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**No. S 672**

CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36)

CENTRAL PROVIDENT FUND  
(HOME PROTECTION INSURANCE SCHEME)  
(AMENDMENT) REGULATIONS 2011

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

**Citation and commencement**

**1.** These Regulations may be cited as the Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2011 and shall come into operation on 1st January 2012.

**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 1st January 2012)*

HOME PROTECTION INSURANCE ANNUAL PREMIUM  
RATE PER \$10,000 INITIAL COVER FOR MALE 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

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
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	6.05	5.90
36	4.79	9.29	7.16	6.61	6.46
37	5.23	10.19	7.87	7.27	7.11
38	5.76	11.22	8.68	8.04	7.86
39	6.35	12.41	9.62	8.90	8.73
40	7.06	13.79	10.69	9.91	9.71
41	7.06	13.79	10.69	9.91	9.71
42	7.48	14.63	11.35	10.52	10.32
43	8.35	16.32	12.67	11.75	11.52
44	9.32	18.22	14.14	13.11	12.86
45	10.40	20.34	15.79	14.64	14.36
46	12.77	24.98	19.31	17.96	17.62
47	14.26	27.86	21.62	20.03	19.65
48	15.90	31.06	24.10	22.32	21.88
49	17.71	34.60	26.83	24.85	24.34
50	19.71	38.51	29.84	27.63	27.07
51	21.92	42.80	33.17	30.70	30.05

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
52	24.35	47.53	36.82	34.07	33.34
53	27.03	52.71	40.82	37.75	36.94
54	29.95	58.41	45.21	41.80	40.89
55	33.17	64.63	50.02	46.23	44.75
56	40.01	77.93	60.29	55.70	53.37
57	44.20	86.04	66.55	61.46	58.27
58	48.77	94.88	73.37	67.76	63.54
59	53.75	104.53	80.81	74.62	69.21
60	59.18	115.04	88.91	82.07	76.91
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	137.60

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be 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 1 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	5.15	5.29	5.45
34	5.41	5.48	5.60	5.76	5.94
35	5.90	5.99	6.13	6.32	6.54
36	6.47	6.58	6.75	6.96	7.21
37	7.14	7.27	7.46	7.71	7.99
38	7.90	8.05	8.27	8.55	8.87
39	8.78	8.95	9.21	9.51	9.87
40	9.71	9.77	9.97	10.25	10.60
41	9.77	9.97	10.25	10.60	11.01
42	10.39	10.60	10.91	11.28	11.70
43	11.60	11.83	12.17	12.58	13.05
44	12.95	13.21	13.58	14.04	14.56
45	14.45	14.73	15.15	15.65	16.23
46	17.72	18.07	18.57	19.18	19.88
47	19.76	20.13	20.68	21.35	22.12

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
48	22.00	22.41	23.01	23.75	24.60
49	24.46	24.92	25.58	26.39	27.31
50	27.19	27.68	28.40	29.28	30.31
51	30.18	30.71	31.49	32.47	33.58
52	33.46	34.03	34.90	35.96	37.18
53	37.06	37.69	38.62	39.79	41.12
54	41.01	41.68	42.70	43.97	45.42
55	44.82	45.49	46.57	47.91	49.48
56	53.37	54.09	55.35	56.90	58.70
57	58.18	58.89	60.20	61.87	68.83
58	63.36	64.04	65.43	73.41	79.77
59	68.76	69.21	78.62	85.93	91.78
60	77.71	87.36	96.25	103.02	108.25
61	87.36	96.25	103.02	108.25	112.39
62	113.27	121.15	127.17	131.82	135.51
63	151.73	158.66	163.92	168.01	171.25
64	237.05	243.53	248.39	252.16	255.16
65	139.90	141.52	142.75	143.70	144.46

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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
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	5.77	5.94	6.13	6.35
33	6.12	6.28	6.48	6.70	6.95
34	6.69	6.89	7.11	7.37	7.65
35	7.30	7.46	7.66	7.88	8.13
36	8.01	8.13	8.28	8.45	8.64
37	8.81	8.87	8.96	9.07	9.19
38	9.29	9.70	9.72	9.75	9.79
39	10.12	10.37	10.42	10.48	10.82
40	11.01	12.14	12.24	12.37	12.52
41	12.14	12.24	12.37	12.52	12.69
42	13.01	13.21	13.46	13.74	14.04
43	14.62	14.97	15.37	15.81	16.29
44	16.42	16.94	17.52	18.16	18.85
45	18.21	18.69	19.24	19.84	20.51
46	22.20	22.67	23.22	23.84	24.50
47	24.59	24.97	25.45	25.98	26.57

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
48	27.19	27.49	27.85	28.29	28.77
49	30.04	30.22	30.46	30.77	31.10
50	33.38	33.65	34.04	34.51	35.02
51	37.05	37.41	38.00	38.66	39.38
52	41.08	41.55	42.35	43.24	46.36
53	45.50	46.11	47.16	50.95	54.13
54	50.10	50.60	55.32	59.34	62.84
55	54.90	59.78	64.15	67.84	70.99
56	64.45	69.09	73.22	76.74	79.74
57	74.21	78.59	82.48	85.78	88.61
58	84.82	88.98	92.59	95.69	98.33
59	96.55	100.51	103.87	106.74	109.23
60	112.39	115.87	118.76	121.21	123.30
61	115.87	118.76	121.21	123.30	125.11
62	138.60	141.15	143.32	145.18	146.78
63	173.96	176.20	178.09	179.71	181.12
64	257.62	259.68	261.40	262.88	264.16
65	145.08	145.60	146.03	146.40	146.73

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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	5.22	5.38	5.54	5.72
28	5.35	5.52	5.70	5.89	6.11
29	5.70	5.89	6.09	6.31	6.55
30	5.91	6.12	6.32	6.57	6.82
31	6.12	6.32	6.57	6.82	7.10
32	6.59	6.84	7.13	7.43	7.76
33	7.22	7.51	7.83	8.17	8.53
34	7.96	8.28	8.63	9.02	9.42
35	8.50	8.90	9.33	9.79	10.29
36	9.10	9.58	10.10	10.66	11.26
37	9.73	10.32	10.94	11.61	12.33
38	10.82	11.11	11.86	12.66	13.51
39	11.16	11.98	12.86	13.80	14.43
40	12.69	13.29	13.94	14.63	15.36
41	13.29	13.94	14.63	15.36	16.14
42	14.55	15.09	15.66	16.26	16.89
43	16.70	17.15	17.60	18.08	18.57
44	19.15	19.46	19.77	20.08	20.40
45	20.83	21.16	21.57	21.99	22.40
46	24.89	25.30	25.86	26.44	27.04
47	27.00	27.44	28.14	28.87	30.47

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
48	29.25	29.73	30.59	32.50	34.11
49	31.35	31.60	33.97	36.09	37.98
50	35.73	37.91	40.15	42.11	43.82
51	42.07	44.33	46.59	48.59	50.35
52	49.13	51.49	53.79	55.83	57.64
53	57.02	59.52	61.87	63.94	65.79
54	65.89	68.56	70.93	73.06	74.96
55	73.90	76.46	78.74	80.77	82.57
56	82.50	84.91	87.07	89.00	90.72
57	91.17	93.44	95.45	97.23	98.84
58	100.71	102.80	104.65	106.31	107.78
59	111.39	113.30	115.00	116.50	117.86
60	125.11	126.68	128.07	129.30	130.40
61	126.68	128.07	129.30	130.40	131.38
62	148.18	149.42	150.51	151.49	152.36
63	182.35	183.42	184.38	185.23	185.99
64	265.27	266.26	267.13	267.91	268.61
65	147.01	147.25	147.48	147.67	147.85

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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	6.11	6.34	6.55	6.80	7.05
28	6.54	6.78	7.04	7.31	7.60
29	6.80	7.07	7.45	7.73	7.96
30	7.10	7.59	7.85	8.12	8.41
31	7.59	7.85	8.12	8.41	8.72
32	8.29	8.55	8.83	9.13	9.44
33	9.09	9.36	9.65	9.94	10.24
34	10.02	10.28	10.56	10.84	11.13
35	10.92	11.18	11.47	11.75	12.04
36	11.92	12.19	12.46	12.73	13.02
37	13.03	13.28	13.54	13.81	14.08
38	14.23	14.48	14.73	14.98	15.22
39	14.92	15.78	16.00	16.22	16.43
40	16.14	16.89	17.45	17.87	18.30
41	16.89	17.45	17.87	18.30	18.75
42	17.91	18.35	18.87	19.41	20.37
43	19.75	20.31	20.98	22.16	23.22
44	21.70	22.30	23.77	25.11	26.33
45	23.93	25.37	26.77	28.04	29.20
46	28.75	30.28	31.75	33.10	34.31
47	32.19	33.71	35.16	36.48	37.69

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
48	35.82	37.37	38.79	40.10	41.29
49	39.70	41.24	42.66	43.96	45.14
50	45.56	47.12	48.55	49.86	51.04
51	52.08	53.66	55.09	56.40	57.60
52	59.37	60.94	62.38	63.69	64.88
53	67.52	69.08	70.51	71.82	73.01
54	76.68	78.24	79.65	80.94	82.13
55	84.22	85.70	87.05	88.29	89.43
56	92.27	93.68	94.96	96.13	97.21
57	100.28	101.60	102.79	103.88	104.89
58	109.12	110.34	111.45	112.45	113.38
59	119.08	120.19	121.20	122.12	122.97
60	131.38	132.27	133.08	133.81	134.49
61	132.27	133.08	133.81	134.49	135.11
62	153.15	153.86	154.52	155.11	155.65
63	186.69	187.31	187.88	188.40	188.87
64	269.24	269.81	270.33	270.82	271.25
65	148.01	148.16	148.28	148.41	148.51

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.54	5.72	6.10	6.27	6.43
21	5.72	6.10	6.27	6.43	6.61
22	6.10	6.27	6.44	6.64	6.84
23	6.29	6.49	6.71	6.89	7.09
24	6.49	6.71	6.89	7.09	7.29
25	6.71	6.89	7.09	7.29	7.52
26	6.89	7.09	7.29	7.52	7.74
27	7.25	7.47	7.69	7.92	8.17
28	7.80	8.00	8.23	8.46	9.19
29	8.21	8.48	8.71	9.19	9.42
30	8.72	8.96	9.19	9.42	9.67
31	8.96	9.19	9.42	9.67	9.92
32	9.70	9.95	10.22	10.49	10.75
33	10.52	10.80	11.09	11.38	11.68
34	11.44	11.75	12.06	12.37	12.70
35	12.43	12.82	13.22	13.62	14.02
36	13.50	14.00	14.49	14.99	15.49
37	14.67	15.30	15.88	16.50	17.36
38	15.95	16.71	17.43	18.43	19.35
39	17.39	18.40	18.71	19.74	20.64
40	18.75	18.98	20.12	21.11	22.03
41	18.98	20.12	21.11	22.03	22.89
42	21.57	22.68	23.67	24.58	25.44
43	24.39	25.47	26.45	27.35	28.20
44	27.46	28.50	29.46	30.36	31.19
45	30.31	31.34	32.29	33.17	33.99
46	35.48	36.55	37.55	38.46	39.32
47	38.83	39.89	40.86	41.77	42.60

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
48	42.41	43.43	44.39	45.27	46.09
49	46.22	47.22	48.16	49.02	49.82
50	52.14	53.15	54.09	54.96	55.77
51	58.70	59.72	60.66	61.54	62.34
52	65.98	67.00	67.95	68.82	69.62
53	74.11	75.13	76.06	76.93	77.74
54	83.22	84.23	85.16	86.02	86.82
55	90.47	91.44	92.32	93.15	93.91
56	98.19	99.11	99.95	100.72	101.46
57	105.81	106.66	107.45	108.18	108.85
58	114.22	115.00	115.74	116.41	117.04
59	123.73	124.45	125.12	125.73	126.30
60	135.11	135.67	136.18	136.66	137.13
61	135.67	136.18	136.66	137.13	137.54
62	156.16	156.63	157.05	157.45	157.82
63	189.30	189.71	190.09	190.44	190.75
64	271.64	272.01	272.36	272.66	272.97
65	148.62	148.70	148.80	148.87	148.94

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.61	6.74	6.77	6.80	6.83
21	6.74	6.77	6.80	6.83	6.86
22	7.09	7.29	7.52	7.74	7.98
23	7.29	7.52	7.74	7.98	8.07
24	7.52	7.74	7.98	8.07	8.17
25	7.74	7.98	8.07	8.17	8.26
26	7.98	8.07	8.17	8.26	8.36
27	8.43	8.55	8.66	8.77	8.88
28	9.42	9.67	9.92	10.29	10.48
29	9.67	9.92	10.29	10.48	10.71
30	9.92	10.29	10.48	10.71	10.95
31	10.29	10.48	10.71	10.95	11.20
32	11.16	11.39	11.71	12.03	12.49
33	12.15	12.42	12.82	13.38	13.91
34	13.12	13.30	14.05	14.76	15.42
35	14.66	15.25	15.95	16.59	17.18
36	16.20	16.83	17.53	18.19	18.78
37	18.12	18.79	19.52	20.19	20.81
38	20.16	20.92	21.67	22.36	23.02
39	21.48	22.28	23.01	23.70	24.36
40	22.89	23.66	24.38	25.05	25.68
41	23.66	24.38	25.05	25.68	26.27
42	26.21	26.92	27.60	28.23	28.82
43	28.97	29.69	30.37	30.99	31.59
44	31.96	32.69	33.36	33.99	34.59
45	34.75	35.46	36.13	36.75	37.33
46	40.12	40.87	41.56	42.22	42.83
47	43.38	44.11	44.79	45.44	46.04

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
48	46.85	47.57	48.24	48.86	49.45
49	50.57	51.26	51.91	52.52	53.10
50	56.52	57.22	57.87	58.49	59.07
51	63.10	63.80	64.47	65.08	65.66
52	70.38	71.09	71.76	72.37	72.95
53	78.50	79.20	79.85	80.47	81.05
54	87.57	88.27	88.93	89.53	90.11
55	94.63	95.29	95.92	96.50	97.05
56	102.13	102.76	103.35	103.91	104.43
57	109.49	110.08	110.62	111.14	111.62
58	117.61	118.16	118.67	119.16	119.59
59	126.84	127.34	127.80	128.24	128.64
60	137.54	137.92	138.28	138.62	138.94
61	137.92	138.28	138.62	138.94	139.23
62	158.16	158.48	158.77	159.06	159.32
63	191.06	191.34	191.59	191.85	192.08
64	273.24	273.49	273.74	273.96	274.17
65	149.02	149.08	149.13	149.21	149.25

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	6.86	7.02	7.25	7.51	8.26
21	7.10	7.35	8.17	8.26	8.36
22	8.07	8.17	8.26	8.36	8.72
23	8.17	8.26	8.36	8.72	9.10
24	8.26	8.36	8.72	9.10	9.50
25	8.36	8.72	9.10	9.50	9.90
26	8.72	9.10	9.50	9.90	10.33
27	9.26	9.67	10.09	10.54	11.07
28	10.71	10.95	11.01	11.32	11.86
29	10.95	11.01	11.60	12.15	12.66
30	11.20	11.80	12.39	12.92	13.43
31	11.80	12.39	12.92	13.43	13.91
32	13.11	13.69	14.23	14.74	15.23
33	14.51	15.10	15.65	16.16	16.65
34	16.04	16.63	17.18	17.70	18.20
35	17.82	18.40	18.97	19.49	19.99
36	19.41	20.00	20.56	21.08	21.57
37	21.45	22.05	22.61	23.13	23.63
38	23.66	24.26	24.82	25.36	25.87
39	24.97	25.55	26.09	26.61	27.84
40	26.27	26.82	27.35	27.84	28.30
41	26.82	27.35	27.84	28.30	28.74
42	29.38	29.90	30.39	30.86	31.30
43	32.15	32.67	33.16	33.63	34.07
44	35.14	35.67	36.16	36.63	37.07
45	37.88	38.40	38.89	39.35	39.78
46	43.40	43.95	44.45	44.93	45.39
47	46.60	47.13	47.63	48.10	48.55

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
48	50.00	50.53	51.01	51.47	51.91
49	53.62	54.14	54.62	55.06	55.49
50	59.60	60.12	60.61	61.05	61.48
51	66.20	66.72	67.21	67.65	68.09
52	73.50	74.01	74.49	74.94	75.37
53	81.60	82.11	82.60	83.04	83.47
54	90.64	91.15	91.64	92.08	92.51
55	97.57	98.04	98.51	98.94	99.34
56	104.92	105.38	105.80	106.21	106.60
57	112.08	112.50	112.91	113.29	113.65
58	120.01	120.41	120.77	121.13	121.47
59	129.02	129.39	129.72	130.04	130.35
60	139.23	139.51	139.78	140.03	140.26
61	139.51	139.78	140.03	140.26	140.48
62	159.57	159.80	160.02	160.22	160.43
63	192.30	192.50	192.70	192.88	193.04
64	274.37	274.55	274.73	274.90	275.06
65	149.30	149.34	149.39	149.44	149.47

”;

(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 1st January 2012)*

HOME PROTECTION INSURANCE ANNUAL PREMIUM  
RATE PER \$10,000 INITIAL COVER FOR FEMALE 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

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
41	5.76	11.22	8.68	8.04	7.86
42	6.35	12.41	9.62	8.90	8.73
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	9.32	18.22	14.14	13.11	12.86
48	10.40	20.34	15.79	14.64	14.36
49	12.77	24.98	19.31	17.96	17.62
50	14.26	27.86	21.62	20.03	19.65
51	15.90	31.06	24.10	22.32	21.88
52	17.71	34.60	26.83	24.85	24.34
53	19.71	38.51	29.84	27.63	27.07
54	21.92	42.80	33.17	30.70	30.05
55	24.35	47.53	36.82	34.07	33.34
56	27.03	52.71	40.82	37.75	36.94
57	29.95	58.41	45.21	41.80	40.89
58	33.17	64.63	50.02	46.23	45.20
59	40.01	77.93	60.29	55.70	54.46
60	44.20	86.04	66.55	61.46	60.07
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 shall be 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 1 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	5.41	5.48	5.60	5.76	5.94
38	5.90	5.99	6.13	6.32	6.54
39	6.47	6.58	6.75	6.96	7.21
40	7.14	7.27	7.46	7.71	7.99
41	7.90	8.05	8.27	8.55	8.87
42	8.78	8.95	9.21	9.51	9.87
43	9.71	9.77	9.97	10.25	10.60
44	9.77	9.97	10.25	10.60	11.01
45	10.39	10.60	10.91	11.28	11.70
46	11.60	11.83	12.17	12.58	13.05
47	12.95	13.21	13.58	14.04	14.56

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
48	14.45	14.73	15.15	15.65	16.23
49	17.72	18.07	18.57	19.18	19.88
50	19.70	20.01	20.50	21.10	21.79
51	21.87	22.15	22.60	23.19	23.87
52	24.24	24.48	24.90	25.45	26.10
53	26.87	27.03	27.39	27.90	28.52
54	29.73	29.80	30.09	30.55	31.10
55	33.06	33.23	33.66	34.26	34.98
56	36.73	37.02	37.59	38.38	39.30
57	40.77	41.19	41.94	42.93	47.59
58	45.19	45.78	46.74	52.43	56.94
59	54.58	55.44	63.07	69.00	73.74
60	60.18	69.43	76.37	81.74	86.05
61	77.76	86.02	92.20	97.01	100.85
62	99.95	107.18	112.60	116.81	120.17
63	132.67	138.91	143.59	147.22	150.12
64	179.71	184.63	188.32	191.18	193.47
65	106.06	107.30	108.22	108.95	109.53

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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
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	5.25	5.38	5.53
33	5.35	5.35	5.45	5.58	5.73
34	5.35	5.45	5.58	5.73	5.91
35	5.63	5.77	5.94	6.13	6.35
36	6.12	6.28	6.48	6.70	6.95
37	6.69	6.89	7.11	7.37	7.65
38	7.36	7.58	7.84	8.13	8.45
39	8.13	8.39	8.68	9.00	9.36
40	9.02	9.30	9.63	9.99	10.39
41	10.02	10.34	10.71	11.12	11.56
42	10.60	11.01	11.92	12.38	12.87
43	11.01	12.43	12.83	13.29	13.79
44	12.43	12.83	13.29	13.79	14.34
45	13.13	13.47	13.86	14.64	15.21
46	14.56	14.85	15.18	15.55	15.95
47	16.13	16.35	16.60	16.89	17.20

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
48	17.86	17.98	18.14	18.32	18.53
49	21.75	21.76	21.77	21.83	21.90
50	23.81	23.84	23.87	24.02	24.20
51	26.03	26.09	26.15	26.42	26.72
52	28.42	28.52	28.62	29.02	30.90
53	30.98	31.13	31.28	33.58	35.43
54	33.22	34.35	35.48	38.12	40.40
55	38.21	40.89	43.69	46.00	47.88
56	42.65	45.15	47.72	49.83	51.61
57	50.94	53.53	56.06	58.18	59.98
58	60.36	63.08	65.59	67.72	69.53
59	77.62	80.84	83.56	85.88	87.90
60	89.57	92.48	94.96	97.07	98.89
61	103.98	106.60	108.79	110.68	112.31
62	122.92	125.21	127.14	128.78	130.21
63	152.50	154.46	156.13	157.56	158.80
64	195.33	196.90	198.21	199.33	200.31
65	110.00	110.39	110.72	111.00	111.24

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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	5.22
28	5.09	5.09	5.09	5.22	5.38
29	5.09	5.09	5.22	5.38	5.54
30	5.09	5.22	5.38	5.54	5.72
31	5.35	5.52	5.70	5.89	6.11
32	5.70	5.89	6.09	6.31	6.55
33	5.91	6.12	6.32	6.57	6.82
34	6.12	6.32	6.57	6.82	7.10
35	6.57	6.80	7.06	7.34	7.64
36	7.18	7.42	7.69	7.97	8.27
37	7.89	8.13	8.39	8.69	8.99
38	8.68	8.94	9.21	9.49	9.81
39	9.60	9.85	10.12	10.41	10.70
40	10.65	10.94	11.23	11.54	11.87
41	11.85	12.15	12.48	12.82	13.17
42	13.19	13.53	13.88	14.10	14.62
43	14.34	14.68	15.03	15.29	15.69
44	14.68	15.03	15.95	15.95	16.38
45	15.83	15.95	15.95	16.38	16.84
46	16.38	16.83	17.33	17.84	18.38
47	17.69	18.20	18.79	19.41	20.63

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
48	19.08	19.66	20.36	21.76	23.00
49	22.53	23.20	24.99	26.58	28.02
50	25.00	26.84	28.56	30.07	31.43
51	28.81	30.62	32.30	33.80	35.11
52	32.95	34.74	36.38	37.83	39.13
53	37.46	39.22	40.82	42.24	43.51
54	42.38	44.14	45.69	47.08	48.32
55	49.88	51.63	53.19	54.57	55.82
56	53.41	55.00	56.41	57.66	58.79
57	61.73	63.28	64.66	65.88	66.98
58	71.23	72.73	74.04	75.22	76.27
59	89.66	91.21	92.58	93.80	94.91
60	100.49	101.89	103.14	104.26	105.25
61	113.74	115.00	116.10	117.10	117.98
62	131.46	132.56	133.54	134.40	135.18
63	159.88	160.82	161.65	162.41	163.08
64	201.16	201.89	202.56	203.15	203.69
65	111.47	111.65	111.81	111.96	112.10

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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	5.22
23	5.09	5.09	5.09	5.22	5.38
24	5.09	5.09	5.22	5.38	5.54
25	5.09	5.22	5.38	5.54	5.72
26	5.22	5.38	5.54	5.72	6.11
27	5.38	5.54	5.72	6.11	6.29
28	5.54	5.72	6.11	6.29	6.49
29	5.72	6.11	6.29	6.49	6.71
30	6.11	6.30	6.49	6.71	6.94
31	6.50	6.69	6.91	7.13	7.36
32	6.76	7.01	7.33	7.53	7.74
33	7.10	7.52	7.70	7.89	8.09
34	7.52	7.70	7.89	8.09	8.30
35	8.10	8.29	8.48	8.69	8.90
36	8.76	8.96	9.16	9.36	9.58
37	9.51	9.70	9.91	10.11	10.32
38	10.35	10.53	10.74	10.93	11.13
39	11.27	11.46	11.64	11.82	12.00
40	12.50	12.72	12.97	13.23	13.50
41	13.87	14.12	14.46	14.82	15.17
42	15.42	15.69	16.13	16.58	17.40
43	16.04	16.49	17.20	18.06	19.02
44	16.84	17.82	18.72	19.72	20.61
45	17.82	18.72	19.72	20.61	21.41
46	19.43	20.31	21.28	22.14	22.92
47	21.71	22.63	23.59	24.45	25.24

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
48	24.10	25.09	26.06	26.92	27.72
49	29.31	30.49	31.55	32.52	33.41
50	32.69	33.83	34.89	35.84	36.71
51	36.35	37.48	38.49	39.42	40.26
52	40.33	41.42	42.41	43.31	44.14
53	44.67	45.73	46.69	47.56	48.37
54	49.44	50.46	51.39	52.23	53.01
55	56.94	57.96	58.89	59.73	60.52
56	59.81	60.74	61.58	62.35	63.05
57	67.98	68.87	69.69	70.43	71.12
58	77.23	78.09	78.90	79.60	80.27
59	95.89	96.79	97.61	98.36	99.05
60	106.15	106.97	107.71	108.38	109.01
61	118.79	119.51	120.18	120.78	121.34
62	135.89	136.52	137.10	137.63	138.12
63	163.69	164.23	164.74	165.19	165.61
64	204.16	204.59	204.99	205.36	205.68
65	112.21	112.33	112.42	112.51	112.60

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.09	5.22	5.38	5.54	5.72
21	5.22	5.38	5.54	5.72	6.10
22	5.38	5.54	5.72	6.10	6.27
23	5.54	5.72	6.10	6.27	6.43
24	5.72	6.10	6.27	6.43	6.61
25	6.10	6.27	6.44	6.64	6.84
26	6.29	6.49	6.71	6.93	7.16
27	6.49	6.71	6.93	7.18	7.43
28	6.71	6.93	7.18	7.43	7.72
29	6.93	7.18	7.43	7.72	7.98
30	7.18	7.44	7.84	7.98	8.29
31	7.59	7.84	8.11	8.38	8.66
32	7.97	8.21	8.43	8.66	8.84
33	8.30	8.48	8.66	8.84	9.02
34	8.48	8.66	8.84	9.02	9.20
35	9.13	9.34	9.57	9.81	10.05
36	9.83	10.09	10.39	10.69	11.00
37	10.62	10.92	11.29	11.66	12.22
38	11.48	11.83	12.28	12.93	13.52
39	12.35	12.70	13.49	14.22	14.90
40	13.96	14.72	15.49	16.20	16.85
41	16.03	16.82	17.60	18.33	19.01
42	18.31	19.12	19.94	20.68	21.36
43	19.87	20.68	21.47	22.19	22.89
44	21.41	22.25	23.02	23.74	24.40
45	22.25	23.02	23.74	24.40	25.01
46	23.72	24.45	25.13	25.76	26.35
47	26.02	26.74	27.41	28.03	28.60

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
48	28.49	29.19	29.85	30.45	31.01
49	34.23	34.99	35.69	36.35	36.95
50	37.51	38.25	38.94	39.57	40.17
51	41.05	41.78	42.45	43.07	43.65
52	44.90	45.61	46.26	46.85	47.41
53	49.10	49.78	50.42	51.00	51.54
54	53.73	54.38	54.99	55.56	56.08
55	61.22	61.88	62.49	63.05	63.58
56	63.70	64.30	64.85	65.35	65.84
57	71.75	72.33	72.87	73.37	73.84
58	80.87	81.44	81.95	82.44	82.88
59	99.67	100.26	100.80	101.29	101.76
60	109.58	110.11	110.59	111.05	111.47
61	121.85	122.32	122.76	123.16	123.53
62	138.56	138.98	139.36	139.72	140.05
63	166.00	166.36	166.68	166.99	167.27
64	205.99	206.27	206.52	206.77	206.99
65	112.68	112.75	112.81	112.88	112.93

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.10	6.27	6.43	6.61	6.84
21	6.27	6.43	6.61	6.84	7.09
22	6.43	6.61	6.84	7.09	7.29
23	6.61	6.84	7.09	7.30	7.52
24	6.84	7.12	7.34	7.58	7.82
25	7.16	7.42	7.67	7.85	7.99
26	7.43	7.72	7.85	7.99	8.47
27	7.72	7.98	8.12	8.47	8.51
28	7.98	8.12	8.47	8.51	8.55
29	8.12	8.47	8.51	8.55	8.59
30	8.47	8.51	8.55	8.59	8.62
31	8.84	8.96	9.09	9.20	9.31
32	8.99	9.15	9.35	9.46	10.15
33	9.20	9.49	9.60	10.15	10.66
34	9.49	9.60	10.15	10.66	11.14
35	10.50	10.92	11.42	11.89	12.31
36	11.50	11.94	12.44	12.92	13.34
37	12.75	13.23	13.74	14.23	14.67
38	14.10	14.63	15.16	15.66	16.12
39	15.54	16.13	16.67	17.19	17.67
40	17.50	18.10	18.66	19.19	19.68
41	19.65	20.27	20.84	21.37	21.88
42	22.03	22.64	23.22	23.77	24.28
43	23.52	24.12	24.68	25.20	25.69
44	25.01	25.59	26.12	26.62	27.09
45	25.59	26.12	26.62	27.09	27.53
46	26.89	27.40	27.88	28.33	28.75
47	29.14	29.64	30.10	30.54	30.95

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
48	31.53	32.02	32.48	32.91	33.31
49	37.51	38.03	38.53	38.99	39.42
50	40.72	41.22	41.71	42.15	42.58
51	44.18	44.68	45.15	45.59	45.99
52	47.94	48.43	48.88	49.31	49.71
53	52.05	52.52	52.97	53.38	53.77
54	56.57	57.03	57.45	57.86	58.23
55	64.07	64.53	64.96	65.35	65.73
56	66.28	66.70	67.08	67.44	67.79
57	74.27	74.67	75.04	75.40	75.73
58	83.30	83.68	84.05	84.39	84.71
59	102.19	102.59	102.97	103.32	103.66
60	111.86	112.22	112.57	112.88	113.18
61	123.89	124.21	124.51	124.80	125.06
62	140.35	140.64	140.90	141.16	141.40
63	167.54	167.78	168.01	168.24	168.43
64	207.20	207.40	207.57	207.75	207.91
65	112.98	113.03	113.07	113.12	113.17

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	7.09	7.29	7.49	7.71	7.94
21	7.29	7.49	7.71	7.94	8.17
22	7.49	7.71	7.95	8.21	8.47
23	7.76	7.99	8.27	8.51	8.55
24	7.99	8.38	8.51	8.55	8.59
25	8.47	8.51	8.55	8.59	8.62
26	8.51	8.55	8.59	8.62	8.71
27	8.55	8.59	8.62	8.71	9.16
28	8.59	8.62	8.71	9.16	9.58
29	8.62	8.71	9.16	9.58	9.98
30	8.99	9.47	9.92	10.34	10.74
31	9.81	10.28	10.74	11.17	11.56
32	10.66	11.14	11.60	12.02	12.43
33	11.14	11.60	12.02	12.43	12.81
34	11.60	12.02	12.43	12.81	13.17
35	12.77	13.20	13.60	13.99	14.34
36	13.79	14.22	14.62	15.00	15.35
37	15.12	15.55	15.96	16.34	16.69
38	16.57	17.00	17.41	17.79	18.14
39	18.14	18.57	18.96	19.35	19.71
40	20.14	20.58	21.00	21.37	21.75
41	22.34	22.79	23.21	23.60	23.97
42	24.75	25.20	25.62	26.02	26.40
43	26.15	26.58	26.99	27.37	28.70
44	27.53	27.95	28.33	28.70	29.04
45	27.95	28.33	28.70	29.04	29.37
46	29.14	29.50	29.85	30.18	30.50
47	31.34	31.70	32.04	32.36	32.67

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
48	33.69	34.04	34.38	34.69	34.99
49	39.83	40.20	40.56	40.91	41.23
50	42.97	43.35	43.70	44.04	44.35
51	46.39	46.75	47.09	47.41	47.72
52	50.08	50.44	50.78	51.09	51.39
53	54.14	54.47	54.80	55.10	55.39
54	58.58	58.91	59.22	59.52	59.80
55	66.08	66.41	66.73	67.02	67.30
56	68.10	68.40	68.69	68.96	69.21
57	76.04	76.33	76.61	76.87	77.11
58	85.01	85.29	85.55	85.81	86.04
59	103.97	104.26	104.53	104.80	105.04
60	113.47	113.74	113.99	114.23	114.44
61	125.33	125.56	125.78	125.99	126.19
62	141.61	141.82	142.01	142.20	142.37
63	168.62	168.80	168.97	169.13	169.28
64	208.06	208.20	208.34	208.46	208.58
65	113.20	113.23	113.26	113.30	113.33

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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 1st January 2012)*

HOME PROTECTION INSURANCE ANNUAL PREMIUM  
RATE PER \$10,000 INITIAL COVER FOR MALE 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	6.08	5.94
36	4.79	9.31	7.21	6.66	6.51
37	5.24	10.21	7.91	7.31	7.16
38	5.77	11.26	8.73	8.08	7.93
39	6.36	12.46	9.66	8.96	8.80
40	7.07	13.83	10.74	9.97	9.79

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
41	7.07	13.83	10.74	9.97	9.79
42	7.49	14.67	11.40	10.59	10.41
43	8.36	16.38	12.73	11.82	11.62
44	9.33	18.28	14.21	13.20	12.97
45	10.42	20.41	15.86	14.73	14.48
46	12.79	24.99	19.32	18.07	17.77
47	14.28	27.95	21.73	20.16	19.80
48	15.92	31.16	24.21	22.46	22.06
49	17.73	34.72	26.96	25.00	24.54
50	19.75	38.62	29.99	27.81	27.29
51	21.96	42.93	33.33	30.89	30.29
52	24.39	47.67	36.99	34.28	33.61
53	27.06	52.88	41.01	37.99	37.24
54	30.01	58.58	45.43	42.06	41.22
55	33.21	64.83	50.25	46.52	45.18
56	40.07	78.17	60.58	56.06	53.96
57	44.26	86.30	66.86	61.86	59.02
58	48.84	95.18	73.72	68.18	64.47
59	53.83	104.87	81.19	75.08	70.34
60	59.27	115.39	89.33	82.58	78.04
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	137.88

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be 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 1 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	5.22	5.36	5.53
34	5.46	5.53	5.67	5.84	6.05
35	5.96	6.05	6.21	6.41	6.65
36	6.53	6.66	6.83	7.07	7.34
37	7.21	7.35	7.56	7.82	8.12
38	7.98	8.14	8.39	8.68	9.02
39	8.87	9.06	9.32	9.65	10.04
40	9.79	9.86	10.09	10.39	10.76
41	9.86	10.09	10.39	10.76	11.19
42	10.49	10.72	11.05	11.45	11.90
43	11.71	11.97	12.33	12.77	13.27
44	13.07	13.36	13.76	14.25	14.80
45	14.59	14.90	15.35	15.88	16.50
46	17.90	18.27	18.81	19.47	20.21
47	19.94	20.36	20.96	21.67	22.48

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
48	22.21	22.66	23.31	24.10	25.00
49	24.71	25.20	25.92	26.77	27.76
50	27.46	28.00	28.77	29.72	30.80
51	30.47	31.06	31.91	32.95	34.13
52	33.79	34.42	35.35	36.49	37.79
53	37.42	38.12	39.13	40.37	41.79
54	41.40	42.15	43.25	44.61	46.16
55	45.32	46.05	47.23	48.67	50.31
56	54.03	54.83	56.17	57.85	59.77
57	59.00	59.76	61.19	62.97	70.12
58	64.34	65.06	66.57	74.77	81.26
59	69.89	70.34	79.99	87.49	93.47
60	78.72	88.52	97.50	104.38	109.66
61	88.52	97.50	104.38	109.66	113.86
62	114.46	122.40	128.47	133.16	136.87
63	152.84	159.80	165.11	169.21	172.46
64	238.02	244.51	249.39	253.17	256.19
65	140.18	141.81	143.02	143.98	144.74

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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
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	5.89	6.06	6.27	6.51
33	6.22	6.41	6.62	6.86	7.13
34	6.82	7.02	7.27	7.53	7.84
35	7.50	7.73	8.01	8.32	8.66
36	8.28	8.55	8.87	9.22	9.59
37	9.18	9.49	9.84	10.23	10.66
38	10.20	10.55	10.94	11.37	11.85
39	10.66	11.07	12.18	12.67	13.20
40	11.19	12.66	13.09	13.58	14.12
41	12.66	13.09	13.58	14.12	14.71
42	13.46	13.91	14.42	14.99	15.60
43	15.00	15.51	16.07	16.70	17.37
44	16.72	17.28	17.90	18.59	19.33
45	18.54	19.06	19.65	20.30	21.01
46	22.60	23.11	23.71	24.35	25.06
47	25.02	25.45	25.96	26.52	27.15

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
48	27.66	27.99	28.39	28.86	29.36
49	30.56	30.76	31.02	31.34	31.70
50	33.96	34.24	34.66	35.15	35.70
51	37.68	38.06	38.67	39.38	40.15
52	41.77	42.27	43.11	44.06	47.27
53	46.27	46.89	48.01	51.92	55.17
54	50.90	51.40	56.25	60.40	63.98
55	55.89	60.85	65.33	69.11	72.31
56	65.65	70.37	74.60	78.19	81.25
57	75.63	80.09	84.05	87.41	90.28
58	86.43	90.66	94.37	97.50	100.19
59	98.36	102.42	105.84	108.77	111.28
60	113.86	117.38	120.31	122.78	124.88
61	117.38	120.31	122.78	124.88	126.70
62	139.97	142.57	144.75	146.62	148.22
63	175.17	177.42	179.32	180.94	182.34
64	258.65	260.69	262.42	263.90	265.17
65	145.35	145.87	146.31	146.67	146.99

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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	5.35	5.52	5.70	5.90
28	5.48	5.66	5.85	6.07	6.30
29	5.84	6.04	6.26	6.50	6.76
30	6.05	6.27	6.50	6.76	7.04
31	6.27	6.50	6.76	7.04	7.33
32	6.76	7.04	7.35	7.66	8.01
33	7.42	7.73	8.07	8.44	8.82
34	8.17	8.52	8.90	9.31	9.75
35	9.00	9.37	9.75	10.17	10.62
36	9.95	10.32	10.71	11.14	11.58
37	11.01	11.39	11.78	12.21	12.65
38	12.21	12.58	12.97	13.38	13.82
39	13.54	13.90	14.28	14.68	15.10
40	14.71	15.04	15.38	15.74	16.11
41	15.04	15.38	15.74	16.11	16.49
42	15.91	16.24	16.58	16.92	18.08
43	17.68	18.01	18.33	18.67	19.00
44	19.63	19.95	20.26	20.58	20.89
45	21.35	21.69	22.12	22.54	22.97
46	25.49	25.93	26.52	27.13	27.75
47	27.63	28.13	28.88	29.64	31.31

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
48	29.91	30.47	31.40	33.38	35.07
49	32.04	32.40	34.88	37.07	39.06
50	36.52	38.82	41.16	43.20	45.00
51	42.98	45.35	47.70	49.78	51.60
52	50.17	52.61	55.00	57.09	58.96
53	58.16	60.74	63.14	65.27	67.17
54	67.11	69.86	72.28	74.45	76.38
55	75.30	77.90	80.22	82.28	84.13
56	84.05	86.52	88.71	90.67	92.41
57	92.90	95.20	97.24	99.05	100.67
58	102.61	104.73	106.60	108.29	109.78
59	113.48	115.43	117.14	118.66	120.02
60	126.70	128.29	129.69	130.92	132.02
61	128.29	129.69	130.92	132.02	133.00
62	149.62	150.85	151.96	152.91	153.79
63	183.57	184.65	185.59	186.43	187.19
64	266.28	267.26	268.12	268.89	269.58
65	147.27	147.51	147.74	147.93	148.09

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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	6.30	6.55	6.78	7.05	7.33
28	6.76	7.01	7.30	7.59	7.91
29	7.03	7.32	7.72	8.01	8.26
30	7.33	7.85	8.11	8.40	8.71
31	7.85	8.11	8.40	8.71	9.04
32	8.56	8.83	9.12	9.43	9.74
33	9.40	9.66	9.94	10.23	10.54
34	10.34	10.59	10.85	11.13	11.40
35	11.25	11.52	11.80	12.06	12.35
36	12.26	12.53	12.81	13.08	13.36
37	13.37	13.64	13.92	14.20	14.48
38	14.59	14.85	15.13	15.40	15.67
39	15.48	16.17	16.43	16.70	16.94
40	16.49	17.49	17.92	18.39	18.88
41	17.49	17.92	18.39	18.88	19.37
42	18.37	18.86	19.44	20.03	21.06
43	20.27	20.90	21.64	22.90	24.02
44	22.30	23.00	24.55	25.96	27.24
45	24.60	26.15	27.62	28.96	30.18
46	29.58	31.20	32.75	34.16	35.43
47	33.12	34.73	36.24	37.62	38.88

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
48	36.86	38.46	39.96	41.31	42.54
49	40.84	42.44	43.91	45.23	46.45
50	46.78	48.40	49.86	51.19	52.42
51	53.39	55.01	56.47	57.80	59.02
52	60.73	62.34	63.80	65.14	66.35
53	68.93	70.53	71.98	73.30	74.50
54	78.13	79.69	81.14	82.44	83.63
55	85.80	87.30	88.66	89.91	91.05
56	93.99	95.41	96.70	97.87	98.95
57	102.14	103.46	104.66	105.76	106.76
58	111.13	112.36	113.45	114.46	115.39
59	121.25	122.37	123.37	124.29	125.14
60	133.00	133.90	134.70	135.42	136.10
61	133.90	134.70	135.42	136.10	136.70
62	154.57	155.28	155.92	156.51	157.04
63	187.88	188.50	189.04	189.57	190.03
64	270.20	270.75	271.27	271.73	272.15
65	148.25	148.40	148.52	148.64	148.74

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.70	5.90	6.30	6.49	6.68
21	5.90	6.30	6.49	6.68	6.87
22	6.30	6.50	6.69	6.91	7.13
23	6.51	6.72	6.96	7.15	7.34
24	6.72	6.96	7.15	7.34	7.55
25	6.96	7.15	7.34	7.55	7.79
26	7.15	7.34	7.55	7.79	8.03
27	7.53	7.74	7.96	8.19	8.42
28	8.11	8.29	8.50	8.71	8.92
29	8.50	8.77	8.98	9.21	9.47
30	9.04	9.25	9.49	9.71	9.94
31	9.25	9.49	9.71	9.94	10.17
32	9.99	10.26	10.52	10.78	11.05
33	10.83	11.12	11.42	11.72	12.02
34	11.73	12.07	12.41	12.76	13.10
35	12.76	13.18	13.60	14.03	14.47
36	13.88	14.40	14.92	15.45	15.99
37	15.10	15.74	16.36	17.01	17.91
38	16.41	17.20	17.95	19.00	19.96
39	17.89	18.90	19.31	20.37	21.31
40	19.37	19.61	20.77	21.80	22.75
41	19.61	20.77	21.80	22.75	23.64
42	22.30	23.44	24.47	25.41	26.29
43	25.23	26.35	27.36	28.30	29.17
44	28.42	29.50	30.51	31.43	32.29
45	31.34	32.41	33.39	34.30	35.13
46	36.64	37.76	38.77	39.73	40.60
47	40.05	41.14	42.14	43.07	43.93

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
48	43.70	44.75	45.73	46.62	47.45
49	47.56	48.59	49.54	50.41	51.22
50	53.54	54.58	55.52	56.40	57.22
51	60.15	61.18	62.13	63.01	63.82
52	67.47	68.50	69.44	70.33	71.13
53	75.62	76.63	77.57	78.44	79.24
54	84.73	85.73	86.67	87.52	88.33
55	92.10	93.06	93.93	94.76	95.51
56	99.93	100.85	101.69	102.45	103.18
57	107.68	108.53	109.30	110.02	110.69
58	116.23	117.01	117.74	118.39	119.00
59	125.91	126.61	127.27	127.88	128.44
60	136.70	137.24	137.76	138.24	138.67
61	137.24	137.76	138.24	138.67	139.07
62	157.54	157.99	158.41	158.79	159.15
63	190.45	190.85	191.21	191.54	191.86
64	272.54	272.90	273.23	273.53	273.82
65	148.85	148.93	149.02	149.09	149.16

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.87	7.13	7.34	7.55	7.79
21	7.13	7.34	7.55	7.79	8.03
22	7.34	7.55	7.79	8.03	8.23
23	7.55	7.79	8.03	8.23	8.30
24	7.79	8.03	8.23	8.30	8.36
25	8.03	8.23	8.30	8.36	8.42
26	8.23	8.30	8.36	8.42	8.48
27	8.67	8.78	8.88	8.96	9.04
28	9.22	9.34	9.46	9.58	9.69
29	9.64	9.82	10.13	10.27	10.40
30	10.17	10.56	10.76	11.02	11.29
31	10.56	10.76	11.02	11.29	11.55
32	11.49	11.72	12.06	12.42	12.91
33	12.52	12.79	13.23	13.82	14.36
34	13.52	13.70	14.48	15.22	15.92
35	15.13	15.74	16.47	17.13	17.75
36	16.72	17.37	18.10	18.77	19.40
37	18.70	19.39	20.15	20.84	21.48
38	20.81	21.57	22.36	23.08	23.75
39	22.16	23.00	23.76	24.47	25.14
40	23.64	24.44	25.18	25.87	26.51
41	24.44	25.18	25.87	26.51	27.12
42	27.09	27.83	28.52	29.17	29.78
43	29.97	30.71	31.40	32.04	32.65
44	33.09	33.83	34.52	35.17	35.77
45	35.92	36.65	37.32	37.96	38.55
46	41.42	42.18	42.88	43.54	44.16
47	44.72	45.46	46.15	46.80	47.39

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
48	48.24	48.96	49.62	50.26	50.84
49	51.98	52.68	53.33	53.94	54.51
50	57.98	58.67	59.33	59.93	60.50
51	64.58	65.27	65.94	66.54	67.12
52	71.88	72.58	73.24	73.85	74.41
53	80.00	80.69	81.35	81.94	82.51
54	89.06	89.74	90.39	90.99	91.55
55	96.22	96.88	97.49	98.06	98.58
56	103.84	104.46	105.03	105.57	106.07
57	111.31	111.89	112.43	112.92	113.40
58	119.58	120.12	120.60	121.07	121.50
59	128.96	129.45	129.88	130.32	130.71
60	139.07	139.45	139.80	140.12	140.43
61	139.45	139.80	140.12	140.43	140.71
62	159.48	159.79	160.07	160.35	160.60
63	192.14	192.42	192.67	192.90	193.12
64	274.08	274.32	274.54	274.76	274.95
65	149.24	149.29	149.34	149.40	149.46

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	8.03	8.23	8.30	8.36	8.42
21	8.23	8.30	8.36	8.42	8.48
22	8.30	8.36	8.42	8.48	8.85
23	8.36	8.42	8.48	8.85	9.25
24	8.42	8.48	8.85	9.25	9.67
25	8.48	8.85	9.25	9.67	10.10
26	8.85	9.25	9.67	10.10	10.55
27	9.45	9.89	10.33	10.81	11.37
28	10.13	10.60	11.09	11.68	12.24
29	10.89	11.39	12.01	12.59	13.14
30	11.55	12.21	12.81	13.38	13.91
31	12.21	12.81	13.38	13.91	14.42
32	13.56	14.16	14.73	15.26	15.78
33	15.00	15.62	16.18	16.71	17.22
34	16.57	17.18	17.76	18.29	18.79
35	18.40	19.02	19.59	20.14	20.64
36	20.04	20.65	21.22	21.76	22.26
37	22.14	22.75	23.32	23.86	24.37
38	24.40	25.02	25.59	26.14	26.65
39	25.77	26.36	26.92	27.43	27.92
40	27.12	27.69	28.21	28.71	29.18
41	27.69	28.21	28.71	29.18	29.62
42	30.34	30.87	31.37	31.83	32.28
43	33.22	33.74	34.25	34.71	35.15
44	36.33	36.86	37.36	37.82	38.26
45	39.10	39.62	40.11	40.57	41.00
46	44.73	45.28	45.78	46.27	46.71
47	47.96	48.49	48.98	49.45	49.89

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
48	51.39	51.90	52.39	52.84	53.27
49	55.04	55.54	56.01	56.46	56.87
50	61.05	61.55	62.01	62.46	62.88
51	67.65	68.16	68.62	69.08	69.48
52	74.96	75.45	75.92	76.36	76.78
53	83.04	83.53	84.00	84.45	84.86
54	92.07	92.56	93.02	93.45	93.86
55	99.08	99.55	99.99	100.40	100.79
56	106.56	106.99	107.42	107.81	108.17
57	113.83	114.25	114.63	115.00	115.34
58	121.90	122.28	122.64	122.97	123.29
59	131.09	131.42	131.74	132.05	132.35
60	140.71	140.98	141.23	141.46	141.69
61	140.98	141.23	141.46	141.69	141.89
62	160.84	161.05	161.26	161.45	161.64
63	193.32	193.52	193.69	193.85	194.02
64	275.14	275.32	275.49	275.64	275.78
65	149.50	149.54	149.58	149.63	149.66

”; 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 1st January 2012)*

HOME PROTECTION INSURANCE ANNUAL PREMIUM  
RATE PER \$10,000 INITIAL COVER FOR FEMALE 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

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Age Next Birthday	Term of Loan				
	1	2	3	4	5
41	5.77	11.26	8.73	8.08	7.93
42	6.36	12.46	9.66	8.96	8.80
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	9.33	18.28	14.21	13.20	12.97
48	10.42	20.41	15.86	14.73	14.48
49	12.79	24.99	19.32	18.07	17.77
50	14.28	27.95	21.73	20.16	19.80
51	15.92	31.16	24.21	22.46	22.06
52	17.73	34.72	26.96	25.00	24.54
53	19.75	38.62	29.99	27.81	27.29
54	21.96	42.93	33.33	30.89	30.29
55	24.39	47.67	36.99	34.28	33.61
56	27.06	52.88	41.01	37.99	37.24
57	30.01	58.58	45.43	42.06	41.22
58	33.21	64.83	50.25	46.52	45.56
59	40.07	78.17	60.58	56.06	54.89
60	44.26	86.30	66.86	61.86	60.55
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 shall be 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 1 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	5.46	5.53	5.67	5.84	6.05
38	5.96	6.05	6.21	6.41	6.65
39	6.53	6.66	6.83	7.07	7.34
40	7.21	7.35	7.56	7.82	8.12
41	7.98	8.14	8.39	8.68	9.02
42	8.87	9.06	9.32	9.65	10.04
43	9.79	9.86	10.09	10.39	10.76
44	9.86	10.09	10.39	10.76	11.19
45	10.49	10.72	11.05	11.45	11.90
46	11.71	11.97	12.33	12.77	13.27
47	13.07	13.36	13.76	14.25	14.80

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Age Next Birthday	Term of Loan				
	6	7	8	9	10
48	14.59	14.90	15.35	15.88	16.50
49	17.90	18.27	18.81	19.47	20.21
50	19.88	20.23	20.77	21.40	22.13
51	22.07	22.38	22.88	23.51	24.23
52	24.48	24.73	25.20	25.78	26.48
53	27.12	27.31	27.71	28.25	28.90
54	30.00	30.10	30.43	30.92	31.50
55	33.37	33.57	34.04	34.69	35.46
56	37.07	37.42	38.04	38.88	39.86
57	41.14	41.63	42.45	43.51	48.28
58	45.62	46.27	47.33	53.16	57.75
59	55.10	56.06	63.85	69.91	74.74
60	60.77	70.18	77.23	82.70	87.07
61	78.46	86.83	93.11	97.97	101.86
62	100.73	108.04	113.51	117.76	121.14
63	133.48	139.76	144.47	148.12	151.03
64	180.44	185.38	189.08	191.95	194.25
65	106.27	107.51	108.43	109.17	109.74

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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
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	5.35	5.49	5.66
33	5.44	5.44	5.56	5.70	5.86
34	5.44	5.56	5.70	5.86	6.05
35	5.73	5.89	6.06	6.27	6.51
36	6.22	6.41	6.62	6.86	7.13
37	6.82	7.02	7.27	7.53	7.84
38	7.50	7.73	8.01	8.32	8.66
39	8.28	8.55	8.87	9.22	9.59
40	9.18	9.49	9.84	10.23	10.66
41	10.20	10.55	10.94	11.37	11.85
42	10.76	11.07	12.18	12.67	13.20
43	11.19	12.66	13.09	13.58	14.12
44	12.66	13.09	13.58	14.12	14.71
45	13.38	13.74	14.16	14.99	15.60
46	14.82	15.13	15.49	15.89	16.32
47	16.42	16.65	16.93	17.24	17.58

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Age Next Birthday	Term of Loan				
	11	12	13	14	15
48	18.18	18.31	18.48	18.68	18.90
49	22.12	22.12	22.17	22.22	22.30
50	24.20	24.25	24.30	24.46	24.65
51	26.44	26.53	26.61	26.91	27.22
52	28.86	28.99	29.11	29.56	31.48
53	31.45	31.63	31.81	34.19	36.10
54	33.69	34.88	36.07	38.78	41.12
55	38.78	41.55	44.43	46.78	48.73
56	43.30	45.88	48.49	50.67	52.47
57	51.71	54.37	56.96	59.11	60.94
58	61.23	64.01	66.57	68.73	70.57
59	78.68	81.95	84.72	87.08	89.11
60	90.64	93.59	96.10	98.22	100.07
61	105.02	107.66	109.88	111.78	113.42
62	123.91	126.22	128.15	129.80	131.23
63	153.42	155.40	157.07	158.48	159.72
64	196.12	197.67	198.99	200.11	201.06
65	110.21	110.59	110.92	111.21	111.45

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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	5.35
28	5.19	5.19	5.22	5.35	5.52
29	5.19	5.22	5.35	5.52	5.70
30	5.22	5.35	5.52	5.70	5.90
31	5.48	5.66	5.85	6.07	6.30
32	5.84	6.04	6.26	6.50	6.74
33	6.05	6.27	6.50	6.76	7.04
34	6.27	6.50	6.76	7.04	7.33
35	6.74	6.99	7.27	7.55	7.87
36	7.37	7.62	7.90	8.20	8.50
37	8.08	8.34	8.61	8.91	9.22
38	8.90	9.16	9.42	9.72	10.02
39	9.84	10.08	10.34	10.61	10.90
40	10.92	11.19	11.47	11.78	12.09
41	12.14	12.44	12.75	13.07	13.41
42	13.51	13.83	14.17	14.52	14.89
43	14.71	15.04	16.02	16.74	17.19
44	15.04	16.02	16.74	17.19	17.68
45	16.26	16.74	17.19	17.68	18.21
46	16.74	17.19	17.68	18.21	18.75
47	18.06	18.58	19.18	19.81	21.06

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Age Next Birthday	Term of Loan				
	16	17	18	19	20
48	19.46	20.05	20.78	22.21	23.47
49	22.94	23.60	25.46	27.11	28.58
50	25.47	27.35	29.12	30.68	32.06
51	29.38	31.22	32.95	34.46	35.82
52	33.59	35.41	37.09	38.58	39.90
53	38.17	39.98	41.61	43.06	44.34
54	43.17	44.95	46.55	47.96	49.23
55	50.76	52.55	54.14	55.56	56.81
56	54.32	55.93	57.36	58.64	59.79
57	62.72	64.29	65.68	66.92	68.03
58	72.28	73.79	75.14	76.32	77.39
59	90.90	92.46	93.84	95.06	96.17
60	101.68	103.09	104.34	105.46	106.45
61	114.85	116.10	117.22	118.20	119.09
62	132.48	133.58	134.56	135.42	136.19
63	160.79	161.74	162.58	163.31	163.98
64	201.90	202.66	203.31	203.90	204.41
65	111.66	111.85	112.00	112.16	112.29

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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	5.35
23	5.19	5.19	5.22	5.35	5.52
24	5.19	5.22	5.35	5.52	5.70
25	5.22	5.35	5.52	5.70	5.90
26	5.35	5.52	5.70	5.90	6.30
27	5.52	5.70	5.90	6.30	6.51
28	5.70	5.90	6.30	6.51	6.72
29	5.90	6.30	6.51	6.72	6.96
30	6.30	6.55	6.78	7.05	7.19
31	6.71	6.90	7.13	7.36	7.61
32	6.97	7.23	7.56	7.77	7.97
33	7.33	7.76	7.92	8.11	8.30
34	7.76	7.92	8.11	8.30	8.50
35	8.33	8.52	8.71	8.92	9.12
36	9.01	9.20	9.39	9.60	9.82
37	9.74	9.95	10.15	10.36	10.57
38	10.57	10.78	10.99	11.19	11.41
39	11.49	11.70	11.90	12.10	12.30
40	12.75	12.99	13.28	13.56	13.84
41	14.17	14.43	14.81	15.19	15.58
42	15.74	16.05	16.52	17.02	17.82
43	17.68	18.21	18.75	19.15	20.19
44	18.21	18.75	19.15	20.19	21.13
45	18.75	19.15	20.19	21.13	21.96
46	19.84	20.78	21.78	22.68	23.48
47	22.17	23.14	24.13	25.03	25.83

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Age Next Birthday	Term of Loan				
	21	22	23	24	25
48	24.62	25.63	26.63	27.53	28.34
49	29.92	31.12	32.21	33.21	34.11
50	33.36	34.53	35.60	36.58	37.46
51	37.08	38.23	39.26	40.20	41.07
52	41.13	42.23	43.24	44.15	44.99
53	45.53	46.60	47.57	48.46	49.27
54	50.36	51.40	52.33	53.19	53.97
55	57.95	58.98	59.91	60.76	61.54
56	60.82	61.74	62.59	63.36	64.06
57	69.03	69.94	70.76	71.50	72.19
58	78.34	79.21	80.01	80.71	81.38
59	97.16	98.06	98.87	99.61	100.30
60	107.34	108.16	108.90	109.56	110.18
61	119.89	120.61	121.27	121.87	122.41
62	136.88	137.52	138.08	138.61	139.08
63	164.58	165.12	165.61	166.06	166.46
64	204.89	205.31	205.70	206.05	206.37
65	112.40	112.51	112.61	112.70	112.78

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
20	5.22	5.35	5.52	5.70	5.90
21	5.35	5.52	5.70	5.90	6.30
22	5.52	5.70	5.90	6.30	6.49
23	5.70	5.90	6.30	6.49	6.65
24	5.90	6.30	6.49	6.65	6.87
25	6.30	6.50	6.65	6.91	7.06
26	6.51	6.72	6.96	7.15	7.33
27	6.72	6.96	7.15	7.33	7.54
28	6.96	7.15	7.33	7.54	7.77
29	7.15	7.33	7.54	7.77	8.00
30	7.40	7.62	7.85	8.09	8.33
31	7.83	8.04	8.28	8.52	8.76
32	8.17	8.39	8.61	8.83	9.04
33	8.50	8.69	8.90	9.09	9.29
34	8.69	8.90	9.09	9.29	9.50
35	9.35	9.59	9.85	10.10	10.36
36	10.09	10.36	10.68	11.01	11.34
37	11.41	12.30	12.65	13.00	13.29
38	12.30	12.65	13.00	13.29	13.89
39	12.65	13.00	13.83	14.59	15.30
40	14.34	15.11	15.91	16.65	17.31
41	16.48	17.28	18.09	18.84	19.53
42	18.74	19.61	20.40	21.18	21.92
43	21.13	21.96	22.83	23.63	24.36
44	21.96	22.83	23.63	24.36	25.04
45	22.83	23.63	24.36	25.04	25.66
46	24.31	25.06	25.75	26.40	26.99
47	26.63	27.37	28.05	28.68	29.26

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Age Next Birthday	Term of Loan				
	26	27	28	29	30
48	29.12	29.84	30.50	31.12	31.68
49	34.95	35.72	36.43	37.09	37.69
50	38.27	39.02	39.71	40.35	40.95
51	41.86	42.59	43.27	43.89	44.46
52	45.76	46.46	47.12	47.72	48.28
53	50.01	50.69	51.32	51.91	52.45
54	54.69	55.34	55.94	56.52	57.02
55	62.25	62.91	63.52	64.07	64.60
56	64.70	65.29	65.85	66.35	66.82
57	72.81	73.39	73.91	74.40	74.87
58	81.98	82.53	83.04	83.51	83.95
59	100.92	101.50	102.02	102.50	102.96
60	110.74	111.26	111.74	112.18	112.58
61	122.92	123.37	123.79	124.19	124.56
62	139.52	139.92	140.29	140.64	140.96
63	166.85	167.18	167.51	167.81	168.08
64	206.67	206.94	207.19	207.42	207.64
65	112.85	112.92	112.99	113.04	113.10

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
20	6.30	6.49	6.65	6.87	7.06
21	6.49	6.65	6.87	7.06	7.33
22	6.65	6.87	7.06	7.33	7.54
23	6.87	7.06	7.33	7.54	7.67
24	7.06	7.33	7.54	7.67	7.85
25	7.33	7.54	7.67	7.85	7.99
26	7.54	7.77	7.85	7.99	8.51
27	7.77	8.00	8.12	8.51	8.54
28	8.00	8.12	8.51	8.54	8.60
29	8.12	8.51	8.54	8.60	8.63
30	8.51	8.54	8.60	8.63	8.65
31	8.99	9.05	9.18	9.30	9.41
32	9.17	9.34	9.52	9.61	10.15
33	9.50	9.74	9.80	10.37	10.91
34	9.74	9.80	10.37	10.91	11.41
35	10.81	11.21	11.72	12.18	12.61
36	11.84	12.27	12.78	13.26	13.69
37	13.89	14.49	15.03	15.58	16.08
38	14.49	15.03	15.58	16.08	16.55
39	15.95	16.57	17.14	17.67	18.16
40	17.98	18.60	19.18	19.72	20.22
41	20.20	20.82	21.41	21.96	22.47
42	22.59	23.23	23.81	24.36	24.87
43	25.04	25.66	26.25	26.79	27.30
44	25.66	26.25	26.79	27.30	27.77
45	26.25	26.79	27.30	27.77	28.21
46	27.55	28.06	28.54	28.99	29.41
47	29.81	30.31	30.78	31.21	31.62

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Age Next Birthday	Term of Loan				
	31	32	33	34	35
48	32.21	32.70	33.16	33.58	33.98
49	38.25	38.78	39.27	39.73	40.15
50	41.50	42.00	42.49	42.92	43.35
51	45.00	45.49	45.96	46.39	46.79
52	48.80	49.28	49.73	50.16	50.54
53	52.95	53.41	53.85	54.25	54.63
54	57.51	57.96	58.38	58.77	59.14
55	65.08	65.53	65.95	66.33	66.70
56	67.25	67.66	68.05	68.40	68.72
57	75.29	75.68	76.05	76.39	76.71
58	84.36	84.73	85.08	85.42	85.72
59	103.38	103.78	104.14	104.47	104.80
60	112.97	113.32	113.65	113.96	114.25
61	124.90	125.21	125.50	125.77	126.02
62	141.25	141.53	141.78	142.02	142.25
63	168.34	168.56	168.79	169.00	169.19
64	207.84	208.03	208.19	208.36	208.52
65	113.14	113.19	113.23	113.27	113.31

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
20	7.33	7.54	7.67	7.85	7.99
21	7.54	7.67	7.85	7.99	8.51
22	7.67	7.85	7.99	8.51	8.54
23	7.85	7.99	8.51	8.54	8.60
24	7.99	8.51	8.54	8.60	8.63
25	8.51	8.54	8.60	8.63	8.65
26	8.54	8.60	8.63	8.65	8.73
27	8.60	8.63	8.65	8.73	9.19
28	8.63	8.65	8.73	9.19	9.64
29	8.65	8.73	9.19	9.64	10.05
30	9.05	9.54	10.01	10.44	10.85
31	9.93	10.42	10.88	11.31	11.73
32	10.67	11.15	11.60	12.03	12.73
33	11.41	11.88	12.33	12.73	13.13
34	11.88	12.33	12.73	13.13	13.50
35	13.09	13.53	13.95	14.34	14.71
36	14.15	14.59	15.00	15.38	15.75
37	16.55	17.02	17.47	17.88	18.26
38	17.02	17.47	17.88	18.26	18.62
39	18.63	19.06	19.48	19.86	20.23
40	20.70	21.13	21.55	21.94	22.31
41	22.95	23.40	23.82	24.21	24.59
42	25.35	25.80	26.21	26.61	29.01
43	27.77	28.21	28.62	29.01	29.37
44	28.21	28.62	29.01	29.37	29.71
45	28.62	29.01	29.37	29.71	30.04
46	29.80	30.16	30.51	30.83	31.14
47	32.01	32.37	32.70	33.02	33.31

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Age Next Birthday	Term of Loan				
	36	37	38	39	40
48	34.36	34.71	35.03	35.34	35.63
49	40.56	40.93	41.28	41.61	41.93
50	43.74	44.10	44.44	44.77	45.07
51	47.18	47.53	47.87	48.18	48.47
52	50.91	51.25	51.58	51.88	52.17
53	54.98	55.33	55.63	55.93	56.21
54	59.48	59.80	60.10	60.38	60.65
55	67.04	67.36	67.66	67.94	68.20
56	69.03	69.32	69.59	69.84	70.09
57	77.02	77.29	77.56	77.80	78.04
58	86.01	86.29	86.53	86.77	86.99
59	105.10	105.37	105.64	105.88	106.12
60	114.52	114.77	115.01	115.22	115.44
61	126.26	126.49	126.71	126.90	127.09
62	142.45	142.64	142.84	143.00	143.17
63	169.37	169.54	169.69	169.84	169.98
64	208.65	208.78	208.91	209.02	209.13
65	113.35	113.39	113.42	113.44	113.47

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Made this 22nd day of December 2011.

LOH KHUM YEAN  
*Permanent Secretary,  
Ministry of Manpower,  
Singapore.*

[MMS 13.1/78 V23; AG/LLRD/SL/36/2010/36 Vol. 1]

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