| Male, Non S | Smoker 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 | \$326 | \$289 | - | \$250 |
| | 10 (renewal) | \$210 | - | - | \$255 | | | \$310 | |
| 29/30 | to age 65 (35) | \$423 | \$904 | - | \$481 | | | \$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 | - | | \$289 | \$387 | \$388 | \$396 | \$283 |
| 34/35 | to age 65 (30) | \$555 | \$1,080 | - | \$580 | \$783 | \$757 | \$817 | \$457 |
| 34/35 | 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 | | | | \$393 |
| | 10 (renewal) | \$402 | | | \$413 | | | \$569 | |
| | to age 65 (25) | \$762 | \$1,448 | - | \$751 | | | | |
| 39 / 40 | to age 85 (45) | \$1,721 | | | \$2,146 | | | \$2,085 | \$1,543 |
| | to age 99 (59) | \$4,362 | - | \$3,330 | | | | | - |
| 1 | to age 100 (60) | ψ·1,002 | | ψ0,000 | | \$4,761 | | \$4,256 | _ |
| | 5 (renewal) | \$520 | \$1,192 | | \$565 | | | | \$515 |
| i | 10 (renewal) | \$670 | | | \$656 | | | \$952 | \$623 |
| | to age 65 (20) | \$1,009 | | | \$928 | | | \$1,246 | |
| 44 / 45 | to age 85 (40) | \$2,380 | \$1,000 | | \$2,771 | | | | \$1,983 |
| | | | , | \$3,959 | \$2,771 | \$3,764 | \$3,000 | \$2,000 | \$1,703 |
| | to age 99 (54) | \$5,887 | _ | \$3,737 | | - A/ 454 | | 4/ 400 | - |
| | to age 100 (55) | +004 | +0.05/ | | | \$6,151 | | \$6,190 | - |
| | 5 (renewal) | \$896 | \$2,056 | - | \$957 | | | - | \$912 |
| | 10 (renewal) | \$1,175 | | - | \$1,026 | | | \$1,021 | \$1,077 |
| 49 / 50 | to age 65 (15) | \$1,422 | | - | \$1,301 | | | \$1,427 | |
| | 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 99 (49) to age 100 (50) | - | - | \$6,685 | - | \$7,990 | | \$9,360 | - |
| Courses I A | to age 100 (50) | Death/TI/CI/ TPD (till age 99) | Death/TI/CI TPD (till age 65) | \$6,685 | Death/TI/CI TPD (till age 85) | \$7,990 Death/TI/CI TPD (till age 86) | Death/TI/CI TPD (till age 85) | \$9,360 Death/TI/CI TPD (till age 70) | Death/TI/CI TPD (till age 85) |
| Coverage + A | to age 100 (50) | Death/TI/CI/ | Death/TI/CI | - | | Death/TI/CI | | Death/TI/CI | |
| Coverage + A | to age 100 (50) | Death/TI/CI/ TPD (till age 99) | Death/TI/CI TPD (till age 65) | - | TPD (till age 85) AdvancedCare | Death/TI/CI TPD (till age 86) | TPD (till age 85) Critical Care | Death/TI/CI TPD (till age 70) Essential Protect | TPD (till age 85) Critical Illness |
| | to age 100 (50) ccelerated CI Policy Term | Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV | Death/TI/CI 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 (See notes) | 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB | - | TPD (till age 85) AdvancedCare Rider ANB \$519 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$530 |
| ALB / ANB | to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) | 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 | - | TPD (till age 85) AdvancedCare Rider ANB \$519 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 |
| | to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | 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 \$968 | - | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 7 \$2,286 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 |
| ALB / ANB | to age 100 (50) ccclerated 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 \$566 \$708 \$1,514 \$2,914 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | - | TPD (till age 85) AdvancedCare Rider ANB \$519 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 7 \$2,286 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 |
| ALB / ANB | to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) | 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 \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$\$4,534 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 |
| ALB / ANB | to age 100 (50) ccclerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 97 (69) to age 100 (70) | 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 | | TPD (till age 85) AdvancedCare Rider ANB \$511 \$601 \$1,497 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$4,534 \$6,048 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 |
| ALB / ANB | 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) | 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 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$4,534 \$56,048 \$1,217 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1718 \$2,027 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 |
| ALB / ANB | 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) | 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 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 |
| ALB / ANB | 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) | 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 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$6,048 \$1,217 \$1,387 \$2,607 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 |
| ALB / ANB 29 / 30 | 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 (renewal) to age 65 (30) to age 85 (50) | 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 - \$2,568 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$6,048 \$1,217 \$1,387 \$2,607 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 |
| ALB / ANB 29 / 30 | 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 99 (64) | 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 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 7 \$2,286 \$4,534 \$5,048 \$1,217 \$1,387 \$2,657 \$5,574 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$ \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 |
| ALB / ANB 29 / 30 | to age 100 (50) ccclerated 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) | 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 - \$2,568 - \$1,368 - \$1,368 - \$3,288 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 | Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,086 \$1,115 \$2,286 \$3,4,534 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 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) to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) | 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 \$4,005 \$6,964 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$501 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$5,048 \$1,217 \$5,1387 \$2,607 \$5,594 \$1,756 \$1,755 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 | to age 100 (50) ccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (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) | Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$1,626 \$2,051 \$4,005 \$6,964 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$1,368 \$3,288 \$3,288 \$3,288 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,756 \$1,996 | 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 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,279 |
| ALB / ANB 29 / 30 | to age 100 (50) ccclerated 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | 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 \$1,156 \$1,258 \$1,676 \$2,870 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 7 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,756 \$1,996 \$3,390 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,789 \$2,947 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 34/35 | 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) 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 98 (525) to age 98 (545) | 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 \$1,258 \$1,676 \$2,870 \$5,505 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,199 \$1,117 \$1,327 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 7 \$2,286 \$4,534 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,756 \$1,996 \$3,390 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,789 \$2,947 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,228 \$1,228 |
| 29/30 34/35 | 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) 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 85 (45) | 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 \$1,156 \$1,258 \$1,676 \$2,870 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,756 \$1,756 \$1,756 \$1,756 \$1,756 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,789 \$2,947 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 34/35 | 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) 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 89 (45) to age 99 (59) to age 99 (59) to age 99 (59) | 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 \$2,2870 \$5,505 \$9,191 | \$1,368 \$3,288 \$2,152 \$4,544 \$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 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,327 \$2,607 \$5,594 \$7,725 \$1,978 \$3,390 \$7,104 | 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 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 100 (50) ccclerated 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 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 90 (59) to age 90 (50) | 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 \$1,1258 \$1,676 \$2,870 \$5,505 \$9,191 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 \$1,368 \$1,368 \$3,288 \$2,152 \$4,544 | | TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 7 \$2,286 \$4,534 \$1,217 \$1,387 \$2,867 \$5,596 \$7,725 \$1,756 \$1,996 \$3,390 \$7,104 \$9,545 \$2,864 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$\$1,789 \$2,947 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 34/35 | 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 \$566 \$708 \$1,514 \$2,914 \$5,350 \$7800 \$1,062 \$2,051 \$4,005 \$6,964 \$1,258 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | 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 \$1,766 \$2,174 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,4,534 \$4,534 \$5,044 \$1,217 \$5,594 \$5,594 \$7,725 \$1,756 \$1,995 \$3,390 \$7,104 \$9,546 \$3,355 \$2,866 \$3,355 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,756 \$1,789 \$2,947 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 29/30 34/35 | 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) 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 99 (59) to age 90 (69) to age 90 (69) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 90 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 100 (60) | 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 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,766 \$2,174 \$3,088 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$4,534 \$5,048 \$1,127 \$5,594 \$7,725 \$1,756 \$3,397 \$7,104 \$9,545 \$2,867 \$4,304 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$31,756 \$1,789 \$2,947 \$4,080 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 34/35 | to age 100 (50) cccelerated CI Policy Term 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) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to (renewal) to (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | 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 \$1,258 \$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 | | 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 \$1,766 \$2,174 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$4,534 \$5,048 \$1,127 \$5,594 \$7,725 \$1,756 \$3,397 \$7,104 \$9,545 \$2,867 \$4,304 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$31,756 \$1,789 \$2,947 \$4,080 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 29/30 34/35 | to age 100 (50) ccclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (20) to age 85 (40) to age 85 (40) | 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 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,766 \$2,174 \$3,088 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$4,534 \$5,048 \$1,127 \$5,594 \$7,725 \$1,756 \$3,397 \$7,104 \$9,545 \$2,867 \$4,304 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$31,756 \$1,789 \$2,947 \$4,080 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| 29/30 29/30 34/35 | to age 100 (50) cccelerated CI Policy Term 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) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to (renewal) to (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$7,800 \$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 \$1,234 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,766 \$2,174 \$3,088 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,115 \$2,286 \$3,44,534 \$4,534 \$5,048 \$1,127 \$5,594 \$7,725 \$1,756 \$3,397 \$7,104 \$9,545 \$2,867 \$4,304 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1,708 \$2,027 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$4,080 \$8,796 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,229 \$1,814 \$3,756 \$1,803 \$2,096 \$2,473 \$5,319 |
| 29/30 29/30 34/35 | to age 100 (50) ccclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (20) to age 85 (40) to age 85 (40) | 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 \$1,258 \$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 | | TPD (till age 85) AdvancedCare Rider ANB \$519 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,766 \$2,174 \$3,088 | Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,086 \$1,115 \$2,286 \$4,534 \$5,048 \$1,217 \$1,387 \$2,607 \$5,594 \$1,756 \$1,798 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,305 \$9,536 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$1,079 \$2,128 \$1,756 \$1,789 \$2,947 \$4,080 \$8,796 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
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| ALB / ANB 29 / 30 34 / 35 39 / 40 44 / 45 | 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) 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 99 (59) to age 90 (69) to age 90 (69) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 90 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 99 (54) to age 90 (55) 5 (renewal) | 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 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$12,344 | \$1,368 \$3,288 \$3,288 \$4,544 \$6,064 \$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 \$1,766 \$2,174 \$3,088 \$6,932 \$3,039 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,755 \$1,978 \$2,866 \$3,390 \$7,104 \$9,545 \$2,866 \$3,355 \$4,304 \$9,536 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$718 \$2,027 \$1,078 \$1,078 \$1,099 \$2,128 \$1,756 \$1,756 \$1,789 \$2,947 \$2,707 \$2,784 \$4,080 \$8,796 \$4,587 \$4,807 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 |
| 29/30 29/30 34/35 | to age 100 (50) cccelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) 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 99 (54) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 99 (54) to age 99 (54) to age 99 (54) to age 100 (55) 5 (renewal) 10 (renewal) | 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 \$1,258 \$1,676 \$2,870 \$5,505 \$9,191 \$1,957 \$2,690 \$3,885 \$7,645 \$12,334 \$3,328 \$4,633 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | 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 \$3,033 \$3,570 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,796 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,334 \$4,838 \$5,286 \$5,286 \$5,884 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,756 \$2,947 \$2,947 \$4,807 \$4,807 \$4,807 \$5,339 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 |
| ALB / ANB 29 / 30 34 / 35 39 / 40 44 / 45 | to age 100 (50) ccclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) 5 (renewal) 10 age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (20) to age 85 (40) to age 99 (54) to age 100 (55) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | 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 \$3,388 \$4,633 \$5,631 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932 \$3,3576 \$4,155 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,796 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,334 \$4,838 \$5,286 \$5,286 \$5,884 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,756 \$2,947 \$2,947 \$4,807 \$4,807 \$4,807 \$5,339 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | 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 \$3,180 \$3,731 \$3,564 |
| ALB / ANB 29 / 30 34 / 35 39 / 40 44 / 45 | to age 100 (50) ccclerated 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) 10 (renewal) to age 65 (25) to age 99 (59) to age 99 (59) to age 90 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (40) to age 65 (20) to age 85 (40) to age 99 (54) to age 99 (54) to age 99 (54) to age 90 (55) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (15) to age 85 (15) to age 90 (55) 5 (renewal) 10 (renewal) | Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$566 \$708 \$1,514 \$2,914 \$5,350 \$7800 \$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 \$1,234 \$3,328 \$4,633 \$5,631 \$10,904 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$968 | | TPD (till age 85) AdvancedCare Rider ANB \$5119 \$601 \$1,497 \$3,273 \$761 \$866 \$1,890 \$4,195 \$1,117 \$1,327 \$2,435 \$5,390 \$1,768 \$2,174 \$3,088 \$6,932 \$3,3576 \$4,155 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,086 \$1,119 \$2,286 \$4,534 \$6,048 \$1,217 \$1,387 \$2,607 \$5,594 \$7,725 \$1,796 \$3,390 \$7,104 \$9,545 \$2,864 \$3,155 \$4,334 \$4,838 \$5,286 \$5,286 \$5,884 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$703 \$1708 \$2,027 \$1,078 \$1,078 \$2,128 \$1,756 \$1,756 \$2,947 \$2,947 \$4,807 \$4,807 \$4,807 \$5,339 | Death/TI/CI TPD (till age 70) Essential Protect (See notes) ALB | TPD (till age 85) Critical Illness Accelerator ANB \$530 \$541 \$1,019 \$2,050 \$646 \$726 \$1,335 \$2,670 \$1,1228 \$1,279 \$1,814 \$3,756 \$1,803 \$2,096 \$2,473 \$5,319 \$3,310 \$3,731 |

| Female, Non Smoker Sum Assured (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 85) |
| ALB / ANB | Policy Term | ANB | ALB | | ANB | ANB | ALB | | ANB |
| , , | 5 (renewal) | - | \$344 | | \$206 | \$273 | \$242 | - | \$1 |
| | 10 (renewal) | \$141 | | _ | \$206 | \$282 | \$242 | \$285 | |
| | to age 65 (35) | \$323 | \$624 | _ | \$350 | \$581 | \$508 | \$518 | |
| 29/30 | | \$718 | \$UZ4 | _ | \$985 | \$1,470 | \$300 | \$1,066 | |
| | to age 85 (55) | | - | -4.5/4 | \$985 | \$1,470 | - | \$1,066 | \$0 |
| | to age 99 (69) | \$1,975 | - | \$1,561 | | - | | - | |
| | to age 100 (70) | - | - | - | - | \$2,534 | - | \$2,053 | |
| | 5 (renewal) | \$198 | \$432 | - | \$236 | \$299 | \$321 | - | \$2 |
| | 10 (renewal) | \$219 | - | - | \$244 | \$317 | \$325 | \$347 | \$2 |
| 34 / 35 | to age 65 (30) | \$433 | \$744 | - | \$427 | \$572 | \$570 | \$618 | \$3 |
| 34 / 35 | to age 85 (50) | \$990 | - | - | \$1,259 | \$1,734 | - | \$1,262 | \$8 |
| | to age 99 (64) | \$2,711 | - | \$1,713 | - | - | | - | |
| | to age 100 (65) | - | - | - | - | \$3,238 | - | \$2,622 | |
| | 5 (renewal) | \$314 | \$672 | _ | \$339 | \$422 | \$422 | , 1,022 | \$3 |
| | 10 (renewal) | \$357 | φ0/Z | | \$356 | \$458 | \$441 | \$520 | |
| | to age 65 (25) | \$585 | \$976 | | \$550 | \$783 | \$715 | \$846 | |
| 39 / 40 | | \$1,338 | \$ 9 /0 | - | \$1,612 | \$2,138 | | \$1,691 | \$4 \$1,2 |
| | to age 85 (45) | | - | +0.000 | \$1,612 | \$2,138 | - | \$1,691 | \$1,2 |
| | to age 99 (59) | \$3,593 | - | \$2,389 | - | - | - | - | 1 |
| | to age 100 (60) | - | - | - | - | \$4,154 | - | \$3,396 | |
| | 5 (renewal) | \$462 | \$904 | - | \$467 | \$581 | \$567 | - | \$4 |
| | 10 (renewal) | \$564 | | - | \$508 | \$678 | \$643 | \$828 | \$4 |
| 44 / 45 | to age 65 (20) | \$790 | \$1,192 | - | \$696 | \$915 | \$949 | \$1,095 | \$5 |
| 44 / 45 | to age 85 (40) | \$1,801 | - | - | \$2,065 | \$2,886 | \$2,758 | \$2,237 | \$1,6 |
| | to age 99 (54) | \$4,790 | - | \$3,420 | - | - | - | - | |
| | to age 100 (55) | | | | - | \$5,350 | - | \$4,780 | |
| | 5 (renewal) | \$726 | \$1,160 | _ | \$696 | \$845 | \$886 | Ţ1,700 | \$7 |
| | 10 (renewal) | \$891 | \$1,100 | _ | \$749 | \$1,012 | \$951 | \$847 | \$7 |
| | | | 44.440 | _ | | | | | |
| 49 / 50 | to age 65 (15) | \$1,015 | \$1,448 | - | \$901 | \$1,214 | \$1,096 | \$942 | |
| | | | | | | | | | |
| , •• | to age 85 (35) | \$2,429 | - | - | \$2,656 | \$3,458 | \$3,989 | \$2,324 | \$2,3 |
| , ••• | to age 85 (35) to age 99 (49) | \$6,256 | - | \$4,595 | \$2,656 - | \$3,458 - | \$3,989 | \$2,324 | \$2,3 |
| , | | | - | \$4,595 | \$2,656 - - | \$3,458 - \$6,917 | \$3,989 - - | \$2,324 - \$5,569 | \$2,3 |
| , 33 | to age 99 (49) | | Death/TI/CI | \$4,595 - | \$2,656 - - Death/TI/CI | - | \$3,989 - - Death/TI/CI | \$5,569 | \$2,3 Death/TI/CI/ |
| | to age 99 (49) | \$6,256 Death/TI/CI/ | Death/TI/CI | \$4,595 - | Death/TI/CI | \$6,917 Death/TI/CI | Death/TI/CI | \$5,569 Death/TI/CI | Death/TI/CI/ |
| | to age 99 (49) | \$6,256 | Death/TI/CI TPD (till age 65) Critical Care | \$4,595 - - | Death/TI/CI TPD (till age 85) AdvancedCare | \$6,917 Death/TI/CI TPD (till age 86) | Death/TI/CI TPD (till age 85) Critical Care | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect | Death/TI/CI/ TPD (till age 85) Critical Illness |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated CI | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV | Death/TI/CI TPD (till age 65) Critical Care Rider | \$4,595 | Death/TI/CI TPD (till age 85) AdvancedCare Rider | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) | \$5,569 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) Accelerated CI Policy Term | \$6,256 Death/TI/CI/ TPD (till age 99) | Death/TI/CI TPD (till age 65) Critical Care | \$4,595 | Death/TI/CI TPD (till age 85) AdvancedCare | \$6,917 Death/TI/CI TPD (till age 86) | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated CI | \$6,256 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 Rider | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) | \$5,569 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) Accelerated CI Policy Term | \$6,256 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 Rider ANB | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB | Death/TI/CI TPD (till age 65) Critical Care Rider | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 | \$5,569 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) Accelerated CI Policy Term 5 (renewal) 10 (renewal) | S6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB |
| overage + A | to age 99 (49) to age 100 (50) Accelerated 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 \$874 \$1.612 \$2.438 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) | Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 - \$6,086 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1,1 |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$\$ |
| overage + A | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 - \$6,0866 \$1,731 \$1,997 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$1,1 |
| Coverage + A | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 - \$6,086 \$1,731 \$1,997 \$3,116 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$11, \$1, |
| 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 - \$6,0866 \$1,731 \$1,997 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, |
| LB / ANB 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,195 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, |
| LB / ANB 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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 99 (64) to age 99 (64) to age 100 (65) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$11, \$1, |
| LB / ANB 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$\frac{1}{5}\$ \$1 |
| LB / ANB 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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 99 (64) to age 99 (64) to age 100 (65) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$998 \$1,153 \$1,985 \$3,457 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$2, \$3 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated 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 99 (64) to age 90 (64) to age 100 (65) 5 (renewal) 10 (renewal) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1, |
| LB / ANB 29 / 30 | to age 99 (49) to age 100 (50) Accelerated 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 95 (30) to age 97 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,175 \$3,130 \$5,287 \$1,809 \$2,378 \$3,306 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,986 \$2,067 \$2,959 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$\foats\{\frac{1}{2}\}\} \$\frac{1}{2}\\$ \$\frac |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated CI 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 85 (55) to age 99 (64) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to (age 65 (25) to (age 99 (64) to (age 100 (65) 5 (renewal) 10 (renewal) to (age 65 (25) to (age 85 (45) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,196 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,986 \$2,067 \$2,959 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$1, \$1, \$2, \$1, \$1, \$2, |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,175 \$3,130 \$5,287 \$1,809 \$2,378 \$3,306 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$3,272 \$2,952 \$4,408 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$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 \$6,765 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,986 \$2,067 \$2,959 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$\foats\{\frac{1}{2}\}\} \$\frac{1}{2}\\$ \$\frac |
| overage + A LB / ANB 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated 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 99 (64) to age 90 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (25) to age 87 (45) to age 89 (59) to age 89 (59) to age 89 (59) | \$6,256 Death/TI/CI/ 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 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$3,272 \$2,952 \$4,408 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 \$6,762 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$1,1 \$1, \$1, \$2, \$1, \$1, \$3, |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) 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 90 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 90 (60) 5 (renewal) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,175 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,196 \$6,813 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 \$2,456 \$1,736 \$1,736 \$3,272 \$2,952 \$4,408 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$1,985 \$3,457 \$1,536 \$1,844 \$2,495 \$4,327 | \$6,917 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 \$3,034 \$5,032 \$6,762 \$6,066 \$9,066 \$3,829 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,865 \$2,253 \$1,986 \$2,067 \$2,959 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$1, \$1, \$1, \$2, \$1, \$1, \$1, \$2, \$3, \$3, \$3, \$3, \$3, \$3, \$3, \$4, \$5, \$5, \$5, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 65 (30) to age 65 (30) 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 99 (59) to age 100 (60) 5 (renewal) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,196 \$6,813 \$2,822 \$3,564 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$- \$1,855 \$1,885 \$3,457 \$- \$1,1536 \$1,844 \$2,495 \$4,327 \$- \$2,471 \$2,604 | S6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,986 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,3034 \$3,3935 \$6,762 \$9,066 \$3,829 \$4,246 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$2, \$1, \$1, \$3, \$3, \$5, \$2, \$4, \$5, \$5, \$5, \$5, \$5, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6 |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated 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 (25) to age 85 (45) to age 99 (59) to age 99 (59) to age 90 (60) 5 (renewal) 10 (renewal) | \$6,256 Death/TI/CI/ 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 \$2,822 \$3,564 | Death/Ti/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI 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 \$2,741 \$2,604 \$3,066 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$- \$7,862 \$2,614 \$3,034 \$3,035 \$6,762 \$- \$9,066 \$3,829 \$4,246 \$4,907 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$ | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$1, \$2, \$3, \$3, \$3, \$4, \$5, \$5, \$5, \$6, \$6, \$6, \$6, \$7, \$7, \$8, \$1, \$1, \$1, \$1, \$1, \$2, \$2, \$3, \$4, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) Accelerated 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 (25) to age 99 (59) to age 99 (59) to age 99 (59) to age 90 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,1467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,1796 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 | Death/Ti/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 \$1,985 \$3,457 \$- \$1,855 \$1,885 \$3,457 \$- \$1,1536 \$1,844 \$2,495 \$4,327 \$- \$2,471 \$2,604 | S6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,401 \$1,434 \$2,701 \$4,678 \$5,986 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,3034 \$3,3935 \$6,762 \$9,066 \$3,829 \$4,246 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$ | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$1, \$2, \$3, \$3, \$3, \$4, \$5, \$5, \$5, \$6, \$6, \$6, \$6, \$7, \$7, \$8, \$1, \$1, \$1, \$1, \$1, \$2, \$2, \$3, \$4, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5 |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated 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 (25) to age 85 (45) to age 99 (59) to age 99 (59) to age 90 (60) 5 (renewal) 10 (renewal) | \$6,256 Death/TI/CI/ 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 \$2,822 \$3,564 | Death/Ti/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI 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 \$2,741 \$2,604 \$3,066 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$- \$7,862 \$2,614 \$3,034 \$3,035 \$6,762 \$- \$9,066 \$3,829 \$4,246 \$4,907 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$ | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$1, \$1, \$1, \$2, \$1, \$3, \$4, \$5, \$5, \$6, \$6, \$7, \$1, \$1, \$1, \$1, \$2, \$2, \$3, \$4, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5 |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated 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 (25) to age 99 (59) to age 99 (59) to age 99 (59) to age 90 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,1467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,1796 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 | Death/Ti/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI 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 \$2,741 \$2,604 \$3,066 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$- \$7,862 \$2,614 \$3,034 \$3,035 \$6,762 \$- \$9,066 \$3,829 \$4,246 \$4,907 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$ | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$1, \$1, \$1, \$2, \$1, \$3, \$4, \$5, \$5, \$6, \$6, \$7, \$1, \$1, \$1, \$1, \$2, \$2, \$3, \$4, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5 |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 97 (69) to age 90 (69) to age 95 (30) to age 85 (50) to age 97 (64) to age 65 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (54) to age 99 (59) to age 99 (59) to age 99 (59) to age 90 (69) to age 85 (45) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 35 (45) to age 97 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 99 (54) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,1467 \$2,195 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,1796 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI 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 \$2,741 \$2,604 \$3,066 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 \$5,986 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,3034 \$3,3935 \$6,762 \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$ \$ \$ \$1, \$1, \$2, \$1, \$2, \$2, \$2, \$4, |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated 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 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) to age 65 (20) to age 85 (40) to age 99 (54) to age 90 (55) 5 (renewal) | \$6,256 Death/TI/CI/ 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 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809 | Death/Ti/CI TPD (till age 65) Critical Care Rider ALB \$1,112 | | Death/TI/CI 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 \$2,741 \$2,604 \$3,066 \$5,371 | \$6,917 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,401 \$1,434 \$2,701 \$4,678 \$5,086 \$1,731 \$1,997 \$3,116 \$5,942 \$7,862 \$2,614 \$3,034 \$3,335 \$6,762 \$9,086 \$3,829 \$4,246 \$4,907 \$9,030 \$7,9030 \$5,141 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$2,253 \$3,763 \$2,968 \$3,763 \$7,120 \$4,125 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1, \$1, \$1, \$1, \$2, \$2, \$4, \$4, \$4, \$5, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6 |
| 29/30 34/35 39/40 | to age 99 (49) to age 100 (50) Accelerated 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 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (45) to age 85 (45) to age 85 (45) to age 85 (40) to age 99 (54) to age 99 (54) to age 99 (54) to age 99 (54) to age 99 (59) to age 300 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 85 (40) to age 99 (54) to age 100 (55) 5 (renewal) 10 (renewal) | \$6,256 Death/TI/CI/ 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 \$4,1796 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809 | \$2,456 \$1,112 \$2,456 \$1,112 \$2,456 \$1,736 \$3,272 \$2,952 \$4,408 \$4,576 \$5,376 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 \$6,762 \$4,246 \$4,407 \$9,030 \$9,030 \$1,2974 \$5,141 \$5,484 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,365 \$2,253 \$1,286 \$2,067 \$2,959 \$2,959 \$2,968 \$3,763 \$7,120 \$4,125 \$4,125 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$1 \$1,1 \$1,1 \$1,1 \$1,1 \$1,1 \$1,1 \$2,1 \$1,1 \$3,1 \$4,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,1 \$5,2,2 \$5 |
| 29/30 34/35 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 60 (30) to age 65 (30) 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,178 \$3,130 \$5,287 \$4,196 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809 \$3,941 \$4,806 \$4,978 | \$2,456 \$1,736 \$1,736 \$2,456 \$1,736 \$3,272 \$2,952 \$4,408 \$4,576 \$5,376 | | Death/TI/CI 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 \$2,604 \$3,066 \$5,371 \$3,066 \$3,359 \$3,357 \$3,357 | \$6,917 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 \$6,762 \$- \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$- \$12,974 \$5,141 \$5,484 \$5,886 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,866 \$2,067 \$2,959 \$2,959 \$2,968 \$3,763 \$7,120 \$4,125 \$4,4725 \$4,830 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$6 \$1.1. \$1.2 \$1.2 \$1.4 \$1.4 \$1.5 \$1.7 \$3.1 |
| 29/30 34/35 39/40 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 50 (35) to age 99 (69) to age 65 (30) to age 65 (30) to age 85 (55) to age 99 (64) to age 65 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 99 (59) to age 99 (59) to age 90 (59) to age 90 (59) to age 90 (59) to age 85 (40) to age 65 (20) to age 85 (40) to age 80 (40) to age 100 (55) 5 (renewal) 10 (renewal) to age 65 (25) to age 85 (40) to age 99 (54) to age 99 (54) to age 100 (55) 5 (renewal) 10 (renewal) to age 65 (15) to age 85 (45) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,175 \$3,130 \$5,287 \$1,809 \$2,378 \$3,036 \$4,196 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809 \$3,941 \$4,806 \$4,978 | \$2,456 \$1,736 \$1,736 \$2,456 \$1,736 \$3,272 \$2,952 \$4,408 \$4,576 \$5,376 | | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$677 \$781 \$1,592 \$2,743 | \$6,917 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 \$6,762 \$4,246 \$4,407 \$9,030 \$9,030 \$1,2974 \$5,141 \$5,484 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,866 \$2,067 \$2,959 \$2,968 \$3,763 \$7,120 \$4,425 \$4,4272 \$4,830 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$6 \$1.1. \$1.2. \$1.2. \$1.4 \$1.1. \$1.7 \$3.3.1 |
| 29/30 34/35 39/40 | to age 99 (49) to age 100 (50) Accelerated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 60 (30) to age 65 (30) 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) | \$6,256 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$874 \$1,612 \$2,438 \$4,099 \$1,033 \$1,467 \$2,178 \$3,130 \$5,287 \$4,196 \$6,813 \$2,822 \$3,564 \$3,967 \$5,530 \$8,809 \$3,941 \$4,806 \$4,978 | \$2,456 \$1,736 \$1,736 \$2,456 \$1,736 \$3,272 \$2,952 \$4,408 \$4,576 \$5,376 | | Death/TI/CI 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 \$2,604 \$3,066 \$5,371 \$3,066 \$3,359 \$3,357 \$3,357 | \$6,917 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 \$6,762 \$- \$9,066 \$3,829 \$4,246 \$4,907 \$9,030 \$- \$12,974 \$5,141 \$5,484 \$5,886 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$864 \$935 \$2,013 \$1,305 \$1,365 \$2,253 \$1,866 \$2,067 \$2,959 \$2,959 \$2,968 \$3,763 \$7,120 \$4,125 \$4,4725 \$4,830 | \$5,569 Death/TI/CI TPD (till age 70) Essential Protect (See notes) | Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$(\$1,1, \$1, \$1, \$2, \$4, \$5, \$4, \$5, \$5, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6, \$6 |

| Male, Non Smoker |
|-----------------------------|
| Sum Assured (Death/TI/TPD/C |

\$1,000,000

Lowest Premium 2nd Lowest Premium

| | _ | [-1 11/ | | | | | | | |
|--|--|---|---|----------------|---|--|--|--|--|
| | | Singlife | China Life | China Taiping | China Taiping | Etiqa 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 | | | 11 | | |
| | | (Regular Pay) | | | | | " | | |
| | | | | Life) | | | | | |
| | | Death/TI/ | Death/TI/ | Death/TPD | Death/TI/ | Death/TI/ | Death/TI/ | Death/TI/ | Death/TI/ |
| overage | | TPD (till age 99) | TPD (till age 65) | (till age 99) | TPD (till age 85) | TPD (till age 86) | | TPD (till age 70) | TPD (till age 85 |
| | | | | | | | TPD (till age 85) | | |
| LB / ANB | Policy Term | ANB | ALB | ANB | ANB | ANB | ALB | ALB | ANB |
| | 5 (renewal) | \$219 | \$560 | | \$257 | \$370 | \$309 | | \$ |
| | 10 (renewal) | \$228 | \$300 | | \$257 | \$390 | \$313 | \$264 | |
| | | | | | | | | | |
| 29 / 30 | to age 65 (35) | \$454 | \$1,080 | | \$518 | \$870 | \$757 | \$579 | |
| 29 / 30 | to age 85 (55) | \$981 | | | \$1,481 | \$2,080 | | \$1,227 | \$1 |
| | to age 99 (69) | \$2,717 | | \$2,032 | | | | | |
| | | \$2,717 | - | \$2,002 | | | | | |
| | to age 100 (70) | - | | | | \$3,300 | | \$2,224 | |
| | 5 (renewal) | \$257 | \$660 | | \$301 | \$410 | \$415 | | |
| | 10 (renewal) | \$296 | | | \$303 | \$440 | \$415 | \$338 | |
| | to age 65 (30) | \$596 | \$1,300 | | \$638 | \$890 | \$811 | \$780 | |
| 34 / 35 | | | \$1,300 | | | | \$011 | | |
| | to age 85 (50) | \$1,336 | - | | \$1,940 | \$2,520 | | \$1,556 | \$1 |
| | to age 99 (64) | \$3,489 | - | \$2,782 | | - | | | |
| | to age 100 (65) | | | | | \$4,210 | | \$2,978 | |
| | 5 (renewal) | \$364 | \$920 | | \$386 | \$550 | \$520 | \$2,770 | |
| | | | \$920 | | | | | - | |
| | 10 (renewal) | \$436 | - | | \$436 | \$580 | \$549 | \$485 | |
| 00 / 10 | to age 65 (25) | \$818 | \$1,760 | | \$810 | \$1,180 | \$982 | \$990 | |
| 39 / 40 | to age 85 (45) | \$1,829 | . ,,,,,, | | \$2,444 | | **** | \$1,983 | \$1 |
| | | | | 40.545 | 32,444 | \$3,200 | | \$1,703 | - 51 |
| | to age 99 (59) | \$4,582 | | \$3,565 | | | - | | |
| | to age 100 (60) | | | | | \$5,410 | | \$4,040 | |
| | 5 (renewal) | \$560 | \$1,440 | | \$621 | \$800 | \$771 | | |
| | 10 (renewal) | \$728 | 12,110 | | \$736 | \$940 | \$779 | \$811 | |
| | | | | · · | | | | | |
| 44 / 45 | to age 65 (20) | \$1,082 | \$2,310 | | \$1,042 | \$1,400 | \$1,366 | \$1,101 | |
| 44/43 | to age 85 (40) | \$2,527 | | | \$3,171 | \$4,300 | \$4,144 | \$2,655 | \$2 |
| | to age 99 (54) | \$6,181 | | \$5,115 | | | | | |
| | to age 100 (55) | \$0,101 | | 90,110 | | */ 000 | | \$5,859 | |
| | | - | | | | \$6,990 | | \$5,859 | |
| | 5 (renewal) | \$964 | \$2,520 | | \$1,054 | \$1,280 | \$1,188 | | |
| | 10 (renewal) | \$1,265 | | | \$1,152 | \$1,530 | \$1,296 | \$870 | \$1 |
| | to age 65 (15) | \$1,523 | \$3,020 | | \$1,459 | \$1,930 | \$1,721 | \$1,216 | \$1 |
| 49 / 50 | | | | | | | | | |
| | to age 85 (35) | \$3,496 | | | | | | | |
| | | | - | | \$4,084 | \$5,620 | \$5,883 | \$3,046 | \$3 |
| | to age 99 (49) | \$8,565 | - | \$7,149 | \$4,084 | \$5,620 | \$5,883 | \$3,046 | \$3, |
| | to age 99 (49) | | - | \$7,149 | \$4,084 | - | \$5,883 | | \$3, |
| | | \$8,565 | - | \$7,149 | - | \$9,080 | | \$6,200 | |
| | to age 99 (49) | \$8,565 Death/TI/CI/ | Death/TI/CI | \$7,149 | Death/TI/CI | \$9,080 Death/TI/CI | Death/TI/CI | \$6,200 Death/TI/CI/ | Death/TI/CI/ |
| Coverage + Accele | to age 99 (49) to age 100 (50) | \$8,565 | Death/TI/CI TPD (till age 65) | \$7,149 | Death/TI/CI TPD (till age 85) | \$9,080 Death/TI/CI TPD (till age 86) | Death/TI/CI TPD (till age 85) | \$6,200 Death/TI/CI/ TPD (till age 70) | TPD (till age 85 |
| overage + Accele | to age 99 (49) to age 100 (50) | \$8,565 Death/TI/CI/ TPD (till age 99) | Death/TI/CI TPD (till age 65) Critical Care | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI | Death/TI/CI TPD (till age 85) Critical Care | \$6,200 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) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV | Death/TI/CI TPD (till age 65) Critical Care Rider | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider | Death/TI/CI TPD (till age 85) | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 80 Critical Illness Accelerator |
| | to age 99 (49) to age 100 (50) | \$8,565 Death/TI/CI/ TPD (till age 99) | Death/TI/CI TPD (till age 65) Critical Care | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI | Death/TI/CI TPD (till age 85) Critical Care | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness |
| | to age 99 (49) to age 100 (50) erated CI | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB | Death/TI/CI TPD (till age 65) Critical Care Rider ALB | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator ANB |
| | to age 99 (49) to age 100 (50) erated CI Policy Term 5 (renewal) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator |
| | to age 99 (49) to age 100 (50) erated CI Policy Term 5 (renewal) 10 (renewal) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB/ANB | to age 99 (49) to age 100 (50) erated CI Policy Term 5 (renewal) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| | to age 99 (49) to age 100 (50) erated CI Policy Term 5 (renewal) 10 (renewal) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB/ANB | to age 99 (49) to age 100 (50) rated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,818 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,149 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB / ANB | 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) | \$8.565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1.8181 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB / ANB | to age 99 (49) to age 100 (50) rated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 99 (69) to age 100 (70) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,818 \$3,471 \$6,175 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 \$7,230 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB / ANB | 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) | \$8,565 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,818 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,14\$ | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator ANB |
| LB / ANB | to age 99 (49) to age 100 (50) prated 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) | \$8.565 Death/TI/CI/ TIPO (till age 99) CI Advance Cover Plus IV ANB \$4772 \$520 \$51,283 \$54,273 \$64,775 \$5733 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,340 \$2,777 \$5,460 \$7,230 \$1,480 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator ANB |
| LB/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) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$672 \$650 \$1,181 \$4,175 \$733 \$51,281 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$3,160 | \$7,14\$ | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 \$1,480 \$1,480 \$1,480 \$1,480 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB / ANB | to age 99 (49) to age 100 (50) to age 100 (50) to age 100 (50) to age 100 (50) to age 65 (35) to age 85 (55) to age 85 (55) to age 90 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (32) to age 100 (70) 5 (renewal) to age 65 (32) | \$8.565 Death/TI/CI/ TPO (till age 99) CI Advance Cover Plus IV ANB \$4772 \$50,3475 \$4.175 \$733 \$1.2811 \$2.466 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$3,160 | 57,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$3,931 \$3,931 \$839 \$1,024 \$2,276 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,320 \$5,460 \$5,460 \$1,480 \$1,480 \$1,480 \$1,500 \$5,170 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB/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 95 (69) to ferewal) 10 (renewal) to (renewal) to (renewal) to (renewal) to (renewal) to (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$500 \$1,181 \$6,175 \$733 \$1,281 \$2,466 \$4,770 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$3,160 | 57,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 \$1,480 \$1,480 \$1,480 \$1,480 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator ANB \$1 \$2 |
| LB/ANB 29/30 | to age 99 (49) to age 100 (50) trated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 65 (30) to age 99 (69) | \$8.565 Death/TI/CI/ TPO (till age 99) CI Advance Cover Plus IV ANB \$4772 \$50,3475 \$4.175 \$733 \$1.2811 \$2.466 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$3,160 | \$7,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$3,931 \$3,931 \$839 \$1,024 \$2,276 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,320 \$5,460 \$5,460 \$1,480 \$1,480 \$1,480 \$1,500 \$5,170 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB |
| LB/ANB 29/30 | to age 99 (49) to age 100 (50) trated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 65 (30) to age 99 (69) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$500 \$1,181 \$6,175 \$733 \$1,281 \$2,466 \$4,770 | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$3,160 | 57,145 | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$3,931 \$3,931 \$839 \$1,024 \$2,276 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$1,320 \$1,360 \$2,770 \$5,460 \$1,480 \$1,480 \$1,480 \$3,170 \$5,740 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator ANB \$1 \$2 |
| LB/ANB 29/30 | to age 99 (49) to age 100 (50) rated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 to age 65 (30) to age 99 (64) to age 99 (64) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$800 \$1.181 \$6,175 \$733 \$1.281 \$2,466 \$4,770 \$8,043 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 \$893 \$1,024 \$2,276 \$5,101 | \$1,320 \$1,320 \$1,320 \$1,320 \$1,320 \$1,360 \$1,360 \$1,400 \$1,400 \$1,400 \$1,690 \$1,690 \$1,690 \$1,690 \$1,690 \$1,690 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AIB \$775 \$791 \$2,242 \$1,192 \$1,123 \$2,430 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical illness Accelerator ANB |
| LB/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) 5 (renewal) to (renewal) to age 65 (30) to age 65 (30) to age 85 (30) | \$8,555 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$6772 \$850 \$1,1818 \$5,475 \$5,375 \$ | Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$1,160 \$1,660 \$4,060 \$4,060 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 \$893 \$1,024 \$2,276 \$5,101 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,360 \$1,360 \$5,460 \$7,230 \$5,460 \$3,170 \$6,740 \$5,240 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 \$1,192 \$2,243 \$2,243 \$1,250 \$2,243 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB \$12 \$22 \$31 \$32 \$33 \$33 \$33 |
| LB/ANB 29/30 | to age 99 (49) to age 100 (50) rated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (55) to age 99 (69) to age 65 (35) to age 98 (50) to age 65 (35) to age 99 (64) to age 65 (35) to age 99 (64) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (37) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$472 \$480 \$1,181 \$4,779 \$8,043 \$1,281 \$2,466 \$4,770 \$8,043 \$1,181 \$2,266 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$1,160 \$3,160 \$1,600 \$4,060 \$2,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 \$1,024 \$2,276 \$5,101 | \$9,080 Death/TI/CI TPD (till age 86) \$1,320 \$1,320 \$1,320 \$1,480 \$1,480 \$1,480 \$1,480 \$2,770 \$5,460 \$1,480 \$2,140 \$2,140 \$2,140 \$2,140 \$2,140 | Death/TI/Cl TPD(till age 85) Critical Care Enhancer Rider (II) ALB \$7751 \$2,242 \$1,192 \$1,192 \$1,233 \$2,430 \$1,955 \$1,955 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness, Accelerator ANB |
| 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) 5 (renewal) to (renewal) to age 65 (30) to age 65 (30) to age 85 (30) | \$8,555 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$6772 \$13.047 \$5.377 \$1.281 \$2.466 \$4.770 \$6.053 \$1.381 \$2.206 \$3.472 \$3.432 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 \$4,060 \$5,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 \$893 \$1,024 \$2,276 \$5,101 | \$9,080 Death/TI/CI TPD (till age 86) Advanced CI Rider \$1,360 \$1,360 \$5,460 \$7,230 \$5,460 \$3,170 \$6,740 \$5,240 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$775 \$791 \$2,242 \$1,192 \$2,243 \$1,293 \$2,430 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness, Accelerator ANB |
| LB/ANB 29/30 | to age 99 (49) to age 100 (50) rated CI Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 98 (67) to age 90 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (30) to age 80 (30) to age 80 (30) to age 80 (30) to age 80 (30) to age 65 (30) | \$8,555 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$6772 \$13.047 \$5.377 \$1.281 \$2.466 \$4.770 \$6.053 \$1.381 \$2.206 \$3.472 \$3.432 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 \$4,060 \$5,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider S587 \$409 \$1,788 \$3,931 \$1,022 \$5,101 \$5,101 \$1,323 \$1,577 \$2,216 | 59.080 Death/TI/CI TPD (till age 86) Advanced CI Rider 81.320 \$1.3400 \$1.3400 \$5.4600 \$1.4800 \$1.4800 \$1.4800 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 \$5.4500 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$791 \$2,242 \$1,192 \$1,293 \$2,430 \$1,950 \$1,955 \$3,265 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB \$1 |
| 29 / 30 34 / 35 | to age 99 (49) to age 90 (49) to age 100 (50) to age 100 (50) for a point of the po | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,500 \$1,500 \$1,500 \$1,301 \$2,407 \$6,055 \$4,770 \$6,055 \$1,281 \$2,406 \$4,770 \$6,055 \$3,472 \$5,550 \$3,472 \$5,550 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 \$4,060 \$5,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$587 \$689 \$1,788 \$3,931 \$1,024 \$2,276 \$5,101 | \$9,080 Death/TI/CI TPD (till age 86) \$1,320 \$1,320 \$1,320 \$1,480 \$1,480 \$1,480 \$1,480 \$2,770 \$5,460 \$1,480 \$2,140 \$2,140 \$2,140 \$2,140 \$2,140 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$791 \$2,242 \$1,192 \$1,293 \$2,430 \$1,950 \$1,955 \$3,265 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB \$1 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (59) to age 100 (59) to age 100 (59) to age 100 (59) to age 50 (59) to age 65 (39) to age 99 (69) to age 65 (30) to age 99 (69) to age 300 (59) to age 300 (59) to age 50 (30) | \$8,555 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$6772 \$13.047 \$5.377 \$1.281 \$2.466 \$4.770 \$6.053 \$1.381 \$2.206 \$3.472 \$3.432 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 \$4,060 \$5,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider S587 \$409 \$1,788 \$3,931 \$1,022 \$5,101 \$5,101 \$1,323 \$1,577 \$2,216 | \$,000 Death/T/CI TPD (till age 86) Advanced CI Rider 81.3202 \$1.3202 \$1.3202 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$791 \$2,242 \$1,192 \$1,293 \$2,430 \$1,950 \$1,955 \$3,265 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical Illness Accelerator ANB \$1 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) varted CI Policy Term 5 (5 enesses) 10 (enesses) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$472 \$1,001 \$2,471 \$4,172 \$5,172 \$5,173 \$1,281 \$2,466 \$4,770 \$5,052 \$1,181 \$2,266 \$5,477 \$5,052 \$1,001 \$ | Death/TI/CI TPO (III age 65) Critical Care Bider ALB 51,160 53,160 54,060 52,460 55,360 | - | Death/TI/CI TPO (III) age 83: Advanced care Bider ANB \$15,000 \$1, | \$,000 Death/T/CI TPO (III) are 8/10 Pin (III) are | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (tt) ALB \$775 \$2,242 \$1,192 \$1,192 \$1,223 \$2,430 \$1,956 \$3,266 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age) Critical Illines Accelerator ANB 51 52 53 53 55 54 55 56 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (59) to age 100 (59) to age 100 (59) to age 100 (59) to age 50 (59) to age 65 (39) to age 99 (69) to age 65 (30) to age 99 (69) to age 300 (59) to age 300 (59) to age 50 (30) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,500 \$1,500 \$1,500 \$1,301 \$2,407 \$6,055 \$4,770 \$6,055 \$1,281 \$2,406 \$4,770 \$6,055 \$3,472 \$5,550 \$3,472 \$5,550 | Death/TI/CI TPD (till age 65) Critical Care Rider \$1,160 \$3,160 \$1,660 \$4,060 \$4,060 \$5,640 | - | Death/TI/CI TPD (till age 85) AdvancedCare Rider S587 \$409 \$1,788 \$3,931 \$1,022 \$5,101 \$5,101 \$1,323 \$1,577 \$2,216 | \$,000 Death/T/CI TPD (till age 86) Advanced CI Rider 81.3202 \$1.3202 \$1.3202 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 \$1.4803 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$791 \$2,242 \$1,192 \$1,293 \$2,430 \$1,950 \$1,955 \$3,265 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age) Critical Illines Accelerator ANB 51 52 53 53 55 54 55 56 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (59) to age 100 (59) wrated CI Policy Term 5 (meneval) to age 65 (38) to age 85 (38) to age 85 (38) to age 86 (38) to age 86 (38) to age 99 (69) to age 65 (30) to age 99 (69) to age 90 (69) to age 95 (30) to age 90 (60) to age 95 (30) to age 95 (40) | \$8,565 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$550 \$1,1818 \$5,175 \$1,281 \$2,266 \$1,281 \$2,266 \$1,381 \$2,092 \$3,452 \$5,365 \$1,381 \$2,093 \$3,452 \$5,365 \$1,381 \$2,093 \$3,452 \$5,365 \$1,381 \$2,093 \$3,452 \$5,365 | Death/TI/CI TPO (III age 65) Critical Care Bider ALB 51,160 53,160 54,060 52,460 55,360 | - | Death/TI/Cl TPD (till age 85) AdvancedCare Rider S587 \$488 \$1.788 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 \$5.373 | \$ 0.00 | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) AlB 8775 \$791 \$2,242 \$1,192 \$1,192 \$1,232 \$2,430 \$1,950 \$3,266 \$3,266 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical lines Accelerator ANB \$11 \$22 \$31 \$32 \$32 \$33 \$33 \$34 \$35 \$35 \$35 \$35 \$35 \$35 \$35 \$35 \$35 \$35 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) varted CI Policy Term 5 (5 enesses) 10 (renewa) 10 cage 56 (53) to age 100 (70) 5 (enesses) 10 (renewa) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$5/72 \$1,502 \$1,503 | Death/TI/CI TPO (III age 65) Critical Care Rider ALB \$1,160 \$1,160 \$4,060 \$5,260 \$5,360 \$5,360 | - | Death/TI/CI TPO (III) age 83: Advanced care Bider ANB \$15,775 \$1,721 | \$,000 Death/T/CI TPO (III) are 30 MeV 17/CI TPO (III) are 30 MeV 18 MeV | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (tt) ALB \$775 \$1,192 \$1,192 \$1,232 \$2,430 \$1,955 \$3,266 \$3,007 \$3,007 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 Critical lines 8 Critical lines 8 Accelerator ANB |
| 29 / 30 29 / 30 34 / 35 39 / 40 | to age 99 (49) to age 100 (50) to age 100 (50) wrated CI Policy Term 5 (enewa) to age 65 (38) to age 85 (38) to age 85 (38) to age 85 (38) to age 86 (38) to age 86 (38) to age 86 (38) to age 86 (38) to age 87 (38) to age 86 (38) to age 87 (38) to age 86 (38) to age 97 (48) to age 86 (38) to age 97 (48) to age 98 (48) | \$8,565 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,181 \$5,175 \$733 \$1,281 \$2,466 \$4,770 \$8,043 \$1,281 \$2,269 \$3,462 \$5,500 \$3,000 \$3, | Death/TI/Cl TPD (fill age 65) Critical Care Rider Ri | - | Death/TI/Cl TPD (fill age 85) AdvancedCare Rider SSS7 SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS | \$ 0.00 Death/T/Cl Death/T/Cl TyD (till age 86) Advanced Cl Rider R | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB 8775 \$791 \$2,242 \$1,192 \$1,192 \$1,192 \$1,293 \$2,430 \$1,990 \$1,985 \$3,266 \$3,007 \$3,007 \$3,003 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TVCI// TPD (till age & Critical Illness Accelerator ANB 51 52 55 55 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) varted CI Policy Term 5 (5 enesses) 10 (renewa) 10 cage 56 (53) to age 100 (70) 5 (enesses) 10 (renewa) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$5/72 \$1,502 \$1,503 | Death/TI/Cl TPD (fill age 65) Critical Care Rider Ri | - | Death/TI/CI TPO (III) age 83: Advanced care Bider ANB \$15,775 \$1,721 | \$,000 Death/T/CI TPO (III) are 30 MeV 17/CI TPO (III) are 30 MeV 18 MeV | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (tt) ALB \$775 \$1,192 \$1,192 \$1,232 \$2,430 \$1,955 \$3,266 \$3,007 \$3,007 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TVCI// TPD (till age & Critical Illness Accelerator ANB 51 52 55 55 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) wrated CI Policy Term 5 (ferensea) 10 (renewa) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$5/72 \$1,503 | Death/TI/Cl TPD (fill age 65) Critical Care Rider Ri | - | Death/TI/Cl TPD (fill age 85) AdvancedCare Rider SSS7 SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS | \$ 0.00 Death/T/Cl Death/T/Cl TyD (till age 86) Advanced Cl Rider R | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB 8775 \$791 \$2,242 \$1,192 \$1,192 \$1,192 \$1,293 \$2,430 \$1,990 \$1,985 \$3,266 \$3,007 \$3,007 \$3,003 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TVCI// TPD (till age & Critical Illness Accelerator ANB 51 52 55 55 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 99 (49) to age 100 (50) wrated CI Policy Term 5 (enews) to general to general to general to general to age 65 (38) to age 99 (49) to age 65 (38) to age 99 (49) to age 65 (30) to age 95 (40) to age 65 (40) | \$8,565 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,181 \$5,175 \$733 \$1,281 \$2,466 \$4,770 \$8,043 \$1,281 \$2,269 \$3,462 \$5,500 \$3,000 \$3, | Death/TI/Cl TPD (fill age 65) Critical Care Rider Ri | - | Death/TI/Cl TPD (fill age 85) AdvancedCare Rider SSS7 SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS | \$ 0.00 Death/17/CI Death/17/CI TyD (till age 84) Advanced CI Rider \$1.200 \$1.200 \$1.200 \$1.200 \$1.400 \$1.300 \$1.40 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB 8775 \$791 \$2,242 \$1,192 \$1,192 \$1,192 \$1,293 \$2,430 \$1,990 \$1,985 \$3,266 \$3,007 \$3,007 \$3,003 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TVCI// TPD (till age & Critical Illness Accelerator ANB 51 52 55 55 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) varted CI Policy Term 5 (ferensea) 10 (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,503 | \$1,660 \$1 | - | Death/TI/CI TPO (III) age 83: 45: 45: 45: 45: 45: 45: 45: 4 | \$ 0.00 Death/T/CI TPO (III) are 30 MeV of 10 M | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (tt) ALB \$775 \$1,192 \$1,192 \$1,232 \$2,430 \$1,950 \$1,955 \$3,266 \$3,007 \$3,003 \$4,523 \$9,687 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 accelerator ANB 51 51 51 52 54 52 54 55 55 65 65 65 65 65 65 65 65 65 65 65 |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) wrated CI Policy Term 5 (ennewa) to age 65 (33) to age 99 (49) to age 65 (33) to age 99 (49) to age 65 (30) to age 99 (40) to age 65 (40) to age 69 (40) to age 99 (40) to age 99 (40) to age 99 (40) | \$8,565 Death/TI/CI/ TIPD (till age 99) CI Advance Cover Plus IV ANB \$672 \$850 \$1,181 \$5,377 \$6,175 \$733 \$1,281 \$2,466 \$4,770 \$8,043 \$51,281 \$2,266 \$4,770 \$8,043 \$51,381 \$2,266 \$4,770 \$8,043 \$51,381 \$2,269 \$51,381 \$2,269 \$51,381 \$2,269 \$51,381 \$2,269 \$51,381 \$2,269 \$51,381 \$52,555 \$51,383 \$51,381 \$52,693 \$51,381 \$52,693 \$51,381 \$52,693 \$52,595 \$53,595 \$54,500 \$54,6 | Death/TI/Cl TPD (fill age 65) Critical Care Rider Ri | - | Death/TI/Cl TPD (fill age 85) AdvancetCare Rider Sodow \$1,789 \$1,789 \$1,789 \$1,232 \$1, | \$ 0.00 Death/17/Cl Top (ill alge 8) Advanced Cl Rider St. Advanced Cl Rider St. Advanced Cl Rider St. Advanced Cl Advanced Cl St. Advanced Cl Advanced C | Death/TI/Cl TPD(till age 85) Critical Care Enhancer Rider (II) AlB 8775 \$791 \$2,242 \$1,192 \$1,192 \$1,193 \$2,430 \$1,950 \$1,965 \$3,266 \$3,007 \$3,007 \$3,003 \$9,687 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age & Critical Illness Accelerator ANB \$13 |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) varted CI Policy Term 5 (ferensea) 10 (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,503 | \$1,660 \$1 | - | Death/TI/CI TPO (III) age 83: 45: 45: 45: 45: 45: 45: 45: 4 | \$ 0.00 Death/T/CI TPO (III) are 30 MeV of 10 M | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (tt) ALB \$775 \$1,192 \$1,192 \$1,232 \$2,430 \$1,950 \$1,955 \$3,266 \$3,007 \$3,003 \$4,523 \$9,687 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age & Critical Iliness Accelerator ANB 51 52 52 53 53 54 52 52 52 52 52 52 52 53 53 53 53 53 53 53 53 53 53 53 53 53 |
| 29 / 30 29 / 30 34 / 35 39 / 40 | to age 99 (49) to age 99 (49) to age 100 (50) varted CI Policy Term S Fernana 10 (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,201 \$5,472 \$6,135 \$1,201 \$2,466 \$4,770 \$8,663 \$1,201 \$2,266 \$4,770 \$8,663 \$1,201 \$2,269 \$3,452 \$6,500 \$10,068 \$1,201 \$2,255 \$6,500 \$10,068 \$1,201 \$2,255 \$6,500 \$10,068 \$1,201 \$2,255 \$6,500 \$10,068 \$1,201 \$2,255 \$6,500 \$10,068 \$1,201 \$2,255 \$6,500 \$10,068 \$1,201 \$2,255 \$2,353 \$4,477 \$9,109 \$34,200 \$44,200 | \$1,660 \$1,166 \$1 | - | Death/TI/CI TPO (III) age 83: Advanced care Rider ANB \$555.0 \$55.00 \$55. | \$ 0.00 bath/T/Cl TPO (III) as 80 bath/T/Cl TPO (III) as 81.320 bath/T/Cl TPO (| \$1,192 \$1,293 \$1,995 \$3,266 \$3,093 \$4,233 \$9,687 \$5,100 \$55,100 \$55,100 \$55,100 \$1,000 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8 to 1 to |
| 29 / 30 29 / 30 34 / 35 | to age 99 (49) to age 100 (50) to age 100 (50) Policy Term 5 (ennewa) to age 65 (33) to age 99 (49) to age 100 (50) 5 (ennewa) to age 65 (33) to age 99 (49) to age 65 (30) to age 85 (40) to age 65 (30) to age 99 (49) to age 65 (30) to age 85 (40) to age 65 (30) to age 99 (49) to age 65 (40) to age 95 (40) to age 65 (40) to age 95 (40) to age 95 (40) to age 97 (40) to age 65 (40) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$672 \$650 \$1,181 \$2,466 \$4,170 \$8,083 \$1,281 \$2,466 \$4,170 \$8,083 \$1,181 \$2,466 \$4,770 \$8,083 \$1,181 \$2,466 \$4,770 \$8,083 \$1,181 \$2,205 \$3,432 \$4,677 \$9,100 \$1,481 \$4,677 \$9,100 \$1,470 \$1,481 \$4,670 \$5,587 \$4,004 | 98th/TI/Cl TPD (fill age 65) Cifical Care Rider S1.160 S3.160 S4.060 S4.060 S5.360 S5.360 S7.370 S7.370 S7.370 S10.470 | - | Death/TI/Cl TPD (fill age 85) AdvancedCare Ride September 1,788 September 2,788 September 2,78 | \$ 0.00 Death/17/CI TOP (Itil age 84) Advanced CI Rider ANB \$1.200 Size CI | Death/TI/CI TPD(till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$2,242 \$1,192 \$1,192 \$1,193 \$2,430 \$1,195 \$3,265 \$3,266 \$3,007 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age & Critical Illness Accelerator ANB 51 52 52 53 55 55 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 29 / 30 34 / 35 39 / 40 | to age 99 (49) to age 99 (49) to age 100 (50) rated CI Policy Term 6 (5 ferensea) 110 (renewal) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$572 \$1,281 \$1,281 \$2,466 \$4,770 \$8,663 \$1,513 \$2,209 \$3,452 \$3,452 \$4,770 \$3,452 \$4,677 \$5,910 \$4,670 \$5,653 | 98th/TI/Cl TPD (fill age 65) Cifical Care Rider S1.160 S3.160 S4.060 S4.060 S5.360 S5.360 S7.370 S7.370 S7.370 S10.470 | - | Death/TI/CI TPO (III) age 83: Advanced care Rider ANB \$555.0 \$55.00 \$55. | \$ 0.00 bath/T/Cl TPO (III) as 80 bath/T/Cl TPO (III) as 81.320 bath/T/Cl TPO (| \$1,192 \$1,293 \$1,995 \$3,266 \$3,093 \$4,233 \$9,687 \$5,100 \$55,100 \$55,100 \$55,100 \$1,000 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TUCI/ TPD (till age 88 critical Illness Accelerator ANIS 1 |
| 29 / 30 29 / 30 34 / 35 39 / 40 | to age 99 (49) to age 100 (50) to age 100 (50) Policy Term 5 (ennewa) to age 65 (33) to age 99 (49) to age 100 (50) 5 (ennewa) to age 65 (33) to age 99 (49) to age 65 (30) to age 85 (40) to age 65 (30) to age 99 (49) to age 65 (30) to age 85 (40) to age 65 (30) to age 99 (49) to age 65 (40) to age 95 (40) to age 65 (40) to age 95 (40) to age 95 (40) to age 97 (40) to age 65 (40) | \$8,565 Death/TI/CI/ TDD (till age 99) CI Advance Cover Plus IV ANB \$672 \$650 \$1,181 \$2,466 \$4,170 \$8,083 \$1,281 \$2,466 \$4,170 \$8,083 \$1,181 \$2,466 \$4,770 \$8,083 \$1,181 \$2,466 \$4,770 \$8,083 \$1,181 \$2,205 \$3,432 \$4,677 \$9,100 \$1,481 \$4,677 \$9,100 \$1,470 \$1,481 \$4,670 \$5,587 \$4,004 | 98th/TI/Cl TPD (fill age 65) Cifical Care Rider S1.160 S3.160 S4.060 S4.060 S5.360 S5.360 S7.370 S7.370 S7.370 S10.470 | - | Death/TI/Cl TPD (fill age 85) AdvancedCare Ride September 1,788 September 2,788 September 2,78 | \$ 0.00 Death/17/CI TOP (Itil age 84) Advanced CI Rider ANB \$1.200 Size CI | Death/TI/CI TPD(till age 85) Critical Care Enhancer Rider (II) AlB \$775 \$2,242 \$1,192 \$1,192 \$1,193 \$2,430 \$1,195 \$3,265 \$3,266 \$3,007 | \$6,200 Death/TI/CI/ TPD (till age 70) Essential Protect (see notes) | Death/TI/CI/ TPD (till age 8: Critical Illness Accelerator |

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

\$1,000,000

Lowest Premium 2nd Lowest Premium

| | | 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 | | Term Assure II |
| | | (Regular Pay) | Term Guardian | (Non-Par Whole Life) | Protect | Term Life Cover | II | Termine sontaire | 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 8 |
| | | | | | | | | | |
| B/ANB | Policy Term | ANB | ALB | ANB | ANB | ANB | ALB | ALB | ANB |
| | 5 (renewal) | \$138 | \$380 | | \$209 | \$310 | \$259 | | \$ |
| | 10 (renewal) | \$154 | | | \$209 | \$320 | \$259 | \$243 | \$ |
| / | to age 65 (35) | \$346 | \$730 | | \$377 | \$660 | \$545 | \$494 | |
| 29 / 30 | to age 85 (55) | \$763 | | | \$1,108 | \$1,670 | | \$1,192 | 5 |
| | to age 99 (69) | \$2,078 | | \$1,715 | 7-, | 72,212 | | 7.5 | |
| | to age 100 (70) | | | - | | \$2,880 | | \$1,949 | |
| | 5 (renewal) | \$214 | \$490 | | \$250 | \$340 | \$344 | \$1,747 | |
| | | | \$470 | | | | | | |
| | 10 (renewal) | \$238 | | | \$259 | \$360 | \$349 | \$297 | 5 |
| 34 / 35 | to age 65 (30) | \$465 | \$880 | | \$470 | \$650 | \$612 | \$590 | 5 |
| , | to age 85 (50) | \$1,051 | | | \$1,460 | \$1,970 | | \$1,199 | 5 |
| | to age 99 (64) | \$2,849 | - | \$2,352 | - | - | | | |
| | to age 100 (65) | | | | | \$3,680 | | \$2,488 | |
| | 5 (renewal) | \$336 | \$790 | | \$358 | \$480 | \$452 | | s |
| | 10 (renewal) | \$386 | | | \$376 | \$520 | \$473 | \$443 | S |
| | to age 65 (25) | \$625 | \$1,170 | | \$592 | \$890 | \$766 | \$747 | 5 |
| 39 / 40 | to age 85 (45) | \$1,418 | \$2,170 | | \$1,832 | \$2,430 | \$700 | \$1,607 | \$1, |
| | to age 99 (59) | \$3,773 | | 40.400 | \$1,032 | \$2,430 | | \$1,007 | \$1, |
| | to age 77 (39) | \$3,773 | | \$3,187 | | | | \$3,223 | |
| | to age 100 (60) | | | | | \$4,720 | | \$3,223 | |
| | 5 (renewal) | \$494 | \$1,080 | | \$513 | \$660 | \$607 | <u> </u> | |
| | 10 (renewal) | \$605 | | | \$569 | \$770 | \$689 | \$706 | |
| 44 / 45 | to age 65 (20) | \$843 | \$1,440 | | \$779 | \$1,040 | \$1,017 | \$966 | 5 |
| 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 | - | s |
| | 10 (renewal) | \$951 | \$2,100 | | ¢940 | \$1,150 | \$989 | \$1,030 | 5 |
| | to age 65 (15) | \$1,081 | \$1,760 | | \$1,007 | \$1,380 | \$1,174 | \$1,145 | , |
| 49 / 50 | | | \$1,700 | | | | | | 3 |
| | to age 85 (35) | \$2,565 | - | | \$3,008 | \$3,930 | \$4,274 | \$2,198 | \$2, |
| | to age 99 (49) | \$6,561 | | \$6,132 | - | - | | - | |
| | to age 100 (50) | | | | - | \$7,860 | | \$5,272 | |
| | | Death/TI/CI/ | Death/TI/CI | 1 | | Death/TI/CI | | Death/TI/CI/ | |
| | | | | 1 | Death/TI/CI | | Death/TI/CI | Death, 11, en | Death/TI/CI/ |
| verage + Accele | rated 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 |
| verage + Accele | rated CI | | 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) | TPD (till age 65) | - | TPD (till age 85) | TPD (till age 86) | TPD (till age 85) | TPD (till age 70) | TPD (till age 85 Critical Illness Accelerator |
| | Policy Term 5 (renewal) | 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 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 | 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 |
| B/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 \$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 | 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) | 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 - \$3,020 | - | 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 |
| 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 \$1,255 | 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 | 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 8: Critical Illness Accelerator ANB \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ |
| 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 \$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 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ |
| .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 - \$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 \$2,130 \$2,2460 \$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. \$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 \$1,079 \$1,079 \$2,201 \$4,733 \$1,277 \$1,799 \$2,666 \$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 \$2,130 \$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 29/30 | Policy Term 5 (renewal) 10 (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) | 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, \$1, \$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 (32) to age 95 (50) to age 99 (64) to age 99 (64) to age 90 (65) | TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,759 \$2,212 \$4,733 \$1,257 \$1,257 \$2,666 \$3,726 \$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 5797 \$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 \$2,130 \$2,140 \$3,830 \$7,230 \$7,230 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$1,039 \$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 \$ \$1, \$2, \$1, \$1, \$2, \$3, \$4, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5, \$5 |
| 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 95 (40) to age 90 (64) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1818 \$1,079 \$2,022 \$4,732 \$1,257 \$1,799 \$2,266 \$3,3726 \$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 \$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 \$7,230 \$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 \$1,519 \$2,504 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 8: Critical Illness Accelerator ANB \$1 \$1 \$2 \$1 \$1 \$1 \$1 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$3 \$4 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 |
| 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) to age 90 (64) to age 100 (65) 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$781 \$1,070 \$1,598 \$2,212 \$4,333 \$1,257 \$1,798 \$2,606 \$3,726 \$6,069 | TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 | | TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,202 \$1,305 \$2,418 \$4,206 \$1,854 \$2,236 | TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,320 \$2,130 \$2,460 \$3,320 \$3,230 \$3,220 \$3,220 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$559 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,230 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 8: Critical Illness Accelerator ANB |
| B/ANB 29/30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (35) 10 age 99 (69) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1, | 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 \$2,236 \$3,206 | TPD (till age 86) Advanced CI Ridder ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,130 \$2,130 \$3,830 \$7,230 \$3,830 \$7,230 \$3,460 \$4,830 \$4,830 \$4,830 \$4,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 8: Critical Illness Critical Illness States |
| B/ANB 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$788 \$1.070 \$1.958 \$2.912 \$4.733 \$1.959 \$2.255 \$1.726 \$2.265 \$2.265 \$2.2725 \$3.726 \$2.205 \$2.212 \$3.3686 \$3.265 | TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 | | TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,202 \$1,305 \$2,418 \$4,206 \$1,854 \$2,236 | TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,320 \$2,130 \$2,460 \$3,320 \$3,230 \$3,220 \$3,220 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$559 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,230 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 8: Critical Illness Critical Illness States |
| B/ANB 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 65 (30) 10 age 99 (64) 10 age 99 (64) 10 age 90 (65) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (45) 10 age 85 (45) 10 age 85 (45) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1, | TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 | | TPD (till age 85) AdvancedCare Rider ANB 5797 \$927 \$1,929 \$3,306 \$1,202 \$1,395 \$2,418 \$4,206 \$1,854 \$2,236 \$3,206 | TPD (till age 86) Advanced CI Ridder ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,130 \$2,130 \$3,830 \$7,230 \$3,830 \$7,230 \$3,460 \$4,830 \$4,830 \$4,830 \$4,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 \$5,830 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$559 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,230 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 8: Critical Illness Critical Illness States |
| B/ANB 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) 5 (renewal) 10 (renewal) to age 65 (30) to age 90 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) to age 85 (50) to age 99 (64) to age 99 (54) to age 99 (54) | TPD (till age 99) CI Advance Cover Plus IV ANB \$708 \$1.070 \$1.070 \$1.070 \$1.958 \$2,212 \$1.958 \$2,212 \$2,205 \$2,205 \$2,205 \$2,205 \$2,205 \$2,205 \$3,206 \$3,206 \$3,206 \$3,206 \$3,206 \$3,206 \$3,207 \$3,306 \$3,207 \$3,306 \$3,207 | 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 5922 51,929 53,306 51,829 54,206 51,859 52,418 54,206 51,859 52,256 53,026 | TPD (till age 86) Advanced CI Rider ANB \$1,720 \$1,760 \$3,310 \$5,680 \$2,460 \$3,220 \$3,220 \$3,220 \$4,830 \$8,210 \$8,110 \$8,110 \$8,110 | TPD (till age 85) (critical Care Enhancer Rider (II) 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 88 de Critical Illness Accelerator ANB |
| B/ANB 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (50) 10 age 95 (40) 10 age 85 (50) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 99 (59) 10 age 100 (60) 5 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1,0 | TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 | | TPO (till age 85) Advanced (are Rider Rider STP) STP | TPO [dil age 86] Advanced CI Rider ANB \$1,720 \$1,720 \$1,720 \$1,720 \$2,30 | TPD (til age 85) (Citical Care Enhancer Rider (II) ALB \$959 \$1.039 \$2.237 \$1.452 \$1.519 \$2.504 \$2.232 \$3.333 \$3.395 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 Critical Illness Accelerator ANB 51 52 51 51 51 51 52 52 53 53 53 55 55 55 55 55 55 55 55 55 55 |
| 29 / 30 29 / 35 | Policy Term 5 (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 (renewal) to age 65 (30) to age 99 (64) to age 99 (64) 10 (renewal) to age 65 (25) to age 80 (35) | TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,998 \$2,919 \$4,733 \$1,257 \$1,799 \$2,666 \$3,226 \$3,226 \$3,272 \$3,473 \$4,733 \$4,733 \$5,7798 \$3,7798 \$3,4799 \$3,4799 \$3,4799 \$3,4799 | TPO (till age 65) Citical Care Rider ALB \$1,340 \$3,020 \$3,020 \$4,040 \$5,460 \$5,460 \$5,460 | | TPO (till age 85) Advanced Care Rider 8777 ANB 8777 8727 8727 8727 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 | TPO (Itil age 86) Advanced CI Rider ANB \$1,720 \$1,7 | TPD (till age 85) (critical Care Enhancer Rider (ti) ALB \$759 \$1.039 \$2.237 \$1.452 \$1.519 \$2.504 \$2.212 \$2.303 \$3.395 \$3.208 \$3.208 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ |
| 29 / 30 29 / 30 34 / 35 39 / 40 | Policy Term 5 (yenewa) 10 (renewa) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,070 \$1,070 \$2,020 \$4,030 \$51,277 \$51,779 \$2,266 \$3,726 \$4,000 \$2,205 \$4,900 \$7,779 \$3,444 \$4,354 \$4,545 \$4,545 | TPD (till age 65) Critical Care Rider ALB \$1,340 \$3,020 \$2,120 \$4,040 \$3,640 \$5,460 | | TPO (till age 85) Advanced are Rider Syryy S1,202 S | TPO (III age 86) Advanced CI Bider ANB 51,720 51,720 51,820 52,600 52,600 52,600 53,830 57,230 57,230 53,740 58,80 | TPD (til lage 85) (Citical Care Enhancer Rider (II) ALB \$959 \$1.039 \$2.237 \$1.452 \$1.519 \$2.904 \$2.212 \$2.303 \$3.305 \$3.305 \$4.382 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 circle) and circle all lines and circle an |
| 29 / 30 29 / 35 | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,998 \$2,919 \$4,733 \$1,257 \$1,799 \$2,666 \$3,226 \$3,226 \$3,272 \$3,473 \$4,733 \$4,733 \$5,7798 \$3,7798 \$3,4799 \$3,4799 \$3,4799 \$3,4799 | TPO (till age 65) Citical Care Rider ALB \$1,340 \$3,020 \$3,020 \$4,040 \$5,460 \$5,460 \$5,460 | | TPO (till age 85) Advanced Care Rider 8777 ANB 8777 8727 8727 8727 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 873,306 | TPO (Itil age 86) Advanced CI Rider ANB \$1,720 \$1,7 | TPD (till age 85) (critical Care Enhancer Rider (ti) ALB \$759 \$1.039 \$2.237 \$1.452 \$1.519 \$2.504 \$2.212 \$2.303 \$3.395 \$3.208 \$3.208 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 circle) and circle all lines and circle an |
| 29 / 30 29 / 30 34 / 35 39 / 40 | Policy Term 5 (*menwai) 10 (*menwai) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,070 \$1,070 \$1,070 \$1,070 \$2,020 \$4,030 \$51,277 \$51,779 \$2,266 \$3,726 \$4,000 \$2,205 \$4,900 \$7,779 \$3,444 \$4,354 \$4,545 \$4,545 | TPO (till age 65) Citical Care Rider ALB \$1,340 \$3,020 \$3,020 \$4,040 \$5,460 \$5,460 \$5,460 | | TPO (till age 85) Advanced are Rider Syryy S1,202 S | TPO (III age 86) Advanced CI Bider ANB 51,720 51,720 51,820 52,600 52,600 52,600 53,830 57,230 57,230 53,740 58,80 | TPD (til lage 85) (Citical Care Enhancer Rider (II) ALB \$959 \$1.039 \$2.237 \$1.452 \$1.519 \$2.904 \$2.212 \$2.303 \$3.305 \$3.305 \$4.382 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 color) (critical Illness Accelerator ANB |
| 29 / 30 29 / 30 34 / 35 39 / 40 | Policy Term 5 (*menwai) 10 (*menwai) | TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,590 \$2,912 \$4,733 \$1,257 \$1,799 \$2,666 \$3,276 \$3,276 \$3,276 \$3,276 \$4,733 \$4,733 \$5,790 \$3,464 \$4,734 \$4,464 \$4,464 \$4,6566 | TPO (till age 65) Citical Care Rider ALB \$1,340 \$3,020 \$3,020 \$4,040 \$5,460 \$5,460 \$5,460 | | TPO (till age 85) Advanced are Rider Syryy S1,202 S | TPO (III age 86) Advanced CI Bider ANB 51,720 51,720 51,820 52,600 52,600 52,600 53,830 57,230 57,230 53,740 58,80 | TPD (til lage 85) (Citical Care Enhancer Rider (II) ALB \$959 \$1.039 \$2.237 \$1.452 \$1.519 \$2.904 \$2.212 \$2.303 \$3.305 \$3.305 \$4.382 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 color) (critical Illness Accelerator ANB |
| 29 / 30 29 / 30 34 / 35 39 / 40 | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,590 \$2,191 \$4,733 \$1,257 \$1,799 \$2,266 \$3,270 \$2,200 \$3,270 | TPO (til lage 65) Citical Care Rider ALB S1,3402 S3,020 S4,040 S5,460 S5,460 S5,460 S5,670 | | TPO (till age 85) Advanced are Rider Syryy S1,202 S | TPO (III age 86) AVanced CI Rider ANB \$1,720 | TPD (til age 85) (Citical Care Enhancer Rider (ti) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,237 \$2,333 \$3,395 \$3,395 \$4,182 \$7,861 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 88 circle) and circle all lines and circle an |
| 29 / 30 29 / 30 34 / 35 | Policy Term 5 (*menwai) 10 (*menwai) | TPD (till lage 99) CI Advance Cover Plus IV ANB S1,070 S1, | TPO (till age 65) Citical Care Rider ALB \$1,340 \$3,020 \$3,020 \$4,040 \$5,460 \$5,460 \$5,460 | | TPO (till age 85) Advanced (are Rider Rider Rider Rider Rider Rider STP) \$1,222 | TPO (III age 86) Advanced CI Bider ANB 51,720 51,72 | TPD (til lage 85) (Citical Care Enhancer Rider (II) ALB \$959 \$1.039 \$2.237 \$1.452 \$1.519 \$2.504 \$2.212 \$2.303 \$3.305 \$3.305 \$4.182 \$7.861 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 cft) and 17 pt (till age 85 cft) and 18 pt (18 pt 18 pt |
| 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$100 \$1,070 \$1,590 \$2,101 \$1,257 \$1,799 \$2,266 \$3,270 \$2,200 \$3,270 \$3,270 \$4,773 \$1,999 \$2,200 \$3,499 \$4,793 \$4,793 \$4,546 \$4,546 \$4,546 \$5,546 \$10,000 | TPO (til lage 65) (tiltical Care Rider ALB \$3,000 \$3,000 \$4,040 \$5,670 \$6,670 \$7,300 | | TPO (ill age 85) Advanced Care Rider STP (ill age 85) ANB STP (ill age 85) | TPO (III age 86) AVanced CI Rider ANB \$1,720 | TPD (til lage 85) (Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,395 \$4,182 \$7,861 \$4,593 \$4,593 \$4,593 \$4,593 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 child age 85 c |
| 29 / 30 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) | TPO (till lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,970 \$1,970 \$1,970 \$2,922 \$4,733 \$1,277 \$2,205 \$2,205 \$2,212 \$3,369 \$4,730 \$3,444 \$4,354 \$4,554 \$5,566 \$10,000 \$4,770 \$5,844 \$5,566 \$10,000 \$4,770 \$5,844 | TPO (til lage 65) Citical Care Rider ALB S1,3402 S3,020 S4,040 S5,460 S5,460 S5,460 S5,670 | | TPO (till age 85) Advanced/are Rider ANB S7777 S1,202 S1,2 | TPO (III age 86) Advanced CI Bider ANB 51,720 51,72 | TPD (till age 85) (Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,305 \$3,305 \$4,182 \$7,861 \$4,573 \$4,757 \$5,376 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 cft) and 17 pt (till age 85 cft) and 18 pt (18 pt 18 pt |
| 34 / 35 39 / 40 44/45 | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.257 \$1.759 \$2.212 \$4.232 \$1.257 \$1.799 \$2.266 \$3.2 | TPO (til lage 65) (tiltical Care Rider ALB \$3,000 \$3,000 \$4,040 \$5,670 \$6,670 \$7,300 | | TPO (ill age 85) Advanced Care Rider STP (ill age 85) ANB STP (ill age 85) | TPO (III age 86) AVanced CI Rider ANB \$1,720 | TPD (til lage 85) (Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,395 \$4,182 \$7,861 \$4,593 \$4,593 \$4,593 \$4,593 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 Critical Illness Accelerator ANB \$ \$ \$1. \$2. \$1. \$1. \$1. \$2. |
| B / ANB 29 / 30 34 / 35 39 / 40 44/45 | Policy Term 5 (renewal) 10 (renewal) | TPO (till lage 99) CI Advance Cover Plus IV ANB \$1,070 \$1,970 \$1,970 \$1,970 \$2,922 \$4,733 \$1,277 \$2,205 \$2,205 \$2,212 \$3,369 \$4,730 \$3,444 \$4,354 \$4,554 \$5,566 \$10,000 \$4,770 \$5,844 \$5,566 \$10,000 \$4,770 \$5,844 | TPO (til lage 65) (tiltical Care Rider ALB \$3,000 \$3,000 \$4,040 \$5,670 \$6,670 \$7,300 | | TPO (till age 85) Advanced/are Rider ANB S7777 S1,202 S1,2 | TPO (III age 86) Advanced CI Bider ANB 51,720 51,72 | TPD (till age 85) (Critical Care Enhancer Rider (II) ALB \$959 \$1,039 \$2,237 \$1,452 \$1,519 \$2,504 \$2,212 \$2,303 \$3,305 \$3,305 \$4,182 \$7,861 \$4,573 \$4,757 \$5,376 | TPD (till age 70) Essential Protect (see notes) | TPD (till age 85 cft) and 17 pt (till age 85 cft) and 18 pt (18 pt 18 pt |



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-Assure99 is an on-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 limest(TI) coverage.

- China Taiping 1-Assure99 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 Tear Term Schaltra'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.

(iv) Premiums rates for income TermLife Solitaire for policy term up to age 85 is based on rates for ALB64.

Premium rates in this comparison are inclusive of applicable discounts and cashback unless otherwise stated in the Premium Discount Detail tab.

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

| | till Age 99 ANB | Annual P | remium | Total Prem | 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 | ANB |
| ALD / AIND | | + | AND | | |
| | 5 years | \$19,751 | - | \$98,994 | |
| 00 / 00 | 10 years | \$11,390 | | \$114,439 | |
| 29/30 | to age 65 (35) | \$3,824 | \$4,604 | | |
| | 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 | | \$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 | \$202,333 | \$226,433 |
| | to age 75 (35) | \$6,355 | - | \$224,481 | - |
| | to age 99 (59) | - | \$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 | \$293,943 |
| | 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 | | \$341,875 | \$367,656 |
| | to age 75 (25) | \$13,932 | | \$349,746 | |
| | to age 99 (49) | - | \$8,936 | | \$412,633 |
| | | Death/TI/CI/TPD | - | Death/TI/CI/TPD | - |
| Coverage + Ac | celerated CI | (till age 99) | | (till age 99) | |
| · · | | CI Advance Cover Plus IV | - | CI Advance Cover Plus IV | - |
| ALB / ANB | Premium Term | ANB | - | ANB | - |
| | | | | | |
| | 15 years | \$23,149 | - | \$218,245 | - |
| | 5 years 10 years | \$23,149 \$14.848 | | \$218,245 \$233.750 | |
| 29 / 30 | 10 years | \$14,848 | - | \$233,750 | - |
| 29 / 30 | 10 years to age 65 (35) | \$14,848 \$7,282 | - | \$233,750 \$255,191 | - |
| 29/30 | 10 years to age 65 (35) to age 75 (45) | \$14,848 | - | \$233,750 | - |
| 29 / 30 | 10 years to age 65 (35) to age 75 (45) to age 99 (69) | \$14,848 \$7,282 \$7,040 | - | \$233,750 \$255,191 \$390,415 | - |
| 29/30 | 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years | \$14,848 \$7,282 \$7,040 - \$30,720 | - | \$233,750 \$255,191 \$390,415 \$277,036 | - |
| | 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 | - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 | - |
| 29 / 30 | 10 years to age 65 (35) to age 75 (45) to age 99 (69) 5 years 10 years to age 65 (30) | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 | - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 | - |
| | 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) | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 | - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 | - |
| | 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) | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 \$9,523 | - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 | - - - - - |
| | 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 | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 \$9,523 | - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 | - |
| 34/35 | 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 | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 \$9,523 - \$38,682 \$24,567 | - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 | - |
| | 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) | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 \$9,523 - \$38,682 \$24,567 \$14,072 | - - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 | - - - - - - - - - |
| 34/35 | 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) | \$14,848 \$7,282 \$7,040 - \$30,720 \$19,513 \$10,482 \$9,523 - \$38,682 \$24,567 | - - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 | - - - - - - - - - |
| 34/35 | 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) | \$14,848 \$7,282 \$7,040 | - - - - - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 | - - - - - - - - - - - |
| 34/35 | 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 | \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 | - - - - - - - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 | - - - - - - - - - - - - - - - - - - - |
| 34/35 | 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 | \$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 | - - - - - - - - - - - - - - - - - - - | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 | |
| 34/35 | 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) | \$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 | | \$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 \$499,822 | |
| 34/35 | 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) | \$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 | | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 | |
| 34/35 | 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 99 (54) | \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 | | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,425 \$402,558 \$471,071 \$499,822 \$511,851 | |
| 34/35 | 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 99 (54) 5 years | \$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 | | \$233,750 \$255,191 \$390,415 \$277,036 \$275,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$499,822 \$511,851 | |
| 34/35 | 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 99 (54) | \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 | | \$233,750 \$255,191 \$390,415 \$277,036 \$295,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,425 \$402,558 \$471,071 \$499,822 \$511,851 | |
| 34/35 | 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 99 (54) 5 years | \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 | | \$233,750 \$255,191 \$390,415 \$277,036 \$275,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$434,473 \$471,071 \$499,822 \$511,851 | |
| 34 / 35 | 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 99 (54) 5 years | \$14,848 \$7,282 \$7,040 \$30,720 \$19,513 \$10,482 \$9,523 \$38,682 \$24,567 \$14,072 \$12,392 | | \$233,750 \$255,191 \$390,415 \$277,036 \$275,857 \$325,322 \$346,838 \$341,782 \$363,925 \$380,409 \$402,558 \$4344,473 \$471,071 \$499,822 \$511,851 \$540,630 \$592,757 | |

| to age 75 (45) to age 99 (67) \$years \$22,618 | Female, Non | Smoker | | | | Lowest Premium |
|---|-------------------|---------------------|----------------------------|-------------------------|---------------------------------------|-------------------------|
| Annual Permium Total Premium Payable Singlife Clite Term (Limed Pay) (Ausure?) Coverage Cove | Sum Assured | l (Death/TI/TPD/CI) | \$1,000,000 | | | |
| Singlife | Policy Term | till Age 99 ANB | | | | |
| Bite Term | | , | | remium | | ium Payable |
| Coverage | | | _ | | • | |
| AB ANB | | | | | | |
| Section Sect | | | | | | |
| Aub Aub Premium Term Aub A | Coverage | | Death/TI/TPD (till age 99) | Death/TPD (till age 99) | | Death/TPD (till age 99) |
| Syears | ALB / ANB | Premium Term | | | | |
| 10 years 11 years | | Evenue | | | | |
| 29/30 to age 65 (33) to age 52 (45) 52,942 5135,044 513 | | | | | . , | |
| to age 75 (4s) to age 99 (6r) \$years \$years \$years \$12,618 \$years \$12,618 \$years \$113,330 \$10 years \$12,974 \$113,330 \$10 years \$12,974 \$10 to age 65 (40) \$10 to age 97 (64) \$11 \$13,300 \$115,472 \$11,470 \$12,470 \$13 \$12,470 \$14,500 \$17,470 \$18,8798 \$17,470 \$19,980 \$17,990 \$1,170 \$11,470 \$10 to age 97 (57) \$10 to age 97 (57) \$10 to age 97 (57) \$11,470 \$10 to age 97 (57) \$11,470 \$11,470 \$10 to age 97 (57) \$11,470 \$11,470 \$10 to age 97 (57) \$11,470 \$11,470 \$11,470 \$10 to age 97 (57) \$11,470 \$11,470 \$10 to age 97 (57) \$11,470 \$11,470 \$12,470 \$13,470 \$14,470 \$15,470 \$17, | 20 / 20 | | | | | |
| To age 99 (69) | 29/30 | | | | | |
| Syears \$22,618 \$113,330 \$10 \$12,947 \$15 \$10 \$26 \$30 \$3,224 \$5,605 \$158,472 \$15 \$15 \$32 \$40 \$4,253 \$5,605 \$158,472 \$15 \$15 \$32 \$40 \$4,253 \$5,605 \$158,472 \$15 \$15 \$32 \$40 \$4,253 \$5,240 \$4,253 \$5,240 \$4,253 \$10 \$2,240 \$4,253 \$10 \$2,240 \$3,245 \$10 \$2,240 \$3,245 | | | \$2,742 | | | |
| 10 years | | | #22.419 | | | \$139,344 |
| 1 | | | | | | |
| to age 75 (40) | 24 / 25 | | | | | |
| to age 99 (64) | 34 / 35 | | | | | |
| Syears \$28,958 \$145,032 10 years \$145,032 10 years \$16,403 \$164,572 10 age 65 (25) \$7,111 \$8,389 \$137,203 \$19 10 age 75 (35) \$5,562 \$139,721 \$10 age 75 (35) \$5,562 \$139,721 \$10 age 75 (35) \$15,562 \$139,721 \$183,816 \$10 years \$21,407 \$121,609 \$110 years \$21,407 \$212,609 \$110 years \$21,407 \$212,609 \$10 age 52 (30) \$8,196 \$27,625 \$130,33 \$233,5012 \$24 \$28 \$29 | | | \$4,253 | | | |
| 10 years \$16,403 - \$164,572 | | | #20 OF | | | \$177,277 |
| 10 10 10 10 10 10 10 10 | | | | | | |
| to age 75 (35) to age 99 (59) | 20 / 40 | | | | | |
| to age 99 (59) \$3,986 \$22 | 39 / 40 | | | | | |
| Syears \$36,715 \$183,816 10years \$21,407 \$214,609 10 age 75 (20) \$11,694 13,003 \$235,012 \$24 10 age 75 (30) \$8,196 \$5,511 \$226,934 10 years \$26,931 \$226,934 10 years \$26,931 \$226,934 10 years \$26,931 \$226,934 10 years \$26,931 \$226,934 \$223,009 \$31 \$269,847 \$20 age 75 (25) \$11,796 \$35 \$22,314 \$223,009 \$31 \$35 \$36 | | | \$5,562 | | | |
| 44 / 45 to age 65 (20) \$11,694 \$13,033 \$235,012 \$24 \$25 \$25 \$10 age 75 (30) \$8,8,196 \$25 \$39 \$247,625 \$10 age 99 (54) \$5,511 \$226,934 \$10 years \$26,931 \$226,934 \$10 years \$26,931 \$226,934 \$10 years \$26,931 \$223,009 \$31 \$269,847 \$10 years \$26,931 \$226,934 \$223,009 \$31 \$269,847 \$10 years \$26,931 \$223,009 \$31 \$269,847 \$10 years \$26,931 \$223,009 \$31 \$269,847 \$10 years \$26,931 \$223,104 \$293,009 \$31 \$31,796 \$10 years \$11,796 \$10 years \$11,796 \$11,796 \$1,7664 \$35 \$11,796 \$10 years \$11,796 \$1,7664 \$13,859 \$11,796 \$1,7664 | | | +0/ 745 | | | \$221,579 |
| ### ### ############################## | | | | | | |
| to age 75 (30) \$8,196 \$15,511 \$247,625 \$288 \$294 \$226,934 \$226,934 \$10 years \$26,931 \$226,934 \$226,934 \$10 years \$26,931 \$226,934 \$226,935 \$226,934 \$226,934 \$226,935 \$226,934 \$226,935 \$226,934 \$226,935 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$226,934 \$236,936 | 44 / 45 | | | | | |
| To age 99 (54) Syears \$45,339 Syears \$226,934 Syears \$25,339 Syears \$25,931 Syears \$226,934 Syears \$226,934 Syears \$226,934 Syears \$226,934 Syears \$226,934 Syears \$226,934 Syears \$223,100 Syears \$414,900 Syears | 44 / 45 | | | | | |
| Syears \$45,339 - \$226,934 10 years \$26,931 - \$269,847 to age 65 (15) \$19,478 \$22,314 \$293,009 \$31 to age 75 (25) \$11,796 - \$414,900 to age 99 (49) - \$7,664 \$35 Cl Advance Cover Plus IV - CI Advance Cover Plus IV Cl Advance Cover Plus IV - CI Advance Cover Plus IV AlB / ANB Premium Term ANB - ANB - \$133,147 10 years \$12,036 - \$1385,952 29 / 30 to age 65 (35) \$55,988 - \$210,280 to age 99 (69) \$226,641 to age 99 (69) - - \$226,641 to age 99 (69) - - \$216,300 34 / 35 to age 65 (30) \$8,444 - \$232,509 34 / 35 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 - \$279,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - - 5 years \$32,924 - \$263,724 10 years \$20,429 - \$283,324 39 / 40 to age 65 (25) \$11,136 - \$279,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - - 5 years \$32,372 - \$350,215 44 / 45 to age 65 (20) \$16,658 - \$370,619 to age 99 (54) - - - 5 years \$51,384 - \$376,448 | | | \$8,190 | | | |
| 10 years \$26,931 - \$269,847 to age 65 (15) to age 75 (25) \$11,796 - \$414,000 \$355 to age 75 (25) to age 99 (49) - \$7,664 - \$355 to age 99 (49) | | | +4F 220 | | | \$280,430 |
| ## 150 to age 55 (15) | | | | | | |
| to age 75 (25) | 40 / 50 | | | | | |
| to age 99 (49) | 49 / 50 | | | | | |
| Death/TI/CI/TPD Cill age 99 Cl Advance Cover Plus IV Cl Advance Cov | | | \$11,790 | | | \$353,900 |
| Coverage + Accelerated CI | | 10 age 99 (49) | Dooth /TI /CI / TDD | \$7,004 | | \$333,900 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV ANB Syears \$18,869 \$173,147 10 years \$12,036 \$185,952 29/30 to age 65 (35) \$5,988 \$2210,280 to age 75 (45) \$5,597 \$226,641 to age 99 (69) \$10 years \$216,300 10 years \$16,114 \$232,509 4/35 to age 55 (30) \$8,444 \$261,502 to age 75 (40) \$7,473 \$227,500 to age 99 (64) \$10 years \$20,429 \$283,324 39/40 to age 65 (25) \$11,136 \$297,955 to age 99 (59) \$10 years \$216,300 10 years \$20,429 \$283,324 to age 65 (25) \$11,136 \$297,955 to age 99 (59) \$10 years \$26,372 \$315,473 to age 99 (59) \$10 years \$26,372 \$330,215 to age 75 (30) \$13,161 \$383,231 to age 75 (30) \$13,161 \$383,231 to age 99 (54) \$10 years \$26,372 \$376,448 5 years \$51,384 \$376,448 | Coverage + Ac | colorated CI | | | | |
| ALB / ANB | Coverage + AC | celerated Ci | | _ | · · · · · · · · · · · · · · · · · · · | _ |
| 5 years \$18,869 - \$173,147 10 years \$12,036 - \$185,952 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 40 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 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - - 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - - | ALR / ANR | Dremium Term | | - | | <u>-</u> |
| 10 years \$12,036 - \$185,952 to age 65 (35) \$5,988 - \$210,280 to age 75 (45) \$5,597 - \$226,641 to age 99 (69) - \$-\$ \$210,300 10 years \$16,114 - \$232,509 to age 65 (30) \$8,444 - \$261,502 to age 75 (40) \$7,473 - \$275,500 to age 99 (64) - \$-\$ \$297,955 to age 65 (25) \$11,136 - \$297,955 to age 65 (25) \$11,136 - \$297,955 to age 99 (59) - \$-\$ \$315,473 to age 99 (59) - \$-\$ \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 99 (54) - \$-\$ \$383,231 to age 99 (54) - \$-\$ \$397,448 | ALD/ AIND | | | _ | | _ |
| 29 / 30 to age 65 (35) \$5,988 - \$210,280 to age 75 (45) \$5,597 - \$226,641 to age 99 (69) - - - 34 / 35 5 years \$25,778 - \$216,300 10 years \$16,114 \$232,509 44 / 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 to age 65 (25) \$11,136 \$297,955 to age 75 (35) \$9,588 \$315,473 to age 99 (59) - - 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 44 / 45 to age 65 (20) \$16,658 - \$370,619 to age 99 (54) - - - - 5 years \$41,668 - \$370,619 to age 99 (54) - | | | | | | |
| to age 75 (45) | 29 / 30 | | | | | |
| to age 99 (69) | 27, 00 | | | | | |
| 5 years \$25,778 - \$216,300 10 years \$16,114 - \$232,509 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 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - - 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - - 5 years \$51,384 - \$376,448 | | | \$3,377 | | \$220,011 | _ |
| 10 years \$16,114 - \$232,509 to age 65 (30) \$8,444 - \$261,502 to age 75 (40) \$7,473 - \$275,500 to age 99 (64) - \$263,724 10 years \$32,924 - \$263,724 10 years \$20,429 - \$283,324 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - \$10 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 99 (54) - \$10 years \$283,231 to age 99 (54) - \$370,648 | | | \$25,778 | _ | \$216.300 | _ |
| 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 to age 65 (25) \$11,136 \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - \$319,423 10 years \$41,680 \$319,423 10 years \$26,372 \$350,215 to age 65 (20) \$16,658 \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - - 5 years \$51,384 \$376,448 | | | | | | |
| to age 75 (40) \$7,473 - \$275,500 to age 99 (64) - \$275,500 5 years \$32,924 - \$263,724 10 years \$20,429 - \$283,324 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - \$283,324 44 / 45 to age 65 (20) \$416,658 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - \$376,448 | 34 / 35 | | | | | |
| to age 99 (64) | 547 55 | | - | | | |
| 5 years \$32,924 - \$263,724 10 years \$20,429 - \$283,324 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) - - - 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - - 5 years \$51,384 - \$376,448 | | | <i>ϕ</i> ,,,,,, | _ | 4270,000 | _ |
| 39/40 10 years \$20,429 - \$283,324 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) \$5 years \$51,384 - \$376,448 | | | \$32 924 | _ | \$263.724 | |
| 39 / 40 to age 65 (25) \$11,136 - \$297,955 to age 75 (35) \$9,588 - \$315,473 to age 99 (59) \$ 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) \$5 years \$51,384 - \$376,448 | | | | | | |
| to age 75 (35) \$9,588 - \$315,473 to age 99 (59) \$ 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) 5 years \$51,384 - \$376,448 | 39 / 40 | | | | | |
| to age 99 (59) | 077 10 | | | | | |
| 44/45 5 years \$41,680 - \$319,423 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - - 5 years \$51,384 - \$376,448 | | | ψ7,500 | | ψ013,470 - | |
| 10 years \$26,372 - \$350,215 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) | | | \$41 680 | - | \$319 <i>4</i> 23 | |
| 44/45 to age 65 (20) \$16,658 - \$370,619 to age 75 (30) \$13,161 - \$383,231 to age 99 (54) - - 5 years \$51,384 - \$376,448 | | <u> </u> | | | | |
| to age 75 (30) \$13,161 - \$383,231 to age 99 (54) 5 years \$51,384 - \$376,448 | 44 / 45 | | - 1 | | | |
| to age 99 (54) 5 years \$51,384 - \$376,448 | 11 /43 | | <u> </u> | | | |
| 5 years \$51,384 - \$376,448 | | | \$13,101 | | \$303,231 | |
| | | <u> </u> | ¢51 20 A | | ¢274 440 | _ |
| 10 years \$32,976 - \$419,361 | | | | | | |

| 40 / 50 | to age 65 (15) | +05 500 | | +440 500 | |
|---------|----------------|----------|---|-----------|---|
| 49 / 50 | 10 480 05 (10) | \$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 Premi | шm |
|--|-------------|------------|--|-----------------|------------------------------------|---------|
| | | China Life | | Etiqa Essential | Income | Tokio N |

| | d (Death/TI/TPD/CI) | \$2,000,000 | | | | | | 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 |
| ALD) AIND | 5 (renewal) | \$447 | \$1,120 | - | \$513 | | \$618 | | \$449 |
| | 10 (renewal) | \$466 | \$1,120 | | \$513 | | \$626 | \$528 | \$451 |
| | to age 65 (35) | \$879 | \$2,160 | | \$1,036 | | \$1,514 | \$1,158 | \$760 |
| 29/30 | to age 85 (55) | \$1.837 | \$2,100 | | \$2,962 | | 91,514 | \$2,454 | \$1,847 |
| | to age 99 (69) | \$4,965 | _ | \$4.063 | \$2,702 | . ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | 42,151 | \$2,017 |
| | to age 100 (70) | \$1,703 | | \$1,000 | | \$6,600 | | \$4,449 | |
| | 5 (renewal) | \$516 | \$1,320 | | \$601 | | \$830 | \$4,447 | £402 |
| | 10 (renewal) | \$590 | \$1,320 | | \$606 | | \$830 | \$676 | \$483 \$549 |
| | to age 65 (30) | \$1,139 | \$2,600 | | \$1,277 | | \$1,623 | \$1,326 | \$929 |
| 34/35 | to age 85 (50) | \$2,480 | \$2,000 | | \$3,880 | | \$1,023 | \$3,113 | \$2,383 |
| | to age 99 (64) | \$6,363 | | \$6,953 | \$3,000 | \$5,040 | | \$3,113 | \$2,303 |
| | to age 100 (65) | \$0,303 | | \$0,733 | | \$8,420 | | \$5,955 | |
| | 5 (renewal) | \$712 | \$1,840 | | \$771 | | \$1,040 | \$5,755 | \$732 |
| | 10 (renewal) | \$851 | \$1,040 | | \$872 | | \$1,040 | \$969 | \$795 |
| | to age 65 (25) | \$1,546 | \$3,520 | | \$1,619 | | \$1,963 | \$1,683 | \$1,186 |
| 39 / 40 | to age 85 (45) | \$3,380 | φ3,320 - | | \$4,888 | | \$1,703 | \$3,966 | \$3,091 |
| | to age 99 (59) | \$8,338 | | \$7,128 | ş4,000 | , 30,400 | | \$3,700 | \$5,071 |
| | to age 100 (60) | \$0,330 | | \$7,120 | | \$10,820 | | \$8.079 | |
| | 5 (renewal) | \$1,073 | \$2,880 | | \$1,242 | | \$1,542 | \$0,077 | \$967 |
| | 10 (renewal) | \$1,391 | \$2,000 | | \$1,473 | \$1,880 | \$1,558 | \$1,379 | \$1,207 |
| | to age 65 (20) | \$2,030 | \$4,620 | | \$2,083 | | \$2,732 | \$2,203 | \$1,507 |
| 44 / 45 | to age 85 (40) | \$4,651 | 7., | | \$6,343 | | \$8,287 | \$5,310 | \$4,124 |
| | 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 | - | \$1,670 |
| | 10 (renewal) | \$2,370 | - | | \$2,303 | | \$2,593 | \$1,740 | \$2,080 |
| | to age 65 (15) | \$2,836 | \$6,040 | | \$2,917 | | \$3,443 | \$2,433 | \$2,311 |
| 49/50 | to age 85 (35) | \$6,411 | - | - | \$8,169 | | \$11,767 | \$6,091 | \$5,820 |
| | to age 99 (49) | \$15,538 | - | \$14,298 | | - | | - | - |
| | to age 100 (50) | - | - | - | | \$18,160 | | \$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 | Essential Protect | TPD (till age 85) Critical Illness |
| Coverage + A | Accelerated CI | 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 | Critical Care Enhancer Rider | | |
| | | | Critical Care | - | AdvancedCare | Advanced CI | Critical Care | Essential Protect | Critical Illness |
| | Policy Term 5 (renewal) | 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 |
| | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 | Critical Care Rider ALB \$2,320 | - | AdvancedCare Rider ANB \$1,173 | Advanced CI Rider ANB \$2,640 \$2,720 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 | Essential Protect (See notes) | Critical Illness Accelerator ANB |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 | Critical Care Rider ALB | - | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 | Critical Care Enhancer Rider (II) ALB \$1,549 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 |
| | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 | Critical Care Rider ALB \$2,320 | - | AdvancedCare Rider ANB \$1,173 \$1,379 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 |
| 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 \$1,355 \$1,710 \$3,607 | Critical Care Rider ALB \$2,320 | - | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 |
| 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 \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 | Critical Care Rider ALB \$2,320 \$6,320 | - | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 |
| 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) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 | Critical Care Rider ALB \$2,320 | - | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 \$1,786 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 |
| 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 \$1.355 \$1.710 \$3.607 \$4.816 \$11.882 \$1.869 \$2.560 | Critical Care Rider ALB \$2,320 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$4,484 \$4,484 \$2,385 \$2,429 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.140 \$4.067 \$1.197 \$1.529 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 97 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$1,869 \$2,560 \$4,889 | Critical Care Rider ALB \$2,320 \$6,320 | - | AdvancedCare Rider ANB \$1,173 \$3,577 \$7,862 \$1,786 \$2,049 \$4,551 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 \$6,340 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,197 \$1,529 \$2,981 |
| ALB / ANB | 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) 10 age 65 (30) to age 85 (50) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,007 \$6,818 \$11,882 \$1,260 \$4,880 \$5,350 | Critical Care Rider ALB \$2,320 | - | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,045 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$14,460 \$2,960 \$3,380 \$6,340 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$4,484 \$4,484 \$2,385 \$2,429 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.140 \$4.067 \$1.197 \$1.529 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 96 (99) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 95 (50) 10 age 97 (64) 10 age 98 (50) 10 age 99 (64) 10 age 98 (50) 10 ag | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$1,869 \$2,560 \$4,889 | Critical Care Rider ALB \$2,320 | | AdvancedCare Rider ANB \$1,173 \$3,577 \$7,862 \$1,786 \$2,049 \$4,551 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$13,460 \$2,960 \$3,380 \$6,340 \$13,480 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$4,484 \$4,484 \$2,385 \$2,429 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,197 \$1,529 \$2,981 |
| ALB / ANB 29 / 30 | Policy Term 5 (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 (50) to age 99 (64) to age 99 (64) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,007 \$6,816 \$11,882 \$1,882 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1.175 \$1.375 \$3.577 \$7.862 \$2.045 \$4.555 \$10.202 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$13,380 \$3,380 \$13,480 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,157 \$1,529 \$2,298 \$5,791 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (35) 10 age 96 (69) 10 age 100 (70) 5 (renewa) 110 (renewa) 110 (renewa) 110 (renewa) 110 age 85 (30) 10 age 99 (64) 10 age 100 (65) 10 age 97 (64) 10 age 100 (65) 10 age 97 (64) 10 age 85 (70) 10 age 97 (64) 10 age 98 (64) 10 age 98 (64) 10 age 98 (64) 10 age 99 (64) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$5,367 \$6,516 \$11,862 \$11,862 \$1,869 \$2,550 \$4,880 \$9,3250 \$15,471 \$5,301 | Critical Care Rider ALB \$2,320 | | AdvancedCare Rider ANB \$1,175 \$1,375 \$3,577 \$7,862 \$2,045 \$4,551 \$10,202 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$13,480 \$3,380 \$6,340 \$13,480 \$18,480 \$4,280 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.1406 \$4.067 \$1.197 \$1.529 \$2.981 \$5.791 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewa) 10 (renewa) 10 age 65 (35) 10 age 95 (55) 10 age 99 (69) 10 age 100 (70) 5 (renewa) 10 (renewa) 10 (renewa) 10 cage 99 (64) 10 age 90 (65) 10 age 90 (65) 10 age 91 (65) 10 age 91 (65) 10 age 91 (65) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,366 \$11,882 \$11,882 \$13,869 \$2,566 \$4,880 \$93,300 \$15,671 \$5,301 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1.175 \$1.375 \$3.577 \$7.862 \$2.045 \$4.555 \$10,202 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$1,440 \$2,960 \$3,380 \$6,340 \$13,480 \$4,280 \$4,280 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$4,84 \$52,385 \$2,429 \$4,859 \$53,901 \$3,971 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,177 \$1,529 \$2,981 \$5,791 \$2,501 \$2,251 \$2,251 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 10 age 85 (55) 10 age 90 (79) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (50) 10 age 90 (69) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,826 \$1,826 \$1,826 \$4,880 \$9,350 \$15,471 \$3,011 \$4,036 \$6,815 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1.175 \$1.375 \$7.862 \$1.786 \$2.045 \$4.551 \$10.202 \$2.646 \$3.3555 \$5.831 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$3,340 \$4,340 \$13,480 \$4,280 \$4,880 \$8,240 \$8,240 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,197 \$1,529 \$2,981 \$5,791 \$2,510 \$2,699 \$3,8,899 \$3,899 \$3,899 \$3,899 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 65 (35) to age 99 (69) 10 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 95 (30) to age 95 (40) to age 50 (10) to age 95 (40) to age 50 (25) to age 96 (41) to age 65 (25) to age 97 (42) to age 98 (43) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,802 \$11,802 \$1,809 \$2,500 \$4,800 \$5,250 \$5,350 \$5,350 \$5,350 \$5,350 \$5,45,800 \$5,350 \$5,350 \$5,350 \$5,350 \$5,350 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1.175 \$1.375 \$3.577 \$7.862 \$2.045 \$4.555 \$10,202 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$3,340 \$4,340 \$13,480 \$4,280 \$4,880 \$8,240 \$8,240 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$4,84 \$52,385 \$2,429 \$4,859 \$53,901 \$3,971 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,177 \$1,529 \$2,981 \$5,791 \$2,501 \$2,251 \$2,251 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 95 (35) 10 age 90 (67) 5 (renewal) 10 (renewal) 10 age 85 (30) 10 age 90 (64) 10 age 90 (64) 10 age 90 (64) 10 age 90 (65) 10 age 90 (65) 10 age 95 (10) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,826 \$1,826 \$1,826 \$4,880 \$9,350 \$15,471 \$3,011 \$4,036 \$6,815 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1.175 \$1.375 \$7.862 \$1.786 \$2.045 \$4.551 \$10.202 \$2.646 \$3.3555 \$5.831 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$3,340 \$4,340 \$13,480 \$4,280 \$4,880 \$8,240 \$8,240 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$4,84 \$52,385 \$2,429 \$4,859 \$53,901 \$3,971 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,197 \$1,529 \$2,981 \$5,791 \$2,510 \$2,699 \$3,8,899 \$3,899 \$3,899 \$3,899 \$3,899 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 10 age 85 (55) 10 age 90 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 65 (30) 10 age 99 (64) 10 age 90 (64) 10 age 95 (50) 10 age 97 (64) 10 age 97 (64) 10 to age 65 (25) 10 age 97 (57) 10 age 98 (45) 10 age 99 (59) 10 age 90 (50) 10 age 90 (50) 10 age 90 (50) 10 age 90 (50) 10 age 90 (64) 10 age 90 (50) 10 age 90 (50) 10 age 90 (50) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,860 \$11,860 \$2,560 \$4,880 \$9,250 \$51,542 \$3,011 \$4,030 \$5,831 \$5,031 \$5,031 \$5,031 \$5,031 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 \$5,280 \$11,260 | | AdvancedCare Rider ANB \$1.173 \$1.375 \$3.577 \$7.862 \$1.786 \$2.049 \$4.5555 \$10,202 \$2.646 \$3.155 \$5.833 \$13,000 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$13,380 \$3,380 \$13,480 \$41,280 \$44,280 \$5,240 \$5,240 \$5,240 \$5,240 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$3,971 \$6,532 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,177 \$1,529 \$2,981 \$5,791 \$2,510 \$2,699 \$3,838 \$8,191 |
| 29/30 34/35 | Policy Term 3 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) to age 95 (55) to age 90 (67) to age 100 (70) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$5,367 \$6,816 \$11,882 \$1,260 \$2,260 \$4,880 \$9,3850 \$15,471 \$3,011 \$40,036 \$40,815 \$12,046 \$40,815 \$12,046 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$7,862 \$7,862 \$1,786 \$2,046 \$4,551 \$10,202 \$1,002 | Advanced CI Rider ANB \$2,640 \$2,720 \$10,920 \$10,920 \$14,460 \$3,380 \$5,340 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$2,760 \$3,340 \$ | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,235 \$2,429 \$4,859 \$3,901 \$3,971 \$6,532 \$6,532 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,157 \$1,529 \$2,961 \$3,792 \$2,510 \$2,260 \$3,838 \$8,192 |
| 29/30 34/35 39/40 | Policy Term 3 (renewal) 10 (renewal) to age 65 (35) to age 95 (55) to age 99 (69) to age 65 (30) to age 97 (64) to age 100 (65) 5 (renewal) 10 (nenewal) to age 65 (25) to age 95 (25) to age 100 (65) 5 (renewal) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$8,816 \$11,869 \$2,500 \$4,880 \$9,303 \$15,472 \$3,011 \$4,006 \$6,615 \$12,869 \$2,00,010 \$4,006 \$5,615 \$12,862 \$2,00,011 | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$5,280 \$11,260 \$8,940 | | AdvancedCare Rider ANB \$1.173 \$1.375 \$7.862 \$1.786 \$2.049 \$4.555 \$10,202 \$2.646 \$3.155 \$5.833 \$13,000 \$4.245 \$5.5.266 \$5.5.266 | Advanced CI Rider ANB \$2,640 \$2,720 \$10,920 \$10,920 \$13,480 \$3,380 \$13,480 \$113,480 \$4,280 \$4,880 \$5,240 \$17,120 \$2,780 \$3,000 \$7,700 | ### Control Carle | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,177 \$1,529 \$2,981 \$5,791 \$2,699 \$3,838 \$6,197 \$3,879 \$4,4749 |
| 29/30 34/35 | Policy Term Policy Term 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 10 age 10 (70) 5 (renewal) 10 age 85 (45) 10 age 90 (55) 15 (age 100 (65) 15 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$5,367 \$6,816 \$11,882 \$1,88 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 \$5,280 \$11,260 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$2,3577 \$7,862 \$1,786 \$2,045 \$4,551 \$10,200 \$2,646 \$3,155 \$5,831 \$1,300 \$5,266 \$5,266 \$5,266 \$5,266 \$5,266 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$4,290 \$13,480 \$4,280 \$4,280 \$4,280 \$5,240 \$57,700 \$7,700 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,285 \$2,429 \$4,859 \$3,901 \$5,391 \$6,532 \$6,013 \$6,186 \$9,045 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,529 \$2,961 \$5,792 \$2,510 \$2,510 \$2,510 \$2,819 \$3,838 \$8,191 \$3,879 \$4,749 \$5,3,89 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 85 (55) 10 age 90 (70) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,305 \$1,302 \$3,407 \$8,616 \$11,869 \$1,369 \$1,869 \$1,369 \$1,869 \$1,36 | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$5,280 \$11,260 \$8,940 | | AdvancedCare Rider ANB \$1.173 \$1.375 \$7.862 \$1.786 \$2.049 \$4.555 \$10,202 \$2.646 \$3.155 \$5.833 \$13,000 \$4.245 \$5.5.266 \$5.5.266 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$13,480 \$5,340 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$7,700 \$17,700 \$10,488 | ### Control Carle | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,177 \$1,529 \$2,981 \$5,791 \$2,699 \$3,838 \$6,197 \$3,879 \$4,4749 |
| 29/30 34/35 39/40 | Policy Term Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 97 (67) to age 80 (55) to age 90 (77) 5 (renewal) 10 (renewal) to age 65 (30) to age 90 (67) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$5,367 \$6,816 \$11,882 \$1,88 | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$5,280 \$11,260 \$8,940 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$2,3577 \$7,862 \$1,786 \$2,045 \$4,551 \$10,200 \$2,646 \$3,155 \$5,831 \$1,300 \$5,266 \$5,266 \$5,266 \$5,266 \$5,266 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$3,380 \$4,880 \$4,280 \$4,280 \$5,240 \$17,120 \$2,2780 \$7,000 \$10,480 \$2,780 \$10,480 \$2,780 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,582 \$4,484 \$2,285 \$2,429 \$4,859 \$3,901 \$5,391 \$6,532 \$6,013 \$6,186 \$9,045 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,529 \$2,981 \$5,791 \$2,510 \$2,510 \$2,581 \$3,791 \$3,838 \$8,191 \$3,879 \$4,749 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 10 age 85 (55) 10 age 90 (70) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,303 \$1,302 \$3,407 \$8,616 \$1,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,869 \$1,2560 \$1,869 \$1,869 \$1,2560 \$1,869 \$1,2560 \$1,869 \$1,2560 | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$8,120 \$11,260 \$11,260 \$15,060 | | AdvancedCare Rider \$1.173 \$1.375 \$1.375 \$2.365 \$7.862 \$2.045 \$2.045 \$4.555 \$10.202 \$2.646 \$3.155 \$5.863 \$13.000 \$4.245 \$5.266 \$7.483 | Advanced CI Rider ANB \$2,640 \$5,720 \$5,540 \$10,920 \$3,380 \$3,380 \$13,480 \$13,480 \$4,280 \$5,540 \$11,420 \$11,420 \$11,430 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,552 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$6,532 \$6,013 \$6,186 \$9,045 \$119,373 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.140 \$4.067 \$1.177 \$15.299 \$2.991 \$5.791 \$2.699 \$3.838 \$8.191 \$3.079 \$4.749 \$5.333 \$51.744 |
| 29/30 34/35 39/40 | Policy Term 5 (cenesua) 10 (renewa) 10 (r | CI Advance Cover Plus IV ANB \$1,255 \$1,710 \$3,607 \$6,866 \$11,882 \$11 | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$5,280 \$11,260 \$8,940 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$2,545 \$7,862 \$1,786 \$2,2045 \$4,555 \$10,202 \$2,644 \$3,155 \$5,365 \$5,365 \$5,365 \$13,000 \$4,245 \$5,156 \$5,264 \$5,156 \$5,264 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$3,380 \$4,880 \$4,280 \$4,280 \$5,240 \$17,120 \$2,2780 \$10,480 \$7,000 \$10,480 \$22,780 \$10,480 \$22,780 \$10,480 \$22,780 \$10,480 \$22,780 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$1,549 \$4,484 \$2,285 \$2,429 \$4,859 \$5,3971 \$6,532 \$6,186 \$9,045 \$11,373 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,129 \$2,510 \$5,791 \$2,510 \$2,269 \$3,838 \$8,197 \$4,289 \$5,387 \$4,789 \$5,383 \$11,744 |
| ALB/ANB 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 99 (69) to age 65 (35) to age 90 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 90 (70) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (25) to age 99 (59) to age 100 (60) 5 (renewal) 10 (renewal) to age 65 (20) to age 90 (59) to age 100 (60) 5 (renewal) | CI Advance Cover Plus IV ANB \$1,352 \$1,352 \$1,210 \$3,407 \$6,161 \$11,869 \$2,560 \$4,4880 \$5,353 \$15,471 \$5,301 \$4,030 \$5,531 \$12,242 \$2,414 \$5,241 \$5,414 \$5,277 \$1,734 \$1,734 \$1,734 \$1,734 \$1,734 \$1,734 \$1,734 \$1,734 \$1,734 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 \$11,260 \$11,260 \$15,000 \$15,000 | | AdvancedCare Rider ANB \$1.172 \$1.375 \$2.365 \$7.862 \$2.045 \$4.551 \$10.202 \$2.464 \$3.155 \$5.863 \$13.005 \$4.245 \$5.266 \$7.483 \$10.742 \$7.483 | Advanced CI Rider ANB \$2,640 \$1,272 \$5,540 \$10,920 \$5,540 \$2,960 \$3,380 \$13,480 \$13,480 \$44,280 \$44,280 \$517,120 \$22,7860 \$10,480 \$10,480 \$11,480 \$10,480 \$11,480 \$11,480 \$11,480 \$11,480 \$11,480 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,552 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$6,532 \$6,013 \$6,186 \$9,045 \$11,207 \$10,087 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.140 \$4.067 \$1.177 \$1.529 \$2.931 \$5.791 \$2.510 \$3.879 \$4.749 \$5.383 \$11.747 |
| 29/30 34/35 39/40 | Policy Term 2 (cenesua) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 55 (35) to age 57 (35) to age 50 (35) to age 50 (35) to age 97 (69) to age 100 (70) 5 (renewa) 10 (renewa) | CI Advance Cover Plus IV ANB \$1,255 \$1,710 \$3,607 \$6,816 \$11,802 \$11,802 \$1,809 \$2,500 \$4,800 \$5,250 \$5,250 \$5,250 \$5,250 \$15,471 \$5,011 \$4,036 \$6,815 \$5,230 \$5,244 \$5,441 \$5,244 \$5,441 \$5,220 \$5,230 \$17,7816 \$5,641 \$5,641 \$5,730 \$ | Critical Care Rider ALB \$2,320 \$6,320 \$8,120 \$8,120 \$11,260 \$11,260 \$15,060 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,049 \$4,553 \$10,202 \$2,644 \$3,155 \$5,833 \$13,000 \$4,245 \$5,455 \$5,833 \$13,000 \$4,245 \$5,7,483 \$16,745 \$5,665 \$7,483 \$8,665 \$10,002 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$3,380 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$22,780 \$5,240 \$10,480 \$22,980 \$11,480 \$12,900 \$11,840 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$1,549 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$5,971 \$6,532 \$6,013 \$5,974 \$11,870 \$110,201 \$10,201 \$10,201 \$11,840 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,129 \$2,510 \$2,510 \$2,509 \$3,838 \$3,179 \$4,279 \$5,389 \$5,389 \$5,389 \$1,1746 \$6,696 \$3,044 \$5,6,094 |
| ALB/ANB 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 97 (67) to age 105 (70) 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 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$1,352 \$1,352 \$1,210 \$3,407 \$6,161 \$11,869 \$2,560 \$4,4880 \$5,353 \$15,471 \$5,301 \$4,030 \$5,351 \$2,242 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5,241 \$5,414 \$5, | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 \$11,260 \$11,260 \$15,000 \$15,000 | | AdvancedCare Rider ANB \$1.172 \$1.375 \$2.365 \$7.862 \$2.045 \$4.551 \$10.202 \$2.464 \$3.155 \$5.863 \$13.005 \$4.245 \$5.266 \$7.483 \$10.742 \$7.483 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$3,380 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$22,780 \$5,240 \$10,480 \$22,980 \$11,480 \$12,900 \$11,840 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,552 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$3,901 \$6,532 \$6,013 \$6,186 \$9,045 \$11,207 \$10,087 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1.009 \$1.039 \$2.140 \$4.067 \$1.197 \$1.529 \$2.981 \$5.791 \$2.499 \$3.838 \$8.192 \$3.879 \$4.749 \$5.333 \$11.744 |
| ALB/ANB 29/30 34/35 39/40 44/45 | Policy Term 2 (cenesua) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 55 (35) to age 57 (35) to age 50 (35) to age 50 (35) to age 97 (69) to age 100 (70) 5 (renewa) 10 (renewa) | CI Advance Cover Plus IV ANB \$1,355 \$1,710 \$3,607 \$6,816 \$11,882 \$11 | Critical Care Rider ALB \$2,320 \$6,320 \$3,320 \$8,120 \$11,260 \$11,260 \$15,000 \$15,000 | | AdvancedCare Rider ANB \$1,173 \$1,375 \$3,577 \$7,862 \$1,786 \$2,049 \$4,553 \$10,202 \$2,644 \$3,155 \$5,833 \$13,000 \$4,245 \$5,455 \$5,833 \$13,000 \$4,245 \$5,7,483 \$16,745 \$5,665 \$7,483 \$8,665 \$10,002 | Advanced CI Rider ANB \$2,640 \$2,720 \$5,540 \$10,920 \$10,920 \$3,380 \$3,380 \$13,480 \$4,280 \$4,280 \$5,240 \$17,120 \$22,780 \$5,240 \$10,480 \$22,980 \$11,480 \$12,900 \$11,840 | Critical Care Enhancer Rider (II) ALB \$1,549 \$1,549 \$1,549 \$4,484 \$2,385 \$2,429 \$4,859 \$3,901 \$5,971 \$6,532 \$6,013 \$5,974 \$11,870 \$110,201 \$10,201 \$10,201 \$11,840 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,009 \$1,039 \$2,140 \$4,067 \$1,129 \$1,529 \$2,981 \$5,791 \$2,590 \$3,838 \$8,191 \$4,879 \$5,383 \$5,11,746 \$5,389 \$5,494 \$5,389 \$5,494 \$5,496 \$5,496 \$5,496 \$5,496 \$5,496 \$5,496 \$5,496 |

| male, Non Smoker | | | |
|------------------------------|-------------|--|--|
| um Assured (Death/TI/TPD/CI) | \$2,000,000 | | |

| | | 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/Tl/ 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/ | Death/TI/ TPD (till age 70) | Death/TI/ TPD (till age 85) |
| ALB / ANB | Policy Term | ANB | ALB | ANB | ANB | ANB | ALB | ALB | ANB |
| ALD/ AIND | 5 (renewal) | \$302 | \$760 | AIND | \$417 | \$620 | \$519 | ALD . | \$350 |
| | 10 (renewal) | \$331 | 9700 | | \$417 | \$640 | \$519 | \$487 | \$357 |
| | to age 65 (35) | | ** *** | | \$754 | \$1,320 | \$1,089 | \$988 | |
| 29/30 | | \$680 | \$1,460 | - | | | \$1,069 | | \$560 |
| | 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 | \$680 | \$688 | - | \$407 |
| | 10 (renewal) | \$486 | | - | \$517 | \$720 | \$697 | \$593 | \$43 |
| 34/35 | to age 65 (30) | \$897 | \$1,760 | - | \$939 | \$1,300 | \$1,224 | \$1,179 | \$66 |
| 34/35 | to age 85 (50) | \$1,960 | | | \$2,920 | \$3,940 | - | \$2,399 | \$1,71 |
| | to age 99 (64) | \$5,204 | | \$4,705 | | | - | - | |
| | to age 100 (65) | | | | | \$7,360 | | \$4,976 | |
| | 5 (renewal) | \$662 | \$1,580 | | \$716 | | \$903 | \$ 1,770 | \$61 |
| | 10 (renewal) | \$757 | \$1,500 | | \$752 | \$1,040 | \$946 | \$886 | \$650 |
| | | | | - | | | | | |
| 39 / 40 | to age 65 (25) | \$1,190 | \$2,340 | - | \$1,185 | \$1,780 | \$1,533 | \$1,269 | \$90 |
| | to age 85 (45) | \$2,625 | | _ | \$3,663 | \$4,860 | - | \$3,215 | \$2,33 |
| | to age 99 (59) | \$6,872 | | \$6,378 | | | - | - | |
| | to age 100 (60) | <u> </u> | | - | - | \$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 | \$1,200 |
| 44 / 45 | to age 85 (40) | \$3,507 | | | \$4,714 | | \$5,908 | \$4,231 | \$3,30 |
| 44/45 | to age 99 (54) | \$9,135 | | \$8,818 | **,** | *** | **,*** | 7., | *-, |
| 44/45 | to age 100 (55) | \$7,133 | | \$0,010 | | \$12,160 | | \$9,050 | |
| | | 44.4/5 | +0.000 | | 44 500 | | 44 000 | \$7,030 | 44.055 |
| | 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 | | - | \$2,015 | | \$2,348 | \$1,602 | \$1,60 |
| 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 | |
| | [10 age 100 (50) | 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) | Death/TI/CI TPD (till age 65) Critical Care | - | Death/TI/CI TPD (till age 85) AdvancedCare | | TPD (till age 85) Critical Care | Death/TI/CI/ TPD (till age 70) Essential Protect | Death/TI/CI/ TPD (till age 85) Critical Illness |
| Coverage + A | | | TPD (till age 65) | - | TPD (till age 85) | Death/TI/CI TPD (till age 86) | TPD (till age 85) Critical Care Enhancer Rider | Death/TI/CI/ TPD (till age 70) | TPD (till age 85) |
| | 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 + A | 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 |
| | ccelerated CI Policy Term 5 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 |
| | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 \$1,435 |
| | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,903 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 |
| 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 \$1,587 \$2,164 \$3,903 \$5,735 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 \$1,435 |
| 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 \$1,587 \$2,164 \$3,903 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 |
| 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 \$1,587 \$2,164 \$3,900 \$5,735 \$9,119 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 |
| 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 \$1,587 \$2,164 \$3,903 \$5,735 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 |
| 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 \$1,587 \$2,164 \$3,900 \$5,735 \$9,119 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 96 (57) 10 age 100 (70) 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.587 \$2.164 \$3.900 \$5.735 \$9.115 \$2.525 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,205 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$4,260 | TPD (till age 85) Critical Care Enhancer Rider (ii) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (55) to age 90 (70) 5 (renewal) to ge 65 (30) to age 95 (55) to age 90 (70) 5 (renewal) to age 65 (30) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,000 \$5,238 \$9,119 \$2,525 \$3,600 \$5,300 \$5,500 | TPD (till age 65) Critical Care Rider ALB \$2,680 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$7,660 | TPD (till age 85) Critical Care Enhancer Rider (ii) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1.40 \$1.43 \$2.27 \$3.84 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewa) 10 (renewa) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.588 \$2.164 \$3.900 \$5.738 \$9.119 \$2.252 \$3.607 \$5.300 \$5.738 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,205 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$7,660 | TPD (till age 85) Critical Care Enhancer Rider (ii) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,37 |
| ALB / ANB 29 / 30 | Cocclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 65 (30) to age 85 (30) to age 95 (40) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,000 \$5,238 \$9,119 \$2,525 \$3,600 \$5,530 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$5,520 \$11,360 \$14,640 \$4,250 \$7,650 \$14,460 | TPD (till age 85) Critical Care Enhancer Rider (ii) ALB \$1,917 \$2,077 \$4,475 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 90 (69) to age 100 (70) to age 505 (30) to age 95 (50) to age 97 (69) to age 97 (64) to age 98 (50) to age 98 (50) to age 99 (64) to age 90 (64) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,588 \$2,164 \$3,903 \$5,739 \$9,119 \$2,259 \$3,600 \$5,300 \$5,7309 \$11,642 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$6,040 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$5,520 \$6,620 \$11,360 \$44,260 \$4,260 \$14,460 \$14,460 \$14,460 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 \$1,430 \$2,27 \$3,84: \$1,97: \$2,27 \$3,56: |
| ALB / ANB 29 / 30 | Cocclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 cage 55 (35) to age 95 (55) to age 95 (55) to age 90 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) to age 95 (50) to age 97 (64) to age 100 (65) 5 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,566 \$2,264 \$3,000 \$5,735 \$9,115 \$2,252 \$3,600 \$5,300 \$5,300 \$1,340 \$1,44,400 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,790 \$4,835 \$8,413 \$3,708 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$4,260 \$4,260 \$1,46 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,34; \$1,97 \$2,27 \$3,12; \$5,61: |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,588 \$2,164 \$3,300 \$5,725 \$7,159 \$2,525 \$3,000 \$5,300 \$5,300 \$5,300 \$5,400 \$5,500 \$5,500 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,803 \$8,413 \$3,708 \$4,472 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$5,4460 \$5,4260 \$5,4460 \$5,7660 \$5,4460 \$5,7480 \$5,4460 \$5,7480 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB S1.917 \$2.077 \$4.475 \$2.904 \$3.038 \$5.008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1.40 \$1.43 \$2.27 \$3.84 \$1.97 \$2.27 \$3.17 \$5.61 |
| 29/30 34/35 | Cocclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 90 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) to age 90 (64) 10 age 90 (64) 10 age 95 (67) 10 age 90 (64) 10 age 65 (30) 10 age 90 (64) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,506 \$2,164 \$3,000 \$5,738 \$7,119 \$2,255 \$3,607 \$5,300 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$4,260 \$4,260 \$14,46 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,400 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,07 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,000 \$5,235 \$5,115 \$2,525 \$3,607 \$5,300 \$11,645 \$5,301 \$5,301 \$5,301 \$5,301 \$5,301 \$5,301 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,803 \$8,413 \$3,708 \$4,472 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$6,620 \$11,360 \$4,260 \$4,260 \$5,4460 \$5,4260 \$5,4460 \$5,7660 \$5,4460 \$5,7480 \$5,4460 \$5,7480 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB S1.917 \$2.077 \$4.475 \$2.904 \$3.038 \$5.008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,07 \$3,30 \$5,52 |
| 29/30 34/35 | Cocclerated CI Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 90 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (30) to age 90 (64) 10 age 90 (64) 10 age 95 (67) 10 age 90 (64) 10 age 65 (30) 10 age 90 (64) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,506 \$2,164 \$3,000 \$5,738 \$7,119 \$2,255 \$3,607 \$5,300 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$4,260 \$4,260 \$14,46 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB S1.917 \$2.077 \$4.475 \$2.904 \$3.038 \$5.008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,07 \$3,07 \$3,32 \$5,43,52 \$4,05 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,000 \$5,235 \$5,115 \$2,525 \$3,607 \$5,300 \$11,645 \$5,301 \$5,301 \$5,301 \$5,301 \$5,301 \$5,301 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$4,240 \$8,080 | - | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$4,260 \$4,260 \$14,46 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB S1.917 \$2.077 \$4.475 \$2.904 \$3.038 \$5.008 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,400 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,09 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 \$3,30 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,588 \$2,164 \$3,000 \$5,738 \$9,119 \$2,525 \$3,600 \$5,300 \$1,540 \$1,640 \$5,810 \$7,316 \$5,810 \$7,316 \$5,810 \$7,316 \$5,811 \$7,316 \$1,441 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 \$8,080 \$7,280 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,405 \$1,045 \$1,045 \$1,045 | Death/TI/CI TPD (till age 86) Advanced CI Rider \$3,520 \$11,360 \$11,360 \$14,640 \$4,200 \$1,460 | TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$1.917 \$2.077 \$4.475 \$2.904 \$3.038 \$5.008 \$4.423 \$4.606 \$6.582 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 \$1,432 \$2,277 \$3,84; \$1,977 \$2,277 \$5,611 \$3,099 \$4,050 \$6,73 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,509 \$2,164 \$3,000 \$5,738 \$9,119 \$2,252 \$3,607 \$5,300 \$5,3 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$4,240 \$8,080 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$5,660 \$11,360 \$4,200 \$4,200 \$14,400 \$5,440 \$5,7,486 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 \$14,400 | TPD (till age 85) Critical Care Enhancer Rider (II) AB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,423 \$4,606 \$6,582 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,07 \$3,07 \$3,25 \$4,07 \$6,73 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,587 \$2,164 \$3,000 \$5,738 \$9,119 \$2,525 \$3,607 \$5,300 \$11,648 \$1,588 \$5,818 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$6,040 \$4,240 \$8,090 \$7,280 \$10,920 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$5,048 \$10,451 \$6,073 \$6,030 | Death/TI/CI TPD (till age 86) Advanced CI Rider 83,520 \$13,520 \$11,360 \$11,360 \$4,200 \$4,200 \$4,200 \$14,460 \$1,460 | TPD (till age 85) Critical Care Enhancer Rider (II) ### \$1.917 \$2.077 \$4.475 \$2.904 \$5.008 \$5.008 \$4.423 \$4.606 \$6.582 \$6.416 \$6.646 \$6.636 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,400 \$1,43 \$2,27 \$3,84; \$1,97 \$3,17; \$5,61 \$3,09 \$4,59 \$4,59 \$4,59 \$4,59 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,507 \$2,164 \$3,000 \$5,735 \$9,119 \$2,225 \$3,607 \$5,300 \$1,1645 \$4,400,000 \$7,306 \$1,307 \$4,400,000 \$5,300 \$7,306 \$1,307 \$4,400,000 \$6,500,000 \$7,306 \$1,400,000 \$6,500,000 \$7,306 \$1,400,000 \$6,500,000 \$1,400,000 \$6,600 \$8,600 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$4,240 \$8,080 \$7,280 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,037 \$6,380 \$5,380 \$5,380 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$41,460 \$44,220 \$7,660 \$14,460 \$5,640 \$5,640 \$7,480 \$16,420 \$7,480 \$10,460 \$10,420 \$10,420 \$10,420 \$10,420 \$10,420 | TPD (till age 85) Critical Care Enhancer Rider (til) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,4205 \$6,582 \$6,582 \$6,416 \$6,609 \$8,365 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,400 \$1,430 \$1,227 \$3,347 \$1,977 \$2,277 \$3,172 \$5,511 \$5,000 \$6,730 \$4,579 \$4,579 \$5,570 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,264 \$3,000 \$5,273 \$9,119 \$2,252 \$3,607 \$5,300 \$7,300 \$11,643 \$4,400 \$5,811 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$6,040 \$4,240 \$8,090 \$7,280 \$10,920 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,790 \$4,835 \$8,413 \$3,708 \$4,472 \$5,048 \$10,451 \$6,073 \$6,030 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$41,460 \$44,220 \$7,660 \$14,460 \$5,640 \$5,640 \$7,480 \$16,420 \$7,480 \$10,460 \$10,420 \$10,420 \$10,420 \$10,420 \$10,420 | TPD (till age 85) Critical Care Enhancer Rider (II) ### \$1.917 \$2.077 \$4.475 \$2.904 \$5.008 \$5.008 \$4.423 \$4.606 \$6.582 \$6.416 \$6.646 \$6.636 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,40 \$1,43 \$2,27 \$3,34 \$1,97 \$5,51 \$3,07 \$5,61 \$5,07 \$6,07 \$6,73 \$4,59 \$4,59 \$4,59 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,507 \$2,164 \$3,000 \$5,735 \$9,119 \$2,225 \$3,607 \$5,300 \$1,1645 \$4,400,000 \$7,306 \$1,307 \$4,400,000 \$7,306 \$1,307 \$4,400,000 \$7,306 \$1,307 \$4,400,000 \$7,306 \$1,400,000 \$1,400, | TPD (till age 65) Critical Care Rider ALB \$2,690 \$6,040 \$4,240 \$8,090 \$7,280 \$10,920 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,037 \$6,380 \$5,380 \$5,380 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$3,440 \$3,520 \$11,360 \$41,460 \$44,220 \$7,660 \$14,460 \$5,640 \$5,640 \$7,480 \$16,420 \$7,480 \$10,460 \$10,420 \$10,420 \$10,420 \$10,420 \$10,420 | TPD (till age 85) Critical Care Enhancer Rider (til) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,4205 \$6,582 \$6,582 \$6,416 \$6,609 \$8,365 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,400 \$1,430 \$1,227 \$3,347 \$1,977 \$2,277 \$3,172 \$5,511 \$5,000 \$6,730 \$4,579 \$4,579 \$5,570 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,566 \$2,264 \$3,900 \$5,735 \$9,119 \$2,252 \$3,607 \$1,367 \$1,400 \$5,300 \$7,309 \$11,642 \$4,400 \$5,510 \$5,301 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$41,240 \$8,080 \$7,280 \$10,920 \$11,340 \$13,344 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,037 \$6,380 \$5,380 \$5,380 | Death/TI/CI TPD (till age 86) Advanced CI Rider S3,320 \$13,440 \$3,320 \$11,360 \$11,360 \$14,460 \$4,250 \$11,460 \$14,460 \$17,480 \$11,460 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 | TPD (till age 85) Critical Care Enhancer Rider (II) ### \$1,917 \$2,077 \$4,475 \$2,034 \$3,038 \$5,008 \$4,423 \$4,606 \$6,582 \$6,416 \$6,609 \$8,365 \$15,723 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,400 \$1,430 \$1,227 \$3,347 \$1,977 \$2,277 \$3,172 \$5,511 \$5,000 \$6,730 \$4,579 \$4,579 \$5,570 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,264 \$3,000 \$5,273 \$9,119 \$2,252 \$3,607 \$5,300 \$7,300 \$11,643 \$4,400 \$5,811 | TPD (till age 65) Critical Care Rider ALB \$2,690 \$6,040 \$4,240 \$8,090 \$7,280 \$10,920 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$8,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,037 \$6,380 \$5,380 \$5,380 | Death/TI/CI TPD (till age 86) Advanced CI Rider \$3,440 \$3,520 \$11,350 \$11,460 \$4,920 \$4,920 \$5,660 \$14,460 \$1,560 \$14,400 \$5,660 \$14,400 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 \$1,640 | TPD (till age 85) Critical Care Enhancer Rider (til) ALB \$1,917 \$2,077 \$4,475 \$2,904 \$3,038 \$5,008 \$4,4205 \$6,582 \$6,582 \$6,416 \$6,609 \$8,365 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1.404 \$1.435 \$2.277 \$3.847 \$1.977 \$2.277 \$3.372 \$5.512 \$4.056 \$4.056 \$4.573 \$4.579 \$4.579 \$5.472 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$1,566 \$2,264 \$3,900 \$5,735 \$9,119 \$2,252 \$3,607 \$1,367 \$1,400 \$5,300 \$7,309 \$11,642 \$4,400 \$5,510 \$5,301 | TPD (till age 65) Critical Care Rider ALB \$2,680 \$6,040 \$41,240 \$8,080 \$7,280 \$10,920 \$11,340 \$13,344 | | TPD (till age 85) AdvancedCare Rider ANB \$1,595 \$1,854 \$3,859 \$6,612 \$2,405 \$2,2790 \$4,835 \$5,413 \$3,708 \$4,472 \$6,048 \$10,451 \$6,037 \$6,380 \$7,483 \$12,979 | Death/TI/CI TPD (till age 86) Advanced CI Rider S3,320 \$13,440 \$3,320 \$11,360 \$11,360 \$14,460 \$4,250 \$11,460 \$14,460 \$17,480 \$11,460 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 \$11,450 | TPD (till age 85) Critical Care Enhancer Rider (II) ### \$1,917 \$2,077 \$4,475 \$2,034 \$3,038 \$5,008 \$4,423 \$4,606 \$6,582 \$6,416 \$6,609 \$8,365 \$15,723 | Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ACcelerator ANB \$1,40 \$1,43 \$2,27 \$3,84 \$1,97 \$2,27 \$3,17 \$5,61 \$3,07 \$3,32 \$4,59 \$6,73 \$4,59 \$4,59 \$4,59 \$5,10 \$5,10 |

| 49/50 | | | | | | | | | |
|-------|-----------------|----------|---|---|----------|----------|----------|---|----------|
| 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 : | Smoker I (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 | 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) | \$1,183 | \$2,800 | | \$1,173 | \$1,730 | \$1,452 | | \$1.079 |
| | 10 (renewal) | \$1,229 | - | | \$1,173 | \$1,800 | | \$1,183 | \$1,081 |
| | to age 65 (35) | \$2,242 | \$5,400 | | \$2,340 | | | \$2,256 | \$1,822 |
| 29/30 | 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) | \$1,352 | \$3,300 | | \$1,393 | \$1,930 | \$1,950 | | \$1,155 |
| | 10 (renewal) | \$1,533 | | | \$1,397 | \$2,050 | \$1,950 | \$1,138 | \$1,305 |
| 34/35 | to age 65 (30) | \$2,880 | | | \$2,879 | | | \$3,021 | \$2,225 |
| 34733 | to age 85 (50) | \$6,165 | | | \$8,993 | \$11,850 | - | \$7,429 | \$5,803 |
| | to age 99 (64) | \$15,658 | - | \$13,907 | | - | - | - | - |
| | to age 100 (65) | | - | | | \$20,270 | | \$14,534 | - |
| | 5 (renewal) | \$1,832 | | | \$1,775 | \$2,570 | | | \$1,740 |
| | 10 (renewal) | \$2,176 \$3,880 | | | \$1,979 | | \$2,581 | \$1,883 | \$1,887 \$2,842 |
| 39 / 40 | to age 65 (25) to age 85 (45) | \$3,000 | | | \$3,645 \$11,313 | \$5,570 \$15,040 | \$4,908 | \$3,854 \$9,474 | \$2,642 |
| + | to age 99 (59) | \$20,493 | | 617 001 | \$11,513 | \$13,040 | | \$7,4/4 | \$7,501 |
| | to age 100 (60) | \$20,473 | | \$17,021 | | \$26,060 | | ¢10 757 | |
| | 5 (renewal) | \$2,721 | \$7,200 | | \$2,807 | | \$3,623 | \$17,757 | \$2,290 |
| ŀ | 10 (renewal) | \$3,505 | | | \$3,308 | | \$3,662 | \$3,153 | \$2,866 |
| | to age 65 (20) | \$5,068 | | | \$4,677 | | \$6,831 | \$5,036 | \$3,613 |
| 44 / 45 | to age 85 (40) | \$11,486 | - | | \$14,690 | | \$20,718 | \$12,539 | \$9,974 |
| | to age 99 (54) | \$27,569 | - | \$25,574 | | | | - | |
| İ | to age 100 (55) | | | | | \$33,630 | - | \$28,559 | - |
| | 5 (renewal) | \$4,546 | \$12,600 | | \$4,735 | \$6,010 | \$5,580 | - | \$3,938 |
| | 10 (renewal) | \$5,904 | | | \$5,184 | \$7,200 | \$6,089 | \$3,986 | \$4,915 |
| 49/50 | to age 65 (15) | \$7,045 | \$15,100 | | \$6,600 | \$9,080 | | \$5,573 | \$5,461 |
| 47730 | to age 85 (35) | \$15,797 | - | | \$18,932 | \$26,420 | \$29,417 | \$14,356 | \$14,010 |
| | to age 99 (49) | \$38,110 | - | \$35,744 | | - | - | - | - |
| | to age 100 (50) | Death/TI/CI/ | Death/TI/CI | | Death/TI/CI | \$43,690 Death/TI/CI | Death/TI/CI | \$30,130 Death/TI/CI/ | Death/TI/CI/ |
| | | | | | | | | | |
| | | | | | | | | | |
| 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) |
| Coverage + A | ccelerated CI | CI Advance Cover Plus IV | Critical Care | - | AdvancedCare | Advanced CI | Critical Care | Essential Protect | Critical Illness |
| | | CI Advance Cover Plus IV | Critical Care Rider | - | AdvancedCare Rider | Advanced CI Rider | Critical Care Enhancer Rider (II) | | Critical Illness Accelerator |
| Coverage + A | Policy Term 5 (renewal) | | Critical Care | - | AdvancedCare | Advanced CI | Critical Care Enhancer Rider (II) ALB | Essential Protect (See notes) | Critical Illness Accelerator |
| | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB | 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 | Essential Protect (See notes) | Critical Illness Accelerator ANB |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | CI Advance Cover Plus IV ANB \$2,090 | Critical Care Rider ALB | | AdvancedCare Rider ANB \$1,833 | Advanced CI Rider ANB 3 \$3,630 \$3,740 \$7,910 | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 |
| | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) | 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 \$7,910 | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 | 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 \$2,039 \$4,881 | Advanced CI Rider ANB 3 \$3,630 \$3,740 \$7,910 | 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 |
| 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 \$9,588 \$19,156 | Critical Care Rider ALB \$4,000 - \$9,560 | | AdvancedCare Rider ANB \$1,833 \$2,039 \$4,881 \$11,751 | Advanced CI Rider ANB \$ 3,630 \$ 3,740 \$ 7,910 \$ 16,530 - \$ 23,700 | Critical Care Enhancer Rider (II) ALB \$2,883 \$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 99 (69) to age 100 (70) 5 (renewal) | CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,977 \$9,560 \$19,156 | Critical Care Rider ALB \$4,000 | | AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 | Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,530 \$23,700 \$4,070 | 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 \$1,869 |
| 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 \$2,2474 \$4,971 \$5,568 \$19,155 \$2,704 \$3,500 | Critical Care Rider ALB \$4,000 | | AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,840 | Advanced CI Rider ANB \$\$3,630 \$7,910 \$16,530 \$23,700 \$44,550 | 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 | Policy Term 5 (renewal) 10 (renewal) 10 age 65 (35) 10 age 98 (55) 10 age 99 (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 | Critical Care Rider ALB \$4,000 | | AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,578 \$2,844 \$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 \$1,869 \$2,285 \$4,277 |
| ALB / 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) | CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$9,568 \$11,156 \$2,704 \$3,504 \$6,621 \$13,005 | Critical Care Rider ALB \$4,000 | | AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,840 | 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 \$1,869 \$2,285 |
| ALB / 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 95 (50) to age 97 (64) | CI Advance Cover Plus IV ANB \$2,090 \$2,474 \$4,971 \$5,508 \$19,156 \$2,704 \$3,504 | Critical Care Rider ALB \$4,000 | | AdvancedCare Rider ANB \$1,833 \$2,035 \$4,881 \$11,751 \$2,578 \$2,578 \$2,844 \$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 \$1,869 \$2,285 \$4,277 |
| 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 (renewal) 10 (renewal) 10 (renewal) 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 \$2,000 \$2,474 \$4,77 \$9,508 \$59,508 \$59,508 \$2,704 \$5,304 \$6,627 \$13,035 \$24,766 | Critical Care Rider ALB \$4,000 | | 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 \$16,530 \$4,070 \$4,070 \$4,550 \$5,740 \$20,290 | 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 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (69) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 85 (30) 10 age 99 (64) 10 age 100 (65) 5 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,568 \$17,156 \$2,070 \$2,070 \$3,506 \$1,156 \$2,070 \$3,306 \$6,621 \$13,035 \$2,47,66 | Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$5,300 \$12,020 | | AdvancedCare Rider ANB \$1,833 \$2,039 \$4,881 \$11,751 \$2,576 \$2,844 \$6,155 \$15,315 | Advanced CI Rider S3,690 S3,740 \$7,910 \$10,530 - \$23,700 \$4,070 \$4,550 \$8,740 \$50,330 \$5,750 | Critical Care Enhancer Rider (II) AlB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,303 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,538 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (53) 10 age 99 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 56 (30) 10 age 90 (40) 10 age 90 (50) 10 age 90 (50) 10 age 90 (64) 10 age 100 (65) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,474 \$4,77 \$9,508 \$59,508 \$59,508 \$2,704 \$5,304 \$6,627 \$13,035 \$24,766 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 | | AdvancedCare Rider ANB \$1.833 \$2.033 \$4.881 \$11.751 \$2.578 \$2.844 \$6.155 \$15.315 | Advanced CI Rider \$3,690 \$3,740 \$1,7910 \$16,530 \$4,070 \$4,507 \$20,290 \$3,740 \$5,750 \$5,750 \$5,750 \$6,410 | Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,294 \$5,303 \$5,403 | Essential Protect (See notes) | Critical Illness ANB \$1,639 \$1,659 \$1,669 \$3,202 \$6,731 \$1,869 \$2,265 \$4,277 \$9,211 \$3,518 \$3,518 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 99 (67) 10 age 10 (70) 5 (renewal) 10 (renewal) 10 age 85 (50) 10 age 99 (64) 10 age 95 (50) 10 age 95 (50) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,566 \$17,156 \$2,070 \$2,070 \$3,906 \$3,105 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$5,070 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 | | AdvancedCare Rider ANB \$1.83 \$2.035 \$4.881 \$11.751 \$2.576 \$2.846 \$4.155 \$15.315 \$3.650 \$4.262 \$7.865 | Advanced CI Rider ANB \$3,690 \$3,740 \$7,910 \$16,530 \$6,907 \$4,550 \$4,550 \$20,299 \$5,750 \$6,410 \$11,550 | Critical Care Enhancer Rider (II) AlB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,303 | Essential Protect (See notes) | Critical Illness And S1,639 \$1,639 \$1,649 \$1,659 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 79 (67) 10 age 10 (17) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,2474 \$4,777 \$5,356 \$19,156 \$2,704 \$3,300 \$4,476 \$4,477 \$4,477 \$5,477 \$5,566 \$1,100 \$1,10 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 | | AdvancedCare Rider ANB \$1.833 \$2.033 \$4.881 \$11.751 \$2.578 \$2.844 \$6.155 \$15.315 | Advanced CI Rider \$3,690 \$3,740 \$1,7910 \$16,530 \$4,070 \$4,507 \$20,290 \$3,740 \$5,750 \$5,750 \$5,750 \$6,410 | Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,294 \$5,303 \$5,403 | Essential Protect (See notes) | Critical Illness ANB \$1,639 \$1,659 \$1,669 \$3,202 \$6,731 \$1,869 \$2,265 \$4,277 \$9,211 \$3,518 \$3,518 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 79 (67) 10 age 10 (17) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,566 \$17,156 \$2,070 \$2,070 \$3,906 \$3,105 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$5,070 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 | | AdvancedCare Rider ANB \$1.83 \$2.035 \$4.881 \$11.751 \$2.576 \$2.846 \$4.155 \$15.315 \$3.650 \$4.262 \$7.865 | Advanced CI Rider ANB \$3,690 \$3,740 \$7,910 \$16,530 \$6,907 \$4,550 \$4,550 \$20,299 \$5,750 \$6,410 \$11,550 | Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$7,294 \$5,303 \$5,403 | Essential Protect (See notes) | Critical Illness And S1,639 \$1,639 \$1,649 \$1,659 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,566 \$17,156 \$2,070 \$2,070 \$3,906 \$3,105 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$4,070 \$5,070 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 | | AdvancedCare Rider ANB \$1.833 \$2.035 \$4.681 \$11.757 \$2.976 \$2.984 \$6.135 \$15.315 \$15.315 \$3.656 \$4.266 \$17.425 \$17.425 | Advanced CI Rider ANB \$3,690 \$3,740 \$7,910 \$16,530 \$6,907 \$4,550 \$4,550 \$20,299 \$5,750 \$6,410 \$11,550 | Critical Care Enhancer Rider (II) ALB \$2.383 \$2.427 \$6.756 \$3.505 \$3.549 \$7.294 \$5.303 \$5.437 \$5.407 | Essential Protect (See notes) | Critical Illness And S1,639 \$1,639 \$1,649 \$1,659 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,669 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 \$1,699 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,977 \$5,956 \$19,156 \$2,704 \$4,977 \$3,504 \$4,077 \$4,977 \$5,956 \$1,156 \$2,070 \$3,004 \$4,131 \$5,361 \$5,361 \$5,362 \$5,362 \$5,363 \$5,362 \$5,363 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$16,540 | | AdvancedCare Rider ANB \$1.83 \$2.035 \$4.861 \$11.751 \$2.576 \$2.844 \$6.155 \$15.315 \$15.315 \$15.315 \$15.315 | Advanced CI Rider ANB \$3,630 \$3,740 \$7,910 \$16,533 \$4,570 \$4,570 \$52,700 \$4,570 \$53,330 \$5,750 \$6,410 \$11,450 \$22,700 \$53,330 \$55,750 \$6,410 \$11,450 \$25,760 | Critical Care Enhancer Rider (III) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,505 \$1,294 \$7,294 \$5,423 \$5,423 \$5,423 \$5,423 \$5,423 | Essential Protect (See notes) | Critical Illness Ans \$1,639 \$1,659 \$1,659 \$3,202 \$6,731 \$1,869 \$2,285 \$42,277 \$9,211 \$2,285 \$3,791 \$3,791 \$5,549 \$12,601 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) to age 85 (55) to age 96 (97) to age 90 (97) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (30) to age 90 (64) to age 90 (65) 10 age 90 (65) 10 age 90 (65) 10 age 90 (65) 10 age 90 (75) to age 90 (75) | CI Advance Cover Plus IV ANB \$2,000 \$2,474 \$4,771 \$9,368 \$19,156 \$2,704 \$4,373 \$2,304 \$6,021 \$13,035 \$24,766 \$4,313,035 \$24,766 \$4,313,035 \$24,766 \$5,361 \$9,148 \$1,738 \$1,738 \$1,738 \$1,738 \$1,738 \$2,738 \$2,738 \$3,738 | \$10,540 | | AdvancedCare Rider ANB \$1.833 \$2.035 \$4.681 \$11.757 \$2.976 \$2.984 \$6.135 \$15.315 \$15.315 \$3.656 \$4.266 \$17.425 \$17.425 | Advanced CI Rider I ANB \$3.630 \$3.740 \$5.7910 \$10.533 \$4.070 \$4.570 \$5.720 \$5.740 \$5.750 \$5.7 | Critical Care Enhancer Rider (II) ALB \$2.383 \$2.427 \$6.756 \$3.505 \$3.549 \$7.294 \$5.303 \$5.437 \$5.407 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,699 \$1,690 \$1,690 \$5,200 \$6,731 \$1,899 \$2,285 \$4,277 \$9,211 \$2,285 \$4,277 \$9,211 \$5,494 \$12,601 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 age 65 (23) 10 age 56 (25) 10 age 65 (25) 10 age 65 (25) 10 age 65 (25) 10 age 65 (25) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,566 \$17,156 \$2,270 \$2,270 \$3,304 \$6,021 \$3,304 \$4,131 \$5,361 \$1,7,844 \$1,7,844 \$1,7,844 \$2,7,666 \$6,021 | Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$12,020 \$12,020 \$16,540 \$13,260 | | AdvancedCare Rider ANB \$1.831 \$2.035 \$4.861 \$11.751 \$2.576 \$2.646 \$6.155 \$15.315 \$15.3 | Advanced CI Rider I ANB \$3.630 \$3.740 \$3.740 \$1.50 \$1. | Critical Care Enhancer Rider (II) 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 Ans \$1,639 \$1,659 \$1,659 \$3,202 \$6,731 \$1,869 \$2,265 \$44,277 \$9,211 \$3,518 \$3,791 \$5,494 \$12,601 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 95 (55) 10 age 95 (67) 10 age 100 (70) 10 age 100 (70) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,474 \$4,771 \$5,360 \$19,366 \$19,366 \$2,374 \$4,371 \$2,274 \$4,375 \$2,274 \$4,375 \$2,274 \$4,375 \$2,274 \$4,375 \$2,304 \$4,131 \$5,304 \$5,310 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,304 \$5,305 \$5,30 | Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$12,020 \$12,020 \$16,540 \$13,260 | | AdvancedCare Rider ANB \$1.833 \$2.033 \$4.683 \$11.751 \$2.576 \$2.844 \$6.155 \$15.315 \$3.505 \$7.855 \$5.815 \$7.700 \$15.710 | Advanced CI Rider I ANB \$3.630 \$3.740 \$3.740 \$1.50 \$1. | Critical Care Enhancer Rider (II) ALB \$2.383 \$2.427 \$6,736 \$3,505 \$3,549 \$7,294 \$5,303 \$5,437 \$5,497 \$6,094 \$6,094 \$8,289 \$13,148 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,699 \$1,690 \$5,002 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$5,202 \$6,406 \$7,409 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (55) 10 age 70 (67) 10 age 10 (70) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,568 \$17,156 \$2,070 \$2,270 \$3,904 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$17 | Critical Care Rider ALB \$4,000 \$9,560 \$9,560 \$12,020 \$110,540 \$110 | | AdvancedCare Rider ANB \$1.835 \$2.035 \$4.881 \$11.755 \$2.576 \$2.2846 \$6.155 \$15.315 \$15.315 \$15.315 \$19.425 \$19.425 \$15.415 \$15. | Advanced CI Rider I ANB \$3,630 \$5,740 \$5,740 \$10,530 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,303 \$5,433 \$5,433 \$9,477 \$5,004 \$5,289 \$13,144 \$31,804 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,639 \$1,659 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,379 \$5,494 \$12,601 \$1,2,601 \$5,494 \$12,601 \$5,494 \$17,594 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,474 \$4,477 \$9,368 \$19,366 \$19,366 \$2,704 \$6,021 \$13,035 \$2,4,766 \$13,035 \$2,4,766 \$1,103 \$1,103 \$2,4,766 \$2,104 \$3,105 \$1,103 \$2,4,766 \$2,105 \$3,105 \$ | Critical Care Rider ALB \$4,000 \$9,560 \$5,500 \$12,020 \$8,040 \$116,540 \$13,260 \$21,990 | | AdvancedCare Rider ANB \$1,833 \$2,039 \$4,883 \$11,751 \$2,576 \$2,846 \$6,152 \$15,315 \$19,422 \$5,816 \$5,916 \$5,916 \$5,916 \$5,916 \$5,917 | Advanced CI Rider ANB \$3.630 \$1.630 \$2.740 \$3.740 \$4.550 \$10.530 \$3.740 \$4.570 \$10.530 | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,545 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$5,303 \$5,493 \$13,404 \$13,804 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,639 \$1,639 \$1,649 \$1,640 \$1,869 \$2,265 \$4,277 \$9,211 \$5,286 \$4,277 \$9,211 \$5,494 \$1,601 \$5,404 \$1,601 \$5,404 \$1,601 \$1,601 \$1,601 \$1,7,601 \$1,7,601 \$1,7,601 \$1,7,601 \$1,7,601 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 age 85 (53) 10 age 85 (53) 10 age 100 (70) 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,274 \$4,777 \$5,566 \$2,704 \$4,731 \$2,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$6,225 \$6,312 | Critical Care Rider ALB \$4,000 \$1,000 \$12,020 \$12,020 \$13,260 \$13,260 \$12,990 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1,835 \$2,035 \$4,881 \$11,751 \$2,576 \$2,284 \$6,155 \$15,315 \$3,656 \$4,266 \$7,855 \$19,425 \$5,815 \$2,846 \$6,155 \$10,425 \$10,077 \$20,072 \$2 | Advanced CI Rider I St. Advanced CI St. Advanc | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$0,756 \$3,595 \$3,595 \$7,294 \$5,303 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,434 \$513,405 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$7,489 \$17,599 \$17,599 \$8,894 \$10,879 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$3,000 \$4,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,609 \$1,609 \$1,609 \$1,609 \$1,809 \$2,265 \$4,277 \$9,211 \$3,518 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594 \$17,594 \$10,879 \$10,879 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (55) 10 age 95 (69) 10 age 100 (70) 5 (renewa) 10 (renewa) | CI Advance Cover Plus IV ANB \$2,070 \$2,274 \$4,777 \$5,566 \$2,704 \$4,731 \$2,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$4,131 \$5,304 \$6,225 \$6,312 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1,835 \$2,035 \$4,881 \$11,751 \$2,576 \$2,284 \$6,155 \$15,315 \$3,656 \$4,266 \$7,855 \$19,425 \$5,815 \$2,846 \$6,815 \$10,975 \$2,075 \$2,075 \$2,075 \$2,075 \$2,075 \$2,077 \$25,077 \$25,077 | Advanced CI Rider I St. Advanced CI St. Advanc | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$0,756 \$3,595 \$3,595 \$7,294 \$5,303 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,433 \$5,434 \$513,405 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,669 \$3,202 \$6,731 \$1,869 \$2,285 \$4,277 \$9,211 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$7,489 \$17,599 \$17,599 \$8,894 \$10,879 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 age 55 (25) 10 age 100 (55) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (27) 10 age 85 (27) 10 age 88 (35) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$3,000 \$4,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,609 \$1,609 \$1,609 \$1,609 \$1,809 \$2,265 \$4,277 \$9,211 \$3,518 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594 \$17,594 \$10,879 \$10,879 |
| 34/35 39/40 | Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 85 (55) 10 age 95 (69) 10 age 100 (70) 5 (renewa) 10 (renewa) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$3,000 \$4,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,609 \$1,609 \$1,609 \$1,609 \$1,809 \$2,265 \$4,277 \$9,211 \$3,518 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594 \$17,594 \$10,879 \$10,879 |
| 34/35 39/40 | Policy Term 5 (renewal) 10 age 55 (25) 10 age 100 (55) 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (27) 10 age 85 (27) 10 age 88 (35) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$3,000 \$4,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) | Critical Illness Accelerator ANB \$1,609 \$1,609 \$1,609 \$1,609 \$1,809 \$2,265 \$4,277 \$9,211 \$3,518 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594 \$17,594 \$10,879 \$10,879 |
| 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 age 95 (35) 10 age 99 (69) 10 age 90 (69) 10 age 90 (69) 10 age 90 (69) 10 age 90 (69) 10 age 85 (30) 10 age 90 (69) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$3,000 \$4,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) ALB | Critical Illness Accelerator ANB \$1,609 \$1,609 \$1,609 \$1,609 \$1,809 \$2,265 \$4,277 \$9,211 \$3,518 \$3,781 \$5,494 \$12,601 \$5,494 \$12,601 \$5,494 \$17,594 \$17,594 \$17,594 \$10,879 \$10,879 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (*enewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,568 \$17,156 \$2,774 \$4,777 \$5,568 \$17,156 \$2,274 \$4,777 \$5,568 \$2,774 \$4,777 \$5,568 \$2,774 \$4,131 \$5,361 \$4,131 \$5,361 \$1,784 \$1,78 | \$10,540 | | AdvancedCare Rider ANB \$1,835 \$2,035 \$4,881 \$11,755 \$2,576 \$4,861 \$5,155 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$10,077 \$25,092 \$9,944 \$11,544 \$13,236 \$33,275 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) ALB | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,659 \$3,202 \$5,731 \$1,869 \$2,285 \$4,277 \$9,211 \$2,285 \$4,277 \$9,211 \$1,240 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 age 95 (35) 10 age 99 (69) 10 age 90 (69) 10 age 90 (69) 10 age 90 (69) 10 age 90 (69) 10 age 85 (30) 10 age 90 (69) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$4,000 \$3,000 \$4,000 \$4,000 \$5,000 | Critical Care Rider ALB \$4,000 \$9,560 \$5,300 \$12,020 \$8,040 \$11,540 \$13,260 \$21,990 \$23,300 | | AdvancedCare Rider ANB \$1.835 \$2.039 \$4.8885 \$511.751 \$2.578 \$2.846 \$6.155 \$15.315 \$1.751 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.751 \$2.846 \$5.155 \$1.710 \$2.976 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 \$2.970 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) ALB | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,659 \$3,202 \$5,731 \$1,869 \$2,285 \$4,277 \$9,211 \$2,285 \$4,277 \$9,211 \$1,240 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (*enewal) 10 (renewal) | CI Advance Cover Plus IV ANB \$2,070 \$2,277 \$4,777 \$5,568 \$17,156 \$2,774 \$4,777 \$5,568 \$17,156 \$2,274 \$4,777 \$5,568 \$2,774 \$4,777 \$5,568 \$2,774 \$4,131 \$5,361 \$4,131 \$5,361 \$1,784 \$1,78 | \$10,540 | | AdvancedCare Rider ANB \$1,835 \$2,035 \$4,881 \$11,755 \$2,576 \$4,861 \$5,155 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$15,315 \$10,077 \$25,092 \$9,944 \$11,544 \$13,236 \$33,275 | Advanced CI Rider ANB \$3.630 \$3.630 \$3.630 \$3.740 \$ | Critical Care Enhancer Rider (II) ALB \$2,383 \$2,427 \$6,756 \$3,505 \$3,549 \$7,294 \$5,493 \$5,493 \$5,493 \$5,493 \$13,144 \$51,405 \$11,445 | Essential Protect (See notes) ALB | Critical Illness Accelerator ANB \$1,639 \$1,659 \$1,659 \$3,202 \$5,731 \$1,869 \$2,285 \$4,277 \$9,211 \$2,285 \$4,277 \$9,211 \$1,240 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 \$1,2601 |

| | Smoker | | | | | | | Lowest Premium | |
|---|--|--|---|--------------------------------|---|--|--|---|--|
| Female, Non | d (Death/TPD/TI) | \$5,000,000 | Sum Assured (CI) | | \$2,000,000 | | | 2nd Lowest Premi | um |
| Julii Assurec | (Death/ IF D/ II) | \$3,000,000 | Julii Assureu (Ci) | | \$2,000,000 | | | Ziid Lowest Freiii | uiii |
| | | Singlife Elite Term II | China Life Term Guardian | China Taiping i-Assure99 | China Taiping i-Protect | Etiqa Essential Term Life Cover | Manulife ManuProtect Term | Income TermLife Solitaire | Tokio Marine Term Assure II |
| | | (Regular Pay) Death/TI/ | Death/TI/ | (Non-Par Whole Life) Death/TPD | Death/TI/ | Death/TI/ | II | | |
| Coverage | | TPD (till age 99) | TPD (till age 65) | (till age 99) | TPD (till age 85) | 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 |
| 27/30 | to age 85 (55) | \$3,605 | | | \$5,196 | \$7,840 | - | \$4,860 | \$3,512 |
| l | to age 99 (69) | \$9,409 | | \$8,575 | - | | - | - | |
| | to age 100 (70) | - | | | - | \$13,860 | - | \$9,538 | |
| | 5 (renewal) | \$1,163 | | | \$1,125 | \$1,610 | \$1,616 | - | \$974 |
| l | 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 |
| | 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) | \$1,710 | \$3,950 | | \$1,616 | \$17,800 | 40 400 | \$12,205 | 44-404 |
| | 5 (renewal) 10 (renewal) | \$1,710 | \$3,950 | | \$1,610 | \$2,280 \$2,480 | \$2,123 \$2,221 | \$1,706 | \$1,480 \$1,555 |
| | to age 65 (25) | \$3,003 | \$5,850 | | \$2,687 | \$4,180 | \$3,832 | \$1,700 | \$1,55 |
| 39 / 40 | to age 85 (45) | \$3,003 | | | \$2,007 | | | \$2,937 | \$5,651 |
| 39/40 to | to age 99 (59) | \$16,904 | | \$15.944 | ş0,017 - | 911,430 | | \$7,743 | |
| t | to age 100 (60) | \$10,70 | | 913,711 | | \$22.850 | | \$15.819 | |
| | 5 (renewal) | \$2.416 | \$5,400 | | \$2,333 | \$3,090 | \$2.854 | \$15,017 | \$2.036 |
| Ì | 10 (renewal) | \$2,917 | | | \$2,574 | \$3,640 | \$3,238 | \$2,736 | \$2,436 |
| 1 | to age 65 (20) | \$3,978 | | | \$3,562 | \$4,900 | \$5,083 | \$3,840 | \$2,882 |
| 44/45 | to age 85 (40) | \$8,678 | | | \$11,112 | | \$14,771 | \$10,136 | \$7,981 |
| İ | to age 99 (54) | \$22,440 | | \$22,045 | - | | - | - | |
| İ | to age 100 (55) | - | | | | \$29,380 | - | \$22,184 | |
| | 5 (renewal) | \$3,678 | \$7,000 | | \$3,467 | \$4,530 | \$4,460 | - | \$3,185 |
| Ī | 10 (renewal) | \$4,458 | - | | \$3,814 | \$5,420 | \$4,647 | \$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 |
| l | to age 99 (49) | \$29,221 | | \$30,656 | - | | - | - | |
| | to age 100 (50) | | | | | | | | |
| | | | | | - | \$38,220 | - | \$25,853 | |
| | | Death/TI/CI/ | Death/TI/CI | | Death/TI/CI | Death/TI/CI | Death/TI/CI | \$25,853 Death/TI/CI/ | Death/TI/CI/ |
| Coverage + A | Accelerated CI | Death/TI/CI/ TPD (till age 99) | TPD (till age 65) | - | TPD (till age 85) | Death/TI/CI TPD (till age 86) | TPD (till age 85) | TPD (till age 70) | TPD (till age 85) |
| Coverage + A | | | TPD (till age 65) Critical Care | - | TPD (till age 85) AdvancedCare | Death/TI/CI TPD (till age 86) Advanced CI | TPD (till age 85) Critical Care | TPD (till age 70) Essential Protect | TPD (till age 85) Critical Illness |
| | Accelerated 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) | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator |
| Coverage + A | Accelerated 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) AdvancedCare Rider ANB | Death/TI/CI 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 \$2,174 | TPD (till age 65) Critical Care Rider ALB \$3,820 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,112 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 | TPD (till age 65) Critical Care Rider ALB \$3,820 | - | 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 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 |
| | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 | TPD (till age 65) Critical Care Rider ALB \$3,820 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,112 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 |
| 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 \$2,174 \$2,731 \$4,977 | TPD (till age 65) Critical Care Rider ALB \$3,820 | - | 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 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,070 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) | 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 | - | 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 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,070 |
| 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 \$2,174 \$2,731 \$4,977 \$7,904 | TPD (till age 65) Critical Care Rider ALB \$3,820 | - | 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 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,070 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 90 (69) to age 100 (70) | 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 \$8,230 | | 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 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,070 \$5,912 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (55) to age 90 (69) to age 100 (70) 5 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,904 \$14,719 \$3,249 | TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 | Death/TI/CI TPD (till lage 86) Advanced CI Rider ANB \$4,280 \$4,390 \$15,860 \$5,190 \$5,190 \$5,880 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,07: \$5,911 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 96 (67) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 to age 65 (30) 10 age 85 (50) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,477 \$5,700 \$14,719 \$4,402 \$6,609 \$10,238 | TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 | - | 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 \$5,880 \$9,430 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$3,072 \$5,912 \$2,544 \$2,888 \$4,111 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 90 (67) 10 age 100 (70) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (30) 10 age 95 (50) 10 age 95 (64) 10 age 95 (65) 10 age 95 (6 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,977 \$7,904 \$14,719 \$3,249 \$4,402 \$6,668 | TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$4,809 \$9,592 \$3,303 \$3,428 \$6,019 | Death/TI/CI TPD/TIII age 86) Advanced CI Rider \$4,280 \$4,390 \$15,860 \$22,740 \$5,190 \$5,860 \$9,390 \$15,860 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$3,072 \$5,912 \$2,544 \$2,888 \$4,111 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (35) 10 age 95 (55) 10 age 97 (67) 10 age 95 (30) 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 age 95 (30) 10 age 99 (64) 10 age 100 (70) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,900 \$14,179 \$3,249 \$4,402 \$6,609 \$10,238 \$10,238 | TPD (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710 \$10,720 | | 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 ANB \$4,280 \$4,390 \$15,860 \$5,2740 \$5,190 \$5,880 \$9,430 \$19,800 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness ANB \$1,916 \$1,936 \$3,072 \$5,912 \$2,544 \$2,886 \$4,111 \$8,045 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 95 (55) 10 age 90 (70) 5 (renewal) 10 (renewal) 10 age 85 (30) 10 age 95 (30) 10 age 95 (30) 10 age 95 (30) 10 age 95 (30) 10 age 95 (30) 10 age 97 (64) 10 age 97 (65) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$14,479 \$4,402 \$6,699 \$10,238 \$119,262 | TPO (till age 65) Critical Care Rider ALB \$3,820 \$8,230 \$5,710 \$10,720 \$9,650 | | 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 ANB \$4.390 \$8.399 \$15,860 \$5.190 \$5.880 \$9.430 \$19.800 \$27,760 | TPO (till age 85) Critical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$3,077 \$5,912 \$2,544 \$2,886 \$4,111 \$8,045 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (genewal) 10 age 65 (35) 10 age 95 (65) 10 age 95 (67) 10 age 95 (67) 10 age 95 (67) 10 age 95 (67) 10 age 95 (30) 10 (genewal) 10 (genewal) 10 (genewal) 10 age 65 (30) 10 age 95 (48) 10 age 100 (65) 5 (genewal) 10 (genewal) 1 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,477 \$7,000 \$14,719 \$4,479 \$4,000 \$10,0 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720 | | TPD (till age 85) AdvancedCare Rider ANB \$2.112 \$2.372 \$3.030 \$3.030 \$3.428 \$6.019 \$12.358 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$3,390 \$15,860 \$5,190 \$5,190 \$5,880 \$19,800 \$17,760 | TPO (till age 85) (critical Care Enhancer Rider (II) ALB \$2,778 \$5,019 \$3,831 \$3,979 \$6,844 \$5,643 \$5,643 \$5,643 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,072 \$5,912 \$2,542 \$2,806 \$4,111 \$8,042 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 99 (69) 10 age 65 (30) 10 (renewal) TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,477 \$7,000 \$14,709 \$4,472 \$5,66,690 \$10,238 \$19,266 \$5,4482 \$6,569 \$5,10,238 \$19,266 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,388 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4.280 \$5.390 \$15.860 \$5.190 \$5.880 \$9.430 \$1.980 \$9.430 \$1.980 \$9.430 \$1.980 | TPD (III age 85) (Citical Care Enhancer Rider (II) ALB \$2,778 \$5,019 \$3,831 \$3,979 \$6,844 \$5,643 \$5,643 \$5,643 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,937 \$5,917 \$5,917 \$2,545 \$2,866 \$4,117 \$3,045 \$3,956 \$4,422 \$5,3,318 |
| 29/30 34/35 | Policy Term 5 (renewa) 10 (renewa) 10 (renewa) 10 age 65 (25) 10 age 95 (25) 10 age 100 (70) 10 (renewa) 10 age 65 (25) 10 age 95 (45) 10 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,477 \$7,900 \$41,479 \$4,402 \$5,669 \$10,232 \$5,440 \$5,540 \$5,440 \$5,540 \$5,440 \$5,440 \$5,440 \$5,440 \$5,440 \$5,440 \$5,440 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720 | | TPD (till age 85) AdvancedCare Rider ANB \$2.112 \$2.372 \$3.030 \$3.030 \$3.428 \$6.019 \$12.358 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4.280 \$5.390 \$15.860 \$5.190 \$5.880 \$9.430 \$1.980 \$9.430 \$1.980 \$9.430 \$1.980 | TPD (III age 85) (Citical Care Enhancer Rider (II) ALB \$2,778 \$5,019 \$3,831 \$3,979 \$6,844 \$5,643 \$5,643 \$5,643 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$3,072 \$5,912 \$2,542 \$2,806 \$4,111 \$8,042 |
| 29/30 34/35 | Policy Term S (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 99 (69) 10 age 65 (30) 10 (renewal) 10 (renewal) 10 age 65 (30) 10 age 99 (64) 10 age 99 (64) 10 age 99 (64) 10 age 95 (50) 10 age 95 (50) 10 age 95 (50) 10 age 95 (50) 10 age 65 (25) 10 age 65 (25) 10 age 65 (25) 10 age 65 (25) 10 age 95 (57) 10 ag | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,477 \$7,000 \$14,709 \$4,472 \$5,66,690 \$10,238 \$19,266 \$5,4482 \$6,569 \$5,10,238 \$19,266 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$5,710 \$10,720 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$6,019 \$12,388 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$5,390 \$5,390 \$5,190 \$5,190 \$5,190 \$5,190 \$5,2740 \$5,190 \$5,880 \$9,430 \$1,760 \$6,22,2740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,740 \$5,22,240 \$5,22,240 \$5,22,240 \$5,22,240 | TPD (III age 85) (Citical Care Enhancer Rider (II) ALB \$2,778 \$5,019 \$3,831 \$3,979 \$6,844 \$5,643 \$5,643 \$5,643 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,937 \$5,917 \$5,917 \$2,545 \$2,866 \$4,117 \$3,045 \$3,956 \$4,422 \$5,3,318 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 10 (renewal) 10 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,731 \$4,477 \$7,900 \$44,719 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,669 \$510,238 \$519,265 \$5,689 \$5,689 \$510,331 \$513,662 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 | | 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 \$22,744 \$55,190 \$5,880 \$9,430 \$19,800 \$12,760 \$22,760 \$22,760 \$22,760 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 \$3,300 | TPD (till age 8) (Titical Care Enhancer Rider (II) ALB \$2,778 \$6,109 \$13,831 \$3,979 \$6,844 \$5,643 \$5,851 \$8,881 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$1,936 \$1,937 \$5,912 \$2,846 \$2,886 \$4,111 \$8,045 \$3,055 \$4,425 \$5,316 \$10,046 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 97 (67) 10 age 65 (30) 10 (renewal) TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$14,719 \$4,402 \$5,609 \$10,238 \$10,238 \$10,238 \$19,262 \$5,499 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 \$5,490 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$8,230 \$5,710 \$10,720 \$9,650 \$14,430 | | 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 \$15.406 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$13,860 \$15,860 \$5,190 \$5,190 \$5,190 \$5,190 \$5,190 \$5,27,760 \$5,27,760 \$5,27,760 \$5,27,760 \$5,27,760 \$5,27,760 \$5,27,760 \$12,260 \$12,260 \$12,260 \$12,260 \$12,260 \$13 | TPO (till age 85) (citical Care Enhancer Rider (II) ALB \$2,018 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 \$5,643 \$5,684 \$5,881 \$5,881 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$1,937 \$5,912 \$2,542 \$2,562 \$4,111 \$5,042 \$5,345 \$5,316 \$1,045 \$5,316 \$5,045 \$5,316 \$5,045 \$5,316 \$5,045 \$5,316 \$5,045 \$5,316 \$5,045 \$5,317 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (55) 10 age 99 (69) 13 (renewal) 13 (renewal) 13 (renewal) 13 (renewal) 14 (renewal) 15 (renewal) 15 (renewal) 16 (renewal) 16 (renewal) 16 (renewal) 17 (renewal) 18 (renewal) 19 (renewal) 19 (renewal) 19 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$44,719 \$44,719 \$44,719 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 \$4,479 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$1,592 \$3,030 \$3,428 \$6,019 \$12,358 \$12,358 \$11,356 \$15,411 \$7,550 \$15,406 \$7,343 \$7,843 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 54,280 \$4,390 \$8,390 \$15,860 \$515,860 \$51,900 \$51,800 | TPD (till age 8) (Titical Care Enhancer Rider (II) ALB \$2,018 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$1,910 \$1,930 \$3,977 \$5,912 \$2,542 \$2,880 \$4,422 \$5,381 \$10,045 \$5,777 |
| 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (35) 10 age 95 (36) 10 (renewal) 10 genewal) 10 genewal 10 genewal 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 95 (55) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$14,719 \$3,269 \$4,472 \$5,669 \$10,238 \$19,202 \$5,649 \$9,133,265 \$9,133,265 \$11,500 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$5,710 \$10,720 \$9,650 \$14,430 | | 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 \$5,411 \$7,550 \$15,406 \$7,343 \$7,815 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$83,390 \$13,860 \$22,740 \$5,190 \$5,180 \$9,430 \$19,800 \$12,200 | TPO (till age 8) (citical Care Enhancer Rider (II) ALB \$2,018 \$2,778 \$5,099 \$5,099 \$5,891 \$5,891 \$5,891 \$5,881 \$5,881 \$5,881 \$5,884 \$5,884 \$5,885 \$5,884 \$5,887 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$1,937 \$5,912 \$2,866 \$4,111 \$3,066 \$5,315 \$5,315 \$5,016 \$5,315 \$5,016 \$5,315 \$5,316 \$5,316 \$5,317 \$5,327 \$5,328 \$5,316 \$5,316 \$5,316 \$5,317 \$5,328 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (re | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$144,779 \$4,477 \$5,440 \$4,477 \$5,440 \$4,477 \$5,440 \$5,249 \$4,479 \$5,249 \$5,249 \$5,240 \$5,669 \$5,10,283 \$5,249 \$5,200 \$5,440 \$6,699 \$5,10,200 \$5,440 \$6,699 \$5,10,200 \$6,699 \$5,10,200 \$6,699 \$6,999 \$6,999 \$6,999 \$6,999 \$6,999 \$6,999 \$6,999 \$6,999 \$6,900 \$6,9 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$1,592 \$3,030 \$3,428 \$6,019 \$12,358 \$12,358 \$11,356 \$15,411 \$7,550 \$15,406 \$7,343 \$7,843 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB 54,280 \$4,390 \$8,390 \$15,860 \$515,860 \$51,900 \$51,800 | TPD (till age 8) (Titical Care Enhancer Rider (II) ALB \$2,018 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 \$5,861 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$1,936 \$1,937 \$5,912 \$2,545 \$2,886 \$4,422 \$5,346 \$10,045 \$5,777 \$5,777 |
| 29/30 34/35 39/40 | Policy Tem 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (35) 10 age 95 (35) 10 age 95 (35) 10 age 95 (36) 10 age 95 (36) 10 age 95 (36) 10 age 95 (36) 10 age 95 (36) 10 age 95 (36) 10 age 95 (36) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) 10 age 95 (37) | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$14,719 \$3,269 \$4,472 \$5,669 \$10,238 \$19,202 \$5,649 \$9,133,265 \$9,133,265 \$11,500 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 | | 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 \$5,411 \$7,550 \$15,406 \$7,343 \$7,815 | Death/TI/CI TPD (fill age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$1,860 \$22,746 \$5,190 \$5,180 \$9,430 \$1,800 \$22,740 \$5,190 \$5,880 \$9,430 \$1,200 \$1,2 | TPO (till age 8) (citical Care Enhancer Rider (II) ALB \$2,018 \$2,778 \$5,099 \$5,099 \$5,891 \$5,891 \$5,891 \$5,881 \$5,881 \$5,881 \$5,884 \$5,884 \$5,885 \$5,884 \$5,887 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$1,937 \$5,912 \$2,866 \$4,111 \$3,066 \$5,315 \$5,315 \$5,016 \$5,315 \$5,016 \$5,315 \$5,316 \$5,316 \$5,317 \$5,327 \$5,328 \$5,316 \$5,316 \$5,316 \$5,317 \$5,328 |
| 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 65 (35) 10 age 95 (55) 10 age 90 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) 10 age 65 (30) 10 age 65 (30) 10 age 95 (50) 10 age 95 (50) 10 age 95 (50) 10 age 95 (70) 10 a | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,173 \$4,477 \$7,000 \$144,779 \$4,477 \$5,249 \$4,477 \$5,249 \$4,479 \$4 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 \$14,430 \$17,660 | | TPD (till age 85) Advanced Care Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,428 \$3,428 \$4,609 \$12,358 \$12,358 \$5,411 \$7,353 \$7,843 \$7,845 \$9,467 | Death/TI/CI TYD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$51,580 \$52,740 \$5,190 \$5,880 \$27,430 \$19,800 \$17,760 \$8,920 \$23,380 \$22,990 \$33,131 \$12,560 \$14,880 \$34,486 | TPD (till age 8) (Titical Care Enhancer Rider (tt) ALB \$2,778 \$5,019 \$3,831 \$3,979 \$6,844 \$5,643 \$5,881 \$5,881 \$8,805 \$8,805 \$8,470 \$11,414 \$24,585 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$1,031 \$1,035 \$3,072 \$3,072 \$2,562 \$2,866 \$4,121 \$8,042 \$1,045 \$1,045 \$1,045 \$1,045 \$1,045 \$1,045 \$1,045 |
| 29/30 34/35 39/40 | Policy Tem | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$14,719 \$1,219 \$1,219 \$1,219 \$1,219 \$1,219 \$1,31,669 \$ | TPD (till age 55) Critical Care Rider ALB \$3,820 \$8,230 \$10,720 \$10,720 \$14,430 \$14,430 \$17,660 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$5,019 \$12,358 \$12,358 \$12,358 \$15,411 \$7,550 \$15,400 \$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 \$12,060 \$21,060 | TPO (till age 8) (Citical Care Enhancer Rider (II) ALB \$2,778 \$5,019 \$3,831 \$3,779 \$6,844 \$5,643 \$5,881 \$8,881 \$8,881 \$1,414 \$24,585 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$1,937 \$5,912 \$2,545 \$2,966 \$4,111 \$5,045 \$4,422 \$5,318 \$1,045 \$5,777 \$5,577 \$6,5232 \$6,855 \$13,945 |
| 29/30 29/30 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 95 (55) 10 age 95 (55) 10 age 95 (56) 10 age 95 (57) 10 age 95 (47) 1 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,173 \$4,477 \$7,000 \$144,779 \$4,477 \$5,249 \$4,477 \$5,249 \$4,479 \$4 | TPD (till age 65) Critical Care Rider ALB \$8,230 \$8,230 \$10,720 \$10,720 \$14,430 \$14,430 \$17,660 | | TPD (till age 85) Advanced Care Rider ANB \$2.112 \$4.809 \$5.752 \$4.809 \$5.592 \$5.592 \$5.592 \$5.592 \$5.592 \$5.401 \$5.401 \$5.411 \$7.595 \$5.411 \$7.343 \$7.845 \$5.411 \$7.358 | Death/TI/CI TYD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$51,580 \$51,900 \$51,8 | TPD (till age 8) (Titical Care Enhancer Rider (II) ALB \$2,618 \$2,778 \$6,109 \$3,831 \$3,979 \$6,844 \$5,643 \$5,881 \$8,881 \$8,881 \$8,881 \$1,1414 \$24,585 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) TPD (till age 85) Critical Illnes Accelerator ANB \$1,936 \$1,937 \$3,977 \$5,941 \$2,982 \$4,982 \$4,422 \$5,311 \$10,045 \$5,777 \$5,722 \$6,855 \$13,942 \$8,012 |
| 29/30 34/35 39/40 | Policy Tem | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,737 \$4,477 \$7,000 \$14,719 \$1,4719 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$8,230 \$10,720 \$10,720 \$9,650 \$14,430 \$17,660 \$18,840 \$21,486 | | TPD (till age 85) AdvancedCare Rider ANB \$2,112 \$2,372 \$4,809 \$9,592 \$3,030 \$3,428 \$4,609 \$12,358 \$12,358 \$15,401 \$7,350 \$15,401 \$17,377 \$11,556 \$10,337 \$11,557 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,746 \$5,190 \$5,180 \$9,430 \$1,800 \$12,276 \$1,200 \$1, | TPO (till age 8) (Critical Care Enhancer Rider (II) ALB \$2,778 \$5,643 \$3,831 \$3,979 \$6,844 \$5,643 \$5,881 \$8,881 \$8,881 \$1,884 \$11,414 \$24,585 \$11,747 \$11,144 \$12,184 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$1,916 \$1,936 \$1,937 \$5,912 \$2,545 \$2,966 \$4,111 \$5,045 \$4,422 \$5,318 \$1,045 \$5,777 \$6,522 \$6,855 \$13,945 \$8,011 \$8,011 \$8,011 \$8,011 \$8,011 |
| 34/35 39/40 44/45 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 95 (55) 10 age 95 (55) 10 age 95 (56) 10 age 95 (57) 10 age 95 (47) 1 | TPD (till age 99) CI Advance Cover Plus IV ANB \$2,174 \$2,273 \$4,477 \$7,000 \$144,779 \$1,400 \$144,779 \$1,000 | TPD (till age 55) Critical Care Rider ALB \$3,820 \$8,230 \$10,720 \$10,720 \$9,650 \$14,430 \$17,660 \$18,840 \$21,486 | | TPD (till age 85) Advanced Care Rider ANB \$2.112 \$4.809 \$5.752 \$4.809 \$5.592 \$5.592 \$5.592 \$5.592 \$5.592 \$5.401 \$5.401 \$5.411 \$7.595 \$5.411 \$7.343 \$7.845 \$5.411 \$7.358 | Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$4,280 \$4,390 \$8,390 \$15,860 \$22,746 \$5,190 \$5,180 \$9,430 \$1,800 \$12,276 \$1,200 \$1, | TPO (till age 8) (Critical Care Enhancer Rider (II) ALB \$2,778 \$5,643 \$3,831 \$3,979 \$6,844 \$5,643 \$5,881 \$8,881 \$8,881 \$1,884 \$11,414 \$24,585 \$11,747 \$11,144 \$12,184 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) TPD (till age 85) Critical Illness Accelerator ANB \$1,910 \$1,930 \$1,930 \$2,942 \$2,860 \$4,121 \$8,045 \$4,425 \$5,311 \$10,045 \$5,774 \$5,326 \$6,855 \$13,945 \$8,015 |

to age 100 (50) - - - **\$60,780** - - -

| Sum Assured | Smoker d (Death/TI) | \$10,000,000 | Sum Assured (TPE | o/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 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 |
| 27/30 | 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 \$2,751 | \$6,600 | | \$2,712 \$2,716 | \$3,780 \$4,000 | \$3,818 \$3,818 | \$2.481 | \$2,275 \$2,565 |
| | 10 (renewal) to age 65 (30) | \$5,088 | \$13,000 | | \$2,710 | \$4,000 | \$3,818 | \$2,481 | \$4,385 |
| 34 / 35 | to age 85 (50) | \$11,256 | \$13,000 | | \$17,514 | \$23,200 | | \$14,623 | \$11,503 |
| | to age 99 (64) | \$30,034 | | \$27,300 | 917,514 | \$25,200 | | \$14,023 | \$11,500 |
| | to age 100 (65) | | | | | \$40.020 | | \$28.833 | |
| | 5 (renewal) | \$3,338 | \$9,200 | | \$3,448 | \$5,020 | \$4,778 | - | \$3,420 |
| | 10 (renewal) | \$3,702 | | | \$3,824 | \$5,240 | | \$3,648 | \$3,707 |
| 39 / 40 | to age 65 (25) | \$6,789 | \$17,600 | | \$7,022 | \$10,920 | \$9,029 | \$7,473 | \$5,602 |
| 37 / 40 | to age 85 (45) | \$15,179 | | | \$22,022 | \$29,440 | - | \$18,654 | \$14,851 |
| | to age 99 (59) | \$39,321 | | \$34,944 | | - | | - | - |
| | to age 100 (60) | | | | | \$51,460 | | \$39,219 | |
| | 5 (renewal) 10 (renewal) | \$4,768 \$5,762 | \$14,400 | | \$5,416 | \$7,360 \$8,680 | | \$6,110 | \$4,495 \$5,631 |
| | to age 65 (20) | \$5,762 | \$23,100 | | \$6,367 \$9,000 | \$12,880 | \$7,167 \$12,565 | \$9,758 | \$5,031 |
| 44 / 45 | to age 85 (40) | \$20,850 | \$23,100 | | \$28,600 | \$12,880 | | \$9,758 | \$7,123 \$19,724 |
| 44 / 45 t | to age 99 (54) | \$52,964 | | \$50 214 | \$20,000 | \$57,500 | \$30,103 | \$24,507 | \$17,724 |
| | to age 100 (55) | 332,701 | | \$50,21 | | \$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 | \$30,200 | | \$12,738 | \$17,780 | \$15,830 | \$10,806 | \$10,711 |
| 47/30 | to age 85 (35) | \$28,848 | | | \$36,871 | \$51,720 | \$54,102 | \$28,131 | \$27,660 |
| | to age 99 (49) | \$73,339 | | \$70,264 | | | | - | |
| | to age 100 (50) | - | | | | \$86,240 | | \$59,678 | |
| | | | | | | | | | |
| Coverage + A | Accelerated CI | TPD (till age 99) | Death/TI/CI TPD (till age 65) Critical Care | - | Death/TI/CI TPD (till age 85) AdvancedCare | Death/TI/CI TPD (till age 86) Advanced CI Rider | Death/TI/CI TPD (till age 85) Critical Care | Death/TI/CI/ TPD (till age 70) Essential Protect | Death/TI/CI/ 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 |
| Coverage + A | 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 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 | TPD (till age 86) Advanced CI Rider ANB \$5,280 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 |
| ALB / ANB | Policy Term | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | 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 (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 \$3,104 \$3,465 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 |
| 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 \$3,104 \$3,465 \$6,738 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 |
| 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 \$3,104 \$3,405 \$6,738 \$13,324 \$30,365 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 |
| 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) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$30,365 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 |
| ALB / ANB | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 97 (67) to age 100 (70) 5 (renewal) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$30,365 \$7,328 \$3,863 \$4,721 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$5,920 \$6,500 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,989 \$3,545 |
| ALB / ANB | Policy Term 5 (renewal) 10 (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 \$3,104 \$5,3465 \$6,738 \$13,324 \$33,365 \$3,365 \$4,721 \$6,838 \$6,838 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$8,824 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 89 (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 \$3,104 \$3,465 \$6,7,78 \$13,244 \$33,465 \$4,721 \$5,836 \$4,721 \$5,830 \$8,830 \$8,830 \$8,830 \$8,830 | TPD (till age 65) Critical Care Rider ALB \$6,800 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$5,920 \$6,500 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,989 \$3,545 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) to age 65 (35) to age 85 (55) to age 97 (67) to age 100 (70) 5 (renewal) to age 65 (30) to age 85 (50) to age 90 (64) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$5,3465 \$6,738 \$13,324 \$33,365 \$3,365 \$4,721 \$6,838 \$6,838 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$8,824 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 |
| ALB / 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 95 (50) to age 99 (64) to age 60 (65) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$33,859 \$4,721 \$8,830 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 | TPD (till age 65) Critical Care Rider ALB \$6.800 \$14,960 \$8,600 | | TPD (till age 85) AdvancedCare Rider ANB \$2.933 \$3.139 \$7.055 \$18.232 \$3.897 \$4.155 \$8.824 \$23.837 | TPD (till age 86) Advanced CI Rider ANB \$5.280 \$5.440 \$11.860 \$25.880 \$32.100 \$5.920 \$6.500 \$12.740 \$31.640 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3.772 \$3.835 \$9,930 \$5,373 \$5,417 \$10,696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 85 (55) 10 age 90 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 85 (30) 10 age 90 (40) | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.104 \$3.465 \$4.728 \$1.324 \$3.365 \$4.721 \$8.833 \$1.126 \$2.3145 \$5.833 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 \$5.835 | TPD (till age 65) Critical Care Rider ALB \$6,800 | - | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$8,824 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$31,644 \$50,080 \$50,080 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,437 \$5,417 \$10,696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 85 (35) 10 age 95 (35) 10 age 95 (35) 10 age 95 (35) 10 age 95 (30) 10 (renewal) 10 (renewal) 10 (age 95 (30) 10 age 95 (40) 10 age 95 (40) 10 age 10 (50) 5 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$33,859 \$4,721 \$8,830 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 \$1,847 | TPD (till age 65) Critical Care Rider ALB \$6,800 \$14,960 \$8,600 \$18,520 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,159 \$8,824 \$23,837 | TPD (till age 86) Advanced CI Rider ANB \$5,28C \$5,44C \$11,86C \$25,88C \$33,10C \$5,92C \$6,50C \$12,74C \$31,64C | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3.772 \$3.835 \$9,930 \$5.373 \$5.417 \$10.696 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,71 \$11,71 \$2,989 \$3,545 \$6,437 \$14,911 |
| ALB / ANB 29 / 30 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) 10 age 85 (55) 10 age 90 (69) 10 age 100 (70) 5 (renewal) 10 (renewal) 10 age 85 (30) 10 age 90 (40) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,778 \$13,324 \$33,65 \$33,65 \$4,721 \$5,883 \$18,200 \$18,126 \$9,942 \$9,942 \$5,637 \$5,637 | TPD (till age 65) Critical Care Rider ALB \$6.800 \$14,960 \$8,600 | | TPD (till age 85) AdvancedCare Rider ANB \$2.933 \$3.139 \$7.055 \$18.232 \$3.897 \$3.897 \$5.824 \$23.837 \$5.323 \$6.107 | TPD (till age 86) Advanced CI Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$31,644 \$50,080 \$50,080 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,477 \$10,696 \$7,640 \$7,923 \$13,596 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,771 \$2,989 \$3,545 \$4,971 \$5,149 \$5,549 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 99 (69) 10 age 85 (55) 10 age 99 (69) 10 age 65 (35) 10 age 99 (69) 10 age 65 (35) 10 age 65 (35) 10 (renewal) 10 (r | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.104 \$5.104 \$6.738 \$1.324 \$5.3345 \$3.863 \$4.721 \$8.803 \$18.126 \$5.93145 \$5.803 \$5.803 \$5.803 \$5.803 \$5.803 \$5.803 \$5.803 \$5.803 | TPD (till age 65) Critical Care Rider ALB \$6,800 \$14,960 \$8,600 \$18,520 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,897 \$4,155 \$8,824 \$23,837 \$5,010 \$5,025 \$5,023 | TPD (till age 86) Advanced Cl Rider ANB \$5,280 \$5,440 \$1,800 \$25,880 \$39,100 \$5,920 \$5,500 \$12,740 \$31,640 \$5,900 \$6,500 \$12,740 \$5,900 \$6,200 \$6,900 \$1,800 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,477 \$10,696 \$7,640 \$7,923 \$13,596 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 \$14,911 \$5,198 \$5,611 \$8,254 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (55) 10 age 97 (67) 10 age 100 (70) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,788 \$13,324 \$53,365 \$3,863 \$4,721 \$5,883 \$18,126 \$3,845 \$5,877 \$5,687 \$5,687 \$5,687 \$5,889 \$12,058 | TPD (till age 65) Critical Care Rider ALB \$5,800 \$14,960 \$88,600 \$18,520 \$12,640 \$25,340 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$3,877 \$4,159 \$8,824 \$23,837 \$5,323 \$6,107 \$11,234 \$30,134 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11.866 \$25,880 \$39,100 \$5,925 \$6,500 \$12,740 \$31,640 \$5,926 \$6,800 \$1,800 \$1,800 \$40,166 \$40,166 | TPO (til lage 85) Critical Care Enhancer Rider (t) ALB \$3,772 \$3,835 \$9,930 \$5,417 \$10,696 \$7,640 \$7,723 \$13,598 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,989 \$3,545 \$6,437 \$14,911 \$5,198 \$5,611 \$8,254 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (enewal) 10 (enewal) 10 (enewal) 10 age 85 (55) 10 age 97 (69) 10 age 85 (55) 10 age 97 (69) 10 age 85 (55) 10 age 97 (69) 10 age 85 (57) 10 age 87 (57) 10 | TPD (till age 99) CI Advance Cover Plus IV ANB \$1.104 \$4.738 \$1.324 \$1.324 \$1.324 \$1.324 \$1.324 \$1.325 \$1.325 \$1.326 \$1 | TPD (till age 65) Critical Care Rider ALB \$6,800 \$14,960 \$8,600 \$18,520 | | TPD (till age 85) AdvancedCare Rider Rider S.2,933 \$1,933 \$1,023 \$1,023 \$3,897 \$4,159 \$4,159 \$4,159 \$5,822 \$5,107 \$5,322 \$5,107 \$11,233 \$30,134 | TPD (till age 86) Advanced CI Rider S. 280 \$1.86C \$2.86C \$2.86C \$3.40C \$3.40C \$3.40C \$3.40C \$3.40C \$3.40C \$3.40C \$3.40C \$4.20C \$ | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3.772 \$3.835 \$9,930 \$5.373 \$5.417 \$10,696 \$7,923 \$13,598 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,089 \$2,799 \$4,972 \$11,173 \$2,989 \$3,345 \$4,972 \$11,471 \$5,540 \$5,611 \$8,254 \$19,951 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 56 (35) 10 age 57 (65) 10 age 97 (67) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3.104 \$3.465 \$5.788 \$13.324 \$3.365 \$3.863 \$4.721 \$8.803 \$18.126 \$5.863 \$4.721 \$5.863 \$5.863 \$4.721 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 | TPO (till age 65) Critical Care Rider 8.4,960 \$14,960 \$18,500 \$18,500 \$12,640 \$22,340 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$18,232 \$4,159 \$5,825 \$5,825 \$6,107 \$11,234 \$30,134 \$8,424 \$10,166 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$5,920 \$6,500 \$5,920 \$6,500 \$12,740 \$31,640 \$51,860 \$51,860 \$51,860 \$51,860 \$51,870 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 | TPD (till age 85) Critical Care Enhancer Rider (ti) ALB \$3,772 \$3,855 \$9,930 \$5,373 \$5,417 \$10,696 \$7,923 \$13,598 \$11,563 \$11,563 \$11,1563 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,173 \$2,989 \$3,545 \$6,437 \$14,911 \$5,611 \$5,254 \$19,951 \$7,407 \$9,173 |
| 29/30 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 85 (35) 10 age 97 (69) 10 age 85 (15) 10 age 95 (10) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$3,305 \$3,305 \$13,324 \$4,721 \$6,830 \$31,105 \$3,105 | TPD (till age 65) Critical Care Rider ALB \$5,800 \$14,960 \$88,600 \$18,520 \$12,640 \$25,340 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$4,159 \$4,159 \$4,159 \$5,824 \$53,837 \$5,323 \$5,323 \$5,323 \$6,107 \$11,234 \$8,424 \$50,162 \$11,4400 | TPD (till age 86) Advanced CI Rider ANB \$5,480 \$5,440 \$1,860 \$25,880 \$33,100 \$5,920 \$6,500 \$12,740 \$83,000 \$83,000 \$1,800 \$1,800 \$40,160 \$63,400 \$11,760 \$11,760 \$11,760 \$11,760 \$11,760 \$11,760 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,417 \$10,696 \$7,640 \$11,593 \$11,593 \$11,593 \$11,593 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Saccelerator ANB \$2,689 \$4,972 \$4,972 \$11,171 \$2,989 \$3,544 \$5,497 \$14,911 \$5,519 \$5,519 \$5,519 \$5,611 \$6,254 \$19,951 |
| 29 / 30 34 / 35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 95 (65) 10 age 99 (69) 10 age 100 (70) 10 (renewal) 10 age 65 (72) 10 age 85 (40) 10 age 85 (40 | TPD (till age 99) CI Advance Cover Plus IV ANB \$3.104 \$3.465 \$5.788 \$13.324 \$3.365 \$3.863 \$4.721 \$8.803 \$18.126 \$5.863 \$4.721 \$5.863 \$5.863 \$4.721 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 \$5.863 | TPO (till age 65) Critical Care Rider 8.4,960 \$14,960 \$18,500 \$18,500 \$12,640 \$22,340 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$18,232 \$4,159 \$5,825 \$5,825 \$6,107 \$11,234 \$30,134 \$8,424 \$10,166 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$5,920 \$6,500 \$5,920 \$6,500 \$12,740 \$31,640 \$51,860 \$51,860 \$51,860 \$51,860 \$51,870 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 \$51,970 | TPD (till age 85) Critical Care Enhancer Rider (ti) ALB \$3,772 \$3,855 \$9,930 \$5,373 \$5,417 \$10,696 \$7,923 \$13,598 \$11,563 \$11,563 \$11,1563 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,173 \$2,989 \$3,545 \$6,437 \$14,911 \$5,611 \$5,254 \$19,951 \$7,407 \$9,173 |
| 29/30 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (anewal) 10 age 85 (35) 10 age 99 (69) 10 age 85 (55) 10 age 99 (69) 10 age 85 (50) 10 age 85 (50) 10 age 90 (69) 10 age 85 (10) 10 age 85 (10) 10 age 85 (10) 10 age 97 (64) 10 age 97 (64) 10 age 97 (64) 10 age 97 (64) 10 age 97 (64) 10 age 97 (67) 10 age 97 (67) 10 age 97 (67) 10 age 97 (67) 10 age 98 (10) 10 (60) 10 age 98 (10) 10 | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,738 \$13,324 \$3,305 \$3,305 \$13,324 \$4,721 \$6,830 \$31,105 \$3,105 | TPO (till age 65) Critical Care Rider 8.4,960 \$14,960 \$18,500 \$18,500 \$12,640 \$22,340 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$4,159 \$4,159 \$4,159 \$5,824 \$53,837 \$5,323 \$5,323 \$5,323 \$6,107 \$11,234 \$8,424 \$50,162 \$11,4400 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$51,640 \$51,640 \$51,640 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 \$51,2760 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,417 \$10,696 \$7,640 \$11,593 \$11,593 \$11,593 \$11,593 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illnes Saccelerator ANB \$2,689 \$4,972 \$4,972 \$11,171 \$2,989 \$3,544 \$5,497 \$14,911 \$5,519 \$5,519 \$5,519 \$5,611 \$6,254 \$19,951 |
| 29/30 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (35) 10 age 79 (69) 10 age 79 (69) 10 age 79 (69) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$5,465 \$6,738 \$13,324 \$3,336 \$4,721 \$8,830 \$18,126 \$33,142 \$5,637 \$5,637 \$5,888 \$524,641 \$51,396 \$11,206 \$53,144 \$51,396 \$10,006 \$33,014 \$59,001 | TPD (till age 65) Critical Care Rider \$4.80 \$14,960 \$14,960 \$18,500 \$18,500 \$25,340 \$20,460 \$33,540 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$1,055 \$18,232 \$4,159 \$5,8824 \$23,837 \$4,159 \$5,8824 \$53,0324 \$50,134 \$6,424 \$50,162 \$54,400 \$59,000 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$5,440 \$5,440 \$5,800 \$5,920 \$6,500 \$5,920 \$6,500 \$12,744 \$51,860 \$51,860 \$51,860 \$51,870 \$50,086 | TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696 \$7,640 \$7,923 \$13,598 \$11,598 \$11,598 \$11,598 \$49,189 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,171 \$2,989 \$3,545 \$4,972 \$11,174 \$5,641 \$5,641 \$5,198 \$5,611 \$5,561 \$5,611 \$5,256 \$19,951 \$7,407 \$5,173 \$10,999 \$27,344 |
| 29/30 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (approximate) 10 age 65 (35) 10 age 95 (35) 10 age 97 (69) 10 (approximate) 10 (renewal) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,778 \$13,324 \$3,865 \$3,865 \$4,721 \$5,637 \$5,839 \$6,839 \$6,839 \$6,839 \$12,126 \$5,9342 \$5,637 \$5,637 \$5,839 \$12,058 | TPO (Ell age 65) Critical Care Rider ALB \$5,800 \$14,960 \$18,500 \$18,500 \$12,640 \$25,340 \$20,460 \$33,540 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$1,234 \$5,322 \$5,000 \$1,234 \$5,322 \$5,000 \$1,234 \$5,322 \$5,107 \$11,234 \$5,322 \$5,107 \$11,234 \$5,322 \$5,107 \$11,244 \$5,30,134 \$ | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,940 \$61,800 \$1,800 \$12,760 \$1,800 \$12,760 \$1,800 \$1,8 | TPO (till age 85) Critical Care Enhancer Rider (II) AIB \$3,772 \$3,835 \$5,9730 \$5,417 \$5,640 \$7,640 \$7,640 \$11,593 \$11,593 \$11,593 \$11,833 \$49,189 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,173 \$2,989 \$3,345 \$54,491 \$5,198 \$5,641 \$3,254 \$5,611 \$8,254 \$19,951 \$10,999 \$27,344 |
| 29/30 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (35) to age 95 (35) to age 95 (35) to age 97 (69) to age 85 (35) to age 90 (69) to age 65 (35) to age 65 (25) to age 65 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (35) to age 85 (45) to age 85 (4 | TPD (till age 99) CI Advance Cover Plus IV ANB \$3.104 \$3.3465 \$4.728 \$3.3465 \$3.3866 \$3.3866 | TPD (till age 65) Critical Care Rider \$4.80 \$4.90 \$14,960 \$14,960 \$18,500 \$18,500 \$25,340 \$33,540 \$33,540 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$1,055 \$18,232 \$4,159 \$5,8824 \$53,387 \$4,159 \$58,824 \$53,053 \$5,005 \$5,824 \$50,107 \$51,244 \$510,162 \$514,400 \$59,003 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$5,440 \$5,440 \$5,800 \$5,920 \$6,500 \$5,920 \$6,500 \$12,746 \$31,640 \$5,920 \$6,500 \$12,740 \$13,640 \$14,500 \$5,920 \$6,500 \$14 | TPD (till age 85) Critical Care Enhancer Rider (ti) ALB \$3,772 \$3,835 \$9,930 \$5,373 \$5,417 \$10,696 \$11,563 \$11,574 \$18,878 \$49,189 \$49,189 \$11,574 | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,7197 \$4,972 \$11,171 \$2,989 \$3,545 \$4,977 \$14,911 \$5,641 \$5,641 \$5,641 \$5,641 \$5,641 \$5,641 \$5,641 \$5,673 \$7,407 \$5,173 \$10,999 \$27,344 \$115,604 |
| 29/30 29/30 34/35 | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 79 (69) 10 age 85 (55) 10 age 79 (69) 10 age 85 (50) 10 age 79 (69) 10 age 85 (50) 10 age 79 (64) 10 age 85 (50) 10 age 79 (64) 10 age 85 (65) 10 age 70 (65) 10 age 70 (65) 10 age 70 (75) 10 age 85 (65) 10 age 86 (65) 10 age 87 (67) | TPD (till age 99) CI Advance Cover Plus IV ANB \$3,104 \$3,465 \$6,778 \$13,324 \$3,865 \$3,865 \$4,721 \$5,637 \$5,839 \$6,839 \$6,839 \$6,839 \$12,058 \$13,079 \$13,379 | TPO (Ell age 65) Critical Care Rider ALB \$5,800 \$14,960 \$18,500 \$18,500 \$12,640 \$25,340 \$20,460 \$33,540 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$7,055 \$18,232 \$1,232 \$1,234 \$1,232 \$1,234 \$1,232 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,234 \$1,340 \$1,340 \$1,340 \$1,340 \$1,340 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$11,860 \$25,880 \$39,100 \$5,920 \$6,500 \$12,740 \$51,640 \$5 | TPO (til lage 85) Critical Care Enhancer Rider (II) AIB \$3,772 \$3,835 \$5,973 \$5,417 \$10,696 \$7,640 \$7,762 \$11,563 \$11,563 \$11,563 \$41,174 \$10,876 \$11, | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,173 \$2,989 \$3,345 \$54,491 \$5,198 \$5,641 \$3,254 \$5,611 \$8,254 \$19,951 \$10,999 \$27,344 |
| 29/30 29/30 34/35 39/40 | Policy Term 5 (renewal) 10 (renewal) to age 65 (35) to age 95 (35) to age 95 (35) to age 95 (35) to age 97 (69) to age 85 (35) to age 90 (69) to age 65 (35) to age 65 (25) to age 65 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (25) to age 95 (35) to age 85 (45) to age 85 (4 | TPD (till age 99) CI Advance Cover Plus IV ANB \$3.104 \$3.3465 \$4.728 \$3.3465 \$3.3866 \$3.3866 | TPD (till age 65) Critical Care Rider \$4.80 \$4.90 \$14,960 \$14,960 \$18,500 \$18,500 \$25,340 \$33,540 \$33,540 | | TPD (till age 85) AdvancedCare Rider ANB \$2,933 \$3,139 \$1,055 \$18,232 \$4,159 \$5,8824 \$53,387 \$4,159 \$58,824 \$53,053 \$5,005 \$5,824 \$50,107 \$51,244 \$510,162 \$514,400 \$59,003 | TPD (till age 86) Advanced C1 Rider ANB \$5,280 \$5,440 \$5,440 \$5,440 \$5,800 \$5,920 \$6,500 \$5,920 \$6,500 \$12,746 \$31,640 \$5,920 \$6,500 \$12,740 \$13,640 \$14,500 \$5,920 \$6,500 \$14 | TPO (til lage 85) Critical Care Enhancer Rider (II) AIB \$3,772 \$3,835 \$5,973 \$5,417 \$10,696 \$7,640 \$7,762 \$11,563 \$11,563 \$11,563 \$41,174 \$10,876 \$11, | TPD (till age 70) Essential Protect (See notes) | TPD (till age 85) Critical Illness Accelerator ANB \$2,689 \$2,719 \$4,972 \$11,173 \$2,989 \$3,345 \$5,491 \$5,190 \$5,519 \$5,740 |

| | B/ANB Policy Term 5 (renewal) 10 (renewal) to age 55 (35) to age 95 (65) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 95 (50) to age 95 (50) to age 95 (50) to age 97 (64) to age 97 (64) 10 (renewal) 10 (renewal) 10 (renewal) | Elite Term II (Regular Pay) Death/TI/ TPD (fill age 99) 11.6 11.6 12.1 12.2 13.0 14.1 15.2 15.2 15.3 | Term Guardian Death/TI/ TPD (till age 65) ALB 493 \$3,800 629 208 \$7,300 674 241 126 \$8,800 31 | i-Assure99 (Non-Par Whole Life) Death/TPD (till age 99) ANB 00 - - - 516.89; | i-Protect) Death/TI/ TPD (till age 85) ANB - \$1,796 - \$3,28: \$10,162 | Death/TI/ TPD (till age 86) ANB \$\$ \$2,860 \$\$ \$2,960 \$\$ \$6,040 | ManuProtect Term II Death/TI/ TPD (till age 85) ALB \$2,388 \$2,388 | TermLife Solitaire Death/TI/ TPD (till age 70) ALB | Tokio Marine Term Assure II Death/TI/ TPD (till age 85) |
|--|---|--|---|---|--|---|--|---|--|
| Coverage | B/ANB Policy Term 5 (renewal) 10 (renewal) to age 55 (35) to age 95 (65) to age 100 (70) 5 (renewal) 10 (renewal) 10 (renewal) to age 65 (30) to age 95 (50) to age 95 (50) to age 95 (50) to age 97 (64) to age 97 (64) 10 (renewal) 10 (renewal) 10 (renewal) | TPD (till age 99) ANB \$14.4 \$1.4 \$1.2 \$4.6 \$1.2 \$4.6 \$1.8 \$1.0 \$2.1 \$2.2 \$4.6 \$5.1 \$5.2 \$5.2 \$5.6 \$5.2 \$5.2 \$5.6 \$5.2 \$5.2 \$5.6 \$5.2 \$5.2 \$5.2 \$5.2 \$5.2 \$5.2 \$5.2 \$5.2 | TPD (till age 65) ALB 483 \$3,800 629 208 \$7,300 674 024 | (till age 99) ANB 00 | TPD (till age 85) ANB - \$1,796 - \$1,796 - \$3,289 - \$10,162 | TPD (till age 86) ANB \$ \$2,860 \$ \$2,960 \$ \$6,040 | TPD (till age 85) ALB \$2,388 \$2,388 | TPD (till age 70) ALB | |
| S (renewal) \$1,459 \$3,300 \$1,788 \$2,860 \$2,388 \$1,79 \$2,800 \$2,388 \$1,79 \$2,800 \$2,388 \$1,79 \$2,800 \$2,388 \$1,79 \$2,800 \$2,388 \$1,79 \$1,629 \$2,950 \$2,388 \$1,79 \$1,629 \$2,950 \$2,388 \$1,79 \$1,629 \$2,950 \$2,388 \$1,79 \$1,629 \$2,950 \$2,389 \$3,000 \$3,259 \$6,040 \$5,005 \$3,80 \$2,00 | 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (35) to age 55 (35) to age 100 (70) 5 (renewal) 10 (renewal) 10 age 55 (30) to age 95 (40) | \$1.4' \$1.6' \$3.2' \$6.6' \$18.00 \$2.1' \$2.2' \$4.1' \$2.2- \$4.1' \$2.4.6' \$3.4' \$3.4' | \$3,800 \$629 208 \$7,300 \$674 0024 | 000 - 000 - \$16,892 | - \$1,796 - \$1,796 - \$3,289 - \$10,162 2 | \$ \$2,860 \$ \$2,960 \$ \$6,040 | \$2,388 \$2,388 | - | |
| 10 (renewal) 11,000 - 11,700 12,900 12,308 151,70 10 age 65 (23) 153,200 153,2 | 29/30 to age 85 (35) to age 95 (59) to age 95 (69) to age 90 (69) to age 90 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 50 (30) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 100 (65) 4 (100 to age 90 (64) to age 90 (64) to age 90 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$1,60 \$3,20 \$6,60 \$18,00 \$2,11 \$2,22 \$4,11 \$9,00 \$24,61 \$3,11 | 629 208 \$7,300 674 0024 154 \$4,900 241 126 \$8,800 031 | \$16,892 | - \$1,796 - \$3,289 - \$10,162 2 | \$2,960 \$6,040 | \$2,388 | | ANB |
| 29 / 30 to age 55 (35) | 29/30 to age 55 (33) to age 85 (93) to age 95 (69) to age 90 (69) to age 100 (70) age 57 (69) to age 100 (70) to age 55 (30) to age 55 (30) to age 55 (30) to age 100 (53) 5 (enewal) 10 (renewal) to age 100 (63) | \$3,20 \$6,6i \$18,00 \$2,1! \$2,2: \$4,1: \$5,00 \$24,6i | 208 \$7,300 674 024 - 154 \$4,900 241 126 \$8,800 | \$16,892 - 000 | - \$3,289 - \$10,162 2 | \$6,040 | \$2,388 | | \$1,700 |
| 27/30 to age 85 (%) 5 (% | to age 35 (55) to age 95 (67) to age 100 (70) 5 (renewal) 10 (renewal) to age 53 (50) to age 90 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 (renewal) | \$6.6 \$18.0 \$2.1! \$2.2 \$4.1: \$9.0 \$24.6: | 674 024 - 154 \$4,900 241 126 \$8,800 | \$16,892 - 000 | \$10,162 2 | | | | \$1,701 \$2,675 |
| to age 99 (69) to age 90 (79) 1518,026 1518,792 1518,792 1518,793 | to age 99 (69) to age 100 (70) 5 (renewal) 10 (renewal) to age 85 (30) to age 85 (30) to age 89 (64) to age 100 (65) 5 (renewal) 10 (renewal) | \$18.0° \$2.1' \$2.2° \$4.1' \$9.0° \$24.6' | 024 154 \$4,900 241 126 \$8,800 031 | 000 | 2 | \$10,340 | | | \$6,962 |
| to age 100 (70) | to age 100 (70) 5 (renewal) 10 (renewal) 10 age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) 10 conseval) | \$2.11 \$2,24 \$4.11 \$9.00 \$24.61 | 154 \$4,900 241 126 \$8,800 | 000 | - \$2,167 | | | \$9,582 | \$0,702 |
| 5 (renewal) 52,154 54,000 52,167 53,160 53,161 34/35 10 (renewal) 52,241 52,219 53,280 53,207 52,11 to age 56 (37) 54,126 58,800 54,007 56,000 55,625 54,4 to age 56 (37) 59,031 513,441 518,180 513,241 to age 10 (65) 523,17 513,441 518,180 54,157 to age 10 (65) 523,17 54,480 54,157 39/40 10 (renewal) 53,359 53,250 53,250 53,250 to age 56 (25) 55,423 511,700 53,157 54,480 54,361 53,27 to age 56 (25) 55,423 511,700 53,157 52,380 57,045 55,7 to age 58 (50) 53,253 511,700 53,157 52,380 57,045 53,7 to age 58 (50) 53,253 511,700 53,157 52,380 57,045 53,7 to age 58 (50) 53,253 511,700 53,157 52,380 515,27 to age 58 (50) 53,253 511,700 53,157 52,380 515,27 to age 58 (50) 53,253 511,700 53,157 52,380 515,27 to age 58 (50) 53,253 510,700 515,27 516,877 522,380 515,27 to age 58 (50) 53,253 510,700 515,27 516,877 522,380 515,27 to age 58 (50) 53,253 53,25 | 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) | \$2,2 \$4,1 \$9,0 \$24,6 | 241 126 \$8,800 031 | - | - \$2,167 | ¢27.240 | | e10 020 | |
| 10 (renewal) 52,241 - 52,219 53,280 53,207 52,219 10 age 65 (30) 54,126 58,800 54,097 56,000 55,625 54,41 10 age 95 (50) 59,003 - 513,441 510,180 5,525 54,41 10 age 99 (64) 52,643 - 523,172 - 533,200 10 age 90 (64) 53,132 57,900 53,137 54,480 54,157 10 (renewal) 53,329 - 53,253 54,880 54,346 53,22 10 age 65 (25) 55,423 511,700 55,192 58,180 57,045 55,7 10 age 65 (45) 51,207 - 516,677 522,380 515,27 10 age 99 (59) 532,534 - 531,433 - 531 | 10 (renewal) to age 65 (30) to age 55 (50) to age 55 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$2,2 \$4,1 \$9,0 \$24,6 | 241 126 \$8,800 031 | - | | | ¢2 161 | \$10,730 | \$1,919 |
| 1 to age 65 (30) | 34/35 to age 65 (30) to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$4,12 \$9,03 \$24,63 | 126 \$8,800 031 | 00 | | | | ¢2 128 | \$2,061 |
| 10 age 85 (°C) | to age 85 (50) to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$9,00 \$24,61 \$3,10 | 031 | | | | | | \$3,163 |
| to age 99 (64) | to age 99 (64) to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$24,6: \$3,1: | | - | | | | \$11,367 | \$8,195 |
| to age 100 (65) \$33,200 - \$24,20 - \$24,20 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$3,100 - \$4,15 | to age 100 (65) 5 (renewal) 10 (renewal) to age 65 (25) | \$3,13 | | - \$23.175 | 5 | | | | |
| 5 (renewal) \$3,132 \$7,900 - \$3,137 \$4,400 \$4,157 \$10 (renewal) \$3,389 - \$3,256 \$4,800 \$43,346 \$3,22 \$10 (renewal) \$3,389 - \$3,256 \$4,800 \$4,346 \$3,22 \$10 (renewal) \$3,259 \$5,100 \$5,172 \$5,180 \$7,045 \$5,7 \$10 (renewal) \$10,677 \$22,380 - \$15,27 \$10,677 \$22,380 \$15,27 \$10,677 \$22,380 \$15,27 \$10,677 \$10,6 | 5 (renewal) 10 (renewal) to age 65 (25) | | | - | - | \$35,200 | | \$24,253 | |
| 39 / 40 (renewal) \$3,389 - \$3,256 \$4,880 \$4,346 \$3.2 to age 65 (25) \$5,422 \$11,700 - \$5,192 \$61,800 \$7,045 \$5.7 to age 85 (45) \$12,077 - \$16,877 \$22,380 \$15,207 to age 97 (57) \$32,534 - \$31,438 | 10 (renewal) to age 65 (25) | | 132 \$7.900 | 00 | - \$3,117 | \$4,480 | \$4.157 | - | \$2,915 |
| 39 / 40 to age 85 (45) \$12,077 - \$16,877 \$22,380 - \$15,20 to age 99 (59) \$32,534 - \$31,433 | | \$3,38 | | - | \$3,256 | \$4,880 | | \$3,295 | \$3,060 |
| to age 95 (45) \$12,077 - \$10,877 \$22,380 - \$15,27 to age 99 (59) \$32,534 - \$31,433 | | \$5,42 | 423 \$11,700 | 00 | \$5,192 | \$8,180 | \$7,045 | \$5,718 | \$4,871 |
| | to age 85 (45) | \$12,07 | 077 | - | - \$16,877 | \$22,380 | | \$15,290 | \$12,767 |
| | to age 99 (59) | \$32,50 | 534 | - \$31,433 | 3 | | | | - |
| to age 100 (60) \$45,200 - \$31,4 | to age 100 (60) | | - | | - | \$45,200 | | \$31,442 | |
| 5 (renewal) \$4,380 \$10,800 - \$4,510 \$6,040 \$5,586 | 5 (renewal) | \$4,38 | 380 \$10,800 | 00 | - \$4,510 | \$6,040 | \$5,586 | - | \$3,996 |
| 10 (renewal) \$5,201 - \$4,967 \$7,140 \$6,339 \$5,2' | 10 (renewal) | \$5,20 | 201 | - | \$4,967 | | \$6,339 | \$5,296 | \$4,781 |
| | | | | 00 | \$6,90 | | \$9,349 | \$7,503 | \$5,672 |
| to age 85 (40) \$16,159 - \$21,775 \$30,160 \$27,164 \$19,90 | to age 85 (40) | | | - | | \$30,160 | \$27,164 | \$19,977 | \$15,781 |
| to age 99 (54) \$43,308 - \$43,506 | to age 99 (54) | \$43,30 | 308 | - \$43,500 | 5 | | | - | - |
| | to age 100 (55) | | - | - | | | | \$44,074 | |
| | | | 605 \$14,000 | | | | | | \$6,230 |
| | | | | 00 | - \$6,695 | | | \$6,502 | \$7,304 |
| 49/50 to age 85 (35) \$12,700 - \$5,730 \$12,700 \$30,730 \$20,60 \$20,60 \$39,306 \$20,60 \$39,306 \$20,60 \$39,306 \$20,60 \$39,306 \$20,60 \$30,500 \$39,306 \$20,60 \$30,500 | | | | - | - \$7,371 | \$10,620 | | | +7.0/7 |
| | | | 142 \$17,600 | - | - \$7,37: - \$8,958 | \$12,760 | \$10,797 | \$7,301 | \$7,367 |
| to age 10(5) | to age 77 (47) | \$21,70 \$21,70 \$56,50 | 142 \$17,600 | 00 | - \$7,37: - \$8,958 - \$27,846 | \$12,760 | \$10,797 | \$7,301 \$20,620 | \$7,367 \$20,713 |
| Death/TI/CI | to age 100 (50) | | 142 \$17,600 | - | - \$7,37: - \$8,958 - \$27,846 | \$12,760 | \$10,797 | \$7,301 \$20,620 - \$51,367 | |
| 11 D (till age 05) 11 D (till age 05) 11 D (till age 05) 11 D (till age 05) 11 D (till age 05) | to age 100 (50) | \$21,7: \$56,5: Death/TI/CI/ TPD (till age 99) | 142 \$17,600 730 512 Death/TI/CI TPD (till age 65) Critical Care | - \$60,558 | \$7,37: \$8,956 \$27,846 Death/TI/CI TPD (till age 85) AdvancedCare | \$ \$12,760 \$ \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI | \$10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect | |
| Critical Care Advanced Care Advanced Cl Critical Care Essential Protect | verage + Accelerated CI | \$21,7: \$56,5: Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV | 142 \$17,600 730 512 Death/TI/CI TPD (till age 65) Critical Care Rider | - \$60,558 | \$7,37: \$8,958 \$27,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider | \$ \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider | \$10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness |
| Cl Advance Cover Plus IV Cl Advance Cover Pl | verage + Accelerated CI B / ANB Policy Term 5 (renewal) | \$21,7: \$56,5: Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB | 142 \$17,600 730 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 778 \$5,726 | \$60,558 | \$7.37: \$8.95! \$27.846 Death/Ti/Cl TPD (till age 85) AdvancedCare Rider ANB \$2.97! | \$ \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 | s10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 |
| Cl Advance Cover Plus IV | verage + Accelerated CI B / ANB Policy Term 5 (renewal) 10 (renewal) | \$21,7: \$56,5! Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: | 142 \$17,600 730 Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$5,720 | \$60,558 | \$7,37: \$8,956 \$27,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$2,97: \$3,238 | \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 | peath/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 |
| Alb | NAB Policy Term | \$21,7: \$56,5: Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3,44 | 142 \$17,600 730 Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$5,720 462 452 \$11,880 | \$60,558 | \$7,37' \$8,95! \$7,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$2,97' \$3,233 \$6,394 | 3 \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$11,340 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 |
| Cl Advance Cover Plus IV Cl Advance Plus IV Cl Advance Plus IV Cl Advance Plus IV Cl Advance | B ANB Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 29 / 30 to age 65 (35) to age 85 (55) | \$21.7 \$56.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7 \$3.4 \$6.4, | 142 \$17,600 730 512 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 482 442 452 \$11,880 | \$60,558 | \$7,37' \$8,95! \$7,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$2,97' \$3,233 \$6,394 | 3 \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$11,340 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 |
| Cl Advance Cover Plus IV Critical Care Rider R | Policy Term 5 (renewal) 10 (re | \$21.7 \$56.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7 \$3.4 \$6.4, | 142 \$17,600 730 512 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 482 442 452 \$11,880 | \$60,558 | \$7,37' \$8,95! \$7,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$2,97' \$3,233 \$6,394 | 3 \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$11,340 \$23,360 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 |
| Cl Advance Cover Plus IV Cl Advance Plus IV Cl Advance Plus IV Cl Advance Plus IV Cl Advance Plus IV Cl Advance Plus | NANB Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 age 55 (33) 10 age 95 (69) 10 age 100 (70) 1 | \$21.7: \$56.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7: \$3.4: \$6.4: \$10.9; \$23.3: | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB 422 \$11,886 973 334 | - \$60,558 | \$7.37: \$8,955 \$27.84d 3 Death/TI/CI TPD (till age 85) AdvanceGare Rider ANB \$2,971 \$3,232 \$6,539 \$14,556 | 3 \$12,760 \$36,500 \$75,720 Death/Tl/Cl TPD (till age 86) Advanced Cl Rider ANB \$5,680 \$13,340 \$23,360 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AIB \$3,767 \$3,947 \$8,390 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,391 \$9,362 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV AlB / ANB | Policy Term S (renewal) 10 (renewal) 10 (renewal) 10 (genewal) 10 (ge | \$21,7 \$56, 5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.77 \$3.46 \$6, 4; \$10,9; \$23,8 | 142 \$17,601 Death/TI/CI TDP (till age 65) Critical Care Rider ALB 432 \$11,886 \$778 \$5,726 | - \$60,558 | \$7.37 \$8.955 \$27.846 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ | 3 \$12.76C \$36,50C \$75,72C Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5.68C \$5.84C \$511,34C \$536,24C | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB S3.787 S3.947 S8.390 S5.376 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,759 \$4,391 \$9,362 \$3,487 |
| Cl Advance Cover Plus IV Critical Care Rider R | Verage + Accelerated CI | \$21,7' \$56,5' Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7' \$3,4k \$5,4,5' \$10,9' \$23,3' \$4,2,2' \$5,3,9' \$5,3,9' | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 4462 4462 55,724 4462 58,166 58,166 58,166 58,166 58,166 | - \$60,551 | \$7.37 \$8.955 \$27,846 Death/TI/CI TPD (till age 85) AdvancedCare Rider ANB \$2.97' \$3.23 \$4.07 \$4.407 | 3 \$12,760 \$36,500 \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider \$5,840 \$5,840 \$13,400 \$13,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 \$5,400 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$43,91 \$9,362 \$3,487 \$3,855 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV AlB A | B ANB Policy Term 5 (renewal) 10 (renewal) to age 35 (53) to age 95 (67) 5 (renewal) 10 (rene | \$21.7 \$56.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7 \$3.2 \$4.2 \$5.3.4 \$5.3.4 \$5.3.5 | 142 \$17,607 Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$5,726 432 \$11,886 334 240 \$8,166 362 240 \$8,166 362 362 579, \$15,122 | - \$60,551 | \$7.37 \$8.95! \$27.84e beath/Ti/Ci TPD (till age 85) AdvancedCare Rider ANB \$2.97' \$3.23' \$6.39' \$14.55' \$4.07' \$4.49' \$7.99' | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILO; TPD (till age 86) Advanced CI Rider \$5,690 \$5,840 \$11,340 \$5,690 \$6,740 \$7,480 \$5,740 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,885 \$5,671 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Caver Plus IV | Policy Term 5 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 95 (65) 10 age 90 (67) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (23) 10 age 85 (23) 10 age 85 (23) 10 age 85 (24) 10 age 85 (25) 10 age | \$21,7 \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7. \$3,4,6 \$10,9; \$23,3 \$4.2 \$5.3,8 \$5.3,8 | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 432 \$51,723 452 452 452 453 453 453 453 453 453 453 453 453 454 455 455 | - \$60,551 | \$7.37 \$8.95! \$27.84e beath/Ti/Ci TPD (till age 85) AdvancedCare Rider ANB \$2.97' \$3.23' \$6.39' \$14.55' \$4.07' \$4.49' \$7.99' | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILO; TPD (till age 86) Advanced CI Rider \$5,690 \$5,840 \$11,340 \$5,690 \$6,740 \$7,480 \$5,740 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$43,91 \$9,362 \$3,487 \$3,855 |
| Critical Care Advanced Care Rider Ride | Policy Term 5 (renewal) 10 (re | \$21,7 \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7. \$3,4,6 \$10,9; \$23,3 \$4.2 \$5.3,8 \$5.3,8 | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 432 \$51,723 452 452 452 453 453 453 453 453 453 453 453 453 454 455 455 | - \$60,551 | \$7.37 \$8.95! \$27.84e beath/Ti/Ci TPD (till age 85) AdvancedCare Rider ANB \$2.97' \$3.23' \$6.39' \$14.55' \$4.07' \$4.49' \$7.99' | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILO; TPD (till age 86) Advanced CI Rider \$5,690 \$5,840 \$11,340 \$5,690 \$6,740 \$7,480 \$5,740 | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,885 \$5,671 |
| Critical Care Rider Ride | Verage + Accelerated CI | \$21,7 \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7. \$3.4. \$10,9; \$2.3. \$5.4. \$5.3. \$5.3. \$5.3. \$5.3. | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 432 \$11,886 5973 4342 \$11,886 5973 5973 5974 5975 5 | - \$60,551 | \$7.37 \$8.95 \$27,846 \$27,846 Death/TI/Cl TPD (till age 85) AdvancedCare Rider ANB \$2.97 \$3.23 \$5.29 \$14.55 \$4.45 \$7.99 \$18.79 | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TILO; TPD(till age 86) Advanced CI Rider ANB \$ \$5,840 \$ \$5,840 \$ \$23,360 \$ \$24,760 \$ \$12,380 \$ \$22,300 \$ \$4,740 \$ \$22,700 | \$10,777 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548 \$9,410 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,885 \$5,671 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Right | Policy Term S (renewal) 10 (re | \$21,7 \$5.6.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2.7 \$3.4 \$4.4 \$10.9 \$2.3 \$4.2 \$5.3,6 \$3.5 \$5.3 \$5 | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 778 \$5,722 442 \$11,886 5973 583 584 583,166 586 513,600 586 513,600 | - \$60,551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1,000 \$ | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,680 \$5,840 \$11,340 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,840 \$5,950 \$5,950 | Death/TI/Cl TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$3,787 \$3,947 \$5,394 \$5,376 \$5,410 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,371 \$9,362 \$3,895 \$5,671 \$12,075 \$5,393 \$5,930 |
| Critical Care Advanced Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advanced Care Advanced Care Advanced Care Rider R | Policy Term S (renewal) 10 (re | \$21,7. \$5.6,5. Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7. \$3.4,4 \$4.4,4 \$51.0,9 \$23.3,8 \$5.5,5 \$5.3,3,3 \$33.00 \$5.6,8 \$5.4,2 \$5.8,5 \$5.5,5 \$5.3,3 \$5.3,1 \$5.5,6 | 142 \$17,607 730 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 432 \$11,887 432 \$11,887 432 \$11,887 5529 \$15,126 669 \$13,607 441 5500 \$800 \$13,607 | - \$60,551 | 97.37 \$8.95 \$27,846 \$27,846 Death/TI/Cl TPD (till age 85) AdvancedCare Rider ANB \$2.977 \$3.23 \$4.97 \$4.497 \$4.497 \$5.18,53 \$6.100 \$6.100 \$6.100 \$6.100 \$6.507 | 3 \$12,76C \$ \$36,50C \$ \$75,72C Death/TICI TPD(till age 86) Advanced CI Rider ANB \$ \$5,68C \$ \$5,86C \$ \$5,86C \$ \$13,36C \$ \$23,36C \$ \$1,38C \$ \$28,00C \$ \$46,76C \$ \$9,96C \$ \$11,32C | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$5,947 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) Critical Illness Accelerator ANB \$2,750 \$4,391 \$3,487 \$3,487 \$5,671 \$12,095 \$5,671 \$5,393 \$5,930 \$5,439 |
| Critical Care Rider Ride | 29 / 30 S (renewal) 10 (renewa | \$21,7: \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3,4,4: \$10,9: \$23,3: \$4,2: \$5,3,3: \$4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,8: \$5,7: \$ | 142 \$17,602 Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$5,728 \$5,728 \$5,728 \$5,128 \$6,200 \$8,166 362 \$11,800 \$8,166 362 \$13,600 \$6,000 \$13,600 \$13,600 \$200 \$13,600 \$200 \$200 \$200 \$200 \$200 \$200 \$200 \$ | - \$60,551 | \$7.37 \$8,95 \$27,844 \$27,844 \$27,844 \$1,717 \$1,924 \$1,924 \$1,925 \$1,924 \$ | 3 \$12,76C \$ \$36,50C \$ \$75,72C Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,68C \$51,34C \$51,34C \$51,34C \$52,36C \$52,46C \$536,246 \$512,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$5,947 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,371 \$9,362 \$3,895 \$5,671 \$12,075 \$5,393 \$5,930 |
| Critical Care AdvancedCare Rider | NAMB Policy Term S (renewal) 10 (renewal) | \$21,7: \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3,4,4: \$10,9: \$23,3: \$4,2: \$5,3,3: \$4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,4,3: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,4: \$5,6,8: \$5,7: \$ | 142 \$17,602 Death/TI/CI TPD (till age 65) Critical Care Rider ALB \$5,728 \$5,728 \$5,728 \$5,128 \$6,200 \$8,166 362 \$11,800 \$8,166 362 \$13,600 \$6,000 \$13,600 \$13,600 \$200 \$13,600 \$200 \$200 \$200 \$200 \$200 \$200 \$200 \$ | - \$60,551 | \$7.37 \$8,95 \$27,844 \$27,844 \$27,844 \$1,717 \$1,924 \$1,924 \$1,925 \$1,924 \$ | 3 \$12,76C \$ \$36,50C \$ \$75,72C Death/TI/CI TPD (till age 86) Advanced CI Rider ANB \$5,68C \$51,34C \$51,34C \$51,34C \$52,36C \$52,46C \$536,246 \$512,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C \$51,38C | Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$5,947 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) Critical Illness Accelerator ANB \$2,750 \$4,391 \$3,487 \$3,487 \$5,671 \$12,095 \$5,671 \$5,393 \$5,930 \$5,439 |
| Cl Advance Cover Plus V Cl Advance Cover Plus V Cl Advance Cover Plus V Cl Advance Cover Plus V Right Righ | Name | \$21,7: \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3.44.6 \$6.4: \$10,7: \$2.33. \$4.2: \$5.34.35 \$5.1.35 \$5.5.5 \$5. | 142 \$17,607 730 1512 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 452 452 452 452 452 452 452 452 550 550 550 550 550 550 550 550 550 5 | - 600.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$27,846 \$2,972 \$3,232 \$4,072 \$4,972 \$4,972 \$18,932 \$18 | 3 \$12,76C \$34,50C \$75,72C Death/TICI TPD(till age 86) Advanced CI Rider ANB \$5,68C \$5,84C \$ | \$10,777 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) ALB \$3,787 \$3,947 \$5,376 \$5,548 \$9,410 \$7,676 \$8,006 \$12,094 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 85) Critical Illness Accelerator ANB \$2,750 \$2,779 \$4,371 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095 \$5,573 \$5,930 \$7,418 \$115,503 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B | Section Policy Term Section | \$21,7 | 142 \$17,607 730 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB 413 420 \$11,807 330 \$1,108 432 \$11,807 339 \$1,108 55,72 440 \$8,166 302 529 \$15,126 529 \$13,607 6441 550 \$20,286 650 \$13,607 650 \$20,286 | - 600.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1.00 | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILD (III) age 86) Advanced CI Rider Rider ANB \$5,690 \$51,390 \$52,300 \$52,300 \$52,300 \$52,300 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 \$51,390 | \$10,777 \$39,306 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) (Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095 \$5,671 \$12,095 \$5,730 \$7,418 \$15,533 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B ANB All B AND All B AND All B | Name | \$21,7: \$56,5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3.4: \$50,4: \$50,9: \$4.2: \$5,3: \$4.2: \$5,3: \$4.2: \$5,3: \$4.3: \$5,5: \$4.3: \$5,6: \$ | 142 \$17,600 512 Death/TI/CI TPD (till age 65) Critical Care Rider AlB AlB 452 452 452 452 452 452 453 452 550 550 550 550 550 550 550 550 550 5 | - \$60.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$27,846 \$2,975 \$3,232 \$4,077 \$4,077 \$4,077 \$4,077 \$4,077 \$4,077 \$5,232 \$5,299 \$18,932 \$6,109 \$10,055 \$23,659 \$23,659 \$3,239 \$3,239 \$4,077 \$4,077 \$4,077 \$5,232 \$5,239 \$10,050 \$23,659 \$3,230 \$4,077 \$4,077 \$4,077 \$4,077 \$5,077 | 3 \$12,76C \$345,00C \$75,72C Death/TICI TPD(till age 86) Advanced CI Rider ANB \$5,69C \$5,84C \$1,30C \$5,84C \$1,30C \$ | \$10,777 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$3,787 \$3,947 \$8,390 \$5,376 \$5,548 \$5,410 \$7,676 \$8,006 \$12,094 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) (Critical Illness Accelerator ANB \$2,750 \$4,371 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095 \$5,500 \$5,100 \$7,714 \$11,563 \$6,673 |
| Cl Advance Cover Plus IV Cl Advance Cover Pl | Policy Term S (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 (renewal) 10 age 65 (25) 10 age 95 (55) 10 age 90 (67) 10 (renewal) | \$21,7 \$5.6,5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ | 142 \$17,607 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB 432 \$11,806 432 \$11,806 432 \$11,806 55,726 432 \$11,806 55,726 432 \$11,806 55,726 55,7 | - \$60.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1,770 \$1,970 \$ | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILD (III) age 86) Advanced CI Rider ANB \$5,840 \$11,340 \$11,340 \$23,360 \$30,240 \$5,740 \$12,380 \$12,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$11,300 \$1 | \$10,777 \$39,306 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) (Tritical Illness Accelerator ANB \$2,759 \$4,391 \$9,362 \$3,487 \$18,955 \$5,671 \$12,095 \$7,418 \$15,533 \$7,418 \$15,533 \$7,734 \$8,673 \$9,6673 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B ANB All B AND All B All B AND All B All | Name | \$21,7: 556, 5. Death/TI/CI/ TPD (till age 99) GI Advance Cover Plus IV ANB \$2.7: \$3.4: \$5.0.4: \$5.0.7: \$5.3.3: \$4.2: \$5.3.4: \$5.5.5: \$5.5. | 142 \$17,600 1512 Death/TI/CI TPD (till age 65) Critical Care Rider AlB AlB 420 \$51,728 \$51,728 \$51,180 354 \$240 \$81,160 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$ | - \$60.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1,770 \$1,970 \$ | 3 \$12,760 \$ \$36,500 \$75,720 Death/TILD (III) age 86) Advanced CI Rider ANB \$5,840 \$11,340 \$11,340 \$23,360 \$30,240 \$5,740 \$12,380 \$12,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$15,380 \$11,300 \$1 | \$10,777 \$39,306 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) (Critical Illness Accelerator ANB \$2,750 \$4,371 \$9,362 \$3,487 \$3,895 \$5,671 \$12,095 \$5,500 \$5,100 \$7,714 \$11,563 \$6,673 |
| Cl Advance Cover Plus IV Cl Advance Cover Pl | yerage + Accelerated CI B / ANB Policy Term 5 (renewal) 10 | \$21,7: 556, 5. Death/TI/CI/ TPD (till age 99) GI Advance Cover Plus IV ANB \$2.7: \$3.4: \$5.0.4: \$5.0.7: \$5.3.3: \$4.2: \$5.3.4: \$5.5.5: \$5.5. | 142 \$17,600 1512 Death/TI/CI TPD (till age 65) Critical Care Rider AlB AlB 420 \$51,728 \$51,728 \$51,180 354 \$240 \$81,160 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$11,800 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$ | - \$60.551 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1,770 \$1,970 \$ | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TILO (11) age 86) Advanced CI TPD (till age 86) Advanced CI Rider ANB \$ \$5,680 \$ \$5,680 \$ \$11,340 \$ \$23,360 \$ \$6,740 \$ \$12,380 \$ \$28,700 \$ \$36,280 \$ \$12,380 \$ \$13,340 \$ \$13,380 \$ \$13,340 \$ \$14,160 \$ \$13,060 \$ \$13,060 \$ \$10,060 \$ \$15,060 \$ \$15,060 | \$10,777 \$39,306 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) (Tritical Illness Accelerator ANB \$2,759 \$4,391 \$9,362 \$3,487 \$18,955 \$5,671 \$12,095 \$7,418 \$15,533 \$7,418 \$15,533 \$7,734 \$8,673 \$9,6673 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B ANB All B AND All B All B AND All B | Name | \$21,7: \$56,5. Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3,4: \$4,2: \$5,3: \$4,2: \$5,3: \$5,5: \$5,3: \$5,5: \$5,3: \$5,5: \$5,3: \$5,5: | 142 \$17,600 Death/TI/CI TPD (till age 65) Critical Care Rider AlB AlB AlB Al2 402 \$51,728 \$11,880 \$73 305 \$240 \$81,160 \$300 \$11,80 | | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1,000 \$ | 3 \$12,76C \$ \$36,50C \$ \$75,72C Death/TICI TPD(till age 86) Advanced CI Rider ANB \$5,69C \$5,84C \$13,32C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C \$5,49C | \$10,777 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$3,787 \$3,947 \$8,390 \$5,548 \$5,548 \$5,410 \$10,788 \$10,787 \$10,788 \$11,570 \$15,680 \$33,978 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$3,895 \$5,497 \$12,095 \$5,507 \$12,095 \$5,503 \$7,418 \$15,563 \$7,736 \$6,673 \$9,644 \$21,745 |
| Cl Advance Cover Plus IV Cl Advance Cover Pl | 29 / 30 Policy Term 5 (renewal) 10 (renewal | \$21,7 | 142 \$17,607 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB 462 462 452 462 51,128 463 51,128 550 520 51,128 550 520 520 530 530 530 530 530 530 530 530 530 53 | | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$1.00 | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TILO (11) age 86) Advanced CI TPD (till age 86) Advanced CI Rider ANB \$ \$5,680 \$ \$5,680 \$ \$11,340 \$ \$23,360 \$ \$6,740 \$ \$12,380 \$ \$12,380 \$ \$12,380 \$ \$13,340 \$ \$14,160 \$ \$13,060 \$ \$13,060 \$ \$15,060 \$ | \$10,777 \$39,306 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,733 Death/TI/CI/ TPD (till age 8) Critical Illness Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$13,895 \$5,671 \$12,095 \$5,573 \$5,930 \$7,418 \$15,563 \$7,734 \$8,673 \$9,674 \$21,745 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B | Section Policy Term Section | \$21,7: \$5.6.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7: \$3.4,2 \$5.3,4 \$4.2,2 \$5.3,3,3 \$4.2,2 \$5.3,3,3 \$5.5,5 \$1.3,3,3 \$3.10 \$5.6,8 \$5.4,4 \$5.10,7 \$5 | 142 \$17,600 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB ALB ALB ALB ALB ALB ALB | - \$40,559 | \$7.37 \$8.95 \$27,844 \$27,844 \$27,844 \$27,844 \$2,977 \$4,972 \$18,934 \$14,554 \$14,554 \$14,554 \$14,554 \$14,554 \$14,554 \$15,055 \$15,055 \$23,657 \$23,057 \$24,057 \$25,057 | 3 \$12,76C \$34,50C \$75,72C Death/TICI TPD(till age 86) Advanced CI Rider ANB \$5,68C \$5,84C \$5,84C \$13,34C \$5,84C \$5,84C \$5,84C \$11,32C \$5,84C \$ | \$10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) AlB \$3,787 \$3,947 \$8,390 \$55,376 \$55,548 \$5,548 \$5,540 \$5,006 \$12,094 \$10,788 \$11,570 \$15,680 \$34,975 \$15,680 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) 40,713 \$2,720 \$2,779 \$4,391 \$9,362 \$3,487 \$3,875 \$5,571 \$12,095 \$5,590 \$7,418 \$1,563 \$7,724 \$5,673 \$1,564 \$21,764 |
| Clarification Clarification Critication Criticatio | Section Policy Term S (reneval) 10 (reneval | \$21,7. \$5.5.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV ANB \$2,7. \$3.4,4 \$5.4,4 \$5.10,9 \$23.33 \$5.2,6 \$5.3,8 \$5.3,1 \$5 | 142 \$17,601 Death/TI/CI TPD (till age 65) Critical Care Rider ALB 246 452 452 452 452 452 453 550 550 550 550 550 550 550 550 550 5 | - \$40,559 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$27,846 \$40,000 \$14,556 \$40,000 \$14,556 \$40,000 \$14,556 \$40,000 \$4 | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TILO (11) age 86) Advanced CI TPD (till age 86) Advanced CI Rider ANB \$ \$5,800 \$ \$5,600 \$ \$ | \$10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) 83,397 \$3,397 \$5,376 \$5,546 \$5,546 \$10,788 \$11,570 \$15,076 \$10,788 \$11,570 \$15,076 \$10,078 \$10,078 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,733 Death/TI/CI/ TPD (till age 8) Tritical lines Accelerator ANB \$2,750 \$4,391 \$9,362 \$3,487 \$13,895 \$5,671 \$12,095 \$5,920 \$7,418 \$11,563 \$7,734 \$8,673 \$9,644 \$21,745 \$11,060 \$11,060 \$12,484 \$11,960 |
| Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV Cl Advance Cover Plus IV All B | Name | \$21,7: \$5.6.5 Death/TI/CI/ TPD (till age 99) CI Advance Cover Plus IV \$3.7.7 \$3.4.4 \$4.2 \$5.3.3 \$4.2 \$5.3.3 \$5.5 \$5. | 142 \$17,602 Death/TI/CI TPD (till age 65) Critical Care Rider ALB ALB ALB ALB ALB ALB ALB ALB | - \$40,559 | \$7.37 \$8.95 \$27,846 \$27,846 \$27,846 \$27,846 \$40,000 \$14,556 \$40,000 \$14,556 \$40,000 \$14,556 \$40,000 \$4 | 3 \$12,760 \$ \$36,500 \$ \$75,720 Death/TILO (11) age 86) Advanced CI TPD (till age 86) Advanced CI Rider ANB \$ \$5,800 \$ \$5,600 \$ \$ | \$10,797 \$39,306 Death/TI/CI TPD (till age 85) Critical Care Enhancer Rider (II) 83,397 \$3,397 \$5,376 \$5,546 \$5,546 \$10,788 \$11,570 \$15,076 \$10,788 \$11,570 \$15,076 \$10,078 \$10,078 | \$20,620 \$51,367 Death/TI/CI/ TPD (till age 70) Essential Protect (See notes) | \$20,713 Death/TI/CI/ TPD (till age 8) 40,713 \$2,720 \$2,779 \$4,391 \$9,362 \$3,487 \$3,875 \$5,571 \$12,095 \$5,590 \$7,418 \$1,563 \$7,724 \$5,673 \$1,564 \$21,764 |