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**CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND
(HOME PROTECTION INSURANCE SCHEME)
(AMENDMENT) REGULATIONS 2021**

In exercise of the powers conferred by section 39 of the Central Provident Fund Act, the Minister for Manpower makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2021 and come into operation on 1 July 2021.

Amendment of Second Schedule

2. The Second Schedule to the Central Provident Fund (Home Protection Insurance Scheme) Regulations (Rg 11) is amended —

(a) by deleting Table 1B and substituting the following Table:

“TABLE 1B

*(For policies entered into, adjusted or renewed with
policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE ANNUAL
PREMIUM RATE PER \$10,000 INITIAL COVER
FOR MALE SCHEME MEMBER
(LOANS UNDER CONCESSIONARY INTEREST RATE)

Age Next Birthday	Term of Loan				
	1	2	3	4	5
20	4.33	8.48	6.18	5.42	5.03
21	4.33	8.48	6.18	5.42	5.03
22	4.33	8.48	6.18	5.42	5.03
23	4.33	8.48	6.18	5.42	5.03
24	4.33	8.48	6.18	5.42	5.03
25	4.33	8.48	6.18	5.42	5.03
26	4.72	8.87	6.57	5.81	5.42
27	4.72	8.87	6.57	5.81	5.42
28	4.72	8.87	6.57	5.81	5.42
29	4.72	8.87	6.57	5.81	5.42
30	4.72	8.87	6.57	5.81	5.42
31	4.72	8.87	6.57	5.81	5.42
32	4.72	8.87	6.57	5.81	5.42
33	4.72	8.87	6.57	5.81	5.42
34	4.72	8.87	6.57	5.81	5.42
35	4.72	8.87	6.57	5.88	5.52
36	4.79	9.17	7.04	6.49	5.74
37	5.13	10.09	7.77	7.17	6.40
38	5.41	10.54	8.00	7.36	7.18
39	5.68	11.74	8.95	8.23	8.06
40	6.41	13.14	10.04	9.26	9.06
41	6.43	13.16	10.06	9.28	9.08
42	6.87	13.30	10.35	9.50	9.29
43	7.31	14.29	10.64	9.72	9.49
44	7.75	15.48	11.40	10.37	10.12

Age Next Birthday	Term of Loan				
	8.19	16.90	12.35	11.20	10.92
45	8.19	16.90	12.35	11.20	10.92
46	8.63	20.84	15.17	13.82	13.48
47	9.28	22.88	16.64	15.05	14.67
48	10.08	25.24	18.28	16.50	16.06
49	11.05	27.94	20.17	18.19	17.68
50	12.21	31.01	22.34	20.13	19.57
51	13.57	34.45	24.82	22.35	21.70
52	14.47	37.65	26.94	24.19	23.46
53	15.63	41.31	29.42	26.35	25.54
54	17.01	45.47	32.27	28.86	27.95
55	18.71	50.17	35.56	31.77	30.29
56	24.02	61.94	44.30	39.71	37.38
57	28.99	70.83	51.34	46.25	43.06
58	34.34	80.45	58.94	53.33	49.11
59	40.10	90.88	67.16	60.97	55.56
60	46.31	102.17	76.04	69.20	64.04
61	47.09	102.95	76.82	69.98	65.62
62	50.51	109.45	81.81	74.55	89.98
63	56.63	121.26	90.92	116.14	129.82
64	63.29	134.08	179.55	202.26	215.88
65	70.51	104.90	116.36	122.09	122.47

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	4.84	4.71	4.63	4.59	4.56
21	4.84	4.71	4.63	4.59	4.56
22	4.84	4.71	4.63	4.59	4.56
23	4.84	4.71	4.63	4.59	4.56
24	4.84	4.71	4.63	4.59	4.56
25	4.84	4.71	4.63	4.59	4.56
26	5.20	5.05	4.95	4.89	4.84
27	5.20	5.05	4.95	4.89	4.84
28	5.20	5.05	4.95	4.89	4.84
29	5.20	5.05	4.95	4.89	4.84
30	5.20	5.05	4.95	4.89	4.84
31	5.20	5.05	4.95	4.89	4.84
32	5.20	5.05	4.95	4.89	5.02
33	5.20	5.05	5.12	5.09	5.25
34	5.32	5.20	5.30	5.30	5.49
35	5.45	5.35	5.48	5.51	5.73
36	5.73	5.82	5.97	6.17	6.40
37	6.35	6.39	6.50	6.66	6.85
38	7.06	7.05	7.12	7.23	7.40
39	7.89	7.83	7.87	7.94	8.07
40	8.76	8.52	8.44	8.42	8.47
41	8.78	8.61	8.53	8.51	8.55
42	8.97	8.81	8.73	8.73	8.78
43	9.16	9.00	8.93	8.95	9.02
44	9.80	9.64	9.59	9.64	9.75
45	10.58	10.43	10.41	10.48	10.63
46	13.13	13.03	13.08	13.25	13.50
47	14.32	14.24	14.34	14.56	14.88
48	15.72	15.67	15.82	16.11	16.51
49	17.33	17.34	17.54	17.89	18.36
50	19.22	19.25	19.51	19.93	20.50

Age Next Birthday	Term of Loan				
51	21.36	21.43	21.75	22.27	22.91
52	23.17	23.33	23.78	24.43	25.23
53	25.29	25.56	26.13	26.93	27.90
54	27.76	28.12	28.82	29.78	30.92
55	30.09	30.51	31.32	32.40	33.71
56	37.16	37.67	38.72	40.06	41.65
57	42.71	43.14	44.18	45.58	52.28
58	48.61	48.95	50.02	57.68	63.72
59	54.73	54.79	63.82	70.75	76.22
60	64.40	73.61	82.06	88.39	89.76
61	74.78	83.17	89.45	94.18	97.82
62	101.09	108.87	114.80	119.35	122.94
63	139.95	147.18	152.75	157.14	160.68
64	225.67	232.85	238.42	242.89	246.59
65	123.96	125.44	126.93	128.41	129.89

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	4.97	4.91	4.89	4.88	4.90
21	4.97	4.91	4.89	4.88	4.90
22	4.97	4.91	4.89	4.88	4.90
23	4.97	4.91	4.89	4.88	4.90
24	4.97	4.91	4.89	4.88	4.90
25	4.97	4.91	4.89	4.88	4.90
26	5.23	5.16	4.89	4.88	4.90
27	5.23	5.16	4.98	5.01	4.90
28	5.23	5.16	5.07	5.09	5.03
29	5.23	5.16	5.15	5.17	5.35
30	5.35	5.35	5.24	5.37	5.55
31	5.35	5.45	5.32	5.51	5.73
32	5.63	5.74	5.50	5.68	5.91
33	5.91	6.04	5.69	5.86	6.25

Age Next Birthday	Term of Loan				
34	6.19	6.34	5.88	6.04	6.69
35	6.47	6.64	6.85	7.08	6.91
36	7.06	7.05	7.07	7.11	7.17
37	7.57	7.53	7.53	7.55	7.57
38	7.76	8.11	8.07	8.03	8.02
39	8.29	8.52	8.55	8.58	8.90
40	8.89	10.03	10.14	10.28	10.45
41	9.73	10.09	10.21	10.37	10.47
42	9.75	10.45	10.68	10.95	10.76
43	10.53	10.81	11.15	11.54	11.95
44	11.48	11.89	12.36	12.88	13.45
45	12.44	12.75	13.12	13.55	14.06
46	15.59	15.83	16.16	16.55	16.99
47	17.20	17.44	17.77	18.16	18.60
48	19.03	19.26	19.55	19.92	20.34
49	21.09	21.29	21.54	21.86	22.21
50	23.66	24.02	24.50	25.07	25.67
51	26.55	27.08	27.85	28.68	29.57
52	29.42	30.17	31.25	32.42	35.82
53	32.67	33.68	35.11	39.30	42.87
54	36.11	37.11	42.33	46.86	50.86
55	39.74	45.23	50.21	54.52	58.29
56	48.12	53.48	58.34	62.59	66.31
57	58.25	63.23	67.73	71.63	75.06
58	69.25	73.88	77.97	81.55	84.67
59	81.35	83.86	87.52	90.69	93.47
60	90.41	93.15	96.23	98.89	101.23
61	101.41	104.41	106.98	109.18	111.11
62	126.22	128.96	131.32	133.37	135.16
63	163.65	166.16	168.32	170.20	171.88
64	249.39	251.79	253.86	255.68	257.30
65	130.62	131.25	131.80	132.28	132.73

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	4.90	4.89	4.89	4.89	4.88
21	4.90	4.89	4.89	4.89	4.88
22	4.90	4.89	4.89	4.89	4.88
23	4.90	4.89	4.89	4.89	4.88
24	4.90	4.89	4.89	4.89	5.01
25	4.90	4.89	4.89	5.02	5.17
26	4.90	4.89	5.02	5.18	5.33
27	4.99	4.94	5.06	5.18	5.42
28	5.08	5.17	5.26	5.37	5.51
29	5.39	5.45	5.54	5.63	5.75
30	5.57	5.61	5.64	5.73	5.82
31	5.74	5.74	5.78	5.83	5.90
32	5.92	5.93	5.98	6.05	6.14
33	6.25	6.27	6.32	6.39	6.48
34	6.70	6.72	6.76	6.86	6.95
35	6.95	7.02	7.11	7.23	7.40
36	7.26	7.37	7.52	7.71	7.95
37	7.75	7.97	8.24	8.55	8.91
38	8.69	8.64	9.04	9.48	9.99
39	8.89	9.38	9.91	10.51	10.79
40	10.28	10.55	10.87	11.23	11.62
41	10.74	11.07	11.43	11.84	12.09
42	11.05	11.37	11.71	12.08	12.50
43	12.24	12.57	12.90	13.26	13.63
44	13.74	14.02	14.31	14.60	14.90
45	14.46	14.86	15.36	15.86	16.35
46	17.56	18.16	18.90	19.66	20.45
47	19.23	19.88	20.79	21.74	23.55
48	21.06	21.77	22.87	25.02	26.87
49	22.73	23.24	25.87	28.26	30.42
50	26.67	29.15	31.68	33.93	35.94

Age Next Birthday	Term of Loan				
	35	40	45	50	55
51	32.58	35.17	37.74	40.06	42.15
52	38.96	41.68	44.34	46.74	48.92
53	46.17	49.07	51.82	54.29	56.54
54	54.35	57.46	60.27	62.85	65.19
55	61.67	64.72	67.48	69.99	72.28
56	69.59	72.52	75.21	77.66	79.90
57	78.11	80.86	83.36	85.61	87.70
58	87.49	90.02	92.31	94.41	96.33
59	95.99	98.25	100.32	102.18	103.91
60	103.41	105.38	107.16	108.79	110.29
61	113.00	114.70	116.26	117.67	118.98
62	136.85	138.37	139.76	141.02	142.18
63	173.37	174.69	175.92	177.02	178.04
64	258.64	259.85	260.96	261.96	262.89
65	133.33	133.88	134.44	134.94	135.45

Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	4.91	4.94	4.97	5.00	5.02
21	4.95	5.02	5.08	5.15	5.22
22	5.03	5.14	5.20	5.26	5.33
23	5.12	5.26	5.31	5.37	5.44
24	5.20	5.37	5.42	5.48	5.55
25	5.29	5.49	5.53	5.59	5.66
26	5.37	5.61	5.65	5.70	5.77
27	5.57	5.66	5.72	5.84	5.95
28	5.80	5.92	6.04	6.19	6.35
29	5.87	6.02	6.28	6.44	6.55
30	5.99	6.36	6.51	6.67	6.85
31	6.28	6.44	6.60	6.79	7.00
32	6.56	6.72	6.90	7.09	7.30
33	6.94	7.10	7.29	7.48	7.68

Age Next Birthday	Term of Loan				
34	7.44	7.60	7.78	7.96	8.15
35	7.93	8.08	8.28	8.45	8.64
36	8.51	8.67	8.84	9.01	9.20
37	9.52	9.67	9.84	10.02	10.19
38	10.62	10.78	10.94	11.10	11.26
39	11.21	11.98	12.13	12.26	12.39
40	12.33	13.01	13.48	13.83	14.19
41	12.98	13.47	13.82	14.18	14.57
42	13.50	13.94	14.46	14.99	15.95
43	14.86	15.48	16.20	17.44	18.56
44	16.32	17.04	18.63	20.09	21.43
45	18.06	19.68	21.26	22.71	24.05
46	22.40	24.17	25.88	27.47	28.92
47	25.52	27.29	28.99	30.55	32.02
48	28.83	30.65	32.32	33.88	35.34
49	32.41	34.21	35.90	37.46	38.91
50	37.95	39.78	41.49	43.07	44.52
51	44.16	46.02	47.73	49.32	50.80
52	50.95	52.82	54.57	56.19	57.68
53	58.60	60.49	62.24	63.89	65.41
54	67.27	69.17	70.94	72.59	74.12
55	74.30	76.16	77.89	79.50	81.03
56	81.86	83.67	85.35	86.92	88.40
57	89.54	91.25	92.84	94.32	95.72
58	98.06	99.65	101.15	102.53	103.85
59	105.47	106.93	108.29	109.57	110.77
60	111.69	112.99	114.20	115.35	116.43
61	120.22	121.39	122.48	123.52	124.50
62	143.27	144.28	145.24	146.13	146.97
63	178.98	179.84	180.65	181.41	182.12
64	263.70	264.45	265.15	265.82	266.43
65	135.96	136.47	136.95	137.44	137.90

	Term of Loan				
	26	27	28	29	30
Age Next Birthday					
20	5.05	5.08	5.11	5.14	5.16
21	5.28	5.35	5.42	5.48	5.55
22	5.39	5.45	5.51	5.58	5.65
23	5.49	5.55	5.60	5.67	5.74
24	5.59	5.65	5.70	5.77	5.84
25	5.70	5.74	5.79	5.87	5.94
26	5.80	5.84	5.89	5.96	6.03
27	6.00	6.07	6.14	6.22	6.33
28	6.40	6.45	6.53	6.62	6.62
29	6.57	6.60	6.62	6.65	6.92
30	7.02	7.11	7.19	7.28	7.21
31	7.10	7.19	7.28	7.39	7.50
32	7.40	7.49	7.60	7.71	7.81
33	7.78	7.88	7.99	8.10	8.22
34	8.26	8.37	8.48	8.59	8.72
35	8.81	8.98	9.16	9.34	9.52
36	9.44	9.70	9.95	10.21	10.47
37	10.56	10.98	11.36	11.77	12.42
38	11.81	12.38	12.93	13.75	14.49
39	13.21	14.07	14.24	15.11	15.86
40	14.52	14.64	15.67	16.54	17.34
41	14.71	15.77	16.68	17.51	18.29
42	17.09	18.15	19.09	19.95	20.76
43	19.70	20.77	21.72	22.61	23.44
44	22.56	23.61	24.59	25.50	26.35
45	25.21	26.28	27.28	28.20	29.07
46	30.17	31.31	32.40	33.38	34.32
47	33.26	34.41	35.49	36.49	37.43
48	36.57	37.72	38.79	39.80	40.73
49	40.12	41.26	42.34	43.34	44.28
50	45.79	46.95	48.06	49.08	50.05

Age Next Birthday	Term of Loan				
51	52.08	53.28	54.40	55.47	56.44
52	58.99	60.21	61.36	62.43	63.43
53	66.74	67.97	69.13	70.22	71.26
54	75.47	76.72	77.90	79.00	80.05
55	82.33	83.57	84.72	85.82	86.85
56	89.67	90.88	92.02	93.08	94.11
57	96.94	98.09	99.18	100.20	101.17
58	105.00	106.08	107.13	108.10	109.04
59	111.82	112.83	113.79	114.70	115.57
60	117.39	118.31	119.18	120.02	120.82
61	125.39	126.22	127.03	127.83	128.56
62	147.75	148.48	149.17	149.84	150.47
63	182.76	183.37	183.96	184.52	185.04
64	266.97	267.48	267.98	268.43	268.89
65	138.34	138.74	139.17	139.57	139.96

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	5.19	5.22	5.25	5.28	5.30
21	5.61	5.68	5.75	5.81	5.88
22	5.75	5.85	5.96	6.06	6.45
23	5.85	5.96	6.07	6.19	6.54
24	5.95	6.06	6.17	6.27	6.64
25	6.04	6.15	6.25	6.35	6.73
26	6.30	6.43	6.56	6.69	6.83
27	6.59	6.72	6.84	6.98	7.11
28	6.88	7.01	7.12	7.26	7.38
29	7.17	7.30	7.39	7.54	7.66
30	7.46	7.59	7.67	7.83	7.93
31	7.75	7.88	7.94	8.11	8.20
32	8.17	8.34	8.61	8.88	9.29
33	8.70	8.99	9.39	9.97	10.50

	Age Next Birthday		Term of Loan			
34	9.21	9.47	10.29	11.08	11.81	
35	10.29	11.03	11.86	12.64	13.37	
36	11.38	12.21	13.12	13.97	14.77	
37	13.35	14.20	15.10	15.94	16.74	
38	15.45	16.35	17.25	18.08	18.89	
39	16.82	17.74	18.59	19.39	20.17	
40	18.29	19.14	19.96	20.71	21.43	
41	19.12	19.89	20.62	21.31	21.97	
42	21.59	22.36	23.10	23.79	24.44	
43	24.27	25.05	25.79	26.48	27.14	
44	27.19	27.98	28.71	29.41	30.07	
45	29.90	30.67	31.41	32.10	32.74	
46	35.19	36.01	36.77	37.49	38.17	
47	38.28	39.09	39.85	40.58	41.27	
48	41.59	42.40	43.15	43.87	44.55	
49	45.14	45.93	46.68	47.39	48.07	
50	50.91	51.73	52.49	53.23	53.92	
51	57.33	58.15	58.95	59.68	60.38	
52	64.33	65.19	66.00	66.74	67.46	
53	72.18	73.03	73.84	74.62	75.36	
54	80.97	81.85	82.68	83.45	84.21	
55	87.76	88.61	89.43	90.20	90.94	
56	94.99	95.83	96.62	97.39	98.12	
57	102.03	102.84	103.60	104.34	105.04	
58	109.84	110.62	111.36	112.09	112.74	
59	116.33	117.06	117.75	118.42	119.05	
60	121.52	122.19	122.83	123.46	124.04	
61	129.21	129.84	130.44	131.03	131.58	
62	151.03	151.57	152.08	152.59	153.05	
63	185.52	185.97	186.38	186.81	187.20	
64	269.28	269.65	270.02	270.36	270.68	
65	140.31	140.64	140.95	141.30	141.60	

Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	5.37	5.57	5.84	6.14	6.93
21	5.97	6.14	6.76	6.89	7.03
22	6.58	6.72	6.85	6.99	7.39
23	6.68	6.81	6.95	7.35	7.77
24	6.77	6.91	7.31	7.73	8.17
25	6.87	7.27	7.69	8.13	8.57
26	7.23	7.65	8.09	8.53	9.00
27	7.58	8.06	8.47	8.98	9.58
28	7.92	8.48	9.17	9.57	10.20
29	8.27	8.89	9.54	10.21	10.83
30	8.62	9.31	10.11	10.78	11.44
31	8.97	9.72	10.43	11.10	11.74
32	10.08	10.83	11.55	12.22	12.88
33	11.28	12.04	12.77	13.46	14.12
34	12.61	13.38	14.10	14.80	15.48
35	14.19	14.96	15.70	16.41	17.09
36	15.58	16.36	17.10	17.81	18.48
37	17.55	18.32	19.06	19.75	20.42
38	19.69	20.45	21.17	21.86	22.53
39	20.92	21.66	22.34	23.01	24.39
40	22.15	22.84	23.51	24.13	24.73
41	22.64	23.28	23.90	24.48	25.04
42	25.12	25.75	26.36	26.95	27.51
43	27.82	28.44	29.05	29.63	30.18
44	30.73	31.37	31.97	32.54	33.09
45	33.40	34.02	34.61	35.17	35.70
46	38.85	39.49	40.08	40.66	41.21
47	41.92	42.55	43.15	43.71	44.26
48	45.20	45.83	46.41	46.97	47.51
49	48.70	49.32	49.90	50.45	50.98
50	54.55	55.18	55.78	56.32	56.86

Age Next Birthday	Term of Loan				
	1	2	3	4	5
51	61.03	61.66	62.26	62.81	63.36
52	68.14	68.77	69.36	69.93	70.49
53	76.04	76.68	77.30	77.87	78.42
54	84.89	85.53	86.16	86.74	87.31
55	91.61	92.23	92.85	93.43	93.98
56	98.76	99.38	99.96	100.53	101.08
57	105.67	106.26	106.83	107.39	107.92
58	113.34	113.92	114.47	115.01	115.53
59	119.62	120.17	120.68	121.18	121.68
60	124.57	125.08	125.56	126.03	126.48
61	132.08	132.56	133.02	133.46	133.89
62	153.49	153.89	154.28	154.65	155.03
63	187.56	187.89	188.22	188.53	188.82
64	270.98	271.25	271.52	271.78	272.03
65	141.87	142.12	142.38	142.64	142.88

(b) by deleting Table 2B and substituting the following Table:

“TABLE 2B

(For policies entered into, adjusted or renewed with policy year commencing on or after 1 July 2021)

HOME PROTECTION INSURANCE ANNUAL
PREMIUM RATE PER \$10,000 INITIAL COVER
FOR FEMALE SCHEME MEMBER
(LOANS UNDER CONCESSIONARY INTEREST RATE)

Age Next Birthday	Term of Loan				
	1	2	3	4	5
20	4.13	8.23	5.93	5.21	4.83
21	4.13	8.28	5.93	5.22	4.83
22	4.13	8.28	5.98	5.22	4.83
23	4.13	8.28	5.98	5.22	4.83
24	4.13	8.28	5.98	5.22	4.83
25	4.13	8.28	5.98	5.22	4.83

Age Next Birthday	Term of Loan				
26	4.13	8.28	5.98	5.22	4.83
27	4.15	8.30	6.00	5.24	4.85
28	4.16	8.31	6.01	5.25	4.86
29	4.17	8.32	6.02	5.26	4.87
30	4.18	8.33	6.03	5.27	4.88
31	4.20	8.35	6.05	5.29	4.90
32	4.22	8.37	6.07	5.31	4.92
33	4.24	8.39	6.09	5.33	4.94
34	4.26	8.41	6.11	5.35	4.96
35	4.28	8.43	6.13	5.37	4.98
36	4.30	8.45	6.15	5.39	5.00
37	4.35	8.50	6.20	5.44	5.05
38	4.39	8.54	6.24	5.72	5.57
39	4.50	9.00	6.87	6.32	6.17
40	4.98	9.94	7.62	7.02	6.86
41	5.55	11.01	8.47	7.83	7.65
42	5.93	11.89	9.13	8.43	8.38
43	6.30	12.76	9.78	9.03	9.21
44	6.67	13.64	10.43	9.62	9.37
45	7.04	14.51	11.08	10.22	9.53
46	7.41	15.38	11.73	10.81	10.58
47	7.55	16.45	12.37	11.34	11.09
48	7.80	17.74	13.19	12.04	11.76
49	9.34	21.55	15.88	14.53	14.19
50	10.00	23.60	17.36	15.77	15.39
51	10.80	25.96	19.00	17.22	16.78
52	11.93	28.82	21.05	19.07	18.56
53	13.25	32.05	23.38	21.17	20.61
54	14.79	35.67	26.04	23.57	22.92
55	16.54	39.72	29.01	26.26	25.53
56	18.54	44.22	32.33	29.26	28.45
57	18.92	45.10	32.99	29.86	28.51

Age Next Birthday	Term of Loan				
	19.29	45.97	33.64	30.46	28.93
58	19.29	45.97	33.64	30.46	28.93
59	19.66	46.85	34.29	31.05	34.30
60	20.03	47.72	34.94	31.65	36.02
61	20.83	66.94	45.43	39.82	38.25
62	25.81	76.59	52.87	46.68	61.88
63	31.24	87.10	60.97	82.87	95.98
64	31.24	87.10	117.26	134.52	144.87
65	34.66	60.74	69.44	73.78	76.39

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	4.60	4.44	4.32	4.25	4.19
21	4.60	4.44	4.32	4.25	4.19
22	4.60	4.44	4.32	4.25	4.19
23	4.60	4.44	4.32	4.25	4.19
24	4.60	4.44	4.32	4.25	4.19
25	4.60	4.44	4.32	4.25	4.19
26	4.60	4.44	4.32	4.25	4.19
27	4.61	4.45	4.33	4.26	4.19
28	4.62	4.46	4.34	4.26	4.20
29	4.63	4.47	4.35	4.27	4.20
30	4.64	4.47	4.36	4.28	4.21
31	4.66	4.48	4.36	4.28	4.21
32	4.67	4.50	4.37	4.29	4.21
33	4.69	4.51	4.38	4.29	4.21
34	4.71	4.52	4.39	4.30	4.21
35	4.73	4.54	4.40	4.30	4.39
36	4.74	4.55	4.61	4.71	4.82

Age Next Birthday	Term of Loan				
37	4.94	4.91	4.93	5.00	5.08
38	5.41	5.35	5.33	5.38	5.45
39	5.96	5.87	5.83	5.84	5.88
40	6.63	6.49	6.42	6.42	6.43
41	7.37	7.21	7.11	7.08	7.08
42	8.10	7.94	7.87	7.85	7.87
43	8.87	8.59	8.45	8.40	8.40
44	9.05	8.62	8.55	8.54	8.61
45	9.23	9.08	9.03	9.03	9.10
46	10.29	10.14	10.11	10.14	10.24
47	10.72	10.52	10.42	10.42	10.48
48	11.30	11.03	10.90	10.85	10.88
49	13.64	13.36	13.22	13.20	13.26
50	14.71	14.29	14.06	13.94	13.90
51	15.96	15.43	15.06	14.85	14.72
52	17.50	16.79	16.24	15.84	15.53
53	19.31	18.37	17.63	17.02	16.54
54	21.35	20.17	19.21	18.42	17.72
55	23.85	22.63	21.66	20.86	20.18
56	26.70	25.44	24.47	23.71	23.10
57	27.39	26.81	26.56	26.55	30.21
58	28.47	28.59	29.10	34.34	38.39
59	34.51	35.45	43.17	49.19	54.02
60	36.76	46.64	54.21	60.21	65.15
61	51.00	60.43	67.78	73.77	78.78
62	73.50	82.21	89.11	94.82	99.66
63	106.53	112.34	117.25	121.55	125.43
64	153.88	160.91	166.71	171.69	176.08
65	78.83	81.27	83.71	86.16	88.60

	Age Next Birthday	Term of Loan				
		11	12	13	14	15
	20	4.57	4.50	4.45	4.42	4.41
	21	4.57	4.50	4.45	4.42	4.41
	22	4.57	4.50	4.45	4.42	4.41
	23	4.57	4.50	4.45	4.42	4.41
	24	4.57	4.50	4.45	4.42	4.41
	25	4.57	4.50	4.45	4.42	4.41
	26	4.57	4.50	4.45	4.42	4.41
	27	4.58	4.50	4.46	4.43	4.42
	28	4.58	4.51	4.47	4.43	4.43
	29	4.59	4.52	4.47	4.44	4.44
	30	4.59	4.52	4.48	4.45	4.45
	31	4.60	4.53	4.49	4.46	4.57
	32	4.64	4.58	4.55	4.65	4.77
	33	4.67	4.62	4.67	4.75	4.85
	34	4.71	4.79	4.73	4.81	4.91
	35	4.91	4.95	5.02	5.11	5.23
	36	5.37	5.41	5.49	5.59	5.72
	37	5.68	5.74	5.81	5.92	6.05
	38	6.09	6.14	6.22	6.34	6.49
	39	6.61	6.66	6.75	6.87	7.02
	40	7.23	7.28	7.39	7.52	7.69
	41	7.98	8.04	8.15	8.30	8.49
	42	8.35	8.50	9.16	9.37	9.60
	43	8.56	9.73	9.88	10.08	10.33
	44	9.78	9.92	10.14	10.38	10.68
	45	10.27	10.37	10.51	11.03	11.36
	46	11.50	11.54	11.62	11.74	11.90
	47	11.88	11.93	12.00	12.13	12.26
	48	12.41	12.44	12.51	12.59	12.70
	49	15.11	15.11	15.10	15.14	15.18
	50	15.98	16.07	16.15	16.36	16.59

Age Next Birthday	Term of Loan				
51	17.01	17.20	17.39	17.79	18.23
52	18.12	18.48	18.84	19.50	21.64
53	19.39	19.93	20.47	23.16	25.40
54	20.35	22.00	23.64	26.79	29.60
55	24.05	27.38	30.83	33.78	36.30
56	27.21	30.48	33.83	36.71	39.26
57	34.38	37.78	41.12	44.05	46.66
58	42.66	46.23	49.59	52.58	55.24
59	58.78	62.90	66.51	69.73	72.63
60	69.60	73.44	76.86	79.89	82.65
61	82.87	86.47	89.63	92.49	95.10
62	103.45	106.80	109.78	112.47	114.95
63	128.02	130.41	132.60	134.64	136.60
64	179.14	181.93	184.44	186.76	188.95
65	89.90	91.21	92.51	93.81	95.12

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	4.41	4.40	4.39	4.38	4.37
21	4.41	4.40	4.39	4.38	4.37
22	4.41	4.40	4.39	4.38	4.37
23	4.41	4.40	4.39	4.38	4.37
24	4.41	4.40	4.39	4.38	4.37
25	4.41	4.40	4.39	4.38	4.37
26	4.41	4.40	4.39	4.38	4.37
27	4.44	4.44	4.44	4.44	4.38
28	4.47	4.47	4.48	4.49	4.39
29	4.50	4.51	4.53	4.55	4.42
30	4.53	4.55	4.57	4.61	4.47
31	4.56	4.58	4.62	4.66	4.73
32	4.80	4.84	4.89	4.97	5.06
33	4.89	4.95	5.01	5.11	5.21

Age Next Birthday		Term of Loan			
34	4.99	5.04	5.15	5.25	5.39
35	5.31	5.40	5.52	5.65	5.81
36	5.81	5.91	6.04	6.18	6.33
37	6.16	6.26	6.40	6.56	6.72
38	6.59	6.72	6.87	7.02	7.21
39	7.15	7.28	7.44	7.61	7.78
40	7.84	8.02	8.20	8.40	8.62
41	8.68	8.88	9.11	9.35	9.60
42	9.80	10.02	10.25	10.35	10.75
43	10.73	10.93	11.14	11.23	11.52
44	10.86	11.04	11.74	11.64	11.90
45	11.79	11.67	12.20	11.78	12.06
46	12.12	12.37	12.66	12.97	13.30
47	12.65	13.07	13.57	14.08	15.21
48	13.27	13.86	14.57	15.98	17.24
49	15.94	16.73	18.64	20.36	21.91
50	17.63	19.70	21.65	23.39	24.99
51	20.66	22.81	24.84	26.67	28.32
52	24.07	26.25	28.27	30.11	31.79
53	27.85	30.04	32.07	33.91	35.61
54	32.05	34.27	36.29	38.15	39.87
55	38.82	41.08	43.15	45.05	46.81
56	41.62	43.77	45.73	47.53	49.22
57	49.00	51.16	53.13	54.95	56.65
58	57.58	59.72	61.67	63.48	65.17
59	75.07	77.31	79.36	81.26	83.05
60	84.97	87.10	89.07	90.92	92.63
61	97.30	99.32	101.18	102.95	104.59
62	116.95	118.80	120.53	122.13	123.66
63	137.93	139.18	140.39	141.53	142.64
64	190.52	191.97	193.35	194.66	195.91
65	95.83	96.55	97.27	97.99	98.71

Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	4.42	4.46	4.51	4.55	4.59
21	4.42	4.46	4.51	4.55	4.59
22	4.42	4.46	4.51	4.55	4.65
23	4.42	4.46	4.51	4.59	4.71
24	4.42	4.46	4.54	4.64	4.77
25	4.42	4.48	4.58	4.69	4.83
26	4.48	4.58	4.69	4.79	4.90
27	4.59	4.70	4.81	4.92	4.97
28	4.71	4.81	4.93	5.05	5.06
29	4.82	4.93	5.06	5.19	5.17
30	4.93	5.05	5.18	5.32	5.29
31	5.05	5.16	5.31	5.45	5.60
32	5.20	5.38	5.63	5.76	5.90
33	5.43	5.79	5.91	6.04	6.18
34	5.75	5.88	6.00	6.15	6.30
35	6.22	6.37	6.50	6.67	6.83
36	6.78	6.94	7.09	7.25	7.43
37	7.19	7.32	7.48	7.62	7.78
38	7.69	7.80	7.95	8.07	8.20
39	8.27	8.38	8.48	8.58	8.68
40	9.16	9.29	9.45	9.61	9.79
41	10.19	10.33	10.57	10.82	11.07
42	11.48	11.69	12.07	12.45	13.20
43	11.84	12.27	12.96	13.79	14.73
44	12.38	13.38	14.30	15.31	16.21
45	13.10	14.06	15.12	16.06	16.92
46	14.45	15.42	16.50	17.45	18.33
47	16.42	17.45	18.54	19.52	20.43
48	18.48	19.62	20.73	21.74	22.69
49	23.38	24.73	25.96	27.10	28.16
50	26.44	27.77	29.03	30.18	31.24

Age Next Birthday	Term of Loan				
51	29.78	31.13	32.36	33.51	34.57
52	33.24	34.58	35.83	36.98	38.07
53	37.06	38.41	39.65	40.81	41.90
54	41.31	42.65	43.89	45.06	46.16
55	48.28	49.66	50.94	52.13	53.29
56	50.63	51.95	53.17	54.34	55.42
57	58.08	59.39	60.63	61.81	62.92
58	66.59	67.92	69.19	70.35	71.49
59	84.53	85.93	87.25	88.50	89.70
60	94.06	95.43	96.70	97.91	99.08
61	105.98	107.27	108.52	109.70	110.83
62	124.39	125.10	125.79	126.46	127.09
63	143.42	144.17	144.91	145.61	146.28
64	196.83	197.70	198.55	199.37	200.13
65	99.40	100.09	100.76	101.43	102.09

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	4.55	4.64	4.76	4.88	4.91
21	4.68	4.80	4.92	5.06	5.10
22	4.73	4.83	4.94	5.06	5.10
23	4.78	4.87	4.96	5.06	5.10
24	4.83	4.90	4.98	5.06	5.10
25	4.88	4.94	5.00	5.06	5.10
26	4.94	4.98	5.02	5.06	5.10
27	5.00	5.05	5.10	5.18	5.25
28	5.11	5.16	5.23	5.31	5.42
29	5.22	5.29	5.37	5.48	5.56
30	5.36	5.44	5.66	5.62	5.75
31	5.65	5.72	5.81	5.90	6.00
32	5.96	6.03	6.08	6.13	6.15
33	6.22	6.24	6.26	6.27	6.29

Age Next Birthday	Term of Loan				
34	6.33	6.36	6.38	6.41	6.44
35	6.91	6.97	7.07	7.16	7.25
36	7.54	7.67	7.83	8.00	8.17
37	7.99	8.22	8.50	8.78	9.27
38	8.52	8.84	9.26	9.88	10.44
39	9.05	9.43	10.23	10.99	11.69
40	10.32	11.16	12.00	12.79	13.52
41	12.06	12.98	13.89	14.74	15.55
42	14.24	15.17	16.11	16.98	17.78
43	15.70	16.62	17.53	18.38	19.20
44	17.14	18.09	18.98	19.82	20.60
45	17.88	18.75	19.59	20.37	21.10
46	19.25	20.09	20.88	21.62	22.33
47	21.33	22.18	22.97	23.72	24.40
48	23.59	24.43	25.22	25.95	26.65
49	29.13	30.03	30.87	31.68	32.42
50	32.20	33.09	33.94	34.72	35.48
51	35.52	36.43	37.26	38.05	38.79
52	39.02	39.92	40.75	41.52	42.27
53	42.85	43.74	44.59	45.38	46.13
54	47.11	48.00	48.84	49.64	50.40
55	54.24	55.15	56.02	56.83	57.62
56	56.35	57.23	58.05	58.83	59.60
57	63.85	64.74	65.58	66.40	67.17
58	72.43	73.33	74.18	75.01	75.79
59	90.68	91.64	92.54	93.40	94.24
60	100.04	100.97	101.85	102.71	103.52
61	111.77	112.66	113.53	114.35	115.15
62	127.56	128.01	128.44	128.87	129.28
63	146.78	147.26	147.72	148.18	148.61
64	200.73	201.29	201.83	202.37	202.87
65	102.60	103.09	103.58	104.07	104.55

	Age Next Birthday		Term of Loan		
	31	32	33	34	35
20	4.97	5.02	5.07	5.12	5.17
21	5.16	5.21	5.27	5.32	5.37
22	5.16	5.21	5.27	5.32	5.37
23	5.16	5.21	5.27	5.32	5.37
24	5.16	5.21	5.27	5.32	5.37
25	5.16	5.21	5.27	5.32	5.37
26	5.16	5.21	5.27	5.32	5.37
27	5.31	5.38	5.45	5.51	5.58
28	5.50	5.57	5.64	5.71	5.79
29	5.65	5.73	5.82	5.90	5.99
30	5.84	5.93	6.02	6.10	6.20
31	6.13	6.20	6.28	6.34	6.40
32	6.26	6.38	6.53	6.60	7.25
33	6.44	6.70	6.77	7.29	7.77
34	6.70	6.79	7.31	7.80	8.26
35	7.69	8.09	8.57	9.03	9.43
36	8.66	9.09	9.58	10.06	10.47
37	9.80	10.28	10.80	11.30	11.74
38	11.03	11.58	12.14	12.65	13.13
39	12.36	12.99	13.55	14.11	14.62
40	14.21	14.86	15.46	16.04	16.57
41	16.24	16.92	17.55	18.14	18.71
42	18.52	19.20	19.84	20.45	21.02
43	19.90	20.57	21.21	21.79	22.35
44	21.28	21.94	22.55	23.12	23.67
45	21.76	22.37	22.95	23.49	24.01
46	22.95	23.54	24.11	24.65	25.15
47	25.04	25.64	26.19	26.72	27.22
48	27.27	27.86	28.43	28.96	29.46
49	33.09	33.72	34.34	34.91	35.44
50	36.14	36.77	37.37	37.93	38.48

Age Next Birthday	Term of Loan				
	36	37	38	39	40
51	39.45	40.07	40.67	41.24	41.77
52	42.95	43.58	44.17	44.74	45.28
53	46.79	47.42	48.03	48.59	49.14
54	51.05	51.68	52.28	52.86	53.40
55	58.30	58.93	59.55	60.13	60.70
56	60.24	60.87	61.44	62.00	62.56
57	67.83	68.45	69.04	69.63	70.18
58	76.45	77.08	77.69	78.28	78.84
59	94.94	95.61	96.26	96.88	97.49
60	104.20	104.85	105.50	106.10	106.69
61	115.83	116.46	117.08	117.68	118.25
62	129.59	129.90	130.18	130.46	130.74
63	148.95	149.28	149.58	149.89	150.18
64	203.28	203.67	204.03	204.39	204.74
65	104.92	105.28	105.64	106.00	106.36

Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	5.27	5.36	5.45	5.54	6.55
21	5.65	5.93	6.21	6.49	6.77
22	5.65	5.93	6.21	6.49	6.77
23	5.65	5.93	6.21	6.49	6.77
24	5.65	5.93	6.21	6.49	6.77
25	5.65	5.93	6.21	6.49	6.77
26	5.65	5.93	6.21	6.49	6.77
27	5.92	6.25	6.60	6.93	7.25
28	6.19	6.58	6.98	7.36	7.72
29	6.46	6.91	7.36	7.79	8.19
30	6.72	7.24	7.74	8.22	8.67
31	7.00	7.57	8.13	8.65	9.14
32	7.84	8.42	8.96	9.47	9.96
33	8.33	8.86	9.36	9.84	10.30

	Age Next Birthday		Term of Loan			
34	8.78	9.27	9.74	10.19	10.61	
35	9.95	10.43	10.89	11.33	11.74	
36	10.96	11.44	11.88	12.31	12.70	
37	12.24	12.71	13.17	13.59	13.99	
38	13.63	14.11	14.57	15.00	15.38	
39	15.14	15.62	16.06	16.50	16.90	
40	17.08	17.58	18.04	18.46	18.89	
41	19.23	19.73	20.20	20.64	21.07	
42	21.55	22.06	22.54	22.99	23.42	
43	22.87	23.36	23.83	24.26	25.65	
44	24.17	24.65	25.10	25.53	25.92	
45	24.50	24.95	25.39	25.79	26.19	
46	25.61	26.04	26.46	26.86	27.25	
47	27.69	28.12	28.54	28.93	29.32	
48	29.93	30.35	30.77	31.16	31.54	
49	35.94	36.39	36.85	37.28	37.68	
50	38.96	39.43	39.87	40.31	40.71	
51	42.26	42.71	43.15	43.57	43.98	
52	45.76	46.23	46.68	47.09	47.50	
53	49.62	50.08	50.53	50.94	51.35	
54	53.87	54.33	54.77	55.20	55.61	
55	61.18	61.66	62.11	62.54	62.96	
56	63.01	63.46	63.91	64.32	64.72	
57	70.66	71.11	71.56	71.99	72.39	
58	79.33	79.79	80.24	80.68	81.08	
59	98.00	98.48	98.95	99.42	99.85	
60	107.20	107.68	108.14	108.60	109.02	
61	118.75	119.21	119.67	120.11	120.54	
62	130.95	131.16	131.37	131.56	131.75	
63	150.41	150.63	150.86	151.06	151.27	

Age Next Birthday	Term of Loan				
	1	2	3	4	5
64	205.02	205.28	205.56	205.80	206.05
65	106.62	106.88	107.15	107.42	107.68

(c) by deleting Table 3B and substituting the following Table:

“TABLE 3B

(For policies entered into, adjusted or renewed with policy year commencing on or after 1 July 2021)

HOME PROTECTION INSURANCE ANNUAL
PREMIUM RATE PER \$10,000 INITIAL COVER
FOR MALE SCHEME MEMBER
(LOANS UNDER MARKET INTEREST RATE)

Age Next Birthday	Term of Loan				
	1	2	3	4	5
20	4.34	8.51	6.22	5.45	5.07
21	4.34	8.51	6.22	5.45	5.07
22	4.34	8.51	6.22	5.45	5.07
23	4.34	8.51	6.22	5.45	5.07
24	4.34	8.51	6.22	5.45	5.07
25	4.34	8.51	6.22	5.45	5.07
26	4.73	8.90	6.61	5.84	5.46
27	4.73	8.90	6.61	5.84	5.46
28	4.73	8.90	6.61	5.84	5.46
29	4.73	8.90	6.61	5.84	5.46
30	4.73	8.90	6.61	5.84	5.46
31	4.73	8.90	6.61	5.84	5.46
32	4.73	8.90	6.61	5.84	5.46
33	4.73	8.90	6.61	5.84	5.46
34	4.73	8.90	6.61	5.84	5.46
35	4.73	8.90	6.61	5.91	5.56
36	4.79	9.19	7.09	6.54	5.79
37	5.14	10.11	7.81	7.21	6.45
38	5.42	10.58	8.05	7.40	7.25

Age Next Birthday	Term of Loan				
	5.69	11.79	8.99	8.29	8.13
39	5.69	11.79	8.99	8.29	8.13
40	6.42	13.18	10.09	9.32	9.14
41	6.44	13.20	10.11	9.34	9.16
42	6.88	13.34	10.40	9.57	9.38
43	7.32	14.35	10.70	9.79	9.59
44	7.76	15.54	11.47	10.46	10.23
45	8.21	16.97	12.42	11.29	11.04
46	8.65	20.85	15.18	13.93	13.63
47	9.30	22.97	16.75	15.18	14.82
48	10.10	25.34	18.39	16.64	16.24
49	11.07	28.06	20.30	18.34	17.88
50	12.25	31.12	22.49	20.31	19.79
51	13.61	34.58	24.98	22.54	21.94
52	14.51	37.79	27.11	24.40	23.73
53	15.66	41.48	29.61	26.59	25.84
54	17.07	45.64	32.49	29.12	28.28
55	18.75	50.37	35.79	32.06	30.72
56	24.08	62.18	44.59	40.07	37.97
57	29.05	71.09	51.65	46.65	43.81
58	34.41	80.75	59.29	53.75	50.04
59	40.18	91.22	67.54	61.43	56.69
60	46.40	102.52	76.46	69.71	65.17
61	47.18	103.30	77.24	70.49	66.63
62	50.60	109.83	82.25	75.09	91.06
63	56.73	121.67	91.40	116.84	130.89
64	63.41	134.52	180.26	203.12	216.81
65	70.64	105.12	116.61	122.35	122.75

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	4.88	4.77	4.69	4.64	4.63
21	4.88	4.77	4.69	4.64	4.63
22	4.88	4.77	4.69	4.64	4.63
23	4.88	4.77	4.69	4.64	4.63
24	4.88	4.77	4.69	4.64	4.63
25	4.88	4.77	4.69	4.64	4.63
26	5.24	5.11	5.01	4.94	4.91
27	5.24	5.11	5.01	4.94	4.91
28	5.24	5.11	5.01	4.94	4.91
29	5.24	5.11	5.01	4.94	4.91
30	5.24	5.11	5.01	4.94	4.91
31	5.24	5.11	5.01	4.94	4.91
32	5.24	5.11	5.01	4.95	5.10
33	5.24	5.11	5.19	5.16	5.33
34	5.37	5.25	5.37	5.38	5.60
35	5.51	5.41	5.56	5.60	5.84
36	5.79	5.90	6.05	6.28	6.53
37	6.42	6.47	6.60	6.77	6.98
38	7.14	7.14	7.24	7.36	7.55
39	7.98	7.94	7.98	8.08	8.24
40	8.84	8.61	8.56	8.56	8.63
41	8.87	8.73	8.67	8.67	8.73
42	9.07	8.93	8.87	8.90	8.98
43	9.27	9.14	9.09	9.14	9.24
44	9.92	9.79	9.77	9.85	9.99
45	10.72	10.60	10.61	10.71	10.90
46	13.31	13.23	13.32	13.54	13.83
47	14.50	14.47	14.62	14.88	15.24
48	15.93	15.92	16.12	16.46	16.91
49	17.58	17.62	17.88	18.27	18.81
50	19.49	19.57	19.88	20.37	20.99

Age Next Birthday	Term of Loan				
51	21.65	21.78	22.17	22.75	23.46
52	23.50	23.72	24.23	24.96	25.84
53	25.65	25.99	26.64	27.51	28.57
54	28.15	28.59	29.37	30.42	31.66
55	30.59	31.07	31.98	33.16	34.54
56	37.82	38.41	39.54	41.01	42.72
57	43.53	44.01	45.17	46.68	53.57
58	49.59	49.97	51.16	59.04	65.21
59	55.86	55.92	65.19	72.31	77.91
60	65.41	74.77	83.31	89.75	91.17
61	75.94	84.42	90.81	95.59	99.29
62	102.28	110.12	116.10	120.69	124.30
63	141.06	148.32	153.94	158.34	161.89
64	226.64	233.83	239.42	243.90	247.62
65	124.24	125.73	127.20	128.69	130.17

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.04	4.99	4.97	4.98	5.00
21	5.04	4.99	4.97	4.98	5.00
22	5.04	4.99	4.97	4.98	5.00
23	5.04	4.99	4.97	4.98	5.00
24	5.04	4.99	4.97	4.98	5.00
25	5.04	4.99	4.97	4.98	5.00
26	5.30	5.24	4.97	4.98	5.00
27	5.30	5.24	5.06	5.11	5.00
28	5.30	5.24	5.15	5.19	5.14
29	5.30	5.24	5.25	5.28	5.48
30	5.44	5.44	5.35	5.49	5.68
31	5.44	5.56	5.44	5.64	5.87
32	5.73	5.86	5.62	5.82	6.07
33	6.01	6.17	5.83	6.02	6.43

Age Next Birthday	Term of Loan				
34	6.32	6.47	6.04	6.20	6.88
35	6.67	6.91	7.20	7.52	7.44
36	7.33	7.47	7.66	7.88	8.12
37	7.94	8.15	8.41	8.71	9.04
38	8.67	8.96	9.29	9.65	10.08
39	8.83	9.22	10.31	10.77	11.28
40	9.07	10.55	10.99	11.49	12.05
41	10.25	10.94	11.42	11.97	12.49
42	10.58	11.15	12.13	12.68	12.76
43	10.91	11.35	12.44	12.99	13.03
44	11.78	12.23	12.74	13.31	13.93
45	12.77	13.12	13.53	14.01	14.56
46	15.99	16.27	16.65	17.06	17.55
47	17.63	17.92	18.28	18.70	19.18
48	19.50	19.76	20.09	20.49	20.93
49	21.61	21.83	22.10	22.43	22.81
50	24.24	24.61	25.12	25.71	26.35
51	27.18	27.73	28.52	29.40	30.34
52	30.11	30.89	32.01	33.24	36.73
53	33.44	34.46	35.96	40.27	43.91
54	36.91	37.91	43.26	47.92	52.00
55	40.73	46.30	51.39	55.79	59.61
56	49.32	54.76	59.72	64.04	67.82
57	59.67	64.73	69.30	73.26	76.73
58	70.86	75.56	79.75	83.36	86.53
59	83.16	85.77	89.49	92.72	95.52
60	91.88	94.66	97.78	100.46	102.81
61	102.92	105.96	108.55	110.76	112.70
62	127.59	130.38	132.75	134.81	136.60
63	164.86	167.38	169.55	171.43	173.10
64	250.42	252.80	254.88	256.70	258.31
65	130.89	131.52	132.08	132.55	132.99

	Age Next Birthday		Term of Loan		
	16	17	18	19	20
20	5.00	4.99	4.99	4.99	4.98
21	5.00	4.99	4.99	4.99	4.98
22	5.00	4.99	4.99	4.99	4.98
23	5.00	4.99	4.99	4.99	5.01
24	5.00	4.99	4.99	5.02	5.14
25	5.00	4.99	5.02	5.15	5.31
26	5.00	5.02	5.15	5.32	5.49
27	5.12	5.07	5.20	5.34	5.60
28	5.21	5.31	5.41	5.55	5.70
29	5.53	5.60	5.71	5.82	5.96
30	5.71	5.76	5.82	5.92	6.04
31	5.89	5.92	5.97	6.05	6.13
32	6.09	6.13	6.20	6.28	6.39
33	6.45	6.49	6.56	6.66	6.77
34	6.91	6.96	7.03	7.15	7.28
35	7.45	7.49	7.53	7.61	7.73
36	8.11	8.11	8.13	8.19	8.27
37	9.03	9.04	9.08	9.15	9.23
38	10.08	10.11	10.15	10.20	10.30
39	11.27	11.30	11.33	11.39	11.46
40	12.30	12.30	12.31	12.34	12.37
41	12.49	12.51	12.54	12.59	13.14
42	12.86	12.52	12.63	12.74	13.69
43	13.22	13.43	13.63	13.85	14.06
44	14.22	14.51	14.80	15.10	15.39
45	14.98	15.39	15.91	16.41	16.92
46	18.16	18.79	19.56	20.35	21.16
47	19.86	20.57	21.53	22.51	24.39
48	21.72	22.51	23.68	25.90	27.83
49	23.42	24.04	26.78	29.24	31.50
50	27.46	30.06	32.69	35.02	37.12

Age Next Birthday	Term of Loan				
51	33.49	36.19	38.85	41.25	43.40
52	40.00	42.80	45.55	48.00	50.24
53	47.31	50.29	53.09	55.62	57.92
54	55.57	58.76	61.62	64.24	66.61
55	63.07	66.16	68.96	71.50	73.84
56	71.14	74.13	76.85	79.33	81.59
57	79.84	82.62	85.15	87.43	89.53
58	89.39	91.95	94.26	96.39	98.33
59	98.08	100.38	102.46	104.34	106.07
60	105.00	106.99	108.78	110.41	111.91
61	114.61	116.32	117.88	119.29	120.60
62	138.29	139.80	141.21	142.44	143.61
63	174.59	175.92	177.13	178.22	179.24
64	259.65	260.85	261.95	262.94	263.86
65	133.59	134.14	134.70	135.20	135.69

Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	5.01	5.04	5.10	5.13	5.16
21	5.05	5.15	5.21	5.29	5.38
22	5.16	5.27	5.34	5.42	5.51
23	5.25	5.40	5.47	5.55	5.63
24	5.34	5.53	5.60	5.67	5.77
25	5.45	5.67	5.72	5.81	5.89
26	5.55	5.80	5.87	5.93	6.02
27	5.76	5.87	5.95	6.09	6.23
28	6.02	6.15	6.30	6.47	6.66
29	6.10	6.27	6.55	6.72	6.85
30	6.22	6.62	6.77	6.95	7.15
31	6.54	6.70	6.88	7.09	7.32
32	6.83	7.00	7.19	7.39	7.60
33	7.25	7.40	7.58	7.77	7.98

Age Next Birthday	Term of Loan				
	7.76	7.91	8.07	8.25	8.42
34	7.76	7.91	8.07	8.25	8.42
35	8.26	8.42	8.61	8.76	8.95
36	8.85	9.01	9.19	9.36	9.54
37	9.86	10.03	10.22	10.41	10.59
38	10.98	11.15	11.34	11.52	11.71
39	11.77	12.37	12.56	12.74	12.90
40	12.68	13.61	13.95	14.35	14.77
41	13.58	13.94	14.34	14.76	15.19
42	13.96	14.45	15.03	15.61	16.64
43	15.38	16.07	16.86	18.18	19.36
44	16.92	17.74	19.41	20.94	22.34
45	18.73	20.46	22.11	23.63	25.03
46	23.23	25.09	26.88	28.53	30.04
47	26.45	28.31	30.07	31.69	33.21
48	29.87	31.74	33.49	35.09	36.59
49	33.55	35.41	37.15	38.73	40.22
50	39.17	41.06	42.80	44.40	45.90
51	45.47	47.37	49.11	50.72	52.22
52	52.31	54.22	55.99	57.64	59.15
53	60.01	61.94	63.71	65.37	66.90
54	68.72	70.62	72.43	74.09	75.62
55	75.88	77.76	79.50	81.12	82.65
56	83.58	85.40	87.09	88.66	90.14
57	91.40	93.11	94.71	96.20	97.59
58	100.07	101.67	103.15	104.54	105.86
59	107.64	109.11	110.46	111.74	112.94
60	113.31	114.62	115.82	116.96	118.04
61	121.85	123.01	124.09	125.13	126.09
62	144.69	145.70	146.64	147.53	148.36
63	180.17	181.03	181.81	182.58	183.28
64	264.66	265.39	266.09	266.73	267.33
65	136.20	136.71	137.19	137.67	138.13

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.21	5.26	5.31	5.36	5.41
21	5.46	5.55	5.64	5.73	5.81
22	5.59	5.68	5.76	5.85	5.94
23	5.71	5.78	5.85	5.93	5.99
24	5.82	5.90	5.96	6.02	6.10
25	5.95	6.00	6.04	6.13	6.21
26	6.06	6.09	6.15	6.23	6.32
27	6.28	6.34	6.41	6.49	6.58
28	6.71	6.74	6.80	6.87	6.98
29	6.86	6.89	6.89	7.22	7.39
30	7.34	7.40	7.49	7.57	7.48
31	7.39	7.49	7.57	7.66	7.75
32	7.69	7.80	7.90	8.00	8.11
33	8.09	8.20	8.32	8.44	8.56
34	8.55	8.69	8.83	8.98	9.12
35	9.14	9.34	9.54	9.75	9.97
36	9.82	10.10	10.38	10.67	10.97
37	10.99	11.42	11.84	12.28	12.97
38	12.27	12.87	13.45	14.32	15.10
39	13.71	14.57	14.84	15.74	16.53
40	15.14	15.27	16.32	17.23	18.06
41	15.34	16.42	17.37	18.23	19.04
42	17.82	18.91	19.89	20.78	21.61
43	20.54	21.65	22.63	23.56	24.41
44	23.52	24.61	25.64	26.57	27.45
45	26.24	27.35	28.38	29.33	30.21
46	31.33	32.52	33.62	34.65	35.60
47	34.48	35.66	36.77	37.79	38.76
48	37.86	39.04	40.13	41.15	42.09
49	41.46	42.63	43.72	44.73	45.68
50	47.19	48.38	49.49	50.52	51.50

Age Next Birthday	Term of Loan				
	51	52	53	54	55
51	53.53	54.74	55.87	56.94	57.92
52	60.48	61.71	62.85	63.94	64.94
53	68.25	69.47	70.64	71.73	72.76
54	76.98	78.22	79.41	80.50	81.56
55	83.96	85.19	86.33	87.43	88.45
56	91.41	92.62	93.76	94.81	95.83
57	98.81	99.96	101.03	102.04	103.01
58	107.01	108.09	109.13	110.08	111.00
59	114.00	114.99	115.94	116.85	117.71
60	118.98	119.88	120.76	121.60	122.36
61	126.96	127.80	128.61	129.37	130.09
62	149.13	149.84	150.53	151.18	151.80
63	183.91	184.51	185.08	185.62	186.15
64	267.87	268.37	268.85	269.30	269.74
65	138.57	138.97	139.39	139.79	140.18

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	5.58	5.75	5.92	6.09	6.25
21	5.94	6.08	6.21	6.35	6.48
22	6.00	6.11	6.23	6.35	6.70
23	6.11	6.23	6.36	6.44	6.77
24	6.22	6.35	6.42	6.50	6.83
25	6.33	6.40	6.48	6.54	6.89
26	6.55	6.66	6.75	6.85	6.95
27	6.83	6.95	7.06	7.17	7.27
28	7.23	7.31	7.40	7.49	7.56
29	7.51	7.64	7.89	7.98	8.07
30	7.71	7.86	7.95	8.14	8.27
31	8.02	8.16	8.25	8.45	8.55
32	8.50	8.67	8.96	9.27	9.71
33	9.07	9.36	9.80	10.41	10.95

Age Next Birthday	Term of Loan				
	9.61	9.87	10.72	11.54	12.31
34	9.61	9.87	10.72	11.54	12.31
35	10.76	11.52	12.38	13.18	13.94
36	11.90	12.75	13.69	14.55	15.39
37	13.93	14.80	15.73	16.59	17.41
38	16.10	17.00	17.94	18.80	19.62
39	17.50	18.46	19.34	20.16	20.95
40	19.04	19.92	20.76	21.53	22.26
41	19.90	20.69	21.44	22.14	22.82
42	22.47	23.27	24.02	24.73	25.40
43	25.27	26.07	26.82	27.53	28.20
44	28.32	29.12	29.87	30.59	31.25
45	31.07	31.86	32.60	33.31	33.96
46	36.49	37.32	38.09	38.81	39.50
47	39.62	40.44	41.21	41.94	42.62
48	42.98	43.79	44.53	45.27	45.94
49	46.55	47.35	48.10	48.81	49.48
50	52.37	53.18	53.95	54.67	55.35
51	58.81	59.62	60.42	61.14	61.84
52	65.83	66.68	67.48	68.22	68.92
53	73.68	74.52	75.34	76.09	76.82
54	82.46	83.32	84.14	84.91	85.65
55	89.35	90.20	91.00	91.76	92.47
56	96.70	97.53	98.30	99.05	99.76
57	103.85	104.65	105.41	106.12	106.82
58	111.81	112.58	113.29	114.00	114.65
59	118.45	119.17	119.83	120.50	121.12
60	123.05	123.72	124.35	124.96	125.53
61	130.74	131.36	131.94	132.52	133.06
62	152.35	152.88	153.38	153.88	154.33
63	186.60	187.05	187.46	187.86	188.24
64	270.12	270.48	270.82	271.16	271.46
65	140.53	140.85	141.16	141.49	141.81

	Age Next Birthday		Term of Loan		
	36	37	38	39	40
20	6.42	6.59	6.76	6.93	7.09
21	6.62	6.75	6.89	7.02	7.15
22	6.81	6.91	7.01	7.11	7.52
23	6.87	6.97	7.07	7.48	7.92
24	6.93	7.03	7.44	7.88	8.34
25	6.99	7.40	7.84	8.30	8.77
26	7.36	7.80	8.26	8.73	9.22
27	7.77	8.28	8.71	9.25	9.88
28	8.11	8.78	9.25	9.93	10.58
29	8.45	9.27	9.95	10.65	11.31
30	8.97	9.72	10.53	11.24	11.92
31	9.38	10.14	10.89	11.58	12.25
32	10.53	11.30	12.05	12.74	13.43
33	11.77	12.56	13.30	14.01	14.69
34	13.14	13.93	14.68	15.39	16.07
35	14.77	15.58	16.32	17.06	17.74
36	16.21	17.01	17.76	18.49	19.17
37	18.24	19.02	19.77	20.48	21.16
38	20.43	21.21	21.94	22.64	23.31
39	21.72	22.47	23.17	23.83	24.47
40	23.00	23.71	24.37	25.00	25.61
41	23.51	24.14	24.77	25.36	25.92
42	26.08	26.72	27.34	27.92	28.49
43	28.89	29.51	30.14	30.71	31.26
44	31.92	32.56	33.17	33.73	34.28
45	34.62	35.24	35.83	36.39	36.92
46	40.18	40.82	41.41	42.00	42.53
47	43.28	43.91	44.50	45.06	45.60
48	46.59	47.20	47.79	48.34	48.87
49	50.12	50.72	51.29	51.85	52.36
50	56.00	56.61	57.18	57.73	58.26

Age Next Birthday	Term of Loan				
	1	2	3	4	5
51	62.48	63.10	63.67	64.24	64.75
52	69.60	70.21	70.79	71.35	71.90
53	77.48	78.10	78.70	79.28	79.81
54	86.32	86.94	87.54	88.11	88.66
55	93.12	93.74	94.33	94.89	95.43
56	100.40	100.99	101.58	102.13	102.65
57	107.42	108.01	108.55	109.10	109.61
58	115.23	115.79	116.34	116.85	117.35
59	121.69	122.20	122.70	123.19	123.68
60	126.05	126.55	127.01	127.46	127.91
61	133.55	134.01	134.45	134.89	135.30
62	154.76	155.14	155.52	155.88	156.24
63	188.58	188.91	189.21	189.50	189.80
64	271.75	272.02	272.28	272.52	272.75
65	142.07	142.32	142.57	142.83	143.07

”; and

(d) by deleting Table 4B and substituting the following Table:

“TABLE 4B

*(For policies entered into, adjusted or renewed
with policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE ANNUAL
PREMIUM RATE PER \$10,000 INITIAL COVER
FOR FEMALE SCHEME MEMBER
(LOANS UNDER MARKET INTEREST RATE)

Age Next Birthday	Term of Loan				
	1	2	3	4	5
20	4.14	8.23	5.93	5.21	4.87
21	4.14	8.31	5.93	5.25	4.87
22	4.14	8.31	6.02	5.25	4.87
23	4.14	8.31	6.02	5.25	4.87
24	4.14	8.31	6.02	5.25	4.87
25	4.14	8.31	6.02	5.25	4.87

Age Next Birthday		Term of Loan			
26	4.14	8.31	6.02	5.25	4.87
27	4.16	8.33	6.04	5.27	4.89
28	4.17	8.34	6.05	5.28	4.90
29	4.18	8.35	6.06	5.29	4.91
30	4.19	8.36	6.07	5.30	4.92
31	4.21	8.38	6.09	5.32	4.94
32	4.23	8.40	6.11	5.34	4.96
33	4.25	8.42	6.13	5.36	4.98
34	4.27	8.44	6.15	5.38	5.00
35	4.29	8.46	6.17	5.40	5.02
36	4.31	8.48	6.19	5.42	5.04
37	4.36	8.53	6.24	5.47	5.09
38	4.40	8.57	6.28	5.75	5.61
39	4.50	9.02	6.92	6.37	6.22
40	4.99	9.96	7.66	7.06	6.91
41	5.56	11.05	8.52	7.87	7.72
42	5.94	11.94	9.17	8.49	8.45
43	6.31	12.80	9.83	9.09	9.29
44	6.68	13.68	10.48	9.68	9.45
45	7.05	14.55	11.13	10.29	9.62
46	7.42	15.44	11.79	10.88	10.68
47	7.56	16.51	12.44	11.43	11.20
48	7.82	17.81	13.26	12.13	11.88
49	9.36	21.56	15.89	14.64	14.34
50	10.02	23.69	17.47	15.90	15.54
51	10.82	26.06	19.11	17.36	16.96
52	11.95	28.94	21.18	19.22	18.76
53	13.29	32.16	23.53	21.35	20.83
54	14.83	35.80	26.20	23.76	23.16
55	16.58	39.86	29.18	26.47	25.80
56	18.57	44.39	32.52	29.50	28.75
57	18.98	45.27	33.21	30.12	28.84

Age Next Birthday	Term of Loan				
	6	7	8	9	10
58	19.33	46.17	33.87	30.75	29.29
59	19.72	47.09	34.58	31.41	34.73
60	20.09	47.98	35.25	32.05	36.50
61	20.90	67.24	45.78	40.24	38.78
62	25.89	76.93	53.25	47.14	62.53
63	31.33	87.45	61.39	83.48	96.73
64	31.33	87.45	117.81	135.17	145.57
65	34.75	60.91	69.63	73.99	76.60

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	4.64	4.50	4.38	4.30	4.26
21	4.64	4.50	4.38	4.30	4.26
22	4.64	4.50	4.38	4.30	4.26
23	4.64	4.50	4.38	4.30	4.26
24	4.64	4.50	4.38	4.30	4.26
25	4.64	4.50	4.38	4.30	4.26
26	4.64	4.50	4.38	4.30	4.26
27	4.65	4.51	4.39	4.31	4.26
28	4.66	4.52	4.40	4.31	4.27
29	4.67	4.53	4.41	4.32	4.27
30	4.68	4.53	4.42	4.33	4.28
31	4.70	4.54	4.42	4.33	4.28
32	4.71	4.56	4.43	4.34	4.28
33	4.73	4.57	4.44	4.34	4.28
34	4.75	4.58	4.45	4.35	4.28
35	4.77	4.60	4.46	4.36	4.47
36	4.78	4.61	4.68	4.78	4.90

Age Next Birthday	Term of Loan				
37	4.99	4.96	5.00	5.08	5.19
38	5.47	5.41	5.41	5.47	5.56
39	6.02	5.95	5.91	5.95	6.01
40	6.70	6.57	6.52	6.53	6.56
41	7.45	7.30	7.23	7.21	7.23
42	8.19	8.05	7.98	7.99	8.04
43	8.95	8.68	8.57	8.54	8.56
44	9.14	8.74	8.69	8.70	8.79
45	9.33	9.20	9.17	9.20	9.30
46	10.40	10.28	10.27	10.33	10.46
47	10.84	10.67	10.60	10.63	10.72
48	11.44	11.20	11.10	11.08	11.15
49	13.82	13.56	13.46	13.49	13.59
50	14.89	14.51	14.33	14.24	14.24
51	16.16	15.66	15.34	15.17	15.08
52	17.74	17.04	16.54	16.17	15.91
53	19.56	18.65	17.95	17.37	16.92
54	21.62	20.47	19.55	18.79	18.12
55	24.16	22.97	22.04	21.29	20.66
56	27.04	25.84	24.92	24.21	23.66
57	27.76	27.25	27.07	27.13	30.90
58	28.90	29.08	29.69	35.07	39.20
59	35.03	36.07	43.95	50.10	55.02
60	37.35	47.39	55.07	61.17	66.17
61	51.70	61.24	68.69	74.73	79.79
62	74.28	83.07	90.02	95.77	100.63
63	107.34	113.19	118.13	122.45	126.34
64	154.61	161.66	167.47	172.46	176.86
65	79.04	81.48	83.92	86.38	88.81

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	4.64	4.58	4.53	4.52	4.51
21	4.64	4.58	4.53	4.52	4.51
22	4.64	4.58	4.53	4.52	4.51
23	4.64	4.58	4.53	4.52	4.51
24	4.64	4.58	4.53	4.52	4.51
25	4.64	4.58	4.53	4.52	4.51
26	4.64	4.58	4.53	4.52	4.51
27	4.65	4.58	4.54	4.53	4.52
28	4.65	4.59	4.55	4.53	4.53
29	4.66	4.60	4.55	4.54	4.54
30	4.66	4.60	4.56	4.55	4.55
31	4.67	4.61	4.57	4.56	4.68
32	4.71	4.66	4.65	4.76	4.90
33	4.76	4.71	4.78	4.87	4.98
34	4.80	4.90	4.85	4.94	5.05
35	5.01	5.07	5.14	5.25	5.39
36	5.47	5.54	5.63	5.75	5.90
37	5.81	5.87	5.97	6.08	6.24
38	6.23	6.29	6.39	6.53	6.70
39	6.76	6.82	6.94	7.09	7.25
40	7.39	7.47	7.60	7.76	7.96
41	8.16	8.25	8.38	8.55	8.78
42	8.51	8.56	9.42	9.66	9.93
43	8.74	9.96	10.14	10.37	10.66
44	10.01	10.18	10.43	10.71	11.05
45	10.52	10.64	10.81	11.38	11.75
46	11.76	11.82	11.93	12.08	12.27
47	12.17	12.23	12.33	12.48	12.64
48	12.73	12.77	12.85	12.95	13.07
49	15.48	15.47	15.50	15.53	15.58
50	16.37	16.48	16.58	16.80	17.04

Age Next Birthday	Term of Loan				
	16	17	18	19	20
51	17.42	17.64	17.85	18.28	18.73
52	18.56	18.95	19.33	20.04	22.22
53	19.86	20.43	21.00	23.77	26.07
54	20.82	22.53	24.23	27.45	30.32
55	24.62	28.04	31.57	34.56	37.15
56	27.86	31.21	34.60	37.55	40.12
57	35.15	38.62	42.02	44.98	47.62
58	43.53	47.16	50.57	53.59	56.28
59	59.84	64.01	67.67	70.93	73.84
60	70.67	74.55	78.00	81.04	83.83
61	83.91	87.53	90.72	93.59	96.21
62	104.44	107.81	110.79	113.49	115.97
63	128.94	131.35	133.54	135.56	137.52
64	179.93	182.70	185.22	187.54	189.70
65	90.11	91.41	92.71	94.02	95.33

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	4.51	4.50	4.49	4.48	4.47
21	4.51	4.50	4.49	4.48	4.47
22	4.51	4.50	4.49	4.48	4.47
23	4.51	4.50	4.49	4.48	4.47
24	4.51	4.50	4.49	4.48	4.47
25	4.51	4.50	4.49	4.48	4.47
26	4.51	4.50	4.49	4.48	4.50
27	4.54	4.54	4.54	4.57	4.51
28	4.57	4.57	4.61	4.62	4.53
29	4.60	4.64	4.66	4.69	4.58
30	4.66	4.68	4.71	4.77	4.65
31	4.69	4.72	4.77	4.84	4.92
32	4.94	4.99	5.06	5.16	5.25
33	5.03	5.10	5.19	5.30	5.43

Age Next Birthday	Term of Loan				
34	5.14	5.22	5.34	5.47	5.62
35	5.48	5.59	5.73	5.86	6.04
36	6.00	6.11	6.25	6.41	6.56
37	6.35	6.47	6.62	6.78	6.95
38	6.81	6.94	7.08	7.25	7.42
39	7.39	7.51	7.66	7.81	7.98
40	8.11	8.27	8.44	8.64	8.84
41	8.97	9.17	9.38	9.60	9.84
42	10.12	10.32	10.54	10.77	11.02
43	11.10	11.29	12.13	12.71	13.02
44	11.22	12.03	12.59	12.88	13.20
45	12.22	12.52	13.44	13.08	13.43
46	12.48	12.73	13.70	13.34	13.67
47	13.02	13.45	13.96	14.48	15.64
48	13.65	14.25	14.99	16.43	17.71
49	16.35	17.13	19.11	20.89	22.47
50	18.10	20.21	22.21	24.00	25.62
51	21.23	23.41	25.49	27.33	29.03
52	24.71	26.92	28.98	30.86	32.56
53	28.56	30.80	32.86	34.73	36.44
54	32.84	35.08	37.15	39.03	40.78
55	39.70	42.00	44.10	46.04	47.80
56	42.53	44.70	46.68	48.51	50.22
57	49.99	52.17	54.15	55.99	57.70
58	58.63	60.78	62.77	64.58	66.29
59	76.31	78.56	80.62	82.52	84.31
60	86.16	88.30	90.27	92.12	93.83
61	98.41	100.42	102.30	104.05	105.70
62	117.97	119.82	121.55	123.15	124.67
63	138.84	140.10	141.32	142.43	143.54
64	191.26	192.74	194.10	195.41	196.63
65	96.04	96.75	97.46	98.19	98.90

	Term of Loan				
	21	22	23	24	25
Age Next Birthday					
20	4.52	4.56	4.61	4.65	4.69
21	4.52	4.56	4.61	4.65	4.72
22	4.52	4.56	4.61	4.68	4.78
23	4.52	4.56	4.64	4.72	4.85
24	4.52	4.59	4.67	4.78	4.93
25	4.55	4.61	4.72	4.85	5.01
26	4.61	4.72	4.85	4.97	5.09
27	4.73	4.86	4.99	5.11	5.19
28	4.87	4.99	5.12	5.27	5.29
29	5.00	5.12	5.28	5.42	5.42
30	5.12	5.30	5.47	5.66	5.54
31	5.26	5.37	5.53	5.68	5.85
32	5.41	5.60	5.86	6.00	6.13
33	5.66	6.03	6.13	6.26	6.39
34	5.99	6.10	6.22	6.36	6.50
35	6.45	6.60	6.73	6.90	7.05
36	7.03	7.18	7.32	7.49	7.67
37	7.42	7.57	7.72	7.87	8.03
38	7.91	8.05	8.20	8.33	8.48
39	8.49	8.62	8.74	8.86	8.98
40	9.41	9.56	9.76	9.94	10.13
41	10.49	10.64	10.92	11.19	11.48
42	11.80	12.05	12.46	12.89	13.62
43	13.48	13.99	14.51	14.88	15.90
44	13.75	14.31	14.73	15.78	16.73
45	14.03	14.49	15.59	16.58	17.47
46	14.86	15.89	17.00	17.99	18.89
47	16.88	17.96	19.08	20.10	21.02
48	19.00	20.16	21.30	22.35	23.31
49	23.99	25.36	26.62	27.79	28.86
50	27.11	28.47	29.74	30.92	31.99

Age Next Birthday	Term of Loan				
	26	27	28	29	30
51	30.51	31.88	33.13	34.29	35.38
52	34.04	35.39	36.66	37.82	38.92
53	37.92	39.28	40.53	41.71	42.80
54	42.23	43.59	44.83	46.02	47.12
55	49.29	50.68	51.96	53.16	54.31
56	51.64	52.95	54.18	55.35	56.43
57	59.13	60.46	61.70	62.88	63.99
58	67.70	69.04	70.30	71.46	72.60
59	85.80	87.20	88.51	89.75	90.95
60	95.25	96.62	97.89	99.09	100.25
61	107.08	108.37	109.61	110.79	111.90
62	125.38	126.10	126.77	127.44	128.05
63	144.31	145.06	145.78	146.48	147.13
64	197.56	198.42	199.26	200.06	200.82
65	99.59	100.27	100.95	101.62	102.27

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	4.68	4.77	4.90	5.04	5.09
21	4.81	4.94	5.08	5.08	5.14
22	4.87	4.99	5.12	5.12	5.18
23	4.94	5.05	5.16	5.17	5.22
24	5.01	5.10	5.20	5.21	5.27
25	5.08	5.17	5.21	5.26	5.31
26	5.16	5.21	5.27	5.30	5.35
27	5.23	5.30	5.32	5.33	5.36
28	5.36	5.38	5.38	5.42	5.47
29	5.44	5.44	5.48	5.53	5.58
30	5.58	5.62	5.67	5.73	5.79
31	5.89	5.92	5.98	6.04	6.10
32	6.16	6.21	6.26	6.30	6.35
33	6.42	6.45	6.50	6.52	6.56

	Age Next Birthday		Term of Loan			
34	6.54	6.60	6.63	6.68	6.74	
35	7.13	7.22	7.35	7.45	7.56	
36	7.80	7.94	8.12	8.32	8.51	
37	8.78	9.60	9.86	10.12	10.34	
38	9.34	9.66	9.98	10.24	10.81	
39	10.02	9.73	10.57	11.36	12.09	
40	10.70	11.55	12.42	13.24	13.98	
41	12.51	13.44	14.38	15.25	16.07	
42	14.67	15.66	16.57	17.48	18.34	
43	16.96	17.90	18.89	19.82	20.67	
44	17.69	18.67	19.59	20.44	21.24	
45	18.46	19.36	20.21	21.01	21.75	
46	19.84	20.70	21.50	22.26	22.97	
47	21.94	22.81	23.61	24.37	25.06	
48	24.22	25.08	25.87	26.62	27.32	
49	29.85	30.76	31.61	32.42	33.16	
50	32.96	33.86	34.71	35.50	36.26	
51	36.33	37.24	38.08	38.87	39.60	
52	39.88	40.77	41.61	42.39	43.14	
53	43.76	44.65	45.49	46.29	47.04	
54	48.07	48.96	49.79	50.60	51.34	
55	55.27	56.18	57.05	57.85	58.64	
56	57.35	58.22	59.05	59.83	60.58	
57	64.91	65.80	66.62	67.43	68.20	
58	73.54	74.42	75.27	76.08	76.86	
59	91.93	92.88	93.76	94.61	95.44	
60	101.20	102.12	103.00	103.84	104.63	
61	112.84	113.71	114.56	115.38	116.18	
62	128.52	128.95	129.37	129.79	130.19	
63	147.63	148.08	148.55	149.00	149.42	
64	201.41	201.96	202.50	203.02	203.52	
65	102.77	103.26	103.76	104.23	104.72	

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	5.17	5.24	5.29	5.38	5.39
21	5.20	5.26	5.32	5.40	5.41
22	5.23	5.29	5.34	5.42	5.44
23	5.27	5.31	5.36	5.45	5.47
24	5.30	5.34	5.38	5.47	5.49
25	5.33	5.36	5.40	5.49	5.52
26	5.36	5.39	5.43	5.51	5.55
27	5.39	5.40	5.45	5.55	5.61
28	5.52	5.57	5.68	5.74	5.84
29	5.65	5.77	5.85	5.95	6.03
30	5.88	5.96	6.07	6.14	6.23
31	6.28	6.29	6.37	6.44	6.50
32	6.44	6.57	6.70	6.75	7.25
33	6.74	6.95	6.97	7.51	8.02
34	6.95	6.99	7.53	8.05	8.53
35	8.00	8.38	8.87	9.32	9.73
36	9.00	9.42	9.92	10.40	10.82
37	10.94	11.54	12.09	12.65	13.15
38	11.42	11.98	12.56	13.07	13.56
39	12.77	13.43	14.02	14.59	15.11
40	14.69	15.36	15.98	16.57	17.11
41	16.79	17.47	18.12	18.73	19.30
42	19.08	19.79	20.43	21.04	21.61
43	21.42	22.11	22.78	23.38	23.96
44	21.93	22.60	23.22	23.80	24.35
45	22.42	23.04	23.63	24.17	24.69
46	23.61	24.20	24.77	25.31	25.81
47	25.71	26.31	26.87	27.39	27.89
48	27.95	28.54	29.11	29.63	30.13
49	33.83	34.47	35.08	35.65	36.17
50	36.92	37.55	38.15	38.70	39.25

Age Next Birthday	Term of Loan				
	36	37	38	39	40
51	40.27	40.88	41.48	42.04	42.57
52	43.81	44.43	45.02	45.59	46.11
53	47.69	48.31	48.91	49.46	50.00
54	51.99	52.61	53.21	53.77	54.31
55	59.31	59.93	60.54	61.11	61.67
56	61.21	61.83	62.41	62.96	63.49
57	68.85	69.46	70.05	70.62	71.16
58	77.51	78.13	78.72	79.31	79.85
59	96.13	96.80	97.43	98.03	98.63
60	105.31	105.95	106.58	107.18	107.76
61	116.84	117.46	118.07	118.65	119.21
62	130.49	130.79	131.06	131.32	131.59
63	149.75	150.06	150.36	150.65	150.94
64	203.92	204.30	204.65	205.00	205.35
65	105.08	105.44	105.80	106.15	106.50

Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	5.51	5.61	5.63	5.68	6.60
21	5.72	6.02	6.24	6.49	6.77
22	5.76	6.06	6.31	6.58	6.87
23	5.80	6.11	6.38	6.66	6.98
24	5.84	6.16	6.44	6.74	7.08
25	5.88	6.21	6.51	6.82	7.19
26	5.92	6.26	6.58	6.90	7.29
27	5.97	6.29	6.63	6.95	7.32
28	6.23	6.61	7.00	7.39	7.78
29	6.49	6.93	7.39	7.85	8.26
30	6.78	7.31	7.83	8.32	8.78
31	7.12	7.71	8.27	8.79	9.31
32	7.85	8.43	8.96	9.48	10.26
33	8.60	9.14	9.67	10.14	10.62

Age Next Birthday	Term of Loan				
	9.06	9.58	10.04	10.51	10.94
34	9.06	9.58	10.04	10.51	10.94
35	10.27	10.76	11.24	11.68	12.11
36	11.32	11.81	12.26	12.69	13.10
37	13.67	14.18	14.68	15.13	15.56
38	14.08	14.58	15.04	15.47	15.86
39	15.63	16.11	16.58	17.01	17.42
40	17.64	18.13	18.59	19.03	19.45
41	19.84	20.34	20.81	21.25	21.69
42	22.15	22.66	23.13	23.58	26.03
43	24.49	24.99	25.46	25.90	26.32
44	24.85	25.32	25.78	26.20	26.59
45	25.17	25.63	26.06	26.46	26.86
46	26.27	26.70	27.12	27.51	27.89
47	28.36	28.79	29.20	29.59	29.96
48	30.60	31.02	31.42	31.81	32.18
49	36.67	37.12	37.57	37.98	38.38
50	39.73	40.18	40.61	41.04	41.43
51	43.05	43.49	43.93	44.34	44.73
52	46.59	47.04	47.48	47.88	48.28
53	50.46	50.94	51.36	51.77	52.17
54	54.77	55.22	55.65	56.06	56.46
55	62.14	62.61	63.04	63.46	63.86
56	63.94	64.38	64.81	65.20	65.60
57	71.64	72.07	72.51	72.92	73.32
58	80.33	80.79	81.22	81.64	82.03
59	99.13	99.59	100.06	100.50	100.93
60	108.25	108.71	109.16	109.59	110.02
61	119.68	120.14	120.60	121.02	121.44
62	131.79	131.98	132.20	132.36	132.55
63	151.16	151.37	151.58	151.77	151.97

Age Next Birthday	Term of Loan				
64	205.61	205.86	206.13	206.36	206.60
65	106.77	107.04	107.31	107.56	107.82

*[G.N. Nos. S 672/2011; S 735/2011; S 682/2012;
S 566/2014; S 390/2015; S 703/2015; S 196/2016;
S 416/2018; S 13/2020]*

Made on 21 June 2021.

AUBECK KAM
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

[Plg&Pol/CPFPol/Legis/CPFSL/2021;
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