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**No. S 416**

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

**CENTRAL PROVIDENT FUND  
(HOME PROTECTION INSURANCE SCHEME)  
(AMENDMENT) REGULATIONS 2018**

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 2018 and come into operation on 1 July 2018.

**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 2018)*

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	4.72	8.87	6.57	5.81	5.42
21	4.72	8.87	6.57	5.81	5.42
22	4.72	8.87	6.57	5.81	5.42
23	4.72	8.87	6.57	5.81	5.42
24	4.72	8.87	6.57	5.81	5.42
25	4.72	8.87	6.57	5.81	5.42
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	6.34
37	5.13	10.09	7.77	7.17	7.01
38	5.69	11.15	8.61	7.97	7.79
39	6.30	12.36	9.57	8.85	8.68
40	7.03	13.76	10.66	9.88	9.68
41	7.06	13.79	10.69	9.91	9.71
42	7.27	14.42	11.14	10.31	10.11

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
43	7.94	15.91	12.26	11.34	11.11
44	8.70	17.60	13.52	12.49	12.24
45	9.58	19.52	14.97	13.82	13.54
46	11.75	23.96	18.29	16.94	16.60
47	12.68	26.28	20.04	18.45	18.07
48	13.76	28.92	21.96	20.18	19.74
49	15.01	31.90	24.13	22.15	21.64
50	16.45	35.25	26.58	24.37	23.81
51	18.10	38.98	29.35	26.88	26.23
52	18.86	42.04	31.33	28.58	27.85
53	19.88	45.56	33.67	30.60	29.79
54	21.13	49.59	36.39	32.98	32.07
55	22.69	54.15	39.54	35.75	34.27
56	27.87	65.79	48.15	43.56	41.23
57	34.48	76.32	56.83	51.74	48.55
58	41.48	87.59	66.08	60.47	56.25
59	48.89	99.67	75.95	69.76	64.35
60	56.75	112.61	86.48	79.64	74.48
61	59.18	115.04	88.91	82.07	77.71
62	62.60	121.54	93.90	86.64	102.07
63	68.72	133.35	103.01	128.23	141.91
64	75.38	146.17	191.64	214.35	227.97
65	82.60	116.99	128.45	134.18	134.56

- 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.

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	5.20	5.05	4.95	4.89	4.84
21	5.20	5.05	4.95	4.89	4.84
22	5.20	5.05	4.95	4.89	4.84
23	5.20	5.05	4.95	4.89	4.84
24	5.20	5.05	4.95	4.89	4.84
25	5.20	5.05	4.95	4.89	4.84
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	6.33	6.41	6.56	6.75	6.98
37	6.95	6.98	7.08	7.24	7.42
38	7.66	7.64	7.70	7.81	7.97
39	8.49	8.42	8.45	8.51	8.63
40	9.37	9.12	9.02	8.99	9.03
41	9.39	9.21	9.11	9.08	9.11
42	9.77	9.57	9.46	9.42	9.43
43	10.74	10.53	10.42	10.39	10.41
44	11.86	11.64	11.53	11.51	11.56
45	13.12	12.89	12.80	12.79	12.86
46	16.15	15.96	15.92	15.99	16.15
47	17.56	17.32	17.26	17.32	17.48
48	19.17	18.90	18.82	18.88	19.05

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
49	21.00	20.71	20.62	20.68	20.85
50	23.10	22.77	22.67	22.73	22.94
51	25.46	25.10	24.99	25.08	25.30
52	27.10	26.81	26.81	27.00	27.35
53	29.06	28.85	28.94	29.26	29.75
54	31.37	31.22	31.42	31.87	32.50
55	33.54	33.42	33.70	34.25	35.02
56	40.45	40.40	40.89	41.67	42.70
57	47.53	47.30	47.67	48.40	54.43
58	54.97	54.54	54.83	61.71	66.97
59	62.63	61.81	69.95	75.99	80.58
60	73.84	82.06	89.51	94.85	95.22
61	85.76	93.05	98.22	101.85	104.39
62	112.07	118.75	123.57	127.02	129.51
63	150.93	157.06	161.52	164.81	167.25
64	236.65	242.73	247.19	250.56	253.16
65	134.94	135.32	135.70	136.08	136.46

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.23	5.16	5.12	5.09	5.09
21	5.23	5.16	5.12	5.09	5.09
22	5.23	5.16	5.12	5.09	5.09
23	5.23	5.16	5.12	5.09	5.09
24	5.23	5.16	5.12	5.09	5.09
25	5.23	5.16	5.12	5.09	5.09
26	5.23	5.16	5.12	5.09	5.09
27	5.23	5.16	5.12	5.09	5.09
28	5.23	5.16	5.12	5.09	5.21

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
29	5.23	5.16	5.25	5.38	5.53
30	5.35	5.35	5.45	5.58	5.73
31	5.35	5.45	5.58	5.73	5.91
32	5.63	5.74	5.89	6.06	6.28
33	5.91	6.04	6.21	6.40	6.81
34	6.19	6.34	6.53	6.74	7.44
35	6.47	6.64	6.85	7.08	7.85
36	7.75	7.85	7.98	8.13	8.30
37	8.25	8.32	8.42	8.55	8.68
38	8.43	8.89	8.95	9.02	9.11
39	8.96	9.29	9.42	9.55	9.97
40	9.55	10.79	11.00	11.24	11.50
41	10.38	10.84	11.06	11.31	11.51
42	10.71	10.89	11.11	11.37	11.64
43	11.79	11.94	12.15	12.40	12.68
44	13.05	13.21	13.43	13.70	14.03
45	14.31	14.26	14.27	14.34	14.48
46	17.76	17.53	17.38	17.30	17.26
47	19.47	19.38	19.38	19.44	19.55
48	21.39	21.44	21.55	21.74	21.98
49	23.55	23.71	23.93	24.22	24.53
50	26.21	26.69	27.28	27.96	28.68
51	29.20	29.99	31.02	32.11	33.26
52	31.80	32.81	34.15	35.59	39.25
53	34.78	36.05	37.75	42.20	46.03
54	37.95	39.22	44.70	49.49	53.76
55	41.32	47.07	52.32	56.89	60.92
56	49.43	55.06	60.18	64.69	68.68
57	60.53	65.64	70.26	74.29	77.85

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
58	72.49	77.12	81.20	84.77	87.88
59	85.56	87.93	91.44	94.46	97.10
60	95.59	98.05	100.84	103.22	105.28
61	107.56	110.14	112.29	114.07	115.58
62	132.37	134.69	136.63	138.26	139.63
63	169.80	171.89	173.63	175.09	176.35
64	255.54	257.52	259.17	260.57	261.77
65	136.77	136.98	137.11	137.17	137.20

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	5.09	5.09	5.09	5.09	5.09
21	5.09	5.09	5.09	5.09	5.09
22	5.09	5.09	5.09	5.09	5.09
23	5.09	5.09	5.09	5.09	5.09
24	5.09	5.09	5.09	5.09	5.22
25	5.09	5.09	5.09	5.22	5.38
26	5.09	5.09	5.22	5.38	5.54
27	5.09	5.19	5.34	5.49	5.66
28	5.32	5.47	5.62	5.79	5.99
29	5.66	5.81	5.98	6.16	6.37
30	5.86	6.02	6.17	6.37	6.58
31	6.06	6.20	6.39	6.58	6.80
32	6.40	6.53	6.70	6.88	7.09
33	6.90	7.01	7.15	7.31	7.49
34	7.51	7.59	7.70	7.86	8.02
35	7.92	8.03	8.16	8.32	8.52
36	8.40	8.52	8.68	8.88	9.13
37	8.82	9.00	9.22	9.49	9.81

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
38	9.69	9.54	9.85	10.20	10.61
39	9.82	10.16	10.55	11.00	11.14
40	11.14	11.21	11.33	11.49	11.69
41	11.53	11.61	11.72	11.88	12.09
42	11.79	11.96	12.16	12.39	12.66
43	12.93	13.22	13.51	13.83	14.16
44	14.38	14.73	15.09	15.44	15.81
45	15.05	15.63	16.30	16.97	17.63
46	18.11	18.98	20.00	21.04	22.10
47	20.37	21.20	22.29	23.42	25.41
48	22.78	23.58	24.76	27.00	28.93
49	25.04	25.54	28.16	30.54	32.68
50	29.57	31.94	34.36	36.51	38.41
51	36.07	38.45	40.82	42.94	44.82
52	42.23	44.79	47.30	49.54	51.56
53	49.22	52.01	54.65	57.01	59.15
54	57.18	60.23	62.98	65.49	67.77
55	64.29	67.32	70.06	72.56	74.83
56	71.99	74.95	77.67	80.15	82.42
57	80.88	83.62	86.10	88.34	90.42
58	90.64	93.11	95.34	97.38	99.24
59	99.51	101.67	103.63	105.39	107.01
60	107.31	109.13	110.76	112.24	113.59
61	117.27	118.78	120.14	121.36	122.47
62	141.12	142.45	143.64	144.71	145.67
63	177.64	178.77	179.80	180.71	181.53
64	262.91	263.93	264.84	265.65	266.38
65	137.60	137.96	138.32	138.63	138.94



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Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	5.09	5.09	5.09	5.22	5.38
21	5.09	5.09	5.22	5.38	5.54
22	5.09	5.22	5.38	5.54	5.72
23	5.22	5.38	5.54	5.72	6.11
24	5.38	5.54	5.72	6.11	6.29
25	5.54	5.72	6.11	6.29	6.49
26	5.72	6.11	6.29	6.49	6.71
27	6.03	6.24	6.43	6.67	6.90
28	6.38	6.59	6.81	7.05	7.31
29	6.56	6.78	7.11	7.34	7.52
30	6.79	7.21	7.40	7.61	7.83
31	7.20	7.38	7.56	7.77	8.00
32	7.52	7.69	7.87	8.07	8.29
33	7.94	8.10	8.28	8.46	8.66
34	8.49	8.63	8.79	8.95	9.12
35	9.02	9.14	9.30	9.44	9.60
36	9.64	9.76	9.88	10.00	10.15
37	10.44	10.61	10.80	11.00	11.19
38	11.33	11.58	11.83	12.08	12.32
39	11.71	12.64	12.94	13.23	13.51
40	12.62	13.52	14.22	14.79	15.37
41	13.06	13.84	14.48	15.13	15.81
42	13.89	14.55	15.29	16.05	17.23
43	15.55	16.33	17.21	18.60	19.88
44	17.32	18.13	19.81	21.36	22.79
45	19.37	21.01	22.62	24.09	25.46
46	24.01	25.74	27.41	28.96	30.37
47	27.32	29.03	30.67	32.18	33.59
48	30.82	32.56	34.16	35.65	37.03

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
49	34.58	36.29	37.89	39.36	40.72
50	40.31	42.04	43.64	45.11	46.46
51	46.71	48.45	50.03	51.50	52.86
52	53.48	55.25	56.89	58.40	59.79
53	61.12	62.92	64.58	66.13	67.56
54	69.77	71.60	73.29	74.86	76.32
55	76.79	78.59	80.26	81.81	83.27
56	84.33	86.10	87.73	89.26	90.69
57	92.19	93.84	95.37	96.79	98.13
58	100.89	102.41	103.83	105.14	106.38
59	108.48	109.85	111.12	112.31	113.42
60	114.88	116.08	117.18	118.23	119.20
61	123.59	124.64	125.61	126.53	127.39
62	146.64	147.53	148.37	149.14	149.86
63	182.35	183.09	183.78	184.42	185.01
64	267.07	267.70	268.28	268.83	269.32
65	139.33	139.72	140.08	140.45	140.79

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.47	5.58	5.89	5.99	6.09
21	5.65	5.96	6.06	6.15	6.27
22	6.03	6.13	6.23	6.36	6.50
23	6.22	6.35	6.50	6.61	6.75
24	6.42	6.57	6.68	6.81	6.95
25	6.64	6.75	6.88	7.01	7.18
26	6.82	6.95	7.08	7.24	7.40
27	7.03	7.19	7.34	7.51	7.69
28	7.44	7.58	7.74	7.91	8.57

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
29	7.71	7.92	8.08	8.50	8.67
30	8.08	8.26	8.42	8.59	8.78
31	8.18	8.35	8.52	8.71	8.90
32	8.46	8.62	8.80	8.98	9.16
33	8.82	8.98	9.16	9.33	9.52
34	9.28	9.45	9.61	9.78	9.97
35	9.81	10.03	10.26	10.49	10.72
36	10.43	10.73	11.02	11.32	11.62
37	11.60	12.05	12.46	12.90	13.58
38	12.89	13.49	14.06	14.90	15.66
39	14.34	15.21	15.39	16.28	17.04
40	15.70	15.82	16.85	17.72	18.53
41	15.94	16.99	17.89	18.71	19.48
42	18.36	19.41	20.33	21.18	21.98
43	21.01	22.06	23.00	23.87	24.68
44	23.91	24.94	25.90	26.79	27.62
45	26.59	27.64	28.62	29.52	30.37
46	31.59	32.71	33.77	34.73	35.64
47	34.79	35.91	36.95	37.92	38.82
48	38.22	39.32	40.35	41.31	42.20
49	41.88	42.97	43.99	44.94	45.82
50	47.66	48.76	49.80	50.76	51.67
51	54.07	55.19	56.24	57.23	58.13
52	61.02	62.17	63.25	64.25	65.18
53	68.82	69.99	71.08	72.10	73.07
54	77.60	78.79	79.90	80.94	81.92
55	84.51	85.69	86.78	87.81	88.78
56	91.90	93.05	94.13	95.13	96.10
57	99.28	100.37	101.39	102.35	103.25

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
58	107.46	108.47	109.44	110.34	111.21
59	114.39	115.33	116.21	117.04	117.83
60	120.08	120.91	121.70	122.46	123.17
61	128.19	128.93	129.65	130.36	131.00
62	150.55	151.19	151.79	152.37	152.91
63	185.56	186.08	186.58	187.05	187.48
64	269.77	270.19	270.60	270.96	271.33
65	141.14	141.45	141.79	142.10	142.40

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.26	6.39	6.41	6.44	6.47
21	6.39	6.42	6.44	6.47	6.50
22	6.74	6.94	7.16	7.38	7.62
23	6.94	7.17	7.38	7.62	7.71
24	7.17	7.39	7.62	7.71	7.81
25	7.39	7.63	7.71	7.81	7.90
26	7.63	7.72	7.81	7.90	8.00
27	7.94	8.05	8.15	8.25	8.35
28	8.79	9.02	9.25	9.61	9.78
29	8.89	9.12	9.47	9.63	9.84
30	9.00	9.34	9.50	9.70	9.91
31	9.23	9.38	9.58	9.78	10.00
32	9.59	9.84	10.19	10.53	11.02
33	10.07	10.43	10.91	11.56	12.17
34	10.53	10.86	11.75	12.61	13.41
35	11.56	12.36	13.26	14.11	14.91
36	12.59	13.49	14.46	15.38	16.24
37	14.57	15.47	16.43	17.33	18.18

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
38	16.67	17.62	18.57	19.45	20.31
39	18.04	19.00	19.89	20.74	21.56
40	19.51	20.40	21.25	22.04	22.79
41	20.34	21.14	21.90	22.62	23.30
42	22.83	23.62	24.39	25.10	25.77
43	25.53	26.33	27.09	27.79	28.47
44	28.47	29.27	30.02	30.73	31.40
45	31.20	31.98	32.73	33.42	34.07
46	36.51	37.33	38.09	38.82	39.50
47	39.67	40.47	41.23	41.95	42.63
48	43.04	43.84	44.58	45.28	45.95
49	46.66	47.43	48.16	48.85	49.51
50	52.50	53.29	54.02	54.73	55.39
51	58.98	59.77	60.53	61.22	61.89
52	66.04	66.86	67.63	68.34	69.02
53	73.95	74.76	75.53	76.27	76.96
54	82.80	83.63	84.42	85.15	85.86
55	89.64	90.45	91.22	91.95	92.64
56	96.93	97.72	98.47	99.19	99.87
57	104.06	104.82	105.52	106.21	106.86
58	111.95	112.68	113.36	114.03	114.63
59	118.53	119.20	119.83	120.44	121.01
60	123.81	124.41	124.99	125.55	126.07
61	131.58	132.14	132.67	133.19	133.68
62	153.40	153.87	154.31	154.75	155.15
63	187.89	188.27	188.61	188.97	189.30
64	271.65	271.95	272.25	272.52	272.78
65	142.68	142.94	143.18	143.46	143.70

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	6.35	6.37	6.46	6.58	7.19
21	6.59	6.70	7.38	7.33	7.29
22	7.56	7.52	7.47	7.43	7.65
23	7.66	7.61	7.57	7.79	8.03
24	7.75	7.71	7.93	8.17	8.43
25	7.85	8.07	8.31	8.57	8.83
26	8.21	8.45	8.71	8.97	9.26
27	8.62	8.92	9.23	9.57	9.99
28	9.93	10.09	10.07	10.30	10.76
29	10.03	10.41	10.59	11.09	11.55
30	10.15	10.73	11.30	11.81	12.31
31	10.61	11.21	11.76	12.28	12.77
32	11.68	12.30	12.88	13.42	13.95
33	12.84	13.49	14.10	14.68	15.23
34	14.12	14.80	15.44	16.05	16.64
35	15.66	16.36	17.04	17.68	18.29
36	17.01	17.74	18.44	19.10	19.73
37	18.96	19.69	20.39	21.04	21.68
38	21.08	21.81	22.50	23.16	23.80
39	22.29	23.00	23.66	24.31	25.66
40	23.50	24.17	24.82	25.43	26.01
41	23.96	24.60	25.21	25.78	26.33
42	26.44	27.07	27.67	28.25	28.80
43	29.14	29.76	30.36	30.93	31.48
44	32.05	32.69	33.28	33.85	34.39
45	34.72	35.34	35.92	36.48	37.01
46	40.17	40.81	41.40	41.97	42.52
47	43.28	43.90	44.49	45.05	45.59
48	46.59	47.21	47.78	48.33	48.86

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
49	50.12	50.73	51.30	51.83	52.35
50	56.01	56.62	57.20	57.73	58.25
51	62.52	63.13	63.71	64.24	64.77
52	69.67	70.28	70.85	71.40	71.93
53	77.62	78.23	78.83	79.37	79.90
54	86.51	87.13	87.73	88.28	88.82
55	93.28	93.87	94.46	95.01	95.52
56	100.48	101.06	101.61	102.14	102.66
57	107.45	108.00	108.54	109.06	109.55
58	115.19	115.73	116.23	116.73	117.21
59	121.53	122.04	122.50	122.96	123.41
60	126.55	127.01	127.44	127.86	128.27
61	134.12	134.55	134.96	135.35	135.73
62	155.53	155.88	156.22	156.54	156.87
63	189.60	189.88	190.16	190.42	190.66
64	273.02	273.24	273.46	273.67	273.87
65	143.91	144.11	144.32	144.53	144.72

”;

(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 2018)*

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	4.72	8.82	6.52	5.80	5.42
21	4.72	8.87	6.52	5.81	5.42
22	4.72	8.87	6.57	5.81	5.42
23	4.72	8.87	6.57	5.81	5.42
24	4.72	8.87	6.57	5.81	5.42
25	4.72	8.87	6.57	5.81	5.42
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	5.81	5.42
36	4.72	8.87	6.57	5.81	5.42
37	4.72	8.87	6.57	5.81	5.42
38	4.72	8.87	6.57	6.05	5.90
39	4.79	9.29	7.16	6.61	6.46
40	5.23	10.19	7.87	7.27	7.11
41	5.76	11.22	8.68	8.04	7.86
42	6.35	12.41	9.62	8.90	8.73



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Age Next Birthday	Term of Loan				
	1	2	3	4	5
43	7.06	13.79	10.69	9.91	9.71
44	7.06	13.79	10.69	9.91	9.71
45	7.48	14.63	11.35	10.52	10.32
46	8.35	16.32	12.67	11.75	11.52
47	8.43	17.33	13.25	12.22	11.97
48	8.62	18.56	14.01	12.86	12.58
49	10.10	22.31	16.64	15.29	14.95
50	10.70	24.30	18.06	16.47	16.09
51	11.45	26.61	19.65	17.87	17.43
52	12.78	29.67	21.90	19.92	19.41
53	14.31	33.11	24.44	22.23	21.67
54	16.05	36.93	27.30	24.83	24.18
55	18.01	41.19	30.48	27.73	27.00
56	20.22	45.90	34.01	30.94	30.13
57	24.50	52.96	39.76	36.35	35.44
58	29.08	60.54	45.93	42.14	41.11
59	37.28	75.20	57.56	52.97	51.73
60	42.83	84.67	65.18	60.09	58.70
61	48.77	94.88	73.37	67.76	66.19
62	53.75	104.53	80.81	74.62	89.82
63	59.18	115.04	88.91	110.81	123.92
64	59.18	115.04	145.20	162.46	172.81
65	62.60	88.68	97.38	101.72	104.33

- 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.

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	5.20	5.05	4.95	4.89	4.84
21	5.20	5.05	4.95	4.89	4.84
22	5.20	5.05	4.95	4.89	4.84
23	5.20	5.05	4.95	4.89	4.84
24	5.20	5.05	4.95	4.89	4.84
25	5.20	5.05	4.95	4.89	4.84
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	4.84
33	5.20	5.05	4.95	4.89	4.84
34	5.20	5.05	4.95	4.89	4.84
35	5.20	5.05	4.95	4.89	5.02
36	5.20	5.05	5.15	5.29	5.45
37	5.36	5.38	5.45	5.57	5.70
38	5.80	5.80	5.84	5.94	6.07
39	6.32	6.29	6.32	6.39	6.50
40	6.95	6.89	6.89	6.96	7.05
41	7.66	7.58	7.56	7.61	7.70
42	8.48	8.36	8.32	8.33	8.39
43	9.35	9.06	8.90	8.83	8.82
44	9.63	9.13	9.00	8.93	8.93
45	9.91	9.64	9.48	9.37	9.32
46	11.06	10.75	10.56	10.43	10.37
47	11.48	11.16	10.95	10.83	10.78
48	12.05	11.71	11.51	11.39	11.35

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
49	14.38	14.07	13.91	13.86	13.90
50	15.43	15.04	14.83	14.73	14.71
51	16.67	16.21	15.91	15.76	15.70
52	18.49	17.91	17.50	17.23	17.06
53	20.57	19.83	19.29	18.89	18.61
54	22.88	21.97	21.28	20.76	20.33
55	25.66	24.77	24.14	23.68	23.34
56	28.78	27.93	27.36	27.01	26.80
57	34.16	33.42	33.01	32.84	36.34
58	39.92	39.32	39.10	43.61	46.94
59	50.65	50.30	56.73	61.45	64.99
60	57.59	65.61	71.32	75.46	78.55
61	76.51	83.52	88.45	92.01	94.60
62	99.01	105.30	109.78	113.06	115.48
63	132.04	135.43	137.92	139.79	141.25
64	179.39	184.00	187.38	189.93	191.90
65	104.34	104.36	104.38	104.40	104.42

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.23	5.16	5.12	5.09	5.09
21	5.23	5.16	5.12	5.09	5.09
22	5.23	5.16	5.12	5.09	5.09
23	5.23	5.16	5.12	5.09	5.09
24	5.23	5.16	5.12	5.09	5.09
25	5.23	5.16	5.12	5.09	5.09
26	5.23	5.16	5.12	5.09	5.09
27	5.23	5.16	5.12	5.09	5.09
28	5.23	5.16	5.12	5.09	5.09

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
29	5.23	5.16	5.12	5.09	5.09
30	5.23	5.16	5.12	5.09	5.09
31	5.23	5.16	5.12	5.09	5.21
32	5.23	5.16	5.19	5.30	5.43
33	5.31	5.27	5.33	5.42	5.53
34	5.35	5.44	5.40	5.49	5.61
35	5.55	5.61	5.70	5.81	5.95
36	6.02	6.08	6.18	6.30	6.46
37	6.31	6.38	6.46	6.58	6.72
38	6.71	6.75	6.83	6.95	7.09
39	7.21	7.25	7.32	7.42	7.56
40	7.82	7.84	7.92	8.02	8.16
41	8.55	8.57	8.64	8.75	8.90
42	8.89	9.07	9.75	9.98	10.24
43	9.07	10.33	10.57	10.86	11.20
44	10.26	10.56	10.93	11.33	11.79
45	10.72	11.04	11.40	12.15	12.70
46	11.92	12.25	12.62	13.03	13.48
47	12.46	12.79	13.15	13.56	13.98
48	13.16	13.46	13.81	14.17	14.56
49	16.02	16.29	16.55	16.86	17.18
50	17.06	17.41	17.76	18.23	18.73
51	18.25	18.70	19.15	19.81	20.51
52	19.82	20.36	20.90	21.74	24.06
53	21.56	22.20	22.83	25.62	27.96
54	22.98	24.65	26.31	29.48	32.30
55	27.15	30.41	33.80	36.69	39.15
56	30.77	33.90	37.10	39.84	42.25
57	40.13	43.16	46.13	48.69	50.93

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
58	50.61	53.58	56.34	58.73	60.79
59	68.93	72.22	75.00	77.39	79.47
60	81.94	84.73	87.09	89.07	90.77
61	97.41	99.72	101.60	103.18	104.50
62	117.99	120.05	121.75	123.16	124.35
63	142.56	143.66	144.57	145.33	146.00
64	193.68	195.18	196.41	197.45	198.35
65	104.44	104.46	104.48	104.50	104.52

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	5.09	5.09	5.09	5.09	5.09
21	5.09	5.09	5.09	5.09	5.09
22	5.09	5.09	5.09	5.09	5.09
23	5.09	5.09	5.09	5.09	5.09
24	5.09	5.09	5.09	5.09	5.09
25	5.09	5.09	5.09	5.09	5.09
26	5.09	5.09	5.09	5.09	5.09
27	5.09	5.09	5.09	5.09	5.13
28	5.09	5.09	5.09	5.18	5.21
29	5.09	5.09	5.16	5.27	5.29
30	5.09	5.14	5.23	5.37	5.39
31	5.26	5.35	5.45	5.56	5.70
32	5.51	5.61	5.72	5.85	6.00
33	5.61	5.72	5.83	5.98	6.13
34	5.72	5.81	5.96	6.10	6.28
35	6.06	6.18	6.33	6.49	6.68
36	6.57	6.69	6.84	7.00	7.18
37	6.83	6.94	7.08	7.25	7.42

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
38	7.18	7.30	7.44	7.58	7.76
39	7.66	7.76	7.89	8.03	8.18
40	8.27	8.40	8.54	8.69	8.87
41	9.02	9.16	9.33	9.51	9.70
42	10.38	10.54	10.71	10.75	11.09
43	11.55	11.69	11.84	11.88	12.11
44	11.91	12.04	12.69	12.53	12.74
45	13.08	12.91	12.73	12.92	13.15
46	13.65	13.85	14.09	14.35	14.64
47	14.31	14.67	15.11	15.57	16.64
48	15.06	15.58	16.23	17.57	18.76
49	17.86	18.57	20.41	22.05	23.53
50	19.68	21.67	23.53	25.19	26.70
51	22.84	24.90	26.83	28.57	30.13
52	26.39	28.47	30.39	32.13	33.71
53	30.31	32.39	34.32	36.06	37.65
54	34.64	36.76	38.67	40.42	42.03
55	41.55	43.70	45.66	47.44	49.09
56	44.49	46.52	48.36	50.05	51.62
57	53.04	54.96	56.70	58.28	59.75
58	62.78	64.57	66.17	67.63	68.97
59	81.44	83.21	84.79	86.23	87.55
60	92.51	94.05	95.44	96.70	97.83
61	106.00	107.32	108.48	109.55	110.49
62	125.65	126.80	127.83	128.73	129.56
63	146.63	147.18	147.69	148.13	148.54
64	199.22	199.97	200.65	201.26	201.81
65	104.53	104.55	104.57	104.59	104.61

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	5.09	5.09	5.09	5.09	5.09
21	5.09	5.09	5.09	5.09	5.09
22	5.09	5.09	5.09	5.09	5.15
23	5.09	5.09	5.09	5.13	5.21
24	5.09	5.09	5.12	5.18	5.27
25	5.09	5.11	5.16	5.23	5.33
26	5.15	5.21	5.27	5.33	5.40
27	5.18	5.22	5.36	5.42	5.45
28	5.22	5.23	5.46	5.48	5.52
29	5.30	5.52	5.53	5.56	5.61
30	5.60	5.61	5.62	5.66	5.71
31	5.90	5.90	5.93	5.96	6.00
32	6.04	6.12	6.26	6.29	6.33
33	6.26	6.53	6.55	6.59	6.64
34	6.56	6.61	6.66	6.73	6.80
35	7.02	7.10	7.17	7.27	7.36
36	7.57	7.67	7.77	7.87	8.00
37	7.86	7.96	8.09	8.20	8.33
38	8.23	8.34	8.49	8.61	8.74
39	8.69	8.83	8.95	9.08	9.20
40	9.46	9.64	9.85	10.07	10.30
41	10.37	10.59	10.91	11.24	11.57
42	11.87	12.13	12.55	12.98	13.78
43	12.45	12.89	13.59	14.44	15.39
44	13.20	14.18	15.08	16.08	16.96
45	14.14	15.04	16.05	16.94	17.75
46	15.70	16.59	17.58	18.45	19.25
47	17.76	18.71	19.71	20.61	21.43
48	19.92	20.97	22.00	22.92	23.78

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
49	24.91	26.17	27.32	28.37	29.34
50	28.06	29.31	30.48	31.54	32.51
51	31.50	32.76	33.90	34.96	35.93
52	35.07	36.32	37.48	38.54	39.53
53	39.01	40.26	41.41	42.47	43.47
54	43.37	44.61	45.76	46.83	47.83
55	50.46	51.74	52.92	54.01	55.06
56	52.92	54.14	55.26	56.32	57.30
57	61.01	62.16	63.24	64.25	65.20
58	70.17	71.27	72.32	73.26	74.17
59	88.75	89.86	90.90	91.87	92.78
60	98.92	99.94	100.87	101.74	102.57
61	111.48	112.37	113.21	113.99	114.72
62	129.89	130.20	130.48	130.75	130.98
63	148.92	149.27	149.60	149.90	150.17
64	202.33	202.80	203.24	203.66	204.02
65	104.90	105.19	105.45	105.72	105.98

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.09	5.22	5.38	5.54	5.61
21	5.22	5.38	5.54	5.72	5.80
22	5.27	5.41	5.56	5.72	5.80
23	5.32	5.45	5.58	5.72	5.80
24	5.37	5.48	5.60	5.72	5.80
25	5.42	5.52	5.62	5.72	5.80
26	5.48	5.56	5.64	5.72	5.80
27	5.53	5.63	5.73	5.86	5.99
28	5.63	5.74	5.88	6.02	6.20



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Age Next Birthday	Term of Loan				
	26	27	28	29	30
29	5.73	5.88	6.03	6.22	6.38
30	5.86	6.03	6.34	6.39	6.61
31	6.15	6.32	6.51	6.70	6.90
32	6.48	6.65	6.79	6.94	7.05
33	6.77	6.88	6.99	7.09	7.20
34	6.91	7.02	7.13	7.24	7.35
35	7.52	7.66	7.83	8.00	8.17
36	8.18	8.38	8.61	8.85	9.10
37	8.61	8.90	9.25	9.60	10.15
38	9.12	9.50	9.98	10.66	11.28
39	9.63	10.06	10.92	11.73	12.49
40	10.88	11.77	12.66	13.49	14.27
41	12.60	13.56	14.51	15.41	16.26
42	14.85	15.81	16.78	17.68	18.51
43	16.38	17.32	18.25	19.11	19.95
44	17.89	18.85	19.74	20.59	21.37
45	18.70	19.57	20.40	21.17	21.89
46	20.14	20.96	21.73	22.45	23.14
47	22.31	23.13	23.89	24.61	25.27
48	24.65	25.45	26.21	26.91	27.57
49	30.27	31.13	31.93	32.70	33.40
50	33.42	34.27	35.07	35.80	36.51
51	36.83	37.68	38.46	39.19	39.88
52	40.42	41.26	42.03	42.75	43.44
53	44.35	45.18	45.96	46.69	47.37
54	48.71	49.53	50.30	51.03	51.72
55	55.94	56.78	57.57	58.31	59.02
56	58.15	58.95	59.69	60.39	61.08
57	66.02	66.80	67.53	68.23	68.89

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
58	74.97	75.73	76.43	77.12	77.75
59	93.59	94.37	95.10	95.78	96.44
60	103.32	104.04	104.71	105.36	105.97
61	115.42	116.07	116.70	117.28	117.84
62	131.21	131.42	131.61	131.80	131.97
63	150.43	150.67	150.89	151.11	151.30
64	204.38	204.70	205.00	205.30	205.56
65	106.25	106.50	106.75	107.00	107.24

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	5.71	5.81	5.90	6.00	6.10
21	5.90	6.00	6.10	6.20	6.30
22	5.90	6.00	6.10	6.20	6.30
23	5.90	6.00	6.10	6.20	6.30
24	5.90	6.00	6.10	6.20	6.30
25	5.90	6.00	6.10	6.20	6.30
26	5.90	6.00	6.10	6.20	6.30
27	6.08	6.18	6.28	6.38	6.48
28	6.29	6.38	6.47	6.56	6.66
29	6.47	6.56	6.65	6.74	6.84
30	6.69	6.77	6.85	6.93	7.02
31	7.01	7.06	7.12	7.16	7.20
32	7.14	7.24	7.38	7.43	8.06
33	7.33	7.57	7.63	8.13	8.59
34	7.60	7.67	8.18	8.65	9.09
35	8.59	8.98	9.45	9.89	10.28
36	9.57	9.99	10.47	10.93	11.33
37	10.67	11.15	11.66	12.15	12.59

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
38	11.87	12.42	12.97	13.48	13.96
39	13.16	13.79	14.36	14.92	15.44
40	14.97	15.63	16.24	16.83	17.37
41	16.97	17.66	18.31	18.91	19.50
42	19.26	19.95	20.60	21.23	21.81
43	20.66	21.34	21.98	22.57	23.14
44	22.06	22.72	23.33	23.91	24.46
45	22.55	23.16	23.74	24.29	24.81
46	23.76	24.35	24.91	25.45	25.95
47	25.90	26.49	27.03	27.56	28.05
48	28.18	28.76	29.31	29.83	30.32
49	34.05	34.66	35.26	35.81	36.33
50	37.15	37.75	38.33	38.87	39.39
51	40.51	41.10	41.67	42.21	42.71
52	44.08	44.68	45.23	45.77	46.28
53	48.00	48.59	49.16	49.68	50.19
54	52.33	52.92	53.47	54.01	54.50
55	59.65	60.24	60.81	61.34	61.86
56	61.67	62.24	62.76	63.27	63.77
57	69.48	70.03	70.55	71.06	71.54
58	78.32	78.86	79.38	79.88	80.35
59	97.03	97.59	98.13	98.64	99.14
60	106.52	107.04	107.56	108.03	108.49
61	118.37	118.85	119.32	119.78	120.20
62	132.13	132.29	132.42	132.56	132.69
63	151.49	151.67	151.82	151.99	152.13
64	205.82	206.06	206.27	206.49	206.69
65	107.46	107.67	107.88	108.10	108.31

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	6.21	6.33	6.45	6.56	6.68
21	6.42	6.54	6.66	6.78	6.90
22	6.42	6.54	6.66	6.78	6.90
23	6.42	6.54	6.66	6.78	6.90
24	6.42	6.54	6.66	6.78	6.90
25	6.42	6.54	6.66	6.78	6.90
26	6.42	6.54	6.66	6.78	6.90
27	6.68	6.87	7.07	7.26	7.44
28	6.94	7.21	7.48	7.74	7.98
29	7.20	7.55	7.89	8.22	8.52
30	7.46	7.89	8.30	8.70	9.06
31	7.73	8.23	8.72	9.18	9.60
32	8.59	9.10	9.58	10.03	10.46
33	9.09	9.57	10.01	10.44	10.84
34	9.56	10.00	10.42	10.82	11.19
35	10.75	11.19	11.60	12.00	12.36
36	11.78	12.22	12.62	13.01	13.36
37	13.05	13.49	13.91	14.30	14.66
38	14.43	14.88	15.31	15.71	16.07
39	15.93	16.39	16.80	17.22	17.60
40	17.86	18.34	18.79	19.19	19.60
41	20.00	20.49	20.95	21.38	21.79
42	22.33	22.82	23.29	23.73	24.15
43	23.65	24.13	24.59	25.01	26.39
44	24.95	25.42	25.86	26.28	26.67
45	25.29	25.73	26.16	26.55	26.94
46	26.40	26.82	27.24	27.63	28.01
47	28.51	28.93	29.34	29.72	30.10
48	30.77	31.18	31.59	31.97	32.34

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
49	36.81	37.25	37.69	38.11	38.50
50	39.86	40.31	40.74	41.16	41.54
51	43.18	43.62	44.04	44.44	44.83
52	46.73	47.18	47.61	48.00	48.39
53	50.65	51.08	51.50	51.89	52.27
54	54.95	55.38	55.79	56.19	56.57
55	62.31	62.75	63.17	63.57	63.96
56	64.19	64.60	65.01	65.39	65.75
57	71.97	72.38	72.78	73.16	73.51
58	80.78	81.18	81.57	81.95	82.30
59	99.58	100.00	100.40	100.80	101.16
60	108.92	109.32	109.70	110.08	110.42
61	120.61	120.98	121.34	121.69	122.03
62	132.81	132.93	133.04	133.14	133.24
63	152.27	152.40	152.53	152.64	152.76
64	206.88	207.05	207.23	207.38	207.54
65	108.48	108.65	108.82	109.00	109.17

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(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 2018)*

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	4.73	8.90	6.61	5.84	5.46
21	4.73	8.90	6.61	5.84	5.46
22	4.73	8.90	6.61	5.84	5.46
23	4.73	8.90	6.61	5.84	5.46
24	4.73	8.90	6.61	5.84	5.46
25	4.73	8.90	6.61	5.84	5.46
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	6.39
37	5.14	10.11	7.81	7.21	7.06
38	5.70	11.19	8.66	8.01	7.86
39	6.31	12.41	9.61	8.91	8.75
40	7.04	13.80	10.71	9.94	9.76
41	7.07	13.83	10.74	9.97	9.79
42	7.28	14.46	11.19	10.38	10.20

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
43	7.95	15.97	12.32	11.41	11.21
44	8.71	17.66	13.59	12.58	12.35
45	9.60	19.59	15.04	13.91	13.66
46	11.77	23.97	18.30	17.05	16.75
47	12.70	26.37	20.15	18.58	18.22
48	13.78	29.02	22.07	20.32	19.92
49	15.03	32.02	24.26	22.30	21.84
50	16.49	35.36	26.73	24.55	24.03
51	18.14	39.11	29.51	27.07	26.47
52	18.90	42.18	31.50	28.79	28.12
53	19.91	45.73	33.86	30.84	30.09
54	21.19	49.76	36.61	33.24	32.40
55	22.73	54.35	39.77	36.04	34.70
56	27.93	66.03	48.44	43.92	41.82
57	34.54	76.58	57.14	52.14	49.30
58	41.55	87.89	66.43	60.89	57.18
59	48.97	100.01	76.33	70.22	65.48
60	56.84	112.96	86.90	80.15	75.61
61	59.27	115.39	89.33	82.58	78.72
62	62.69	121.92	94.34	87.18	103.15
63	68.82	133.76	103.49	128.93	142.98
64	75.50	146.61	192.35	215.21	228.90
65	82.73	117.21	128.70	134.44	134.84

- 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.

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	5.24	5.11	5.01	4.94	4.91
21	5.24	5.11	5.01	4.94	4.91
22	5.24	5.11	5.01	4.94	4.91
23	5.24	5.11	5.01	4.94	4.91
24	5.24	5.11	5.01	4.94	4.91
25	5.24	5.11	5.01	4.94	4.91
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	6.39	6.49	6.64	6.86	7.11
37	7.02	7.06	7.18	7.35	7.55
38	7.74	7.73	7.82	7.94	8.12
39	8.58	8.53	8.56	8.65	8.80
40	9.45	9.21	9.14	9.13	9.19
41	9.48	9.33	9.25	9.24	9.29
42	9.87	9.69	9.60	9.59	9.63
43	10.85	10.67	10.58	10.58	10.63
44	11.98	11.79	11.71	11.72	11.80
45	13.26	13.06	13.00	13.02	13.13
46	16.33	16.16	16.16	16.28	16.48
47	17.74	17.55	17.54	17.64	17.84
48	19.38	19.15	19.12	19.23	19.45



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Age Next Birthday	Term of Loan				
	6	7	8	9	10
49	21.25	20.99	20.96	21.06	21.30
50	23.37	23.09	23.04	23.17	23.43
51	25.75	25.45	25.41	25.56	25.85
52	27.43	27.20	27.26	27.53	27.96
53	29.42	29.28	29.45	29.84	30.42
54	31.76	31.69	31.97	32.51	33.24
55	34.04	33.98	34.36	35.01	35.85
56	41.11	41.14	41.71	42.62	43.77
57	48.35	48.17	48.66	49.50	55.72
58	55.95	55.56	55.97	63.07	68.46
59	63.76	62.94	71.32	77.55	82.27
60	74.85	83.22	90.76	96.21	96.63
61	86.92	94.30	99.58	103.26	105.86
62	113.26	120.00	124.87	128.36	130.87
63	152.04	158.20	162.71	166.01	168.46
64	237.62	243.71	248.19	251.57	254.19
65	135.22	135.61	135.97	136.36	136.74

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.30	5.24	5.20	5.19	5.19
21	5.30	5.24	5.20	5.19	5.19
22	5.30	5.24	5.20	5.19	5.19
23	5.30	5.24	5.20	5.19	5.19
24	5.30	5.24	5.20	5.19	5.19
25	5.30	5.24	5.20	5.19	5.19
26	5.30	5.24	5.20	5.19	5.19
27	5.30	5.24	5.20	5.19	5.19
28	5.30	5.24	5.20	5.19	5.32

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
29	5.30	5.24	5.35	5.49	5.66
30	5.44	5.44	5.56	5.70	5.86
31	5.44	5.56	5.70	5.86	6.05
32	5.73	5.86	6.01	6.20	6.44
33	6.01	6.17	6.35	6.56	6.99
34	6.32	6.47	6.69	6.90	7.63
35	6.67	6.91	7.20	7.52	8.38
36	8.02	8.27	8.57	8.90	9.25
37	8.62	8.94	9.30	9.71	10.15
38	9.34	9.74	10.17	10.64	11.17
39	9.50	9.99	11.18	11.74	12.35
40	9.73	11.31	11.85	12.45	13.10
41	10.90	11.69	12.27	12.91	13.53
42	11.16	12.09	12.56	13.10	13.64
43	12.17	12.48	12.85	13.29	13.76
44	13.35	13.55	13.81	14.13	14.51
45	14.64	14.63	14.68	14.80	14.98
46	18.16	17.97	17.87	17.81	17.82
47	19.90	19.86	19.89	19.98	20.13
48	21.86	21.94	22.09	22.31	22.57
49	24.07	24.25	24.49	24.79	25.13
50	26.79	27.28	27.90	28.60	29.36
51	29.83	30.64	31.69	32.83	34.03
52	32.49	33.53	34.91	36.41	40.16
53	35.55	36.83	38.60	43.17	47.07
54	38.75	40.02	45.63	50.55	54.90
55	42.31	48.14	53.50	58.16	62.24
56	50.63	56.34	61.56	66.14	70.19
57	61.95	67.14	71.83	75.92	79.52

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
58	74.10	78.80	82.98	86.58	89.74
59	87.37	89.84	93.41	96.49	99.15
60	97.06	99.56	102.39	104.79	106.86
61	109.07	111.69	113.86	115.65	117.17
62	133.74	136.11	138.06	139.70	141.07
63	171.01	173.11	174.86	176.32	177.57
64	256.57	258.53	260.19	261.59	262.78
65	137.04	137.25	137.39	137.44	137.46

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	5.19	5.19	5.19	5.19	5.19
21	5.19	5.19	5.19	5.19	5.19
22	5.19	5.19	5.19	5.19	5.19
23	5.19	5.19	5.19	5.19	5.22
24	5.19	5.19	5.19	5.22	5.35
25	5.19	5.19	5.22	5.35	5.52
26	5.19	5.22	5.35	5.52	5.70
27	5.22	5.32	5.48	5.65	5.84
28	5.45	5.61	5.77	5.97	6.18
29	5.80	5.96	6.15	6.35	6.58
30	6.00	6.17	6.35	6.56	6.80
31	6.21	6.38	6.58	6.80	7.03
32	6.57	6.73	6.92	7.11	7.34
33	7.10	7.23	7.39	7.58	7.78
34	7.72	7.83	7.97	8.15	8.35
35	8.42	8.50	8.58	8.70	8.85
36	9.25	9.26	9.29	9.36	9.45
37	10.10	10.07	10.06	10.09	10.13

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
38	11.08	11.01	10.96	10.92	10.92
39	12.20	12.08	11.97	11.88	11.81
40	13.16	12.96	12.77	12.60	12.44
41	13.28	13.05	12.83	12.63	13.14
42	13.60	13.11	13.08	13.05	13.85
43	13.91	14.08	14.24	14.42	14.59
44	14.86	15.22	15.58	15.94	16.30
45	15.57	16.16	16.85	17.52	18.20
46	18.71	19.61	20.66	21.73	22.81
47	21.00	21.89	23.03	24.19	26.25
48	23.44	24.32	25.57	27.88	29.89
49	25.73	26.34	29.07	31.52	33.76
50	30.36	32.85	35.37	37.60	39.59
51	36.98	39.47	41.93	44.13	46.07
52	43.27	45.91	48.51	50.80	52.88
53	50.36	53.23	55.92	58.34	60.53
54	58.40	61.53	64.33	66.88	69.19
55	65.69	68.76	71.54	74.07	76.39
56	73.54	76.56	79.31	81.82	84.11
57	82.61	85.38	87.89	90.16	92.25
58	92.54	95.04	97.29	99.36	101.24
59	101.60	103.80	105.77	107.55	109.17
60	108.90	110.74	112.38	113.86	115.21
61	118.88	120.40	121.76	122.98	124.09
62	142.56	143.88	145.09	146.13	147.10
63	178.86	180.00	181.01	181.91	182.73
64	263.92	264.93	265.83	266.63	267.35
65	137.86	138.22	138.58	138.89	139.18

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	5.19	5.19	5.22	5.35	5.52
21	5.19	5.22	5.35	5.52	5.70
22	5.22	5.35	5.52	5.70	5.90
23	5.35	5.52	5.70	5.90	6.30
24	5.52	5.70	5.90	6.30	6.51
25	5.70	5.90	6.30	6.51	6.72
26	5.90	6.30	6.51	6.72	6.96
27	6.22	6.45	6.66	6.92	7.18
28	6.60	6.82	7.07	7.33	7.62
29	6.79	7.03	7.38	7.62	7.82
30	7.02	7.47	7.66	7.89	8.13
31	7.46	7.64	7.84	8.07	8.32
32	7.79	7.97	8.16	8.37	8.59
33	8.25	8.40	8.57	8.75	8.96
34	8.81	8.94	9.08	9.24	9.39
35	9.35	9.48	9.63	9.75	9.91
36	9.98	10.10	10.23	10.35	10.49
37	10.78	10.97	11.18	11.39	11.59
38	11.69	11.95	12.23	12.50	12.77
39	12.27	13.03	13.37	13.71	14.02
40	12.97	14.12	14.69	15.31	15.95
41	13.66	14.31	15.00	15.71	16.43
42	14.35	15.06	15.86	16.67	17.92
43	16.07	16.92	17.87	19.34	20.68
44	17.92	18.83	20.59	22.21	23.70
45	20.04	21.79	23.47	25.01	26.44
46	24.84	26.66	28.41	30.02	31.49
47	28.25	30.05	31.75	33.32	34.78
48	31.86	33.65	35.33	36.86	38.28

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
49	35.72	37.49	39.14	40.63	42.03
50	41.53	43.32	44.95	46.44	47.84
51	48.02	49.80	51.41	52.90	54.28
52	54.84	56.65	58.31	59.85	61.26
53	62.53	64.37	66.05	67.61	69.05
54	71.22	73.05	74.78	76.36	77.82
55	78.37	80.19	81.87	83.43	84.89
56	86.05	87.83	89.47	91.00	92.43
57	94.05	95.70	97.24	98.67	100.00
58	102.90	104.43	105.83	107.15	108.39
59	110.65	112.03	113.29	114.48	115.59
60	116.50	117.71	118.80	119.84	120.81
61	125.22	126.26	127.22	128.14	128.98
62	148.06	148.95	149.77	150.54	151.25
63	183.54	184.28	184.94	185.59	186.17
64	268.03	268.64	269.22	269.74	270.22
65	139.57	139.96	140.32	140.68	141.02

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.63	5.76	6.09	6.21	6.34
21	5.83	6.16	6.28	6.40	6.53
22	6.23	6.36	6.48	6.63	6.79
23	6.44	6.58	6.75	6.87	7.00
24	6.65	6.82	6.94	7.06	7.21
25	6.89	7.01	7.13	7.27	7.45
26	7.08	7.20	7.34	7.51	7.69
27	7.31	7.46	7.61	7.78	7.94
28	7.75	7.87	8.01	8.16	8.30

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
29	8.00	8.21	8.35	8.52	8.72
30	8.40	8.55	8.72	8.88	9.05
31	8.47	8.65	8.81	8.98	9.15
32	8.75	8.93	9.10	9.27	9.46
33	9.13	9.30	9.49	9.67	9.86
34	9.57	9.77	9.96	10.17	10.37
35	10.14	10.39	10.64	10.90	11.17
36	10.81	11.13	11.45	11.78	12.12
37	12.03	12.49	12.94	13.41	14.13
38	13.35	13.98	14.58	15.47	16.27
39	14.84	15.71	15.99	16.91	17.71
40	16.32	16.45	17.50	18.41	19.25
41	16.57	17.64	18.58	19.43	20.23
42	19.09	20.17	21.13	22.01	22.83
43	21.85	22.94	23.91	24.82	25.65
44	24.87	25.94	26.95	27.86	28.72
45	27.62	28.71	29.72	30.65	31.51
46	32.75	33.92	34.99	36.00	36.92
47	36.01	37.16	38.23	39.22	40.15
48	39.51	40.64	41.69	42.66	43.56
49	43.22	44.34	45.37	46.33	47.22
50	49.06	50.19	51.23	52.20	53.12
51	55.52	56.65	57.71	58.70	59.61
52	62.51	63.67	64.74	65.76	66.69
53	70.33	71.49	72.59	73.61	74.57
54	79.11	80.29	81.41	82.44	83.43
55	86.14	87.31	88.39	89.42	90.38
56	93.64	94.79	95.87	96.86	97.82
57	101.15	102.24	103.24	104.19	105.09

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
58	109.47	110.48	111.44	112.32	113.17
59	116.57	117.49	118.36	119.19	119.97
60	121.67	122.48	123.28	124.04	124.71
61	129.76	130.51	131.23	131.90	132.53
62	151.93	152.55	153.15	153.71	154.24
63	186.71	187.22	187.70	188.15	188.59
64	270.67	271.08	271.47	271.83	272.18
65	141.37	141.68	142.01	142.32	142.62

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.52	6.78	6.98	7.19	7.43
21	6.78	6.99	7.19	7.43	7.67
22	6.99	7.20	7.43	7.67	7.87
23	7.20	7.44	7.67	7.87	7.94
24	7.44	7.68	7.87	7.94	8.00
25	7.68	7.88	7.94	8.00	8.06
26	7.88	7.95	8.00	8.06	8.12
27	8.18	8.28	8.37	8.44	8.51
28	8.59	8.69	8.79	8.90	8.99
29	8.86	9.02	9.31	9.42	9.53
30	9.25	9.61	9.78	10.01	10.25
31	9.50	9.66	9.89	10.12	10.35
32	9.92	10.17	10.54	10.92	11.44
33	10.44	10.80	11.32	12.00	12.62
34	10.93	11.26	12.18	13.07	13.91
35	12.03	12.85	13.78	14.65	15.48
36	13.11	14.03	15.03	15.96	16.86
37	15.15	16.07	17.06	17.98	18.85



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Age Next Birthday	Term of Loan				
	31	32	33	34	35
38	17.32	18.27	19.26	20.17	21.04
39	18.72	19.72	20.64	21.51	22.34
40	20.26	21.18	22.05	22.86	23.62
41	21.12	21.94	22.72	23.45	24.15
42	23.71	24.53	25.31	26.04	26.73
43	26.53	27.35	28.12	28.84	29.53
44	29.60	30.41	31.18	31.91	32.58
45	32.37	33.17	33.92	34.63	35.29
46	37.81	38.64	39.41	40.14	40.83
47	41.01	41.82	42.59	43.31	43.98
48	44.43	45.23	45.96	46.68	47.34
49	48.07	48.85	49.58	50.27	50.92
50	53.96	54.74	55.48	56.17	56.82
51	60.46	61.24	62.00	62.68	63.35
52	67.54	68.35	69.11	69.82	70.48
53	75.45	76.25	77.03	77.74	78.42
54	84.29	85.10	85.88	86.61	87.30
55	91.23	92.04	92.79	93.51	94.17
56	98.64	99.42	100.15	100.85	101.51
57	105.88	106.63	107.33	107.99	108.64
58	113.92	114.64	115.29	115.94	116.54
59	120.65	121.31	121.91	122.52	123.08
60	125.34	125.94	126.51	127.05	127.56
61	133.11	133.66	134.17	134.68	135.16
62	154.72	155.18	155.61	156.04	156.43
63	188.97	189.35	189.69	190.02	190.34
64	272.49	272.78	273.05	273.32	273.56
65	142.90	143.15	143.39	143.65	143.91

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	7.52	7.58	7.51	7.43	7.35
21	7.72	7.65	7.57	7.49	7.41
22	7.79	7.71	7.63	7.55	7.78
23	7.85	7.77	7.69	7.92	8.18
24	7.91	7.83	8.06	8.32	8.60
25	7.97	8.20	8.46	8.74	9.03
26	8.34	8.60	8.88	9.17	9.48
27	8.81	9.14	9.47	9.84	10.29
28	9.35	9.74	10.15	10.66	11.14
29	9.97	10.79	11.00	11.53	12.03
30	10.50	11.14	11.72	12.27	12.79
31	11.02	11.63	12.22	12.76	13.28
32	12.13	12.77	13.38	13.94	14.50
33	13.33	14.01	14.63	15.23	15.80
34	14.65	15.35	16.02	16.64	17.23
35	16.24	16.98	17.66	18.33	18.94
36	17.64	18.39	19.10	19.78	20.42
37	19.65	20.39	21.10	21.77	22.42
38	21.82	22.57	23.27	23.94	24.58
39	23.09	23.81	24.49	25.13	25.74
40	24.35	25.04	25.68	26.30	26.89
41	24.83	25.46	26.08	26.66	27.21
42	27.40	28.04	28.65	29.22	29.78
43	30.21	30.83	31.45	32.01	32.56
44	33.24	33.88	34.48	35.04	35.58
45	35.94	36.56	37.14	37.70	38.23
46	41.50	42.14	42.73	43.31	43.84
47	44.64	45.26	45.84	46.40	46.93
48	47.98	48.58	49.16	49.70	50.22

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
49	51.54	52.13	52.69	53.23	53.73
50	57.46	58.05	58.60	59.14	59.65
51	63.97	64.57	65.12	65.67	66.16
52	71.13	71.72	72.28	72.82	73.34
53	79.06	79.65	80.23	80.78	81.29
54	87.94	88.54	89.11	89.65	90.17
55	94.79	95.38	95.94	96.47	96.97
56	102.12	102.67	103.23	103.74	104.23
57	109.20	109.75	110.26	110.77	111.24
58	117.08	117.60	118.10	118.57	119.03
59	123.60	124.07	124.52	124.97	125.41
60	128.03	128.48	128.89	129.29	129.70
61	135.59	136.00	136.39	136.78	137.14
62	156.80	157.13	157.46	157.77	158.08
63	190.62	190.90	191.15	191.39	191.64
64	273.79	274.01	274.22	274.41	274.59
65	144.11	144.31	144.51	144.72	144.91

”; 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 2018)*

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	4.73	8.82	6.52	5.80	5.46
21	4.73	8.90	6.52	5.84	5.46
22	4.73	8.90	6.61	5.84	5.46
23	4.73	8.90	6.61	5.84	5.46
24	4.73	8.90	6.61	5.84	5.46
25	4.73	8.90	6.61	5.84	5.46
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	5.84	5.46
36	4.73	8.90	6.61	5.84	5.46
37	4.73	8.90	6.61	5.84	5.46
38	4.73	8.90	6.61	6.08	5.94
39	4.79	9.31	7.21	6.66	6.51
40	5.24	10.21	7.91	7.31	7.16
41	5.77	11.26	8.73	8.08	7.93
42	6.36	12.46	9.66	8.96	8.80

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
43	7.07	13.83	10.74	9.97	9.79
44	7.07	13.83	10.74	9.97	9.79
45	7.49	14.67	11.40	10.59	10.41
46	8.36	16.38	12.73	11.82	11.62
47	8.44	17.39	13.32	12.31	12.08
48	8.64	18.63	14.08	12.95	12.70
49	10.12	22.32	16.65	15.40	15.10
50	10.72	24.39	18.17	16.60	16.24
51	11.47	26.71	19.76	18.01	17.61
52	12.80	29.79	22.03	20.07	19.61
53	14.35	33.22	24.59	22.41	21.89
54	16.09	37.06	27.46	25.02	24.42
55	18.05	41.33	30.65	27.94	27.27
56	20.25	46.07	34.20	31.18	30.43
57	24.56	53.13	39.98	36.61	35.77
58	29.12	60.74	46.16	42.43	41.47
59	37.34	75.44	57.85	53.33	52.16
60	42.89	84.93	65.49	60.49	59.18
61	48.84	95.18	73.72	68.18	66.72
62	53.83	104.87	81.19	75.08	90.47
63	59.27	115.39	89.33	111.42	124.67
64	59.27	115.39	145.75	163.11	173.51
65	62.69	88.85	97.57	101.93	104.54

- 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.

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	5.24	5.11	5.01	4.94	4.91
21	5.24	5.11	5.01	4.94	4.91
22	5.24	5.11	5.01	4.94	4.91
23	5.24	5.11	5.01	4.94	4.91
24	5.24	5.11	5.01	4.94	4.91
25	5.24	5.11	5.01	4.94	4.91
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	4.94	4.91
33	5.24	5.11	5.01	4.94	4.91
34	5.24	5.11	5.01	4.94	4.91
35	5.24	5.11	5.01	4.95	5.10
36	5.24	5.11	5.22	5.36	5.53
37	5.41	5.43	5.52	5.65	5.81
38	5.86	5.86	5.92	6.03	6.18
39	6.38	6.37	6.40	6.50	6.63
40	7.02	6.97	6.99	7.07	7.18
41	7.74	7.67	7.68	7.74	7.85
42	8.57	8.47	8.43	8.47	8.56
43	9.43	9.15	9.02	8.97	8.98
44	9.72	9.25	9.14	9.09	9.11
45	10.01	9.76	9.62	9.54	9.52
46	11.17	10.89	10.72	10.62	10.59
47	11.60	11.31	11.13	11.04	11.02
48	12.19	11.88	11.71	11.62	11.62

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
49	14.56	14.27	14.15	14.15	14.23
50	15.61	15.26	15.10	15.03	15.05
51	16.87	16.44	16.19	16.08	16.06
52	18.73	18.16	17.80	17.56	17.44
53	20.82	20.11	19.61	19.24	18.99
54	23.15	22.27	21.62	21.13	20.73
55	25.97	25.11	24.52	24.11	23.82
56	29.12	28.33	27.81	27.51	27.36
57	34.53	33.86	33.52	33.42	37.03
58	40.35	39.81	39.69	44.34	47.75
59	51.17	50.92	57.51	62.36	65.99
60	58.18	66.36	72.18	76.42	79.57
61	77.21	84.33	89.36	92.97	95.61
62	99.79	106.16	110.69	114.01	116.45
63	132.85	136.28	138.80	140.69	142.16
64	180.12	184.75	188.14	190.70	192.68
65	104.55	104.57	104.59	104.62	104.63

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.30	5.24	5.20	5.19	5.19
21	5.30	5.24	5.20	5.19	5.19
22	5.30	5.24	5.20	5.19	5.19
23	5.30	5.24	5.20	5.19	5.19
24	5.30	5.24	5.20	5.19	5.19
25	5.30	5.24	5.20	5.19	5.19
26	5.30	5.24	5.20	5.19	5.19
27	5.30	5.24	5.20	5.19	5.19
28	5.30	5.24	5.20	5.19	5.19

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
29	5.30	5.24	5.20	5.19	5.19
30	5.30	5.24	5.20	5.19	5.19
31	5.30	5.24	5.20	5.19	5.32
32	5.30	5.24	5.29	5.41	5.56
33	5.40	5.36	5.44	5.54	5.66
34	5.44	5.55	5.52	5.62	5.75
35	5.65	5.73	5.82	5.95	6.11
36	6.12	6.21	6.32	6.46	6.64
37	6.44	6.51	6.62	6.74	6.91
38	6.85	6.90	7.00	7.14	7.30
39	7.36	7.41	7.51	7.64	7.79
40	7.98	8.03	8.13	8.26	8.43
41	8.73	8.78	8.87	9.00	9.19
42	9.05	9.13	10.01	10.27	10.57
43	9.25	10.56	10.83	11.15	11.53
44	10.49	10.82	11.22	11.66	12.16
45	10.97	11.31	11.70	12.50	13.09
46	12.18	12.53	12.93	13.37	13.85
47	12.75	13.09	13.48	13.91	14.36
48	13.48	13.79	14.15	14.53	14.93
49	16.39	16.65	16.95	17.25	17.58
50	17.45	17.82	18.19	18.67	19.18
51	18.66	19.14	19.61	20.30	21.01
52	20.26	20.83	21.39	22.28	24.64
53	22.03	22.70	23.36	26.23	28.63
54	23.45	25.18	26.90	30.14	33.02
55	27.72	31.07	34.54	37.47	40.00
56	31.42	34.63	37.87	40.68	43.11
57	40.90	44.00	47.03	49.62	51.89



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Age Next Birthday	Term of Loan				
	11	12	13	14	15
58	51.48	54.51	57.32	59.74	61.83
59	69.99	73.33	76.16	78.59	80.68
60	83.01	85.84	88.23	90.22	91.95
61	98.45	100.78	102.69	104.28	105.61
62	118.98	121.06	122.76	124.18	125.37
63	143.48	144.60	145.51	146.25	146.92
64	194.47	195.95	197.19	198.23	199.10
65	104.65	104.66	104.68	104.71	104.73

Age Next Birthday	Term of Loan				
	16	17	18	19	20
20	5.19	5.19	5.19	5.19	5.19
21	5.19	5.19	5.19	5.19	5.19
22	5.19	5.19	5.19	5.19	5.19
23	5.19	5.19	5.19	5.19	5.19
24	5.19	5.19	5.19	5.19	5.19
25	5.19	5.19	5.19	5.19	5.19
26	5.19	5.19	5.19	5.19	5.22
27	5.19	5.19	5.19	5.22	5.26
28	5.19	5.19	5.22	5.31	5.35
29	5.19	5.22	5.29	5.41	5.45
30	5.22	5.27	5.37	5.53	5.57
31	5.39	5.49	5.60	5.74	5.89
32	5.65	5.76	5.89	6.04	6.19
33	5.75	5.87	6.01	6.17	6.35
34	5.87	5.99	6.15	6.32	6.51
35	6.23	6.37	6.54	6.70	6.91
36	6.76	6.89	7.05	7.23	7.41
37	7.02	7.15	7.30	7.47	7.65

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
38	7.40	7.52	7.65	7.81	7.97
39	7.90	7.99	8.11	8.23	8.38
40	8.54	8.65	8.78	8.93	9.09
41	9.31	9.45	9.60	9.76	9.94
42	10.70	10.84	11.00	11.17	11.36
43	11.92	12.05	12.83	13.36	13.61
44	12.27	13.03	13.54	13.77	14.04
45	13.51	13.76	13.97	14.22	14.52
46	14.01	14.21	14.44	14.72	15.01
47	14.68	15.05	15.50	15.97	17.07
48	15.44	15.97	16.65	18.02	19.23
49	18.27	18.97	20.88	22.58	24.09
50	20.15	22.18	24.09	25.80	27.33
51	23.41	25.50	27.48	29.23	30.84
52	27.03	29.14	31.10	32.88	34.48
53	31.02	33.15	35.11	36.88	38.48
54	35.43	37.57	39.53	41.30	42.94
55	42.43	44.62	46.61	48.43	50.08
56	45.40	47.45	49.31	51.03	52.62
57	54.03	55.97	57.72	59.32	60.80
58	63.83	65.63	67.27	68.73	70.09
59	82.68	84.46	86.05	87.49	88.81
60	93.70	95.25	96.64	97.90	99.03
61	107.11	108.42	109.60	110.65	111.60
62	126.67	127.82	128.85	129.75	130.57
63	147.54	148.10	148.62	149.03	149.44
64	199.96	200.74	201.40	202.01	202.53
65	104.74	104.75	104.76	104.79	104.80

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
20	5.19	5.19	5.19	5.19	5.19
21	5.19	5.19	5.19	5.19	5.22
22	5.19	5.19	5.19	5.22	5.28
23	5.19	5.19	5.22	5.26	5.35
24	5.19	5.22	5.25	5.32	5.43
25	5.22	5.24	5.30	5.39	5.51
26	5.28	5.35	5.43	5.51	5.59
27	5.32	5.38	5.54	5.61	5.67
28	5.38	5.41	5.65	5.70	5.75
29	5.48	5.71	5.75	5.79	5.86
30	5.79	5.86	5.91	6.00	5.96
31	6.11	6.11	6.15	6.19	6.25
32	6.25	6.34	6.49	6.53	6.56
33	6.49	6.77	6.77	6.81	6.85
34	6.80	6.83	6.88	6.94	7.00
35	7.25	7.33	7.40	7.50	7.58
36	7.82	7.91	8.00	8.11	8.24
37	8.09	8.21	8.33	8.45	8.58
38	8.45	8.59	8.74	8.87	9.02
39	8.91	9.07	9.21	9.36	9.50
40	9.71	9.91	10.16	10.40	10.64
41	10.67	10.90	11.26	11.61	11.98
42	12.19	12.49	12.94	13.42	14.20
43	14.09	14.61	15.14	15.53	16.56
44	14.57	15.11	15.51	16.55	17.48
45	15.07	15.47	16.52	17.46	18.30
46	16.11	17.06	18.08	18.99	19.81
47	18.22	19.22	20.25	21.19	22.02
48	20.44	21.51	22.57	23.53	24.40

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
49	25.52	26.80	27.98	29.06	30.04
50	28.73	30.01	31.19	32.28	33.26
51	32.23	33.51	34.67	35.74	36.74
52	35.87	37.13	38.31	39.38	40.38
53	39.87	41.13	42.29	43.37	44.37
54	44.29	45.55	46.70	47.79	48.79
55	51.47	52.76	53.94	55.04	56.08
56	53.93	55.14	56.27	57.33	58.31
57	62.06	63.23	64.31	65.32	66.27
58	71.28	72.39	73.43	74.37	75.28
59	90.02	91.13	92.16	93.12	94.03
60	100.11	101.13	102.06	102.92	103.74
61	112.58	113.47	114.30	115.08	115.79
62	130.88	131.20	131.46	131.73	131.94
63	149.81	150.16	150.47	150.77	151.02
64	203.06	203.52	203.95	204.35	204.71
65	105.09	105.37	105.64	105.91	106.16

Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.22	5.35	5.52	5.70	5.79
21	5.35	5.52	5.70	5.74	5.84
22	5.41	5.57	5.74	5.78	5.88
23	5.48	5.63	5.78	5.83	5.92
24	5.55	5.68	5.82	5.87	5.97
25	5.62	5.75	5.83	5.92	6.01
26	5.70	5.79	5.89	5.96	6.05
27	5.76	5.88	5.95	6.01	6.10
28	5.88	5.96	6.03	6.13	6.25

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
29	5.95	6.03	6.14	6.27	6.40
30	6.08	6.21	6.35	6.50	6.65
31	6.39	6.52	6.68	6.84	7.00
32	6.68	6.83	6.97	7.11	7.25
33	6.97	7.09	7.23	7.34	7.47
34	7.12	7.26	7.38	7.51	7.65
35	7.74	7.91	8.11	8.29	8.48
36	8.44	8.65	8.90	9.17	9.44
37	9.40	10.28	10.61	10.94	11.22
38	9.94	10.32	10.70	11.02	11.65
39	10.60	10.36	11.26	12.10	12.89
40	11.26	12.16	13.08	13.94	14.73
41	13.05	14.02	15.00	15.92	16.78
42	15.28	16.30	17.24	18.18	19.07
43	17.64	18.60	19.61	20.55	21.42
44	18.44	19.43	20.35	21.21	22.01
45	19.28	20.18	21.02	21.81	22.54
46	20.73	21.57	22.35	23.09	23.78
47	22.92	23.76	24.53	25.26	25.93
48	25.28	26.10	26.86	27.58	28.24
49	30.99	31.86	32.67	33.44	34.14
50	34.18	35.04	35.84	36.58	37.29
51	37.64	38.49	39.28	40.01	40.69
52	41.28	42.11	42.89	43.62	44.31
53	45.26	46.09	46.86	47.60	48.28
54	49.67	50.49	51.25	51.99	52.66
55	56.97	57.81	58.60	59.33	60.04
56	59.15	59.94	60.69	61.39	62.06
57	67.08	67.86	68.57	69.26	69.92

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
58	76.08	76.82	77.52	78.19	78.82
59	94.84	95.61	96.32	96.99	97.64
60	104.48	105.19	105.86	106.49	107.08
61	116.49	117.12	117.73	118.31	118.87
62	132.17	132.36	132.54	132.72	132.88
63	151.28	151.49	151.72	151.93	152.11
64	205.06	205.37	205.67	205.95	206.21
65	106.42	106.67	106.93	107.16	107.41

Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	5.91	6.03	6.12	6.26	6.32
21	5.94	6.05	6.15	6.28	6.34
22	5.97	6.08	6.17	6.30	6.37
23	6.01	6.10	6.19	6.33	6.40
24	6.04	6.13	6.21	6.35	6.42
25	6.07	6.15	6.23	6.37	6.45
26	6.10	6.18	6.26	6.39	6.48
27	6.13	6.20	6.28	6.42	6.51
28	6.31	6.38	6.51	6.59	6.71
29	6.47	6.60	6.68	6.79	6.88
30	6.73	6.80	6.90	6.97	7.05
31	7.16	7.15	7.21	7.26	7.30
32	7.32	7.43	7.55	7.58	8.06
33	7.63	7.82	7.83	8.35	8.84
34	7.85	7.87	8.40	8.90	9.36
35	8.90	9.27	9.75	10.18	10.58
36	9.91	10.32	10.81	11.27	11.68
37	11.81	12.41	12.95	13.50	14.00

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
38	12.26	12.82	13.39	13.90	14.39
39	13.57	14.23	14.83	15.40	15.93
40	15.45	16.13	16.76	17.36	17.91
41	17.52	18.21	18.88	19.50	20.09
42	19.82	20.54	21.19	21.82	22.40
43	22.18	22.88	23.55	24.16	24.75
44	22.71	23.38	24.00	24.59	25.14
45	23.21	23.83	24.42	24.97	25.49
46	24.42	25.01	25.57	26.11	26.61
47	26.57	27.16	27.71	28.23	28.72
48	28.86	29.44	29.99	30.50	30.99
49	34.79	35.41	36.00	36.55	37.06
50	37.93	38.53	39.11	39.64	40.16
51	41.33	41.91	42.48	43.01	43.51
52	44.94	45.53	46.08	46.62	47.11
53	48.90	49.48	50.04	50.55	51.05
54	53.27	53.85	54.40	54.92	55.41
55	60.66	61.24	61.80	62.32	62.83
56	62.64	63.20	63.73	64.23	64.70
57	70.50	71.04	71.56	72.05	72.52
58	79.38	79.91	80.41	80.91	81.36
59	98.22	98.78	99.30	99.79	100.28
60	107.63	108.14	108.64	109.11	109.56
61	119.38	119.85	120.31	120.75	121.16
62	133.03	133.18	133.30	133.42	133.54
63	152.29	152.45	152.60	152.75	152.89
64	206.46	206.69	206.89	207.10	207.30
65	107.62	107.83	108.04	108.25	108.45

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	6.45	6.58	6.63	6.70	6.73
21	6.49	6.63	6.69	6.78	6.90
22	6.53	6.67	6.76	6.87	7.00
23	6.57	6.72	6.83	6.95	7.11
24	6.61	6.77	6.89	7.03	7.21
25	6.65	6.82	6.96	7.11	7.32
26	6.69	6.87	7.03	7.19	7.42
27	6.73	6.91	7.10	7.28	7.47
28	6.98	7.24	7.50	7.77	8.04
29	7.23	7.57	7.92	8.28	8.59
30	7.52	7.96	8.39	8.80	9.17
31	7.85	8.37	8.86	9.32	9.77
32	8.60	9.11	9.58	10.04	10.76
33	9.36	9.85	10.32	10.74	11.16
34	9.84	10.31	10.72	11.14	11.52
35	11.07	11.52	11.95	12.35	12.73
36	12.14	12.59	13.00	13.39	13.76
37	14.48	14.96	15.42	15.84	16.23
38	14.88	15.35	15.78	16.18	16.55
39	16.42	16.88	17.32	17.73	18.12
40	18.42	18.89	19.34	19.76	20.16
41	20.61	21.10	21.56	21.99	22.41
42	22.93	23.42	23.88	24.32	26.76
43	25.27	25.76	26.22	26.65	27.06
44	25.63	26.09	26.54	26.95	27.34
45	25.96	26.41	26.83	27.22	27.61
46	27.06	27.48	27.90	28.28	28.65
47	29.18	29.60	30.00	30.38	30.74
48	31.44	31.85	32.24	32.62	32.98



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Age Next Birthday	Term of Loan				
	36	37	38	39	40
49	37.54	37.98	38.41	38.81	39.20
50	40.63	41.06	41.48	41.89	42.26
51	43.97	44.40	44.82	45.21	45.58
52	47.56	47.99	48.41	48.79	49.17
53	51.49	51.94	52.33	52.72	53.09
54	55.85	56.27	56.67	57.05	57.42
55	63.27	63.70	64.10	64.49	64.86
56	65.12	65.52	65.91	66.27	66.63
57	72.95	73.34	73.73	74.09	74.44
58	81.78	82.18	82.55	82.91	83.25
59	100.71	101.11	101.51	101.88	102.24
60	109.97	110.35	110.72	111.07	111.42
61	121.54	121.91	122.27	122.60	122.93
62	133.65	133.75	133.87	133.94	134.04
63	153.02	153.14	153.25	153.35	153.46
64	207.47	207.63	207.80	207.94	208.09
65	108.63	108.81	108.98	109.14	109.31

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

Made on 22 June 2018.

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

[Plg&Pol/CPFPol/Legis/CPFSL/2018;  
AG/LEGIS/SL/36/2015/19 Vol. 3]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act).