,712	727	1,192	1,474	2,001	891	1,460	1,690	2,406	1,089	1,778	1,986	2,973
31	648	1,051	1,364	1,806	776	1,283	1,541	2,128	960	1,574	1,784	2,588	1,171	1,916	2,109	3,212
32	686	1,127	1,419	1,912	833	1,384	1,617	2,273	1,035	1,699	1,890	2,791	1,261	2,067	2,245	3,480
33	731	1,213	1,481	2,030	899	1,497	1,703	2,437	1,118	1,836	2,008	3,018	1,360	2,235	2,396	3,778
34	784	1,309	1,552	2,160	974	1,619	1,800	2,622	1,207	1,983	2,138	3,270	1,469	2,419	2,563	4,110
35	844	1,416	1,631	2,306	1,059	1,752	1,909	2,830	1,303	2,140	2,282	3,548	1,589	2,622	2,749	4,479
36	914	1,535	1,719	2,471	1,151	1,896	2,033	3,068	1,408	2,311	2,440	3,858	1,719	2,845	2,955	4,890
37	993	1,665	1,819	2,659	1,251	2,053	2,171	3,334	1,523	2,498	2,614	4,202	1,862	3,092	3,184	5,346
38	1,083	1,807	1,931	2,875	1,357	2,222	2,325	3,632	1,648	2,703	2,807	4,587	2,019	3,363	3,439	5,855
39	1,183	1,959	2,058	3,123	1,470	2,401	2,493	3,962	1,783	2,928	3,020	5,017	2,189	3,662	3,723	6,423
40	1,294	2,120	2,201	3,404	1,588	2,589	2,678	4,327	1,929	3,176	3,256	5,494	2,376	3,992	4,040	7,058
41	1,413	2,293	2,366	3,725	1,715	2,792	2,881	4,731	2,088	3,449	3,517	6,024	2,579	4,357	4,392	7,770
42	1,535	2,478	2,549	4,082	1,852	3,014	3,103	5,177	2,261	3,749	3,808	6,612	2,802	4,763	4,782	8,565
43	1,659	2,676	2,749	4,473	1,998	3,259	3,347	5,672	2,448	4,081	4,131	7,265	3,047	5,216	5,215	9,453
44	1,784	2,883	2,965	4,898	2,154	3,531	3,615	6,221	2,651	4,450	4,491	7,991	3,318	5,725	5,693	10,442
45	1,908	3,101	3,197	5,358	2,322	3,834	3,910	6,827	2,871	4,861	4,891	8,803	3,619	6,302	6,223	11,534
46	2,043	3,336	3,441	5,855	2,505	4,170	4,234	7,495	3,114	5,318	5,333	9,709	3,960	6,954	6,811	12,728
47	2,194	3,598	3,706	6,403	2,709	4,544	4,594	8,236	3,384	5,830	5,823	10,727	4,348	7,697	7,470	14,048
48	2,363	3,894	3,999	7,016	2,935	4,963	4,996	9,062	3,685	6,407	6,369	11,868	4,794	8,550	8,218	15,519
49	2,554	4,239	4,325	7,707	3,187	5,436	5,448	9,990	4,025	7,065	6,975	13,148	5,310	9,536	9,072	17,168
50	2,771	4,641	4,692	8,483	3,470	5,974	5,958	11,040	4,412	7,819	7,652	14,571	5,907	10,675	10,044	19,010
51	3,010	5,093	5,107	9,350	3,783	6,578	6,530	12,227	4,852	8,679	8,410	16,136				
52	3,273	5,599	5,575	10,318	4,129	7,257	7,169	13,568	5,355	9,665	9,266	17,872				
53	3,565	6,160	6,103	11,396	4,517	8,021	7,882	15,078	5,936	10,800	10,244	19,814				
54	3,887	6,783	6,703	12,608	4,954	8,889	8,676	16,775	6,610	12,114	11,367	21,999				
55	4,244	7,479	7,379	13,985	5,451	9,880	9,562	18,660	7,394	13,635	12,651	24,449				
56	4,640	8,259	8,134	15,560	6,022	11,017	10,552	20,733								
57	5,082	9,141	8,974	17,357	6,684	12,332	11,672	23,037								
58	5,580	10,145	9,906	19,401	7,458	13,866	12,960	25,630								
59	6,148	11,303	10,928	21,704	8,367	15,665	14,447	28,562								
60	6,809	12,648	12,060	24,234	9,439	17,772	16,157	31,856								
61	7,586	14,217	13,329	26,944												
62	8,509	16,065	14,787	29,905												
63	9,612	18,255	16,507	33,219												
64	10,931	20,857	18,567	36,989												
65	12,504	23,935	21,002	41,323												

Pacific Cross Level Term Life Insurance Plan

POLICY PROVISIONS

1. DEFINITIONS

Unless otherwise specified, words and expressions which are capitalized in the Policy Provisions shall have the following meanings:

"Beneficiary(ies)" mean(s) the person(s) or entity(ies) designated by the Policyholders from time to time to receive the Death Benefit under the Policy upon the death of the Life Insured.

"Death Benefit" means the amount payable upon the death of the Life Insured pursuant to the Benefit Provisions in the Policy Provisions, which is equivalent to the Sum Insured less any terminal illness benefit paid and any indebtedness which may be owing under the Policy.

"Diagnosed" or "Diagnosis" means the definitive Diagnosis made by a Registered Medical Practitioner as herein below defined, based upon radiological, clinical, histological or laboratory evidence acceptable to us.
In case of any dispute or disagreement regarding the appropriateness or correctness of the Diagnosis, we shall have the right to call for an examination, of either the Life Insured or the evidence used in arriving at such Diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by us and the opinion of such expert as to such Diagnosis shall be binding on both the Life Insured and us.

"Life Insured" means the person whose life is insured under the Policy and is named as the "Life Insured" in the Policy Schedule.

"Policy" means the contract between the Policyholder and us, which consists of the (i) Policy Provisions; (ii) Policy Schedule; (iii) application summary with any subsequent amendments, declarations and statements duly made by the Policyholder and/or the Life Insured; and (iv) endorsement(s) (if any) to the Policy Provisions issued by us and duly signed by our authorized signatory from time to time.

"Policy Anniversary Date" means the same date in each subsequent year as the Policy Date.

"Policy Currency" means the currency as specified in the application summary and in the Policy Schedule.
Unless otherwise approved by us, the premiums and benefit payable under the Policy shall be settled in the Policy Currency.

"Policy Date" means the date specified as "Policy Date" in the Policy Schedule. Policy Date is the due date of the first (1st) regular premium under the Policy.

"Policy Issue Date" means the date specified as "Policy Issue Date" in the Policy Schedule. Policy Issue Date is the effective date of the life coverage under the Policy.

"Policy Expiry Date" means the date specified as "Policy Expiry Date" in the Policy Schedule.

"Policy Provisions" means the terms and conditions of "Pacific Cross Term Life Insurance Plan" herein, which may be amended by way of endorsement(s) (if any) issued by us and duly signed by our authorized signatory from time to time.

"Policy Reinstatement Date" means the effective date of the Policy reinstatement by our approval.

"Policy Schedule" means the document attached to and issued together with the Policy Provisions.

"Policy Term" means the term during which the life of the Life Insured can be covered under the Policy and specified as the "Policy Term" in the Policy Schedule.

"Policyholder", "you" or "your" means the person who is the legal owner of the Policy and is named as the "Policyholder" in the Policy Schedule.

"Premium Payment Term" means the period during which the premium shall continue to be paid for continued coverage under the Policy and specified as "Premium Payment Term" in the Policy Schedule.

"Premium Renewable Term" means the term of one (1) year, five (5) years, ten (10), fifteen (15) years or twenty (20) years as specified in the Policy Schedule.

"Registered Medical Practitioner" means any person qualified by degree in and licensed to practice western medicine who is legally authorized in the geographical area of his practice to render medical or surgical services, but excluding a Registered Medical Practitioner who is the Life Insured himself, a member of the Life Insured's immediate family, the Policyholder or any person related in similar fashion to the Policyholder.

"Sum Insured" means the amount shown in the Policy Schedule as "Sum Insured".

"We", "our", "us" or "Pacific Cross" mean(s) Pacific Cross Insurance Company Limited (Samoa).

2. BENEFIT PROVISIONS

2.1 Sum Insured

Increase or reduction of the Sum Insured under the Policy is not allowed.

2.2 Death Benefit

While the Policy is in force and subject to the terms in the Policy Provisions, if the Life Insured dies during the Policy Term, we shall, upon the receipt of due proof of the death of the Life Insured and any other documents required by us, pay the Death Benefit, which is equivalent to the Sum Insured less any terminal illness benefit paid and any indebtedness which may be owing under the Policy, to the Beneficiary(ies).

The Death Benefit will be paid to the Beneficiary(ies) in accordance with the death benefit settlement option as instructed by the Policyholder.

The interest of any joint Beneficiary(ies) who predecease the Life Insured shall accrue to the surviving Beneficiary(ies) in such proportion as they are nominated and if no nomination equally.

If there is no nominated or surviving Beneficiary(ies) at the time of death of the Life Insured, the Death Benefit will be paid in a lump-sum to the Policyholder; or if the Policyholder is deceased, to the Policyholder's estate.

For the avoidance of doubt, no benefit shall be payable under the Policy if the Life Insured survives on the Policy Expiry Date.

3. PREMIUM PROVISIONS

3.1 Payment of Premiums

Premiums are payable throughout the Premium Payment Term. The Premium Payment Term, the amount of premium payable and the premium payment frequency are specified in the Policy Schedule.

Unless otherwise specified in the Policy Provisions, premium(s) paid shall not be refundable.

Whenever the amount of the premium paid is not equal to the premium due, we may at our sole discretion accept the amount paid as settlement of the premium due. We are not responsible for any loss arising from or attributable to our decision to refund or reject any premium paid.

The premium is fixed within the Premium Payment Term.

3.2 Grace Period

We shall allow a grace period of thirty (30) days after the premium due date for payment of each premium. If a premium due is still unpaid after the grace period, the Policy will be lapsed or terminated immediately.

3.3 Reinstatement

If the Policy is terminated pursuant to clause 3.2 above, the Policy may be reinstated within six (6) months from the due date of the unpaid premium at our absolute discretion.

Subject to the terms of the Policy Provisions, the Policyholder may apply for reinstatement of the Policy on the following conditions:

(i) a written application for reinstatement in our prescribed form shall be received by us within six (6) months from the due date of the unpaid premium;

(ii) the Policyholder shall provide satisfactory evidence to us that the Life Insured is still insurable (including but not limited to evidence of the health of Life Insured);

(iii) any unpaid premium shall be paid in full with interest calculated at a rate determined by us;

(iv) the Policyholder shall provide any other information or documents reasonably required by us; and

(v) the application for reinstatement and the terms of reinstatement shall be approved by us in writing.

4. TERMINATION PROVISIONS

4.1 Termination

Notwithstanding anything to the contrary in other parts of the Policy, the Policy shall be terminated on the earliest of the following:

(i) the death of the Life Insured;

(ii) failure of submission of the requirement documents for his/her identity verification of the Policyholder within the specified time;

(iii) the lapse of the Policy due to the end of the grace period mentioned in clause 3.2 above;

(iv) the Policy Expiry Date;

(v) in our reasonable opinion the Policy has to be terminated to comply with relevant legal and regulatory requirements applicable to us; or

(vi) Pacific Cross first becomes aware that the Policyholder becomes a sanctioned person under applicable trade and economic laws.

Upon termination as a result of clause 4.1(i) above, the Sum Insured will be paid by us to the Beneficiary(ies) as Death Benefit.

Policy will be void and the premium shall be refunded without interest if the Policy is terminated upon 4.1(ii) above.

This Policy has no cash value. For the avoidance of doubt, no benefit and no surrender value shall be paid and no premium shall be refunded if the Policy is terminated due to clause 4.1(iii), 4.1(iv) and 4.1(v) above. The premium will be refunded if the Policy is terminated upon clause 4.1(vi).

If a Policy is terminated upon the Policy Expiry Date, coverage under the Policy will be provided up to and including the Policy Expiry Date.

5. CLAIMS PROVISIONS

5.1 Proof of Claim

(i) Death Claim

Payment of any benefit under the Policy is subject to the terms of the Policy Provisions and the documents set out in our prescribed claim form and such other documents as may be reasonably required by us to process the claim having been provided to us at the expenses of the claimant to our satisfaction within ninety (90) days after the death of the Life Insured.

6. GENERAL PROVISIONS

6.1 Contract

The Policy is issued in consideration of the application and payment of premiums as set out in the Policy Schedule. The application for the Policy, any medical evidence, written statements and declarations furnished as evidence of insurability, the Policy Schedule and Policy Provisions shall constitute the entire contract between Pacific Cross and the Policyholder.

No modifications to the Policy shall be valid unless it is evidenced by an endorsement signed by our duly authorized officer.

We rely on the information you gave us in your application, and we will treat all statements made in your application (in the absence of fraud) to be representations and shall form the basis of the contract. If your application omits facts or contains materially incorrect or incomplete facts, we have the right to declare the Policy void.

This Policy shall be conditional upon the satisfaction of customer due diligence and other applicable legal requirements and guidelines.

If you fail to send us the document proof to our satisfaction for your identity verification within the specified time, we have the right to declare the Policy void or terminate the Policy (as the case may be), and all the premium we received will be refunded to you without interest.

Pacific Cross reserves the sole and exclusive right and discretion to accept or reject any application of this Policy. Nothing contained herein shall be construed as an obligation on the part of Pacific Cross to issue the Policy or enter into any contractual relationship with the Policyholder.

6.2 Policyholder

The Policyholder is the person designated in the Policy Schedule. Only the Policyholder can exercise all rights and privileges provided under the Policy, while the Life Insured is alive and the Policy is in force.

6.3 Beneficiary(ies)

The Beneficiary(ies) is/are the person(s) entitled to receive the Death Benefit under the Policy upon the death of the Life Insured. During the lifetime of the Life Insured, the Beneficiary(ies) has no right to deal in any way with the Policy.

6.4 Change of Policyholder and Beneficiary(ies)

The Policyholder may, subject to our approval and while the Policy is in force, change the Policyholder or the Beneficiary(ies) of the Policy by submitting to us our prescribed form and such other documents or information which we may require from time to time. The change will not be effective until it is approved and accepted by us.

6.5 Life Insured

The Life Insured is any person designated by the Policyholder as shown in the Policy Schedule. The Life Insured cannot be changed after the Policy is issued. Each Life Insured can only be insured by no more than one (1) Policy of this plan.

6.6 Cooling-off Period

Provided that no claim has been made under the Policy, the Policyholder has the right to cancel the Policy and obtain a refund of any premium(s) and levy (if any) paid by you, by sending us a written notice to Pacific Cross Customer Service ‹customerservice@pacificcross.com› through the email address you registered at the time of online application, within twenty-one (21) calendar days immediately following the day of delivery of the cooling-off notice to you.

6.7 Currency

Unless otherwise approved by us, all amounts payable under the Policy either to or by us shall be made in United States dollars only. If conversion between currencies is required, it shall be calculated at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. The rounding difference, if any, shall be accrued to us. We will make payment(s) under the Policy as soon as reasonably practicable taking into account the regulatory and business conditions and relevant operational procedures at the relevant time.

6.8 Rights of Third Party

Any person who is not a party to the Policy (including but not limited to, the Life Insured or the Beneficiary(ies)) shall have no rights to enforce any terms of the Policy. The Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) does not apply to the Policy nor any document issued pursuant to the Policy.

6.9 Assignment

Benefits in the Policy are not assignable as a security or collateral for any financial dealing.

6.10 Incontestability

If this Policy is issued or reinstated on the basis of any incorrect declaration or statement made by a person who at the time of so doing knew that it contained a material inaccuracy or nondisclosure, we shall be entitled to contest this Policy. Except for material inaccuracy or nondisclosure, we will not contest the validity of this Policy during the lifetime of the Life Insured after the Policy has been in force for a continuous period of two (2) years from the Policy Issue Date or the Policy Reinstatement Date, whichever is the later.

If we do contest this Policy, we may adjust the premiums or benefits or reserves the right to void this Policy totally. If we void this Policy, the refund payable by us will be limited to all premiums paid less where applicable any amount paid by us for indemnifying the claim previously. If any claim has been paid by us and has been in excess of refund, you shall pay such excess to us.

6.11 Borrowing Power

The Policy does not provide any cash value for policy loans and has no borrowing power.

6.12 Non-participating

The Policy is a non-participating insurance Policy and does not participate in our profits or surplus.

6.13 Surrender

You may surrender the Policy at any time by giving us written notice in accordance with the Policy.

No surrender value shall be paid upon the surrender of this Policy. This Policy has no cash value and no benefits are payable on surrender of the Policy. Upon surrender, this Policy shall be terminated.

6.14 Misstatement of age and/or sex

If the Policyholder has incorrectly stated the Life Insured's age and/or sex which may affect the level of premium we charge in the Policy, we shall have the right to:

- adjust the amount of premium and/or any benefit by applying the premium rate for the correct age and/or sex, if the premiums paid are less than the premiums that should have been paid for the correct age and/or sex; or
- refund the excess premium without interest if the premiums paid are more than the premiums that should have been paid for the correct age and/or sex.

If the Life Insured would not have satisfied the insurability requirements based on the correct age and sex, we reserve the right to declare the Policy void from inception and our liability is limited to the refund of the total premium(s) paid by the Policyholder without interest and less any outstanding indebtedness (with interest calculated at a rate determined by us) which may be owing to us under the Policy.

6.15 Suicide

If the Life Insured, whether sane or insane, commits suicide within one (1) year from the Policy Issue Date or the Policy Reinstatement Date, whichever is later, our liability under the Policy will be limited to the refund of total premiums paid (without interest) starting from the Policy Issue Date or the Policy Reinstatement Date (whichever is later).

6.16 Sanctions

All financial transactions are subject to compliance and applicable trade or economic sanctions laws and regulations. We will not provide the Policyholder, the Life Insured, Beneficiary or any third party with any services or benefits including but not limited to acceptance of premium payments, claim payments and other reimbursements, if in doing so we may violate applicable trade sanctions laws and regulations.

We may terminate the Policy if we consider the Policyholder, the Life Insured or the Beneficiary(ies) as sanctioned persons, or the Policyholder, the Life Insured or the Beneficiary(ies) conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

The above clause shall also apply for any trade or economic sanction law or regulation that we deem applicable or if the Life Insured or other party receiving payment, service or benefit is a sanctioned person.

6.17 Termination right due to regulatory exposure

If you move to another country during the lifecycle of your Policy, you must notify us of such planned change prior to such change but no later than within thirty (30) days of such change. Please note that you may no longer be eligible to make payments into your Policy. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your Policy in accordance with the Policy Provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the Policy.

6.18 Payment restrictions

We execute payments under the Policy only to the Policyholder or Beneficiary(ies). These payments can only be made by wire transfer and to a bank account in the name of such Policyholder or Beneficiary(ies) located in the same jurisdiction as the Policyholder's or, as applicable, the Beneficiary's(ies') (tax) residency. An exception to these restrictions may be granted at our sole discretion and after evaluation of the facts and circumstances. Under no circumstances we will execute any Policy related cash payments to US residents.

6.19 General modification right

The Policy has been concluded based on the legal and regulatory requirements in force and applicable at the time of conclusion. Should the mandatory legal and regulatory requirements applicable to your Policy change, in particular also if you change your country of residency, and as a consequence we are not able to continue performing the Policy without potential material adverse effects to us, to meet the changed legal and regulatory requirements, we have the rights to modify the Policy Provisions as we deem appropriate at our own discretion, or to terminate the Policy.

We will inform you whenever reasonably possible in advance about the changes in the Policy Provisions. In the case of termination of the Policy, we will send you a termination notice and the Policy will terminate in accordance with the termination notice.

6.20 Notices to Pacific Cross

All notices which we require the Policyholder to give shall be sent through your registered email, or in other forms acceptable to us and addressed to us.

6.21 Interpretation

Throughout the Policy Provisions, where the context so requires, words embodying the masculine gender shall include the feminine gender, and singular terms shall include the plural and vice versa.

6.22 Governing Law and Jurisdiction

The Policy shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties agree to submit to the exclusive jurisdiction of the Hong Kong court.

Pacific Cross Insurance Company Limited
(a company incorporated in Samoa)
Website: www.pacificcross.com

PACIFIC CROSS

TERM LIFE INSURANCE APPLICATION

To apply, please fill in the following information, and return to the 3rd party administrator of Pacific Cross Insurance Co., Ltd.: International Administrators Limited at 11/F, O.T.B. Building, 160 Gloucester Road, Wanchai, Hong Kong or forward the scanned copy by email to: inquiry@pacificcross.com

NAME OF POLICYHOLDER/INSURED PERSON: _____

ADDRESS: _____

TEL NO.: _____ E-MAIL: _____

SEX: _____ DATE OF BIRTH (MM/DD/YY): _____

HEIGHT & WEIGHT: _____ cm _____kg

PASSPORT/GOVERNMENT I.D. NO.: _____ COUNTRY OF ISSUE: _____

OCCUPATION AND DUTIES: _____ ANNUAL INCOME: US$ _____

SUM INSURED: ☐ US$ 50,000 ☐ US$ 100,000 ☐ US$ 150,000 ☐ US$ 200,000 ☐ US$ 250,000 ☐ US$ 300,000 ☐ US$ 500,000 ☐ US$ 1,000,000

TERM: ☐ 5 YEARS ☐ 10 YEARS ☐ 15 YEARS ☐ 20 YEARS

☐ NON-SMOKER

☐ SMOKER: IF YES, HOW MANY PER DAY? _____ CIGARETTES

BENEFICIARY: _____ RELATIONSHIP TO INSURED PERSON: _____

• MEDICAL QUESTIONS •

1. Do you have any other Life Assurance? If so, please state name of insurance company and amount of Sum Insured.

_____

_____

2. Have you ever been declined, deferred, or accepted only on special terms for Life or Accident Insurance, or has any company cancelled or declined to renew your policy, or imposed special terms?

_____

_____

3. Do you take or need to take any medicines on a regular daily basis or have you in the last 5 years taken or been required to take any medicine for more than 10 days consecutively for any reason?

_____

_____

4. Do you have any physical defect or infirmity of any kind, or any serious defect of sight or hearing or any chronic ailment?

_____

_____

5. Have you in the last 5 years been admitted to a hospital for more than 5 days consecutively or been admitted on two or more occasions within a one-year period for any number of days for the same or a connected cause?

_____

_____

6. Have you in the last 3 months had any medical consultation, taken any medical tests, taken any prescribed medical treatment or been advised to have such consultation, tests or treatment for any reason or been considering having any medical consultation or tests for any reason?

_____

_____

_____

_____

I hereby apply for a policy to be based on the above statements and declare that, to the best of my/our knowledge and belief, all answers to the foregoing questions are correctly and accurately recorded, and that they are full, complete and true. I/WE declare that the Insured Person is in good health; that there are no circumstances connected with the stated occupation(s), activities or pursuits which render me/us particularly liable to injury; have temperate habits; am/are not contemplating any hazardous undertaking and that I have not concealed any circumstance(s) that ought to be known to the insurers. I agree that this application and declaration shall be the sole basis of the Policy between the Policyholder and PACIFIC CROSS INSURANCE COMPANY LIMITED.

Signature: _____ Date: _____

Broker: _____

PACIFIC CROSS

PAYMENT METHOD

US Dollar (US$) payment can be made by:

1. CHECK payable to PACIFIC CROSS INSURANCE COMPANY LIMITED
2. TELEGRAPHIC TRANSFER to the bank account as noted below, or
3. CREDIT CARD ,will send you a secure link by email for VISA/MC.

Telegraphic Transfer Information

Beneficiary Bank: Industrial and Commercial Bank of China (USA) NA
202 Canal Street
New York, NY 10013 USA
ABA No: 026010948
Swift: ICBKUS3N

Beneficiary Account Name: Pacific Cross Insurance Company Limited
Beneficiary Account Number: 62332

Credit Card Payment Authorization Form

Name of Policyholder: _____
(BLOCK LETTER)

Name of Cardholder: _____
(BLOCK LETTER)

Credit Card Account No: _____ (AMEX only)

Relationship to Policyholder: _____ Expiry Date (Month/Year): _____/_____

Signature of Cardholder: _____ Date (MM/DD/YYYY): _____/_____/_____

PACIFIC CROSS

POLICY

INTRODUCTION

This Policy is issued in consideration of the payment of the premiums specified herein and in reliance on the statements contained in the Application.

The Application and the questions and answers contained in the Application are the basis of this contract of insurance and are incorporated into this Policy. The effect of incorporating the questions and answers contained in the Application into the Policy is to make the truth and accuracy of the answers provided to the questions asked conditions precedent to the validity of the Policy.

The Company will pay benefits in accordance with and subject to the terms of this Policy where applicable.

14-Day Free Look: The Policyholder may return this Policy to the Company for cancellation within fourteen (14) days after receipt for a full refund of the premium paid.

DEFINITIONS

Accident
Means an event
a. occurring entirely beyond the Insured Person's control and is caused by violent, external and visible means and
b. happens while the Insured Person is covered under this Policy.

Application
Means the application form signed by the Policyholder and, if the Insured Person is different from the Policyholder, by each Insured Person whereby the Policyholder applied for each Insured Person to be covered under this Policy and which application form forms part of this Policy.

Insured Person
Means any one of the persons named in the Schedule as an Insured Person.

Period of Insurance
Means the period stated on the Schedule to be the period of insurance.

Policy
Means this policy document and includes the Application, the Schedule and any endorsements or amendments which have been approved by an officer of the Company.

Policyholder
Means the person named in the Schedule as the Policyholder and to whom this Policy has been issued in respect of insurance of the Insured Person. The Policyholder should be no less than 18 years of age at the time the Application is signed.

TERMS & CONDITIONS

Absolute Ownership
The Company shall, unless otherwise expressly provided by endorsement on this Policy, be entitled to treat the Policyholder as the absolute owner of this Policy and shall not be bound to recognize any equitable or other claim to or interest in this Policy. The receipt by the Policyholder (or by the Policyholder's personal representative) alone shall be a sufficient discharge of the Company's liabilities to any claimant under this Policy. Any person or entity who is not a party to this Policy shall have no rights to enforce any terms of this Policy

Amendments to this Policy
No amendments to this Policy, including to any attachments or endorsements to this Policy, shall be valid unless signed or initialed by any officer or authorized representative of the Company.

Beneficiary
The Beneficiary is the person or persons designated in the Application for this Policy or as the case may be, re-designated in accordance with the provisions herein as recorded by the Company in accordance with the provisions herein contained and is entitled to the proceeds of this Policy upon the death of the Insured Person.

During the lifetime of the Insured Person and while this Policy is in force, the Policyholder may change the beneficiary designation from time to time by written notice in form satisfactory to the Company. The Company assumes no responsibility for the validity of any such written notice.

Cancellation
The Policyholder may cancel this Policy at any time by notifying the Company in writing. The Company's obligations and liabilities under this Policy end immediately on the date the request is received or on any later date indicated in the request. The date of such Cancellation shall be subject to approval by the Company and no premium refund shall be made for Cancellation during any Period of Insurance.

Dispute Resolution

i. The parties agree to resolve all disputes which may arise out of or in connection with or in relation to this Policy by referring all disputes to a Senior Council in Hong Kong to make a final determination in accordance with the laws of Hong Kong.

All disputes arising out of or in connection with or in relation to this Policy shall be finally resolved by the Senior Counsel appointed and the parties hereby expressly agree to be bound by the determination of the Senior Counsel appointed. If the parties cannot agree on the appointment of a Senior Counsel to make a determination, then the matter shall be referred to the Hong Kong Bar Association (the "Bar Association") who shall be asked to appoint a suitable Senior Counsel to make a determination and the parties expressly agree to accept the Senior Counsel appointed by the Bar Association and hereby expressly agree to be bound by the determination of the Senior Counsel appointed by the Bar Association.

ii. Determination of any dispute by a Senior Counsel shall be a condition precedent to any liability or right of action against the Company.

iii. For the avoidance of doubt, the parties agree to:-
   (a) Pay half of Senior Counsel's fee; and
   (b) Bear their own legal costs; if any

Expiry of Liability

The Company shall not be liable for any claim arising from an Accident that is not notified to them in writing or for which proper medical care and treatment is not sought or followed. In no case shall the Company be liable for any claim made after 365 days following the date of an Accident unless the claim is pending resolution of the dispute.

Fraudulent / Unfounded Claims

i. No claims shall be payable under this Policy if an Insured Person has concealed or misrepresented any materials fact of circumstances relating to the Policy.

ii. If any claims under this Policy is in any respect fraudulent or unfounded, all claims paid or payable in relation to that claim shall be forfeited and (if paid) recoverable by the Company.

Freedom from Restriction

This Policy is free from restrictions on occupation or travel unless it is otherwise provided in the Schedule.

Governing Law

The construction, validity and performance of this Policy shall be governed by the laws of Hong Kong.

Incontestability

Except for fraud, misrepresentation, non-disclosure, or non-payment of premium, this Policy shall, be incontestable after it has been in force during the lifetime of the Insured Person for two (2) years from the Policy commencement date or the date of last reinstatement, whichever is the later.

Minimum and Maximum Entry Age

No person shall be insured under this Policy who at the time of application is less than age 18 or over age 65.

Maximum Coverage Age

No person shall be insured under this Policy who at the time of renewal is over age 85.

Misstatement of Age and Sex

If the Age or Sex of the Insured Person is misstated in the Application and the error has not previously been adjusted, the amount payable under this Policy will be such as the premiums paid would have purchased on the basis of the correct age and sex. The Insured Person's age will be admitted if due proof is furnished to the Company.

Notification of Changes

i. The Policyholder shall immediately notify the Company in writing of any change in circumstances of the Policyholder or any Insured Person including but not limited to any change of address, occupation habits or pursuits.

ii. Each Insured Person shall immediately notify the Policyholder in writing of all information and of any changes thereto which is required to be notified by the Policyholder to the Company

iii. The Company shall not be liable for losses arising from or in connection with any such changes in circumstances, whether the same is known to or has been notified to the Policyholder by an Insured Person or not, unless:-
   (a) notice in writing of such change is given to the Company; and
   (b) additional premium (if required) is paid to and received by the Company; and
   (c) the change is endorsed on this Policy.

iv. For the avoidance of doubt, failure to notify the Company in writing of any change in circumstances may affect cover this Policy.

Payment of Premiums

Failure to pay a premium on or before its due date to the Company will constitute a default in payment of premium.

A grace period of 30 days from its due date will be allowed for payment of a premium in default, during which time this Policy will continue in force. If a premium remains unpaid after expiration of the grace period, the insurance will be terminated without notifying the Policyholder in writing. Should the Insured Person die during such grace period, any unpaid premium will be deducted from the Sum Insured.

Suicide

f the Insured Person commits suicide, while sane or insane, within the first two (2) years from the date of policy commencement date or date of last reinstatement, whichever is the later, the proceeds of this Policy shall be a sum equal to the premium paid without interest.