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Term Placemat

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Source: This information is accurate as of 21 April 2025

Disclaimer: All references made are based on PIAS suite of products in this category only. Non-participation whole life plan has been added for completeness for comparison

		sed on PIAS suite of products in this category only. Non-participation whole life plan has been added for completeness for comparison
Company	Plan name	What we like about the plan
Singlife	Singlife Elite Term II	- Relatively competitive premium rates, especially for policy term up to age 85
	(Regular Pay)	- Guaranteed Insurability option upon key life milestones (up to \$500,000 booster to your current sum insured)
		- Convert your partially or fully policy to a whole life or endowment without underwriting
		- Wide range of riders attachable for more complete cover Joint life application allowed for husband and wife basis
		- Additional coverage on interim accidental death
		- Optional TPD coverage is offered up to age 99
		- Comes with policy term of up to 99 ANB for long-term protection and aids in legacy planning.
		- Wide range of plan currency options (SGD/ USD/ GBP/ EUR/ AUD/ HKD)
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Singlife	Singlife Elite Term II	-Competitive total premium payable
	(Limited Pay)	- One of the lowest sum assured requirements
		-Low entry age for juvenile life insured starting from ANB1
		- Provides various options such as policy denomination in either of the 6 currencies (SGD/ USD/ GBP/ EUR/ AUD/ HKD), allowing joint-life
		applications and availability of 8 riders that clients can choose to add for enhanced coverage, including a multipay CI rider.
		- Option to increase the sum assured at cover life stage events without medical underwriting - Only term plan in the approved product suite that offers the flexibility of both regular pay and limited pay options
		- Has a Longevity Reward benefit, which pays out the total premium paid if the life assured is still alive at the end of the policy term (age 99). - Has Surrender Benefit starting from 3rd policy year
		-nas sufferide benefit starting from six policy year
Singlife	Singlife Simple Term	- No frills plain vanilla term plan with competitive and affordable premiums that will appeal to clients looking for more affordable protection
•	(formerly known as	coverage
	MySimpleTermPlan)	- Yearly renewable term life plan that provides coverage till 86 (max renewable age till 86 ANB)
		- Provides coverage for Death, TI and TPD
		- Has a simplified underwriting process as compared to the other term plans where full underwriting is required
		- Offers relatively low minimum sum assured @ \$150,000
		- Provides client with a choice to attach a personal accident cover rider for additional coverage
		·
China Taiping	i-Assure99	- Competitive premium comparison rates
	(Non-Participating Whole	- One of the longest coverage for embedded TPD coverage with max coverage age is up to age 99
	Life(till age 99))	- Provides guaranteed surrender value starting from the policy anniversary on which the life insured's age is 80, as long as premiums are paid
		to date. The guaranteed surrender value ranges from 2.5% to 50% of the basic sum assured, depending on the age at which the client
		surrenders the policy, the selected premium term and the entry age. This provides the client with flexibility with the option to fully or partially
		surrender the policy for cash value.
		- Has a Longevity Benefit, which pays out the basic sum assured if the life assured is still alive at the end of the policy term (age 99). This
		addresses longevity risk with additional cash flow and addresses concerns about outliving the policy term and not receiving any payouts from
		insurance policies.
China Taiping	i-Protect	Poletikak competitiva promjum rates
Cillia raiping	I-Protect	- Relatively competitive premium rates - Guaranteed renewability for 5 & 10-year renewable term (Maximum renewal age at ANB 84)
		- Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85 - Offers EarlyCare Rider which covers 149 conditions across early, intermediate and advanced stages and provides additional benefits for 12
		special conditions
		- 55 CI conditions are covered under AdvancedCare Rider
		-Conversion privilege to convert this term policy to a new endowment, whole life or investment-linked policy which China Taiping makes
		available at the time of conversion (up to age 65), without further evidence of insurability of the life insured
		- Optional TPD coverage is offered up to age 85
Manulife	ManuProtect Term II	- Wide range of available level policy term between 11 to 40 years (max age 85) at every 1 year interval or up to age 65/75/85
		- Optional TPD coverage is offered up to age 85
		- Preferred rates are offered to preffered lives for sum insured \$1 Million and above.
		- Quit Smoking Incentive for smokers to enjoy better rates for first 3 years, this is available only to level and convertibile plans with sum
		assured of \$500k and above)
		- Guaranteed renewability privilege is applicable to 5 and 10-year policy term till age 85 for policyholder regardless of health condition
		- Conversion privilege to convert this term policy to regular premium whole life, endowment or ILP while the policy is inforce and before age 65,
I	T1#- C P: :	without evidence of health.
Income	TermLife Solitaire	- Competitive premiums rates for policy term to ALB100 across all ages and both gender
		- Disability coverage can go up to as high as \$\$6.5 million, one of the highest in the market
		- Wide range of available policy term between 10 to 40 years (in multiples of 5 years) or up to age 64, 74, 84 and 100
		- Option to extend coverage with renewal guaranteed up to age 100 (lifetime coverage) - Additional Hospital cash benefit when Hospital CashAid rider is attached
		Awarian respirar cash pencilit when nespirar cashara nach is attachted
Income	Star Term Protect	-Lower minimum sum insured requirement as compared to Income TermLife Solitaire
		- Wide range of available policy term between 5 to 35 years (in multiples of 5 years) or up to age 54, 64 and 74
		-Low entry to buy into a Term policy (Minimum Sum insured @ \$2,481)
		- Additional Hospital cash benefit when Hospital CashAid rider is attached
		- Guaranteed renewal up to age 84 last birthday
		- Coverage in the event of death, total and permanent disability and terminal illness
Etiqa	Essential Term Life Cover	-Offers flexibility by providing wide range of policy term for clients to choose from (10 years to 86 ANB) or up to 100 ANB
		- Optional TPD coverage of up till age 86
		- For renewable 5 years premium term this plan provides client coverage up till 86 ANB without proof of insurability upon renewal
		- Upfront payment of up to \$3,000 for funeral expense financial aid from death benefit as an added feature for this plan
Tokio Marine	Term Assure II	-Competitive premium rates
		- Guaranteed renewal privilege. Policyholder will be renewed up till age 80 (next birthday)
		- Guaranteed insurability Option for additional insurance option upon milestone events
		-Convert this policy to either a regular premium whole of life or an endowment plan up to the coverage amount of your policy without further
		underwriting
	1	- Unique rider offerings such as disability income (Protect 1), Early Critical Illness and Child Protection (KidAssure) that covers child related
		illnesses with guaranteed acceptance
		- Wide range of plan currency options (SGD/USD/GBP/AUD)
China Life	Term Guardian	- Wide range of plan currency options (SGD/USD/GBP/AUD) - Guaranteed renewability for 5-year renewable term (Maximum renewal age at ALB 79)
China Life	Term Guardian	- Wide range of plan currency options (SGD/USD/GBP/AUD)

Features and Benefits Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)

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				(NOTIC	or circulation to Prospects or Clien	its)				N(1))	ONE WISHING ASSESSMENTS
Provider	Singlife Singlife Simple Term	Singlife	Singlife	China Life	China Taiping	China Taiping	Etiqa	Manulife	Income	Income	Tokio Marine
Plan Name	(formerly known as	Singlife Elite Term II (Regular Pay)	Singlife Elite Term II (Limited Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Essential Term Life Cove	ManuProtect Term	Star Term Protect	Termlife Solitaire	Term Assure II
Basic Coverage	MySimpleTermPlan) Death / TI / TPD	Death / TI	Death / TI	Death / TI	Death / TPD	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI	Death / TI
TPD (max	Compulsory (age 86)	Optional (age 99)	Optional (age 99)	Compulsory (age 65)	Compulsory (age 99)	Optional (age 85)	Optional (age 86)	Optional (age 85)	Compulsory (age 70)	Optional (age 70)	Compulsory (age 85)
Policy Term (Level)	N.A.	11 years to 85 ANB (at every one- year interval) or up to 99 ANB	Up to 99 ANB	20 years / To age 64 ALB	Whole Life till age 99	11 - 40 years (max age 85) at every 1 year interval or up to age 65/75/85	10 years to 86 ANB (at every one-year interval) or up to 100 ANB	11 - 40 years (max age 85) or up to age 65/75/85		to age 64/74/84/100 ALB	
Policy Term (Guaranteed Renewability)	Yearly Renewable (max renewable age 85 ANB) coverage till 86 ANB	5 / 10 years (maxrenewal age 99)	N.A.	5 years (max renewal age 79)	N.A.	5 / 10 years (max renewal to age 84)	5 years (max renewable age 85 ANB)	5 / 10 years (max renewal to age 85)	5 / 10 / 15 / 20 / 25 / 30 / 35 years (max renew to age 84)	10 / 15 / 20 / 25 / 30 / 35 / 40 years (max renewal at age 75)	5 / 10 years (max renewal age 80 / 75)
Minimum Sum Assured	\$150,000	\$100,000 (Applicable to all 4 currencies)	\$100,000 (Applicable to all 4 currencies)	\$401,000	\$500,000	\$200,000	\$401,000	\$75,000	\$2,481 (based on min. annual premium of \$\$115.40)	\$500,000	\$100,000 (Applicable to all 4 currencies)
Maximum Sum	\$500,000	ANB1 - 18: \$3,000,000	ANB1 - 18: \$3,000,000	Subject to underwriting	Subject to underwriting	Subject to underwriting	Subject to underwriting	\$20,000,000	\$499,999	\$20mil / life	\$99,999,000 (PI limit)
Assured Entry Age (Min-Max)	Policyholder: 17-99 (ANB) 3rd Party Life Insured: 1-65 (ANB) Single Life Insured: 17-65 (ANB)	AMB 19-70: Subject to underwriting. Policyholder: 17-99 (AMB) Indr Party Life Insured: 1-75 (AMB) Single Life Insured: 17-75 (AMB)	AMB 19 76'S subject to underwriting. Policyholder: 17-99 (AMB) Party Ule Insured (Pay III 65): 1-00 (AMB) and Party Lie Insured Limited Pay 10-yoursa): 1-60 (AMB) and Party Lie Insured Limited Pay 20-yoursa): 1-70 (AMB) Single John Lie Insured Pay III 63): Single John Lie Insured Insured Pay 30-yoursa): 1-60 (AMB) Single John Lie Insured Insured Pay 30-yoursa): 1-60 (AMB) Single John Lie Insured Limited Pay 50-yoursa): 1-60 (AMB) Single John Lie Insured Limited Pay 50-yoursa): 1-60 (AMB) Single John Lie Insured Limited Pay 50-yoursa): 1-60 (AMB)	(Life Insured & Policyholder: 5/20-year term: 18 - 64 (ALB) To age 64: 18 - 59 (ALB)	Policyholder: 19 - NA (ANB) Ule Insured Payment Term to age 45: 19 - 60 (ANB) Payment term to age 99: 19 - 70 (ANB)	Life Insured & Policyholder: Renewable 5, 10 years = 19 - 70 (ANB) Level (11-40 years) = 19 - 70 (ANB) to age 65 - 19-54 (ANB) to age 85 = 19-70 (ANB) to age 85 = 19-70	Policyholder: 17-75 (ANB) Life Assured: 5 years (renewable): 1-70 (ANB) 10 years - To age 86: 1-70 (ANB) To age 100: 1-70 (ANB)	Policyholder: 16 - 70 (ALB) Life Insured: 0 - 70 (ALB)	Policyholder: 16 - NA. (ALB) Life Insured: 5, 10, 15, 20, 25, 30, 35 years: 0 - 79 (ALB) Up to age 54: 0 - 49 (ALB) Up to age 74: 0 - 69 (ALB) Up to age 74: 0 - 69 (ALB)	Policyholder: 16 - N.A. (ALB) Life Insured: Policy term 10. 15. 20. 25. up to age 84 and up to age 100: 18 - 74 years (ALB) 30: 18 - 75 (ALB) 40: 18 - 60 (ALB) 40: 18 - 60 (ALB) 40: 18 - 60 (ALB) 40: 18 - 64 (ALB) 40: 18 - 64 (ALB)	Policyholder: 19-70 Life Insured: 1-70 (ANB)
Currency Guaranteed	SGD N.A.	SGD/ USD/ GBP/ EUR/ AUD/ HKD Up to age 65	SGD/ USD/ GBP/ EUR/ AUD/ HKD Up to age 65	SGD N.A.	SGD N.A.	SGD Up to age 65	SGD	SGD Up to age 65	SGD N.A.	SGD N.A.	SGD/USD/GBP/AUD Up to age 60
GIO at life event	NA.	Increase up to \$500K for a maximum of 6 key life events per insured	Increase up to \$500K for a maximum of 6 key life events per insured	N.A.	na.	N.A.	Increase up to \$500K for a maximum of 2 key life events per insured	N.A.	N.A.	N.A.	Option to purchase a move insurance policy ("CIAI issurance") and a disability benefit in a disability benefit in CIAI insurance at TMLS discretion at the time this CIAI option is exercised, on the tile assured sife, without further medical evidence of the life assured is severed to the service of the ser
Increase in Sum Assured (With exception on the option to increase sum insured due to key life events)	Not allowed	Not allowed	Not allowed	Yes, allowed before policy is incepted.	Not allowed	Not allowed	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits	Yes, allowed within the first 12 months, subject to underwriting and sum assured limits Yes, allowed and subject to	Yes, allowed within the first 12 months, subject to underwriting Yes, allowed and subject to	Yes, allowed within the first 6 months, subject to underwriting and sum assured limits
Decreased in Sum Assured	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to the minimum sum assured.	Yes, allowed and subject to minimum requirements under the policy.	Yes, allowed and subject to minimum requirements under the policy.	Yes, allowed and subject to the minimum sum assured limit and premium.	the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of difference in premium	the minimum sum assured limit of the basic policy. It can be done anytime but there is no refund of the difference in premium.	Yes, allowed and subject to the minimum sum assured limit and premium.
Joint-Lives Allowed	No Yes (no commission for	Yes	Yes	No	No	No	No	No	No	No	No
Option to buy on corporate website	advisers (rastomes buy via the option) - Haa salmijilled underwriting process as compared to the other term compared to the other term compared to the other term underwriting is resided - Unique Personal Accident cover as an optional rider	N.AInterim accidental death benefit up to \$500,000 or its equivalent in other currencies) -Joint lives application	N.A. Interim accidental death benefit ips to \$500,000 or its equivalent in other currencies) -lonit flew application -lonitide by a premium term wouldbefor coverage IRM 89 99 -Surrender Benefit waisbefor too to policy year conveycongectly Resourd that pays out the accord is stall also at each of policy year convey.	NA.	N.A. -Longevity Benefit that pays out basic sum assured if life assured is still alive at end of policy term (age 99) -Surrender Benefit: Guaranteed Surrender Value is a wallable statring for policy anniversary which the file insured sage is 80. Guaranteed surrender value is a consideration of the control of the cont	N.A. -Total of 55 CI conditions are covered under Advanced Care Röder	N.AProvides an upfront payment (up to \$3,000) of funeral expense financial aid from Death Benefit	N.A. - Quit Smoking Incentive - Preferred rates available for \$\frac{1}{2}\text{Simple for \$\frac{1}{2}\text{Finite for \$\frac{1}{2}\text{Simple for \$\frac{1}\text{Simple for \$\frac{1}\text{Simple for \$\frac{1}{2}\text{Simple for \$\frac{1}{2}\text	NA -	NA.	N.A. -Guaranteed Insurability Option upon milestone events -Early Critical filens Coverage (add rider)
Riders	- Critical liness cover - Personal Accident cover	-MultiPay Critical lines Cover 1V -Endy Critical lines Cover 1V -Total and Permanent Deability -Total and Permanent Deability -Total and Permanent Deability -Total lines Advance Cover Plus -Total lines Perman Walver 11 -Player Critical lines Perman -Total lines Perm	-MultiPay Critical lines Cover 1V -Early Critical lines Cover 1V -Total and Permanent Dasability -Total and Permanent Dasability -Total and Permanent Dasability -Total lines Advance Cover Plasa -Sangille Big Critical lines Advance Cover Plasa -Sangille Big Critical lines of Cover -Critical lines Perman Walver II -Payer Critical lines Perman Walver II -Payer Critical lines Perman -Walver II -Payer Permin Walver Benefit	Early Critical Care Rider (Atthable 16 - Syer renewable term and 20-year term only). Critical Care Rider Add 20-year term only). Critical Care Rider Critical Care Rider Payer Benefit Rider Enhanced Payer Benefit Rider	-Enhanced Walver Rider -Early Walver Rider -Payer Rider -Payer Rider -Early Payor Rider -Early Payor Rider	- Disability-Care Rider - Advanced Care Rider - Advanced Care Rider - Enhanced Walver Rider - Payer Rider - Early Walver Rider - Early Walver Rider - Early Spouse Rider	- Extra disability care Rider - Advanced CI Bider - Early CI Rider - Estra secure walver	- Critical Care Enhancer Rider (II) - Accidental Death Benefit - Total and Permanent Disability Plus Rider (II) - Critical Care Waiver Rider (II) - Payor benefit rider (I) - Payor benefit plus rider (I) - Payor benefit plus rider (I) spouse - Early Critical Care Waiver Rider	- Hoopital cashAld - Oblashifty Acceptator - Total Protect - Payor Premium Waiver - Enhanced Payor Premium Waiver - Oread Disease Premium Waiver - Waiver	- Hospital CashAid - Olsability Accelerator - Total Frotect - Payor Premium Walver - Enhanced Payor Premium Walver - Oread Olsease Premium Walver - Essential Protect	Critical illness Accelerator Rider Early Critical illness Accelerator Rider Early Critical illness Accelerator Rider Total and Permanent Disability Rider (embedded) - Walver of Premium Rider and Enhanced Payer benefit Rider Early Critical illness Premium Walver Rider Käldssure Gloß Rider - Protect 1 Lite Rider

Premium Discount Details



Note: Kindly note that PIAS internal submission cut-off date to Propel Business Support applies to all promotions, please refer to the respective promotion email from PIAS for more details.

Provider	Plan	Premium Discount	Promotion Details
China Taiping	i-Protect	First Year Premium Discount	25% off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and policy incepted by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
China Taiping	i-Assure99	First Year Premium Discount	5% (for premimum term 5 - 9 years) / 15% (for premium term 10 years and above) off first-year annual premium promotion till 30 June 2025, application must be submitted to China Taiping by 30 June 2025 and applicable to policy incepted by 30 Sept 2025. Premiums shown in the comparison tables are discounted rates.
Etiqa	Essential Term Life Cover	Perpetual Premium Discount	Up to 47% perpetual discount for Etiqa Essential Term Life Cover; up to 71% perpetual discount for Extra disability care rider; up to 27% perpetual discount for Early CI rider. However, do note that rates shown in the comparison tables do not include the premium discount as the discount in terms of % varies based on different entry age/policy term. Rates generated from Etiqa i-Connect are discounted rates. Promotion period from 23 May 2024 onwards.
Income	TermLife Solitaire	Cashback on Annualised Premiums	15% cashback on first-year annual premium above \$1,200 for insured below ALB45; 30% cashback on first-year annual premium above \$1,200 for insured ALB45 & above. Promotion from 1 April 2025 to 30 June 2025 (both dates inclusive). Applicable to policy incepted by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates (after cashback).
Manulife	ManuProtect Term II	Perpetual Premium Discount	8% perpetual discount applicable to main plan and all riders. Premium discount will still be applicable upon renewal of the policy only if there is no change in sum insured or premium/addition or deletion of rider. Applications must be signed between 1 Apr 2025 and 30 June 2025 (both dates inclusive), submitted to Manulife by 8 July 2025 and issued by 8 Sept 2025. Premiums shown in the comparison tables
Singlife	Elite Term II	\$60 SG60 First Year Premium Discount	perpetual premium discount, applicable to minimum basic plan sum assured of \$500,000 (in contract currency). Applicable to policy signed from 21 Jan 2025 to 31 August 2025, submitted to Singlife by 30 Sept 2025. Premiums shown in the
Singlife	Elite Term II	Perpetual Premium Discount	comparison tables are discounted rates (after first year premium discount). Singlife Elite Term II (Regular Pay) 30% perpetual discount on Singlife Elite Term II (Regular Pay) and TPD Advance Cover Plus III (rider); 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider), applicable to minimum basic plan sum assured per policy of \$\$500,000 (in contract currency). Promotion period from 14 March 2024 onwards
			Singlife Elite Term II (Limited Pay) 10% perpetual discount on CI Advance Cover Plus IV (rider) & Early Critical Illness Cover II (rider) for Singlife Elite Term II (Limited Pay). Promotion Period on or after 5 September 2024. Premiums shown in the comparison tables are discounted rates.
Tokio Marine	Term Assure II	First 3 Years Premium Discount	Applicable from 01 Apr to 30 June 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion and the policy must be issued by 31 Aug 2025. Premiums shown in the comparison tables are discounted rates. (i) 5 or 10 years renewable & convertible term: 30% premium discount for first 3 years (ii) 11 years to age 85 level & convertible term: 40% premium discount for first 3

	•					
		Singlife	Singlife	China Taiping	Manulife	Income
		Simple Term	Elite Term II	i-Protect	ManuProtect Term II	Star Term Protect
		(formerly known as				
		MySimpleTermPlan)				
		Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Pla	n + TPD	TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)	TPD (till age 70)
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
		Base Cover: \$106.90		Base Cover: \$105.75		Base Cover: \$184.60
				TPD rider: \$9.19		
	l .	Total: \$106.90		Total: \$114.94		Total: \$184.60
29/30	to age 85	(Yearly renewal)		(10 year renewal)		(10 year renewal)
	(55)	Total premium payable:		Total premium payable:		Total premium payable:
		\$126,802		\$150,117.68		\$144,038
		(over 55 years)		(over 55 years)		(over 55 years)
	•	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +	TPD+	TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)	TPD (till age 85)
Accelerate	d CI	CI Cover	CI Advance Cover Plus IV	AdvancedCare	Critical Care Enhancer	÷
ALB/ANB	Policy Term	ANB	ANB	ANB	ALB	ALB
		Base Cover: \$106.90	-	Base Cover: \$105.75	-	-
				TPD rider: \$9.19		
		CI Rider: \$162.50		CI Rider: \$108.19		
29/30	to age 85	Total: \$269.40		Total: \$223.13		
29/30	(55)	(Yearly renewal)		(10 year renewal)		
		Total premium payable:		Total premium payable:		
		\$427,364		\$286,361.63		
	I	(over 55 years)		(over 55 years)		

PIAS

Female, Non Smoker
Sum Assured
(Death/TI/TPD/CI) \$250K

		Singlife MySimpleTermPlan	Singlife Elite Term II	China Taiping i-Protect	Manulife ManuProtect Term II	Income Star Term Protect
Base Pla	n + TPD	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)
	Policy Term	ANB	ANB	ANB	ALB	ALB
		Base Cover: \$80.75		Base Cover: \$82.99 TPD rider: \$9	-	Base Cover: \$141.35
	to age 85	Total: \$80.75		Total: \$91.99		Total: \$141.35
29/30	(55)	(Yearly renewal)		(10 year renewal)		(10 year renewal)
	(33)	Total premium payable:		Total premium payable:		Total premium payable:
		\$104,676		\$112,197.34		\$126,702
		(over 55 years)		(over 55 years)		(over 55 years)
		Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +		TPD (till age 86)	TPD (till age 85)	TPD (till age 85)	TPD (till age 85)	TPD (till age 85)
Accelerated	Ia	CI Cover	CI Advance Cover Plus IV	AdvancedCare	Critical Care Enhancer	-
	Policy Term	ANB	ANB	ANB	ALB	ALB
		Base Cover: \$80.75		Base Cover: \$82.99	-	
				TPD rider: \$9		
		CI Rider: \$212.50		CI Rider: \$179.63		
29/30		Total: \$293.25		Total: \$271.62		
	(55)	(Yearly renewal)		(10 year renewal)		
		Total premium payable:		Total premium payable:		
		\$265,263.50		\$204,209.46		

		Singlife	Singlife	China Taiping	Manulife
		Simple Term	Elite Term II	i-Protect	ManuProtect Term II
		(formerly known as			
		MySimpleTermPlan)			
		Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +	TPD	TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
		Base Cover: \$228	Base Cover: \$264.85	Base Cover: \$225	Base Cover: \$329.36
			TPD rider: \$44.35	TPD rider: \$33.38	TPD rider: \$36.80
		Total: \$228	Total: \$309.20	Total: \$258.38	Total: \$366.16
		(Yearly renewable)	(10 year renewal)	(10 year renewal)	(10 year renewal)
39/40	to age 85				
39/40	(45)				
		Total premium payable:	Total premium payable:	Total premium payable:	Total premium payable:
		\$211,568	\$217,259	\$204,746.88	\$216,769
		(over 45 years)	(over 45 years for death	(over 45 years)	(over 45 years)
			and 40 years for TPD)		
		Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +		TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)
Accelerated	Ia	CI Cover	CI Advance Cover Plus IV	AdvancedCare	Critical Care Enhancer
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
		Base Cover: \$228	Base Cover: \$264.85	Base Cover: \$225	Base Cover: \$329.36
			TPD rider: \$44.35	TPD rider: \$33.38	TPD rider: \$36.80
		CI Rider: \$525	CI Rider: \$557.50	CI Rider: \$399.53	CI Rider: \$558.35
		Total: \$753	Total: \$866.70	Total: \$657.91	Total: \$924.51
	to age 85	(Yearly renewable)	(10 year renewal)	(10 year renewal)	(10 year renewal)
39/40	(45)				
		Total premium payable:	Total premium payable:	Total premium payable:	Total premium payable:
		\$628,365.50	\$425,421	\$393,385.70	\$484,043
		(over 45 years)	(over 45 years for death	(over 45 years)	(over 45 years)
			and 40 years for TPD/CI)		

Female, Non Smoker				Lowest Premiur
Sum Assured (Death/TPD/TI)	\$500K	Sum Assured (CI)	\$350K	
	Cinalife	Cinalifo	China Taining	Manuelif

		Singlife	Singlife	China Taiping	Manulife
		Simple Term	Elite Term II	i-Protect	ManuProtect Term II
		(formerly known as			
		MySimpleTermPlan)			
		Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +	TPD	TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)
ALB / ANB	Policy Term	ANB	ANB	ANB	ALB
		Base Cover: \$208	Base Cover: \$244.35	Base Cover: \$190.88	Base Cover: \$283.83
			TPD rider: \$35.15	TPD rider: \$31.50	TPD rider: \$31.74
	l	Total: \$208	Total: \$279.5	Total: \$222.38	Total: \$315.57
39/40	to age 85	(yearly renewal)	(10 year renewal)	(10 year renewal)	(10 year renewal)
39/40	(45)	Total premium payable:	Total premium payable:	Total premium payable:	Total premium payable
		\$174,648	\$177,767	\$151,733.88	\$147,946
		(over 45 years)	(over 45 years for death	(over 45 years)	(over 45 years)
			and 40 years for TPD)		
		Death/TI/	Death/TI/	Death/TI/	Death/TI/
Base Plan +	TPD+	TPD (till age 86)	TPD (till age 99)	TPD (till age 85)	TPD (till age 85)
Accelerated	d CI	CI Cover	CI Advance Cover Plus IV	AdvancedCare	Critical Care Enhance
LB / ANB	Policy Term	ANB	ANB	ANB	ALB
		Base Cover: \$208	Base Cover: \$244.35	Base Cover: \$190.88	Base Cover: \$315.56
			TPD rider: \$35.15	TPD rider: \$31.50	TPD rider: \$31.74
	l	CI Rider: \$735	CI Rider: \$884.20	CI Rider: \$222.38	CI Rider: \$711.63
		Total: \$943	Total: \$1,163.70	Total: \$651	Total: \$1,027.18
39/40	to age 85 (45)	(yearly renewal)	(10 year renewal)	(10 year renewal)	(10 year renewal)
	(45)	Total premium payable:	Total premium payable:	Total premium payable:	Total premium payable
	l	\$393,958.00	\$281,530	\$277,064.88	\$352,683
	l	(over 45 years)	(over 45 years for death	(over 45 years)	(over 45 years)
			and 40 years for TPD/CI)		

Male, Non Smoker

Sum Assured

\$500,000 (Death/TI/TPD/CI)



	•	Singlife	China Life	China Taiping	China Taiping	Etiqa	Manulife	Income	Tokio Marine
				i-Assure99 (Non-Par Whole Life)	i-Protect	· · · · · · · · · · · · · · · · · · ·	ManuProtect Term II	TermLife Solitaire	Term Assure II
C		Death/TI/	Death/TI/	Death/TPD (till age 99)	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Coverage		TPD (till age 99)	TPD (till age 65)		TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$208	\$510	-	\$230	\$316	\$346	-	\$285
	10 (renewal)	\$249	•		\$258	\$334	\$366	\$355	\$289
39/40	to age 65 (25)	\$491	\$930	-	\$469	\$679	\$655	\$700	\$407
37/40	to age 85 (45)	\$1,137	-	-	\$1,341	\$1,840	-	\$1,303	\$992
	to age 99 (59)	\$2,925	-	\$2,081	-	-	-	-	
	to age 100 (60)	-	-	-	-	\$3,111	-	\$2,660	
		Death/TI/	Death/TI/	-	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Coverage + Ac	celerated CI	TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
ALB / ANB	Policy Term	ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$783	\$1,370	-	\$698	\$1,111	\$1,141	-	\$810
	10 (renewal)	\$1,046		-	\$829	\$1,264	\$1,164	\$1,744	
39/40	to age 65 (25)	\$1,808		-	\$1,522	' '	\$1,924	\$3,160	
37/40	to age 85 (45)	\$3,503	-	-	\$3,369	\$4,520	-	\$5,555	\$2,396
	to age 99 (59)	\$5,943	-	-	-	-	-	-	
	to age 100 (60)					\$6,101		\$6,911	

Female, Non Smoker

Sum Assured \$500,000 (Death/TI/TPD/CI)

Lowest Premium 2nd Lowest Premium

	-	Singlife	China Life	China Taiping	China Taiping	Etiga	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect		ManuProtect Term II	TermLife Solitaire	Term Assure II
Coverage	,	Death/TI/	Death/TI/	Death/TPD (till age 99)	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
		TPD (till age 99)	TPD (till age 65)		TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$191	\$445	-	\$212	\$276	\$301	-	\$238
	10 (renewal)	\$220	-	-	\$222	\$299	\$316	\$325	\$239
39/40	to age 65 (25)	\$373	\$635	-	\$344	\$512	\$511	\$528	\$283
39/40	to age 85 (45)	\$881	-	-	\$1,008	\$1,397	-	\$1,057	\$774
	to age 99 (59)	\$2,406	-	\$1,866	-	-	-		-
	to age 100 (60)	-	_	-		\$2,714	-	\$2,123	-
		Death/TI/	Death/TI/	-	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
Coverage + A	ccelerated CI	TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect	Critical Illness Accelerator
ALB / ANB	Policy Term	ANB	ALB	-	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$1,126	\$1,879		\$960	\$1,646	\$1,279	-	\$987
	10 (renewal)	\$1,483	-		\$1,152	\$1,909	\$1,332	\$2,100	\$1,013
39/40	to age 65 (25)	\$1,905	\$2,780	-	\$1,560	\$2,482	\$1,914	\$3,156	\$1,189
39/40	to age 85 (45)	\$2,667	-	-	\$2,705	\$4,287	-	\$5,004	\$2,001
	to age 99 (59)	\$4,419	-	-		-	-		-
	to age 100 (60)	-	-	-	-	\$5,784	-	\$6,070	-



Notes

- Advance CI Riders are attached to the basic term plans for comparison
- China Life Term Guardian does not offer 10-year policy renewal term. Options for policy term are 5-year/20-year renewal term or up to age 65.
- China Taiping i-Assure99 is a non-participating whole life(till age 99) plan, and it has been included for completeness of comparison against till age 99/100 term plans. It does not provide Terminal Illness(TI) coverage.
- China Taiping i-Assure99 does not have an attachable Advance CI rider.
- Income Star Term Protect has not been included for \$500,000 sum assured comparison as it exceeds the plan's maximum sum assured of \$499,999.

Do note the following:

- (i) Premium rates for China Life Term Guardian for policy term up to age 65 is based on rates for ALB64
- (ii) Premium rates for Etiqa Essential Term Life Cover for policy term up to age 100 is based on rates for ANB100.
- (iii) For Manulife ManuProtect Term II, there are no premium rates shown for policy term up to age 85 for entry age at ALB29, ALB34 & ALB39 in the value comparison as there is no policy term for ManuProtect Term II that provides coverage to age 85(ALB84) based on those entry ages. Premium rates for policy term up to age 65 is based on rates for ALB64; policy term up to age 85 is based on rates for ALB84.
- (iv) Premiums rates for Income TermLife Solitaire for policy term up to age 85 is based on rates for ALB84; policy term to age 100 is based on rates for ALB100.
- Premium rates in this comparison are inclusive of applicable discounts and cashback unless otherwise stated in the Premium Discount Detail tab.

Male, Non Smoker Lowest Premium \$500,000

Sum Assured (Death/TI/TPD/CI) Policy Term till Age 99 ANB

		Annual P	remium	Total Premi	ium Payable
		Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)	Singlife Elite Term II (Limted Pay)	China Taiping i-Assure99 (Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age	Death/TPD (till age 99)
ALB / ANB	Premium Term	ANB	ANB	ANB	ANB
	5 years	\$10,681	-	\$53,645	
	10 years	\$6,147	-	\$62,010	
29 / 30	to age 65 (35)	\$2,046	\$2,394	\$73,633	\$78,99
	to age 75 (45)	\$1,914	-	\$88,770	
	to age 99 (69)	-	\$1,442	-	\$93,752
	5 years	\$14,192	-	\$71,198	
	10 years	\$8,082	-	\$81,360	
34 / 35	to age 65 (30)	\$3,187	\$3,513	\$97,335	\$99,402
	to age 75 (40)	\$2,667	-	\$109,000	
	to age 99 (64)		\$1,975	-	\$119,092
	5 years	\$17,705	-	\$88,763	
	10 years	\$10,019	-	\$100,725	
39 / 40	to age 65 (25)	\$4,329		\$109,665	
	to age 75 (35)	\$3,418		\$121,670	
	to age 99 (59)	, , , , , ,	\$2,602	-	\$144,61
	5 years	\$23,474		\$117,610	
	10 years	\$13,690		\$137,440	
44 / 45	to age 65 (20)	\$7,594		\$153,020	
,	to age 75 (30)	\$5,261		\$159,555	
	to age 99 (54)	40,201	\$3,866	4107,000	\$196,733
	5 years	\$29,817		\$149,323	#170,70
	10 years	\$17,703		\$177,570	
49 / 50	to age 65 (15)	\$17,703 \$12,302		\$185,363	
477 30	to age 75 (25)	\$7,528		\$189,640	
	to age 99 (49)	\$7,520	\$5,223	\$107,040	\$241,167
	100 080 11 (11)	Death/TI/CI/TPD	-	Death/TI/CI/TPD	-
Coverage + Ac	ccelerated CI	(till age 99)		(till age 99)	
		CI Advance Cover Plus IV	-	CI Advance Cover Plus IV	-
ALB / ANB	Premium Term	CI Advance Cover Plus IV ANB	-	CI Advance Cover Plus IV ANB	-
	Premium Term 5 years	CI Advance Cover Plus IV ANB \$12,350		CI Advance Cover Plus IV ANB \$172,896	-
ALB / ANB	Premium Term 5 years 10 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876	-	CI Advance Cover Plus IV ANB	-
	Premium Term 5 years	CI Advance Cover Plus IV ANB \$12,350	-	CI Advance Cover Plus IV ANB \$172,896	-
ALB / ANB	Premium Term 5 years 10 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321	
ALB / ANB	Premium Term 5 years 10 years to age 65 (35)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944	
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944	
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613	
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944	-	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663	- - - - - - - - -	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728	
29 / 30 34 / 35	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643	- - - - - - - - -	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088 \$243,063 \$254,728 - \$266,779 \$278,802	
29 / 30 34 / 35	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643	- - - - - - - - -	CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088 \$243,063 \$254,728 - \$266,779 \$278,802 \$287,742	
29 / 30 34 / 35	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088 \$243,063 \$254,728 - \$266,779 \$278,802 \$287,742	
29 / 30 34 / 35	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747	
29 / 30 34 / 35	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 - \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747 - \$335,132	
29/30 34/35 39/40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$10,359 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728 \$27,088 \$243,063 \$254,728 \$27,880 \$27,880 \$27,880 \$27,880 \$287,742 \$299,747 \$2335,132 \$335,132	
29/30 34/35 39/40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (25) to age 99 (59) 5 years 10 years to age 65 (20)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436 \$27,443 \$17,659 \$11,563		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747 \$335,132 \$335,4962	
29/30 34/35 39/40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 75 (30) to age 75 (30)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436 \$17,659 \$11,563 \$9,230		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747 \$335,132 \$335,132 \$335,4962 \$377,077	
29/30 34/35 39/40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30)	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436 \$17,659 \$11,563 \$9,230 \$35,170		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747 \$335,1362 \$335,1362 \$377,077 \$414,544	
29 / 30 34 / 35 39 / 40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 99 (54) 5 years 10 years 10 years 10 years 10 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613	
29 / 30 34 / 35 39 / 40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 75 (30) to age 99 (54) 5 years	CI Advance Cover Plus IV ANB \$12,350 \$7,876 \$3,775 \$3,643 \$16,409 \$10,359 \$5,464 \$4,944 \$20,663 \$13,037 \$7,347 \$6,436 \$17,659 \$11,563 \$9,230 \$35,170		CI Advance Cover Plus IV ANB \$172,896 \$181,321 \$192,944 \$203,613 \$216,866 \$227,088 \$243,063 \$254,728 \$266,779 \$278,802 \$287,742 \$299,747 \$335,1362 \$335,1362 \$377,077 \$414,544	

	(Death/TI/TPD/CI) till Age 99 ANB	\$500,000			
Policy Term	till Age 77 AND	Annual P	remium	Total Prem	ium Payable
		Singlife Elite Term II	China Taiping i-Assure99	Singlife Elite Term II	China Taiping i-Assure99
		(Limted Pay)	(Non-Par Whole Life)	(Limted Pay)	(Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age 99)	Death/TPD (till age 99)
ALB / ANB	Premium Term	ANB	ANB	ANB	ANB
	5 years	\$8,796	-	\$44,218	
	10 years	\$5,058	-	\$51,120	
29/30	to age 65 (35)	\$1,779	\$2,005	\$64,305	\$66,18
	to age 75 (45)	\$1,568	-	\$73,178	
	to age 99 (69)	-	\$1,219	-	\$79,24
	5 years	\$12,237	-	\$61,423	
	10 years	\$6,963		\$70,170	
34 / 35	to age 65 (30)	\$2,805			\$82,492
	to age 75 (40)	\$2,279		\$93,480	Ţ-Z-, 177
	to age 99 (64)	Ψ2,2//	\$1,672	ψ73, 4 00	\$100,83
	5 years	\$15,676	. ,	\$78,618	
	10 years	\$8,867			
20 / 40			#4.540	\$89,205	#407.45
39 / 40	to age 65 (25)	\$3,828	\$4,513		
	to age 75 (35)	\$2,989		\$106,638	
	to age 99 (59)		\$2,332	-	\$129,64
	5 years	\$19,885		\$99,665	
	10 years	\$11,582	-	\$116,355	
44 / 45	to age 65 (20)	\$6,314	\$7,125	\$127,410	\$134,53
	to age 75 (30)	\$4,418	-	\$134,265	
	to age 99 (54)	-	\$3,341	-	\$169,97
	5 years	\$24,566	-	\$123,068	
	10 years	\$14,579	-	\$146,330	
49 / 50	to age 65 (15)	\$10,539	\$12,202		
	to age 75 (25)	\$6,372		\$225,043	
	to age 99 (49)	-	\$4,487	-	\$207,21
Coverage + Ac	•	Death/TI/CI/ TPD (till age 99)	-	Death/TI/CI/ TPD (till age 99)	-
		CI Advance Cover Plus IV	-	CI Advance Cover Plus IV	-
ALB / ANB	Premium Term	ANB	-	ANB	-
	5 years	\$10,063	-	\$135,755	
	10 years	\$6,326	-	\$142,658	
29 / 30	to age 65 (35)	\$3,047	-	\$155,843	
	to age 75 (45)	\$2,835		\$164,715	
	to age 99 (69)		-	, == 1,7 20	
	5 years	\$13,786	-	\$164,393	
	10 years	\$8.513		\$173,140	
34/35	to age 65 (30)	\$4,355			
J ., J.J	to age 65 (30)	\$3,828		\$188,860 \$196,450	
	to age 75 (40)	\$3,020	-	\$170,430	
	5 years	#17 (20		¢407.040	
	10 years	\$17,628 \$10,819		\$197,310 \$207,897	
20 / 40		 			
39 / 40	to age 65 (25)	\$5,781		\$215,832	
	to age 75 (35)	\$4,941	-	\$225,330	
	to age 99 (59)	-	-	-	
	5 years	\$22,337		\$235,272	
	10 years	\$14,034		\$251,962	
	to age 65 (20)	\$8,766		\$263,017	
44 / 45				\$269,872	
44 / 45	to age 75 (30)	\$6,870		\$207,072	
44 / 45	to age 75 (30) to age 99 (54)	\$6,870	-	\$207,072	
44 / 45		\$6,870 - \$27,558	-	\$207,072 - \$272,582	

ı	49 / 50	to age 65 (15)	\$13 531	 \$308,432	_
		to age 75 (25)	\$9,364	 \$374,557	
1		to age 99 (49)	-	-	-

Male, Non S Sum Assure	moker d (Death/TI/TPD/CI)	\$800,000						Lowest Premium 2nd Lowest Premium	
		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II		Tokio Marine Term Assure II
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$203	\$488	-	\$255			-	\$250
	10 (renewal)	\$210	-	-	\$255	\$343		\$310	
29/30	to age 65 (35)	\$423	\$904	-	\$481	. \$766		\$607	\$385
27, 66	to age 85 (55)	\$922	-	-	\$1,313	\$1,830	-	\$1,290	\$932
	to age 99 (69)	\$2,584	-	\$1,847	-	-	-	-	-
	to age 100 (70)	-	-	-	-	\$2,904	-	\$2,343	-
	5 (renewal)	\$239	\$568	-	\$287	\$361	\$388	-	\$270
	10 (renewal)	\$274	-	-	\$289	\$387	\$388	\$396	\$283
34/35	to age 65 (30)	\$555	\$1,080	-	\$580	\$783	\$757	\$817	\$457
34/33	to age 85 (50)	\$1,257	-	-	\$1,670	\$2,218	-	\$1,636	\$1,201
	to age 99 (64)	\$3,321	-	\$2,529	-	-	-	-	-
	to age 100 (65)	-	-		-	\$3,705	-	\$3,136	-
	5 (renewal)	\$339	\$776	-	\$367	\$484	\$484		\$393
	10 (renewal)	\$402	-		\$413	\$510	\$513	\$569	\$417
1 /	to age 65 (25)	\$762	\$1,448	-	\$751	\$1,038	\$916	\$1,120	\$595
39 / 40	to age 85 (45)	\$1,721	-		\$2,146	\$2,816	-	\$2,085	\$1,543
	to age 99 (59)	\$4,362	-	\$3,330	-		-	-	-
İ	to age 100 (60)	-	-		_	\$4,761	-	\$4,256	-
	5 (renewal)	\$520	\$1,192		\$565		\$720	-	\$515
	10 (renewal)	\$670			\$656	\$827	\$727	\$952	\$623
	to age 65 (20)	\$1,009			\$928	\$1,232		\$1,246	\$779
44 / 45	to age 85 (40)	\$2,380	ψ1,000		\$2,771	\$3,784		\$2,808	\$1,983
•	to age 99 (54)	\$5,887		\$3,959	ψ2,772	. \$5,70	ψ0,000		ψ1,700 -
	to age 100 (55)	\$3,567		φο, / ο /		\$6,151		\$6,190	_
	5 (renewal)	\$896	\$2,056		\$957		\$1,109	\$0,170	\$912
	10 (renewal)	\$1,175			\$1,026	\$1,346		\$1,021	\$1,077
-	to age 65 (15)	\$1,175			\$1,026	\$1,698		\$1,021	\$1,077 \$1,154
49 / 50	to age 85 (35)	\$1,422							
			_	44 405	\$3,595	\$4,946	\$5,491	\$3,222	\$3,105
	to age 99 (49)	\$3,276	-	\$6,685	\$3,595	-	\$5,491	-	\$3,105
		\$8,161	-	\$6,685	-	\$7,990	-	- \$9,360	-
Coverage + A	to age 99 (49) to age 100 (50)		Death/TI/CI TPD (till age 65)	\$6,685 -	\$3,595 Death/TI/CI TPD (till age 85)	-	\$5,491 Death/TI/CI TPD (till age 85)	-	\$3,105 - Death/TI/CI TPD (till age 85)
Coverage + A	to age 99 (49) to age 100 (50)	\$8,161 Death/TI/CI/	Death/TI/CI TPD (till age 65) Critical Care	\$6,685	Death/TI/CI TPD (till age 85) AdvancedCare	\$7,990 Death/TI/CI	Death/TI/CI TPD (till age 85) Critical Care	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect	Death/TI/CI TPD (till age 85) Critical Illness
	to age 99 (49) to age 100 (50)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV	Death/TI/CI TPD (till age 65) Critical Care Rider	\$6,685	Death/TI/CI TPD (till age 85) AdvancedCare Rider	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II)	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator
Coverage + A	to age 99 (49) to age 100 (50) ccelerated CI Policy Term	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB	Death/TI/CI TPD (till age 65) Critical Care Rider ALB	-	Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB
	to age 99 (49) to age 100 (50) celerated CI Policy Term 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968	-	Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530
	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708	Death/TI/CI TPD (till age 65) Critical Care Rider ALB	-	Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530
	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514	Death/TI/CI TPD (till age 65) Critical Care Rider ALB	-	Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497	57,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$714 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
ALB / ANB	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914	Death/TI/CI TPD (till age 65) Critical Care Rider ALB		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$714 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530
ALB / ANB	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514	Death/TI/CI TPD (till age 65) Critical Care Rider ALB		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$714 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
ALB / ANB	to age 99 (49) to age 100 (50) celerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
ALB / ANB	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 - \$6,048 \$1,217	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
ALB / ANB	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$4,534 \$5,048 \$1,217 \$1,387	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
ALB / ANB	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$1,062 \$2,051	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,127 \$1,387 \$2,607	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) celerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,062 \$1,062 \$2,051 \$4,005	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,127 \$1,387 \$2,607	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 65 (30) to age 85 (50) to age 99 (64)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$1,062 \$2,051	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes)	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1.497 \$3,273 \$761 \$866 \$1.890 \$4,199	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 99 (64) to age 99 (64) to age 99 (64) to age 100 (55) 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$4,005 \$4,005 \$6,964	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$4,534 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,998	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,789	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670
ALB / ANB 29 / 30	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$8666 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29/30 34/35	to age 99 (49) to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 97 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (25)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,1258 \$1,1262 \$1,1262 \$1,1262 \$1,1262 \$1,267 \$1,268 \$1,267 \$5,505	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670
29/30 34/35	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 90 (64) to age 90 (65) to age 90 (65) to age 90 (65) to age 85 (50) to age 85 (50) to age 85 (50) to age 65 (25) to age 85 (45) to age 99 (59)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$8666 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,988 \$3,390 \$7,104	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29/30 34/35	to age 99 (49) to age 100 (50) ccelerated CI 5 (renewal) 5 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 85 (50) to age 89 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$4,534 \$5,007 \$5,594 \$7,729 \$1,756 \$1,988 \$3,390 \$7,104	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756
29/30 34/35	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 85 (50) to age 99 (64) to age 80 (50) to age 90 (64) to age 100 (65) 5 (renewal) to age 65 (25) to age 85 (45) to age 85 (45) to age 99 (59) to age 99 (59) to age 99 (59) to age 99 (59) to age 100 (60) 5 (renewal) to age 100 (60) 5 (renewal) to age 100 (60) 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$4,544 \$4,544		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29/30 34/35	to age 99 (49) to age 100 (50) Coelerated Cl	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,626 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1.497 \$3,273 \$761 \$866 \$1.890 \$4,199 \$51,117 \$1,327 \$2,435 \$5,390 \$1,768	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,1217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,998 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) Coclerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (55) 5 (renewal) 10 (renewal) to age 65 (20) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 90 (64) to age 100 (60) 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 - \$780 \$1,062 \$2,051 \$4,005 \$6,964 - \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 - \$1,257 \$2,690 \$3,885	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$3,616		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,988 \$3,3990 \$7,104 \$9,545 \$2,865 \$4,304	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096
29/30 34/35	to age 99 (49) to age 100 (50) ccelerated CI 5 (renewal) 5 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 90 (49) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (25) to age 95 (49) to age 85 (40)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$3,616		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1.497 \$3,273 \$761 \$866 \$1.890 \$4,199 \$51,117 \$1,327 \$2,435 \$5,390 \$1,768	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,1217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,998 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) Coclerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (55) 5 (renewal) 10 (renewal) to age 65 (20) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 90 (64) to age 100 (60) 5 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 - \$780 \$1,062 \$2,051 \$4,005 \$6,964 - \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 - \$1,257 \$2,690 \$3,885	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$3,616		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,988 \$3,3990 \$7,104 \$9,545 \$2,865 \$4,304	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) ccelerated CI 5 (renewal) 5 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 90 (49) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (25) to age 95 (49) to age 85 (40)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$3,616		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,988 \$3,3990 \$7,104 \$9,545 \$2,865 \$4,304	\$1,078 \$1,079 \$2,128 \$2,947 \$2,947 \$2,947 \$2,947 \$2,947 \$3,080 \$4,080 \$8,796	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096 \$2,473 \$5,319
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) 10 age 45 (35) 10 age 85 (55) 10 age 99 (69) 10 age 65 (30) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (50) 10 age 85 (50) 10 age 85 (50) 10 age 80 (50) 10 age 80 (50) 10 age 80 (50) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59) 10 age 65 (25) 10 age 85 (45) 10 age 85 (45) 10 age 85 (40) 10 age 85 (40) 10 age 99 (54)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$3,616 \$6,064		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	\$1,078 \$1,756 \$1,789 \$2,947 \$2,947 \$2,947	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 97 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 97 (69) 10 age 98 (50) 10 age 99 (69) 10 age 99 (69) 10 (renewal) 10 (renew	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,676 \$2,870 \$5,505 \$9,191	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$3,288 \$4,544 \$4,544 \$5,666 \$6,064		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1.497 \$3,273 \$761 \$866 \$1.890 \$4,199 \$51,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,986 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,304 \$9,536	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080 \$8,796	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096 \$2,473 \$5,319
29 / 30 34 / 35 39 / 40	to age 99 (49) to age 100 (50) Policy Term S (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 97 (69) 10 age 85 (55) 10 age 98 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 85 (50) 10 age 99 (64) 10 age 99 (64) 10 age 100 (65) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (45) 10 age 85 (45) 10 age 97 (59) 10 age 85 (40) 10 age 85 (40) 10 age 85 (40) 10 age 99 (54) 10 age 100 (55) 1	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$12,334	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$3,288 \$4,544 \$4,544 \$5,616		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932 \$3,039	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,998 \$3,390 \$7,104 \$9,536 \$4,304 \$9,536 \$1,21831 \$4,838	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080 \$8,796	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096 \$2,473 \$5,319
29 / 30 29 / 30 34 / 35	to age 99 (49) to age 100 (50) ccelerated CI 5 (renewal) 5 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 95 (20) to age 85 (40) to age 85 (40) to age 85 (40) to age 99 (54) to age 99 (54) to age 99 (55) to age 99 (59) to age 90 (50) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544 \$3,616 \$6,064		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$8666 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932 \$3,039 \$3,570	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$4,807 \$4,807 \$4,807 \$4,807 \$5,339	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29 / 30 34 / 35 39 / 40	to age 99 (49) to age 100 (50) Policy Term 5 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 age 85 (55) 10 age 85 (55) 10 age 85 (55) 10 age 85 (50) 10 age 85 (45) 10 age 85 (40) 10 age 99 (54) 10 age 100 (55) 5 (renewal) 10 (renewal) 10 age 99 (54) 10 age 100 (55) 5 (renewal) 10 (renewal)	\$8,161 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,3885 \$7,645 \$12,334 \$3,328 \$4,633 \$5,631	Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544 \$3,616 \$6,064		Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932 \$3,039 \$3,570 \$4,155	\$7,990 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$4,807 \$4,807 \$4,807 \$4,807 \$5,339	\$9,360 Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB	Death/TI/CI TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$2,096 \$2,473 \$5,319 \$3,180 \$3,3731 \$3,564

		(Regular Pay)		(Non-Par Whole Life)					
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	-	\$344		\$206	\$273	\$242		\$196
	10 (renewal)	\$141	-		\$206	\$282	\$242	\$285	\$196
00 / 00	to age 65 (35)	\$323	\$624		\$350	\$581	\$508	\$518	\$285
29/30	to age 85 (55)	\$718	-		\$985	\$1,470	-	\$1,066	\$684
	to age 99 (69)	\$1,975	-	\$1,561	-	-			
1	to age 100 (70)					\$2,534	-	\$2,053	
	5 (renewal)	\$198	\$432		\$236	\$299	\$321		\$246
	10 (renewal)	\$219			\$244	\$317	\$325	\$347	\$232
i	to age 65 (30)	\$433	\$744		\$427	\$572	\$570	\$618	\$332
34 / 35	to age 85 (50)	\$990			\$1,259	\$1,734	\$570	\$1,262	\$867
	to age 99 (64)	\$2,711		\$1,713	91,237	\$1,754		\$1,202	\$007
ł	to age 100 (65)	\$2,711		\$1,710		\$3,238		\$2,622	
		101	+/70		+000		+ 400	\$2,022	+0.47
	5 (renewal)	\$314 \$357	\$672		\$339 \$356	\$422	\$422	+500	\$346
	10 (renewal)					\$458	\$441	\$520	
39 / 40	to age 65 (25)	\$585	\$976		\$550	\$783	\$715	\$846	\$432
	to age 85 (45)	\$1,338	-		\$1,612	\$2,138	-	\$1,691	\$1,203
	to age 99 (59)	\$3,593	-	\$2,389	-	-	-	-	-
	to age 100 (60)		-	-	-	\$4,154	-	\$3,396	-
	5 (renewal)	\$462	\$904		\$467	\$581	\$567	-	\$471
	10 (renewal)	\$564	-		\$508	\$678	\$643	\$828	\$489
44 / 45	to age 65 (20)	\$790	\$1,192	-	\$696	\$915	\$949	\$1,095	\$567
44 / 45	to age 85 (40)	\$1,801	-		\$2,065	\$2,886	\$2,758	\$2,237	\$1,667
1	to age 99 (54)	\$4,790	-	\$3,420	-	-	-	-	-
1	to age 100 (55)	-			-	\$5,350	-	\$4,780	-
	5 (renewal)	\$726	\$1,160		\$696	\$845	\$886		\$752
1	10 (renewal)	\$891			\$749	\$1,012	\$951	\$847	\$794
İ	to age 65 (15)	\$1,015			\$901	\$1,214	\$1,096	\$942	\$767
49 / 50	to age 85 (35)	\$2,429			\$2,656	\$3,458	\$3,989	\$2,324	\$2,301
	to age 99 (49)	\$6,256		\$4,595	, , , , , ,	7-7,1			-
1	to age 100 (50)	\$0,250		ψ1,070		\$6,917		\$5,569	
	to age 100 (50)	Death/TI/CI/	Death/TI/CI		Death/TI/CI	Death/TI/CI	Death/TI/CI	Death/TI/CI	Death/TI/CI/
		TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
Coverage + A	ccelerated CI								
		CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	Advanced CI Rider	Critical Care Enhancer Rider (II)	Essential Protect (See notes)	Critical Illness Accelerator
ALB / ANB	Policy Term	ANB	ALB	_	ANB	ANB	ALB	ALB	ANB
ALD / AND		AND	\$1,112	-			\$864	ALB	
	5 (renewal)	\$874		-	\$677 \$781	\$1,401 \$1,434		-	\$694
	10 (renewal)			-			\$935	-	\$694
29/30	to age 65 (35)	\$1,612	\$2,456	-	\$1,592	\$2,701	\$2,013	-	\$1,048
	to age 85 (55)	\$2,438	-	-	\$2,743	\$4,678	-	-	\$1,860
	to age 99 (69)	\$4,099	-	-	-	-	-	-	-
	to age 100 (70)	-	-	-	-	\$6,086	-	-	-
	5 (renewal)	\$1,033		-	\$998	\$1,731	\$1,305	-	\$937
	10 (renewal)	\$1,467		-	\$1,153	\$1,997	\$1,365	-	\$994
34 / 35	to age 65 (30)	\$2,195	\$3,272	-	\$1,985	\$3,116	\$2,253	-	\$1,383
34/33	to age 85 (50)	\$3,130	-		\$3,457	\$5,942	-	-	\$2,456
	to age 99 (64)	\$5,287	-		-	-	-	-	-
	to age 100 (65)	-	-			\$7,862	-	-	-
	5 (renewal)	\$1,809	\$2,952	-	\$1,536	\$2,614	\$1,986		\$1,494
1	10 (renewal)	\$2,378	-		\$1,844	\$3,034	\$2,067	-	\$1,575
	to age 65 (25)	\$3,036		-	\$2,495	\$3,935	\$2,959	-	\$1,767
39 / 40	to age 85 (45)	\$4,196			\$4,327	\$6,762	,757		\$3,157
	to age 99 (59)	\$6,813			ψ-1,02 <i>i</i>	\$5,702			40,137
	to age 100 (60)	\$0,013				\$9,066			
	5 (renewal)	\$2,822	\$4,576		\$2,471	\$3,829	\$2,879		\$2,050
	10 (renewal)	\$2,822		-	\$2,471	\$3,629 \$4,246	\$2,879	-	\$2,030
					\$2,604	\$4,246 \$4,907			
44 / 45	to age 65 (20)	\$3,967		1			\$3,763	_	\$2,267
	to age 85 (40)	\$5,530	,	-	\$5,371	\$9,030	\$7,120	-	\$4,072
	100 (5.4)								
	to age 99 (54) to age 100 (55)	\$8,809	-	-	-	\$12,974	-	-	-

\$3,066 \$3,359 \$3,676 \$6,539

\$12,974 \$5,141 \$5,484 \$5,886 \$10,594

Lowest Premium

Manulife Income
ManuProtect Term II TermLife Solitaire

\$4,125 \$4,272 \$4,830

\$9,687

2nd Lowest Premium

Tokio Marine Term Assure II

Female, Non Smoker
Sum Assured (Death/TI/TPD/CI)

49/50

to age 99 (34) to age 100 (55) 5 (renewal) 10 (renewal) to age 65 (15) to age 85 (35) to age 99 (49) to age 100 (50)

\$800,000

Singlife Elite Term II (Regular Pay)

China Life Term Guardian

\$3,941

\$4,806 \$4,978 \$7,057 \$11,140

\$5,896

\$6,520

China Taiping i-Assure99 (Non-Par Whole Life)

China Taiping i-Protect

Etiqa Essential Term Life Cover

Manulife

Male, Non Smoker
Sum Assured (Death/TI/TPD/CI

\$1,000,000



Bite Term (Regular Pay) Term Guardian Resource? Regular Pay) Forteet Regular Pay)										
TPD (till age 99) TPD (till age 99) TPD (till age 99) TPD (till age 80) TPD			Elite Term II	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect			Income TermLife Solitaire	Tokio Marine Term Assure II
AlB ANB Policy Term ANB AN	verage								Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
10 (renewal) 120 (renewal)	ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
29/30 10 age 65(38) 5458 51,000 513.481 52,000 1 10 age 99(99) 52,777 54,000 5303 5410 5415 10 age 99(99) 52,777 54,000 5303 5410 5415 10 age 100(70) - 5303 5410 5415 10 age 65(30) 5398 - 5303 5410 5415 10 age 65(30) 5398 - 5303 5410 5415 10 age 99(94) 52,869 - 5303 5410 5415 10 age 99(94) 53,869 - 51,940 52,520 - 10 age 99(94) 53,869 - 51,940 52,520 - 10 age 99(94) 54,862 5779 54,862 5779 10 age 50(30) 54,862 5779 54,862 5779 10 age 99(94) 54,862 5779 54,862 5779 10 age 50(30) 51,000 52,270 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000 51,000		5 (renewal)	\$219	\$560		\$257	\$370	\$309		\$247
1 1 20 20 20 20 20 20				-					\$264	\$255
10 age 51 (05) 10 age 100 (70) 12.717 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12.000 12	20 / 20			\$1,080				\$757	\$579	\$425
1	27/30			-		\$1,481	\$2,080		\$1,227	\$1,023
34/35 3 (10 (cnewal)			\$2,717	-	\$2,032	-	-			
34/35 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39/40 39				-		-			\$2,224	
34 / 35				\$660						\$272
1 to age 85 (90) to age 95 (91) to a				-					\$338	\$305
10 age 90 (6/s) 53,488 52,712 - - - - - - - - -	34 / 35			\$1,300				\$811	\$780	\$516
10 age 100 (63) - - - - - - - - -					+0.700	\$1,940	\$2,520		\$1,556	\$1,324
39 / 40 3256 570 3386 5550 520 320 10 (enewal) 4548 5550 559 10 (enewal) 4548 5580 5549 10 age 65 (23) 51818 51,760 3810 51,180 5982 10 age 65 (23) 51,829 10 age 79 (59) 10 ag			\$3,489		\$2,782		*****		40.070	
10 (renewal) 5436 -			*264	*****		*204		*E20	\$2,978	\$405
10 10 10 10 10 10 10 10				\$920	·				\$485	\$403
10 age 85 (49)				\$1.760					\$485	\$44.
To age 99(59) 54,382 -	39 / 40			\$1,700				\$702	\$1,983	\$1,716
10 age 100 (s/s)					63 545	32,444	\$3,200		\$1,703	\$1,710
44/45			\$4,502		30,303		\$5,410		\$4,040	
10 (renewal) 1.0 (renewal)			¢560	\$1.440		\$621		¢771	\$4,040	¢538
44 / 45 to age 65 (20) \$1.002 \$2.310 \$31.002 \$1.400 \$1.360 \$1.360 \$1.002 \$1.400 \$1.360 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200 \$1.200				\$2,110					\$811	\$672
10 age 95 (40) 10 age 10 (52) 10 a				\$2.310					\$1,101	\$838
To age 99 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (5) 10 age 100 (7) 10 ag	44 / 45			12,111					\$2,655	\$2,225
To age 100 (%) September					\$5,115	, , , , ,	* 1,1-1		****	
S S S S S S S S S S			· · · · · ·				\$6,990		\$5,859	
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## 19 / 50 to age 65 (15) to age 91 (9) to age 50 (15) to age 99 (49) to age 30 (15) s.5.50				7-,					\$870	\$1,156
To age 85(38) S3,496 -				\$3,020		\$1,459			\$1,216	\$1,287
To age 99 (49) To age 100 (25) Death/TI/Cl Death/TI/Cl To ge 100 (25) To g	49 / 50					\$4,084			\$3,046	\$3,080
Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Death/Tit/Cl Deat			\$8,565	-	\$7,149	-	-			
		to age 100 (50)					\$9,080		\$6,200	
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AlB Policy Term ANB AlB Al	cruge · receici	atea ei	CI Advance Cover Plus IV						Essential Protect	Critical Illness
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29 / 30 To age 95 (55) To age 95 (66) S3,471 S3,321 S5,460 10 age 90 (70) S933 \$1,660 \$899 \$1,480 \$1,172 S1,060 \$1,072 S1,060 \$1,072 S1,072 S1,070 S1,072 S1,070 S1,073 S1,070 S										\$1,193
to age 99 (66)	29 / 30			\$3,100				\$2,242		\$2,259
to age 100 (70)					· ·	\$3,931	\$3,400	· ·		\$2,255
S (menwal) \$933 \$1,600 \$892 \$1,480 \$1,192 \$1,004 \$1,600 \$1,292 \$1,204 \$1,600 \$1,292 \$1,204 \$1,600 \$1,292 \$1,204 \$1,600 \$1,292 \$1,004 \$1,600 \$1,292 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$1,004 \$			\$0,1/5		·	<u> </u>	67.220	.	<u> </u>	
34/35 to age 65 (30) \$1,281 - \$1,092 \$1,690 \$1,223 to age 65 (30) \$2,246 \$4,060 \$51,223 to age 65 (30) \$4,770 - \$5,101 to age 90 (44) \$4,005 - \$5,101 \$6,740 - \$5,101 to age 100 (65) - \$5,266 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005 \$1,005			*022	¢1 //n	<u> </u>	4000	\$7,230 e1,400	£1 400	<u> </u>	\$671
24/35 to age 65(30) 52,466 \$4,050 - \$2,276 \$3,170 \$2,430 to age 85(30) \$4,770 - \$5,101 \$6,740 - \$5,101 \$6,740 - \$5,048 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 - \$6,740 -				\$1,000						\$851
to age 55(50)				\$4.060						\$1,608
to age 99 (64) \$8,043	34 / 35			\$7,000		\$5 101	\$6.740	\$2,400		\$3,034
to age 100 (65) \$9,240 -						\$5,101	\$0,740			20,00
5 (renewal) \$1,513 \$2,640 - \$1,323 \$2,140 \$1,950		to age 100 (65)	40,010				\$9.240			
			\$1,513	\$2,640		\$1,323		\$1.950		\$1,392
10 (renewal) \$2,029 - \$1,577 \$2,440 \$1,985				12,010			\$2,440			\$1,500
to age 65 (25) \$3.452 \$5.360 - \$2.916 \$4.120 \$3.266				\$5.360		\$2.916	\$4.120	\$3.266		\$2,127
39 / 40 to age 85 (45) \$6,560 - \$6,500 \$8,560 -	39 / 40					\$6,500	\$8,560			\$4,296
to age 99 (59) \$10,618		to age 99 (59)		-						
to age 100 (60) \$11,390 -		to age 100 (60)		-			\$11,390			
5 (renewal) \$2,355 \$4,470 - \$1,787 \$3,500 \$3,007			\$2,355	\$4,470		\$1,787	\$3,500	\$3,007		\$2,113
10 (renewal) \$3,253 - \$2,634 \$3,850 \$3,093				-		\$2,634				\$2,506
to age 65 (20) \$4 677 \$7 530 - \$8 373 \$5 240 \$4 523	44 / 45	to age 65 (20)		\$7,530						\$2,818
44 / 45 to age 85 (40) \$9,109 - \$8,373 \$11,490 \$9,687	44 / 45					\$8,373				\$6,125
to age 99 (54) \$14,240		to age 99 (54)		-						
to age 100 (55) \$15,340 -		to age 100 (55)		-			\$15,340			
		5 (renewal)	\$4,004	\$7,870		\$3,660	\$5,920	\$5,100		\$3,721
5 (renewal) \$4,004 \$7,870 - \$3,660 \$5,920 \$5,100		10 (renewal)	\$5,587	-		\$4,332	\$6,450	\$5,343		\$4,467
		to age 65 (15)	\$6.783	\$10,470		\$5,026	\$7,100	\$5,920		\$4,281
10 (renewal) \$5,587 \$4,332 \$6,450 \$5,343 to age 65 (15) \$6,783 \$10,470 - \$5,026 \$7,100 \$5,920	49 / 50									
10 (renewal) \$5.587 - \$1.302 \$6.450 \$5.343 to age 65 (15) \$6.6783 \$10.470 \$5.026 \$7.100 \$5.920 to age 65 (35) \$13.004 - \$10.755 \$14.360 \$13.277	49 / 50	to age 85 (35)		-			\$14,360	\$13,237		\$8,120
10 (renewal) \$5,587 \$4,332 \$6,450 \$5,343 to age 65 (15) \$6,783 \$10,470 - \$5,026 \$7,100 \$5,920	49 / 50	to age 85 (35) to age 99 (49)	\$13,004	-				\$13,237		\$8,120

Female, Non Smoker Sum Assured (Death/TI/TPD/CI)

\$1,000,000



	eath/TI/TPD/CI)	\$1,000,000						2nd Lowest Premium	
		Singlife	China Life	China Taiping	China Taiping	Etiga Essential	Manulife	Income	Tokio Marine
		Elite Term II (Regular Pay)	Term Guardian	i-Assure99 (Non-Par Whole Life)	i-Protect	Term Life Cover	ManuProtect Term		Term Assure II
verage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
LB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
D) AIRD	5 (renewal)	\$138	\$380		\$209	\$310	\$259	, and a	\$2
	10 (renewal)	\$154	\$000		\$209	\$320	\$259	\$243	\$2
	to age 65 (35)	\$346	\$730		\$377	\$660	\$545	\$494	\$3
29 / 30	to age 85 (55)		\$750		\$1,108	\$1,670	\$545	\$1,192	\$7
	to age 99 (69)	\$763 \$2,078		61.715	\$1,100	\$1,070		\$1,172	3.
	to age 100 (70)	\$2,076		\$1,713		\$2,880		\$1,949	
		\$214	\$490		\$250	\$2,680	\$344	\$1,747	\$
	5 (renewal)		\$470					4007	
	10 (renewal)	\$238			\$259	\$360	\$349	\$297	\$
34 / 35	to age 65 (30)	\$465	\$880		\$470	\$650	\$612	\$590	\$
	to age 85 (50)	\$1,051			\$1,460	\$1,970		\$1,199	\$
	to age 99 (64)	\$2,849		\$2,352	-	-			
	to age 100 (65)				_	\$3,680	-	\$2,488	
	5 (renewal)	\$336	\$790	-	\$358	\$480	\$452	_	\$
	10 (renewal)	\$386	<u> </u>	<u> </u>	\$376	\$520	\$473	\$443	\$
39 / 40	to age 65 (25)	\$625	\$1,170	-	\$592	\$890	\$766	\$747	\$
	to age 85 (45)	\$1,418			\$1,832	\$2,430		\$1,607	\$1,
	to age 99 (59)	\$3,773		\$3,189					
	to age 100 (60)		-	<u> </u>	_	\$4,720		\$3,223	
	5 (renewal)	\$494	\$1,080	·	\$513	\$660	\$607		\$
	10 (renewal)	\$605	<u> </u>	<u> </u>	\$569	\$770	\$689	\$706	s
44 / 45	to age 65 (20)	\$843	\$1,440		\$779	\$1,040	\$1,017	\$966	\$
44 / 43	to age 85 (40)	\$1,904			\$2,357	\$3,280	\$2,954	\$2,115	\$1,
	to age 99 (54)	\$5,026		\$4,409	-	-	-		
	to age 100 (55)					\$6,080		\$4,525	
	5 (renewal)	\$776	\$1,400		\$765	\$600	\$949		\$
	10 (renewal)	\$951			\$840	\$1,150	\$989	\$1,030	\$
	to age 65 (15)	\$1,081	\$1,760		\$1,007	\$1,380	\$1,174	\$1,145	S
49 / 50	to age 85 (35)	\$2,565			\$3,008	\$3,930	\$4,274	\$2,198	\$2,
	to age 99 (49)	\$6,561		\$6.132	7-,	*-,			42,
	to age 100 (50)					\$7,860		\$5,272	
	18(/	Death/TI/CI/	Death/TI/CI		Development	Death/TI/CI	- 1 - 1	Death/TI/CI/	
									Death/TI/CI/
				-	Death/TI/CI TPD (till age 85)	TPD (till age 86)	Death/TI/CI TPD (till age 85)		Death/TI/CI/ TPD (till age 85)
overage + Accele	erated CI	TPD (till age 99)	TPD (till age 65) Critical Care	-	TPD (till age 85) AdvancedCare	TPD (till age 86) Advanced CI	TPD (till age 85) Critical Care	TPD (till age 70) Essential Protect	TPD (till age 85) Critical Illness
		TPD (till age 99) CI Advance Cover Plus IV	TPD (till age 65) Critical Care Rider	-	TPD (till age 85) AdvancedCare Rider	TPD (till age 86) Advanced CI Rider	TPD (till age 85) Critical Care Enhancer Rider (II)	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85) Critical Illness Accelerator
	Policy Term	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85) AdvancedCare Rider ANB	TPD (till age 86) Advanced CI Rider ANB	TPD (till age 85) Critical Care Enhancer Rider (II) ALB	TPD (till age 70) Essential Protect	TPD (till age 85) Critical Illness Accelerator ANB
	Policy Term 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781	TPD (till age 65) Critical Care Rider	-	TPD (till age 85) AdvancedCare Rider ANB \$797	TPD (till age 86) Advanced CI Rider ANB \$1,720	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB
	Policy Term 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070	TPD (till age 65) Critical Care Rider ALB \$1,340	-	TPD (till age 85) AdvancedCare Rider ANB \$797	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB
	Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,958	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$ \$1,
B/ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,958 \$2,912	TPD (till age 65) Critical Care Rider ALB \$1,340	-	TPD (till age 85) AdvancedCare Rider ANB \$797	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$
B/ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,958	TPD (till age 65) Critical Care Rider ALB \$1,340	-	TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$
B/ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,958 \$2,912 \$4,733	TPD (till age 65) Critical Care Rider ALB \$1,340	-	TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 - \$7,320	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$ \$1,
B/ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,958 \$2,912 \$4,733	TPD (till age 65) Critical Care Rider ALB \$1,340	-	TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$7,320 \$2,130	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$1, \$2,
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,978 \$2,912 \$4,733 \$1,257 \$1,257	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020		TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306 \$1,202 \$1,395	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,130 \$2,460	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1, \$2, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1
B/ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,950 \$2,912 \$4,733 \$1,257 \$1,257 \$1,799 \$2,266	TPD (till age 65) Critical Care Rider ALB \$1,340		TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,1400 \$2,460 \$3,830	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$1. \$2.
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,1798 \$2,201 \$4,233 \$1,257 \$1,799 \$2,266 \$3,726	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020		TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306 \$1,202 \$1,395	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,1400 \$2,460 \$3,830	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1. \$2. \$1. \$1. \$2. \$1. \$1. \$2.
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,950 \$2,912 \$4,733 \$1,257 \$1,257 \$1,799 \$2,266	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020	-	TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$7,320 \$2,1400 \$3,830 \$7,240	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1. \$2. \$1. \$1. \$2. \$1. \$1. \$2.
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65)	TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,758 \$2,212 \$4,233 \$4,233 \$51,257 \$51,259 \$52,606 \$53,726 \$6,069	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPD (till age 85) AdvancedCare Rider ANB \$7977 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418 \$4,206	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$7,320 \$2,130 \$2,460 \$3,830 \$7,230 \$7,230	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$559 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$51, \$52, \$51, \$51, \$51, \$52, \$53, \$54, \$55, \$55, \$55, \$55, \$55, \$55, \$55
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (30) to age 85 (50) to age 90 (64) to age 100 (65) 5 (renewal)	TPD (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,0	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020		TPD (till age 85) AdvancedCare Rider ANB \$797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418 \$4,206	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,830 \$7,230 \$7,230 \$9,460 \$3,830 \$7,230	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,452 \$1,519 \$2,504	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1, \$2, \$1, \$1, \$2, \$31, \$51, \$51, \$51, \$51, \$51, \$51, \$51, \$5
B/ANB 29/30 34/35	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal)	TPD (till lage 99) CI Advance Cover Plus IV ANB \$708 \$1,070 \$1,598 \$2,212 \$4,373 \$1,275 \$1,275 \$2,066 \$3,724 \$6,666	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$1,305 \$1,202 \$1,395 \$2,418 \$4,206	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,220 \$3,220 \$3,220 \$3,220 \$3,220	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$529 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1, \$2, \$1, \$1, \$2, \$1, \$1, \$2, \$1, \$2, \$31, \$31, \$31, \$31, \$31, \$31, \$31, \$31
B/ANB 29/30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (age 65 (35) 10 age 85 (35) 10 age 87 (35) 10 (renewal)	TPO (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,970 \$2,712 \$4,733 \$1,277 \$1,779 \$2,066 \$3,726 \$6,069 \$2,205 \$2,212 \$3,669 \$3,266 \$3,276 \$3,276 \$3,369 \$3,266 \$3,369 \$3,369	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418 \$4,206 \$1,854 \$2,256 \$3,026	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$7,320 \$2,460 \$3,830 \$7,230 \$7,230 \$3,220 \$3,240 \$4,830	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,452 \$1,519 \$2,504	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Critical Illness S S S S S S S S S S S S S S S S S S
29 / 30 29 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 90 (67) 5 (renewal) to age 65 (30) to age 90 (40) to age 90 (40) to age 90 (64) to age 90 (65) 5 (renewal) 10 (renewal) to (55)	TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,070 \$1,070 \$2,200 \$2,200 \$2,200 \$2,200 \$2,200 \$2,200 \$2,200 \$3,300 \$3,300 \$3,300 \$4,300 \$3,400 \$4,300 \$4,300 \$4,300 \$4,300 \$4,300 \$4,300 \$4,300 \$4,300 \$4,300	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$1,305 \$1,202 \$1,395 \$2,418 \$4,206	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,220 \$3,220 \$3,220 \$3,220 \$3,220	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$529 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Critical Illness S S S S S S S S S S S S S S S S S S
29 / 30 29 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 99 (69) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (40) to age 100 (65)	TPO (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,970 \$2,712 \$4,733 \$1,277 \$1,779 \$2,066 \$3,726 \$6,069 \$2,205 \$2,212 \$3,669 \$3,266 \$3,276 \$3,276 \$3,369 \$3,266 \$3,369 \$3,369	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418 \$4,206 \$1,854 \$2,256 \$3,026	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$7,320 \$2,460 \$3,830 \$7,230 \$7,230 \$3,220 \$3,240 \$4,830	TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$529 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Critical Illness S S S S S S S S S S S S S S S S S S
29 / 30 29 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 95 (57) to age 100 (77) 5 (renewal) 10 (renewal) to age 65 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (age 65 (25) to age 95 (50) to age 99 (54) to age 65 (25) to age 85 (50) to age 99 (57) to age 99 (57)	TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,958 \$2,912 \$4,333 \$1,257 \$1,799 \$2,266 \$3,266 \$2,2012 \$3,368 \$2,2012 \$3,368 \$4,799 \$7,798	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 \$5,460		TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,829 \$4,206 \$4,206 \$1,854 \$2,226 \$3,024 \$5,225	TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$2,460 \$3,320 \$7,230 \$7,230 \$3,246,33,246,33,246,34,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,246,35,2	TPD (till age 85) (critical Care Enhancer Rider (tt) ALB \$759 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,395	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
29 / 30 29 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (65) to age 90 (50) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) to age 85 (50) to age 95 (40) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (45) to age 100 (65) 5 (renewal) to age 65 (25) to age 97 (40) to age 100 (65) 5 (renewal) to age 65 (25) to age 99 (57) to age 100 (60) 5 (renewal)	TPD (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,970 \$2,912 \$4,733 \$1,277 \$1,779 \$2,266 \$3,726 \$4,009 \$2,205 \$3,609 \$4,709 \$7,778	TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040		TPO (III age 85) Advanced Care Rider ANB \$777 \$972 \$1,792 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 \$1,292 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29 / 30 29 / 30 34 / 35 39 / 40	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) to age 95 (50) to age 97 (50) to age 90 (50) to age 90 (50) to age 99 (50) to age 99 (50) to age 99 (50) to age 99 (50)	TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,590 \$2,919 \$4,733 \$1,257 \$1,799 \$2,666 \$3,276 \$2,919 \$2,666 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276	TPO (till age 65) Citical Care Bider ALB S1,3402 S3,020 S3,020 S4,040 S5,460 S5,460 S5,460		TPO (till age 85) Advanced Care Bider ANB \$7977 \$827 \$1,202 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302	TPO (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,7	TPD (till age 85) (critical Care Enhancer Rider (tt) ALB \$1,039 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,395 \$3,395 \$3,208 \$3,208 \$3,208	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
29 / 30 29 / 35	Policy Term 5 (nenoval) 10 (renewal)	TPD (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,970 \$2,912 \$4,733 \$1,277 \$1,779 \$2,266 \$3,726 \$4,939 \$2,205 \$4,939 \$7,778 \$3,444 \$4,354 \$4,545 \$4,945 \$4,945	TPO (till age 65) (tiltical Care Rider \$1,340 \$3,000 \$3,000 \$4,040 \$5,460 \$5,460 \$5,460 \$5,460 \$5,670		TPO (III age 85) Advanced care Rider ANB \$7777 \$479 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 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29 / 30 29 / 30 34 / 35	Policy Term 5 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval)	TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,590 \$2,919 \$4,733 \$1,257 \$1,799 \$2,666 \$3,276 \$2,919 \$2,666 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276 \$3,276	TPO (till age 65) (tiltical Care Rider \$1,340 \$3,000 \$3,000 \$4,040 \$5,460 \$5,460 \$5,460 \$5,460 \$5,670		TPO (till age 85) Advanced Care Bider ANB \$7977 \$827 \$1,202 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302 \$1,302	TPO (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,760 \$1,7	TPD (till age 85) (critical Care Enhancer Rider (tt) ALB \$1,039 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,395 \$3,395 \$3,208 \$3,208 \$3,208	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 critical Illness Accelerator ANB S S S S S S S S S S S S S S S S S S S
29 / 30 29 / 30 34 / 35 39 / 40	Policy Term 5 (peneval) 10 (preval)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1781 \$1,0759 \$2,1025 \$4,733 \$1,2575 \$1,7990 \$2,2666 \$3,7266 \$3,2766 \$3,2766 \$3,2766 \$3,4766 \$4,733 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$4,936 \$5,366	TPO (till age 65) (tiltical Care Rider \$1,340 \$3,000 \$3,000 \$4,040 \$5,460 \$5,460 \$5,460 \$5,460 \$5,670		TPO (III age 85) Advanced care Rider ANB \$7777 \$479 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 \$1,202 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\$1,7202 \$1,7202 \$1,7202 \$1,7202 \$1,7202 \$1,7202 \$1,7202 \$1,720	TPD (til age 85) (Citical Care Enhancer Rider (tt) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,203 \$3,305 \$3,305 \$3,305 \$4,182	TPD (till age 70) Essential Protect (see notes)	TPD (till age 85 circlian) and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and circlian and 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29 / 30 29 / 30 34 / 35	Policy Term 5 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval) 10 (menoval)	TPD (III lage 99) CI Advance Cover Plus IV ANB \$788 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 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29 / 30 29 / 30 34 / 35	Policy Term 5 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal)	TPO (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,970 \$1,970 \$4,774 \$1,570 \$2,200 \$2,200 \$2,200 \$2,200 \$3,200 \$3,200 \$4,774 \$4,534 \$4,534 \$4,534 \$5,556 \$1,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 \$3,000 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29 / 30 34 / 35 39 / 40 44/45	Policy Term 5 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova) 10 (menova)	TPD (till lage 99) CI Advance Cover Plus IV ANB \$1781 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 \$1,070 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S1.300 S1.300 S1.300 S1	TPO (till age 86) Advanced C Bider \$1,200 \$1,200 \$1,200 \$1,200 \$5,600 \$2,200 \$2,460 \$2,460 \$2,460 \$3,300 \$2,460 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 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29 / 30 34 / 35 39 / 40 44/45	Policy Term 5 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 (enewal)	TPO (III lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,970 \$1,970 \$4,770 \$2,260 \$2,260 \$2,260 \$2,260 \$2,260 \$3,260 \$3,260 \$3,260 \$4,770 \$3,444 \$4,354 \$4,556 \$6,660 \$10,000 \$4,770 \$5,844	TPO (till age 65) Citical Care Bider \$1,340 \$1,340 \$1,340 \$3,020 \$3,020 \$4,040 \$5,400 \$5,670 \$6,670 \$7,320		TPO (III age 85) Advanced Care Rider STP (III age 85) ANB \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 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Advance CI Riders are attached to the basic term plans for comparison

-china Life Term Guardian does not offer 10-year policy renewal term. Options for policy term
are 5-year/20-year renewal term or up to age 65.

-China Taiping 1-Assure 99 a non participating whole life(till age 99) plan, and it has been
included for completeness of comparison against till age 99) 100 term plans. It does not
provide Terminal linest(TI) coverage.

-China Taiping 1-Assure 99 does not have an attachable Advance CI rider.

-Income Star Term Protect has not been included for 51M sum assured comparison as it
exceeds the plan's maximum sum assured of \$499, 999.

-Income Term Erm Schläre's CI rider(Essential Protect) has a maximum SA of \$499, 999, hence,
it has been excluded from this comparison

On note the following:

(i) Premium rates for China Life Term Guardian for policy term up to age 65 is based on rates for ALB64;

(ii) Premium rates for Etiqa Essential Term Life Cover for policy term up to age 100 is based on rates for ANB100.

(iii) For Manulife ManuProtect Term II, there are no premium rates shown for policy term up to age 85 for entry age at ALB29, ALB34 & ALB39 in the value comparison as there is no policy term for ManuProtect Term II that provides coverage to age 85/ALB34 based on those entry ages. Premium rates for policy term up to age 65 is based on rates for ALB64; policy term up to age 85 is based on rates for ALB64; policy term up to age 85 is based on rates for ALB64.

(iv) Premiums rates for income TermLife Solitaire for policy term up to age 85 is based on rates for ALB34; policy term to age 100 is based on rates for ALB34.

Sum Assured (Death/TI/TPD/CI) Policy Term till Age 99 ANB

		Annual P	remium	Total Premi	ium Payable
		Singlife	China Taiping	Singlife	China Taiping
		Elite Term II	i-Assure99	Elite Term II	i-Assure99
		(Limted Pay)	(Non-Par Whole Life)	(Limted Pay)	(Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age	Death/TPD (till age 99)
ALB / ANB	Premium Term		ANB	ANB	ANB
ALB / ANB	_	ANB	ANB		
	5 years	\$19,751	-	\$98,994	
	10 years	\$11,390		\$114,439	
29 / 30	to age 65 (35)	\$3,824			
	to age 75 (45)	\$3,581		\$163,799	
	to age 99 (69)	-	\$2,539	-	\$165,042
	5 years	\$26,226	-	\$131,368	-
	10 years	\$14,959	-	\$150,129	_
34 / 35	to age 65 (30)	\$5,928	\$6,756	\$179,594	\$191,142
	to age 75 (40)	\$4,969	-	\$201,110	-
	to age 99 (64)	-	\$3,477	-	\$209,622
	5 years	\$32,705	-	\$163,765	-
	10 years	\$18,531	-	\$185,848	
39 / 40	to age 65 (25)	\$8,036	\$9,599		
52,7 10	to age 75 (35)	\$6,355		\$224,481	
	to age 99 (59)	, po,333	\$4,455		\$247,670
	5 years	\$43,342		\$216,951	
	10 years		-		
		\$25,301	-	\$253,549	
44 / 45	to age 65 (20)	\$14,058	\$15,567	\$282,300	
	to age 75 (30)	\$9,753		\$294,329	
	to age 99 (54)	-	\$6,394	-	\$325,321
	5 years	\$55,034	-	\$275,409	-
	10 years	\$32,700	-	\$327,536	-
49 / 50	to age 65 (15)	\$22,736	\$25,934	\$341,875	\$367,656
	to age 75 (25)	\$13,932	-	\$349,746	-
	to age 99 (49)	-	\$8,936	-	\$412,633
	to age 99 (49)	Death/TI/CI/TPD	\$8,936	Death/TI/CI/TPD	\$412,633
Coverage + Ac			\$8,936	Death/TI/CI/TPD	\$412,633
Coverage + Ac		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV	\$8,936		\$412,633
	celerated CI	(till age 99) CI Advance Cover Plus IV	\$8,936 - -	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV	\$412,633 - -
	celerated CI Premium Term	(till age 99) CI Advance Cover Plus IV ANB	\$8,936 - - -	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB	-
	celerated CI Premium Term 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245	-
ALB / ANB	Premium Term 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750	-
	Premium Term 5 years 10 years to age 65 (35)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191	-
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750	-
Coverage + Ac ALB / ANB 29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	-
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	-
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 - \$277,036 \$295,857	- - - - - - - - -
ALB / ANB	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 - \$277,036 \$295,857	
29 / 30	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838	
29 / 30	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	
29 / 30 34 / 35	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$119,513 \$10,482 \$9,523 \$38,682 \$24,567	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$2277,036 \$295,857 \$325,322 \$346,838 \$	
29 / 30	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523	-	Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838	
29 / 30 34 / 35	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$119,513 \$10,482 \$9,523 \$38,682 \$24,567		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$2277,036 \$295,857 \$325,322 \$346,838 \$	
29 / 30 34 / 35	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (30)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$	
29 / 30 34 / 35	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$	
29 / 30 34 / 35	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 99 (59) 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$19,513 \$10,482 \$9,523 \$		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$	
29 / 30 34 / 35	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (25) to age 99 (59) 5 years 10 years to age 65 (20)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$19,513 \$10,482 \$9,523 \$24,567 \$14,072 \$12,392 \$51,341 \$33,299 \$22,057		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$- \$341,782 \$363,425 \$380,409 \$402,558 \$4434,473 \$4471,071 \$499,822	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (25) to age 99 (59) 5 years 10 years to age 75 (35)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$19,513 \$10,482 \$9,523 \$		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 67 (35) to age 99 (59) to age 75 (30) to age 75 (30) to age 99 (54)	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$112,392 \$51,341 \$33,299 \$22,057 \$117,752		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$4499,822 \$5511,851	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 75 (30) to age 99 (54) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 \$51,341 \$33,299 \$22,057 \$17,752		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$4499,822 \$5511,851	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 99 (54) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 \$51,341 \$33,299 \$22,057 \$17,752 \$65,802		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$449,822 \$5511,851 \$540,630 \$592,757	
29 / 30 34 / 35 39 / 40	Premium Term 5 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 99 (54) 5 years 10 years to age 65 (20) to age 99 (54) 5 years 10 years to age 65 (20) to age 99 (54) 5 years 10 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$ \$38,682 \$24,567 \$14,072 \$12,392 \$51,341 \$33,299 \$22,057 \$17,752 \$65,802 \$43,467		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$	
29 / 30 34 / 35 39 / 40	Fremium Term 5 years 10 years 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) to age 75 (40) to age 75 (40) to age 99 (64) 5 years 10 years to age 65 (25) to age 75 (35) to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30) to age 99 (54) 5 years	(till age 99) CI Advance Cover Plus IV ANB \$23,149 \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 \$51,341 \$33,299 \$22,057 \$17,752 \$65,802		Death/TI/CI/TPD (till age 99) CI Advance Cover Plus IV ANB \$218,245 \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$449,822 \$5511,851 \$540,630 \$592,757	

Female, Non					Lowest Premium
Sum Assured	l (Death/TI/TPD/CI)	\$1,000,000			
Policy Term	till Age 99 ANB				
		Annual P			ium Payable
		Singlife	China Taiping	Singlife	China Taiping
		Elite Term II	i-Assure99	Elite Term II	i-Assure99
		(Limted Pay)	(Non-Par Whole Life)	(Limted Pay)	(Non-Par Whole Life)
Coverage		Death/TI/TPD (till age 99)	Death/TPD (till age 99)	Death/TI/TPD (till age 99)	Death/TPD (till age 99)
ALB / ANB	Premium Term	ANB	ANB	ANB	ANB
	5 years	\$16,274	-	\$81,610	
	10 years	\$9,381	_	\$94,355	
29 / 30	to age 65 (35)	\$3,333	\$3,855	\$118,683	\$127,231
_,,	to age 75 (45)	\$2,942		\$135,044	
	to age 99 (69)	+=,::=	\$2,144	4200,011	\$139,344
	5 years	\$22,618		\$113,330	
	10 years	\$12,894		\$129,479	
34 / 35	to age 65 (30)	\$5,224		\$158,472	
J-7, JJ	to age 75 (40)	\$4,253		\$172,470	
	to age 75 (40)	φ 4 ,253	\$2,940	\$1/2,4/0	\$177,277
	5 years	\$28,958		\$145,032	
	10 years	\$16,403		\$164,572	
39 / 40	to age 65 (25)	\$10,403	\$8,389	\$104,372 \$179,203	
37/40	to age 75 (35)	\$5,562	\$0,307	\$196,721	\$177,003
		\$3,302	#2 004	\$170,721	¢221 570
	to age 99 (59)	424 745	\$3,986	¢400.044	\$221,579
	5 years	\$36,715	-	\$183,816	
44 / 45	10 years	\$21,407	#12.022	\$214,609	
44 / 45	to age 65 (20)	\$11,694		\$235,012	
	to age 75 (30)	\$8,196		\$247,625	
	to age 99 (54)	- 45.000	\$5,511	+00/ 004	\$280,430
	5 years	\$45,339	-	\$226,934	-
	10 years	\$26,931	-	\$269,847	-
49 / 50	to age 65 (15)	\$19,478			
	to age 75 (25)	\$11,796		\$414,900	
	to age 99 (49)		\$7,664		\$353,900
		Death/TI/CI/ TPD	-	Death/TI/CI/ TPD	-
Coverage + Ac	celerated CI	(till age 99)		(till age 99)	
11D (AND		CI Advance Cover Plus IV	-	CI Advance Cover Plus IV	-
ALB / ANB	Premium Term	ANB	•	ANB	•
	5 years	\$18,869		\$173,147	
/	10 years	\$12,036		\$185,952	
29 / 30	to age 65 (35)	\$5,988	-	\$210,280	-
	to age 75 (45)	\$5,597	-	\$226,641	-
	to age 99 (69)	-	-	-	-
	5 years	\$25,778		\$216,300	
	10 years	\$16,114		\$232,509	
34 / 35	to age 65 (30)	\$8,444		\$261,502	
	to age 75 (40)	\$7,473	-	\$275,500	-
	to age 99 (64)	-	-	-	-
	5 years	\$32,924		\$263,724	
	10 years	\$20,429		\$283,324	·
39 / 40	to age 65 (25)	\$11,136		\$297,955	
		l #0.500	-	\$315,473	
	to age 75 (35)	\$9,588		_	l -
	to age 99 (59)	-	-		
	to age 99 (59) 5 years	\$41,680		\$319,423	
	to age 99 (59) 5 years 10 years	\$41,680 \$26,372	-	\$350,215	-
44 / 45	to age 99 (59) 5 years 10 years to age 65 (20)	\$41,680 \$26,372 \$16,658	-	\$350,215 \$370,619	-
44 / 45	to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30)	\$41,680 \$26,372	-	\$350,215	-
44 / 45	to age 99 (59) 5 years 10 years to age 65 (20)	\$41,680 \$26,372 \$16,658	-	\$350,215 \$370,619	-
44 / 45	to age 99 (59) 5 years 10 years to age 65 (20) to age 75 (30)	\$41,680 \$26,372 \$16,658	- - - -	\$350,215 \$370,619	-

49 / 50	to age 65 (15)	\$25,523	-	\$442,523	-
	to age 75 (25)	\$17,841	-	\$564,415	-
	to age 99 (49)	-	-	-	-

Male, Non Smoker Sum Assured (Death/TI/TPD/CI)	\$2,000,000						Lowest Premium 2nd Lowest Premiu	ım
-	Singlife	China Life	China Taiping	China Taiping	Etiqa Essential	Manulife	Income	Tokio N
	Elita Tarm II	Torm Cuardian	i Assuração	Destant	Town Life Course	ManuProtost	Tormi ita Calitaira	Torm A

		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire	Tokio Marine Term Assure II
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB		ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$447	\$1,120	-	\$513	\$740	\$618	-	\$44
	10 (renewal)	\$466	-	-	\$513		\$626	\$528	\$45
29/30	to age 65 (35)	\$879	\$2,160	-	\$1,036		\$1,514	\$1,158	\$76
29/30	to age 85 (55)	\$1,837		-	\$2,962	\$4,160		\$2,454	\$1,84
	to age 99 (69)	\$4,965		\$4,063		-		-	
	to age 100 (70)	-				\$6,600		\$4,449	
	5 (renewal)	\$516	\$1,320		\$601		\$830	* .,	\$48
	10 (renewal)	\$590	\$1,520		\$606		\$830	\$676	\$54
	to age 65 (30)	\$1,139	\$2,600		\$1,277		\$1,623	\$1,326	\$92
34/35		\$2,480	\$2,000		\$3,880		\$1,023	\$3,113	\$2.38
	to age 85 (50)				\$3,000	\$5,040		\$3,113	\$2,30
	to age 99 (64)	\$6,363		\$6,953		10.100		15.055	
	to age 100 (65)	_		-		\$8,420		\$5,955	
	5 (renewal)	\$712	\$1,840	-	\$771		\$1,040	-	\$73
	10 (renewal)	\$851		-	\$872		\$1,098	\$969	\$79
39 / 40	to age 65 (25)	\$1,546	\$3,520	-	\$1,619		\$1,963	\$1,683	\$1,18
37740	to age 85 (45)	\$3,380		-	\$4,888	\$6,400		\$3,966	\$3,09
	to age 99 (59)	\$8,338		\$7,128					
	to age 100 (60)	-		-		\$10,820		\$8,079	
	5 (renewal)	\$1,073	\$2,880	-	\$1,242	\$1,600	\$1,542	-	\$96
	10 (renewal)	\$1,391			\$1,473	\$1,880	\$1,558	\$1,379	\$1,20
	to age 65 (20)	\$2,030	\$4,620	-	\$2,083	\$2,800	\$2,732	\$2,203	\$1,50
44/45	to age 85 (40)	\$4,651			\$6,343		\$8,287	\$5,310	\$4,12
	to age 99 (54)	\$11,230		\$10,230	7-,		4-,	7-,	
	to age 100 (55)					\$13,980		\$11,718	
	5 (renewal)	\$1,817	\$5,040		\$2,107		\$2,375		\$1.67
	10 (renewal)	\$2,370	\$5,010	_	\$2,303		\$2,593	\$1,740	\$2,08
	to age 65 (15)	\$2,836	\$6,040		\$2,917		\$3,443	\$2,433	\$2,31
49 / 50		\$6,411	\$0,040		\$8,169		\$11,767	\$6,091	\$5,82
	to age 85 (35)	\$15,538		\$14,298	\$8,105	\$11,240	\$11,707	\$0,091	\$5,62
	to age 99 (49)	\$15,538		\$14,290		\$18,160		440 404	
	to age 100 (50)			-				\$12,401	
		Death/TI/CI/	Death/TI/CI		Death/TI/CI	Death/TI/CI	Death/TI/CI	Death/TI/CI/	Death/TI/CI/
		TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
Coverage + A	Accelerated CI		Critical Care		AdvancedCare	Advanced CI	Critical Care	Essential Protect	Critical Illness
				-			Enhancer Rider	(See notes)	
		CI Advance Cover Plus IV	Rider		Rider	Rider		(See Hotes)	Accelerator
			Rider		Rider	Rider	(II)		Accelerator
ALB / ANB	Policy Term	ANB	ALB	-	ANB	ANB	(II) ALB	ALB	ANB
ALB / ANB	5 (renewal)	ANB \$1,355		-	ANB \$1,173	ANB \$2,640	(II) ALB \$1,549		ANB \$1,00
ALB / ANB	5 (renewal) 10 (renewal)	\$1,355 \$1,710	ALB \$2,320	-	ANB \$1,173 \$1,379	ANB \$2,640 \$2,720	(II) ALB \$1,549 \$1,582		ANB
	5 (renewal) 10 (renewal) to age 65 (35)	\$1,355 \$1,710 \$3,607	ALB	-	ANB \$1,173 \$1,379 \$3,577	\$2,640 \$2,720 \$5,540	(II) ALB \$1,549		\$1,00 \$1,03 \$2,14
ALB / ANB 29 / 30	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	\$1,355 \$1,710	ALB \$2,320	-	ANB \$1,173 \$1,379	\$2,640 \$2,720 \$5,540	(II) ALB \$1,549 \$1,582		\$1,00 \$1,03 \$2,14
	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	\$1,355 \$1,710 \$3,607	ALB \$2,320	-	ANB \$1,173 \$1,379 \$3,577	\$2,640 \$2,720 \$5,540	(II) ALB \$1,549 \$1,582		ANB \$1,00 \$1,03
	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	\$1,355 \$1,710 \$3,607 \$6,816	ALB \$2,320	-	ANB \$1,173 \$1,379 \$3,577	\$2,640 \$2,720 \$5,540	(II) ALB \$1,549 \$1,582		\$1,00 \$1,03 \$2,14
	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70)	\$1,355 \$1,710 \$3,607 \$6,816	\$2,320 \$6,320	-	ANB \$1,173 \$1,379 \$3,577	\$2,640 \$2,720 \$5,540 \$10,920 - \$14,460	(II) ALB \$1,549 \$1,582		\$1,00 \$1,03 \$2,14 \$4,06
	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,862 \$1,869	ALB \$2,320	-	\$1,173 \$1,379 \$3,577 \$7,862	\$2,640 \$2,720 \$5,540 \$10,920 - \$14,460 \$2,960	(II) ALB \$1,549 \$1,582 \$4,484		\$1,00 \$1,03 \$2,14 \$4,06
29/30	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	\$1,355 \$1,710 \$3,607 \$6,816 \$1,889 \$1,869 \$2,560	\$2,320 \$6,320 \$3,320	-	\$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045	\$2,640 \$2,720 \$5,540 \$10,920 \$14,600 \$2,960 \$3,380	\$1,542 \$1,582 \$4,484 \$2,385 \$2,429		\$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,19
	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30)	\$1,355 \$1,710 \$3,670 \$6,816 \$11,882 \$1,869 \$2,560 \$4,880	\$2,320 \$6,320	-	\$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 \$4,551	\$2,640 \$2,720 \$5,540 \$10,920 - \$14,460 \$2,960 \$3,380 \$6,340	(II) ALB \$1,549 \$1,582 \$4,484		\$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,52 \$2,98
29/30	5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 85 (55) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$1,869 \$2,250 \$4,830 \$9,350	\$2,320 \$6,320 \$3,320	-	\$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045	\$2,640 \$2,720 \$5,540 \$10,920 - \$14,460 \$2,960 \$3,380 \$6,340	\$1,542 \$1,582 \$4,484 \$2,385 \$2,429		\$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,52 \$2,98
29/30	5 (renewal) 10 (renewal) 10 (renewal) to age 65 (25) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64)	\$1,355 \$1,710 \$3,670 \$6,816 \$11,882 \$1,869 \$2,560 \$4,880	\$2,320 \$6,320 \$3,320	-	\$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 \$4,551	\$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 \$6,340 \$13,480	\$1,542 \$1,582 \$4,484 \$2,385 \$2,429		\$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,52 \$2,98
29/30	5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 99 (64) to age 99 (64) to age 100 (65)	ANB \$1,355 \$1,710 \$1,355 \$1,710 \$1,355 \$1,710 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,36	\$2,320 \$6,320 \$3,320 \$8,120	-	\$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 \$4,553 \$10,202	\$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 \$6,340 \$13,480	(II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859		\$1,00 \$1,00 \$1,00 \$2,14 \$4,06 \$1,19 \$1,19 \$1,52 \$2,98 \$5,79
29/30	5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal)	ANB \$1,355 \$1,710 \$3,007 \$6,313 \$1,869 \$1,369 \$4,880 \$9,350 \$4,880 \$9,350 \$4,880 \$9,350 \$15,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,471 \$1,4	\$2,320 \$6,320 \$3,320	-	\$1,173 \$1,375 \$3,377 \$7,862 \$1,786 \$2,045 \$4,555 \$10,202	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$2,960 \$3,380 \$6,340 \$113,480 \$4,280 \$4,280	(II) ALB \$1,549 \$1,582 \$4,484 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901		ANB \$1,00 \$1,00 \$2,14 \$4,06 \$1,19 \$1,52 \$2,98 \$5,79
29/30	5 (renewal) 10 (renewal) 10 (renewal) 10 (ge 85 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 90 (64) 10 age 100 (65) 5 (renewal) 10 (renewal)	ANB \$1,355 \$1,700 \$1,305 \$3,607 \$6,866 \$11,882 \$1,882 \$1,882 \$1,869 \$2,506 \$4,880 \$7,350 \$5,571 \$3,011 \$4,036	\$6,320 \$6,320 \$3,320 \$8,120 \$5,280	-	\$1.178 \$1.375 \$3.577 \$7.862 \$1.786 \$2.049 \$4.551 \$10,202	\$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 \$6,340 \$13,480 \$4,280 \$4,280	(II) ALB \$1.549 \$1.582 \$4.484 \$2.385 \$2.429 \$4.859 \$3.901 \$3.901		ANB \$1.00 \$1.03 \$2.14 \$4.06 \$1.19 \$1.52 \$2.98 \$5.79
29/30	5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 98 (67) to age 90 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 90 (64) to age 90 (65) 5 (renewal) 10 (renewal) 10 (renewal)	\$1,355 \$1,700 \$3,607 \$6,818 \$11,882 \$1,869 \$2,560 \$4,880 \$9,350 \$15,471 \$3,011 \$4,030 \$6,815	\$2,320 \$6,320 \$3,320 \$8,120	-	\$1,173 \$1,375 \$3,377 \$7,862 \$1,786 \$1,786 \$2,049 \$4,551 \$10,202 \$2,646 \$3,155 \$5,831	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$2,960 \$2,960 \$3,380 \$5,340 \$13,480 \$4,280 \$4,880 \$5,880	(II) ALB \$1,549 \$1,582 \$4,484 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901		ANB \$1,000 \$1,030 \$2,14 \$4,06 \$1,150 \$1,150 \$1,52 \$2,98 \$5,79 \$2,51 \$2,67 \$3,38
29/30 34/35	5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 96 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (age 100 (60) 10 age 85 (30) 10 age 85 (50) 10 age 95 (50)	ANB \$1,355 \$1,700 \$3,607 \$6,856 \$11,860 \$1,860 \$2,560 \$4,880 \$5,2560 \$4,880 \$5,2560 \$4,880 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560 \$5,2560	\$6,320 \$6,320 \$3,320 \$8,120 \$5,280	-	\$1.178 \$1.375 \$3.577 \$7.862 \$1.786 \$2.049 \$4.551 \$10,202	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$2,960 \$2,960 \$3,380 \$5,340 \$13,480 \$4,280 \$4,880 \$5,880	(II) ALB \$1.549 \$1.582 \$4.484 \$2.385 \$2.429 \$4.859 \$3.901 \$3.901		ANB \$1,000 \$1,030 \$2,14 \$4,06 \$1,150 \$1,150 \$1,52 \$2,98 \$5,79 \$2,51 \$2,67 \$3,38
29/30 34/35	5 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (35) to age 95 (35) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 95 (30) to age 95 (30) to age 95 (40) to age 95 (50) to age 95 (45)	\$1,355 \$1,700 \$3,607 \$6,818 \$11,882 \$1,869 \$2,560 \$4,880 \$9,350 \$15,471 \$3,011 \$4,030 \$6,815	\$6,320 \$6,320 \$3,320 \$8,120 \$5,280	-	\$1,173 \$1,375 \$3,377 \$7,862 \$1,786 \$1,786 \$2,049 \$4,551 \$10,202 \$2,646 \$3,155 \$5,831	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$2,960 \$2,960 \$3,380 \$13,480 \$4,280 \$4,280 \$4,880 \$8,240 \$17,120	(II) ALB \$1.549 \$1.582 \$4.484 \$2.385 \$2.429 \$4.859 \$3.901 \$3.901		ANB \$1,000 \$1,030 \$2,14 \$4,06 \$1,150 \$1,150 \$1,52 \$2,98 \$5,79 \$2,51 \$2,67 \$3,38
29/30 34/35	5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 97 (67) 10 age 97 (67) 10 age 97 (67) 10 age 97 (67) 10 (renewal)	ANB \$1,355 \$1,720 \$3,607 \$6,816 \$11,869 \$2,560 \$4,880 \$9,250 \$15,472 \$3,011 \$4,036 \$6,615 \$12,842 \$2,000 \$15,250 \$15,250 \$15,250 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500	\$3,320 \$6,325 \$8,120 \$8,120 \$5,280 \$11,260	-	\$1.175 \$1.375 \$3.577 \$7.862 \$2.045 \$4.551 \$10.202 \$2.646 \$3.155 \$5.833 \$13.000	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$2,960 \$2,960 \$3,380 \$13,480 \$13,480 \$4,280 \$4,280 \$4,280 \$5,240 \$17,120 \$17,120	(II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,971 \$6,532		\$1.00 \$1.03 \$2,14 \$4,06 \$1.17 \$1.52 \$2.98 \$5.79 \$2.51 \$2.65 \$3.83 \$8.19
29/30 34/35	5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (55) 10 age 86 (55) 10 age 97 (67) 10 age 100 (70) 10 (renewa) 10 (age 85 (25) 10 age 100 (65) 5 (renewa) 10 (age 95 (25) 10 age 100 (65) 5 (renewa)	ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,8	\$6,320 \$6,320 \$3,320 \$8,120 \$5,280	-	\$1,175 \$1,375 \$3,577 \$7,862 \$2,045 \$4,555 \$10,202 \$2,646 \$3,155 \$5,833 \$13,000	ANB \$2,640 \$2,720 \$5,540 \$5,540 \$10,920 \$2,960 \$3,380 \$5,340 \$13,480 \$4,280 \$4,280 \$4,880 \$5,240 \$17,120 \$22,760 \$5,000	(II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$4,859 \$53,901 \$3,901 \$4,901 \$5,901 \$5,901 \$5,001		ANB \$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,19 \$1,19 \$1,50 \$2,98 \$5,79 \$2,51 \$2,66 \$3,88,19
29/30 34/35	5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 97 (69) 10 age 100 (70) 10 (renewal)	ANB \$1,355 \$1,710 \$3,607 \$8,616 \$11,802 \$1,809 \$2,560 \$4,880 \$5,350 \$15,771 \$5,011 \$4,036 \$6,015 \$12,862 \$2,041 \$4,036 \$5,035	\$2,320 \$6,320 \$3,320 \$8,120 \$5,280 \$11,260		\$1,175 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 \$4,555 \$10,202 \$2,646 \$3,155 \$5,833 \$13,000	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$14,469 \$2,960 \$3,380 \$13,480 \$13,480 \$4,280 \$4,280 \$5,340 \$17,120 \$2,760 \$7,000	(II) ALB \$1,549 \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,971 \$6,532 \$6,013 \$6,013		\$1.00 \$1.00 \$2.14 \$4.06 \$1.19 \$1.52 \$2.96 \$5.79 \$2.55 \$2.65 \$3.83 \$3.87 \$4.74
29/30 34/35 39/40	5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (55) 10 age 86 (55) 10 age 97 (67) 10 age 100 (70) 10 (renewa) 10 (age 85 (25) 10 age 100 (65) 5 (renewa) 10 (age 95 (25) 10 age 100 (65) 5 (renewa)	ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,882 \$1,8	\$3,320 \$6,325 \$8,120 \$8,120 \$5,280 \$11,260		\$1,175 \$1,375 \$3,577 \$7,862 \$2,045 \$4,555 \$10,202 \$2,646 \$3,155 \$5,833 \$13,000	ANB \$2,640 \$2,720 \$5,540 \$5,540 \$10,920 \$2,960 \$3,380 \$5,340 \$13,480 \$4,280 \$4,280 \$4,880 \$5,240 \$17,120 \$22,760 \$5,000	(II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$4,859 \$53,901 \$3,901 \$4,901 \$5,901 \$5,901 \$5,001		ANB \$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,19 \$1,19 \$1,50 \$2,98 \$5,79 \$2,51 \$2,66 \$3,88,19
29/30	5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 97 (69) 10 age 100 (70) 10 (renewal)	ANB \$1,355 \$1,710 \$3,607 \$8,616 \$11,802 \$1,809 \$2,560 \$4,880 \$5,350 \$15,771 \$5,011 \$4,036 \$6,015 \$12,862 \$2,041 \$4,036 \$5,035	\$2,320 \$6,320 \$3,320 \$8,120 \$5,280 \$11,260		\$1,175 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 \$4,555 \$10,202 \$2,646 \$3,155 \$5,833 \$13,000	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$2,960 \$3,380 \$5,340 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$2,760 \$7,700 \$10,488	(II) ALB \$1,549 \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,971 \$6,532 \$6,013 \$6,013		ANB \$1,00 \$1,03 \$2,14 \$4,06 \$1,19 \$1,19 \$1,52 \$2,96 \$5,79 \$2,51 \$2,66 \$3,83 \$8,19 \$3,87 \$4,74 \$5,38
29/30 34/35 39/40	5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 85 (55) 10 age 97 (67) 10 age 97 (67) 10 age 98 (30) 10 age 98 (30) 10 age 98 (30) 10 age 98 (30) 10 age 99 (67) 10 age 98 (45) 10 age 99 (57) 10 age 98 (45)	ANB \$1,355 \$1,710 \$1,355 \$1,710 \$1,355 \$1,710 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 \$1,360 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29/30 34/35 39/40	5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 55 (35) 10 age 95 (55) 10 age 97 (67) 10 age 100 (70) 10 (renewal)	ANB \$1,355 \$1,202 \$3,407 \$8,616 \$11,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,860 \$1,869 \$1,860 \$1,869 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,8	\$2,320 \$6,320 \$3,320 \$8,120 \$5,280 \$11,260 \$15,060		ANB \$1,177 \$1,377 \$7,862 \$1,377 \$7,862 \$1,778 \$1,778 \$1,778 \$2,049 \$4,551 \$10,202 \$2,644 \$3,155 \$5,833 \$13,000 \$4,254 \$5,268 \$5,485 \$5,268 \$5,485	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$11,440 \$2,960 \$43,380 \$6,340 \$13,480 \$44,280 \$44,280 \$57,700 \$17,120 \$27,780 \$10,480 \$27,780 \$10,480 \$22,786	(II) ALB \$1,549 \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$6,532 \$6,013 \$6,186 \$9,045 \$119,373		ANB \$1,00 \$1,03 \$2,14 \$4,06 \$1,15 \$1,52 \$2,98 \$5,79 \$2,56 \$3,38 \$8,19 \$4,74 \$5,38 \$11,74
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29/30 34/35 39/40	5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 95 (55) 10 age 97 (67) 10 age 85 (55) 10 age 97 (67) 10 age 85 (50) 10 age 97 (67) 10 (renewal)	ANB \$1,355 \$1,200 \$3,407 \$6,666 \$11,869 \$2,560 \$4,880 \$5,350 \$15,472 \$5,301 \$4,030 \$5,351 \$5,472 \$5,311 \$4,030 \$5,351 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,311 \$5,472 \$5,464 \$5,441 \$5,220 \$5,7347	\$2,320 \$6,320 \$3,320 \$8,120 \$11,260 \$15,060 \$15,060		ANB \$1,177 \$1,377 \$7,862 \$1,377 \$7,862 \$1,377 \$7,862 \$1,786 \$1,786 \$2,044 \$3,155 \$10,202 \$2,646 \$3,155 \$5,833 \$13,000 \$4,255 \$5,833 \$13,000 \$4,255 \$7,485 \$10,745 \$7,312 \$8,665	ANB \$2,640 \$2,720 \$5,540 \$10,920 \$11,440 \$2,960 \$3,380 \$6,340 \$13,480 \$4,280 \$4,280 \$17,120 \$2,780 \$17,120 \$2,780 \$17,200 \$17,200 \$17,200 \$17,200 \$11,480 \$12,480	(II) ALB \$1,549 \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$5,013 \$6,013 \$5,186 \$9,045 \$19,203		\$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00
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29/30 34/35 39/40 44/45	5 (renewal) 10 (renewal) 10 age 65 (25) 10 age 95 (35) 10 age 95 (35) 10 age 95 (35) 10 age 96 (35) 10 age 96 (35) 10 age 97 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 97 (64) 10 age 100 (65) 5 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59) 10 age 95 (45) 10 age 95 (45) 10 age 95 (45) 10 age 95 (45) 10 age 95 (46) 10 age 95 (75)	ANB \$1,355 \$1,707 \$3,607 \$6,816 \$11,802 \$1,809 \$2,506 \$4,800 \$5,256 \$4,800 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,256 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 \$5,257 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		ale, Non Smoker
000,000	\$2,000,000	Assured (Death/TI/TPD/CI)

Sum Assure	d (Death/TI/TPD/C	\$2,000,000						2nd Lowest Premi	1111
		Singlife Elite Term II (Regular Pay)	China Life Term Guardian Death/TI/	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire Death/TI/	
Coverage		Death/TI/ TPD (till age 99)	TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	TPD (till age 86)	Death/TI/ TPD (till age 85)	TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$302	\$760	-	\$417	\$620	\$519	-	\$356
	10 (renewal)	\$331			\$417	\$640	\$519	\$487	\$357
29/30	to age 65 (35)	\$680	\$1,460	-	\$754		\$1,089	\$988	\$563
27/30	to age 85 (55)	\$1,436			\$2,216	\$3,340		\$2,026	\$1,442
	to age 99 (69)	\$3,809		\$3,430	-	-		-	-
	to age 100 (70)				-	\$5,760		\$3,897	-
	5 (renewal)	\$439	\$980	-	\$500		\$688	-	\$407
	10 (renewal)	\$486			\$517	\$720	\$697	\$593	\$437
34/35	to age 65 (30)	\$897	\$1,760	-	\$939	\$1,300	\$1,224	\$1,179	\$667
	to age 85 (50)	\$1,960 \$5,204		44.705	\$2,920	\$3,940		\$2,399	\$1,715
	to age 99 (64) to age 100 (65)	\$5,204		\$4,705		\$7,360		\$4.976	
	5 (renewal)	\$662	\$1,580		\$716		\$903	\$4,770	\$619
	10 (renewal)	\$757	\$1,300		\$752	\$1,040	\$946	\$886	\$652
	to age 65 (25)	\$1,190	\$2,340		\$1,185	\$1,780	\$1,533	\$1,269	\$902
39 / 40	to age 85 (45)	\$2,625	\$2,340		\$3,663		91,333	\$3,215	\$2,339
	to age 99 (59)	\$6,872		\$6,378		- 1,000			
	to age 100 (60)	\$0,072		30,070	-	\$9,440		\$6,445	-
	5 (renewal)	\$950	\$2,160		\$1,027	\$1,320	\$1,214	-	\$860
	10 (renewal)	\$1,154			\$1,139	\$1,540	\$1,378	\$1,200	\$1,029
	to age 65 (20)	\$1,587	\$2,880	-	\$1,558	\$2,080	\$2,033	\$1,642	\$1,208
44 / 45	to age 85 (40)	\$3,507			\$4,714	\$6,560	\$5,908	\$4,231	\$3,301
	to age 99 (54)	\$9,135		\$8,818	-	-		-	-
	to age 100 (55)	-			-	\$12,160		\$9,050	-
	5 (renewal)	\$1,465	\$2,800	-	\$1,530	\$1,920	\$1,899	-	\$1,358
	10 (renewal)	\$1,783			\$1,679		\$1,978	\$1,442	\$1,592
49/50	to age 65 (15)	\$2,018	\$3,520	-	\$2,015	\$2,760	\$2,348	\$1,602	\$1,607
47,50	to age 85 (35)	\$4,703			\$6,016	\$7,860	\$8,549	\$4,395	\$4,393
	to age 99 (49)	\$11,907		\$12,262	-	-		-	-
	to age 100 (50)			-		\$15,720		\$10,545	
		Death/TI/CI/ TPD (till age 99)	Death/TI/CI TPD (till age 65)	_	Death/TI/CI TPD (till age 85)	Death/TI/CI TPD (till age 86)	Death/TI/CI TPD (till age 85)	Death/TI/CI/ TPD (till age 70)	Death/TI/CI/ TPD (till age 85)
Coverage + A	ccelerated CI	CI Advance Cover Plus IV	Critical Care		AdvancedCare	Advanced CI	Critical Care Enhancer Rider	Essential Protect (See notes)	Critical Illness
		CI Advance Cover Plus IV	Rider	ľ	Rider	Rider	(II)	(See Hotes)	Accelerator
ALB / ANB	Policy Term	ANB	ALB		ANB		(11)		ANB
ALD/ AIND	5 (renewal)	\$1,587	\$2,680	-			ALD		
	10 (renewal)					ANB \$3,440	ALB \$1.917	ALB -	\$1.406
		\$1,567	\$2,000	-	\$1,595 \$1,854	\$3,440 \$3,520	\$1,917 \$2,077	ALB -	
29/30	to age 65 (35)		\$6,040		\$1,595	\$3,440	\$1,917		\$1,406
	to age 65 (35) to age 85 (55)	\$2,164		-	\$1,595 \$1,854	\$3,440 \$3,520 \$6,620	\$1,917 \$2,077		\$1,406 \$1,435
		\$2,164 \$3,903		-	\$1,595 \$1,854 \$3,859	\$3,440 \$3,520 \$6,620	\$1,917 \$2,077	-	\$1,406 \$1,435 \$2,279
	to age 85 (55) to age 99 (69) to age 100 (70)	\$2,164 \$3,903 \$5,735 \$9,119	\$6,040		\$1,595 \$1,854 \$3,859 \$6,612	\$3,440 \$3,520 \$6,620 \$11,360	\$1,917 \$2,077 \$4,475		\$1,406 \$1,435 \$2,279
	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525		-	\$1,595 \$1,854 \$3,859 \$6,612 - - \$2,405	\$3,440 \$3,520 \$6,620 \$11,360 - \$14,640 \$4,260	\$1,917 \$2,077 \$4,475		\$1,406 \$1,435 \$2,279 \$3,842 : :
	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525 \$3,607	\$6,040 \$6,040 \$4,240		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790	\$3,440 \$3,520 \$6,620 \$11,360 - \$14,640 \$4,260	\$1,917 \$2,077 \$4,475 		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271
34/35	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525 \$3,607 \$5,300	\$6,040		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,920 \$7,660	\$1,917 \$2,077 \$4,475		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175
34/35	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525 \$3,607 \$5,300 \$7,309	\$6,040 \$6,040 \$4,240		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,920 \$7,660	\$1,917 \$2,077 \$4,475 		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271
34/35	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525 \$3,607 \$5,300	\$6,040 \$6,040 \$4,240		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,920 \$7,660 \$14,460	\$1,917 \$2,077 \$4,475 		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175
34/35	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65)	\$2,164 \$3,903 \$5,735 \$9,119 \$2,525 \$3,607 \$5,300 \$7,309 \$11,643	\$6,040 \$4,240 \$8,080	-	\$1,595 \$1,854 \$3,859 \$6,612 	\$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$4,920 \$7,660 \$14,460	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615
34/35	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal)	\$2,164 \$3,903 \$5,733 \$9,119 \$2,525 \$3,000 \$7,309 \$11,643 \$4,400	\$6,040 \$6,040 \$4,240	-	\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413	\$3,440 \$3,520 \$6,620 \$11,360 \$11,464 \$4,260 \$4,260 \$1,460 \$11,460 \$11,460 \$11,460 \$11,460	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615
34/35	to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal)	\$2,164 \$3,700 \$5,735 \$9,119 \$2,525 \$3,670 \$1,643 \$4,400 \$5,400	\$4,240 \$4,240 \$8,080		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708	\$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$4,920 \$7,660 \$14,460 \$5,440 \$6,440 \$7,480	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008		\$1,405 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,097 \$3,522
34/35	to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25)	\$2,164.0 \$3,203 \$5,735 \$7,119 \$2,252 \$3,607 \$5,300 \$11,642 \$4,400 \$5,810 \$7,316	\$6,040 \$4,240 \$8,080		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$7,660 \$14,460 \$6,440 \$7,480 \$9,660	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,097 \$3,522 \$4,058
	to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 97 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (25) to age 85 (45)	\$2,164.6 \$3,703 \$5,733 \$9,119 \$2,525 \$3,607 \$5,300 \$7,309 \$11,64 \$5,810 \$7,316 \$7,316 \$7,316	\$4,240 \$4,240 \$8,080		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708	\$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$4,920 \$7,660 \$14,460 \$5,440 \$6,440 \$7,480	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008	AB	\$1,405 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,097 \$3,522
	to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 87 (50) to age 98 (50) to age 98 (50) to age 97 (64) to age 100 (65) 5 (renewal) to age 65 (25) to age 85 (45) to age 85 (45) to age 98 (45)	\$2,164.0 \$3,203 \$5,735 \$7,119 \$2,252 \$3,607 \$5,300 \$11,642 \$4,400 \$5,810 \$7,316	\$4,240 \$4,240 \$8,080		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$7,660 \$14,460 \$1,460 \$5,440 \$7,480 \$7,480 \$9,660 \$16,420	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008		\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,097 \$3,522 \$4,058
	to age 85 (55) to age 99 (69) to age 99 (69) to age 100 (70) 5 (renewa) 10 (renewa) to age 65 (30) to age 85 (50) to age 99 (64) to age 90 (64) to age 95 (25) (renewa) 10 (renewa) to age 65 (25) to age 99 (59) to age 90 (50)	\$2,164.6 \$3,703 \$5,733 \$9,119 \$2,525 \$3,607 \$5,300 \$7,309 \$11,64 \$5,810 \$7,316 \$7,316 \$7,316	\$4,240 \$4,240 \$8,080 \$7,280 \$10,920		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$7,660 \$14,460 \$6,440 \$7,480 \$9,660	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008	ALB	\$1,406 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,097 \$3,522 \$4,058
	to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 87 (50) to age 98 (50) to age 98 (50) to age 97 (64) to age 100 (65) 5 (renewal) to age 65 (25) to age 85 (45) to age 85 (45) to age 98 (45)	\$2,146 \$3,703 \$5,733 \$9,119 \$2,255 \$3,607 \$1,462 \$1,462 \$4,400 \$5,810 \$7,736 \$1,472 \$1,472	\$4,240 \$4,240 \$8,080		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451	\$3,440 \$3,520 \$6,620 \$11,360 \$11,360 \$4,260 \$4,920 \$7,660 \$14,460 \$1,490 \$5,440 \$7,480 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,423 \$4,606 \$6,582		\$1,400 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,175 \$5,615 \$4,056 \$4,731 \$4,056 \$6,731
39/40	to age 85 (55) to age 99 (67) to age 100 (70) 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 15 (renewa) 16 (renewa) 17 (renewa) 18 (renewa) 19 (renewa) 19 (renewa) 19 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa)	\$2,164.6 \$3,900 \$5,725 \$7,157 \$2,525 \$3,667 \$5,300 \$11,642 \$4,400 \$7,730 \$7,730 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447 \$1,447	\$4,240 \$4,240 \$8,080 \$7,280 \$10,920		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$6,413 \$3,708 \$4,472 \$5,648 \$10,451	\$3,440 \$3,520 \$6,620 \$11,360 \$11,360 \$4,260 \$4,260 \$14,460 \$14,460 \$5,440 \$7,480 \$9,660 \$16,420 \$16,420 \$9,660 \$16,420 \$9,440	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$5,008 \$4,423 \$4,626 \$6,582	ALB	\$1,400 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$3,775 \$5,645 \$3,077 \$3,522 \$4,058 \$6,731
	to age 85 (5) to age 97 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (5) to age 97 (64) to age 85 (5) to age 98 (50) to age 98 (50) to age 98 (50) to age 98 (50) to age 99 (64) to age 65 (25) to age 90 (67)	\$2,164.6 \$3,703 \$5,735 \$9,119 \$2,252 \$3,607 \$5,300 \$7,300 \$1,462 \$4,400 \$5,810 \$7,769 \$14,922 \$6,852 \$6,855	\$6,040 \$4,240 \$8,080 \$7,280 \$10,920		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,260 \$14,460 \$14,460 \$5,440 \$7,480 \$9,660 \$16,420 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,540 \$1,5	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,423 \$4,606 \$6,582	AB	\$1,400 \$1,433 \$2,279 \$3,842 \$1,975 \$2,271 \$3,175 \$5,615 \$3,077 \$3,522 \$4,088 \$4,731
39/40	to age 85 (55) to age 99 (69) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 99 (64) to age 99 (64) to age 99 (65) to age 99 (65) to age 99 (65) to age 99 (65) to age 99 (67) to age 60 (55) 5 (renewal) to age 65 (25) to age 99 (59) to age 100 (66) 5 (renewal) to age 100 (66) 5 (renewal)	\$2,164.54 \$3,900 \$5,735 \$9,149 \$2,525 \$3,667 \$5,300 \$1,7,305 \$11,642 \$4,400,405 \$7,316 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402 \$4,402	\$6,040 \$4,240 \$8,080 \$7,280 \$10,920		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,360 \$7,483	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,260 \$14,460 \$14,460 \$1,460 \$5,440 \$7,480 \$9,660 \$16,420 \$1,540 \$10,400 \$10,400 \$11,200 \$12,200 \$12,200	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$5,008 \$4,423 \$4,606 \$6,582 \$6,416 \$6,609 \$8,369	ALB	\$1,400 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$1,175 \$5,615 \$5,615 \$3,077 \$3,522 \$4,038 \$4,731 \$4,596 \$4,721 \$5,125
39/40	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 55 (30) to age 55 (50) to age 99 (64) to age 65 (20) to age 99 (64) to age 65 (20) to age 99 (64) to age 65 (21) to age 65 (22) to age 85 (45) to age 67 (22) to age 97 (64) to age 65 (23) to age 97 (67) to age 65 (23) to age 65 (23) to age 65 (20)	\$2,164.6 \$3,903 \$5,735 \$7,157 \$2,252 \$3,667 \$5,3067 \$1,1643 \$4,400 \$5,811 \$7,736 \$7,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,73	\$6,040 \$4,240 \$8,080 \$7,280 \$10,920 \$11,340		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,360 \$7,483	\$3,440 \$3,520 \$6,620 \$11,360 \$14,640 \$4,260 \$4,260 \$14,460 \$14,460 \$1,460 \$5,440 \$7,480 \$9,660 \$16,420 \$1,540 \$10,400 \$10,400 \$11,200 \$12,200 \$12,200	\$1,917 \$2,077 \$4,475 \$4,475 \$2,904 \$3,038 \$5,008 \$4,626 \$4,626 \$6,582 \$6,609 \$8,365 \$15,723	AB	\$1,400 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$1,175 \$5,615 \$5,615 \$3,077 \$3,522 \$4,038 \$4,731 \$4,596 \$4,721 \$5,125
39/40	to age 85 (55) to age 97 (67) to age 100 (70) to age 100 (70) to age 100 (70) to age 100 (70) to age 65 (30) to age 65 (30) to age 65 (30) to age 97 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (54) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 98 (45) to age 88 (45) to age 98 (45) to age 68 (40) to age 65 (20) to age 88 (40) to age 69 (20)	\$2,164.6 \$3,200 \$5,735 \$9,119 \$2,225 \$3,607 \$5,300 \$11,642 \$4,400 \$5,811 \$7,736 \$14,527 \$4,800 \$6,850 \$8,852 \$8,852 \$9,525 \$12,830	\$6,040 \$4,240 \$8,080 \$7,280 \$10,920		\$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,360 \$7,483	\$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$7,660 \$14,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460	\$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$5,008 \$4,423 \$4,606 \$6,582 \$6,416 \$6,609 \$8,369	AB	\$1,400 \$1,435 \$2,279 \$3,842 \$1,975 \$2,271 \$1,175 \$5,615 \$5,615 \$3,077 \$3,522 \$4,038 \$4,731 \$4,596 \$4,721 \$5,125
39/40	to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 85 (50) to age 97 (64) to age 65 (25) to age 98 (50) to age 98 (50) to age 99 (64) to age 60 (25) to age 99 (64) to age 60 (25) to age 99 (59) to age 90 (57) to age 90 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (40) to age 97 (54) to age 97 (54) to age 97 (54) to age 97 (54) to age 99 (55)	\$2,164.6 \$3,903 \$5,735 \$7,157 \$2,252 \$3,667 \$5,3067 \$1,1643 \$4,400 \$5,811 \$7,736 \$7,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 \$1,736 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\$14,460 \$14,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 \$1,460 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40 / 50										
49/30	to age 85 (35)	\$16,272	-	-	\$15,725	\$25,700	\$21,370		\$11,773	
	to age 99 (49)	\$24,118	-		-	-	-	-	-	
	to age 100 (50)	-	-			\$38,280			-	

Male, Non S Sum Assured	Smoker I (Death/TPD/TI)	\$5,000,000	Sum Assured (CI)		\$2,000,000			Lowest Premium 2nd Lowest Premi	um
		Singlife	China Life	China Taiping	China Taiping	Etiga Essential	Manulife	Income	Tokio Marine
		Elite Term II	Term Guardian	i-Assure99	i-Protect	Term Life Cover	ManuProtect Term	TermLife Solitaire	Term Assure II
		(Regular Pay)		(Non-Par Whole Life)			II		
Coverage		Death/TI/	Death/TI/	Death/TPD	Death/TI/	Death/TI/	Death/TI/	Death/TI/	Death/TI/
		TPD (till age 99)	TPD (till age 65)	(till age 99)	TPD (till age 85)	TPD (till age 86)	TPD (till age 85)	TPD (till age 70)	TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$1,183	\$2,800		\$1,173	\$1,730	\$1,452	-	\$1,079
I	10 (renewal)	\$1,229	-		\$1,173	\$1,800	\$1,470	\$1,183	\$1,081
29/30	to age 65 (35)	\$2,242	\$5,400	-	\$2,340		\$3,786	\$2,256	\$1,822
27730	to age 85 (55)	\$4,588	-		\$6,850	\$9,770	-	\$5,870	\$4,511
	to age 99 (69)	\$12,239	-	\$10,156					-
	to age 100 (70)			-		\$15,840		\$10,857	-
	5 (renewal) 10 (renewal)	\$1,352 \$1,533	\$3,300		\$1,393 \$1,397		\$1,950 \$1,950	\$1.138	\$1,155 \$1,305
ł	to age 65 (30)	\$1,333	\$6,500		\$2,879	\$4,180	\$4,057	\$3,021	\$2,225
34 / 35	to age 85 (50)	\$6,165	\$0,500		\$8,993		\$1,037	\$7,429	\$5,803
	to age 99 (64)	\$15,658	-	\$13,907					-
	to age 100 (65)		-			\$20,270		\$14,534	-
	5 (renewal)	\$1,832	\$4,600	-	\$1,775	\$2,570	\$2,442	-	\$1,740
	10 (renewal)	\$2,176 \$3,880		-	\$1,979	\$2,690	\$2,581	\$1,883	\$1,887
39 / 40	to age 65 (25)	\$3,880	\$8,800		\$3,645 \$11,313	\$5,570	\$4,908	\$3,854 \$9,474	\$2,842 \$7,501
	to age 85 (45) to age 99 (59)	\$8,371 \$20,493		¢17 901	\$11,313	\$15,040		\$7,4/4	\$7,501
	to age 100 (60)	\$20,473		\$17,021		\$26,060		\$19.757]
	5 (renewal)	\$2,721	\$7,200	-	\$2,807	\$3,760	\$3,623		\$2,290
	10 (renewal)	\$3,505		-	\$3,308		\$3,662	\$3,153	\$2,866
44 / 45	to age 65 (20)	\$5,068	\$11,550		\$4,677	\$6,580	\$6,831	\$5,036	\$3,613
117, 15	to age 85 (40)	\$11,486	-		\$14,690	\$20,210	\$20,718	\$12,539	\$9,974
	to age 99 (54)	\$27,569	-	\$25,574					-
	to age 100 (55) 5 (renewal)	\$4,546	\$12,600	-	\$4,735	\$33,630 \$6,010	\$5,580	\$28,559	#2.020
	10 (renewal)	\$5,904	\$12,000		\$4,733		\$6,089	\$3.986	\$4,915
	to age 65 (15)	\$7,045	\$15,100		\$6,600	\$9,080	\$8,607	\$5,573	\$5,461
49/50	to age 85 (35)	\$15,797	-		\$18,932		\$29,417	\$14,356	\$14,010
	to age 99 (49)	\$38,110	-	\$35,744			-	-	-
	to age 100 (50)		-			\$43,690		\$30,130	-
		Death/TI/CI/	Death/TI/CI		Death/TI/CI	Death/TI/CI	Death/TI/CI	Death/TI/CI/	Death/TI/CI/
Coverage + A	ccelerated CI	TPD (till age 99)	TPD (till age 65) Critical Care	-	TPD (till age 85) AdvancedCare	TPD (till age 86) Advanced CI	TPD (till age 85) Critical Care	TPD (till age 70) Essential Protect	TPD (till age 85) Critical Illness
Coverage + A	ccelerated CI	CI Advance Cover Plus IV	Critical Care Rider	-	AdvancedCare Rider	TPD (till age 86) Advanced CI Rider	Critical Care Enhancer Rider (II)		Critical Illness Accelerator
Coverage + A	ccelerated CI Policy Term	CI Advance Cover Plus IV	Critical Care Rider ALB	-	AdvancedCare Rider ANB	Advanced CI Rider ANB	Critical Care Enhancer Rider (II) ALB	Essential Protect	Critical Illness
	Policy Term 5 (renewal)	CI Advance Cover Plus IV ANB \$2,090	Critical Care Rider	-	AdvancedCare Rider ANB \$1,833	Advanced CI Rider ANB \$3,630	Critical Care Enhancer Rider (II) ALB \$2,383	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639
	Policy Term 5 (renewal) 10 (renewal)	CI Advance Cover Plus IV ANB \$2,090 \$2,474	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,039	Advanced CI Rider ANB \$3,630 \$3,740	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669
	Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910	Critical Care Enhancer Rider (II) ALB \$2,383	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$9,568	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,039	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$9,568	Critical Care Rider ALB \$4,000		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$5,568 \$19,156	Critical Care Rider ALB \$4,000		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,576 \$2,846	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 - \$23,700 \$4,070 \$4,550	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 97 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$5,508 \$19,156 \$2,704 \$3,504 \$6,6621	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,578 \$2,840 \$6,153	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 \$23,700 \$4,070 \$4,550 \$8,740	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 90 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (30) to age 85 (50)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$5,568 \$19,156	Critical Care Rider ALB \$4,000	-	AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,576 \$2,846	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 - \$23,700 \$4,070 \$4,550	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 97 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 99 (64)	CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$5,508 \$19,156 \$2,704 \$3,504 \$6,6621	Critical Care Rider ALB \$4,000		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,578 \$2,840 \$6,153	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 \$23,700 \$4,070 \$4,550 \$8,740	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 genewal) 10 age 65 (30) 10 age 95 (50) 10 age 99 (64) 10 age 99 (64) 10 age 100 (65)	CI Advance Cover Plus IV ANB \$2,070 \$2,474 \$4,977 \$57,558 \$130,156 \$2,704 \$3,300 \$6,6,21 \$13,035 \$24,766	Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,576 \$2,876 \$6,155 \$15,315	Advanced CI Rider ANB \$3,630 \$3,740 \$16,530 \$4,070 \$4,070 \$4,550 \$3,740 \$20,290	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,294	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) to age 99 (67) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (30) to age 89 (63) to age 99 (64) to age 100 (70) 5 (renewal)	CI Advance Cover Plus IV ANB \$2,000 \$2,474 \$4,777 \$5,566 \$17,156 \$2,000 \$3,000 \$4,000 \$1,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000 \$4,000	Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020		AdvancedCare Rider ANB \$1,833 \$2,2039 \$4,881 \$11,751 \$2,576 \$2,840 \$6,155 \$15,315	Advanced CI Rider ANB \$3,690 \$3,740 \$7,910 \$16,530 \$23,700 \$4,070 \$4,550 \$8,740 \$20,299 \$30,330 \$5,750	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,649 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211
29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 genewal) 10 age 65 (30) 10 age 95 (50) 10 age 99 (64) 10 age 99 (64) 10 age 100 (65)	CI Advance Cover Plus IV ANB \$2,070 \$2,474 \$4,977 \$57,558 \$130,156 \$2,704 \$3,300 \$6,6,21 \$13,035 \$24,766	Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,576 \$2,876 \$6,155 \$15,315	Advanced CI Rider ANB \$3,630 \$3,740 \$16,530 \$4,070 \$4,070 \$4,550 \$3,740 \$20,290	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,294	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211
ALB / ANB 29 / 30	Policy Term 5 ("enewal) 10 (renewal)	CI Advance Cover Plus IV ANB \$2,000 \$2,474 \$4,777 \$9,356 \$19,156 \$2,704 \$3,300 \$5,602 \$13,055 \$24,766	Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040		AdvancedCare Rider ANB \$1.833 \$2.035 \$4.881 \$11,751 \$2,576 \$2,2840 \$6,152 \$15,315 \$3,650 \$4,262	Advanced CI Rider ANB S3,630 \$3,740 \$7,910 \$16,530 \$4,070 \$4,070 \$23,700 \$4,070 \$20,290 \$3,040 \$5,750 \$5,750 \$6,410 \$11,450	Critical Care Enhancer Rider (II) AlB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,224 \$5,303 \$5,433	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,649 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211
29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 90 (67) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 to age 65 (30) to age 97 (64) to age 100 (65) 3 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal)	CLAdvance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,506 \$10,156 \$2,074 \$4,771 \$5,506 \$10,156 \$2,074 \$4,771 \$5,304 \$4,131 \$5,361 \$4,131 \$5,361 \$9,148	Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040		AdvancedCare Rider ANB \$1.833 \$2.035 \$4.881 \$11,751 \$2.576 \$2.846 \$6.155 \$15,315 \$3.656 \$4.262 \$7.865 \$7.865	Advanced CI Rider ANB S3,630 \$3,740 \$7,910 \$16,530 \$4,070 \$4,070 \$23,700 \$4,070 \$20,290 \$3,040 \$5,750 \$5,750 \$6,410 \$11,450	Critical Care Enhancer Rider (II) AlB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,224 \$5,303 \$5,433	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,659 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,3791 \$5,494
29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 95 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (30) to age 95 (45) to age 90 (45) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) to age 99 (51) to age 99 (51) to age 99 (52) to age 99 (53) to age 99 (54) to age 99 (54) to age 99 (54) to age 99 (54) to age 50 (25) to age 99 (54) to age 50 (25) to age 99 (54)	CLAdvance Cover Plus IV ANB \$2,070 \$2,277 \$4,977 \$5,956 \$19,156 \$2,700 \$3,700 \$3,700 \$4,131 \$5,361 \$5,361 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760 \$5,3760	Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$12,020 \$8,040 \$16,540		AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,576 \$2,546 \$6,155 \$15,315 \$15,315 \$3,456 \$4,266 \$4,266 \$19,425	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 \$4,070 \$4,070 \$4,070 \$4,070 \$5,0290 \$5,750 \$6,410 \$5,750 \$5,750 \$5,410 \$5,750 \$5,750 \$5,410 \$5,750 \$5,750	Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$5,549 \$7,294 \$5,403 \$5,403 \$5,403 \$5,403	Essential Protect (See notes)	Critical Illness ANB \$1,639 \$1,659 \$1,609 \$3,202 \$6,731 \$1,899 \$2,285 \$4,277 \$9,211 \$3,518 \$3,791 \$5,499 \$12,601
29/30 34/35	Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (55) 10 age 85 (55) 10 age 90 (70) 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa)	CLAdvance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,506 \$19,156 \$2,770 \$2,770 \$3,309 \$4,271 \$4,131 \$5,361 \$9,140 \$1,330 \$24,766 \$4,331 \$5,361 \$9,140 \$1,735 \$1,735 \$1,735 \$1,735 \$1,735 \$2,756 \$2,756 \$3,756 \$4,331	Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$12,020 \$8,040 \$16,540		AdvancedCare Rider ANB \$1,835 \$2,203 \$4,881 \$11,757 \$2,576 \$2,576 \$6,135 \$15,315 \$3,655 \$17,425 \$17,425 \$5,815 \$15,425	Advanced CI Rider ANB \$3,630 \$3,740 \$7,710 \$15,7510 \$4,577 \$4,570 \$4,570 \$52,700 \$4,570 \$57,700 \$1,530 \$1,740 \$1,530 \$1,1450 \$22,700 \$22,700 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$3,740 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$4,750 \$	Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,303 \$5,497 \$5,407 \$6,074	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,659 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,792 \$3,518 \$3,792 \$5,494 \$12,601
29/30 29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (45) 10 age 97 (57) 10 age 85 (45) 10 age 97 (57) 10 age 10 (66) 5 (renewal)	CLAdvance Cover Plus IV ANB \$2,000 \$2,2474 \$4,977 \$9,566 \$19,156 \$2,000 \$2,000 \$3,000 \$3,000 \$4,000 \$3,300 \$4,131 \$5,301 \$4,131 \$5,301 \$1,783 \$2,766 \$6,011 \$6,011 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 \$6,010 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\$50,470	Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,224 \$5,724 \$5,933 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433	Essential Protect (See notes)	Critical Illness ANB \$1,639 \$1,659 \$1,609 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$2,211 \$3,791 \$5,249 \$1,2601
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29/30 29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal)	CLAdvance Cover Plus IV ANB \$2,000 \$2,474 \$4,771 \$5,366 \$31,366 \$2,704 \$4,377 \$5,360 \$3,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,305 \$1,303 \$24,766 \$5,304 \$5,305 \$1,303 \$24,766 \$5,305 \$1,303 \$24,766 \$2,305 \$2,305 \$2,305 \$3,305 \$3,305 \$3,305 \$3,305 \$3,305 \$3,305 \$3,305 \$3,305 \$3,305 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\$13,804	Essential Protect (See notes)	Critical Illness Accelerator ANB \$1,699 \$1,699 \$1,690 \$3,202 \$4,731 \$1,869 \$2,265 \$4,277 \$9,211 \$3,518 \$3,731 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594
29/30 29/30 34/35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 80 (67) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal)	CLAdvance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,566 \$10,156 \$2,070 \$2,070 \$2,070 \$2,070 \$2,070 \$3,090 \$3,090 \$3,090 \$4,131 \$5,361 \$4,131 \$5,361 \$1,768 \$1,768 \$2,760 \$4,131 \$5,361 \$1,768 \$1,768 \$2,766 \$4,131 \$5,361 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 \$1,146 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\$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300		AdvancedCare Riider ANB \$1,833 \$2,039 \$4,883 \$11,751 \$2,576 \$2,846 \$6,155 \$15,315 \$15,425 \$5,153 \$10,077 \$25,097 \$25,097 \$25,097	Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$10,530 \$4,570 \$4,570 \$4,570 \$52,700 \$4,570 \$52,700 \$53,740 \$52,270 \$53,030 \$57,750 \$54,110 \$51,420 \$51,420 \$51,420 \$51,420 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 \$51,250 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Female, Non Sum Assured	Smoker (Death/TPD/TI)	\$5,000,000	Sum Assured (CI)		\$2,000,000			Lowest Premium 2nd Lowest Premi	um
		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire	
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$828	\$1,900		\$935	\$1,460	\$1,220	-	\$860
	10 (renewal)	\$898	-		\$935	\$1,510	\$1,220	\$1,079	\$861
29/30	to age 65 (35)	\$1,753	\$3,650		\$1,704	\$3,090	\$2,723	\$1,952	\$1,355
	to age 85 (55)	\$3,605 \$9,409		\$8,575	\$5,196	\$7,840	-	\$4,860	\$3,512
	to age 99 (69) to age 100 (70)	\$9,409		\$8,5/5	-	\$13,860		\$9,538	
	5 (renewal)	\$1,163	\$2,450		\$1,125	\$1,610	\$1,616	\$7,550	\$974
i	10 (renewal)	\$1,281			\$1,155	\$1,680	\$1,639	\$1,113	\$1,046
34/35	to age 65 (30)	\$2,286	\$4,400		\$2,124	\$3,070	\$3,059	\$2,300	\$1,603
34/35	to age 85 (50)	\$4,889			\$6,865	\$9,280	-	\$5,762	\$4,145
	to age 99 (64)	\$12,822	-	\$11,761	-	-	-	-	-
	to age 100 (65)					\$17,800		\$12,205	
	5 (renewal) 10 (renewal)	\$1,710 \$1.945	\$3,950		\$1,616 \$1,691	\$2,280 \$2,480	\$2,123 \$2,221	\$1,706	\$1,480 \$1,555
1	to age 65 (25)	\$3,003	\$5,850		\$2,687	\$4,180	\$3,832	\$2,937	
39 / 40	to age 85 (45)	\$6,517			\$8,619	\$11,430		\$7,743	
	to age 99 (59)	\$16,904		\$15,944	-				-
	to age 100 (60)				-	\$22,850	-	\$15,819	-
	5 (renewal)	\$2,416	\$5,400		\$2,333	\$3,090		-	\$2,036
	10 (renewal)	\$2,917	-		\$2,574	\$3,640	\$3,238	\$2,736	
44 / 45	to age 65 (20)	\$3,978	\$7,200		\$3,562	\$4,900	\$5,083	\$3,840	
	to age 85 (40) to age 99 (54)	\$8,678 \$22,440		\$22,045	\$11,112	\$15,410	\$14,771	\$10,136	\$7,981
i	to age 100 (55)	\$22,440		\$22,04.		\$29,380		\$22,184	
	5 (renewal)	\$3,678	\$7,000		\$3,467	\$4,530	\$4,460	\$22,20	\$3,185
i	10 (renewal)	\$4,458			\$3,814	\$5,420		\$3,340	\$3,734
49/50	to age 65 (15)	\$5,032	\$8,800		\$4,619	\$6,510	\$5,870	\$3,739	\$3,767
47/30	to age 85 (35)	\$11,604	-		\$14,202	\$18,600	\$21,372	\$10,479	\$10,513
	to age 99 (49)	\$29,221		\$30,656	-				
	to age 99 (49) to age 100 (50)		Dooth /TI /CI	\$30,656	Dooth /TI /CI	\$38,220	-	\$25,853	Death/TI/CI/
	to age 100 (50)	Death/TI/CI/	Death/TI/CI TPD (till age 65)	\$30,656	Death/TI/CI TPD (till age 85)	Death/TI/CI	Death/TI/CI	Death/TI/CI/	Death/TI/CI/ TPD (till age 85)
Coverage + A		Death/TI/CI/ TPD (till age 99)	Death/TI/CI TPD (till age 65) Critical Care	\$30,656	TPD (till age 85) AdvancedCare	Death/TI/CI TPD (till age 86) Advanced CI	-		Death/TI/CI/ TPD (till age 85) Critical Illness
	to age 100 (50)	Death/TI/CI/ TPD (till age 99)	TPD (till age 65) Critical Care Rider	\$30,656	TPD (till age 85) AdvancedCare Rider	Death/TI/CI TPD (till age 86) Advanced CI Rider	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II)	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator
Coverage + A	to age 100 (50)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB	\$30,656	TPD (till age 85) AdvancedCare Rider ANB	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II)	Death/TI/CI/ TPD (till age 70) Essential Protect	TPD (till age 85) Critical Illness Accelerator ANB
	to age 100 (50) ccelerated CI Policy Term 5 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910
ALB / ANB	to age 100 (50) ccelerated Cl Policy Term 5 (renewal) 10 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939
	to age 100 (50) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,778 \$6,109	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071
ALB / ANB	to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,904	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,778 \$6,109	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939
ALB / ANB	to age 100 (50) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,778 \$6,109	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071
ALB / ANB	to age 100 (50) cccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,904	TPD (till age 65) Critical Care Rider ALB \$3,820	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912
ALB / ANB	to age 100 (50) cccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,977 \$7,704 \$14,719	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,740 \$5,190 \$5,880	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912
ALB / ANB	to age 100 (50) cccelerated Cl Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,700 \$14,719 \$3,249 \$4,400 \$6,609	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$4,809 \$9,592 \$3,303 \$3,428 \$6,019	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$15,860 \$51,960 \$5,190 \$5,890	Death/TI/CI TPD (till age 85) Citical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,848	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111
ALB / ANB 29 / 30	to age 100 (s0) ccclerated Cl Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 95 (30)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,000 \$14,799 \$3,249 \$4,402 \$4,609 \$5,609 \$10,238	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$15,860 \$51,960 \$5,190 \$5,890	Death/TI/CI TPD (till age 85) Citical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,848	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912
ALB / ANB 29 / 30	to age 100 (s0) Coclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (age 85 (53) 10 age 89 (69) 10 age 85 (53) 10 age 95 (53) 10 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,700 \$14,719 \$3,249 \$4,400 \$6,609	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$4,809 \$9,592 \$3,303 \$3,428 \$6,019	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$5,390 \$15,860 \$22,740 \$5,190 \$5,880 \$9,430	Death/TI/CI TPD (till age 85) Citical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,848	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111
ALB / ANB 29 / 30	to age 100 (si) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 95 (33) 10 age 99 (64) 10 age 90 (65) 10 age 10 (65)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,477 \$7,000 \$14,719 \$4,402 \$6,609 \$10,238 \$10,238	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710 \$10,720	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,358	Death/TI/CI TPD (till age 86) Advanced CI Rider 84,390 \$4,390 \$15,860 \$5,2744 \$5,190 \$5,880 \$9,430 \$19,800	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AIB \$2,7/8 \$6,109 \$3,831 \$3,979 \$6,844	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111
ALB / ANB 29 / 30	to age 100 (30) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 to age 65 (35) 10 age 97 (67) 10 age 87 (53) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 97 (67)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,000 \$14,799 \$3,249 \$4,402 \$4,609 \$5,609 \$10,238	TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710 \$10,720	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$4,809 \$9,592 \$3,303 \$3,428 \$6,019	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$5,390 \$15,860 \$22,740 \$5,190 \$5,880 \$9,430	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AIB \$2,7/8 \$6,109 \$3,831 \$3,979 \$6,844	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,930 \$1,930 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111 \$8,045
29/30 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 renewal) 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal 10 renewal	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,704 \$14,719 \$3,249 \$4,402 \$6,699 \$110,238 \$117,262 \$5,480 \$5,480 \$5,480 \$5,480 \$6,999 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000	TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,388 \$4,609 \$5,411 \$7,550	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4.280 \$4.380 \$5.190 \$5.190 \$5.190 \$5.800 \$5.943 \$7.760 \$6.922 \$6.922 \$6.922 \$6.922 \$6.922 \$6.922	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2.618 \$2.778 \$6.109 \$5.831 \$3.979 \$6.844 \$5.643 \$5.881 \$5.881 \$5.881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,929 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111 \$8,045 \$3,958 \$4,425 \$5,513
ALB / ANB 29 / 30	to age 100 (si) ccelerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (s) 5 (renewal) 10 (age 85 (35) to age 85 (35) to age 90 (67) to age 100 (70) 10 (age 85 (35) to age 65 (35) to age 85 (45)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,477 \$7,900 \$14,719 \$4,699 \$10,228 \$10,228 \$5,699 \$9,130,231	TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,358 \$4,609 \$5,411	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4.280 \$4.380 \$5.190 \$5.190 \$5.190 \$5.800 \$5.943 \$7.760 \$6.922 \$6.922 \$6.922 \$6.922 \$6.922 \$6.922	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2.618 \$2.778 \$6.109 \$5.831 \$3.979 \$6.844 \$5.643 \$5.881 \$5.881 \$5.881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,920 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111 \$8,045 \$3,958 \$4,425
29/30 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,704 \$14,719 \$3,249 \$4,402 \$6,699 \$110,238 \$117,265 \$5,440 \$5,544 \$6,599 \$1,302 \$5,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490 \$1,490	TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,388 \$4,609 \$5,411 \$7,550	Death/TI/CI TPD (till age 86) Advanced CI Ridger ANB \$4,280 \$4,390 \$83,390 \$15,860 \$22,740 \$5,190 \$5,190 \$5,880 \$9,430 \$19,430 \$17,760 \$6,770 \$6,770 \$12,060 \$22,990	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2.618 \$2.778 \$6.109 \$5.831 \$3.979 \$6.844 \$5.643 \$5.881 \$5.881 \$5.881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,929 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111 \$8,045 \$3,958 \$4,425 \$5,513
29/30 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 95 (57) to age 96 (57) to age 96 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 97 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 105 (67)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$3,000 \$44,779 \$4,000 \$11,230 \$10,230 \$10,230 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$	TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,358 \$4,609 \$5,411 \$7,550 \$15,400	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,746 \$5,190 \$5,880 \$19,800 \$12,800 \$12,060 \$22,760 \$8,920 \$12,060 \$22,960 \$22,960 \$22,960	Death/TI/CI TPD (till age 85) Cfftical Care Enhancer Rider (II) AIB \$2,618 \$2,618 \$3,778 \$5,109 \$5,891 \$3,979 \$6,844 \$5,881 \$5,881 \$5,881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illnes Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,880 \$4,111 \$8,045 \$4,425 \$5,318 \$10,043
29/30 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2, 174 \$2, 273 \$4, 477 \$7,000 \$14, 719 \$3,249 \$4,600 \$10,238 \$10,238 \$10,238 \$1,920 \$5,699 \$9,130 \$13,400 \$13,400 \$13,400 \$13,400 \$14,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400 \$15,400	TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$1,3030 \$3,428 \$6,019 \$12,358 \$4,609 \$5,5411 \$7,550 \$15,406	Death/TI/CI TYD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$83,990 \$15,860 \$22,740 \$5,190 \$5,190 \$5,890 \$9,430 \$19,800 \$19,800 \$22,940 \$5,200 \$12,200 \$12,200 \$12,200 \$12,200 \$12,200 \$12,200 \$12,200 \$12,200 \$12,200	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$2,618 \$2,618 \$2,778 \$6,109 \$5,109 \$5,831 \$3,979 \$6,844 \$5,643 \$5,861 \$8,881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,542 \$2,880 \$4,111 \$8,045 \$1,910 \$3,988 \$4,425 \$5,318 \$10,049 \$5,774
29/30 29/35 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 95 (57) to age 96 (57) to age 96 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 97 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 95 (57) to age 105 (67)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$3,000 \$44,779 \$4,000 \$11,230 \$10,230 \$10,230 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$1,240 \$	TPD (till age 5s) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,358 \$4,609 \$5,411 \$7,550 \$15,400	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,746 \$5,190 \$5,880 \$19,800 \$12,800 \$12,060 \$22,760 \$8,920 \$12,060 \$22,960 \$22,960 \$22,960	Death/TI/CI TPD (till age 85) Cfftical Care Enhancer Rider (II) AIB \$2,618 \$2,618 \$3,778 \$5,109 \$5,891 \$3,979 \$6,844 \$5,881 \$5,881 \$5,881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illnes Accelerator ANB \$1,910 \$1,939 \$3,071 \$5,912 \$2,880 \$4,111 \$8,045 \$4,425 \$5,318 \$10,043
29/30 34/35	to age 100 (sic) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (30) 10 age 85 (45) 10 age 97 (57) 10 age 87 (45) 10 age 98 (45) 10 age 100 (65) 5 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,407 \$3,479 \$4,402 \$4,669 \$10,238 \$10,238 \$10,238 \$5,689 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1,038 \$1	TPD (till age 5s) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$0,592 \$3,030 \$3,428 \$6,019 \$12,358 \$11,356 \$15,411 \$7,590 \$15,411 \$7,590 \$7,343 \$7,343	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$515,860 \$515,860 \$51,900 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800 \$51,800	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$2,618 \$2,618 \$2,778 \$6,109 \$5,811 \$3,979 \$6,844 \$5,642 \$5,643 \$5,881 \$5,881 \$5,881 \$5,881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85)
29/30 29/35 34/35	to age 100 (si) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal)	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$7,000 \$14,792 \$4,402 \$6,699 \$10,238 \$10,238 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1,500 \$1	TPD (till age 5s) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$1,3030 \$3,428 \$6,019 \$12,358 \$1,428 \$4,609 \$5,5411 \$7,550 \$15,406 \$7,343 \$7,815	Death/TI/CI TPD (till age 86) Advanced CI Ridder ANB \$4,280 \$4,390 \$83,390 \$15,860 \$22,740 \$5,190 \$5,190 \$5,880 \$9,430 \$17,860 \$22,740 \$5,190 \$15,860 \$17,860 \$17,860 \$17,860 \$17,860 \$11,210 \$11,210 \$11,2560 \$11,2560 \$11,860	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$2,618 \$2,618 \$2,778 \$6,109 \$5,811 \$3,979 \$6,844 \$5,642 \$5,643 \$5,881 \$5,881 \$5,881 \$5,881	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illnes Accelerator ANB \$1,910 \$1,930 \$5,912 \$5,912 \$2,880 \$4,111 \$6,045 \$5,318 \$1,040 \$5,318 \$1,040 \$5,774 \$6,328
29/30 29/35 34/35	to age 100 (sic) ccelerated Cl Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,477 \$7,000 \$14,719 \$53,249 \$4,402 \$54,689 \$51,028 \$51,262 \$55,448 \$6,699 \$79,120 \$51,669 \$8,101 \$11,700 \$11,000 \$11,000 \$11,000 \$11,000 \$11,000	TPD (till age 53) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 \$14,430 \$17,660	\$30,656	TPD (till age 85) Advanced Care Rider ANB \$2,112 \$4,809 \$9,592 \$1,592 \$3,428 \$4,609 \$112,358 \$12,358 \$5,411 \$7,5455 \$5,411 \$7,5550 \$15,406	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$51,580 \$51,900 \$51,800 \$17,800 \$17,760 \$8,920 \$6,920 \$17,760 \$18,920 \$11,210 \$11,210 \$11,210 \$11,210 \$11,210 \$11,210 \$11,210 \$11,210	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,618 \$2,778 \$6,109 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891 \$5,891	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85)
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\$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,00	TPD (till age 53) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 \$14,430 \$17,660	\$30,656	TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$1,3030 \$3,428 \$5,411 \$7,550 \$15,401 \$7,343 \$7,815 \$9,487 \$19,377	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,746 \$5,190 \$5,880 \$19,800 \$12,060 \$27,760 \$8,920 \$112,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 \$21,060 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(till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5870 \$51,5870	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2.618 \$2.678 \$6.109 \$6.109 \$5.831 \$3.979 \$6.844 \$5.643 \$5.881 \$8.881 \$8.881 \$1.1444 \$24,585	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) 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TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,900 \$44,477 \$1,028 \$4,669 \$10,28 \$10,28 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 \$1,028 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\$15,406	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5860 \$51,5870 \$51,5870	Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2.618 \$2.678 \$6.109 \$6.109 \$5.831 \$3.979 \$6.844 \$5.643 \$5.881 \$8.881 \$8.881 \$1.1444 \$24,585	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till age 85) TPD (till 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to age 100 (50) - - - **\$60,780** - - -

Sum Assured	Smoker d (Death/TI)	\$10,000,000	Sum Assured (TPE	D/CI)		\$2,000,000		Lowest Premium 2nd Lowest Premi	um
		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire	Tokio Marine Term Assure II
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB
	5 (renewal)	\$2,196	\$5,600		\$2,273	\$3,380	\$2,841	-	\$2,129
	10 (renewal)	\$2,220	-		\$2,273	\$3,500	\$2,878	\$1,932	\$2,131
29 / 30	to age 65 (35)	\$4,010	\$10,800		\$4,514	\$8,060	\$6,961	\$4,374	\$3,592
29 / 30	to age 85 (55)	\$8,344	-		\$13,332	\$19,120	-	\$11,563	\$8,951
	to age 99 (69)	\$23,448		\$19,928		-			
	to age 100 (70)					\$31,240	-	\$21,537	
	5 (renewal)	\$2,511	\$6,600		\$2,712	\$3,780	\$3,818	-	\$2,275
	10 (renewal)	\$2,751	-	-	\$2,716	\$4,000	\$3,818	\$2,481	\$2,565
34 / 35	to age 65 (30)	\$5,088	\$13,000		\$5,549	\$8,180	\$7,459	\$5,845	\$4,385
	to age 85 (50)	\$11,256			\$17,514	\$23,200	-	\$14,623	\$11,503
	to age 99 (64)	\$30,034		\$27,300		-	-		
	to age 100 (65)					\$40,020		\$28,833	
	5 (renewal) 10 (renewal)	\$3,338 \$3,702	\$9,200	·	\$3,448 \$3,824	\$5,020	\$4,778 \$5,051	40 (40	\$3,420
	to age 65 (25)	\$3,702 \$6,789	\$17,600		\$3,824 \$7,022	\$5,240 \$10,920	\$5,051 \$9,029	\$3,648 \$7,473	\$3,707
39 / 40	to age 85 (45)	\$15,179	\$17,000	 	\$7,022	\$10,920	\$7,029	\$7,473	\$14,851
	to age 99 (59)	\$15,179		\$34,944	\$22,022	\$27,440		\$10,034	\$14,851
	to age 100 (60)	\$57,321		\$34,744		\$51,460		\$39,219	
	5 (renewal)	\$4,768	\$14,400		\$5,416	\$7,360	\$7,091	-	\$4,495
	10 (renewal)	\$5,762			\$6,367	\$8,680	\$7,167	\$6,110	\$5,631
44 / 45	to age 65 (20)	\$8,817	\$23,100		\$9,000	\$12,880	\$12,565	\$9,758	\$7,123
44 / 45	to age 85 (40)	\$20,850			\$28,600	\$39,560	\$38,103	\$24,587	\$19,724
	to age 99 (54)	\$52,964		\$50,214		-	-		
	to age 100 (55)					\$66,380		\$56,627	
	5 (renewal)	\$7,819	\$25,200	-	\$9,115	\$11,760	\$10,920	-	\$7,718
	10 (renewal)	\$10,048			\$9,986	\$14,100	\$11,918	\$7,729	\$9,640
49 / 50	to age 65 (15)	\$12,283			\$12,738	\$17,780	\$15,830	\$10,806	\$10,711
	to age 85 (35)	\$28,848 \$73,339			\$36,871	\$51,720	\$54,102	\$28,131	\$27,660
	to age 99 (49) to age 100 (50)	\$73,339		\$70,264		\$86,240		\$59.678	
Coverage + A	Accelerated CI	Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV	Death/TI/CI TPD (till age 65) Critical Care Rider	-	Death/TI/CI TPD (till age 85) AdvancedCare	Death/TI/CI TPD (till age 86) Advanced CI	Death/TI/CI TPD (till age 85) Critical Care	Death/TI/CI/ TPD (till age 70)	Death/TI/CI/ TPD (till age 85)
ALB / ANB	D-II T				DI des			Essential Protect	Critical Illness
ALB / ANB	Policy Term	AND			Rider	Rider	Enhancer Rider (II)	(See notes)	Accelerator
	5 (renewal)	ANB \$2.104	ALB	-	ANB	Rider ANB	Enhancer Rider (II) ALB		Accelerator ANB
	5 (renewal)	\$3,104	ALB \$6,800	-	ANB \$2,933	ANB \$5,280	Enhancer Rider (II) ALB \$3,772	(See notes)	Accelerator ANB \$2,689
	10 (renewal)	\$3,104 \$3,465	\$6,800 -	-	\$2,933 \$3,139	Rider ANB \$5,280 \$5,440	Enhancer Rider (II) ALB \$3,772 \$3,835	(See notes)	Accelerator ANB \$2,689
29 / 30	10 (renewal) to age 65 (35)	\$3,104	ALB \$6,800	-	ANB \$2,933	**Rider	Enhancer Rider (II) ALB \$3,772	(See notes)	Accelerator ANB \$2,689
29 / 30	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	\$3,104 \$3,465 \$6,738	\$6,800 -	-	\$2,933 \$3,139 \$7,055	Rider ANB \$5,280 \$5,440	Enhancer Rider (II) ALB \$3,772 \$3,835	(See notes)	Accelerator ANB \$2,689 \$2,719 \$4,972
29 / 30	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69)	\$3,104 \$3,465 \$6,738	\$6,800 -		\$2,933 \$3,139 \$7,055	**Rider	Enhancer Rider (II) ALB \$3,772 \$3,835	(See notes)	Accelerator ANB \$2,689 \$2,719 \$4,972
29/30	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365	\$6,800 \$14,960 \$18,960 \$8,600		\$2,933 \$3,139 \$7,055 \$18,232	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,171
29/30	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365 - \$3,863 \$4,721	\$14,960 \$14,960 \$8,600		\$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417	(See notes)	Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,985 \$3,545
	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365 \$3,863 \$4,721 \$8,830	\$14,960 \$14,960 \$8,600 \$8,600 \$18,520		\$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,171 \$2,985 \$3,545 \$6,437
29 / 30 34 / 35	10 (renewal) to age 65 (35) to age 85 (55) to age 97 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365 \$3,863 \$4,721 \$8,830 \$18,126	\$14,960 \$14,960 \$8,600 \$8,600 \$18,520		\$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930	(See notes)	Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,985 \$3,545
	10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365 \$3,863 \$4,721 \$8,830	\$14,960 \$14,960 \$8,600 \$8,600 \$18,520		\$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,171 \$2,985 \$3,545 \$6,437
	10 (renewal) to age 65 (35) to age 85 (55) to age 87 (67) to age 97 (67) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 97 (64) to age 100 (65)	\$3.104 \$3.456 \$4,738 \$13,324 \$30,365 \$3,863 \$4,721 \$8,830 \$13,126 \$3,91,142	\$14,960 \$14,960 \$18,600 \$18,520		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824 \$23,837	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$25,880 \$32,100 \$3,100 \$5,920 \$6,500 \$12,740 \$31,640	Enhancer Rider (II) AIB \$3,772 \$3,835 \$9,930	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,171 \$2,985 \$3,545 \$6,437
	10 (renewal) to age 65 (35) to age 85 (55) to age 89 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 89 (64) to age 100 (65) 5 (renewal)	\$3.104 \$3.465 \$4.738 \$13.324 \$30.365 \$4.721 \$8.833 \$11.126 \$33.142 \$33.142 \$33.142	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,842 \$23,837	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$31,640 \$5,000 \$5,000	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,171 \$2,986 \$3,545 \$4,971
34/35	10 (renewal) to age 65 (35) to age 85 (55) to age 85 (55) to age 97 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 97 (64) to age 100 (65) 5 (renewal) 10 (renewal)	\$3.104 \$3.465 \$6,738 \$13,324 \$33,355 \$3,863 \$4,721 \$8,833 \$18,126 \$37,142 \$5,637 \$6,838	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		\$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824 \$23,837 \$5,323 \$5,323	Rider ANB \$5,280 \$5,440 \$11,860 \$12,580 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$31,640 \$8,200 \$8,900	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,837 \$5,817 \$10,696 \$7,640 \$7,723	(See notes)	Accelerator ANB \$2,685 \$2,719 \$4,972 \$11,171 \$2,985 \$3,545 \$6,437 \$14,911
	10 (renewal) to age 65 (35) to age 85 (55) to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (30) to age 85 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (25)	\$3.104 \$3.465 \$6.738 \$13.324 \$30.365 \$3.863 \$4.721 \$6.830 \$18.126 \$39.142 \$5.688 \$12.088 \$12.088	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$3,887 \$4,23,837 \$5,323 \$5,323	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$5,920 \$6,500 \$12,740 \$31,640 \$8,200 \$8,200 \$15,800 \$15,800	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696	(See notes)	Accelerator ANB \$2,688 \$2,719 \$4,972 \$11,173 \$2,989 \$3,549 \$5,449 \$14,911 \$5,196 \$5,647 \$5,647
34/35	10 (renewal) to age 65 (35) to age 85 (55) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 90 (64) to age 90 (64) to age 90 (64) to age 90 (65) 5 (renewal) 10 (renewal) to (55) to ge 95 (55) to ge 95 (55) to age 85 (55) to ge 85 (55) to age 85 (55)	\$3.104 \$3.465 \$6,738 \$13.324 \$33,365 \$3,863 \$4,721 \$8,800 \$18,126 \$37,142 \$5,638 \$12,058 \$12,058	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		\$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824 \$23,837 \$5,323 \$5,323	Rider ANB \$5,280 \$5,440 \$11,860 \$12,580 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$31,640 \$8,200 \$8,900	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,837 \$5,817 \$10,696 \$7,640 \$7,723	(See notes)	Accelerator ANB \$2,685 \$2,719 \$4,972 \$11,171 \$2,985 \$3,545 \$6,437 \$14,911
34/35	10 (renewal) to age 55 (35) to age 95 (55) to age 99 (69) to age 99 (69) to age 00 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 55 (30) to age 55 (30) to age 55 (30) to age 55 (30) to age 55 (40) to age 10 (51) 10 (renewal) to age 55 (45) to age 50 (52)	\$3.104 \$3.465 \$6.738 \$13.324 \$30.365 \$3.863 \$4.721 \$6.830 \$18.126 \$39.142 \$5.688 \$12.088 \$12.088	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$3,887 \$4,23,837 \$5,323 \$5,323	Rider \$5,280 \$5,440 \$1,1860 \$25,880 \$25,880 \$32,100 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640 \$31,640	Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,837 \$5,817 \$10,696 \$7,640 \$7,723	(See notes)	Accelerator ANB \$2,688 \$2,719 \$4,972 \$11,173 \$2,989 \$3,549 \$5,449 \$14,911 \$5,196 \$5,647 \$5,647
34/35	10 (renewal) to age 65 (25) to age 65 (25) to age 85 (25) to age 97 (67) to age 90 (77) to age 90 (77) 5 (renewal) 10 (renewal) to age 65 (32) to age 85 (70) to age 95 (77) to age 90 (47)	\$3,104 \$3,465 \$6,738 \$13,324 \$33,365 \$4,721 \$8,830 \$18,126 \$37,142 \$5,688 \$12,056 \$4,688 \$12,056 \$5,688	\$14,960 \$14,960 \$8,600 \$16,520 \$12,640		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$6,824 \$23,837 \$5,3232 \$6,107	Rider ANB \$5,280 \$5,440 \$13,860 \$25,880 \$39,100 \$5,920 \$5,920 \$4,500 \$12,740 \$31,640 \$6,800 \$40,160 \$40,160 \$40,160	Enhance Rider (II) ALB \$3,772 \$43,835 \$9,930 \$5,937 \$5,417 \$10,696 \$7,640 \$7,723 \$13,598	(See notes)	Accelerator ANB \$2,688 \$2,719 \$4,972 \$11,173 \$2,989 \$3,549 \$5,449 \$14,911 \$5,196 \$5,647 \$5,647
34/35	10 (renewal) to age 65 (25) to age 85 (55) to age 85 (55) to age 85 (55) to age 85 (55) to age 80 (70) to age 80 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 95 (30) to age 99 (64) to age 95 (30) to age 99 (64) to age 85 (70) to age 85 (70) to age 90 (64) to age 85 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 90 (70) to age 9	\$3,104 \$3,465 \$4,738 \$13,324 \$30,365 \$4,721 \$4,721 \$4,721 \$3,114 \$3,51,126 \$39,142 \$3,54,641 \$5,688 \$12,058 \$24,641 \$51,374 \$51,374 \$51,374	\$6,800 \$14,960 \$8,600 \$8,600 \$18,520		\$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,155 \$8,824 \$23,837 \$1,1234 \$3,0134 \$30,134	Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$25,880 \$5,920 \$6,500 \$12,740 \$31,640 \$40,160 \$40,160 \$63,400 \$11,800 \$11,800 \$11,700	Enhance Rider (II) AIB \$3,772 \$3,835 \$9,930 \$9,930 \$5,373 \$5,417 \$10,696 \$7,923 \$13,598	(See notes)	Accelerator ANB \$2,685 \$2,715 \$4,972 \$11,173 \$12,985 \$3,545 \$4,437 \$14,911 \$5,196 \$5,516 \$5,526 \$5,526 \$5,526 \$5,740 \$7,407
34/35	10 (renewal) to age 65 (25) to age 65 (25) to age 85 (25) to age 97 (67) to age 90 (77) to age 90 (77) 5 (renewal) 10 (renewal) to age 65 (32) to age 85 (70) to age 95 (77) to age 90 (47)	\$3,104 \$3,465 \$6,738 \$13,324 \$33,365 \$4,721 \$8,830 \$18,126 \$37,142 \$5,688 \$12,056 \$4,688 \$12,056 \$5,688	\$6,800 \$14,960 \$8,600 \$18,520 \$12,640 \$25,340		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$6,824 \$23,837 \$5,3232 \$6,107	Rider ANB \$5,280 \$5,440 \$13,860 \$25,880 \$39,100 \$5,920 \$5,920 \$4,500 \$12,740 \$31,640 \$6,800 \$40,160 \$40,160 \$40,160	Enhance Rider (II) ALB \$3,772 \$43,835 \$9,930 \$5,937 \$5,417 \$10,696 \$7,640 \$7,723 \$13,598	(See notes)	Accelerator ANB \$2,689 \$2,719 \$4,979 \$11,173 \$2,989 \$3,544 \$6,437 \$14,911 \$5,196 \$5,611 \$8,255 \$11,951
34/35	10 (renewal) to age 85 (25) to age 80 (07) to age 80 (07) to age 97 (67) to age 97 (67) to age 97 (67) to age 97 (64) to age 98 (25) to age 97 (64) to age 98 (25) to age 99 (64) to age 98 (25) to age 99 (64) to age 85 (25) to age 90 (65) to age 97 (57) to age 90 (67) to age 98 (67) to age 97 (57) to age 90 (67) to age 97 (57) to age 90 (67) to age 97 (57) to age 9	\$3,104 \$3,465 \$6,738 \$13,324 \$33,365 \$4,721 \$8,833 \$13,126 \$5,637 \$4,888 \$12,058 \$5,637 \$5,637 \$5,637 \$5,637 \$5,637 \$5,637 \$5,637	\$6,800 \$14,960 \$8,600 \$18,520 \$12,640 \$25,340		ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,155 \$4,824 \$5,033 \$6,107 \$11,234 \$3,031 \$4,424 \$10,162	Rider ANB \$5,280 \$5,480 \$11,800 \$11,800 \$11,800 \$125,800 \$12,740 \$12,740 \$12,740 \$13,640 \$140,160 \$140,160 \$140,160 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800 \$11,800	Enhance Rider (II) ALB \$3.772 \$3.835 \$9.930 \$5,373 \$5,417 \$10,696 \$7,923 \$13,598 \$11,563 \$11,174	(See notes)	Accelerator ANB \$2.485 \$2.715 \$4.972 \$11,173 \$2.985 \$3.545 \$4.927 \$14,911 \$5.196 \$5.611 \$5.611 \$7.400 \$9.177
34/35	10 (renewal) to age 65 (25) to age 85 (55) to age 85 (55) to age 85 (55) to age 90 (67) to age 90 (67) to age 90 (77)	\$3,104 \$3,465 \$6,738 \$13,324 \$30,365 \$30,365 \$4,727 \$6,830 \$11,126 \$5,437 \$6,888 \$12,026 \$24,641 \$51,334 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,345 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$3,455 \$4,455 \$3,455 \$3,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4,455 \$4	\$6,800 \$14,960 \$8,600 \$18,520 \$12,640 \$25,340		ANB \$2,933 \$3,193 \$1,055 \$18,232 \$3,877 \$4,159 \$5,824 \$23,837 \$3,072 \$11,234 \$30,134 \$4,159 \$4,159 \$5,323 \$5,323 \$5,323 \$5,323 \$5,323 \$5,323 \$6,107 \$11,234 \$30,134	Rider ANB \$5.280 \$5.440 \$11.860 \$25.880 \$25.880 \$5.920 \$6.500 \$5.920 \$6.500 \$12,740 \$31,640 \$51.860 \$9.12,740 \$11.860 \$11.860 \$12.760 \$12.760	Enhancer Rider (II) AIB \$3,772 \$3,835 \$5,930 \$9,930 \$5,373 \$5,417 \$10,696 \$7,640 \$7,923 \$13,599 \$11,794 \$11,794	(See notes)	Accelerator ANB \$2,089 \$2,215 \$4,975 \$11,173 \$2,989 \$3,545 \$4,437 \$14,911 \$5,196 \$5,615 \$5,615 \$19,951 \$7,407 \$9,177 \$10,979
34/35	10 (renewal) to age 65 (35) to age 85 (35) to age 85 (35) to age 85 (35) to age 97 (69) to age 100 (70) to age 100 (70) to age 100 (70) to age 65 (32) to age 85 (32) to age 85 (32) to age 85 (32) to age 80 (32) to age 97 (64) to age 100 (65) 5 (renewal) to age 65 (23) to age 97 (54) to age 97 (54) to age 97 (54) to age 97 (54) to age 98 (45) to age 97 (57) to age 85 (45) to age 97 (57) to age 65 (27) to age 65 (27) to age 65 (27) to age 99 (54) to age 85 (45) to age 99 (54) to age 99 (54) to age 99 (54) to age 99 (54)	\$3,104 \$3,465 \$4,738 \$13,324 \$33,365 \$4,721 \$6,830 \$18,126 \$39,142 \$3,444 \$11,036 \$12,036 \$12,036 \$12,036 \$13,046 \$13,046 \$13,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 \$14,046 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\$11,234 \$3,0134 \$6,424 \$10,162 \$14,400 \$39,000	Rider ANB \$5.280 \$5.440 \$11.860 \$25.880 \$39.100 \$5.920 \$6.500 \$31,640 \$31,640 \$40,160 \$40,160 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500 \$41,4500	Enhance Rider (II) ALB \$3.772 \$3.835 \$9.930 \$9.930 \$5,373 \$5,417 \$10,696 \$7,923 \$13,598 \$11,563 \$11,794 \$18,878 \$49,189	(See notes)	Accelerator ANB 32.869 \$2.275 \$2.275 \$2.275 \$3.1,171 \$2.989 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 \$3.545 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notes)	Accelerator ANB \$2.696 \$2.757 \$2.757 \$11,777 \$2.786 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5454 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 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\$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3.5554 \$3

Female, Non								Lowest Premium		
Sum Assured	d (Death/TI)	\$10,000,000	Sum Assured (TPE			\$2,000,000		2nd Lowest Premi		
		Singlife Elite Term II (Regular Pay)	China Life Term Guardian	China Taiping i-Assure99 (Non-Par Whole Life)	China Taiping i-Protect	Etiqa Essential Term Life Cover	Manulife ManuProtect Term II	Income TermLife Solitaire		
Coverage		Death/TI/ TPD (till age 99)	Death/TI/ TPD (till age 65)	Death/TPD (till age 99)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 86)	Death/TI/ TPD (till age 85)	Death/TI/ TPD (till age 70)	Death/TI/ TPD (till age 85)	
ALB / ANB	Policy Term	ANB	ALB	ANB	ANB	ANB	ALB	ALB	ANB	
	5 (renewal)	\$1,493	\$3,800		\$1,798	\$2,860	\$2,388	-	\$1,700	
	10 (renewal)	\$1,629	-		\$1,798	\$2,960	\$2,388	\$1,756	\$1,701	
29/30	to age 65 (35)	\$3,208	\$7,300		\$3,289	\$6,040	\$5,005	\$3,805	\$2,675	
27730	to age 85 (55)	\$6,674	-		\$10,162	\$15,340	-	\$9,582	\$6,962	
	to age 99 (69)	\$18,024	-	\$16,892	-	-	-	-	-	
	to age 100 (70)	-	-		-	\$27,360	-	\$18,938	-	
	5 (renewal)	\$2,154	\$4,900	-	\$2,167	\$3,160	\$3,161	-	\$1,919	
	10 (renewal)	\$2,241			\$2,219	\$3,280	\$3,207	\$2,128	\$2,061	
34 / 35	to age 65 (30)	\$4,126	\$8,800	-	\$4,097	\$6,020	\$5,625	\$4,462	\$3,163	
347 33	to age 85 (50)	\$9,031	-		\$13,441	\$18,180		\$11,367	\$8,195	
	to age 99 (64)	\$24,613	-	\$23,175	-	-	-	-	-	
	to age 100 (65)	-	-		-	\$35,200	-	\$24,253	-	
	5 (renewal)	\$3,132	\$7,900	-	\$3,117	\$4,480	\$4,157	-	\$2,915	
	10 (renewal)	\$3,389	-		\$3,256	\$4,880	\$4,346	\$3,295	\$3,060	
39 / 40	to age 65 (25)	\$5,423	\$11,700		\$5,192	\$8,180	\$7,045	\$5,718	\$4,871	
37,40	to age 85 (45)	\$12,077	-		\$16,877	\$22,380	-	\$15,290	\$12,767	
	to age 99 (59)	\$32,534	-	\$31,433	-	-			-	
	to age 100 (60)	-			-	\$45,200	-	\$31,442	-	
	5 (renewal)	\$4,380	\$10,800		\$4,510	\$6,040	\$5,586	-	\$3,996	
	10 (renewal)	\$5,201			\$4,967	\$7,140	\$6,339	\$5,296	\$4,781	
44 / 45	to age 65 (20)	\$7,158			\$6,901	\$9,600	\$9,349	\$7,503	\$5,672	
447,45	to age 85 (40)	\$16,159	-		\$21,775	\$30,160	\$27,164	\$19,977	\$15,781	
	to age 99 (54)	\$43,308	-	\$43,506	-	-	-	-	-	
	to age 100 (55)	-			-	\$58,080		\$44,074		
	5 (renewal)	\$6,605		-	\$6,695	\$8,880	\$8,729	-	\$6,230	
	10 (renewal)	\$8,021			\$7,371	\$10,620	\$9,095	\$6,502	\$7,304	
49 / 50	to age 65 (15)	\$9,142		-	\$8,958	\$12,760	\$10,797	\$7,301	\$7,367	
47/30	to age 85 (35)	\$21,730	-		\$27,846	\$36,500	\$39,306	\$20,620	\$20,713	
	to age 99 (49)	\$56,512		\$60,558	-	-	-	-	-	
	to age 100 (50)	-	-	-	-	\$75,720	-	\$51,367	-	
Coverage + Ac		Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV	Death/TI/CI TPD (till age 65) Critical Care Rider	-	Death/TI/CI TPD (till age 85) AdvancedCare	Death/TI/CI TPD (till age 86) Advanced CI	Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II)	Death/TI/CI/ TPD (till age 70) Essential Protect	Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator	
	ccelerated CI	TPD (till age 99) CI Advance Cover Plus IV	TPD (till age 65) Critical Care Rider	-	TPD (till age 85) AdvancedCare Rider	Death/TI/CI TPD (till age 86) Advanced CI Rider	TPD (till age 85) Critical Care Enhancer Rider (II)	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator	
Coverage + Ac	ccelerated CI	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85) AdvancedCare Rider ANB	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB	TPD (till age 85) Critical Care Enhancer Rider (II) ALB	Death/TI/CI/ TPD (till age 70) Essential Protect	TPD (till age 85) Critical Illness Accelerator ANB	
	Policy Term 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778	TPD (till age 65) Critical Care Rider ALB \$5,720	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462	TPD (till age 65) Critical Care Rider ALB \$5,720	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779	
	Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$6,432	TPD (till age 65) Critical Care Rider ALB \$5,720	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$11,340	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical illness Accelerator ANB \$2,750 \$2,779 \$4,391	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462	TPD (till age 65) Critical Care Rider ALB \$5,720	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$6,432	TPD (till age 65) Critical Care Rider ALB \$5,720	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$11,340	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical illness Accelerator ANB \$2,750 \$2,779 \$4,391	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$6,432 \$10,973 \$23,334	TPD (till age 65) Critical Care Rider ALB \$5,720 \$11,880	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$11,340 \$23,360 - \$36,240 \$6,740	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 \$9,362	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$10,973 \$23,334 \$4,240 \$5,3,62	TPD (till age 65) Critical Care Rider ALB \$5,720 - \$11,880 \$8,160	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,492	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,840 \$11,340 \$23,360	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 \$9,362	
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 90 (69) to age 10 (70) 5 (renewal) 10 (renewal) to age 63 (30)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2.778 \$3.462 \$6.432 \$1.073 \$23.334 \$4.240 \$5.362 \$8.529	TPD (till age 65) Critical Care Rider ALB \$5,720 - \$11,880 \$8,160	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,072 \$4,472 \$7,993	Death/TI/CI TPD (till age 86) Advanced CI Rider 85,840 \$11,340 \$23,360 \$6,740 \$7,480 \$12,380	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671	
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 95 (69) 10 age 100 (70) 5 (renewal) 10 (nenewal) 10 (nenewal) 10 age 85 (30)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$10,973 \$23,334 \$4,240 \$5,3,62	TPD (till age 65) Critical Care Rider ALB \$5,720 - \$11,880 \$8,160		TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,492	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$11,340 \$23,360 \$36,240 \$6,740 \$7,480	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 \$9,362	
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 90 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (30) 10 age 99 (64)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2.778 \$3.462 \$6.432 \$1.073 \$23.334 \$4.240 \$5.362 \$8.529	TPD (till age 65) Critical Care Rider ALB \$5,720 - \$11,880 \$8,160		TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,072 \$4,472 \$7,993	Death/TI/CI TPD (till age 86) Advanced CI Rider 85,840 \$11,340 \$23,360 \$6,740 \$7,480 \$12,380	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671	
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 90 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (30) 10 age 99 (64)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$4,642 \$1,077 \$23,334 \$5,562 \$5,562 \$5,562 \$5,562 \$5,562	TPD (till age 65) Critical Care Rider ALB \$5,720 - \$11,880 \$8,160	-	TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,072 \$4,472 \$7,993	Death/TI/CI TPD (till age 86) Advanced CI Rider 85,840 \$11,340 \$23,360 \$6,740 \$7,480 \$12,380	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671	
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 85 (55) 10 age 97 (67) 10 age 100 (7c) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 95 (50) 10 age 97 (64) 10 age 100 (65) 10 age 1	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$4,642 \$1,077 \$23,334 \$5,562 \$5,562 \$5,562 \$5,562 \$5,562	TPD (till age 65) Critical Care Ridder ALB \$55,720 \$11,880 \$8,160 \$51,120		TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,558 \$4,072 \$4,072 \$4,472 \$7,993	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$11,340 \$23,360 \$6,740 \$5,400 \$12,380 \$28,700	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671	
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 90 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (30) 10 age 99 (64)	TPD (till age 99) CI Advance Cover Plus IV ANB \$2,778 \$3,462 \$4,642 \$5,542 \$5,333 \$4,200 \$5,362 \$5,362 \$5,362 \$5,362 \$5,362	TPD (till age 65) Critical Care Ridder ALB \$55,720 \$11,880 \$8,160 \$51,120		TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$6,394 \$14,598 \$4,072 \$4,492 \$2,7993 \$18,934	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$53,840 \$11,340 \$53,620 \$50,740 \$7,480 \$12,380 \$28,700 \$40,760	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,947 \$3,947 \$5,376 \$5,376 \$5,548 \$9,410	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,759 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095	
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AdvancedCare Rider ANB \$2,975 \$3,235 \$4,325 \$4,492 \$4,492 \$4,492 \$51,895 \$6,576 \$10,055 \$23,665 \$9,520 \$12,826 \$30,040 \$12,826 \$13,895 \$13,895	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$51,340 \$53,440 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,340 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350 \$51,350	TPO (till age 85) (critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 \$12,094 \$10,788 \$11,570 \$15,680 \$34,978 \$11,670 \$15,680 \$11,570 \$15,680 \$11,570 \$15,680 \$11,570 \$15,680	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (fill age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 \$9,362 \$3,487 \$3,895 \$5,571 \$12,095 \$5,573 \$5,730 \$7,418 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TPD (till age 65) Critical Care Rider ALB \$5,720 \$11,880 \$11,880 \$15,120 \$15,120 \$15,120 \$13,600 \$19,980 \$24,860		TPD (till age 85) AdvancedCare Rider ANB \$2,975 \$3,235 \$4,3974 \$14,558 \$4,072 \$4,492 \$7,993 \$18,934 \$6,199 \$6,976 \$5,1095 \$23,665 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266 \$10,266	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 55,680 \$5,840 \$13,340 \$23,360 \$3,240 \$5,7480 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,320 \$11,3	TPD (till age 8) (critical Care Enhancer Rider (til) ALB \$3,767 \$5,947 \$6,390 \$5,376 \$5,548 \$9,410 \$10,788 \$11,570 \$15,680 \$36,978 \$11,570 \$15,680 \$36,978 \$11,570 \$15,680 \$36,978	Death/TI/CI/ TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$2,709 \$4,371 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095 \$5,572 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573 \$5,573	
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AdvancedCare Rider ANB \$2,975 \$3,235 \$4,325 \$4,492 \$4,492 \$4,492 \$51,895 \$6,576 \$10,055 \$23,665 \$9,520 \$12,826 \$30,040 \$12,826 \$13,895 \$13,895	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$51,340 \$52,360 \$57,480 \$11,380 \$12,380 \$14,460 \$13,444 \$14,160 \$15,580 \$15,580 \$15,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580 \$17,580	TPO (till age 85) (critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 \$12,094 \$10,788 \$11,570 \$15,680 \$34,978 \$11,670 \$15,680 \$11,570 \$15,680 \$11,570 \$15,680 \$11,570 \$15,680	Death/TI/CI/ TPD (till age 70) 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