

5. Premium Rate

Annual Premium Rate Table Per 1,000 Sum Assured

Chubb Preferred Term Life Insurance – 5 Years (PTLo5) – Region 1

Age	PTLo5 Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
19	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
20	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
21	0.56	0.67	0.75	1.24	1.68	0.50	0.57	0.73	1.12	1.64
22	0.57	0.68	0.76	1.25	1.70	0.50	0.57	0.73	1.12	1.65
23	0.57	0.68	0.76	1.27	1.71	0.50	0.57	0.73	1.13	1.67
24	0.58	0.68	0.77	1.28	1.73	0.50	0.57	0.73	1.14	1.68
25	0.58	0.69	0.78	1.29	1.74	0.51	0.58	0.74	1.15	1.69
26	0.58	0.69	0.79	1.30	1.75	0.51	0.58	0.74	1.15	1.70
27	0.59	0.69	0.80	1.31	1.77	0.51	0.58	0.74	1.16	1.71
28	0.59	0.69	0.80	1.33	1.78	0.51	0.58	0.74	1.17	1.73
29	0.60	0.70	0.81	1.34	1.80	0.51	0.58	0.74	1.17	1.74
30	0.60	0.70	0.82	1.35	1.81	0.51	0.58	0.74	1.18	1.75
31	0.63	0.74	0.88	1.45	1.98	0.53	0.61	0.78	1.22	1.85
32	0.67	0.79	0.94	1.56	2.15	0.56	0.64	0.83	1.26	1.95
33	0.70	0.83	1.00	1.66	2.32	0.58	0.67	0.87	1.31	2.05
34	0.74	0.87	1.06	1.76	2.49	0.60	0.70	0.92	1.35	2.15
35	0.77	0.92	1.12	1.87	2.66	0.63	0.73	0.96	1.39	2.25
36	0.80	0.96	1.17	1.97	2.83	0.65	0.76	1.00	1.43	2.34
37	0.84	1.00	1.23	2.07	3.00	0.67	0.79	1.05	1.47	2.44
38	0.87	1.04	1.29	2.17	3.17	0.69	0.82	1.09	1.52	2.54
39	0.91	1.09	1.35	2.28	3.34	0.72	0.85	1.14	1.56	2.64
40	0.94	1.13	1.41	2.38	3.51	0.74	0.88	1.18	1.60	2.74
41	1.03	1.25	1.58	2.64	3.87	0.82	0.98	1.34	1.86	3.10
42	1.12	1.36	1.75	2.90	4.23	0.89	1.07	1.49	2.13	3.46
43	1.20	1.48	1.92	3.16	4.59	0.97	1.17	1.65	2.39	3.81
44	1.29	1.59	2.09	3.42	4.95	1.05	1.27	1.81	2.66	4.17
45	1.38	1.71	2.26	3.69	5.31	1.13	1.37	1.97	2.92	4.53
46	1.47	1.82	2.43	3.95	5.66	1.20	1.46	2.12	3.18	4.89
47	1.56	1.94	2.60	4.21	6.02	1.28	1.56	2.28	3.45	5.25
48	1.64	2.05	2.77	4.47	6.38	1.36	1.66	2.44	3.71	5.60
49	1.73	2.17	2.94	4.73	6.74	1.43	1.75	2.59	3.98	5.96
50	1.82	2.28	3.11	4.99	7.10	1.51	1.85	2.75	4.24	6.32
51	2.13	2.63	3.55	5.65	7.98	1.69	2.06	3.04	4.63	6.90
52	2.44	2.98	3.99	6.31	8.85	1.87	2.27	3.33	5.02	7.47
53	2.75	3.34	4.42	6.98	9.73	2.06	2.47	3.62	5.41	8.05
54	3.06	3.69	4.86	7.64	10.61	2.24	2.68	3.91	5.80	8.62
55	3.37	4.04	5.30	8.30	11.49	2.42	2.89	4.20	6.20	9.20
56	3.68	4.39	5.74	8.96	12.36	2.60	3.10	4.49	6.59	9.78
57	3.99	4.74	6.18	9.62	13.24	2.78	3.31	4.78	6.98	10.35
58	4.30	5.10	6.61	10.29	14.12	2.97	3.51	5.07	7.37	10.93
59	4.61	5.45	7.05	10.95	14.99	3.15	3.72	5.36	7.76	11.50
60	4.92	5.80	7.49	11.61	15.87	3.33	3.93	5.65	8.15	12.08
61	5.83	6.90	8.85	13.74	18.58	4.03	4.68	6.64	9.51	13.83
62	6.74	8.00	10.21	15.87	21.30	4.72	5.43	7.63	10.88	15.58
63	7.65	9.10	11.58	18.00	24.01	5.42	6.18	8.62	12.24	17.34
64	8.56	10.20	12.94	20.13	26.72	6.11	6.93	9.61	13.60	19.09
65	9.47	11.31	14.30	22.26	29.44	6.81	7.68	10.60	14.97	20.84
66	10.37	12.41	15.66	24.39	32.15	7.51	8.43	11.59	16.33	22.59
67	11.28	13.51	17.02	26.52	34.86	8.20	9.18	12.58	17.69	24.34
68	12.19	14.61	18.39	28.65	37.57	8.90	9.93	13.57	19.05	26.10
69	13.10	15.71	19.75	30.78	40.29	9.59	10.68	14.56	20.42	27.85
70	14.01	16.81	21.11	32.91	43.00	10.29	11.43	15.55	21.78	29.60
71	18.45	21.36	26.92	42.10	56.12	12.81	14.30	19.08	27.32	38.23
72	22.90	25.91	32.72	51.28	69.24	15.34	17.18	22.61	32.86	46.86
73	27.34	30.46	38.53	60.47	82.36	17.86	20.05	26.14	38.41	55.49
74	31.78	35.01	44.33	69.66	95.48	20.39	22.93	29.67	43.95	64.12
75	36.23	39.56	50.14	78.85	108.61	22.91	25.80	33.21	49.49	72.75

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 10 Years (PTL10) – Region 1

Age	PTL10									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
19	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
20	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
21	0.57	0.69	0.78	1.27	1.72	0.51	0.58	0.74	1.14	1.67
22	0.58	0.69	0.80	1.28	1.73	0.51	0.58	0.74	1.14	1.69
23	0.58	0.70	0.81	1.30	1.75	0.51	0.58	0.74	1.15	1.70
24	0.59	0.70	0.82	1.31	1.76	0.51	0.58	0.74	1.16	1.71
25	0.59	0.71	0.84	1.32	1.78	0.52	0.59	0.75	1.17	1.73
26	0.59	0.71	0.85	1.33	1.79	0.52	0.59	0.75	1.17	1.74
27	0.60	0.72	0.86	1.34	1.81	0.52	0.59	0.75	1.18	1.75
28	0.61	0.72	0.87	1.36	1.82	0.52	0.59	0.75	1.19	1.76
29	0.61	0.73	0.89	1.37	1.84	0.52	0.59	0.75	1.19	1.78
30	0.61	0.73	0.90	1.38	1.85	0.52	0.59	0.75	1.20	1.79
31	0.65	0.77	0.96	1.49	2.02	0.54	0.62	0.80	1.26	1.89
32	0.68	0.81	1.02	1.60	2.20	0.57	0.65	0.84	1.32	1.99
33	0.72	0.86	1.08	1.72	2.37	0.59	0.68	0.89	1.39	2.09
34	0.75	0.90	1.14	1.83	2.54	0.61	0.71	0.93	1.45	2.19
35	0.79	0.94	1.21	1.94	2.72	0.64	0.75	0.98	1.51	2.30
36	0.82	0.98	1.27	2.05	2.89	0.66	0.78	1.02	1.57	2.40
37	0.86	1.02	1.33	2.16	3.06	0.68	0.81	1.07	1.63	2.50
38	0.89	1.07	1.39	2.28	3.23	0.70	0.84	1.11	1.70	2.60
39	0.93	1.11	1.45	2.39	3.41	0.73	0.87	1.16	1.76	2.70
40	0.96	1.15	1.51	2.50	3.58	0.75	0.90	1.20	1.82	2.80
41	1.07	1.27	1.68	2.76	3.95	0.83	1.00	1.36	2.07	3.17
42	1.19	1.39	1.84	3.02	4.31	0.91	1.10	1.52	2.32	3.53
43	1.30	1.50	2.01	3.28	4.68	0.99	1.20	1.68	2.57	3.90
44	1.41	1.62	2.17	3.54	5.04	1.07	1.30	1.84	2.82	4.26
45	1.53	1.74	2.34	3.80	5.41	1.15	1.40	2.01	3.08	4.63
46	1.64	1.86	2.51	4.05	5.78	1.22	1.49	2.17	3.33	4.99
47	1.75	1.98	2.67	4.31	6.14	1.30	1.59	2.33	3.58	5.36
48	1.86	2.09	2.84	4.57	6.51	1.38	1.69	2.49	3.83	5.72
49	1.98	2.21	3.00	4.83	6.87	1.46	1.79	2.65	4.08	6.09
50	2.09	2.33	3.17	5.09	7.24	1.54	1.89	2.81	4.33	6.45
51	2.42	2.69	3.62	5.77	8.14	1.73	2.10	3.11	4.73	7.04
52	2.74	3.05	4.06	6.44	9.03	1.91	2.31	3.40	5.13	7.63
53	3.07	3.41	4.51	7.12	9.93	2.10	2.53	3.70	5.53	8.21
54	3.39	3.77	4.96	7.79	10.82	2.28	2.74	3.99	5.93	8.80
55	3.72	4.13	5.41	8.47	11.72	2.47	2.95	4.29	6.33	9.39
56	4.05	4.48	5.85	9.15	12.61	2.66	3.16	4.59	6.72	9.98
57	4.37	4.84	6.30	9.82	13.51	2.84	3.37	4.88	7.12	10.57
58	4.70	5.20	6.75	10.50	14.40	3.03	3.59	5.18	7.52	11.15
59	5.02	5.56	7.19	11.17	15.30	3.21	3.80	5.47	7.92	11.74
60	5.35	5.92	7.64	11.85	16.19	3.40	4.01	5.77	8.32	12.33
61	6.35	7.04	9.03	14.02	19.73	4.11	4.78	6.78	9.71	14.40
62	7.36	8.17	10.42	16.20	23.27	4.82	5.54	7.79	11.10	16.46
63	8.36	9.29	11.81	18.37	26.81	5.53	6.31	8.80	12.49	18.53
64	9.37	10.41	13.20	20.54	30.35	6.24	7.07	9.81	13.88	20.60
65	10.37	11.54	14.59	22.72	33.90	6.95	7.84	10.82	15.27	22.67
66	11.37	12.66	15.98	24.89	37.44	7.66	8.60	11.83	16.66	24.73
67	12.38	13.78	17.37	27.06	40.98	8.37	9.37	12.84	18.05	26.80
68	13.38	14.90	18.76	29.23	44.52	9.08	10.13	13.85	19.44	28.87
69	14.39	16.03	20.15	31.41	48.06	9.79	10.90	14.86	20.83	30.93
70	15.39	17.15	21.54	33.58	51.60	10.50	11.66	15.87	22.22	33.00
71	19.88	21.79	27.47	42.96	64.22	13.08	14.59	19.47	27.88	41.53
72	24.36	26.44	33.39	52.33	76.83	15.65	17.53	23.08	33.53	50.05
73	28.85	31.08	39.32	61.71	89.45	18.23	20.46	26.68	39.19	58.58
74	33.33	35.72	45.24	71.08	102.07	20.80	23.39	30.28	44.84	67.11
75	37.82	40.37	51.17	80.46	114.69	23.38	26.33	33.89	50.50	75.64

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 20 Years (PTL20) – Region 1

Age	PTL20									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
19	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
20	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
21	0.61	0.73	0.85	1.40	1.88	0.52	0.60	0.76	1.20	1.82
22	0.62	0.75	0.89	1.46	1.98	0.54	0.61	0.79	1.24	1.88
23	0.64	0.78	0.93	1.53	2.09	0.55	0.63	0.81	1.27	1.93
24	0.66	0.80	0.97	1.60	2.19	0.56	0.64	0.83	1.31	1.98
25	0.68	0.82	1.01	1.67	2.29	0.58	0.66	0.86	1.34	2.04
26	0.69	0.84	1.05	1.73	2.39	0.59	0.68	0.88	1.37	2.09
27	0.71	0.86	1.09	1.80	2.49	0.60	0.69	0.90	1.41	2.14
28	0.73	0.89	1.13	1.87	2.60	0.61	0.71	0.92	1.44	2.19
29	0.74	0.91	1.17	1.93	2.70	0.63	0.72	0.95	1.48	2.25
30	0.76	0.93	1.21	2.00	2.80	0.64	0.74	0.97	1.51	2.30
31	0.83	1.00	1.32	2.15	3.07	0.69	0.79	1.05	1.63	2.52
32	0.89	1.07	1.42	2.29	3.33	0.74	0.85	1.13	1.75	2.75
33	0.96	1.15	1.53	2.44	3.60	0.78	0.90	1.20	1.87	2.97
34	1.03	1.22	1.64	2.58	3.86	0.83	0.96	1.28	1.99	3.20
35	1.10	1.29	1.75	2.73	4.13	0.88	1.01	1.36	2.11	3.42
36	1.16	1.36	1.85	2.87	4.39	0.93	1.06	1.44	2.22	3.64
37	1.23	1.43	1.96	3.02	4.66	0.98	1.12	1.52	2.34	3.87
38	1.30	1.51	2.07	3.16	4.92	1.02	1.17	1.59	2.46	4.09
39	1.36	1.58	2.17	3.31	5.19	1.07	1.23	1.67	2.58	4.32
40	1.43	1.65	2.28	3.45	5.45	1.12	1.28	1.75	2.70	4.54
41	1.63	1.87	2.58	3.94	6.09	1.25	1.44	1.97	3.06	5.03
42	1.84	2.09	2.88	4.42	6.72	1.39	1.60	2.18	3.43	5.51
43	2.04	2.31	3.18	4.91	7.36	1.52	1.76	2.40	3.79	6.00
44	2.24	2.53	3.48	5.39	7.99	1.65	1.92	2.62	4.15	6.48
45	2.45	2.75	3.79	5.88	8.63	1.79	2.09	2.84	4.52	6.97
46	2.65	2.96	4.09	6.36	9.26	1.92	2.25	3.05	4.88	7.46
47	2.85	3.18	4.39	6.85	9.90	2.05	2.41	3.27	5.24	7.94
48	3.05	3.40	4.69	7.33	10.53	2.18	2.57	3.49	5.60	8.43
49	3.26	3.62	4.99	7.82	11.17	2.32	2.73	3.70	5.97	8.91
50	3.46	3.84	5.29	8.30	11.80	2.45	2.89	3.92	6.33	9.40
51	4.08	4.52	6.11	9.70	13.97	2.88	3.35	4.44	7.10	10.75
52	4.70	5.20	6.92	11.10	16.14	3.30	3.80	4.95	7.86	12.10
53	5.32	5.89	7.74	12.49	18.31	3.73	4.26	5.47	8.63	13.45
54	5.94	6.57	8.55	13.89	20.48	4.15	4.71	5.99	9.40	14.80
55	6.56	7.25	9.37	15.29	22.65	4.58	5.17	6.51	10.17	16.15
56	7.18	7.93	10.19	16.69	24.82	5.01	5.63	7.02	10.93	17.50
57	7.80	8.61	11.00	18.09	26.99	5.43	6.08	7.54	11.70	18.85
58	8.42	9.30	11.82	19.48	29.16	5.86	6.54	8.06	12.47	20.20
59	9.04	9.98	12.63	20.88	31.33	6.28	6.99	8.57	13.23	21.55
60	9.66	10.66	13.45	22.28	33.50	6.71	7.45	9.09	14.00	22.90
61	12.07	13.63	17.29	27.95	41.62	8.19	9.14	11.05	17.65	26.79
62	14.48	16.59	21.13	33.62	49.74	9.67	10.82	13.01	21.30	30.67
63	16.88	19.56	24.96	39.28	57.86	11.16	12.51	14.98	24.95	34.56
64	19.29	22.52	28.80	44.95	65.98	12.64	14.19	16.94	28.60	38.44
65	21.70	25.49	32.64	50.62	74.10	14.12	15.88	18.90	32.25	42.33
66	24.11	28.45	36.48	56.29	82.22	15.60	17.57	20.86	35.90	46.22
67	26.52	31.42	40.32	61.96	90.34	17.08	19.25	22.82	39.55	50.10
68	28.92	34.38	44.15	67.62	98.46	18.57	20.94	24.79	43.20	53.99
69	31.33	37.35	47.99	73.29	106.58	20.05	22.62	26.75	46.85	57.87
70	33.74	40.31	51.83	78.96	114.70	21.53	24.31	28.71	50.50	61.76

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 5 Years (PTL05) – Region 2

Age	PTL05 Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
19	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
20	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
21	0.68	0.81	0.90	1.49	2.02	0.60	0.69	0.88	1.35	1.97
22	0.69	0.82	0.92	1.50	2.04	0.60	0.69	0.88	1.35	1.98
23	0.69	0.82	0.92	1.53	2.06	0.60	0.69	0.88	1.36	2.01
24	0.70	0.82	0.93	1.54	2.08	0.60	0.69	0.88	1.37	2.02
25	0.70	0.83	0.94	1.55	2.09	0.62	0.70	0.89	1.38	2.03
26	0.70	0.83	0.95	1.56	2.10	0.62	0.70	0.89	1.38	2.04
27	0.71	0.83	0.96	1.58	2.13	0.62	0.70	0.89	1.40	2.06
28	0.71	0.83	0.96	1.60	2.14	0.62	0.70	0.89	1.41	2.08
29	0.72	0.84	0.98	1.61	2.16	0.62	0.70	0.89	1.41	2.09
30	0.72	0.84	0.99	1.62	2.18	0.62	0.70	0.89	1.42	2.10
31	0.76	0.89	1.06	1.74	2.38	0.64	0.74	0.94	1.47	2.22
32	0.81	0.95	1.13	1.88	2.58	0.68	0.77	1.00	1.52	2.34
33	0.84	1.00	1.20	2.00	2.79	0.70	0.81	1.05	1.58	2.46
34	0.89	1.05	1.28	2.12	2.99	0.72	0.84	1.11	1.62	2.58
35	0.93	1.11	1.35	2.25	3.20	0.76	0.88	1.16	1.67	2.70
36	0.96	1.16	1.41	2.37	3.40	0.78	0.92	1.20	1.72	2.81
37	1.01	1.20	1.48	2.49	3.60	0.81	0.95	1.26	1.77	2.93
38	1.05	1.25	1.55	2.61	3.81	0.83	0.99	1.31	1.83	3.05
39	1.10	1.31	1.62	2.74	4.01	0.87	1.02	1.37	1.88	3.17
40	1.13	1.36	1.70	2.86	4.22	0.89	1.06	1.42	1.92	3.29
41	1.24	1.50	1.90	3.17	4.65	0.99	1.18	1.61	2.24	3.72
42	1.35	1.64	2.10	3.48	5.08	1.07	1.29	1.79	2.56	4.16
43	1.44	1.78	2.31	3.80	5.51	1.17	1.41	1.98	2.87	4.58
44	1.55	1.91	2.51	4.11	5.94	1.26	1.53	2.18	3.20	5.01
45	1.66	2.06	2.72	4.43	6.38	1.36	1.65	2.37	3.51	5.44
46	1.77	2.19	2.92	4.74	6.80	1.44	1.76	2.55	3.82	5.87
47	1.88	2.33	3.12	5.06	7.23	1.54	1.88	2.74	4.14	6.30
48	1.97	2.46	3.33	5.37	7.66	1.64	2.00	2.93	4.46	6.72
49	2.08	2.61	3.53	5.68	8.09	1.72	2.10	3.11	4.78	7.16
50	2.19	2.74	3.74	5.99	8.52	1.82	2.22	3.30	5.09	7.59
51	2.56	3.16	4.26	6.78	9.58	2.03	2.48	3.65	5.56	8.28
52	2.93	3.58	4.79	7.58	10.62	2.25	2.73	4.00	6.03	8.97
53	3.30	4.01	5.31	8.38	11.68	2.48	2.97	4.35	6.50	9.66
54	3.68	4.43	5.84	9.17	12.74	2.69	3.22	4.70	6.96	10.35
55	4.05	4.85	6.36	9.96	13.79	2.91	3.47	5.04	7.44	11.04
56	4.42	5.27	6.89	10.76	14.84	3.12	3.72	5.39	7.91	11.74
57	4.79	5.69	7.42	11.55	15.89	3.34	3.98	5.74	8.38	12.42
58	5.16	6.12	7.94	12.35	16.95	3.57	4.22	6.09	8.85	13.12
59	5.54	6.54	8.46	13.14	17.99	3.78	4.47	6.44	9.32	13.80
60	5.91	6.96	8.99	13.94	19.05	4.00	4.72	6.78	9.78	14.50
61	7.00	8.28	10.62	16.49	22.30	4.84	5.62	7.97	11.42	16.60
62	8.09	9.60	12.26	19.05	25.56	5.67	6.52	9.16	13.06	18.70
63	9.18	10.92	13.90	21.60	28.82	6.51	7.42	10.35	14.69	20.81
64	10.28	12.24	15.53	24.16	32.07	7.34	8.32	11.54	16.32	22.91
65	11.37	13.58	17.16	26.72	35.33	8.18	9.22	12.72	17.97	25.01
66	12.45	14.90	18.80	29.27	38.58	9.02	10.12	13.91	19.60	27.11
67	13.54	16.22	20.43	31.83	41.84	9.84	11.02	15.10	21.23	29.21
68	14.63	17.54	22.07	34.38	45.09	10.68	11.92	16.29	22.86	31.32
69	15.72	18.86	23.70	36.94	48.35	11.51	12.82	17.48	24.51	33.42
70	16.82	20.18	25.34	39.50	51.60	12.35	13.72	18.66	26.14	35.52
71	22.14	25.64	32.31	50.52	67.35	15.38	17.16	22.90	32.79	45.88
72	27.48	31.10	39.27	61.54	83.09	18.41	20.62	27.14	39.44	56.24
73	32.81	36.56	46.24	72.57	98.84	21.44	24.06	31.37	46.10	66.59
74	38.14	42.02	53.20	83.60	114.58	24.47	27.52	35.61	52.74	76.95
75	43.48	47.48	60.17	94.62	130.34	27.50	30.96	39.86	59.39	87.30

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 10 Years (PTL10) – Region 2

Age	PTL10 Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
19	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
20	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
21	0.69	0.83	0.94	1.53	2.07	0.62	0.70	0.89	1.37	2.01
22	0.70	0.83	0.96	1.54	2.08	0.62	0.70	0.89	1.37	2.03
23	0.70	0.84	0.98	1.56	2.10	0.62	0.70	0.89	1.38	2.04
24	0.71	0.84	0.99	1.58	2.12	0.62	0.70	0.89	1.40	2.06
25	0.71	0.86	1.01	1.59	2.14	0.63	0.71	0.90	1.41	2.08
26	0.71	0.86	1.02	1.60	2.15	0.63	0.71	0.90	1.41	2.09
27	0.72	0.87	1.04	1.61	2.18	0.63	0.71	0.90	1.42	2.10
28	0.74	0.87	1.05	1.64	2.19	0.63	0.71	0.90	1.43	2.12
29	0.74	0.88	1.07	1.65	2.21	0.63	0.71	0.90	1.43	2.14
30	0.74	0.88	1.08	1.66	2.22	0.63	0.71	0.90	1.44	2.15
31	0.78	0.93	1.16	1.79	2.43	0.65	0.75	0.96	1.52	2.27
32	0.82	0.98	1.23	1.92	2.64	0.69	0.78	1.01	1.59	2.39
33	0.87	1.04	1.30	2.07	2.85	0.71	0.82	1.07	1.67	2.51
34	0.90	1.08	1.37	2.20	3.05	0.74	0.86	1.12	1.74	2.63
35	0.95	1.13	1.46	2.33	3.27	0.77	0.90	1.18	1.82	2.76
36	0.99	1.18	1.53	2.46	3.47	0.80	0.94	1.23	1.89	2.88
37	1.04	1.23	1.60	2.60	3.68	0.82	0.98	1.29	1.96	3.00
38	1.07	1.29	1.67	2.74	3.88	0.84	1.01	1.34	2.04	3.12
39	1.12	1.34	1.74	2.87	4.10	0.88	1.05	1.40	2.12	3.24
40	1.16	1.38	1.82	3.00	4.30	0.90	1.08	1.44	2.19	3.36
41	1.29	1.53	2.02	3.32	4.74	1.00	1.20	1.64	2.49	3.81
42	1.43	1.67	2.21	3.63	5.18	1.10	1.32	1.83	2.79	4.24
43	1.56	1.80	2.42	3.94	5.62	1.19	1.44	2.02	3.09	4.68
44	1.70	1.95	2.61	4.25	6.05	1.29	1.56	2.21	3.39	5.12
45	1.84	2.09	2.81	4.56	6.50	1.38	1.68	2.42	3.70	5.56
46	1.97	2.24	3.02	4.86	6.94	1.47	1.79	2.61	4.00	5.99
47	2.10	2.38	3.21	5.18	7.37	1.56	1.91	2.80	4.30	6.44
48	2.24	2.51	3.41	5.49	7.82	1.66	2.03	2.99	4.60	6.87
49	2.38	2.66	3.60	5.80	8.25	1.76	2.15	3.18	4.90	7.31
50	2.51	2.80	3.81	6.11	8.69	1.85	2.27	3.38	5.20	7.74
51	2.91	3.23	4.35	6.93	9.77	2.08	2.52	3.74	5.68	8.45
52	3.29	3.66	4.88	7.73	10.84	2.30	2.78	4.08	6.16	9.16
53	3.69	4.10	5.42	8.55	11.92	2.52	3.04	4.44	6.64	9.86
54	4.07	4.53	5.96	9.35	12.99	2.74	3.29	4.79	7.12	10.56
55	4.47	4.96	6.50	10.17	14.07	2.97	3.54	5.15	7.60	11.27
56	4.86	5.38	7.02	10.98	15.14	3.20	3.80	5.51	8.07	11.98
57	5.25	5.81	7.56	11.79	16.22	3.41	4.05	5.86	8.55	12.69
58	5.64	6.24	8.10	12.60	17.28	3.64	4.31	6.22	9.03	13.38
59	6.03	6.68	8.63	13.41	18.36	3.86	4.56	6.57	9.51	14.09
60	6.42	7.11	9.17	14.22	19.43	4.08	4.82	6.93	9.99	14.80
61	7.62	8.45	10.84	16.83	23.68	4.94	5.74	8.14	11.66	17.28
62	8.84	9.81	12.51	19.44	27.93	5.79	6.65	9.35	13.32	19.76
63	10.04	11.15	14.18	22.05	32.18	6.64	7.58	10.56	14.99	22.24
64	11.25	12.50	15.84	24.65	36.42	7.49	8.49	11.78	16.66	24.72
65	12.45	13.85	17.51	27.27	40.68	8.34	9.41	12.99	18.33	27.21
66	13.65	15.20	19.18	29.87	44.93	9.20	10.32	14.20	20.00	29.68
67	14.86	16.54	20.85	32.48	49.18	10.05	11.25	15.41	21.66	32.16
68	16.06	17.88	22.52	35.08	53.43	10.90	12.16	16.62	23.33	34.65
69	17.27	19.24	24.18	37.70	57.68	11.75	13.08	17.84	25.00	37.12
70	18.47	20.58	25.85	40.30	61.92	12.60	14.00	19.05	26.67	39.60
71	23.86	26.15	32.97	51.56	77.07	15.70	17.51	23.37	33.46	49.84
72	29.24	31.73	40.07	62.80	92.20	18.78	21.04	27.70	40.24	60.06
73	34.62	37.30	47.19	74.06	107.34	21.88	24.56	32.02	47.03	70.30
74	40.00	42.87	54.29	85.30	122.49	24.96	28.07	36.34	53.81	80.54
75	45.39	48.45	61.41	96.56	137.63	28.06	31.60	40.67	60.60	90.77

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 20 Years (PTL20) – Region 2

Age	PTL20 Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
19	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
20	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
21	0.74	0.88	1.02	1.68	2.26	0.63	0.72	0.92	1.44	2.19
22	0.75	0.90	1.07	1.76	2.38	0.65	0.74	0.95	1.49	2.26
23	0.77	0.94	1.12	1.84	2.51	0.66	0.76	0.98	1.53	2.32
24	0.80	0.96	1.17	1.92	2.63	0.68	0.77	1.00	1.58	2.38
25	0.82	0.99	1.22	2.01	2.75	0.70	0.80	1.04	1.61	2.45
26	0.83	1.01	1.26	2.08	2.87	0.71	0.82	1.06	1.65	2.51
27	0.86	1.04	1.31	2.16	2.99	0.72	0.83	1.08	1.70	2.57
28	0.88	1.07	1.36	2.25	3.12	0.74	0.86	1.11	1.73	2.63
29	0.89	1.10	1.41	2.32	3.24	0.76	0.87	1.14	1.78	2.70
30	0.92	1.12	1.46	2.40	3.36	0.77	0.89	1.17	1.82	2.76
31	1.00	1.20	1.59	2.58	3.69	0.83	0.95	1.26	1.96	3.03
32	1.07	1.29	1.71	2.75	4.00	0.89	1.02	1.36	2.10	3.30
33	1.16	1.38	1.84	2.93	4.32	0.94	1.08	1.44	2.25	3.57
34	1.24	1.47	1.97	3.10	4.64	1.00	1.16	1.54	2.39	3.84
35	1.32	1.55	2.10	3.28	4.96	1.06	1.22	1.64	2.54	4.11
36	1.40	1.64	2.22	3.45	5.27	1.12	1.28	1.73	2.67	4.37
37	1.48	1.72	2.36	3.63	5.60	1.18	1.35	1.83	2.81	4.65
38	1.56	1.82	2.49	3.80	5.91	1.23	1.41	1.91	2.96	4.91
39	1.64	1.90	2.61	3.98	6.23	1.29	1.48	2.01	3.10	5.19
40	1.72	1.98	2.74	4.14	6.54	1.35	1.54	2.10	3.24	5.45
41	1.96	2.25	3.10	4.73	7.31	1.50	1.73	2.37	3.68	6.04
42	2.21	2.51	3.46	5.31	8.07	1.67	1.92	2.62	4.12	6.62
43	2.45	2.78	3.82	5.90	8.84	1.83	2.12	2.88	4.55	7.20
44	2.69	3.04	4.18	6.47	9.59	1.98	2.31	3.15	4.98	7.78
45	2.94	3.30	4.55	7.06	10.36	2.15	2.51	3.41	5.43	8.37
46	3.18	3.56	4.91	7.64	11.12	2.31	2.70	3.66	5.86	8.96
47	3.42	3.82	5.27	8.22	11.88	2.46	2.90	3.93	6.29	9.53
48	3.66	4.08	5.63	8.80	12.64	2.62	3.09	4.19	6.72	10.12
49	3.92	4.35	5.99	9.39	13.41	2.79	3.28	4.44	7.17	10.70
50	4.16	4.61	6.35	9.96	14.16	2.94	3.47	4.71	7.60	11.28
51	4.90	5.43	7.34	11.64	16.77	3.46	4.02	5.33	8.52	12.90
52	5.64	6.24	8.31	13.32	19.37	3.96	4.56	5.94	9.44	14.52
53	6.39	7.07	9.29	14.99	21.98	4.48	5.12	6.57	10.36	16.14
54	7.13	7.89	10.26	16.67	24.58	4.98	5.66	7.19	11.28	17.76
55	7.88	8.70	11.25	18.35	27.18	5.50	6.21	7.82	12.21	19.38
56	8.62	9.52	12.23	20.03	29.79	6.02	6.76	8.43	13.12	21.00
57	9.36	10.34	13.20	21.71	32.39	6.52	7.30	9.05	14.04	22.62
58	10.11	11.16	14.19	23.38	35.00	7.04	7.85	9.68	14.97	24.24
59	10.85	11.98	15.16	25.06	37.60	7.54	8.39	10.29	15.88	25.86
60	11.60	12.80	16.14	26.74	40.20	8.06	8.94	10.91	16.80	27.48
61	14.49	16.36	20.75	33.54	49.95	9.83	10.97	13.26	21.18	32.15
62	17.38	19.91	25.36	40.35	59.69	11.61	12.99	15.62	25.56	36.81
63	20.26	23.48	29.96	47.14	69.44	13.40	15.02	17.98	29.94	41.48
64	23.15	27.03	34.56	53.94	79.18	15.17	17.03	20.33	34.32	46.13
65	26.04	30.59	39.17	60.75	88.92	16.95	19.06	22.68	38.70	50.80
66	28.94	34.14	43.78	67.55	98.67	18.72	21.09	25.04	43.08	55.47
67	31.83	37.71	48.39	74.36	108.41	20.50	23.10	27.39	47.46	60.12
68	34.71	41.26	52.98	81.15	118.16	22.29	25.13	29.75	51.84	64.79
69	37.60	44.82	57.59	87.95	127.90	24.06	27.15	32.10	56.22	69.45
70	40.49	48.38	62.20	94.76	137.64	25.84	29.18	34.46	60.60	74.12

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates) – Region 1

Age	Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates)									
	Region 1									
	Male					Female				
	Non-Smoker		Smoker			Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
23	0.57	0.68	0.76	1.27	1.71	0.50	0.57	0.73	1.13	1.66
24	0.57	0.68	0.77	1.27	1.71	0.50	0.57	0.73	1.13	1.66
25	0.57	0.68	0.77	1.27	1.71	0.50	0.57	0.73	1.13	1.66
26	0.57	0.68	0.78	1.28	1.72	0.50	0.57	0.73	1.14	1.67
27	0.58	0.68	0.79	1.29	1.74	0.50	0.57	0.73	1.14	1.68
28	0.58	0.69	0.79	1.31	1.75	0.51	0.58	0.74	1.15	1.70
29	0.59	0.69	0.80	1.32	1.77	0.51	0.58	0.74	1.15	1.71
30	0.59	0.69	0.81	1.33	1.78	0.51	0.58	0.74	1.16	1.72
31	0.62	0.73	0.86	1.42	1.93	0.53	0.60	0.78	1.19	1.80
32	0.65	0.77	0.91	1.51	2.08	0.55	0.63	0.81	1.23	1.89
33	0.68	0.80	0.97	1.60	2.23	0.56	0.65	0.85	1.26	1.97
34	0.71	0.84	1.02	1.69	2.38	0.58	0.68	0.88	1.30	2.06
35	0.74	0.88	1.07	1.78	2.53	0.60	0.70	0.92	1.33	2.14
36	0.78	0.92	1.12	1.88	2.69	0.62	0.73	0.96	1.37	2.23
37	0.82	0.96	1.18	1.98	2.85	0.64	0.76	1.00	1.41	2.33
38	0.85	1.00	1.23	2.07	3.02	0.67	0.78	1.05	1.44	2.42
39	0.89	1.04	1.29	2.17	3.18	0.69	0.81	1.09	1.48	2.52
40	0.93	1.08	1.34	2.27	3.34	0.71	0.84	1.13	1.52	2.61
41	1.01	1.19	1.48	2.48	3.68	0.78	0.93	1.23	1.75	2.95
42	1.09	1.30	1.62	2.69	4.02	0.86	1.03	1.33	1.98	3.29
43	1.16	1.41	1.75	2.89	4.37	0.93	1.12	1.44	2.21	3.63
44	1.24	1.52	1.89	3.10	4.71	1.01	1.22	1.54	2.44	3.97
45	1.32	1.63	2.03	3.31	5.05	1.08	1.31	1.64	2.67	4.31
46	1.40	1.74	2.22	3.60	5.39	1.15	1.40	1.84	2.94	4.65
47	1.48	1.85	2.40	3.89	5.73	1.22	1.49	2.03	3.21	4.99
48	1.57	1.95	2.59	4.17	6.07	1.30	1.58	2.23	3.49	5.33
49	1.65	2.06	2.77	4.46	6.41	1.37	1.67	2.42	3.76	5.67
50	1.73	2.17	2.96	4.75	6.75	1.44	1.76	2.62	4.03	6.01
51	2.03	2.50	3.38	5.38	7.58	1.61	1.96	2.89	4.40	6.56
52	2.32	2.84	3.79	6.01	8.42	1.78	2.16	3.17	4.77	7.10
53	2.62	3.17	4.21	6.63	9.25	1.96	2.35	3.44	5.15	7.65
54	2.91	3.51	4.62	7.26	10.09	2.13	2.55	3.72	5.52	8.19
55	3.21	3.84	5.04	7.89	10.92	2.30	2.75	3.99	5.89	8.74
56	3.50	4.17	5.46	8.52	11.75	2.47	2.95	4.27	6.26	9.29
57	3.80	4.51	5.87	9.15	12.58	2.65	3.15	4.54	6.63	9.84
58	4.09	4.84	6.29	9.77	13.42	2.82	3.34	4.82	7.01	10.38
59	4.39	5.18	6.70	10.40	14.25	3.00	3.54	5.09	7.38	10.93
60	4.68	5.51	7.12	11.03	15.08	3.17	3.74	5.37	7.75	11.48
61	5.54	6.56	8.41	13.05	17.64	3.83	4.45	6.15	8.55	13.14
62	6.41	7.61	9.71	15.08	20.20	4.49	5.16	6.92	9.36	14.81
63	7.27	8.65	11.00	17.10	22.76	5.15	5.88	7.70	10.16	16.47
64	8.14	9.70	12.30	19.13	25.32	5.81	6.59	8.47	10.97	18.14
65	9.00	10.75	13.59	21.15	27.88	6.47	7.30	9.25	11.77	19.80
66	9.86	11.79	14.88	23.17	30.13	7.13	8.01	10.36	13.56	21.46
67	10.72	12.84	16.18	25.20	32.37	7.79	8.72	11.46	15.34	23.13
68	11.59	13.88	17.47	27.22	34.62	8.46	9.44	12.57	17.13	24.79
69	12.45	14.93	18.77	29.25	36.86	9.12	10.15	13.67	18.91	26.46
70	13.31	15.97	20.06	31.27	39.11	9.78	10.86	14.78	20.70	28.12
71	17.53	20.29	25.58	36.76	51.92	12.18	13.59	18.13	25.96	36.32
72	21.75	24.62	31.09	42.26	64.74	14.58	16.32	21.49	31.23	44.52
73	25.98	28.94	36.61	47.75	77.55	16.97	19.05	24.84	36.49	52.72
74	30.20	33.27	42.12	53.25	90.37	19.37	21.78	28.20	41.76	60.92
75	34.42	37.59	47.64	58.74	103.18	21.77	24.51	31.55	47.02	69.12
76	38.64	41.91	53.16	70.70	115.64	24.17	27.24	34.90	52.28	77.32
77	42.86	46.23	58.67	82.66	128.11	26.57	29.97	38.26	57.55	85.52
78	47.08	50.56	64.19	94.63	140.57	28.96	32.71	41.61	62.81	93.71
79	51.30	54.88	69.70	106.59	153.04	31.36	35.44	44.97	68.08	101.91
80	55.52	59.20	75.22	118.55	165.50	33.76	38.17	48.32	73.34	110.11
81	66.43	72.12	89.75	127.58	171.51	43.24	48.80	60.47	80.41	114.05
82	77.34	85.05	104.29	136.61	177.52	52.73	59.43	72.62	87.48	117.99
83	88.24	97.97	118.82	145.65	183.52	62.21	70.06	84.78	94.54	121.93
84	99.15	110.90	133.36	154.68	189.53	71.70	80.69	96.93	101.61	125.87
85	110.06	123.82	147.89	163.71	195.54	81.18	91.32	109.08	108.68	129.81
86	127.64	143.60	171.51	189.37	226.18	94.73	106.57	127.30	126.49	151.09
87	145.22	163.37	195.13	215.02	256.83	108.29	121.82	145.51	144.30	172.36
88	162.80	183.15	218.76	240.68	287.47	121.84	137.08	163.73	162.12	193.64
89	180.38	202.92	242.38	266.33	318.12	135.40	152.33	181.94	179.93	214.91
90	197.96	222.70	266.00	291.99	348.76	148.95	167.58	200.16	197.74	236.19
91	229.90	258.63	308.91	330.15	394.35	173.79	195.52	233.53	224.56	268.23
92	261.83	294.56	351.83	368.32	439.93	198.62	223.46	266.90	251.38	300.27
93	293.77	330.48	394.74	406.48	485.52	223.46	251.39	300.28	278.21	332.30
94	325.70	366.41	437.66	444.65	531.10	248.29	279.33	333.65	305.03	364.34
95	357.64	402.34	480.57	482.81	576.69	273.13	307.27	367.02	331.85	396.38
96	415.24	467.14	557.97	547.66	654.15	318.56	358.38	428.07	378.05	451.56
97	472.84	531.94	635.37	612.51	731.60	364.00	409.50	489.12	424.25	506.74
98	530.44	596.75	712.77	677.35	809.06	409.43	460.61	550.18	470.44	561.92
99	588.04	661.55	790.17	742.20	886.51	454.87	511.73	611.23	516.64	617.10

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates) – Region 2

Age	Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates)									
	Region 2									
	Male					Female				
	Non-Smoker		Smoker			Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
23	0.69	0.82	0.92	1.53	2.06	0.60	0.69	0.88	1.36	2.00
24	0.69	0.82	0.93	1.53	2.06	0.60	0.69	0.88	1.36	2.00
25	0.69	0.82	0.93	1.53	2.06	0.60	0.69	0.88	1.36	2.00
26	0.69	0.82	0.94	1.54	2.07	0.60	0.69	0.88	1.37	2.01
27	0.70	0.82	0.95	1.55	2.09	0.60	0.69	0.88	1.37	2.02
28	0.70	0.83	0.95	1.58	2.10	0.62	0.70	0.89	1.38	2.04
29	0.71	0.83	0.96	1.59	2.13	0.62	0.70	0.89	1.38	2.06
30	0.71	0.83	0.98	1.60	2.14	0.62	0.70	0.89	1.40	2.07
31	0.75	0.88	1.04	1.71	2.32	0.64	0.72	0.94	1.43	2.16
32	0.78	0.93	1.10	1.82	2.50	0.66	0.76	0.98	1.48	2.27
33	0.82	0.96	1.17	1.92	2.68	0.68	0.78	1.02	1.52	2.37
34	0.86	1.01	1.23	2.03	2.86	0.70	0.82	1.06	1.56	2.48
35	0.89	1.06	1.29	2.14	3.04	0.72	0.84	1.11	1.60	2.57
36	0.94	1.11	1.35	2.26	3.23	0.75	0.88	1.16	1.65	2.68
37	0.99	1.16	1.42	2.38	3.42	0.77	0.92	1.20	1.70	2.80
38	1.02	1.20	1.48	2.49	3.63	0.81	0.94	1.26	1.73	2.91
39	1.07	1.25	1.55	2.61	3.82	0.83	0.98	1.31	1.78	3.03
40	1.12	1.30	1.61	2.73	4.01	0.86	1.01	1.36	1.83	3.14
41	1.22	1.43	1.78	2.98	4.42	0.94	1.12	1.48	2.10	3.54
42	1.31	1.56	1.95	3.23	4.83	1.04	1.24	1.60	2.38	3.95
43	1.40	1.70	2.10	3.47	5.25	1.12	1.35	1.73	2.66	4.36
44	1.49	1.83	2.27	3.72	5.66	1.22	1.47	1.85	2.93	4.77
45	1.59	1.96	2.44	3.98	6.06	1.30	1.58	1.97	3.21	5.18
46	1.68	2.09	2.67	4.32	6.47	1.38	1.68	2.21	3.53	5.58
47	1.78	2.22	2.88	4.67	6.88	1.47	1.79	2.44	3.86	5.99
48	1.89	2.34	3.11	5.01	7.29	1.56	1.90	2.68	4.19	6.40
49	1.98	2.48	3.33	5.36	7.70	1.65	2.01	2.91	4.52	6.81
50	2.08	2.61	3.56	5.70	8.10	1.73	2.12	3.15	4.84	7.22
51	2.44	3.00	4.06	6.46	9.10	1.94	2.36	3.47	5.28	7.88
52	2.79	3.41	4.55	7.22	10.11	2.14	2.60	3.81	5.73	8.52
53	3.15	3.81	5.06	7.96	11.10	2.36	2.82	4.13	6.18	9.18
54	3.50	4.22	5.55	8.72	12.11	2.56	3.06	4.47	6.63	9.83
55	3.86	4.61	6.05	9.47	13.11	2.76	3.30	4.79	7.07	10.49
56	4.20	5.01	6.56	10.23	14.10	2.97	3.54	5.13	7.52	11.15
57	4.56	5.42	7.05	10.98	15.10	3.18	3.78	5.45	7.96	11.81
58	4.91	5.81	7.55	11.73	16.11	3.39	4.01	5.79	8.42	12.46
59	5.27	6.22	8.04	12.48	17.10	3.60	4.25	6.11	8.86	13.12
60	5.62	6.62	8.55	13.24	18.10	3.81	4.49	6.45	9.30	13.78
61	6.65	7.88	10.10	15.66	21.17	4.60	5.34	7.38	10.26	15.77
62	7.70	9.14	11.66	18.10	24.24	5.39	6.20	8.31	11.24	17.78
63	8.73	10.38	13.20	20.52	27.32	6.18	7.06	9.24	12.20	19.77
64	9.77	11.64	14.76	22.96	30.39	6.98	7.91	10.17	13.17	21.77
65	10.80	12.90	16.31	25.38	33.46	7.77	8.76	11.10	14.13	23.76
66	11.84	14.15	17.86	27.81	36.16	8.56	9.62	12.44	16.28	25.76
67	12.87	15.41	19.42	30.24	38.85	9.35	10.47	13.76	18.41	27.76
68	13.91	16.66	20.97	32.67	41.55	10.16	11.33	15.09	20.56	29.75
69	14.94	17.92	22.53	35.10	44.24	10.95	12.18	16.41	22.70	31.76
70	15.98	19.17	24.08	37.53	46.94	11.74	13.04	17.74	24.84	33.75
71	21.04	24.35	30.70	44.12	62.31	14.62	16.31	21.76	31.16	43.59
72	26.10	29.55	37.31	50.72	77.69	17.50	19.59	25.79	37.48	53.43
73	31.18	34.73	43.94	57.30	93.06	20.37	22.86	29.81	43.79	63.27
74	36.24	39.93	50.55	63.90	108.45	23.25	26.14	33.84	50.12	73.11
75	41.31	45.11	57.17	70.49	123.82	26.13	29.42	37.86	56.43	82.95
76	46.37	50.30	63.80	84.84	138.77	29.01	32.69	41.88	62.74	92.79
77	51.44	55.48	70.41	99.20	153.74	31.89	35.97	45.92	69.06	102.63
78	56.50	60.68	77.03	113.56	168.69	34.76	39.26	49.94	75.38	112.46
79	61.56	65.86	83.64	127.91	183.65	37.64	42.53	53.97	81.70	122.30
80	66.63	71.04	90.27	142.26	198.60	40.52	45.81	57.99	88.01	132.14
81	79.72	86.55	107.70	153.10	205.82	51.89	58.56	72.57	96.50	136.86
82	92.81	102.06	125.15	163.94	213.03	63.28	71.32	87.15	104.98	141.59
83	105.89	117.57	142.59	174.78	220.23	74.66	84.08	101.74	113.45	146.32
84	118.98	133.08	160.04	185.62	227.44	86.04	96.83	116.32	121.94	151.05
85	132.08	148.59	177.47	196.46	234.65	97.42	109.59	130.90	130.42	155.78
86	153.17	172.32	205.82	227.25	271.42	113.68	127.89	152.76	151.79	181.31
87	174.27	196.05	234.16	258.03	308.20	129.95	146.19	174.62	173.16	206.84
88	195.36	219.78	262.52	288.82	344.97	146.21	164.50	196.48	194.55	232.37
89	216.46	243.51	290.86	319.60	381.75	162.48	182.80	218.33	215.92	257.90
90	237.56	267.24	319.20	350.39	418.52	178.74	201.10	240.20	237.29	283.43
91	275.88	310.36	370.70	396.18	473.22	208.55	234.63	280.24	269.48	321.88
92	314.20	353.48	422.20	441.99	527.92	238.35	268.16	320.28	301.66	360.33
93	352.53	396.58	473.69	487.78	582.63	268.16	301.67	360.34	333.86	398.76
94	390.84	439.70	525.20	533.58	637.32	297.95	335.20	400.38	366.04	437.21
95	429.17	482.81	576.69	579.38	692.03	327.76	368.73	440.43	398.22	475.66
96	498.29	560.57	669.57	657.20	784.98	382.28	430.06	513.69	453.66	541.88
97	567.41	638.33	762.45	735.02	877.92	436.80	491.40	586.95	509.10	608.09
98	636.53	716.10	855.33	812.82	970.88	491.32	552.74	660.22	564.53	674.31
99	705.65	793.86	948.21	890.64	1063.82	545.85	614.08	733.48	619.97	740.52

Modal Premium calculation :

Basic Plan : (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee