



Yearly Contribution Rates Per RM1,000 Sum Covered

| Age Next Birthday (ANB) | Male (Non-Smoker) | Male (Smoker) | Female (Non-Smoker) | Female (Smoker) |
|-------------------------|-------------------|---------------|---------------------|-----------------|
| 1 | 4.03 | 4.03 | 3.19 | 3.19 |
| 2 | 4.03 | 4.03 | 3.19 | 3.19 |
| 3 | 4.03 | 4.03 | 3.19 | 3.19 |
| 4 | 4.03 | 4.03 | 3.19 | 3.19 |
| 5 | 4.03 | 4.03 | 3.19 | 3.19 |
| 6 | 4.03 | 4.03 | 3.19 | 3.19 |
| 7 | 4.03 | 4.03 | 3.19 | 3.19 |
| 8 | 4.03 | 4.03 | 3.19 | 3.19 |
| 9 | 4.03 | 4.03 | 3.19 | 3.19 |
| 10 | 4.03 | 4.03 | 3.19 | 3.19 |
| 11 | 4.03 | 4.03 | 3.26 | 3.26 |
| 12 | 4.03 | 4.03 | 3.32 | 3.32 |
| 13 | 4.03 | 4.03 | 3.38 | 3.38 |
| 14 | 4.03 | 4.03 | 3.45 | 3.45 |
| 15 | 4.03 | 4.03 | 3.51 | 3.51 |
| 16 | 4.83 | 5.35 | 4.69 | 5.12 |
| 17 | 4.83 | 5.35 | 4.69 | 5.12 |
| 18 | 4.83 | 5.35 | 4.69 | 5.12 |
| 19 | 4.83 | 5.35 | 4.69 | 5.12 |
| 20 | 4.83 | 5.35 | 4.69 | 5.12 |
| 21 | 5.30 | 6.00 | 5.48 | 6.15 |
| 22 | 5.30 | 6.00 | 5.48 | 6.15 |
| 23 | 5.30 | 6.00 | 5.48 | 6.15 |
| 24 | 5.30 | 6.00 | 5.48 | 6.15 |
| 25 | 5.30 | 6.00 | 5.48 | 6.15 |
| 26 | 5.57 | 6.18 | 5.70 | 6.39 |
| 27 | 5.57 | 6.18 | 5.70 | 6.39 |
| 28 | 5.57 | 6.18 | 5.70 | 6.39 |
| 29 | 5.57 | 6.18 | 5.70 | 6.39 |
| 30 | 5.57 | 6.18 | 5.70 | 6.39 |
| 31 | 6.07 | 6.91 | 6.61 | 7.34 |
| 32 | 6.07 | 6.91 | 6.61 | 7.34 |
| 33 | 6.07 | 6.91 | 6.61 | 7.34 |
| 34 | 6.07 | 6.91 | 6.61 | 7.34 |
| 35 | 6.07 | 6.91 | 6.61 | 7.34 |
| 36 | 6.81 | 8.57 | 8.47 | 9.65 |
| 37 | 6.81 | 8.57 | 8.47 | 9.65 |
| 38 | 6.81 | 8.57 | 8.47 | 9.65 |
| 39 | 6.81 | 8.57 | 8.47 | 9.65 |
| 40 | 6.81 | 8.57 | 8.47 | 9.65 |
| 41 | 7.28 | 9.30 | 9.33 | 10.70 |
| 42 | 7.92 | 10.33 | 10.01 | 11.56 |

Yearly Contribution Rates Per RM1,000 Sum Covered

| Age Next Birthday (ANB) | Male (Non-Smoker) | Male (Smoker) | Female (Non-Smoker) | Female (Smoker) |
|-------------------------|-------------------|---------------|---------------------|-----------------|
| 43 | 8.51 | 11.30 | 10.82 | 12.62 |
| 44 | 9.18 | 12.43 | 11.47 | 13.44 |
| 45 | 9.82 | 13.55 | 12.14 | 14.29 |
| 46 | 10.63 | 14.91 | 12.62 | 14.85 |
| 47 | 11.71 | 16.68 | 13.03 | 15.39 |
| 48 | 12.93 | 18.73 | 13.40 | 15.82 |
| 49 | 14.20 | 20.77 | 13.98 | 16.63 |
| 50 | 15.36 | 23.06 | 14.72 | 17.55 |
| 51 | 16.73 | 25.81 | 15.29 | 18.84 |
| 52 | 18.10 | 28.78 | 15.85 | 19.80 |
| 53 | 19.49 | 31.28 | 16.36 | 20.35 |
| 54 | 20.92 | 33.43 | 17.09 | 21.10 |
| 55 | 22.43 | 35.94 | 17.78 | 21.92 |
| 56 | 22.90 | 36.71 | 18.57 | 22.80 |
| 57 | 24.60 | 39.43 | 19.42 | 23.67 |
| 58 | 26.51 | 42.65 | 20.39 | 25.03 |
| 59 | 28.60 | 45.85 | 21.45 | 26.15 |
| 60 | 31.28 | 49.46 | 22.34 | 27.35 |
| 61 | 33.91 | 53.51 | 23.54 | 28.76 |
| 62 | 36.40 | 57.11 | 24.54 | 29.73 |
| 63 | 39.48 | 61.09 | 25.61 | 30.98 |
| 64 | 42.32 | 65.14 | 26.67 | 32.12 |
| 65 | 46.10 | 70.10 | 28.35 | 34.15 |
| 66* | 48.48 | 72.13 | 29.10 | 35.21 |
| 67* | 50.62 | 74.41 | 29.69 | 35.68 |
| 68* | 52.94 | 76.38 | 30.44 | 36.74 |
| 69* | 54.87 | 78.01 | 31.39 | 37.72 |
| 70* | 55.85 | 78.22 | 31.98 | 38.42 |
| 71* | 57.33 | 80.13 | 33.18 | 40.25 |
| 72* | 58.67 | 82.45 | 34.67 | 42.43 |
| 73* | 59.76 | 83.54 | 36.54 | 44.64 |
| 74* | 61.23 | 86.01 | 38.81 | 47.74 |
| 75* | 63.77 | 89.23 | 41.46 | 51.10 |
| 76* | 69.82 | 97.74 | 46.01 | 56.91 |
| 77* | 75.72 | 105.73 | 51.25 | 63.09 |
| 78* | 83.14 | 114.71 | 57.22 | 70.42 |
| 79* | 91.39 | 125.73 | 63.97 | 78.75 |
| 80* | 100.52 | 136.51 | 71.61 | 88.58 |

*Rates for attained age 66 and above are for renewals only