

HEALTHCARE

INTERNATIONAL EXCLUSIVE



PREMIUM & COMMISSION TABLE



Contents

Country of Residence	1
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Our definition of Asia	1
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Our definition of Worldwide excluding USA	1
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Annual Premium Table / Commission Table

ZONE 1	Premium Table	2
	Commission Table	14
ZONE 2	Premium Table	4
	Commission Table	16
ZONE 3	Premium Table	6
	Commission Table	18
ZONE 4	Premium Table	8
	Commission Table	20
ZONE 5	Premium Table	10
	Commission Table	22
ZONE 6	Premium Table	12
	Commission Table	24

Three simple steps to find the right premium for your plan

Step 1

Locate your applicable zone from the Country of Residence table

Step 2

Flip to the corresponding page of the Annual Premium Table according to your zone

Step 3

Locate the premium according to your choice of plan, area of cover, and attained age

Do the same for each of your family members to be included in your plan

Note: The premium shown does not include stamp duty.

Country of Residence

Country name	Zone	Country Code
Afghanistan	6	AFG
Albania	6	ALB
Alderney	4	GBA
Algeria	6	ALG
American Samoa	4	ASA
Andorra	5	AND
Angola	6	ANG
Anguilla	4	AGU
Antarctica	5	ANT
Antigua & Barduda	4	ANB
Argentina	4	ARG
Armenia	5	ARM
Aruba	4	ARU
Australia	5	AUS
Austria	5	AUT
Azerbaijan	6	AZR
Azores	5	AZO
Bahamas	4	BHS
Bahrain	2	BRN
Bangladesh	4	BDH
Barbados	4	BDS
Belarus	5	BLR
Belgium	5	BEL
Belize	4	BLZ
Benin	6	BEN
Bermuda	4	BER
Bhutan	5	BHU
Bolivia	4	BOL
Bosnia & Herzegovir	6	BOS
Botswana	6	BTW
Bouvet Island	6	BOV
Brazil	4	BRZ
British Indian Ocean Territory	6	BIO
Brunei Darussalam	6	BRU
Bulgaria	5	BUL
Burkina Faso	5	BKF
Burundi	5	BRD
Cambodia	6	CAM
Cameroon	6	CMR
Canada	6	CDN
Canary Islands	4	CYI
Cape Verde	6	CVI
Cayman Islands	4	CAY
Central African Republic	5	CAR
Chad	6	CHD
Chile	4	CHL
China	2	CHN
Christmas Island	5	CHR
Cocos (Keeling) Islands	5	COC
Colombia	4	COL
Comoros	6	COM
Congo	5	CGO
Congo DR	5	CGO
Cook Islands	4	CRC
Costa Rica	6	COT
Cote D'Ivoire	6	CRO
Croatia	4	CUB
Cuba	5	CYP
Cyprus	6	CZH
Czech Republic	6	DMK
Denmark	6	DJB
Djibouti	4	DOM
Dominica	4	DOM
Dominican Republic	4	ECU
Ecuador	6	EGP
Egypt	4	ELS
El Salvador	5	EGU
Equatorial Guinea	6	ERI
Eritrea	5	EST
Estonia	6	ETH
Ethiopia	4	FAK
Falkland Islands (Malvinas)	6	FIS
Faroe Islands	5	FIJ
Fiji	5	FIN
Finland	5	FRA
France	5	FGU
French Guiana	5	FPO
French Polynesia	5	FST
French Southern Territories	5	GAB
Gabon	6	GAM
Gambia	5	GEO
Georgia		

Country name	Zone	Country Code
Germany	4	GER
Ghana	6	GHA
Gibraltar	4	GBZ
Greece	2	GCE
Greenland	6	GRE
Grenada	4	GND
Guadeloupe	4	GUD
Guam	5	GUA
Guatemala	2	GTM
Guernsey	4	GBG
Guinea	6	GUI
Guinea-Bissau	6	GUB
Guyana	4	GUY
Haiti	4	HAI
Heard and McDonald Islands	5	HMI
Herm	5	HRM
Holy See (Vatican City State)	4	VAT
Honduras	2	HON
Hong Kong	2	HKG
Hungary	6	HUN
Iceland	6	ICL
India	6	IND
Indonesia	5	IDS
Iran (Islamic Republic of)	4	IRN
Iraq	4	IRQ
Ireland	4	IRL
Isle of Man	4	GBM
Israel	2	ISL
Italy	4	ITL
Jamaica	4	JAM
Japan	6	JAP
Jersey	3	GBJ
Jordan	5	JOR
Kazakhstan	6	KAZ
Kenya	4	KEN
Kiribati	5	KIR
Korea (Republic of)	6	KOR
Korea DPR	5	NKO
Kuwait	4	KWT
Kyrgyzstan	5	KYR
Laos People's Deomocratic Rep	5	LAO
Latvia	5	LAT
Lebanon	4	LEB
Lesotho	5	LSO
Liberia	5	LIB
Libyan Arab Jamahiriya	5	LBY
Liechtenstein	4	LCH
Lithuania	5	LIT
Luxembourg	6	LUX
Macau	2	MCA
Madagascar	6	MAD
Madeira	4	MAE
Malawi	5	MLW
Malaysia	6	MAL
Maldives	5	MDS
Mali	6	MAI
Malta	6	MLT
Marshall Islands	5	MIS
Martinique	4	MAR
Mauritania	6	MRT
Mauritius	5	MAU
Mayotte	2	MAY
Mexico	5	MEX
Micronesia Federated States	5	MIC
Moldova (Republic of)	5	MOL
Monaco	4	MNC
Mongolia	4	MNG
Montenegro	5	MTG
Montserrat	4	MON
Morocco	6	MOR
Mozambique	6	MOZ
Myanmar	5	MYN
Namibia	5	NMB
Nauru	5	NAU
Nepal	5	NEP
Netherlands	6	HOL
Netherlands Antilles	4	NEA
New Caledonia	5	NCL
New Zealand	6	NZL
Nicaragua	4	NCA
Niger	5	NGR
Nigeria	5	NIG
Niue	5	NIU

Country name	Zone	Country Code
Norfolk Island	5	NOF
Northern Mariana Islands	5	NMI
Norway	6	NOR
Oman	5	UAO
Pakistan	6	PAK
Palau	5	PAL
Panama	4	PAN
Papua New Guinea	6	PNG
Paraguay	4	PGY
Peru	4	PER
Philippines	6	PHI
Pitcairn	5	PIT
Poland	6	POL
Portugal	4	POR
Puerto Rico	4	PRC
Qatar	5	UAQ
Republic of Macedonia	6	MAC
Reunion	5	RUN
Romania	6	ROM
Russian Federation	3	RUS
Rwanda	5	RWA
Saint Helena	4	SHL
Saint Kitts and Nevis	4	STK
Saint Lucia	4	STL
Saint Pierre and Miquelon	4	SPM
Samoa	5	SAU
San Marino	5	SMA
Sao Tome and Principe	5	SAO
Sark	4	GBS
Saudi Arabia	4	SDA
Senegal	5	SGL
Serbia	5	SER
Seychelles	5	SEY
Sierra Leone	5	SLN
Singapore	3	SGP
Slovakia	6	SLV
Slovenia	6	SLO
Solomon Islands	5	SOI
Somalia	5	SOM
South Africa	5	RSA
Spain	3	ESP
Sri Lanka	6	SRL
St Vincent and the Grenadines	4	STV
Sth Georgia and Sth Sandwich Is	4	SGS
Sudan	4	SDN
Suriname	4	SME
Svalbard and Jan Mayen	5	SVA
Swaziland	5	SWZ
Sweden	6	SWE
Switzerland	3	SWI
Syrian Arab Republic	4	SYR
Taiwan	4	TWN
Tajikistan	5	TAJ
Tanzania (United Republic of)	5	TNZ
Thailand	5	THI
Timor-Leste	5	TIM
Togo	6	TOG
Tokelau	5	TOK
Tonga	5	TNG
Trinidad and Tobago	4	TAT
Tunisia	5	TUN
Turkey	5	TRK
Turkmenistan	5	TUR
Turks and Caicos Islands	4	TUK
Tuvalu	5	TUV
UAE	4	UAE
Uganda	5	EAU
Ukraine	5	UKR
United Kingdom	3	GBR
Uruguay	4	UGY
US Minor Outlying Islands	1	USA
USA	1	USA
Uzbekistan	5	UZB
Vanuatu	5	VAN
Venezuela	4	VNZ
Vietnam	5	VIT
Virgin Islands (British)	4	VIK
Virgin Islands (US)	4	VIU
Wallis and Futuna Islands	5	WAL
Western Sahara	5	SAH
Yemen	4	YEM
Zambia	5	ZAM
Zimbabwe	5	ZMB

#We define Asia as

Afghanistan	Cambodia	Indonesia	Laos	Mongolia	Pakistan	Sri Lanka	Timor-Leste
Bangladesh	China	Japan	Macau	Myanmar	Philippines	Taiwan	Turkmenistan
Bhutan	Hong Kong	Kazakhstan	Malaysia	Nepal	Singapore	Tajikistan	Uzbekistan
Brunei	India	Kyrgyzstan	Maldives	North Korea	South Korea	Thailand	Vietnam

^We define Worldwide excluding USA as

Worldwide excluding USA and US Minor Outlying Islands

Plan 1 (Zone 1)

Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide
	RM	RM	RM
0-10			18,673
11			19,062
12			19,454
13			19,843
14			20,232
15			20,621
16			21,658
17			22,725
18			23,821
19			24,943
20			26,883
21			28,465
22			30,083
23			32,906
24			34,209
25			35,554
26			36,939
27			38,368
28			39,846
29			41,371
30			42,945
31			43,794
32			44,694
33			45,653
34			46,675
35			47,756
36			48,901
37			50,116
38			51,405
39			52,764
40			54,201
41			55,701
42			57,286
43			58,959
44			60,726
45			61,319
46			62,881
47			64,922
48			66,878
49			68,896
50			70,207
51			72,670
52			75,225
53			77,885
54			80,651
55			83,522
56			86,510
57			89,613
58			94,409
59			99,490
60			104,094
61			109,797
62			115,837
63			122,238
64			129,014
65			136,199
66			143,806
67			151,870
68			160,413
69			169,464
70			175,504
71			182,190
72			189,141
73			196,370
74			203,885
75			211,696
76			219,817
77			228,264
78			237,046
79			246,174
80			255,667

Plan 2 (Zone 1)

Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide
	RM	RM	RM
0-10			10,716
11			
12			
13			
14			
15			
16			11,195
17			11,703
18			12,229
19			12,778
20			13,354
21			13,953
22			14,583
23			15,235
24			15,924
25			16,642
26			17,390
27			18,170
28			18,988
29			19,845
30			20,735
31			21,669
32			22,644
33			23,662
34			24,729
35			25,840
36			27,003
37			28,217
38			29,489
39			30,818
40			32,204
41			33,652
42			35,165
43			36,747
44			38,403
45			39,747
46			41,137
47			42,577
48			44,068
49			45,612
50			47,205
51			49,095
52			51,058
53			53,101
54			55,225
55			57,434
56			59,730
57			62,118
58			65,848
59			69,801
60			73,986
61			78,426
62			83,131
63			88,120
64			93,404
65			99,013
66			104,950
67			111,249
68			117,923
69			124,998
70			129,998
71			135,199
72			140,607
73			146,229
74			152,079
75			158,163
76			164,488
77			171,071
78			177,910
79			185,027
80			192,429

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 1)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10			9,302
11			
12			
13			
14			
15			
16			9,723
17			10,162
18			10,617
19			11,097
20			11,594
21			12,119
22			12,664
23			13,234
24			13,831
25			14,449
26			15,101
27			15,781
28			16,492
29			17,230
30			18,007
31			18,818
32			19,667
33			20,551
34			21,476
35			22,442
36			23,454
37			24,503
38			25,607
39			26,760
40			27,965
41			29,224
42			30,539
43			31,913
44			33,346
45			34,516
46			35,724
47			36,973
48			38,271
49			39,607
50			40,994
51			42,634
52			44,339
53			46,113
54			47,959
55			49,871
56			51,870
57			53,944
58			57,182
59			60,613
60			64,247
61			68,102
62			72,189
63			76,521
64			81,114
65			85,981
66			91,138
67			96,601
68			102,403
69			108,547
70			112,889
71			117,404
72			122,101
73			126,985
74			132,062
75			137,347
76			142,838
77			148,554
78			154,497
79			160,675
80			167,102

Plan 4 (Zone 1)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10			5,233
11			
12			
13			
14			
15			
16			5,470
17			5,716
18			5,972
19			6,242
20			6,522
21			6,817
22			7,124
23			7,444
24			7,780
25			8,127
26			8,494
27			8,877
28			9,277
29			9,692
30			10,129
31			10,585
32			11,063
33			11,560
34			12,080
35			12,624
36			13,193
37			13,783
38			14,404
39			15,052
40			15,730
41			16,439
42			17,178
43			17,951
44			18,757
45			19,415
46			20,094
47			20,797
48			21,527
49			22,279
50			23,059
51			23,981
52			24,940
53			25,938
54			26,977
55			28,052
56			29,176
57			30,343
58			32,164
59			34,094
60			36,138
61			38,307
62			40,606
63			43,042
64			45,626
65			48,364
66			51,264
67			54,338
68			57,601
69			61,057
70			63,499
71			66,039
72			68,681
73			71,428
74			74,284
75			77,256
76			80,345
77			83,560
78			86,903
79			90,378
80			93,993

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 1 (Zone 2)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	8,589	9,544	17,180
11	8,770	9,744	17,536
12	8,948	9,944	17,895
13	9,125	10,140	18,255
14	9,307	10,340	18,614
15	9,484	10,540	18,970
16	9,962	11,070	19,925
17	10,451	11,614	20,906
18	10,955	12,173	21,913
19	11,474	12,747	22,946
20	12,366	13,740	24,732
21	13,092	14,548	26,188
22	13,837	15,374	27,676
23	15,137	16,817	30,272
24	15,736	17,484	31,473
25	16,354	18,169	32,709
26	16,992	18,880	33,983
27	17,651	19,610	35,297
28	18,328	20,365	36,657
29	19,028	21,143	38,060
30	19,755	21,947	39,509
31	20,143	22,380	40,287
32	20,558	22,843	41,116
33	20,999	23,332	42,001
34	21,469	23,855	42,938
35	21,966	24,406	43,934
36	22,495	24,991	44,986
37	23,050	25,613	46,104
38	23,643	26,273	47,290
39	24,269	26,965	48,538
40	24,932	27,702	49,861
41	25,620	28,468	51,246
42	26,351	29,280	52,700
43	27,120	30,136	54,242
44	27,932	31,035	55,864
45	28,206	31,339	56,412
46	28,924	32,138	57,849
47	29,865	33,183	59,727
48	30,762	34,179	61,526
49	31,691	35,212	63,381
50	32,294	35,883	64,589
51	33,428	37,138	66,852
52	34,602	38,446	69,207
53	35,828	39,805	71,652
54	37,098	41,220	74,196
55	38,420	42,687	76,836
56	39,794	44,212	79,585
57	41,220	45,801	82,440
58	43,428	48,253	86,854
59	45,764	50,849	91,528
60	47,882	53,200	95,765
61	50,505	56,115	101,009
62	53,282	59,204	106,564
63	56,227	62,474	112,453
64	59,345	65,937	118,690
65	62,649	69,611	125,296
66	66,148	73,500	132,297
67	69,859	77,618	139,715
68	73,788	81,985	147,573
69	77,951	86,610	155,899
70	80,729	89,699	161,458
71	83,803	93,117	167,609
72	87,003	96,669	174,004
73	90,325	100,361	180,653
74	93,784	104,202	187,567
75	97,376	108,198	194,752
76	101,112	112,345	202,226
77	104,998	116,663	209,996
78	109,038	121,152	218,072
79	113,238	125,818	226,472
80	117,601	130,670	235,205

Plan 2 (Zone 2)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	4,927	5,476	9,859
11			
12			
13			
14			
15			
16	5,151	5,722	10,301
17	5,381	5,980	10,766
18	5,623	6,249	11,250
19	5,876	6,529	11,756
20	6,141	6,824	12,283
21	6,418	7,132	12,835
22	6,705	7,451	13,415
23	7,010	7,788	14,018
24	7,325	8,139	14,648
25	7,654	8,503	15,309
26	8,000	8,888	15,996
27	8,358	9,287	16,719
28	8,733	9,706	17,468
29	9,129	10,143	18,255
30	9,540	10,596	19,076
31	9,966	11,076	19,937
32	10,415	11,572	20,832
33	10,885	12,094	21,768
34	11,376	12,639	22,748
35	11,887	13,208	23,774
36	12,421	13,803	24,841
37	12,982	14,421	25,959
38	13,565	15,070	27,131
39	14,176	15,750	28,348
40	14,813	16,457	29,627
41	15,478	17,198	30,959
42	16,177	17,974	32,350
43	16,903	18,781	33,810
44	17,663	19,625	35,330
45	18,282	20,313	36,566
46	18,923	21,024	37,845
47	19,584	21,761	39,171
48	20,271	22,522	40,542
49	20,981	23,309	41,959
50	21,715	24,127	43,426
51	22,583	25,091	45,166
52	23,486	26,098	46,971
53	24,426	27,138	48,849
54	25,402	28,225	50,804
55	26,420	29,354	52,836
56	27,476	30,529	54,952
57	28,575	31,751	57,149
58	30,288	33,655	60,579
59	32,104	35,672	64,212
60	34,032	37,816	68,064
61	36,075	40,081	72,147
62	38,238	42,489	76,479
63	40,534	45,036	81,065
64	42,965	47,740	85,931
65	45,542	50,605	91,085
66	48,277	53,638	96,551
67	51,173	56,857	102,346
68	54,242	60,267	108,483
69	57,499	63,886	114,993
70	59,795	66,439	119,595
71	62,188	69,097	124,376
72	64,676	71,863	129,354
73	67,262	74,735	134,527
74	69,954	77,727	139,907
75	72,753	80,834	145,503
76	75,661	84,068	151,325
77	78,687	87,432	157,378
78	81,836	90,927	163,673
79	85,109	94,565	170,218
80	88,515	98,348	177,027

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 2)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10 11 12 13 14 15	4,279	4,755	8,558
16			
17			
18			
19			
20			
21	5,575	6,194	11,149
22	5,826	6,473	11,651
23	6,087	6,764	12,174
24	6,362	7,069	12,724
25	6,646	7,385	13,292
26	6,946	7,718	13,892
27	7,259	8,066	14,518
28	7,586	8,429	15172
29	7,926	8,807	15,851
30	8,283	9,203	16,566
31	8,656	9,618	17,312
32	9,047	10,052	18,093
33	9,453	10,504	18,906
34	9,879	10,976	19,757
35	10,323	11,470	20,646
36	10,788	11,987	21,576
37	11,271	12,523	22,542
38	11,779	13,088	23,558
39	12,309	13,677	24,618
40	12,863	14,293	25,726
41	13,443	14,937	26,885
42	14,048	15,609	28,095
43	14,680	16,311	29,359
44	15,339	17,043	30,677
45	15,877	17,641	31,753
46	16,432	18,258	32,864
47	17,007	18,897	34,014
48	17,604	19,560	35,208
49	18,219	20,243	36,437
50	18,857	20,952	37,713
51	19,611	21,790	39,221
52	20,395	22,661	40,790
53	21,211	23,568	42,422
54	22,061	24,512	44,121
55	22,940	25,489	45,880
56	23,859	26,510	47,718
57	24,814	27,571	49,627
58	26,303	29,225	52,605
59	27,881	30,979	55,761
60	29,553	32,836	59,105
61	31,326	34,807	62,652
62	33,206	36,895	66,411
63	35,198	39,109	70,396
64	37,311	41,457	74,622
65	39,550	43,944	79,100
66	41,922	46,580	83,843
67	44,435	49,372	88,870
68	47,104	52,338	94,207
69	49,930	55,478	99,859
70	51,927	57,697	103,854
71	54,004	60,004	108,007
72	56,165	62,405	112,329
73	58,411	64,901	116,822
74	60,746	67,496	121,492
75	63,177	70,197	126,354
76	65,703	73,003	131,406
77	68,332	75,925	136,664
78	71,066	78,962	142,132
79	73,908	82,120	147,815
80	76,864	85,405	153,728

Plan 4 (Zone 2)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10 11 12 13 14 15	2,407	2,675	4,814
16			
17			
18			
19			
20			
21	3,136	3,484	6,271
22	3,277	3,641	6,554
23	3,424	3,805	6,848
24	3,579	3,976	7,157
25	3,739	4,154	7,477
26	3,907	4,342	7,814
27	4,083	4,537	8,166
28	4,267	4,741	8,534
29	4,458	4,954	8,916
30	4,659	5,177	9,318
31	4,869	5,410	9,738
32	5,089	5,654	10,177
33	5,318	5,908	10,635
34	5,557	6,174	11,113
35	5,807	6,452	11,613
36	6,069	6,743	12,137
37	6,340	7,045	12,680
38	6,626	7,362	13,251
39	6,924	7,693	13,848
40	7,236	8,040	14,471
41	7,562	8,402	15,123
42	7,902	8,780	15,804
43	8,257	9,175	16,514
44	8,628	9,587	17,256
45	8,931	9,923	17,861
46	9,243	10,270	18,486
47	9,567	10,630	19,133
48	9,902	11,003	19,804
49	10,248	11,387	20,495
50	10,607	11,785	21,213
51	11,031	12,257	22,062
52	11,472	12,747	22,944
53	11,931	13,257	23,862
54	12,409	13,788	24,818
55	12,904	14,338	25,807
56	13,421	14,912	26,841
57	13,958	15,508	27,915
58	14,795	16,439	29,590
59	15,683	17,425	31,365
60	16,623	18,470	33,246
61	17,621	19,579	35,241
62	18,678	20,753	37,356
63	19,799	21,999	39,597
64	20,988	23,319	41,975
65	22,247	24,719	44,493
66	23,581	26,201	47,161
67	24,995	27,772	49,989
68	26,496	29,440	52,991
69	28,085	31,206	56,170
70	29,209	32,454	58,417
71	30,377	33,752	60,753
72	31,592	35,102	63,184
73	32,856	36,506	65,711
74	34,170	37,966	68,339
75	35,537	39,485	71,073
76	36,958	41,064	73,915
77	38,436	42,707	76,872
78	39,974	44,416	79,948
79	41,573	46,192	83,145
80	43,236	48,039	86,471

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 1 (Zone 3)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	7,988	8,877	15,977
11	8,155	9,063	16,310
12	8,322	9,247	16,644
13	8,488	9,433	16,977
14	8,655	9,618	17,310
15	8,822	9,803	17,643
16	9,266	10,296	18,529
17	9,721	10,803	19,444
18	10,188	11,322	20,380
19	10,669	11,854	21,343
20	11,499	12,777	22,999
21	12,177	13,529	24,354
22	12,870	14,299	25,735
23	14,077	15,640	28,153
24	14,633	16,258	29,269
25	15,210	16,899	30,417
26	15,802	17,558	31,606
27	16,414	18,236	32,828
28	17,047	18,940	34,091
29	17,699	19,665	35,394
30	18,370	20,413	36,742
31	18,733	20,813	37,468
32	19,122	21,243	38,239
33	19,529	21,699	39,061
34	19,966	22,184	39,931
35	20,429	22,698	40,857
36	20,917	23,243	41,838
37	21,439	23,821	42,876
38	21,987	24,432	43,978
39	22,573	25,080	45,142
40	23,188	25,762	46,371
41	23,828	26,476	47,657
42	24,506	27,228	49,012
43	25,221	28,024	50,445
44	25,976	28,865	51,953
45	26,232	29,147	52,463
46	26,899	29,887	53,797
47	27,773	30,858	55,545
48	28,609	31,788	57,219
49	29,473	32,746	58,945
50	30,035	33,372	60,067
51	31,087	34,539	62,175
52	32,179	35,757	64,363
53	33,316	37,020	66,637
54	34,501	38,334	69,000
55	35,727	39,698	71,459
56	37,006	41,120	74,015
57	38,334	42,593	76,670
58	40,386	44,875	80,773
59	42,561	47,290	85,121
60	44,530	49,479	89,062
61	46,967	52,185	93,940
62	49,553	55,060	99,105
63	52,290	58,100	104,583
64	55,190	61,322	110,382
65	58,263	64,738	116,527
66	61,519	68,355	123,037
67	64,966	72,185	129,937
68	68,622	76,247	137,244
69	72,492	80,547	144,988
70	75,078	83,421	150,158
71	77,936	86,599	155,876
72	80,910	89,902	161,824
73	84,003	93,335	168,005
74	87,217	96,909	174,434
75	90,562	100,624	181,119
76	94,035	104,483	188,071
77	97,646	108,497	195,296
78	101,406	112,671	202,807
79	105,309	117,012	210,617
80	109,372	121,523	218,739

Plan 2 (Zone 3)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	4,582	5,092	9,167
11			
12			
13			
14			
15			
16	4,789	5,323	9,578
17	5,004	5,562	10,012
18	5,231	5,811	10,462
19	5,466	6,072	10,930
20	5,712	6,349	11,426
21	5,968	6,633	11,937
22	6,237	6,932	12,474
23	6,518	7,244	13,035
24	6,814	7,570	13,622
25	7,117	7,908	14,237
26	7,439	8,265	14,879
27	7,774	8,638	15,547
28	8,123	9,026	16,246
29	8,488	9,432	16,976
30	8,872	9,855	17,740
31	9,272	10,301	18,539
32	9,687	10,761	19,372
33	10,124	11,250	20,244
34	10,577	11,753	21,159
35	11,054	12,283	22,111
36	11,553	12,835	23,106
37	12,071	13,412	24,142
38	12,617	14,018	25,230
39	13,181	14,648	26,366
40	13,777	15,305	27,553
41	14,395	15,996	28,790
42	15,044	16,714	30,088
43	15,720	17,468	31,440
44	16,426	18,255	32,856
45	17,003	18,892	34,005
46	17,597	19,553	35,196
47	18,212	20,236	36,428
48	18,850	20,947	37,704
49	19,511	21,680	39,021
50	20,194	22,438	40,388
51	21,001	23,336	42,006
52	21,842	24,269	43,684
53	22,713	25,241	45,431
54	23,624	26,251	47,248
55	24,569	27,299	49,138
56	25,552	28,390	51,104
57	26,573	29,527	53,147
58	28,167	31,298	56,339
59	29,857	33,176	59,718
60	31,651	35,165	63,302
61	33,548	37,277	67,096
62	35,561	39,513	71,125
63	37,696	41,882	75,392
64	39,959	44,398	79,916
65	42,355	47,060	84,709
66	44,898	49,887	89,791
67	47,590	52,879	95,179
68	50,447	56,050	100,891
69	53,473	59,415	106,943
70	55,613	61,789	111,222
71	57,837	64,262	115,670
72	60,149	66,831	120,297
73	62,557	69,505	125,109
74	65,057	72,285	130,113
75	67,661	75,177	135,317
76	70,364	78,184	140,729
77	73,180	81,311	146,360
78	76,107	84,564	152,217
79	79,152	87,947	158,304
80	82,316	91,466	164,637

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 3)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	3,980	4,422	7,959
11			
12			
13			
14			
15			
16	4,160	4,622	8,319
17	4,347	4,830	8,694
18	4,542	5,047	9,084
19	4,747	5,275	9,494
20	4,960	5,511	9,920
21	5,184	5,760	10,368
22	5,418	6,020	10,835
23	5,661	6,290	11,322
24	5,917	6,574	11,833
25	6,181	6,868	12,362
26	6,460	7,178	12,920
27	6,751	7,501	13,502
28	7,055	7,839	14,110
29	7,371	8,190	14,742
30	7,703	8,559	15,406
31	8,050	8,945	16,100
32	8,414	9,348	16,827
33	8,792	9,768	17,583
34	9,187	10,208	18,374
35	9,601	10,667	19,201
36	10,033	11,148	20,066
37	10,482	11,647	20,964
38	10,955	12,172	21,909
39	11,448	12,720	22,895
40	11,963	13,292	23,926
41	12,502	13,891	25,004
42	13,065	14,516	26,129
43	13,652	15,169	27,304
44	14,265	15,850	28,529
45	14,765	16,406	29,530
46	15,282	16,980	30,564
47	15,817	17,574	31,633
48	16,372	18,191	32,743
49	16,943	18,826	33,886
50	17,537	19,485	35,073
51	18,238	20,265	36,476
52	18,968	21,075	37,935
53	19,727	21,918	39,453
54	20,516	22,796	41,032
55	21,334	23,705	42,668
56	22,189	24,655	44,378
57	23,077	25,641	46,153
58	24,462	27,180	48,923
59	25,929	28,810	51,858
60	27,484	30,538	54,968
61	29,133	32,370	58,266
62	30,881	34,313	61,762
63	32,734	36,372	65,468
64	34,700	38,555	69,399
65	36,782	40,868	73,563
66	38,987	43,319	77,974
67	41,325	45,916	82,649
68	43,807	48,674	87,613
69	46,435	51,594	92,869
70	48,292	53,658	96,584
71	50,224	55,804	100,447
72	52,233	58,037	104,466
73	54,322	60,358	108,644
74	56,494	62,771	112,988
75	58,755	65,283	117,509
76	61,104	67,893	122,207
77	63,549	70,610	127,097
78	66,092	73,435	132,183
79	68,734	76,372	137,468
80	71,484	79,426	142,967

Plan 4 (Zone 3)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	2,239	2,487	4,477
11			
12			
13			
14			
15			
16	2,340	2,600	4,680
17	2,446	2,717	4,891
18	2,555	2,839	5,110
19	2,671	2,967	5,341
20	2,790	3,100	5,580
21	2,916	3,240	5,832
22	3,048	3,386	6,095
23	3,185	3,538	6,369
24	3,328	3,698	6,656
25	3,477	3,863	6,954
26	3,634	4,038	7,268
27	3,798	4,220	7,595
28	3,969	4,410	7,937
29	4,146	4,607	8,292
30	4,333	4,815	8,666
31	4,528	5,032	9,056
32	4,733	5,259	9,465
33	4,945	5,495	9,890
34	5,168	5,742	10,335
35	5,401	6,001	10,801
36	5,644	6,271	11,287
37	5,896	6,551	11,792
38	6,162	6,847	12,324
39	6,439	7,155	12,878
40	6,729	7,477	13,458
41	7,032	7,814	14,064
42	7,349	8,165	14,697
43	7,679	8,533	15,358
44	8,024	8,916	16,048
45	8,306	9,228	16,611
46	8,596	9,551	17,192
47	8,897	9,885	17,793
48	9,209	10,232	18,418
49	9,531	10,590	19,061
50	9,865	10,961	19,729
51	10,259	11,399	20,518
52	10,669	11,855	21,338
53	11,096	12,329	22,192
54	11,541	12,823	23,081
55	12,001	13,334	24,001
56	12,481	13,868	24,962
57	12,981	14,423	25,961
58	13,760	15,288	27,519
59	14,585	16,206	29,170
60	15,460	17,177	30,919
61	16,387	18,208	32,774
62	17,371	19,301	34,741
63	18,413	20,459	36,826
64	19,518	21,687	39,036
65	20,689	22,988	41,378
66	21,930	24,367	43,860
67	23,245	25,828	46,489
68	24,641	27,379	49,282
69	26,119	29,021	52,238
70	27,164	30,182	54,328
71	28,250	31,389	56,500
72	29,381	32,645	58,761
73	30,556	33,951	61,111
74	31,778	35,308	63,555
75	33,049	36,721	66,098
76	34,371	38,189	68,741
77	35,746	39,718	71,491
78	37,176	41,307	74,352
79	38,663	42,958	77,325
80	40,209	44,677	80,418

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 1 (Zone 4)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	7,559	8,400	15,118
11	7,718	8,573	15,432
12	7,874	8,748	15,747
13	8,033	8,925	16,062
14	8,189	9,100	16,380
15	8,348	9,274	16,695
16	8,766	9,740	17,532
17	9,199	10,222	18,395
18	9,640	10,715	19,284
19	10,096	11,218	20,195
20	10,881	12,091	21,766
21	11,522	12,803	23,043
22	12,177	13,529	24,354
23	13,322	14,799	26,639
24	13,847	15,384	27,695
25	14,392	15,991	28,783
26	14,951	16,614	29,906
27	15,533	17,258	31,065
28	16,129	17,921	32,257
29	16,747	18,607	33,491
30	17,385	19,313	34,765
31	17,725	19,695	35,453
32	18,091	20,102	36,183
33	18,480	20,532	36,961
34	18,892	20,991	37,787
35	19,332	21,476	38,661
36	19,796	21,995	39,590
37	20,288	22,539	40,572
38	20,806	23,117	41,613
39	21,358	23,732	42,716
40	21,940	24,377	43,879
41	22,546	25,054	45,094
42	23,188	25,765	46,375
43	23,866	26,517	47,731
44	24,580	27,313	49,160
45	24,821	27,580	49,642
46	25,454	28,280	50,905
47	26,280	29,198	52,560
48	27,072	30,080	54,141
49	27,888	30,987	55,774
50	28,420	31,576	56,837
51	29,416	32,683	58,830
52	30,450	33,835	60,900
53	31,528	35,032	63,052
54	32,646	36,272	65,293
55	33,809	37,565	67,614
56	35,016	38,909	70,033
57	36,275	40,305	72,547
58	38,216	42,461	76,433
59	40,272	44,746	80,543
60	42,135	46,815	84,273
61	44,442	49,382	88,888
62	46,890	52,097	93,776
63	49,479	54,978	98,958
64	52,223	58,026	104,446
65	55,130	61,255	110,264
66	58,211	64,678	116,423
67	61,474	68,304	122,949
68	64,933	72,147	129,867
69	68,596	76,217	137,193
70	71,040	78,936	142,085
71	73,748	81,944	147,496
72	76,562	85,069	153,124
73	79,488	88,317	158,973
74	82,528	91,699	165,057
75	85,692	95,213	171,383
76	88,980	98,864	177,957
77	92,398	102,665	184,797
78	95,954	106,613	191,904
79	99,646	110,720	199,296
80	103,491	114,990	206,981

Plan 2 (Zone 4)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	4,336	4,820	8,676
11			
12			
13			
14			
15			
16	4,532	5,035	9,064
17	4,736	5,261	9,471
18	4,951	5,500	9,897
19	5,173	5,746	10,343
20	5,404	6,006	10,811
21	5,650	6,275	11,295
22	5,903	6,560	11,806
23	6,168	6,852	12,336
24	6,445	7,163	12,889
25	6,736	7,485	13,469
26	7,039	7,819	14,076
27	7,354	8,173	14,710
28	7,685	8,542	15,374
29	8,031	8,926	16,065
30	8,392	9,325	16,788
31	8,772	9,747	17,544
32	9,167	10,186	18,332
33	9,578	10,642	19,157
34	10,009	11,123	20,017
35	10,462	11,622	20,920
36	10,930	12,144	21,861
37	11,422	12,694	22,844
38	11,937	13,262	23,874
39	12,474	13,861	24,949
40	13,035	14,483	26,070
41	13,622	15,136	27,242
42	14,233	15,816	28,471
43	14,875	16,526	29,749
44	15,543	17,272	31,090
45	16,089	17,878	32,177
46	16,653	18,501	33,302
47	17,233	19,150	34,470
48	17,836	19,821	35,676
49	18,463	20,513	36,924
50	19,107	21,231	38,219
51	19,871	22,080	39,747
52	20,666	22,963	41,337
53	21,496	23,881	42,989
54	22,353	24,838	44,709
55	23,247	25,832	46,495
56	24,177	26,865	48,358
57	25,144	27,941	50,290
58	26,654	29,615	53,309
59	28,252	31,393	56,508
60	29,949	33,276	59,895
61	31,747	35,273	63,490
62	33,652	37,389	67,300
63	35,668	39,632	71,336
64	37,807	42,009	75,618
65	40,078	44,533	80,154
66	42,481	47,201	84,963
67	45,032	50,036	90,063
68	47,732	53,036	95,467
69	50,596	56,220	101,194
70	52,621	58,467	105,241
71	54,726	60,805	109,452
72	56,914	63,240	113,830
73	59,192	65,767	118,385
74	61,558	68,398	123,120
75	64,020	71,137	128,044
76	66,582	73,979	133,163
77	69,247	76,940	138,490
78	72,016	80,016	144,033
79	74,897	83,220	149,793
80	77,892	86,546	155,784

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 4)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10 11 12 13 14 15	3,766	4,184	7,531
16			
17			
18			
19			
20			
21	4,906	5,451	9,811
22	5,127	5,696	10,253
23	5,357	5,952	10,714
24	5,599	6,221	11,197
25	5,849	6,499	11,697
26	6,113	6,792	12,225
27	6,388	7,098	12,776
28	6,676	7,418	13,351
29	6,975	7,750	13,949
30	7,289	8,099	14,578
31	7,618	8,464	15,235
32	7,961	8,846	15,922
33	8,319	9,243	16,637
34	8,693	9,659	17,386
35	9,085	10,094	18,169
36	9,494	10,549	18,987
37	9,919	11,021	19,837
38	10,366	11,517	20,731
39	10,832	12,036	21,664
40	11,320	12,578	22,639
41	11,830	13,144	23,659
42	12,362	13,736	24,724
43	12,918	14,354	25,836
44	13,498	14,998	26,996
45	13,972	15,524	27,943
46	14,461	16,067	28,921
47	14,966	16,629	29,932
48	15,492	17,213	30,983
49	16,032	17,814	32,064
50	16,594	18,438	33,188
51	17,258	19,175	34,515
52	17,948	19,942	35,895
53	18,666	20,740	37,331
54	19,413	21,570	38,826
55	20,187	22,430	40,374
56	20,996	23,329	41,992
57	21,836	24,262	43,672
58	23,147	25,718	46,293
59	24,535	27,261	49,070
60	26,006	28,896	52,012
61	27,567	30,630	55,134
62	29,221	32,468	58,442
63	30,975	34,416	61,949
64	32,834	36,482	65,668
65	34,804	38,671	69,608
66	36,891	40,990	73,782
67	39,103	43,448	78,205
68	41,452	46,057	82,903
69	43,938	48,820	87,876
70	45,696	50,773	91,391
71	47,523	52,804	95,046
72	49,425	54,916	98,849
73	51,402	57,113	102,803
74	53,457	59,397	106,913
75	55,596	61,773	111,191
76	57,819	64,243	115,637
77	60,132	66,814	120,264
78	62,538	69,487	125,076
79	65,039	72,266	130,078
80	67,640	75,156	135,280

Plan 4 (Zone 4)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10 11 12 13 14 15	2,118	2,354	4,236
16			
17			
18			
19			
20			
21	2,760	3,066	5,519
22	2,884	3,204	5,767
23	3,014	3,348	6,027
24	3,149	3,499	6,298
25	3,290	3,656	6,580
26	3,439	3,821	6,877
27	3,593	3,993	7,186
28	3,755	4,173	7,510
29	3,924	4,359	7,847
30	4,100	4,556	8,200
31	4,285	4,761	8,570
32	4,478	4,976	8,956
33	4,680	5,199	9,359
34	4,890	5,433	9,780
35	5,110	5,678	10,220
36	5,340	5,934	10,680
37	5,579	6,199	11,158
38	5,831	6,479	11,661
39	6,093	6,770	12,186
40	6,368	7,075	12,735
41	6,654	7,394	13,308
42	6,954	7,726	13,907
43	7,267	8,074	14,533
44	7,593	8,436	15,185
45	7,859	8,732	15,718
46	8,134	9,038	16,268
47	8,419	9,354	16,837
48	8,714	9,682	17,428
49	9,018	10,020	18,036
50	9,334	10,371	18,668
51	9,707	10,786	19,414
52	10,096	11,217	20,191
53	10,500	11,666	20,999
54	10,920	12,133	21,840
55	11,355	12,617	22,710
56	11,810	13,123	23,620
57	12,283	13,647	24,565
58	13,020	14,467	26,039
59	13,801	15,334	27,602
60	14,629	16,254	29,257
61	15,506	17,229	31,012
62	16,437	18,263	32,873
63	17,423	19,359	34,846
64	18,469	20,521	36,938
65	19,577	21,752	39,154
66	20,751	23,057	41,502
67	21,995	24,439	43,990
68	23,316	25,907	46,632
69	24,715	27,461	49,430
70	25,704	28,560	51,407
71	26,732	29,702	53,463
72	27,801	30,890	55,602
73	28,913	32,126	57,826
74	30,069	33,410	60,138
75	31,272	34,747	62,544
76	32,523	36,136	65,045
77	33,824	37,582	67,648
78	35,177	39,086	70,354
79	36,584	40,649	73,168
80	38,047	42,275	76,094

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 1 (Zone 5)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	7,300	8,115	14,603
11	7,455	8,281	14,907
12	7,607	8,451	15,210
13	7,759	8,621	15,517
14	7,910	8,789	15,821
15	8,062	8,959	16,125
16	8,467	9,410	16,936
17	8,885	9,873	17,769
18	9,314	10,347	18,625
19	9,751	10,837	19,506
20	10,510	11,677	21,021
21	11,129	12,366	22,258
22	11,762	13,069	23,524
23	12,866	14,295	25,732
24	13,373	14,862	26,750
25	13,899	15,447	27,803
26	14,444	16,048	28,887
27	15,003	16,669	30,005
28	15,581	17,310	31,158
29	16,177	17,973	32,350
30	16,792	18,655	33,580
31	17,121	19,025	34,243
32	17,477	19,417	34,950
33	17,850	19,833	35,698
34	18,247	20,277	36,498
35	18,673	20,747	37,342
36	19,122	21,243	38,239
37	19,596	21,773	39,190
38	20,099	22,332	40,194
39	20,629	22,921	41,256
40	21,191	23,547	42,383
41	21,780	24,198	43,557
42	22,399	24,888	44,797
43	23,054	25,613	46,104
44	23,743	26,379	47,486
45	23,977	26,639	47,949
46	24,584	27,317	49,171
47	25,383	28,206	50,768
48	26,147	29,054	52,297
49	26,936	29,931	53,874
50	27,451	30,502	54,900
51	28,413	31,569	56,826
52	29,413	32,679	58,827
53	30,454	33,835	60,904
54	31,531	35,035	63,067
55	32,653	36,283	65,311
56	33,824	37,583	67,648
57	35,039	38,932	70,074
58	36,912	41,012	73,826
59	38,898	43,220	77,800
60	40,697	45,223	81,399
61	42,927	47,698	85,858
62	45,290	50,323	90,580
63	47,793	53,105	95,587
64	50,441	56,048	100,887
65	53,252	59,167	106,505
66	56,227	62,474	112,453
67	59,378	65,978	118,756
68	62,718	69,689	125,438
69	66,259	73,618	132,515
70	68,618	76,244	137,240
71	71,233	79,148	142,466
72	73,951	82,169	147,903
73	76,777	85,306	153,554
74	79,714	88,573	159,431
75	82,769	91,966	165,539
76	85,947	95,495	171,890
77	89,247	99,165	178,497
78	92,680	102,980	185,363
79	96,250	106,946	192,500
80	99,961	111,068	199,925

Plan 2 (Zone 5)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	4,190	4,655	8,380
11			
12			
13			
14			
15			
16	4,378	4,866	8,757
17	4,574	5,085	9,148
18	4,782	5,311	9,563
19	4,997	5,550	9,993
20	5,220	5,800	10,443
21	5,454	6,061	10,911
22	5,700	6,333	11,403
23	5,957	6,621	11,914
24	6,225	6,917	12,451
25	6,506	7,228	13,012
26	6,798	7,554	13,596
27	7,105	7,893	14,211
28	7,424	8,250	14,848
29	7,758	8,623	15,516
30	8,108	9,010	16,215
31	8,473	9,413	16,945
32	8,852	9,836	17,705
33	9,253	10,281	18,504
34	9,666	10,742	19,338
35	10,105	11,226	20,205
36	10,558	11,730	21,116
37	11,034	12,259	22,064
38	11,530	12,813	23,059
39	12,048	13,388	24,096
40	12,589	13,992	25,183
41	13,158	14,617	26,316
42	13,750	15,278	27,499
43	14,368	15,965	28,735
44	15,013	16,684	30,030
45	15,540	17,268	31,078
46	16,084	17,871	32,169
47	16,645	18,497	33,295
48	17,229	19,146	34,459
49	17,833	19,814	35,664
50	18,458	20,509	36,912
51	19,196	21,327	38,391
52	19,964	22,180	39,928
53	20,763	23,068	41,522
54	21,592	23,992	43,185
55	22,457	24,949	44,913
56	23,355	25,948	46,706
57	24,288	26,988	48,577
58	25,743	28,606	51,491
59	27,292	30,322	54,580
60	28,928	32,142	57,856
61	30,663	34,070	61,328
62	32,503	36,113	65,007
63	34,454	38,280	68,906
64	36,521	40,577	73,041
65	38,710	43,011	77,424
66	41,033	45,592	82,067
67	43,495	48,331	86,991
68	46,107	51,231	92,210
69	48,873	54,303	97,744
70	50,827	56,473	101,655
71	52,858	58,735	105,722
72	54,975	61,082	109,951
73	57,172	63,524	114,348
74	59,461	66,067	118,922
75	61,839	68,709	123,677
76	64,311	71,459	128,624
77	66,885	74,317	133,770
78	69,562	77,289	139,120
79	72,342	80,381	144,685
80	75,239	83,595	150,473

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 5)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	3,637	4,041	7,274
11			
12			
13			
14			
15			
16	3,802	4,224	7,604
17	3,973	4,415	7,946
18	4,152	4,613	8,303
19	4,339	4,821	8,678
20	4,533	5,037	9,066
21	4,739	5,265	9,477
22	4,952	5,502	9,903
23	5,174	5,749	10,348
24	5,408	6,009	10,815
25	5,649	6,277	11,298
26	5,905	6,561	11,809
27	6,170	6,856	12,340
28	6,448	7,165	12,896
29	6,737	7,486	13,474
30	7,041	7,823	14,081
31	7,358	8,175	14,715
32	7,690	8,544	15,379
33	8,035	8,928	16,070
34	8,397	9,330	16,794
35	8,775	9,750	17,549
36	9,170	10,189	18,340
37	9,581	10,645	19,161
38	10,012	11,125	20,024
39	10,463	11,626	20,926
40	10,934	12,149	21,868
41	11,427	12,696	22,853
42	11,941	13,267	23,881
43	12,478	13,864	24,955
44	13,038	14,486	26,075
45	13,495	14,995	26,990
46	13,968	15,520	27,935
47	14,456	16,062	28,912
48	14,964	16,626	29,927
49	15,486	17,206	30,971
50	16,028	17,809	32,056
51	16,669	18,521	33,338
52	17,336	19,262	34,672
53	18,030	20,033	36,059
54	18,752	20,835	37,503
55	19,499	21,666	38,998
56	20,281	22,534	40,561
57	21,092	23,435	42,183
58	22,357	24,842	44,714
59	23,699	26,332	47,397
60	25,120	27,911	50,239
61	26,627	29,586	53,254
62	28,225	31,361	56,450
63	29,919	33,243	59,837
64	31,715	35,239	63,429
65	33,618	37,353	67,235
66	35,634	39,593	71,267
67	37,770	41,967	75,539
68	40,038	44,487	80,076
69	42,441	47,156	84,881
70	44,138	49,042	88,276
71	45,903	51,004	91,806
72	47,740	53,044	95,479
73	49,649	55,166	99,298
74	51,635	57,372	103,269
75	53,701	59,667	107,401
76	55,848	62,053	111,695
77	58,082	64,536	116,164
78	60,406	67,118	120,812
79	62,822	69,802	125,643
80	65,335	72,594	130,669

Plan 4 (Zone 5)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	2,046	2,274	4,092
11			
12			
13			
14			
15			
16	2,139	2,376	4,277
17	2,235	2,484	4,470
18	2,335	2,595	4,670
19	2,441	2,712	4,881
20	2,550	2,834	5,100
21	2,666	2,962	5,331
22	2,786	3,095	5,571
23	2,911	3,234	5,821
24	3,042	3,380	6,084
25	3,178	3,531	6,355
26	3,321	3,690	6,642
27	3,471	3,857	6,941
28	3,627	4,030	7,254
29	3,790	4,211	7,579
30	3,961	4,401	7,921
31	4,139	4,599	8,277
32	4,326	4,806	8,651
33	4,520	5,022	9,040
34	4,723	5,248	9,446
35	4,936	5,484	9,871
36	5,158	5,732	10,316
37	5,389	5,988	10,778
38	5,632	6,258	11,264
39	5,886	6,539	11,771
40	6,151	6,834	12,301
41	6,428	7,142	12,855
42	6,717	7,463	13,433
43	7,019	7,799	14,037
44	7,334	8,149	14,667
45	7,591	8,435	15,182
46	7,857	8,730	15,713
47	8,132	9,035	16,263
48	8,417	9,352	16,834
49	8,711	9,679	17,421
50	9,016	10,018	18,032
51	9,377	10,418	18,753
52	9,752	10,835	19,503
53	10,142	11,269	20,283
54	10,548	11,720	21,095
55	10,968	12,187	21,936
56	11,408	12,675	22,815
57	11,864	13,182	23,728
58	12,576	13,973	25,152
59	13,331	14,812	26,661
60	14,130	15,700	28,259
61	14,978	16,642	29,955
62	15,877	17,641	31,753
63	16,829	18,699	33,658
64	17,839	19,822	35,678
65	18,910	21,011	37,819
66	20,044	22,271	40,087
67	21,245	23,606	42,490
68	22,521	25,024	45,042
69	23,873	26,525	47,745
70	24,828	27,586	49,655
71	25,820	28,689	51,640
72	26,853	29,837	53,706
73	27,928	31,031	55,855
74	29,044	32,271	58,088
75	30,206	33,563	60,412
76	31,414	34,904	62,827
77	32,671	36,301	65,342
78	33,978	37,753	67,956
79	35,337	39,263	70,673
80	36,750	40,834	73,500

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 1 (Zone 6)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	7,045	7,825	14,088
11	7,192	7,988	14,380
12	7,337	8,152	14,673
13	7,485	8,315	14,969
14	7,632	8,477	15,262
15	7,777	8,644	15,554
16	8,170	9,077	16,340
17	8,570	9,525	17,143
18	8,985	9,981	17,969
19	9,406	10,455	18,818
20	10,140	11,267	20,280
21	10,736	11,929	21,473
22	11,348	12,606	22,691
23	12,410	13,791	24,824
24	12,903	14,336	25,806
25	13,411	14,900	26,821
26	13,932	15,480	27,865
27	14,473	16,080	28,947
28	15,029	16,699	30,058
29	15,602	17,339	31,209
30	16,200	17,999	32,395
31	16,518	18,354	33,035
32	16,858	18,733	33,716
33	17,221	19,132	34,439
34	17,606	19,562	35,209
35	18,013	20,013	36,024
36	18,443	20,495	36,891
37	18,903	21,002	37,805
38	19,387	21,543	38,776
39	19,902	22,113	39,802
40	20,443	22,714	40,886
41	21,009	23,344	42,020
42	21,607	24,009	43,216
43	22,240	24,710	44,479
44	22,906	25,450	45,809
45	23,128	25,698	46,256
46	23,717	26,354	47,434
47	24,488	27,210	48,975
48	25,224	28,028	50,449
49	25,988	28,873	51,975
50	26,480	29,425	52,963
51	27,410	30,454	54,819
52	28,376	31,528	56,749
53	29,376	32,642	58,756
54	30,421	33,798	60,841
55	31,502	35,002	63,008
56	32,632	36,254	65,259
57	33,802	37,557	67,603
58	35,609	39,568	71,218
59	37,527	41,694	75,051
60	39,264	43,628	78,525
61	41,412	46,016	82,829
62	43,690	48,545	87,383
63	46,104	51,230	92,213
64	48,664	54,071	97,324
65	51,371	57,082	102,746
66	54,242	60,270	108,483
67	57,282	63,648	114,567
68	60,504	67,230	121,012
69	63,919	71,022	127,838
70	66,196	73,555	132,396
71	68,718	76,355	137,440
72	71,341	79,270	142,685
73	74,066	82,295	148,136
74	76,903	85,447	153,803
75	79,847	88,721	159,698
76	82,914	92,125	165,824
77	86,099	95,665	172,198
78	89,410	99,342	178,819
79	92,854	103,171	185,708
80	96,435	107,149	192,866

Plan 2 (Zone 6)

	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	4,040	4,490	8,084
11			
12			
13			
14			
15			
16	4,225	4,693	8,446
17	4,412	4,905	8,826
18	4,612	5,123	9,225
19	4,820	5,354	9,640
20	5,035	5,596	10,074
21	5,261	5,849	10,527
22	5,500	6,111	11,000
23	5,746	6,387	11,495
24	6,006	6,676	12,014
25	6,275	6,975	12,551
26	6,560	7,285	13,116
27	6,855	7,616	13,708
28	7,163	7,958	14,326
29	7,485	8,315	14,970
30	7,819	8,692	15,643
31	8,173	9,083	16,346
32	8,542	9,490	17,084
33	8,926	9,916	17,852
34	9,329	10,362	18,654
35	9,747	10,830	19,496
36	10,186	11,319	20,371
37	10,642	11,825	21,289
38	11,123	12,359	22,245
39	11,622	12,916	23,247
40	12,148	13,496	24,292
41	12,694	14,103	25,387
42	13,266	14,736	26,528
43	13,861	15,401	27,721
44	14,483	16,092	28,971
45	14,990	16,657	29,984
46	15,516	17,241	31,033
47	16,058	17,843	32,119
48	16,623	18,470	33,245
49	17,203	19,115	34,409
50	17,805	19,783	35,611
51	18,516	20,575	37,036
52	19,257	21,400	38,518
53	20,029	22,252	40,059
54	20,832	23,144	41,660
55	21,661	24,070	43,326
56	22,529	25,034	45,058
57	23,431	26,036	46,860
58	24,838	27,595	49,675
59	26,328	29,250	52,655
60	27,907	31,006	55,812
61	29,580	32,868	59,162
62	31,355	34,839	62,710
63	33,237	36,931	66,474
64	35,230	39,148	70,464
65	37,346	41,495	74,690
66	39,586	43,984	79,171
67	41,959	46,621	83,922
68	44,478	49,422	88,958
69	47,148	52,387	94,296
70	49,033	54,480	98,068
71	50,996	56,661	101,989
72	53,036	58,928	106,067
73	55,156	61,285	110,311
74	57,360	63,736	114,725
75	59,657	66,286	119,314
76	62,042	68,935	124,084
77	64,523	71,693	129,050
78	67,104	74,563	134,212
79	69,789	77,543	139,581
80	72,581	80,646	145,162

Note: The premium rates shown do not include any applicable tax, duty or levy.

Plan 3 (Zone 6)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	3,509	3,899	7,018
11			
12			
13			
14			
15			
16	3,668	4,075	7,335
17	3,833	4,259	7,666
18	4,005	4,450	8,010
19	4,186	4,651	8,371
20	4,373	4,859	8,746
21	4,571	5,079	9,142
22	4,777	5,308	9,554
23	4,992	5,546	9,983
24	5,217	5,797	10,434
25	5,450	6,056	10,900
26	5,696	6,329	11,392
27	5,953	6,614	11,905
28	6,221	6,912	12,441
29	6,499	7,221	12,998
30	6,792	7,547	13,584
31	7,098	7,887	14,196
32	7,418	8,243	14,836
33	7,752	8,613	15,503
34	8,101	9,001	16,201
35	8,465	9,406	16,930
36	8,847	9,830	17,693
37	9,242	10,269	18,484
38	9,659	10,732	19,317
39	10,094	11,215	20,187
40	10,548	11,720	21,096
41	11,023	12,248	22,046
42	11,519	12,799	23,038
43	12,037	13,375	24,074
44	12,578	13,975	25,155
45	13,019	14,466	26,038
46	13,475	14,972	26,949
47	13,946	15,496	27,892
48	14,436	16,039	28,871
49	14,939	16,599	29,878
50	15,463	17,181	30,925
51	16,081	17,868	32,162
52	16,724	18,582	33,448
53	17,393	19,326	34,786
54	18,090	20,100	36,179
55	18,811	20,901	37,622
56	19,565	21,739	39,129
57	20,347	22,608	40,694
58	21,568	23,965	43,136
59	22,862	25,403	45,724
60	24,233	26,926	48,466
61	25,687	28,542	51,374
62	27,229	30,254	54,457
63	28,863	32,070	57,725
64	30,595	33,995	61,190
65	32,431	36,034	64,862
66	34,376	38,196	68,752
67	36,437	40,485	72,873
68	38,625	42,917	77,250
69	40,943	45,492	81,885
70	42,580	47,311	85,160
71	44,283	49,204	88,566
72	46,055	51,172	92,110
73	47,897	53,219	95,794
74	49,812	55,347	99,624
75	51,805	57,561	103,610
76	53,877	59,863	107,753
77	56,032	62,258	112,064
78	58,274	64,749	116,548
79	60,605	67,338	121,209
80	63,029	70,032	126,057

Plan 4 (Zone 6)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM
0-10	1,974	2,193	3,948
11			
12			
13			
14			
15			
16	2,063	2,293	4,126
17	2,156	2,396	4,312
18	2,253	2,503	4,506
19	2,355	2,616	4,709
20	2,460	2,734	4,920
21	2,572	2,857	5,143
22	2,687	2,986	5,374
23	2,808	3,120	5,616
24	2,935	3,261	5,869
25	3,066	3,406	6,131
26	3,204	3,560	6,408
27	3,348	3,720	6,696
28	3,499	3,888	6,998
29	3,656	4,062	7,312
30	3,821	4,245	7,641
31	3,993	4,437	7,985
32	4,173	4,637	8,346
33	4,361	4,845	8,721
34	4,557	5,063	9,113
35	4,762	5,291	9,523
36	4,976	5,529	9,952
37	5,199	5,777	10,397
38	5,433	6,037	10,866
39	5,678	6,309	11,355
40	5,933	6,593	11,866
41	6,201	6,890	12,401
42	6,480	7,200	12,959
43	6,771	7,523	13,542
44	7,075	7,861	14,150
45	7,323	8,137	14,646
46	7,580	8,422	15,159
47	7,845	8,716	15,689
48	8,120	9,022	16,240
49	8,403	9,337	16,806
50	8,698	9,664	17,395
51	9,046	10,051	18,091
52	9,407	10,453	18,814
53	9,784	10,871	19,567
54	10,176	11,306	20,351
55	10,581	11,757	21,162
56	11,005	12,228	22,010
57	11,445	12,717	22,890
58	12,132	13,480	24,264
59	12,860	14,289	25,720
60	13,631	15,146	27,262
61	14,449	16,055	28,898
62	15,316	17,018	30,632
63	16,235	18,039	32,470
64	17,210	19,122	34,419
65	18,242	20,269	36,484
66	19,336	21,485	38,672
67	20,496	22,773	40,991
68	21,727	24,141	43,453
69	23,030	25,589	46,060
70	23,951	26,612	47,902
71	24,909	27,677	49,818
72	25,906	28,784	51,811
73	26,942	29,935	53,883
74	28,019	31,132	56,038
75	29,140	32,378	58,280
76	30,305	33,672	60,610
77	31,518	35,020	63,035
78	32,779	36,421	65,557
79	34,090	37,877	68,179
80	35,453	39,392	70,906

Note: The premium rates shown do not include any applicable tax, duty or levy.

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 1)				Plan 2 (Zone 1)			
Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide	Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide
	RM	RM	RM		RM	RM	RM
0-10			2,800.95	0-10			1,607.40
11			2,859.30	11			
12			2,918.10	12			
13			2,976.45	13			
14			3,034.80	14			
15			3,093.15	15			
16			3,248.70	16			1,679.25
17			3,408.75	17			1,755.45
18			3,573.15	18			1,834.35
19			3,741.45	19			1,916.70
20			4,032.45	20			2,003.10
21			4,269.75	21			2,092.95
22			4,512.45	22			2,187.45
23			4,935.90	23			2,285.25
24			5,131.35	24			2,388.60
25			5,333.10	25			2,496.30
26			5,540.85	26			2,608.50
27			5,755.20	27			2,725.50
28			5,976.90	28			2,848.20
29			6,205.65	29			2,976.75
30			6,441.75	30			3,110.25
31			6,569.10	31			3,250.35
32			6,704.10	32			3,396.60
33			6,847.95	33			3,549.30
34			7,001.25	34			3,709.35
35			7,163.40	35			3,876.00
36			7,335.15	36			4,050.45
37			7,517.40	37			4,232.55
38			7,710.75	38			4,423.35
39			7,914.60	39			4,622.70
40			8,130.15	40			4,830.60
41	Not Applicable		8,355.15	41			5,047.80
42			8,592.90	42			5,274.75
43			8,843.85	43			5,512.05
44			9,108.90	44			5,760.45
45			9,197.85	45			5,962.05
46			9,432.15	46			6,170.55
47			9,738.30	47			6,386.55
48			10,031.70	48			6,610.20
49			10,334.40	49			6,841.80
50			10,531.05	50			7,080.75
51			10,900.50	51			7,364.25
52			11,283.75	52			7,658.70
53			11,682.75	53			7,965.15
54			12,097.65	54			8,283.75
55			12,528.30	55			8,615.10
56			12,976.50	56			8,959.50
57			13,441.95	57			9,317.70
58			14,161.35	58			9,877.20
59			14,923.50	59			10,470.15
60			15,614.10	60			11,097.90
61			16,469.55	61			11,763.90
62			17,375.55	62			12,469.65
63			18,335.70	63			13,218.00
64			19,352.10	64			14,010.60
65			20,429.85	65			14,851.95
66			21,570.90	66			15,742.50
67			22,780.50	67			16,687.35
68			24,061.95	68			17,688.45
69			25,419.60	69			18,749.70
70			26,325.60	70			19,499.70
71			27,328.50	71			20,279.85
72			28,371.15	72			21,091.05
73			29,455.50	73			21,934.35
74			30,582.75	74			22,811.85
75			31,754.40	75			23,724.45
76			32,972.55	76			24,673.20
77			34,239.60	77			25,660.65
78			35,556.90	78			26,686.50
79			36,926.10	79			27,754.05
80			38,350.05	80			28,864.35

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 1)				Plan 4 (Zone 1)			
Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide	Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide
	RM	RM	RM		RM	RM	RM
0-10				0-10			
11				11			
12			1,395.30	12			784.95
13				13			
14				14			
15				15			
16			1,458.45	16			820.50
17			1,524.30	17			857.40
18			1,592.55	18			895.80
19			1,664.55	19			936.30
20			1,739.10	20			978.30
21			1,817.85	21			1,022.55
22			1,899.60	22			1,068.60
23			1,985.10	23			1,116.60
24			2,074.65	24			1,167.00
25			2,167.35	25			1,219.05
26			2,265.15	26			1,274.10
27			2,367.15	27			1,331.55
28			2,473.80	28			1,391.55
29			2,584.50	29			1,453.80
30			2,701.05	30			1,519.35
31			2,822.70	31			1,587.75
32			2,950.05	32			1,659.45
33			3,082.65	33			1,734.00
34			3,221.40	34			1,812.00
35			3,366.30	35			1,893.60
36			3,518.10	36			1,978.95
37			3,675.45	37			2,067.45
38			3,841.05	38			2,160.60
39			4,014.00	39			2,257.80
40			4,194.75	40			2,359.50
41			4,383.60	41			2,465.85
42			4,580.85	42			2,576.70
43			4,786.95	43			2,692.65
44			5,001.90	44			2,813.55
45			5,177.40	45			2,912.25
46			5,358.60	46			3,014.10
47			5,545.95	47			3,119.55
48			5,740.65	48			3,229.05
49			5,941.05	49			3,341.85
50			6,149.10	50			3,458.85
51			6,395.10	51			3,597.15
52			6,650.85	52			3,741.00
53			6,916.95	53			3,890.70
54			7,193.85	54			4,046.55
55			7,480.65	55			4,207.80
56			7,780.50	56			4,376.40
57			8,091.60	57			4,551.45
58			8,577.30	58			4,824.60
59			9,091.95	59			5,114.10
60			9,637.05	60			5,420.70
61			10,215.30	61			5,746.05
62			10,828.35	62			6,090.90
63			11,478.15	63			6,456.30
64			12,167.10	64			6,843.90
65			12,897.15	65			7,254.60
66			13,670.70	66			7,689.60
67			14,490.15	67			8,150.70
68			15,360.45	68			8,640.15
69			16,282.05	69			9,158.55
70			16,933.35	70			9,524.85
71			17,610.60	71			9,905.85
72			18,315.15	72			10,302.15
73			19,047.75	73			10,714.20
74			19,809.30	74			11,142.60
75			20,602.05	75			11,588.40
76			21,425.70	76			12,051.75
77			22,283.10	77			12,534.00
78			23,174.55	78			13,035.45
79			24,101.25	79			13,556.70
80			25,065.30	80			14,098.95

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 2)				Plan 2 (Zone 2)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	1,288.35	1,431.60	2,577.00	0-10	739.05	821.40	1,478.85
11	1,315.50	1,461.60	2,630.40	11			
12	1,342.20	1,491.60	2,684.25	12			
13	1,368.75	1,521.00	2,738.25	13			
14	1,396.05	1,551.00	2,792.10	14			
15	1,422.60	1,581.00	2,845.50	15			
16	1,494.30	1,660.50	2,988.75	16	772.65	858.30	1,545.15
17	1,567.65	1,742.10	3,135.90	17	807.15	897.00	1,614.90
18	1,643.25	1,825.95	3,286.95	18	843.45	937.35	1,687.50
19	1,721.10	1,912.05	3,441.90	19	881.40	979.35	1,763.40
20	1,854.90	2,061.00	3,709.80	20	921.15	1,023.60	1,842.45
21	1,963.80	2,182.20	3,928.20	21	962.70	1,069.80	1,925.25
22	2,075.55	2,306.10	4,151.40	22	1,005.75	1,117.65	2,012.25
23	2,270.55	2,522.55	4,540.80	23	1,051.50	1,168.20	2,102.70
24	2,360.40	2,622.60	4,720.95	24	1,098.75	1,220.85	2,197.20
25	2,453.10	2,725.35	4,906.35	25	1,148.10	1,275.45	2,296.35
26	2,548.80	2,832.00	5,097.45	26	1,200.00	1,333.20	2,399.40
27	2,647.65	2,941.50	5,294.55	27	1,253.70	1,393.05	2,507.85
28	2,749.20	3,054.75	5,498.55	28	1,309.95	1,455.90	2,620.20
29	2,854.20	3,171.45	5,709.00	29	1,369.35	1,521.45	2,738.25
30	2,963.25	3,292.05	5,926.35	30	1,431.00	1,589.40	2,861.40
31	3,021.45	3,357.00	6,043.05	31	1,494.90	1,661.40	2,990.55
32	3,083.70	3,426.45	6,167.40	32	1,562.25	1,735.80	3,124.80
33	3,149.85	3,499.80	6,300.15	33	1,632.75	1,814.10	3,265.20
34	3,220.35	3,578.25	6,440.70	34	1,706.40	1,895.85	3,412.20
35	3,294.90	3,660.90	6,590.10	35	1,783.05	1,981.20	3,566.10
36	3,374.25	3,748.65	6,747.90	36	1,863.15	2,070.45	3,726.15
37	3,457.50	3,841.95	6,915.60	37	1,947.30	2,163.15	3,893.85
38	3,546.45	3,940.95	7,093.50	38	2,034.75	2,260.50	4,069.65
39	3,640.35	4,044.75	7,280.70	39	2,126.40	2,362.50	4,252.20
40	3,739.80	4,155.30	7,479.15	40	2,221.95	2,468.55	4,444.05
41	3,843.00	4,270.20	7,686.90	41	2,321.70	2,579.70	4,643.85
42	3,952.65	4,392.00	7,905.00	42	2,426.55	2,696.10	4,852.50
43	4,068.00	4,520.40	8,136.30	43	2,535.45	2,817.15	5,071.50
44	4,189.80	4,655.25	8,379.60	44	2,649.45	2,943.75	5,299.50
45	4,230.90	4,700.85	8,461.80	45	2,742.30	3,046.95	5,484.90
46	4,338.60	4,820.70	8,677.35	46	2,838.45	3,153.60	5,676.75
47	4,479.75	4,977.45	8,959.05	47	2,937.60	3,264.15	5,875.65
48	4,614.30	5,126.85	9,228.90	48	3,040.65	3,378.30	6,081.30
49	4,753.65	5,281.80	9,507.15	49	3,147.15	3,496.35	6,293.85
50	4,844.10	5,382.45	9,688.35	50	3,257.25	3,619.05	6,513.90
51	5,014.20	5,570.70	10,027.80	51	3,387.45	3,763.65	6,774.90
52	5,190.30	5,766.90	10,381.05	52	3,522.90	3,914.70	7,045.65
53	5,374.20	5,970.75	10,747.80	53	3,663.90	4,070.70	7,327.35
54	5,564.70	6,183.00	11,129.40	54	3,810.30	4,233.75	7,620.60
55	5,763.00	6,403.05	11,525.40	55	3,963.00	4,403.10	7,925.40
56	5,969.10	6,631.80	11,937.75	56	4,121.40	4,579.35	8,242.80
57	6,183.00	6,870.15	12,366.00	57	4,286.25	4,762.65	8,572.35
58	6,514.20	7,237.95	13,028.10	58	4,543.20	5,048.25	9,086.85
59	6,864.60	7,627.35	13,729.20	59	4,815.60	5,350.80	9,631.80
60	7,182.30	7,980.00	14,364.75	60	5,104.80	5,672.40	10,209.60
61	7,575.75	8,417.25	15,151.35	61	5,411.25	6,012.15	10,822.05
62	7,992.30	8,880.60	15,984.60	62	5,735.70	6,373.35	11,471.85
63	8,434.05	9,371.10	16,867.95	63	6,080.10	6,755.40	12,159.75
64	8,901.75	9,890.55	17,803.50	64	6,444.75	7,161.00	12,889.65
65	9,397.35	10,441.65	18,794.40	65	6,831.30	7,590.75	13,662.75
66	9,922.20	11,025.00	19,844.55	66	7,241.55	8,045.70	14,482.65
67	10,478.85	11,642.70	20,957.25	67	7,675.95	8,528.55	15,351.90
68	11,068.20	12,297.75	22,135.95	68	8,136.30	9,040.05	16,272.45
69	11,692.65	12,991.50	23,384.85	69	8,624.85	9,582.90	17,248.95
70	12,109.35	13,454.85	24,218.70	70	8,969.25	9,965.85	17,939.25
71	12,570.45	13,967.55	25,141.35	71	9,328.20	10,364.55	18,656.40
72	13,050.45	14,500.35	26,100.60	72	9,701.40	10,779.45	19,403.10
73	13,548.75	15,054.15	27,097.95	73	10,089.30	11,210.25	20,179.05
74	14,067.60	15,630.30	28,135.05	74	10,493.10	11,659.05	20,986.05
75	14,606.40	16,229.70	29,212.80	75	10,912.95	12,125.10	21,825.45
76	15,166.80	16,851.75	30,333.90	76	11,349.15	12,610.20	22,698.75
77	15,749.70	17,499.45	31,499.40	77	11,803.05	13,114.80	23,606.70
78	16,355.70	18,172.80	32,710.80	78	12,275.40	13,639.05	24,550.95
79	16,985.70	18,872.70	33,970.80	79	12,766.35	14,184.75	25,532.70
80	17,640.15	19,600.50	35,280.75	80	13,277.25	14,752.20	26,554.05

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 2)				Plan 4 (Zone 2)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	641.85	713.25	1,283.70	0-10	361.05	401.25	722.10
11				11			
12				12			
13				13			
14				14			
15				15			
16	670.95	745.50	1,341.75	16	377.40	419.40	754.80
17	701.10	779.10	1,402.20	17	394.50	438.30	788.85
18	732.60	814.05	1,465.20	18	412.05	457.95	824.10
19	765.75	850.80	1,531.35	19	430.80	478.65	861.45
20	799.95	888.90	1,599.90	20	450.00	499.95	900.00
21	836.25	929.10	1,672.35	21	470.40	522.60	940.65
22	873.90	970.95	1,747.65	22	491.55	546.15	983.10
23	913.05	1,014.60	1,826.10	23	513.60	570.75	1,027.20
24	954.30	1,060.35	1,908.60	24	536.85	596.40	1,073.55
25	996.90	1,107.75	1,993.80	25	560.85	623.10	1,121.55
26	1,041.90	1,157.70	2,083.80	26	586.05	651.30	1,172.10
27	1,088.85	1,209.90	2,177.70	27	612.45	680.55	1,224.90
28	1,137.90	1,264.35	2,275.80	28	640.05	711.15	1,280.10
29	1,188.90	1,321.05	2,377.65	29	668.70	743.10	1,337.40
30	1,242.45	1,380.45	2,484.90	30	698.85	776.55	1,397.70
31	1,298.40	1,442.70	2,596.80	31	730.35	811.50	1,460.70
32	1,357.05	1,507.80	2,713.95	32	763.35	848.10	1,526.55
33	1,417.95	1,575.60	2,835.90	33	797.70	886.20	1,595.25
34	1,481.85	1,646.40	2,963.55	34	833.55	926.10	1,666.95
35	1,548.45	1,720.50	3,096.90	35	871.05	967.80	1,741.95
36	1,618.20	1,798.05	3,236.40	36	910.35	1,011.45	1,820.55
37	1,690.65	1,878.45	3,381.30	37	951.00	1,056.75	1,902.00
38	1,766.85	1,963.20	3,533.70	38	993.90	1,104.30	1,987.65
39	1,846.35	2,051.55	3,692.70	39	1,038.60	1,153.95	2,077.20
40	1,929.45	2,143.95	3,858.90	40	1,085.40	1,206.00	2,170.65
41	2,016.45	2,240.55	4,032.75	41	1,134.30	1,260.30	2,268.45
42	2,107.20	2,341.35	4,214.25	42	1,185.30	1,317.00	2,370.60
43	2,202.00	2,446.65	4,403.85	43	1,238.55	1,376.25	2,477.10
44	2,300.85	2,556.45	4,601.55	44	1,294.20	1,438.05	2,588.40
45	2,381.55	2,646.15	4,762.95	45	1,339.65	1,488.45	2,679.15
46	2,464.80	2,738.70	4,929.60	46	1,386.45	1,540.50	2,772.90
47	2,551.05	2,834.55	5,102.10	47	1,435.05	1,594.50	2,869.95
48	2,640.60	2,934.00	5,281.20	48	1,485.30	1,650.45	2,970.60
49	2,732.85	3,036.45	5,465.55	49	1,537.20	1,708.05	3,074.25
50	2,828.55	3,142.80	5,656.95	50	1,591.05	1,767.75	3,181.95
51	2,941.65	3,268.50	5,883.15	51	1,654.65	1,838.55	3,309.30
52	3,059.25	3,399.15	6,118.50	52	1,720.80	1,912.05	3,441.60
53	3,181.65	3,535.20	6,363.30	53	1,789.65	1,988.55	3,579.30
54	3,309.15	3,676.80	6,618.15	54	1,861.35	2,068.20	3,722.70
55	3,441.00	3,823.35	6,882.00	55	1,935.60	2,150.70	3,871.05
56	3,578.85	3,976.50	7,157.70	56	2,013.15	2,236.80	4,026.15
57	3,722.10	4,135.65	7,444.05	57	2,093.70	2,326.20	4,187.25
58	3,945.45	4,383.75	7,890.75	58	2,219.25	2,465.85	4,438.50
59	4,182.15	4,646.85	8,364.15	59	2,352.45	2,613.75	4,704.75
60	4,432.95	4,925.40	8,865.75	60	2,493.45	2,770.50	4,986.90
61	4,698.90	5,221.05	9,397.80	61	2,643.15	2,936.85	5,286.15
62	4,980.90	5,534.25	9,961.65	62	2,801.70	3,112.95	5,603.40
63	5,279.70	5,866.35	10,559.40	63	2,969.85	3,299.85	5,939.55
64	5,596.65	6,218.55	11,193.30	64	3,148.20	3,497.85	6,296.25
65	5,932.50	6,591.60	11,865.00	65	3,337.05	3,707.85	6,673.95
66	6,288.30	6,987.00	12,576.45	66	3,537.15	3,930.15	7,074.15
67	6,665.25	7,405.80	13,330.50	67	3,749.25	4,165.80	7,498.35
68	7,065.60	7,850.70	14,131.05	68	3,974.40	4,416.00	7,948.65
69	7,489.50	8,321.70	14,978.85	69	4,212.75	4,680.90	8,425.50
70	7,789.05	8,654.55	15,578.10	70	4,381.35	4,868.10	8,762.55
71	8,100.60	9,000.60	16,201.05	71	4,556.55	5,062.80	9,112.95
72	8,424.75	9,360.75	16,849.35	72	4,738.80	5,265.30	9,477.60
73	8,761.65	9,735.15	17,523.30	73	4,928.40	5,475.90	9,856.65
74	9,111.90	10,124.40	18,223.80	74	5,125.50	5,694.90	10,250.85
75	9,476.55	10,529.55	18,953.10	75	5,330.55	5,922.75	10,660.95
76	9,855.45	10,950.45	19,710.90	76	5,543.70	6,159.60	11,087.25
77	10,249.80	11,388.75	20,499.60	77	5,765.40	6,406.05	11,530.80
78	10,659.90	11,844.30	21,319.80	78	5,996.10	6,662.40	11,992.20
79	11,086.20	12,318.00	22,172.25	79	6,235.95	6,928.80	12,471.75
80	11,529.60	12,810.75	23,059.20	80	6,485.40	7,205.85	12,970.65

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 3)				Plan 2 (Zone 3)			
Age	Asia# RM	Worldwide ex USA ^Δ RM	Worldwide RM	Age	Asia# RM	Worldwide ex USA ^Δ RM	Worldwide RM
0-10	1,198.20	1,331.55	2,396.55	0-10	687.30	763.80	1,375.05
11	1,223.25	1,359.45	2,446.50	11			
12	1,248.30	1,387.05	2,496.60	12			
13	1,273.20	1,414.95	2,546.55	13			
14	1,298.25	1,442.70	2,596.50	14			
15	1,323.30	1,470.45	2,646.45	15			
16	1,389.90	1,544.40	2,779.35	16	718.35	798.45	1,436.70
17	1,458.15	1,620.45	2,916.60	17	750.60	834.30	1,501.80
18	1,528.20	1,698.30	3,057.00	18	784.65	871.65	1,569.30
19	1,600.35	1,778.10	3,201.45	19	819.90	910.80	1,639.50
20	1,724.85	1,916.55	3,449.85	20	856.80	952.35	1,713.90
21	1,826.55	2,029.35	3,653.10	21	895.20	994.95	1,790.55
22	1,930.50	2,144.85	3,860.25	22	935.55	1,039.80	1,871.10
23	2,111.55	2,346.00	4,222.95	23	977.70	1,086.60	1,955.25
24	2,194.95	2,438.70	4,390.35	24	1,022.10	1,135.50	2,043.30
25	2,281.50	2,534.85	4,562.55	25	1,067.55	1,186.20	2,135.55
26	2,370.30	2,633.70	4,740.90	26	1,115.85	1,239.75	2,231.85
27	2,462.10	2,735.40	4,924.20	27	1,166.10	1,295.70	2,332.05
28	2,557.05	2,841.00	5,113.65	28	1,218.45	1,353.90	2,436.90
29	2,654.85	2,949.75	5,309.10	29	1,273.20	1,414.80	2,546.40
30	2,755.50	3,061.95	5,511.30	30	1,330.80	1,478.25	2,661.00
31	2,809.95	3,121.95	5,620.20	31	1,390.80	1,545.15	2,780.85
32	2,868.30	3,186.45	5,735.85	32	1,453.05	1,614.15	2,905.80
33	2,929.35	3,254.85	5,859.15	33	1,518.60	1,687.50	3,036.60
34	2,994.90	3,327.60	5,989.65	34	1,586.55	1,762.95	3,173.85
35	3,064.35	3,404.70	6,128.55	35	1,658.10	1,842.45	3,316.65
36	3,137.55	3,486.45	6,275.70	36	1,732.95	1,925.25	3,465.90
37	3,215.85	3,573.15	6,431.40	37	1,810.65	2,011.80	3,621.30
38	3,298.05	3,664.80	6,596.70	38	1,892.55	2,102.70	3,784.50
39	3,385.95	3,762.00	6,771.30	39	1,977.15	2,197.20	3,954.90
40	3,478.20	3,864.30	6,955.65	40	2,066.55	2,295.75	4,132.95
41	3,574.20	3,971.40	7,148.55	41	2,159.25	2,399.40	4,318.50
42	3,675.90	4,084.20	7,351.80	42	2,256.60	2,507.10	4,513.20
43	3,783.15	4,203.60	7,566.75	43	2,358.00	2,620.20	4,716.00
44	3,896.40	4,329.75	7,792.95	44	2,463.90	2,738.25	4,928.40
45	3,934.80	4,372.05	7,869.45	45	2,550.45	2,833.80	5,100.75
46	4,034.85	4,483.05	8,069.55	46	2,639.55	2,932.95	5,279.40
47	4,165.95	4,628.70	8,331.75	47	2,731.80	3,035.40	5,464.20
48	4,291.35	4,768.20	8,582.85	48	2,827.50	3,142.05	5,655.60
49	4,420.95	4,911.90	8,841.75	49	2,926.65	3,252.00	5,853.15
50	4,505.25	5,005.80	9,010.05	50	3,029.10	3,365.70	6,058.20
51	4,663.05	5,180.85	9,326.25	51	3,150.15	3,500.40	6,300.90
52	4,826.85	5,363.55	9,654.45	52	3,276.30	3,640.35	6,552.60
53	4,997.40	5,553.00	9,995.55	53	3,406.95	3,786.15	6,814.65
54	5,175.15	5,750.10	10,350.00	54	3,543.60	3,937.65	7,087.20
55	5,359.05	5,954.70	10,718.85	55	3,685.35	4,094.85	7,370.70
56	5,550.90	6,168.00	11,102.25	56	3,832.80	4,258.50	7,665.60
57	5,750.10	6,388.95	11,500.50	57	3,985.95	4,429.05	7,972.05
58	6,057.90	6,731.25	12,115.95	58	4,225.05	4,694.70	8,450.85
59	6,384.15	7,093.50	12,768.15	59	4,478.55	4,976.40	8,957.70
60	6,679.50	7,421.85	13,359.30	60	4,747.65	5,274.75	9,495.30
61	7,045.05	7,827.75	14,091.00	61	5,032.20	5,591.55	10,064.40
62	7,432.95	8,259.00	14,865.75	62	5,334.15	5,926.95	10,668.75
63	7,843.50	8,715.00	15,687.45	63	5,654.40	6,282.30	11,308.80
64	8,278.50	9,198.30	16,557.30	64	5,993.85	6,659.70	11,987.40
65	8,739.45	9,710.70	17,479.05	65	6,353.25	7,059.00	12,706.35
66	9,227.85	10,253.25	18,455.55	66	6,734.70	7,483.05	13,468.65
67	9,744.90	10,827.75	19,490.55	67	7,138.50	7,931.85	14,276.85
68	10,293.30	11,437.05	20,586.60	68	7,567.05	8,407.50	15,133.65
69	10,873.80	12,082.05	21,748.20	69	8,020.95	8,912.25	16,041.45
70	11,261.70	12,513.15	22,523.70	70	8,341.95	9,268.35	16,683.30
71	11,690.40	12,989.85	23,381.40	71	8,675.55	9,639.30	17,350.50
72	12,136.50	13,485.30	24,273.60	72	9,022.35	10,024.65	18,044.55
73	12,600.45	14,000.25	25,200.75	73	9,383.55	10,425.75	18,766.35
74	13,082.55	14,536.35	26,165.10	74	9,758.55	10,842.75	19,516.95
75	13,584.30	15,093.60	27,167.85	75	10,149.15	11,276.55	20,297.55
76	14,105.25	15,672.45	28,210.65	76	10,554.60	11,727.60	21,109.35
77	14,646.90	16,274.55	29,294.40	77	10,977.00	12,196.65	21,954.00
78	15,210.90	16,900.65	30,421.05	78	11,416.05	12,684.60	22,832.55
79	15,796.35	17,551.80	31,592.55	79	11,872.80	13,192.05	23,745.60
80	16,405.80	18,228.45	32,810.85	80	12,347.40	13,719.90	24,695.55

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 3)				Plan 4 (Zone 3)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	597.00	663.30	1,193.85	0-10	335.85	373.05	671.55
11				11			
12				12			
13				13			
14				14			
15				15			
16	624.00	693.30	1,247.85	16	351.00	390.00	702.00
17	652.05	724.50	1,304.10	17	366.90	407.55	733.65
18	681.30	757.05	1,362.60	18	383.25	425.85	766.50
19	712.05	791.25	1,424.10	19	400.65	445.05	801.15
20	744.00	826.65	1,488.00	20	418.50	465.00	837.00
21	777.60	864.00	1,555.20	21	437.40	486.00	874.80
22	812.70	903.00	1,625.25	22	457.20	507.90	914.25
23	849.15	943.50	1,698.30	23	477.75	530.70	955.35
24	887.55	986.10	1,774.95	24	499.20	554.70	998.40
25	927.15	1,030.20	1,854.30	25	521.55	579.45	1,043.10
26	969.00	1,076.70	1,938.00	26	545.10	605.70	1,090.20
27	1,012.65	1,125.15	2,025.30	27	569.70	633.00	1,139.25
28	1,058.25	1,175.85	2,116.50	28	595.35	661.50	1,190.55
29	1,105.65	1,228.50	2,211.30	29	621.90	691.05	1,243.80
30	1,155.45	1,283.85	2,310.90	30	649.95	722.25	1,299.90
31	1,207.50	1,341.75	2,415.00	31	679.20	754.80	1,358.40
32	1,262.10	1,402.20	2,524.05	32	709.95	788.85	1,419.75
33	1,318.80	1,465.20	2,637.45	33	741.75	824.25	1,483.50
34	1,378.05	1,531.20	2,756.10	34	775.20	861.30	1,550.25
35	1,440.15	1,600.05	2,880.15	35	810.15	900.15	1,620.15
36	1,504.95	1,672.20	3,009.90	36	846.60	940.65	1,693.05
37	1,572.30	1,747.05	3,144.60	37	884.40	982.65	1,768.80
38	1,643.25	1,825.80	3,286.35	38	924.30	1,027.05	1,848.60
39	1,717.20	1,908.00	3,434.25	39	965.85	1,073.25	1,931.70
40	1,794.45	1,993.80	3,588.90	40	1,009.35	1,121.55	2,018.70
41	1,875.30	2,083.65	3,750.60	41	1,054.80	1,172.10	2,109.60
42	1,959.75	2,177.40	3,919.35	42	1,102.35	1,224.75	2,204.55
43	2,047.80	2,275.35	4,095.60	43	1,151.85	1,279.95	2,303.70
44	2,139.75	2,377.50	4,279.35	44	1,203.60	1,337.40	2,407.20
45	2,214.75	2,460.90	4,429.50	45	1,245.90	1,384.20	2,491.65
46	2,292.30	2,547.00	4,584.60	46	1,289.40	1,432.65	2,578.80
47	2,372.55	2,636.10	4,744.95	47	1,334.55	1,482.75	2,668.95
48	2,455.80	2,728.65	4,911.45	48	1,381.35	1,534.80	2,762.70
49	2,541.45	2,823.90	5,082.90	49	1,429.65	1,588.50	2,859.15
50	2,630.55	2,922.75	5,260.95	50	1,479.75	1,644.15	2,959.35
51	2,735.70	3,039.75	5,471.40	51	1,538.85	1,709.85	3,077.70
52	2,845.20	3,161.25	5,690.25	52	1,600.35	1,778.25	3,200.70
53	2,959.05	3,287.70	5,917.95	53	1,664.40	1,849.35	3,328.80
54	3,077.40	3,419.40	6,154.80	54	1,731.15	1,923.45	3,462.15
55	3,200.10	3,555.75	6,400.20	55	1,800.15	2,000.10	3,600.15
56	3,328.35	3,698.25	6,656.70	56	1,872.15	2,080.20	3,744.30
57	3,461.55	3,846.15	6,922.95	57	1,947.15	2,163.45	3,894.15
58	3,669.30	4,077.00	7,338.45	58	2,064.00	2,293.20	4,127.85
59	3,889.35	4,321.50	7,778.70	59	2,187.75	2,430.90	4,375.50
60	4,122.60	4,580.70	8,245.20	60	2,319.00	2,576.55	4,637.85
61	4,369.95	4,855.50	8,739.90	61	2,458.05	2,731.20	4,916.10
62	4,632.15	5,146.95	9,264.30	62	2,605.65	2,895.15	5,211.15
63	4,910.10	5,455.80	9,820.20	63	2,761.95	3,068.85	5,523.90
64	5,205.00	5,783.25	10,409.85	64	2,927.70	3,253.05	5,855.40
65	5,517.30	6,130.20	11,034.45	65	3,103.35	3,448.20	6,206.70
66	5,848.05	6,497.85	11,696.10	66	3,289.50	3,655.05	6,579.00
67	6,198.75	6,887.40	12,397.35	67	3,486.75	3,874.20	6,973.35
68	6,571.05	7,301.10	13,141.95	68	3,696.15	4,106.85	7,392.30
69	6,965.25	7,739.10	13,930.35	69	3,917.85	4,353.15	7,835.70
70	7,243.80	8,048.70	14,487.60	70	4,074.60	4,527.30	8,149.20
71	7,533.60	8,370.60	15,067.05	71	4,237.50	4,708.35	8,475.00
72	7,834.95	8,705.55	15,669.90	72	4,407.15	4,896.75	8,814.15
73	8,148.30	9,053.70	16,296.60	73	4,583.40	5,092.65	9,166.65
74	8,474.10	9,415.65	16,948.20	74	4,766.70	5,296.20	9,533.25
75	8,813.25	9,792.45	17,626.35	75	4,957.35	5,508.15	9,914.70
76	9,165.60	10,183.95	18,331.05	76	5,155.65	5,728.35	10,311.15
77	9,532.35	10,591.50	19,064.55	77	5,361.90	5,957.70	10,723.65
78	9,913.80	11,015.25	19,827.45	78	5,576.40	6,196.05	11,152.80
79	10,310.10	11,455.80	20,620.20	79	5,799.45	6,443.70	11,598.75
80	10,722.60	11,913.90	21,445.05	80	6,031.35	6,701.55	12,062.70

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 4)				Plan 2 (Zone 4)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	1,133.85	1,260.00	2,267.70	0-10	650.40	723.00	1,301.40
11	1,157.70	1,285.95	2,314.80	11			
12	1,181.10	1,312.20	2,362.05	12			
13	1,204.95	1,338.75	2,409.30	13			
14	1,228.35	1,365.00	2,457.00	14			
15	1,252.20	1,391.10	2,504.25	15			
16	1,314.90	1,461.00	2,629.80	16	679.80	755.25	1,359.60
17	1,379.85	1,533.30	2,759.25	17	710.40	789.15	1,420.65
18	1,446.00	1,607.25	2,892.60	18	742.65	825.00	1,484.55
19	1,514.40	1,682.70	3,029.25	19	775.95	861.90	1,551.45
20	1,632.15	1,813.65	3,264.90	20	810.60	900.90	1,621.65
21	1,728.30	1,920.45	3,456.45	21	847.50	941.25	1,694.25
22	1,826.55	2,029.35	3,653.10	22	885.45	984.00	1,770.90
23	1,998.30	2,219.85	3,995.85	23	925.20	1,027.80	1,850.40
24	2,077.05	2,307.60	4,154.25	24	966.75	1,074.45	1,933.35
25	2,158.80	2,398.65	4,317.45	25	1,010.40	1,122.75	2,020.35
26	2,242.65	2,492.10	4,485.90	26	1,055.85	1,172.85	2,111.40
27	2,329.95	2,588.70	4,659.75	27	1,103.10	1,225.95	2,206.50
28	2,419.35	2,688.15	4,838.55	28	1,152.75	1,281.30	2,306.10
29	2,512.05	2,791.05	5,023.65	29	1,204.65	1,338.90	2,409.75
30	2,607.75	2,896.95	5,214.75	30	1,258.80	1,398.75	2,518.20
31	2,658.75	2,954.25	5,317.95	31	1,315.80	1,462.05	2,631.60
32	2,713.65	3,015.30	5,427.45	32	1,375.05	1,527.90	2,749.80
33	2,772.00	3,079.80	5,544.15	33	1,436.70	1,596.30	2,873.55
34	2,833.80	3,148.65	5,668.05	34	1,501.35	1,668.45	3,002.55
35	2,899.80	3,221.40	5,799.15	35	1,569.30	1,743.30	3,138.00
36	2,969.40	3,299.25	5,938.50	36	1,639.50	1,821.60	3,279.15
37	3,043.20	3,380.85	6,085.80	37	1,713.30	1,904.10	3,426.60
38	3,120.90	3,467.55	6,241.95	38	1,790.55	1,989.30	3,581.10
39	3,203.70	3,559.80	6,407.40	39	1,871.10	2,079.15	3,742.35
40	3,291.00	3,656.55	6,581.85	40	1,955.25	2,172.45	3,910.50
41	3,381.90	3,758.10	6,764.10	41	2,043.30	2,270.40	4,086.30
42	3,478.20	3,864.75	6,956.25	42	2,134.95	2,372.40	4,270.65
43	3,579.90	3,977.55	7,159.65	43	2,231.25	2,478.90	4,462.35
44	3,687.00	4,096.95	7,374.00	44	2,331.45	2,590.80	4,663.50
45	3,723.15	4,137.00	7,446.30	45	2,413.35	2,681.70	4,826.55
46	3,818.10	4,242.00	7,635.75	46	2,497.95	2,775.15	4,995.30
47	3,942.00	4,379.70	7,884.00	47	2,584.95	2,872.50	5,170.50
48	4,060.80	4,512.00	8,121.15	48	2,675.40	2,973.15	5,351.40
49	4,183.20	4,648.05	8,366.10	49	2,769.45	3,076.95	5,538.60
50	4,263.00	4,736.40	8,525.55	50	2,866.05	3,184.65	5,732.85
51	4,412.40	4,902.45	8,824.50	51	2,980.65	3,312.00	5,962.05
52	4,567.50	5,075.25	9,135.00	52	3,099.90	3,444.45	6,200.55
53	4,729.20	5,254.80	9,457.80	53	3,224.40	3,582.15	6,448.35
54	4,896.90	5,440.80	9,793.95	54	3,352.95	3,725.70	6,706.35
55	5,071.35	5,634.75	10,142.10	55	3,487.05	3,874.80	6,974.25
56	5,252.40	5,836.35	10,504.95	56	3,626.55	4,029.75	7,253.70
57	5,441.25	6,045.75	10,882.05	57	3,771.60	4,191.15	7,543.50
58	5,732.40	6,369.15	11,464.95	58	3,998.10	4,442.25	7,996.35
59	6,040.80	6,711.90	12,081.45	59	4,237.80	4,708.95	8,476.20
60	6,320.25	7,022.25	12,640.95	60	4,492.35	4,991.40	8,984.25
61	6,666.30	7,407.30	13,333.20	61	4,762.05	5,290.95	9,523.50
62	7,033.50	7,814.55	14,066.40	62	5,047.80	5,608.35	10,095.00
63	7,421.85	8,246.70	14,843.70	63	5,350.20	5,944.80	10,700.40
64	7,833.45	8,703.90	15,666.90	64	5,671.05	6,301.35	11,342.70
65	8,269.50	9,188.25	16,539.60	65	6,011.70	6,679.95	12,023.10
66	8,731.65	9,701.70	17,463.45	66	6,372.15	7,080.15	12,744.45
67	9,221.10	10,245.60	18,442.35	67	6,754.80	7,505.40	13,509.45
68	9,739.95	10,822.05	19,480.05	68	7,159.80	7,955.40	14,320.05
69	10,289.40	11,432.55	20,578.95	69	7,589.40	8,433.00	15,179.10
70	10,656.00	11,840.40	21,312.75	70	7,893.15	8,770.05	15,786.15
71	11,062.20	12,291.60	22,124.40	71	8,208.90	9,120.75	16,417.80
72	11,484.30	12,760.35	22,968.60	72	8,537.10	9,486.00	17,074.50
73	11,923.20	13,247.55	23,845.95	73	8,878.80	9,865.05	17,757.75
74	12,379.20	13,754.85	24,758.55	74	9,233.70	10,259.70	18,468.00
75	12,853.80	14,281.95	25,707.45	75	9,603.00	10,670.55	19,206.60
76	13,347.00	14,829.60	26,693.55	76	9,987.30	11,096.85	19,974.45
77	13,859.70	15,399.75	27,719.55	77	10,387.05	11,541.00	20,773.50
78	14,393.10	15,991.95	28,785.60	78	10,802.40	12,002.40	21,604.95
79	14,946.90	16,608.00	29,894.40	79	11,234.55	12,483.00	22,468.95
80	15,523.65	17,248.50	31,047.15	80	11,683.80	12,981.90	23,367.60

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 4)				Plan 4 (Zone 4)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	564.90	627.60	1,129.65	0-10	317.70	353.10	635.40
11				11			
12				12			
13				13			
14				14			
15				15			
16	590.40	655.95	1,180.80	16	332.10	369.00	664.20
17	617.10	685.65	1,234.05	17	347.10	385.65	694.20
18	644.70	716.40	1,289.40	18	362.70	402.90	725.25
19	673.80	748.65	1,347.60	19	379.05	421.20	758.10
20	703.95	782.25	1,407.90	20	396.00	440.10	792.00
21	735.90	817.65	1,471.65	21	414.00	459.90	827.85
22	769.05	854.40	1,537.95	22	432.60	480.60	865.05
23	803.55	892.80	1,607.10	23	452.10	502.20	904.05
24	839.85	933.15	1,679.55	24	472.35	524.85	944.70
25	877.35	974.85	1,754.55	25	493.50	548.40	987.00
26	916.95	1,018.80	1,833.75	26	515.85	573.15	1,031.55
27	958.20	1,064.70	1,916.40	27	538.95	598.95	1,077.90
28	1,001.40	1,112.70	2,002.65	28	563.25	625.95	1,126.50
29	1,046.25	1,162.50	2,092.35	29	588.60	653.85	1,177.05
30	1,093.35	1,214.85	2,186.70	30	615.00	683.40	1,230.00
31	1,142.70	1,269.60	2,285.25	31	642.75	714.15	1,285.50
32	1,194.15	1,326.90	2,388.30	32	671.70	746.40	1,343.40
33	1,247.85	1,386.45	2,495.55	33	702.00	779.85	1,403.85
34	1,303.95	1,448.85	2,607.90	34	733.50	814.95	1,467.00
35	1,362.75	1,514.10	2,725.35	35	766.50	851.70	1,533.00
36	1,424.10	1,582.35	2,848.05	36	801.00	890.10	1,602.00
37	1,487.85	1,653.15	2,975.55	37	836.85	929.85	1,673.70
38	1,554.90	1,727.55	3,109.65	38	874.65	971.85	1,749.15
39	1,624.80	1,805.40	3,249.60	39	913.95	1,015.50	1,827.90
40	1,698.00	1,886.70	3,395.85	40	955.20	1,061.25	1,910.25
41	1,774.50	1,971.60	3,548.85	41	998.10	1,109.10	1,996.20
42	1,854.30	2,060.40	3,708.60	42	1,043.10	1,158.90	2,086.05
43	1,937.70	2,153.10	3,875.40	43	1,090.05	1,211.10	2,179.95
44	2,024.70	2,249.70	4,049.40	44	1,138.95	1,265.40	2,277.75
45	2,095.80	2,328.60	4,191.45	45	1,178.85	1,309.80	2,357.70
46	2,169.15	2,410.05	4,338.15	46	1,220.10	1,355.70	2,440.20
47	2,244.90	2,494.35	4,489.80	47	1,262.85	1,403.10	2,525.55
48	2,323.80	2,581.95	4,647.45	48	1,307.10	1,452.30	2,614.20
49	2,404.80	2,672.10	4,809.60	49	1,352.70	1,503.00	2,705.40
50	2,489.10	2,765.70	4,978.20	50	1,400.10	1,555.65	2,800.20
51	2,588.70	2,876.25	5,177.25	51	1,456.05	1,617.90	2,912.10
52	2,692.20	2,991.30	5,384.25	52	1,514.40	1,682.55	3,028.65
53	2,799.90	3,111.00	5,599.65	53	1,575.00	1,749.90	3,149.85
54	2,911.95	3,235.50	5,823.90	54	1,638.00	1,819.95	3,276.00
55	3,028.05	3,364.50	6,056.10	55	1,703.25	1,892.55	3,406.50
56	3,149.40	3,499.35	6,298.80	56	1,771.50	1,968.45	3,543.00
57	3,275.40	3,639.30	6,550.80	57	1,842.45	2,047.05	3,684.75
58	3,472.05	3,857.70	6,943.95	58	1,953.00	2,170.05	3,905.85
59	3,680.25	4,089.15	7,360.50	59	2,070.15	2,300.10	4,140.30
60	3,900.90	4,334.40	7,801.80	60	2,194.35	2,438.10	4,388.55
61	4,135.05	4,594.50	8,270.10	61	2,325.90	2,584.35	4,651.80
62	4,383.15	4,870.20	8,766.30	62	2,465.55	2,739.45	4,930.95
63	4,646.25	5,162.40	9,292.35	63	2,613.45	2,903.85	5,226.90
64	4,925.10	5,472.30	9,850.20	64	2,770.35	3,078.15	5,540.70
65	5,220.60	5,800.65	10,441.20	65	2,936.55	3,262.80	5,873.10
66	5,533.65	6,148.50	11,067.30	66	3,112.65	3,458.55	6,225.30
67	5,865.45	6,517.20	11,730.75	67	3,299.25	3,665.85	6,598.50
68	6,217.80	6,908.55	12,435.45	68	3,497.40	3,886.05	6,994.80
69	6,590.70	7,323.00	13,181.40	69	3,707.25	4,119.15	7,414.50
70	6,854.40	7,615.95	13,708.65	70	3,855.60	4,284.00	7,711.05
71	7,128.45	7,920.60	14,256.90	71	4,009.80	4,455.30	8,019.45
72	7,413.75	8,237.40	14,827.35	72	4,170.15	4,633.50	8,340.30
73	7,710.30	8,566.95	15,420.45	73	4,336.95	4,818.90	8,673.90
74	8,018.55	8,909.55	16,036.95	74	4,510.35	5,011.50	9,020.70
75	8,339.40	9,265.95	16,678.65	75	4,690.80	5,212.05	9,381.60
76	8,672.85	9,636.45	17,345.55	76	4,878.45	5,420.40	9,756.75
77	9,019.80	10,022.10	18,039.60	77	5,073.60	5,637.30	10,147.20
78	9,380.70	10,423.05	18,761.40	78	5,276.55	5,862.90	10,553.10
79	9,755.85	10,839.90	19,511.70	79	5,487.60	6,097.35	10,975.20
80	10,146.00	11,273.40	20,292.00	80	5,707.05	6,341.25	11,414.10

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 5)				Plan 2 (Zone 5)			
Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide	Age	Asia [#]	Worldwide ex USA ^Δ	Worldwide
	RM	RM	RM		RM	RM	RM
0-10	1,095.00	1,217.25	2,190.45	0-10	628.50	698.25	1,257.00
11	1,118.25	1,242.15	2,236.05	11			
12	1,141.05	1,267.65	2,281.50	12			
13	1,163.85	1,293.15	2,327.55	13			
14	1,186.50	1,318.35	2,373.15	14			
15	1,209.30	1,343.85	2,418.75	15			
16	1,270.05	1,411.50	2,540.40	16	656.70	729.90	1,313.55
17	1,332.75	1,480.95	2,665.35	17	686.10	762.75	1,372.20
18	1,397.10	1,552.05	2,793.75	18	717.30	796.65	1,434.45
19	1,462.65	1,625.55	2,925.90	19	749.55	832.50	1,498.95
20	1,576.50	1,751.55	3,153.15	20	783.00	870.00	1,566.45
21	1,669.35	1,854.90	3,338.70	21	818.10	909.15	1,636.65
22	1,764.30	1,960.35	3,528.60	22	855.00	949.95	1,710.45
23	1,929.90	2,144.25	3,859.80	23	893.55	993.15	1,787.10
24	2,005.95	2,229.30	4,012.50	24	933.75	1,037.55	1,867.65
25	2,084.85	2,317.05	4,170.45	25	975.90	1,084.20	1,951.80
26	2,166.60	2,407.20	4,333.05	26	1,019.70	1,133.10	2,039.40
27	2,250.45	2,500.35	4,500.75	27	1,065.75	1,183.95	2,131.65
28	2,337.15	2,596.50	4,673.70	28	1,113.60	1,237.50	2,227.20
29	2,426.55	2,695.95	4,852.50	29	1,163.70	1,293.45	2,327.40
30	2,518.80	2,798.25	5,037.00	30	1,216.20	1,351.50	2,432.25
31	2,568.15	2,853.75	5,136.45	31	1,270.95	1,411.95	2,541.75
32	2,621.55	2,912.55	5,242.50	32	1,327.80	1,475.40	2,655.75
33	2,677.50	2,974.95	5,354.70	33	1,387.95	1,542.15	2,775.60
34	2,737.05	3,041.55	5,474.70	34	1,449.90	1,611.30	2,900.70
35	2,800.95	3,112.05	5,601.30	35	1,515.75	1,683.90	3,030.75
36	2,868.30	3,186.45	5,735.85	36	1,583.70	1,759.50	3,167.40
37	2,939.40	3,265.95	5,878.50	37	1,655.10	1,838.85	3,309.60
38	3,014.85	3,349.80	6,029.10	38	1,729.50	1,921.95	3,458.85
39	3,094.35	3,438.15	6,188.40	39	1,807.20	2,008.20	3,614.40
40	3,178.65	3,532.05	6,357.45	40	1,888.35	2,098.80	3,777.45
41	3,267.00	3,629.70	6,533.55	41	1,973.70	2,192.55	3,947.40
42	3,359.85	3,733.20	6,719.55	42	2,062.50	2,291.70	4,124.85
43	3,458.10	3,841.95	6,915.60	43	2,155.20	2,394.75	4,310.25
44	3,561.45	3,956.85	7,122.90	44	2,251.95	2,502.60	4,504.50
45	3,596.55	3,995.85	7,192.35	45	2,331.00	2,590.20	4,661.70
46	3,687.60	4,097.55	7,375.65	46	2,412.60	2,680.65	4,825.35
47	3,807.45	4,230.90	7,615.20	47	2,496.75	2,774.55	4,994.25
48	3,922.05	4,358.10	7,844.55	48	2,584.35	2,871.90	5,168.85
49	4,040.40	4,489.65	8,081.10	49	2,674.95	2,972.10	5,349.60
50	4,117.65	4,575.30	8,235.00	50	2,768.70	3,076.35	5,536.80
51	4,261.95	4,735.35	8,523.90	51	2,879.40	3,199.05	5,758.65
52	4,411.95	4,901.85	8,824.05	52	2,994.60	3,327.00	5,989.20
53	4,568.10	5,075.25	9,135.60	53	3,114.45	3,460.20	6,228.30
54	4,729.65	5,255.25	9,460.05	54	3,238.80	3,598.80	6,477.75
55	4,897.95	5,442.45	9,796.65	55	3,368.55	3,742.35	6,736.95
56	5,073.60	5,637.45	10,147.20	56	3,503.25	3,892.20	7,005.90
57	5,255.85	5,839.80	10,511.10	57	3,643.20	4,048.20	7,286.55
58	5,536.80	6,151.80	11,073.90	58	3,861.45	4,290.90	7,723.65
59	5,834.70	6,483.00	11,670.00	59	4,093.80	4,548.30	8,187.00
60	6,104.55	6,783.45	12,209.85	60	4,339.20	4,821.30	8,678.40
61	6,439.05	7,154.70	12,878.70	61	4,599.45	5,110.50	9,199.20
62	6,793.50	7,548.45	13,587.00	62	4,875.45	5,416.95	9,751.05
63	7,168.95	7,965.75	14,338.05	63	5,168.10	5,742.00	10,335.90
64	7,566.15	8,407.20	15,133.05	64	5,478.15	6,086.55	10,956.15
65	7,987.80	8,875.05	15,975.75	65	5,806.50	6,451.65	11,613.60
66	8,434.05	9,371.10	16,867.95	66	6,154.95	6,838.80	12,310.05
67	8,906.70	9,896.70	17,813.40	67	6,524.25	7,249.65	13,048.65
68	9,407.70	10,453.35	18,815.70	68	6,916.05	7,684.65	13,831.50
69	9,938.85	11,042.70	19,877.25	69	7,330.95	8,145.45	14,661.60
70	10,292.70	11,436.60	20,586.00	70	7,624.05	8,470.95	15,248.25
71	10,684.95	11,872.20	21,369.90	71	7,928.70	8,810.25	15,858.30
72	11,092.65	12,325.35	22,185.45	72	8,246.25	9,162.30	16,492.65
73	11,516.55	12,795.90	23,033.10	73	8,575.80	9,528.60	17,152.20
74	11,957.10	13,285.95	23,914.65	74	8,919.15	9,910.05	17,838.30
75	12,415.35	13,794.90	24,830.85	75	9,275.85	10,306.35	18,551.55
76	12,892.05	14,324.25	25,783.50	76	9,646.65	10,718.85	19,293.60
77	13,387.05	14,874.75	26,774.55	77	10,032.75	11,147.55	20,065.50
78	13,902.00	15,447.00	27,804.45	78	10,434.30	11,593.35	20,868.00
79	14,437.50	16,041.90	28,875.00	79	10,851.30	12,057.15	21,702.75
80	14,994.15	16,660.20	29,988.75	80	11,285.85	12,539.25	22,570.95

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 5)				Plan 4 (Zone 5)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	545.55	606.15	1,091.10	0-10	306.90	341.10	613.80
11				11			
12				12			
13				13			
14				14			
15				15			
16	570.30	633.60	1,140.60	16	320.85	356.40	641.55
17	595.95	662.25	1,191.90	17	335.25	372.60	670.50
18	622.80	691.95	1,245.45	18	350.25	389.25	700.50
19	650.85	723.15	1,301.70	19	366.15	406.80	732.15
20	679.95	755.55	1,359.90	20	382.50	425.10	765.00
21	710.85	789.75	1,421.55	21	399.90	444.30	799.65
22	742.80	825.30	1,485.45	22	417.90	464.25	835.65
23	776.10	862.35	1,552.20	23	436.65	485.10	873.15
24	811.20	901.35	1,622.25	24	456.30	507.00	912.60
25	847.35	941.55	1,694.70	25	476.70	529.65	953.25
26	885.75	984.15	1,771.35	26	498.15	553.50	996.30
27	925.50	1,028.40	1,851.00	27	520.65	578.55	1,041.15
28	967.20	1,074.75	1,934.40	28	544.05	604.50	1,088.10
29	1,010.55	1,122.90	2,021.10	29	568.50	631.65	1,136.85
30	1,056.15	1,173.45	2,112.15	30	594.15	660.15	1,188.15
31	1,103.70	1,226.25	2,207.25	31	620.85	689.85	1,241.55
32	1,153.50	1,281.60	2,306.85	32	648.90	720.90	1,297.65
33	1,205.25	1,339.20	2,410.50	33	678.00	753.30	1,356.00
34	1,259.55	1,399.50	2,519.10	34	708.45	787.20	1,416.90
35	1,316.25	1,462.50	2,632.35	35	740.40	822.60	1,480.65
36	1,375.50	1,528.35	2,751.00	36	773.70	859.80	1,547.40
37	1,437.15	1,596.75	2,874.15	37	808.35	898.20	1,616.70
38	1,501.80	1,668.75	3,003.60	38	844.80	938.70	1,689.60
39	1,569.45	1,743.90	3,138.90	39	882.90	980.85	1,765.65
40	1,640.10	1,822.35	3,280.20	40	922.65	1,025.10	1,845.15
41	1,714.05	1,904.40	3,427.95	41	964.20	1,071.30	1,928.25
42	1,791.15	1,990.05	3,582.15	42	1,007.55	1,119.45	2,014.95
43	1,871.70	2,079.60	3,743.25	43	1,052.85	1,169.85	2,105.55
44	1,955.70	2,172.90	3,911.25	44	1,100.10	1,222.35	2,200.05
45	2,024.25	2,249.25	4,048.50	45	1,138.65	1,265.25	2,277.30
46	2,095.20	2,328.00	4,190.25	46	1,178.55	1,309.50	2,356.95
47	2,168.40	2,409.30	4,336.80	47	1,219.80	1,355.25	2,439.45
48	2,244.60	2,493.90	4,489.05	48	1,262.55	1,402.80	2,525.10
49	2,322.90	2,580.90	4,645.65	49	1,306.65	1,451.85	2,613.15
50	2,404.20	2,671.35	4,808.40	50	1,352.40	1,502.70	2,704.80
51	2,500.35	2,778.15	5,000.70	51	1,406.55	1,562.70	2,812.95
52	2,600.40	2,889.30	5,200.80	52	1,462.80	1,625.25	2,925.45
53	2,704.50	3,004.95	5,408.85	53	1,521.30	1,690.35	3,042.45
54	2,812.80	3,125.25	5,625.45	54	1,582.20	1,758.00	3,164.25
55	2,924.85	3,249.90	5,849.70	55	1,645.20	1,828.05	3,290.40
56	3,042.15	3,380.10	6,084.15	56	1,711.20	1,901.25	3,422.25
57	3,163.80	3,515.25	6,327.45	57	1,779.60	1,977.30	3,559.20
58	3,353.55	3,726.30	6,707.10	58	1,886.40	2,095.95	3,772.80
59	3,554.85	3,949.80	7,109.55	59	1,999.65	2,221.80	3,999.15
60	3,768.00	4,186.65	7,535.85	60	2,119.50	2,355.00	4,238.85
61	3,994.05	4,437.90	7,988.10	61	2,246.70	2,496.30	4,493.25
62	4,233.75	4,704.15	8,467.50	62	2,381.55	2,646.15	4,762.95
63	4,487.85	4,986.45	8,975.55	63	2,524.35	2,804.85	5,048.70
64	4,757.25	5,285.85	9,514.35	64	2,675.85	2,973.30	5,351.70
65	5,042.70	5,602.95	10,085.25	65	2,836.50	3,151.65	5,672.85
66	5,345.10	5,938.95	10,690.05	66	3,006.60	3,340.65	6,013.05
67	5,665.50	6,295.05	11,330.85	67	3,186.75	3,540.90	6,373.50
68	6,005.70	6,673.05	12,011.40	68	3,378.15	3,753.60	6,756.30
69	6,366.15	7,073.40	12,732.15	69	3,580.95	3,978.75	7,161.75
70	6,620.70	7,356.30	13,241.40	70	3,724.20	4,137.90	7,448.25
71	6,885.45	7,650.60	13,770.90	71	3,873.00	4,303.35	7,746.00
72	7,161.00	7,956.60	14,321.85	72	4,027.95	4,475.55	8,055.90
73	7,447.35	8,274.90	14,894.70	73	4,189.20	4,654.65	8,378.25
74	7,745.25	8,605.80	15,490.35	74	4,356.60	4,840.65	8,713.20
75	8,055.15	8,950.05	16,110.15	75	4,530.90	5,034.45	9,061.80
76	8,377.20	9,307.95	16,754.25	76	4,712.10	5,235.60	9,424.05
77	8,712.30	9,680.40	17,424.60	77	4,900.65	5,445.15	9,801.30
78	9,060.90	10,067.70	18,121.80	78	5,096.70	5,662.95	10,193.40
79	9,423.30	10,470.30	18,846.45	79	5,300.55	5,889.45	10,600.95
80	9,800.25	10,889.10	19,600.35	80	5,512.50	6,125.10	11,025.00

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 1 (Zone 6)				Plan 2 (Zone 6)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	1,056.75	1,173.75	2,113.20	0-10	606.00	673.50	1,212.60
11	1,078.80	1,198.20	2,157.00	11			
12	1,100.55	1,222.80	2,200.95	12			
13	1,122.75	1,247.25	2,245.35	13			
14	1,144.80	1,271.55	2,289.30	14			
15	1,166.55	1,296.60	2,333.10	15			
16	1,225.50	1,361.55	2,451.00	16	633.75	703.95	1,266.90
17	1,285.50	1,428.75	2,571.45	17	661.80	735.75	1,323.90
18	1,347.75	1,497.15	2,695.35	18	691.80	768.45	1,383.75
19	1,410.90	1,568.25	2,822.70	19	723.00	803.10	1,446.00
20	1,521.00	1,690.05	3,042.00	20	755.25	839.40	1,511.10
21	1,610.40	1,789.35	3,220.95	21	789.15	877.35	1,579.05
22	1,702.20	1,890.90	3,403.65	22	825.00	916.65	1,650.00
23	1,861.50	2,068.65	3,723.60	23	861.90	958.05	1,724.25
24	1,935.45	2,150.40	3,870.90	24	900.90	1,001.40	1,802.10
25	2,011.65	2,235.00	4,023.15	25	941.25	1,046.25	1,882.65
26	2,089.80	2,322.00	4,179.75	26	984.00	1,092.75	1,967.40
27	2,170.95	2,412.00	4,342.05	27	1,028.25	1,142.40	2,056.20
28	2,254.35	2,504.85	4,508.70	28	1,074.45	1,193.70	2,148.90
29	2,340.30	2,600.85	4,681.35	29	1,122.75	1,247.25	2,245.50
30	2,430.00	2,699.85	4,859.25	30	1,172.85	1,303.80	2,346.45
31	2,477.70	2,753.10	4,955.25	31	1,225.95	1,362.45	2,451.90
32	2,528.70	2,809.95	5,057.40	32	1,281.30	1,423.50	2,562.60
33	2,583.15	2,869.80	5,165.85	33	1,338.90	1,487.40	2,677.80
34	2,640.90	2,934.30	5,281.35	34	1,399.35	1,554.30	2,798.10
35	2,701.95	3,001.95	5,403.60	35	1,462.05	1,624.50	2,924.40
36	2,766.45	3,074.25	5,533.65	36	1,527.90	1,697.85	3,055.65
37	2,835.45	3,150.30	5,670.75	37	1,596.30	1,773.75	3,193.35
38	2,908.05	3,231.45	5,816.40	38	1,668.45	1,853.85	3,336.75
39	2,985.30	3,316.95	5,970.30	39	1,743.30	1,937.40	3,487.05
40	3,066.45	3,407.10	6,132.90	40	1,822.20	2,024.40	3,643.80
41	3,151.35	3,501.60	6,303.00	41	1,904.10	2,115.45	3,808.05
42	3,241.05	3,601.35	6,482.40	42	1,989.90	2,210.40	3,979.20
43	3,336.00	3,706.50	6,671.85	43	2,079.15	2,310.15	4,158.15
44	3,435.90	3,817.50	6,871.35	44	2,172.45	2,413.80	4,345.65
45	3,469.20	3,854.70	6,938.40	45	2,248.50	2,498.55	4,497.60
46	3,557.55	3,953.10	7,115.10	46	2,327.40	2,586.15	4,654.95
47	3,673.20	4,081.50	7,346.25	47	2,408.70	2,676.45	4,817.85
48	3,783.60	4,204.20	7,567.35	48	2,493.45	2,770.50	4,986.75
49	3,898.20	4,330.95	7,796.25	49	2,580.45	2,867.25	5,161.35
50	3,972.00	4,413.75	7,944.45	50	2,670.75	2,967.45	5,341.65
51	4,111.50	4,568.10	8,222.85	51	2,777.40	3,086.25	5,555.40
52	4,256.40	4,729.20	8,512.35	52	2,888.55	3,210.00	5,777.70
53	4,406.40	4,896.30	8,813.40	53	3,004.35	3,337.80	6,008.85
54	4,563.15	5,069.70	9,126.15	54	3,124.80	3,471.60	6,249.00
55	4,725.30	5,250.30	9,451.20	55	3,249.15	3,610.50	6,498.90
56	4,894.80	5,438.10	9,788.85	56	3,379.35	3,755.10	6,758.70
57	5,070.30	5,633.55	10,140.45	57	3,514.65	3,905.40	7,029.00
58	5,341.35	5,935.20	10,682.70	58	3,725.70	4,139.25	7,451.25
59	5,629.05	6,254.10	11,257.65	59	3,949.20	4,387.50	7,898.25
60	5,889.60	6,544.20	11,778.75	60	4,186.05	4,650.90	8,371.80
61	6,211.80	6,902.40	12,424.35	61	4,437.00	4,930.20	8,874.30
62	6,553.50	7,281.75	13,107.45	62	4,703.25	5,225.85	9,406.50
63	6,915.60	7,684.50	13,831.95	63	4,985.55	5,539.65	9,971.10
64	7,299.60	8,110.65	14,598.60	64	5,284.50	5,872.20	10,569.60
65	7,705.65	8,562.30	15,411.90	65	5,601.90	6,224.25	11,203.50
66	8,136.30	9,040.50	16,272.45	66	5,937.90	6,597.60	11,875.65
67	8,592.30	9,547.20	17,185.05	67	6,293.85	6,993.15	12,588.30
68	9,075.60	10,084.50	18,151.80	68	6,671.70	7,413.30	13,343.70
69	9,587.85	10,653.30	19,175.70	69	7,072.20	7,858.05	14,144.40
70	9,929.40	11,033.25	19,859.40	70	7,354.95	8,172.00	14,710.20
71	10,307.70	11,453.25	20,616.00	71	7,649.40	8,499.15	15,298.35
72	10,701.15	11,890.50	21,402.75	72	7,955.40	8,839.20	15,910.05
73	11,109.90	12,344.25	22,220.40	73	8,273.40	9,192.75	16,546.65
74	11,535.45	12,817.05	23,070.45	74	8,604.00	9,560.40	17,208.75
75	11,977.05	13,308.15	23,954.70	75	8,948.55	9,942.90	17,897.10
76	12,437.10	13,818.75	24,873.60	76	9,306.30	10,340.25	18,612.60
77	12,914.85	14,349.75	25,829.70	77	9,678.45	10,753.95	19,357.50
78	13,411.50	14,901.30	26,822.85	78	10,065.60	11,184.45	20,131.80
79	13,928.10	15,475.65	27,856.20	79	10,468.35	11,631.45	20,937.15
80	14,465.25	16,072.35	28,929.90	80	10,887.15	12,096.90	21,774.30

InternationalExclusive

COMMISSION TABLE

15% Commission payable to intermediaries from the annual premium paid. Commission is included in the premium rate.

Plan 3 (Zone 6)				Plan 4 (Zone 6)			
	Asia [#]	Worldwide ex USA ^Δ	Worldwide		Asia [#]	Worldwide ex USA ^Δ	Worldwide
Age	RM	RM	RM		RM	RM	RM
0-10	526.35	584.85	1,052.70	0-10	296.10	328.95	592.20
11				11			
12				12			
13				13			
14				14			
15				15			
16	550.20	611.25	1,100.25	16	309.45	343.95	618.90
17	574.95	638.85	1,149.90	17	323.40	359.40	646.80
18	600.75	667.50	1,201.50	18	337.95	375.45	675.90
19	627.90	697.65	1,255.65	19	353.25	392.40	706.35
20	655.95	728.85	1,311.90	20	369.00	410.10	738.00
21	685.65	761.85	1,371.30	21	385.80	428.55	771.45
22	716.55	796.20	1,433.10	22	403.05	447.90	806.10
23	748.80	831.90	1,497.45	23	421.20	468.00	842.40
24	782.55	869.55	1,565.10	24	440.25	489.15	880.35
25	817.50	908.40	1,635.00	25	459.90	510.90	919.65
26	854.40	949.35	1,708.80	26	480.60	534.00	961.20
27	892.95	992.10	1,785.75	27	502.20	558.00	1,004.40
28	933.15	1,036.80	1,866.15	28	524.85	583.20	1,049.70
29	974.85	1,083.15	1,949.70	29	548.40	609.30	1,096.80
30	1,018.80	1,132.05	2,037.60	30	573.15	636.75	1,146.15
31	1,064.70	1,183.05	2,129.40	31	598.95	665.55	1,197.75
32	1,112.70	1,236.45	2,225.40	32	625.95	695.55	1,251.90
33	1,162.80	1,291.95	2,325.45	33	654.15	726.75	1,308.15
34	1,215.15	1,350.15	2,430.15	34	683.55	759.45	1,366.95
35	1,269.75	1,410.90	2,539.50	35	714.30	793.65	1,428.45
36	1,327.05	1,474.50	2,653.95	36	746.40	829.35	1,492.80
37	1,386.30	1,540.35	2,772.60	37	779.85	866.55	1,559.55
38	1,448.85	1,609.80	2,897.55	38	814.95	905.55	1,629.90
39	1,514.10	1,682.25	3,028.05	39	851.70	946.35	1,703.25
40	1,582.20	1,758.00	3,164.40	40	889.95	988.95	1,779.90
41	1,653.45	1,837.20	3,306.90	41	930.15	1,033.50	1,860.15
42	1,727.85	1,919.85	3,455.70	42	972.00	1,080.00	1,943.85
43	1,805.55	2,006.25	3,611.10	43	1,015.65	1,128.45	2,031.30
44	1,886.70	2,096.25	3,773.25	44	1,061.25	1,179.15	2,122.50
45	1,952.85	2,169.90	3,905.70	45	1,098.45	1,220.55	2,196.90
46	2,021.25	2,245.80	4,042.35	46	1,137.00	1,263.30	2,273.85
47	2,091.90	2,324.40	4,183.80	47	1,176.75	1,307.40	2,353.35
48	2,165.40	2,405.85	4,330.65	48	1,218.00	1,353.30	2,436.00
49	2,240.85	2,489.85	4,481.70	49	1,260.45	1,400.55	2,520.90
50	2,319.45	2,577.15	4,638.75	50	1,304.70	1,449.60	2,609.25
51	2,412.15	2,680.20	4,824.30	51	1,356.90	1,507.65	2,713.65
52	2,508.60	2,787.30	5,017.20	52	1,411.05	1,567.95	2,822.10
53	2,608.95	2,898.90	5,217.90	53	1,467.60	1,630.65	2,935.05
54	2,713.50	3,015.00	5,426.85	54	1,526.40	1,695.90	3,052.65
55	2,821.65	3,135.15	5,643.30	55	1,587.15	1,763.55	3,174.30
56	2,934.75	3,260.85	5,869.35	56	1,650.75	1,834.20	3,301.50
57	3,052.05	3,391.20	6,104.10	57	1,716.75	1,907.55	3,433.50
58	3,235.20	3,594.75	6,470.40	58	1,819.80	2,022.00	3,639.60
59	3,429.30	3,810.45	6,858.60	59	1,929.00	2,143.35	3,858.00
60	3,634.95	4,038.90	7,269.90	60	2,044.65	2,271.90	4,089.30
61	3,853.05	4,281.30	7,706.10	61	2,167.35	2,408.25	4,334.70
62	4,084.35	4,538.10	8,168.55	62	2,297.40	2,552.70	4,594.80
63	4,329.45	4,810.50	8,658.75	63	2,435.25	2,705.85	4,870.50
64	4,589.25	5,099.25	9,178.50	64	2,581.50	2,868.30	5,162.85
65	4,864.65	5,405.10	9,729.30	65	2,736.30	3,040.35	5,472.60
66	5,156.40	5,729.40	10,312.80	66	2,900.40	3,222.75	5,800.80
67	5,465.55	6,072.75	10,930.95	67	3,074.40	3,415.95	6,148.65
68	5,793.75	6,437.55	11,587.50	68	3,259.05	3,621.15	6,517.95
69	6,141.45	6,823.80	12,282.75	69	3,454.50	3,838.35	6,909.00
70	6,387.00	7,096.65	12,774.00	70	3,592.65	3,991.80	7,185.30
71	6,642.45	7,380.60	13,284.90	71	3,736.35	4,151.55	7,472.70
72	6,908.25	7,675.80	13,816.50	72	3,885.90	4,317.60	7,771.65
73	7,184.55	7,982.85	14,369.10	73	4,041.30	4,490.25	8,082.45
74	7,471.80	8,302.05	14,943.60	74	4,202.85	4,669.80	8,405.70
75	7,770.75	8,634.15	15,541.50	75	4,371.00	4,856.70	8,742.00
76	8,081.55	8,979.45	16,162.95	76	4,545.75	5,050.80	9,091.50
77	8,404.80	9,338.70	16,809.60	77	4,727.70	5,253.00	9,455.25
78	8,741.10	9,712.35	17,482.20	78	4,916.85	5,463.15	9,833.55
79	9,090.75	10,100.70	18,181.35	79	5,113.50	5,681.55	10,226.85
80	9,454.35	10,504.80	18,908.55	80	5,317.95	5,908.80	10,635.90

ZONE 1

ZONE 2

ZONE 3

ZONE 4

ZONE 5

ZONE 6

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