Male, Non Smoker		Lowest Premium
Sum Assured (Death/TI/TPD/CI)	\$800,000	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	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)	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	\$326	\$289	-	\$250
	10 (renewal)	\$210	-	-	\$255	\$343	\$292	\$310	\$255
29 / 30	to age 65 (35)	\$423	\$904	-	\$481	\$766	\$707	\$607	\$385
29 / 30	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	\$300		\$289	\$387	\$388	\$396	\$283
		\$555	\$1,080	_	\$580	\$783	\$757	\$817	\$457
34 / 35	to age 65 (30) to age 85 (50)	\$1,257	\$1,080	-	\$1,670	\$2,218	3/3/	\$1,636	\$1,201
		\$3,321	-	\$2,529	\$1,070	\$2,210	-	\$1,030	\$1,201
	to age 99 (64)	\$3,321	-	\$2,529	-	40 705	-	42.425	-
	to age 100 (65)	-		-		\$3,705		\$3,136	-
	5 (renewal)	\$339	\$776	-	\$367	\$484	\$484		\$393
	10 (renewal)	\$402	-	-	\$413	\$510	\$513	\$569	\$417
39 / 40	to age 65 (25)	\$762	\$1,448	-	\$751	\$1,038	\$916	\$1,120	\$595
55 / 15	to age 85 (45)	\$1,721	-		\$2,146	\$2,816	-	\$2,085	\$1,543
	to age 99 (59)	\$4,362	-	\$3,330	-	-	-	-	-
	to age 100 (60)	-	-	-	-	\$4,761	-	\$4,256	-
	5 (renewal)	\$520	\$1,192	-	\$565	\$704	\$720	-	\$515
	10 (renewal)	\$670	-	-	\$656	\$827	\$727	\$952	\$623
	to age 65 (20)	\$1,009	\$1,888	-	\$928	\$1,232	\$1,275	\$1,246	\$779
44 / 45	to age 85 (40)	\$2,380	+2,000		\$2,771	\$3,784	\$3,868	\$2,808	\$1,983
	to age 99 (54)	\$5,887		\$3,959	Ş2,771	Ş3,76 4	\$3,000	\$2,808	\$1,565
	to age 100 (55)	\$3,687		\$3,555		\$6.151		\$6,190	
		Ć00C	\$2,056		\$957	\$1,126	\$1,109	\$0,150	\$912
	5 (renewal)	\$896	\$2,056	-				44.004	
	10 (renewal)	\$1,175	-	-	\$1,026	\$1,346	\$1,209	\$1,021	\$1,077
49 / 50	to age 65 (15)	\$1,422	\$2,456	-	\$1,301	\$1,698	\$1,607	\$1,427	\$1,154
,	to age 85 (35)	\$3,298	-	-	\$3,595	\$4,946	\$5,491	\$3,222	\$3,105
	to age 99 (49)	\$8,161	-	\$6,685	-	-	-	-	-
	to age 100 (50)	-	-	-	-	\$7,990	-	\$9,360	_
(to age 100 (50)									
		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	TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	TPD (till age 86)	TPD (till age 85) Critical Care Enhancer	Death/TI/CI TPD (till age 70) Essential Protect	TPD (till age 85)
Coverage + Ad	ccelerated CI	TPD (till age 99) CI Advance Cover Plus IV	TPD (till age 65) Critical Care 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
Coverage + Ad	ccelerated CI Policy Term	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85)	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)
		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	TPD (till age 86) Advanced CI Rider ANB	TPD (till age 85) Critical Care Enhancer Rider (II) ALB	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB
ALB / ANB	Policy Term 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85) AdvancedCare Rider ANB \$519	TPD (till age 86) Advanced CI Rider ANB \$1,086	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703	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 \$566 \$708 \$1,514	TPD (till age 65) Critical Care Rider ALB \$968		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541
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 \$566 \$708	TPD (till age 65) Critical Care Rider ALB \$968	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
ALB / 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 \$566 \$708 \$1,514 \$2,914	TPD (till age 65) Critical Care Rider ALB \$968	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
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 \$566 \$708 \$1,514 \$2,914	TPD (till age 65) Critical Care Rider ALB \$968 - \$2,568	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
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)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350	TPD (till age 65) Critical Care Rider ALB \$968		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,048 \$1,217	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
ALB / 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)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,052	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
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) to age 65 (30)	TPD (till age 99) CI Advance Cover Plus IV ANB \$5566 \$708 \$1,514 \$5,350 \$780 \$1,062 \$2,051	TPD (till age 65) Critical Care Rider ALB \$968 - \$2,568		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$726 \$1,335
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 90 (69) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$5,914 \$5,350 \$780 \$1,062 \$2,051 \$2,051 \$3,062	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 95 (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)	TPD (till age 99) CI Advance Cover Plus IV ANB \$5566 \$708 \$1,514 \$5,350 \$780 \$1,062 \$2,051	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$726 \$1,335
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 90 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 99 (64)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$5,350 \$780 \$5,350 \$5,052 \$4,005 \$6,964	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 - \$56,048 \$1,127 \$1,387 \$2,607 \$5,594 - \$7,729	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$546 \$726 \$1,335 \$2,670
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (30) 10 age 85 (50) 10 age 90 (64) 10 age 90 (64) 10 age 100 (55) 5 (renewal)	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	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 \$2,1756	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$ \$646 \$7726 \$1,335 \$2,670 \$2,670 \$1,335
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (see 99 (69) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (30) 10 age 99 (64) 10 age 99 (64) 10 age 90 (65) 5 (renewal) 10 (renewal)	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 \$1,258 \$1,258	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$52,152	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,229 \$1,756 \$1,938	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 - \$646 \$726 \$1,335 \$2,670 \$1,228
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 90 (69) to (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 99 (64) to age 99 (64) to age 100 (55) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$5,360 \$5,062 \$2,051 \$4,005 \$6,964 \$1,288 \$1,676 \$2,2870	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,334 \$-54 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,956 \$1,958	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 \$2,1756	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$5466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$5,181
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 90 (64) to age 90 (64) to age 90 (64) to age 65 (25) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$5,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,2870 \$5,505	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$52,152	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,229 \$1,756 \$1,938	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 - \$646 \$726 \$1,335 \$2,670 \$1,228
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 98 (54) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 85 (45) 10 age 85 (45) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$5,360 \$5,062 \$2,051 \$4,005 \$6,964 \$1,288 \$1,676 \$2,2870	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$52,152	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,334 \$-54 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,956 \$1,958	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$5466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$5,181
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 98 (54) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 85 (45) 10 age 85 (45) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$5,914 \$5,350 \$780 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,676 \$2,2870 \$5,505	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$52,152	-	TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,334 \$-54 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,956 \$1,958	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$5466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$5,181
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 85 (55) 10 age 99 (69) 10 (genewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 99 (64) 10 age 90 (64) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (50) 10 age 99 (64) 10 age 99 (59) 10 age 99 (59) 10 age 100 (60)	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	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$52,152		TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273	TPD (till age 86) Advanced CI Rider S1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,729 \$1,756 \$1,998 \$3,390 \$7,104	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$5466 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$5,181
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 age 85 (30) 10 age 85 (50) 10 (renewal)	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	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 - \$2,152 \$4,544		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	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	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	TPD (till age 70) Essential Protect (See notes)	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	Policy Term 5 (renewal) 10 (renewal)	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 \$5,500 \$5,500 \$5,500 \$5,500 \$1,931 \$1,957 \$1,957 \$2,670	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544		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 \$2,176	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,1217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,998 \$3,390 \$7,104 \$2,864 \$3,155 \$2,864 \$3,155	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	TPD (till age 70) Essential Protect (See notes)	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 \$1,834 \$3,756
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (50) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 age 55 (25) 10 age 99 (59) 10 age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal)	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 \$2,699 \$3,855	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 - \$2,152 \$4,544		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 \$2,774 \$3,088	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 \$1,766 \$1,998 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,304	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$5,350 \$780 \$5,914 \$5,350 \$4,005 \$6,964 \$1,258 \$1,676 \$2,2870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,3885 \$3,885 \$7,645	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544		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 \$2,176	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,1217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,998 \$3,390 \$7,104 \$2,864 \$3,155 \$2,864 \$3,155	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947	TPD (till age 70) Essential Protect (See notes)	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 \$2,003
29 / 30 34 / 35	Policy Term 5 (renewal) 10 age 65 (25) 10 age 99 (64) 10 age 99 (64) 10 age 99 (59) 10 age 65 (25) 10 age 98 (45) 10 age 99 (59) 10 age 89 (50) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (20) 10 age 85 (40) 10 age 99 (54)	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 \$2,699 \$3,855	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544		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 \$2,774 \$3,088	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,594 \$5,1217 \$1,387 \$2,607 \$5,594 \$1,217 \$1,387 \$2,607 \$5,594 \$2,607 \$5,594 \$3,390 \$7,104 \$9,545 \$2,854 \$3,155 \$4,304 \$9,536	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,229 \$1,814 \$3,756 \$1,803 \$2,000 \$2,000 \$5,2,473
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 85 (45) 10 age 85 (45) 10 age 85 (45) 10 age 85 (45) 10 (7 age 99 (54) 10 (7 age 99 (54) 10 (7 age 99 (54) 10 age 65 (20) 10 age 65 (20) 10 age 85 (40) 10 age 95 (44) 10 age 95 (54) 10 age 100 (55)	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 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,977 \$2,690 \$3,885 \$7,645 \$1,238	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544 \$3,616 \$6,064		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	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (genewal) 10 age 85 (55) 10 age 99 (69) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$2,051 \$4,062 \$2,051 \$4,062 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$1,234	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544		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 \$5,330 \$1,768 \$2,174 \$3,088 \$6,932	TPD (till age 86) Advanced Cl Rider ANB \$1,086 \$1,119 \$2,286 \$4,534	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,078 \$1,1780 \$2,128 \$2,128 \$2,128 \$3,756 \$1,789 \$2,947 \$4,080 \$8,796	TPD (till age 70) Essential Protect (See notes)	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 34 / 35	Policy Term 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$780 \$1,062 \$1,067 \$2,870 \$5,050 \$5,050 \$5,050 \$5,060 \$5,	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$4,544 \$4,544 \$5,666 \$6,064		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 \$3,3039 \$3,570	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,594 \$5,1217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,998 \$3,390 \$7,104 \$9,536 \$2,864 \$3,155 \$4,304 \$9,536 \$1,938 \$3,355 \$4,304 \$9,536 \$1,938 \$3,355 \$4,304 \$9,536	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,800 \$8,796 \$4,807 \$4,887	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,056 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,288 \$2,036 \$2,473 \$5,319 \$3,3180 \$3,3180 \$3,3180
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 99 (69) 10 (renewal) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal)	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 \$6,954 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$1,238 \$3,328 \$4,633 \$5,631	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$2,152 \$4,544 \$3,616 \$6,064		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 \$3,089 \$3,099 \$3,370 \$4,155	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 \$2,864 \$3,155 \$4,304 \$9,536 \$4,304 \$9,536 \$4,304 \$4,838 \$5,282 \$5,883	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	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 \$2,090 \$2,473 \$5,319 \$3,180 \$3,180 \$3,180 \$3,3180 \$3,3180 \$3,3180 \$3,3180
29 / 30 34 / 35 39 / 40	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (genewal) 10 (genewal) 10 (genewal) 10 (renewal)	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 \$2,2870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,3885 \$7,645 \$12,334 \$4,633 \$5,631 \$5,631	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$4,544 \$4,544 \$5,666 \$6,064		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 \$3,3039 \$3,570	TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$5,594 \$5,1217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,998 \$3,390 \$7,104 \$9,536 \$2,864 \$3,155 \$4,304 \$9,536 \$1,938 \$3,355 \$4,304 \$9,536	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,800 \$8,796 \$4,807 \$4,887	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,056 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 \$1,814 \$3,756 \$1,288 \$2,036 \$2,473 \$5,319 \$3,3180 \$3,3180 \$3,3180
29 / 30 34 / 35 39 / 40	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 99 (69) 10 (renewal) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal)	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 \$6,954 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$1,238 \$3,328 \$4,633 \$5,631	TPD (till age 65) Critical Care Rider ALB \$968 \$2,568 \$1,368 \$3,288 \$4,544 \$4,544 \$5,666 \$6,064		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 \$3,089 \$3,099 \$3,370 \$4,155	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 \$2,864 \$3,155 \$4,304 \$9,536 \$4,304 \$9,536 \$4,304 \$4,838 \$5,282 \$5,883	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027	TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050

Female, Non Smoker			Lowest Premium
Sum Assured (Death/TI/TPD/CI)	\$800,000		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	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)	-	\$344	-	\$206	\$273		-	\$196
	10 (renewal)	\$141	-	-	\$206	\$282	\$242	\$285	\$196
29 / 30	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			-	-	
	to age 100 (70)	-	-	-		\$2,534		\$2,053	-
	5 (renewal)	\$198	\$432	-	\$236	\$299	\$321	_	\$246
	10 (renewal)	\$219	_	-	\$244	\$317		\$347	\$232
24 / 25	to age 65 (30)	\$433	\$744	-	\$427	\$572		\$618	\$332
34 / 35	to age 85 (50)	\$990	-	-	\$1,259	\$1,734		\$1,262	\$867
	to age 99 (64)	\$2,711		\$1,713			-	-	-
	to age 100 (65)	-		-		\$3,238	-	\$2,622	-
	5 (renewal)	\$314	\$672		\$339	\$422	\$422	-	\$346
	10 (renewal)	\$357	φο <i>τ</i> 2	_	\$356	\$458		\$520	\$348
	to age 65 (25)	\$585	\$976	_	\$550	\$783		\$846	\$432
39 / 40	to age 85 (45)	\$1,338	\$370		\$1,612	\$2,138		\$1,691	\$1,203
	to age 99 (59)	\$3,593		\$2.389	Ç1,012	γ2,130	 	\$1,091	\$1,205
	to age 99 (59)	دودرد ب		\$2,509		\$4,154		\$3,396	-
	5 (renewal)	\$462	\$904	_	\$467	\$581	\$567	\$3,390	\$471
	10 (renewal)	\$564	3904	-	\$508	\$678	\$643	\$828	\$489
	to age 65 (20)	\$790	\$1,192	-	\$696	\$678	\$949	\$1,095	\$489
44 / 45	to age 85 (40)	\$1,801	\$1,192	-	\$2,065	\$2,886	\$2,758	\$2,237	\$1,667
			-	62.420	\$2,065	\$2,886	\$2,758	\$2,237	\$1,007
	to age 99 (54)	\$4,790	-	\$3,420		45.250	-	- 44.700	-
	to age 100 (55)	- A705	- -	-		\$5,350	done.	\$4,780	6752
	5 (renewal)	\$726	\$1,160	-	\$696	\$845	\$886	-	\$752
	10 (renewal)	\$891		-	\$749	\$1,012	\$951	\$847	\$794
49 / 50	to age 65 (15)	\$1,015	\$1,448	-	\$901	\$1,214	\$1,096	\$942	\$767
	to age 85 (35)	\$2,429		-	\$2,656	\$3,458	\$3,989	\$2,324	\$2,301
	to age 99 (49)	\$6,256	-	\$4,595		-	-	-	-
	Ito ago 100 (50)								
	to age 100 (50)	-		-	-	\$6,917	-	\$5,569	-
Coverage + A		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				-		Death/TI/CI TPD (till age 86)		Death/TI/CI	
Coverage + A	ccelerated CI	TPD (till age 99)	TPD (till age 65)	-	TPD (till age 85)	Death/TI/CI TPD (till age 86)	TPD (till age 85) Critical Care Enhancer	Death/TI/CI TPD (till age 70) Essential Protect	TPD (till age 85)
	ccelerated CI Policy Term	TPD (till age 99) CI Advance Cover Plus IV	TPD (till age 65) Critical Care Rider ALB	-	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 ANB
	Policy Term 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider	-	TPD (till age 85) AdvancedCare Rider ANB \$677	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 (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694
ALB / ANB	Policy Term 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV	TPD (till age 65) Critical Care Rider ALB \$1,112	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694
	Policy Term 5 (renewal) 10 (renewal) to age 65 (35)	TPD (till age 99) CI Advance Cover Plus IV ANB S874 \$1,612	TPD (till age 65) Critical Care Rider ALB	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048
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 \$874 \$1,612 \$2,438	TPD (till age 65) Critical Care Rider ALB \$1,112	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694
ALB / 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 S874 \$1,612	TPD (till age 65) Critical Care Rider ALB \$1,112	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048
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 \$874 \$1,612 \$2,438 \$4,099	TPD (till age 65) Critical Care Rider ALB \$1,112 - \$2,456	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$5694 \$1,048 \$1,860
ALB / ANB	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 100 (70) 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB \$1,112	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 51,401 51,434 52,701 \$4,678	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,048 \$5,048 \$5,048
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,612 \$2,438 \$4,099 \$1,033 \$5,467	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048 \$1,048 \$1,860 \$937
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) to age 65 (30) to age 55 (30)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195	TPD (till age 65) Critical Care Rider ALB \$1,112 - \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048 \$1,860 \$937 \$994 \$1,383
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50) to age 30 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (50)	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456	-	TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048 \$1,048 \$1,860 \$937
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 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 \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048 \$1,860 \$937 \$994 \$1,383
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 100 (65)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$1,048 \$1,860 \$937 \$994 \$1,383 \$2,456
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 to age 85 (30) 10 age 85 (50) 10 age 99 (64) 10 age 100 (65) 5 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$2,013 \$1,305 \$1,365 \$2,253 \$2,253 \$51,365	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,086 \$1,086 \$1,860 \$1,860 \$1,860 \$2,456
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (genewal) 10 (senewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$5,287	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,365 \$2,253 \$1,365 \$2,253	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,860 \$994 \$1,383 \$2,456
ALB / ANB 29 / 30	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 99 (64) 10 age 90 (65) 5 (renewal) 10 (10 (10 age 100 (55) 5 (renewal) 10 (20 age 100 (55) 5 (renewal) 10 (20 age 55 (25)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,612 \$2,438 \$4,099 \$1,033 \$5,467 \$2,195 \$3,130 \$5,287 \$5,287 \$5,287 \$5,287 \$5,287	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$3,935	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$5,048 \$1,048 \$1,860 \$5,937 \$937 \$9394 \$1,383 \$2,456 \$1,494 \$1,575 \$1,575
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,199 \$3,3130 \$5,287 \$1,809 \$2,378 \$3,036 \$3,300 \$5,387 \$3,300 \$5,387 \$3,300 \$5,387 \$3,300 \$5,387 \$3,300 \$5,387 \$3,300 \$5,387	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,860 \$994 \$1,383 \$2,456
29 / 30 34 / 35	Policy Term 5 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 90 (64) 10 age 90 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 95 (25) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$1,612 \$2,438 \$4,099 \$1,033 \$5,467 \$2,195 \$3,130 \$5,287 \$5,287 \$5,287 \$5,287 \$5,287	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$3,935 \$6,762	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$5,048 \$1,048 \$1,860 \$5,937 \$937 \$9394 \$1,383 \$2,456 \$1,494 \$1,575 \$1,575
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 90 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 90 (64) 10 age 100 (65) 5 (renewal) 10 (renewal) 10 (age 85 (50) 10 age 90 (64) 10 age 90 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (45) 10 age 90 (99) 10 age 90 (99) 10 age 100 (60)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 - \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,306 \$4,196 \$6,813	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$5,393 \$5,762	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$5694 \$1,048 \$1,860 \$
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 85 (30) to age 85 (50) to age 85 (50) to age 99 (64) to age 99 (64) to age 85 (50) to age 85 (45) to age 99 (59) to age 99 (59) to age 90 (50)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,136 \$4,136 \$5,813	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$788 \$1,592 \$2,743 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 51,401 \$1,434 \$2,701 \$4,678 \$- \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$2,013 \$1,305 \$1,305 \$2,253 \$2,253 \$2,253 \$2,253 \$2,253 \$2,253 \$2,253 \$2,255 \$2,2567 \$2,959 \$2,959 \$2,879	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,860 \$1
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,467 \$1,467 \$2,195 \$3,130 \$5,287 \$3,306 \$4,199 \$6,813 \$6,813 \$2,282 \$3,564	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$1,985 \$3,457 \$1,844 \$2,495 \$4,327 \$2,471 \$2,604	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829 \$4,246	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$51,365 \$52,253 \$2,253 \$2,067 \$2,959 \$2,879 \$2,879 \$2,968	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,860 \$1
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (25) 10 age 99 (59) 10 age 99 (59) 10 age 95 (50) 10 age 95 (50) 10 age 95 (50) 10 age 50 (60) 10 (renewal) 10 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099	TPD (till age 65) Critical Care Rider \$1,112 \$2,456		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,593 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,471 \$2,604 \$3,066	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$5,393 \$56,762 \$9,066 \$3,829 \$4,246 \$4,907	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,365 \$1,365 \$2,253 \$1,465 \$2,267 \$2,067 \$2,959 \$2,879 \$2,879 \$2,876 \$3,763	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$5694 \$1,048 \$1,860 \$
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 90 (70) 5 (renewal) 10 (renewal) to age 85 (50) to age 99 (64) to age 99 (64) to age 99 (64) to age 99 (64) to age 85 (50) 5 (renewal) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$1,985 \$3,457 \$1,844 \$2,495 \$4,327 \$2,471 \$2,604	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829 \$4,246	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$51,365 \$52,253 \$2,253 \$2,067 \$2,959 \$2,879 \$2,879 \$2,968	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,860 \$1,383 \$2,456 \$1,494 \$1,575 \$1,767 \$3,157
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 renewal) 10 (renewal) 10 (see 55 (25) 10 age 95 (45) 10 age 95 (50) 10 age 85 (45) 10 age 96 (50) 10 age 85 (45) 10 age 99 (59) 10 age 85 (45) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,593 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,471 \$2,604 \$3,066	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 51,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$5,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,365 \$1,365 \$2,253 \$1,465 \$2,267 \$2,067 \$2,959 \$2,879 \$2,879 \$2,876 \$3,763	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$5694 \$1,048 \$1,860 \$
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (55) 10 age 99 (64) 10 age 99 (64) 10 age 90 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59) 10 age 100 (60) 5 (renewal) 10 age 85 (40) 10 age 99 (54) 10 age 99 (54)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,196 \$6,813 \$5,287 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809	TPD (till age 65) Critical Care Rider \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$4,566 \$5,376		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,536 \$1,1536 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,604 \$3,066 \$5,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$5,3935 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$2,253 \$2,067 \$2,959 \$2,959 \$2,879 \$2,959 \$3,763 \$3,763 \$7,120	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,866 \$937 \$994 \$1,383 \$2,456 \$1,575 \$1,767 \$3,157 \$2,250 \$2,267 \$4,072
29 / 30 34 / 35	Policy Term S (renewal) To age 65 (35) To age 85 (55) To age 85 (55) To age 99 (69) To age 90 (70) S (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 85 (50) To age 95 (50) To age 85 (45) To age 96 (50) To age 85 (40) To age 85 (20) To age 85 (40) To age 85 (40) To age 85 (40) To age 99 (54) To age 99 (54) To age 99 (54) To age 90 (55) To age 100 (55)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,139 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,136 \$4,136 \$5,813 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887 \$5,887	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,153 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,674 \$3,066 \$55,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$2,253 \$2,253 \$2,253 \$2,253 \$2,253 \$2,255 \$2,267 \$2,996 \$2,999 \$2,879 \$2,879 \$2,268 \$3,763 \$7,120	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,860 \$1
29 / 30 34 / 35	Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (see 85 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 \$5,287 \$1,809 \$2,378 \$5,287 \$5,878 \$	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272 \$3,272 \$4,408 \$4,576 \$5,376		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,1535 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,604 \$3,066 \$5,371 \$5,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$- \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$12,974 \$5,141 \$5,5484	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$9335 \$2,013 \$1,305 \$1,305 \$1,365 \$2,253 \$2,253 \$2,253 \$3,763 \$5,2,959 \$2,968 \$3,763 \$7,120 \$4,125 \$4,125	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,048 \$1,383 \$2,456 \$1,875 \$1,767 \$3,157 \$2,203 \$2,203 \$2,203 \$4,072
29 / 30 34 / 35 39 / 40	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (55) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 - \$1,809 \$2,378 \$3,306 \$5,813 \$5,381 \$5,381 \$5,381 \$5,881 \$5,381 \$5,881	TPD (till age 65) Critical Care Rider \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 \$4,566 \$5,376		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,844 \$2,495 \$4,327 \$2,604 \$3,066 \$5,371 \$3,066 \$5,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$5,395 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$12,974 \$5,141 \$5,886	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$1,365 \$2,253 \$2,253 \$5,2,253 \$5	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,866 \$994 \$1,383 \$2,456 \$1,575 \$1,767 \$3,157 \$2,250 \$2,250 \$4,072
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 (55) to age 99 (64) to age 85 (50) to age 99 (64) to age 99 (64) to age 99 (64) to age 99 (54) to age 99 (55) to age 99 (54) to age 99 (54) to age 85 (20) to age 85 (40) to age 85 (40) to age 85 (40) to age 85 (40) to age 99 (54) to age 99 (54) to age 100 (55) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 65 (20)	TPD (till age 99) CI Advance Cover Plus IV ANB	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272 \$3,272 \$4,408 \$4,576 \$5,376		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,1535 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 \$2,604 \$3,066 \$5,371 \$5,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$- \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$3,935 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$12,974 \$5,141 \$5,5484	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$1,365 \$2,253 \$2,253 \$5,2,253 \$5	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,048 \$1,383 \$2,456 \$1,875 \$1,767 \$3,157 \$2,203 \$2,203 \$2,203 \$4,072
29 / 30 34 / 35 39 / 40	Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (55) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 99 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59)	TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 \$3,130 \$5,287 - \$1,809 \$2,378 \$3,306 \$5,813 \$5,381 \$5,381 \$5,381 \$5,881 \$5,381 \$5,881	TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272 \$3,272 \$4,408 \$4,576 \$5,376		TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 \$1,844 \$2,495 \$4,327 \$2,604 \$3,066 \$5,371 \$3,066 \$5,371	Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$6,086 \$1,731 \$1,997 \$3,116 \$5,942 \$2,614 \$3,034 \$5,395 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$12,974 \$5,141 \$5,886	TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,305 \$1,365 \$2,253 \$2,253 \$5,2,253 \$5	Death/TI/CI TPD (till age 70) Essential Protect (See notes)	TPD (till age 85) Critical Illness Accelerator ANB \$694 \$694 \$1,048 \$1,866 \$994 \$1,383 \$2,456 \$1,575 \$1,767 \$3,157 \$2,250 \$2,250 \$4,072