

**CENTRAL PROVIDENT FUND ACT
(CHAPTER 36, SECTION 39)**

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

ARRANGEMENT OF REGULATIONS

PART I

PRELIMINARY

Regulation

1. Citation
2. Definitions

PART II

**APPLICATION OF SCHEME TO PERSONS INSURED BEFORE 1ST MARCH
2001**

3. Application of this Part
4. Period of cover
5. Disposal of property by insured
6. Board exempted from payment
7. Full redemption or partial discharge of mortgaged property
8. Amount payable by Board on death or incapacity of insured under Scheme

PART III

**APPLICATION OF SCHEME TO PERSONS INSURED ON OR AFTER 1ST
MARCH 2001**

9. Application of this Part
10. Transfer of cover under Part II to Part III
11. Retention of cover under Part II
- 11A. Maximum amount for which member of Scheme may be insured
12. Premium
13. Payment by member
14. Commencement and period of cover
15. Period of cover
16. Disposal of property by insured
17. Board exempted from payment

Regulation

18. Full redemption or partial discharge of mortgaged property

PART IV

GENERAL PROVISIONS

19. Extent of cover under Scheme and liability to repay housing loan
- 19A. Cessation of insurance cover
- 19B. Cancellation or termination of insurance cover
20. Exemption from Scheme
21. Death or incapacity of insured
22. Notional date of birth
- 22A. Refund of premium to member who is spouse of insured
23. Power of Board to invest moneys in Home Protection Fund
24. Application to withdraw money in Fund, etc.
25. Acronyms used in Schedules
26. Transitional provision
The Schedules

[1st March 2001]

PART I

PRELIMINARY

Citation

1. These Regulations may be cited as the Central Provident Fund (Home Protection Insurance Scheme) Regulations.

Definitions

2. In these Regulations, unless the context otherwise requires —
“approved developer” and “housing accommodation” have the meanings given to them by section 65M of the Housing and Development Act (Cap. 129);
“Housing Authority” has the meaning assigned to it in Part IV of the Act;

“housing loan” means —

- (a) a loan obtained by an insured from a Housing Authority or an approved mortgagee for the purchase of a property from the Housing Authority or an approved developer; or
- (b) a loan obtained by an insured from a Housing Authority or an approved mortgagee to finance or re-finance the purchase of a property from the Housing Authority or an approved developer;

“insured” means any person insured under the Scheme;

“member” means any person to whose credit any amount is standing in the Fund;

“mortgage” includes any charge on a property;

“property” means a house or flat or any estate or interest in a house or flat purchased by a member from a Housing Authority, or any housing accommodation or any estate or interest in any housing accommodation purchased by a member from an approved developer;

“Scheme” means the Home Protection Insurance Scheme established and maintained by the Board under Part IV of the Act.

PART II

APPLICATION OF SCHEME TO PERSONS INSURED BEFORE 1ST MARCH 2001

Application of this Part

3. This Part shall apply to every person (referred to in this Part as an insured) who was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority and who —

- (a) has not adjusted his housing loan on or after 1st March 2001; or

- (b) has adjusted his housing loan on or after 1st March 2001 but who has obtained approval from the Board under regulation 11(3) to continue to be covered under this Part.

Period of cover

4.—(1) An insured to which this Part applies shall be covered under the Scheme with effect from the date the premium payable under the Scheme was paid by the insured or deducted from the insured's contributions standing to his credit in the Fund.

(2) Where the date of repayment of the housing loan, or the date of discharge of the mortgage of the property of an insured falls before the insured attains the age of 55 years, the period of cover shall be from the date the premium is paid or deducted to the date the housing loan is repaid or mortgage is discharged.

Disposal of property by insured

5.—(1) Where an insured has sold, transferred or otherwise disposed of his property —

- (a) he shall cease to be covered under the Scheme on the date the sale, transfer or disposition of the property by him is completed; and
- (b) subject to regulation 22A, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule.

(2) For the purposes of this regulation, the surrender value shall be ascertained on the date of the sale, transfer or disposal of the property by the insured.

[S 682/2012 wef 01/01/2013]

Board exempted from payment

6.—(1) Subject to regulation 22A, where the Board is exempted from making any payment to an insured under the Scheme by section 36(9)(a), (b) or (c) of the Act, the Board shall, subject to such

terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount which the Board determines to be the premium paid by the insured under the Scheme, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund.

[S 390/2015 wef 01/07/2015]

(2) Subject to regulation 22A, where the Board is exempted from making any payment to an insured under the Scheme by section 36(9)(d) or (10) of the Act, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund.

[S 390/2015 wef 01/07/2015]

(3) For the purposes of paragraph (2), the surrender value shall be ascertained —

- (a) in a case where the Board is exempted from making any payment to an insured under the Scheme by section 36(10) of the Act and the Board has terminated his insurance cover under regulation 19B(1)(b), in accordance with regulation 19B; or
- (b) in any other case, on the date of the death or incapacity of the insured, as the case may be.

[S 682/2012 wef 01/01/2013]

Full redemption or partial discharge of mortgaged property

7.—(1) Subject to regulation 22A, where the housing loan of an insured has been fully redeemed or reduced (whether by a partial discharge of the mortgaged property or otherwise), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount which represents the surrender value of his insurance cover under the

Scheme calculated in accordance with the applicable Table set out in the First Schedule.

[S 682/2012 wef 01/01/2013]

(2) For the purposes of this regulation, the surrender value shall be ascertained on the date of the full redemption or reduction of the housing loan, but where such date cannot reasonably be determined by the Board, then on the date the Board was notified of the full redemption or reduction of the housing loan, as the case may be.

[S 682/2012 wef 01/01/2013]

Amount payable by Board on death or incapacity of insured under Scheme

8. If the premium which an insured is liable to pay in accordance with Table 1A, 2A, 3A or 4A, as the case may be, of the Second Schedule has not been fully paid or deducted from the contributions standing to his credit in the Fund at the time of his death or incapacity, the amount payable by the Board on the death or incapacity of the insured shall be calculated in accordance with the applicable Table set out in the Third Schedule.

[S 566/2014 wef 01/09/2014]

PART III

APPLICATION OF SCHEME TO PERSONS INSURED ON OR AFTER 1ST MARCH 2001

Application of this Part

9. This Part shall apply to every person (referred to in this Part as an insured) who —

- (a) becomes a member of the Scheme on or after 1st March 2001;
- (b) was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority and who —
 - (i) has adjusted his housing loan on or after 1st March 2001; and

- (ii) has not made an application under regulation 11(1) or whose application under regulation 11(1) has not been approved by the Board;
- (c) being a member of the Scheme on 28th February 2001, attains the age of 60 years on 28th February 2001 and chooses to continue to be covered by the Scheme; or
- (d) being a member of the Scheme on 28th February 2001, attains the age of —
 - (i) 55 years after that date if he became a member before 1st March 1995; or
 - (ii) 60 years after that date if he became a member on or after 1st March 1995,

as the case may be.

Transfer of cover under Part II to Part III

10.—(1) Every insured referred to in regulation 9(b), (c) or (d) shall cease to be covered by Part II —

- (a) in the case of an insured referred to in regulation 9(b), on the date the insured adjusted his housing loan, but where such date cannot reasonably be determined by the Board, then on the date the Board was notified that the insured has adjusted his housing loan;

[S 682/2012 wef 01/01/2013]

- (b) in the case of an insured referred to in regulation 9(c), upon the insured choosing to continue to be covered by the Scheme; or
- (c) in the case of an insured referred to in regulation 9(d), upon the insured attaining the age of —
 - (i) 55 years after 28th February 2001 if he became a member before 1st March 1995; or
 - (ii) 60 years after 28th February 2001 if he became a member on or after 1st March 1995,

as the case may be.

(2) Subject to regulation 22A, upon the cessation of cover under Part II, an insured shall be covered under Part III and the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is the surrender value of an insured's cover under Part II calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the date of the cessation of the cover, unless the Board has earlier made any payment to the insured in respect of any previous claims made under the Scheme.

[S 682/2012 wef 01/01/2013]

Retention of cover under Part II

11.—(1) An insured who —

(a) was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority; and

(b) has adjusted his housing loan on or after 1st March 2001,

may apply to the Board at any time to continue to be covered under Part II.

(2) An application under paragraph (1) shall be made in such manner as the Board may determine.

(3) The Board may approve an application under paragraph (1) subject to such terms and conditions as the Board may impose.

Maximum amount for which member of Scheme may be insured

11A.—(1) In the case of a member of the Scheme whom the Board is satisfied is in good health at the time he joins the Scheme in respect of a property, the maximum amount for which he may be insured under the Scheme in respect of the property shall be the amount of the housing loan obtained for, or to finance or re-finance, the purchase of the property.

(2) In the case of a member of the Scheme who was insured under the Scheme in respect of any immovable property (referred to in this paragraph as the first property), who purchases another immovable

property (referred to in this paragraph as the second property) from a Housing Authority, and whom the Board has permitted to join the Scheme under section 31(2) of the Act in respect of the second property, the maximum amount for which he may be insured under the Scheme in respect of the second property shall be the lower of —

- (a) the amount for which he would have been insured under the Scheme in respect of the first property on the date of the commencement of cover under the Scheme in respect of the second property, had he continued to be insured under the Scheme in respect of the first property on that date; or
- (b) the amount of the housing loan obtained for, or to finance or re-finance, the purchase of the second property which he is liable to repay.

[S 735/2011 wef 30/12/2011]

Premium

12.—(1) An insured to which this Part applies shall pay a premium based on the extent to which he is covered under the Scheme calculated in accordance with Table 1B, 2B, 3B or 4B, as the case may be, of the Second Schedule.

(1A) In the case of a member of the Scheme who was insured under the Scheme in respect of any immovable property (referred to in this paragraph as the first property), who purchases another immovable property (referred to in this paragraph as the second property) from a Housing Authority, and whom the Board has permitted to join the Scheme under section 31(2) of the Act in respect of the second property, for the purpose of determining the premium payable by him under paragraph (1), each reference to “TERM OF LOAN” in Table 1B, 2B, 3B or 4B, as the case may be, of the Second Schedule shall be construed as a reference to the shorter of the following periods:

- (a) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the first property, as determined on the date of the commencement of cover under the Scheme in respect of the second property, had he continued to be insured under the Scheme in respect of the first property on that date; or

- (b) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second property.

[S 735/2011 wef 30/12/2011]

(2) The premium shall be payable annually at the beginning of each policy year.

(3) The first premium required to be paid by an insured or, as the case may be, a member in accordance with regulation 13(2) shall become payable on —

(a) the earliest of —

- (i) the date of commencement of the housing loan if the loan document or the instrument of mortgage of the property has been executed before such commencement;
- (ii) the date of the possession of the property by the insured; and
- (iii) the date of withdrawal of any money standing to the credit of the account of the insured for repayment of instalments of the housing loan, if the loan document or the instrument of mortgage has been executed before such withdrawal; or

(b) such other date as the Board may, in its discretion, determine.

(4) In this regulation, “loan document” means any agreement or other document evidencing a loan granted by the Housing Authority or approved mortgagee to a member of the Scheme for the purchase of an immovable property.

Payment by member

13.—(1) The annual premium payable by an insured under this Part may —

- (a) be deducted by the Board in the manner authorised by section 32(2) or (3) of the Act; or
- (b) be paid in such other manner as may be approved by the Board.

(2) Notwithstanding paragraph (1), a member may pay the annual premium payable by an insured under this Part on the insured's behalf if the member is the insured's spouse and jointly owns the property with the insured.

Commencement and period of cover

14.—(1) An insured to which this Part applies shall be covered under the Scheme, where the first premium required to be paid under the Scheme has been paid, with effect from the date the first premium became payable under regulation 12.

(2) Where a member of the Scheme fails to pay the first premium in such manner and within such time as specified by the Board in a notice to the member or within such further time as the Board may allow, the member shall not be covered under the Scheme but he may apply to the Board to be covered under the Scheme subject to such terms and conditions as the Board may impose.

(3) Where the Board has approved the member's application to be covered under the Scheme under paragraph (2), the member shall be covered under the Scheme only with effect from the date the annual premium required to be paid for the first year of cover under the Scheme becomes payable under regulation 12.

(4) If a member of the Scheme fails to pay the annual premium required to be paid for any subsequent year of cover under the Scheme in such manner and within such time as specified by the Board in a notice to the member or within such further time as the Board may allow, the member's cover under the Scheme shall not be renewed but he may apply to the Board for the renewal of his cover under the Scheme subject to such terms and conditions as the Board may impose.

(5) Where the Board has approved the member's application to renew his cover under the Scheme under paragraph (4), the member shall be covered under the Scheme only with effect from the date the annual premium becomes payable under regulation 12.

[S 682/2012 wef 01/01/2013]

Period of cover

15.—(1) Where the date for the repayment of the housing loan or the date for the discharge of the mortgage of the property falls on or before the date an insured attains the age of 65 years, the period of cover shall end on the day the housing loan is repaid or the mortgage is discharged.

(2) Where the date for the repayment of the housing loan or the date for the discharge of the mortgage of the property falls after the date an insured attains the age of 65 years, the period of cover shall end on the eve of the day in the period of 12 months immediately after he attains the age of 65 years that corresponds with the day the premium was payable.

Disposal of property by insured

16. Where an insured has sold, transferred or otherwise disposed of his property —

- (a) he shall cease to be covered under the Scheme on the date the sale, transfer or disposition of the property by him is completed; and
- (b) subject to regulation 22A, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year.

[S 682/2012 wef 01/01/2013]

Board exempted from payment

17.—(1) Subject to regulation 22A, where the Board is exempted from making any payment to an insured under the Scheme by section 36(9)(a), (b) or (c) of the Act, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount which the Board determines to be all the premiums paid by the insured under the Scheme, together with the whole or such part, as the Board may

determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund.

[S 390/2015 wef 01/07/2015]

(2) Subject to regulation 22A, where the Board is exempted from making any payment to an insured under the Scheme by section 36(9)(d) or (10) of the Act, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund.

[S 390/2015 wef 01/07/2015]

(3) For the purposes of paragraph (2), the amount of refund shall be calculated —

- (a) in a case where the Board is exempted from making any payment to an insured under the Scheme by section 36(10) of the Act and the Board has terminated his insurance cover under regulation 19B(1)(b), in accordance with regulation 19B; or
- (b) in any other case, with reference to the date of the death or incapacity of the insured, as the case may be.

[S 682/2012 wef 01/01/2013]

Full redemption or partial discharge of mortgaged property

18.—(1) Subject to regulation 22A, where the housing loan of an insured has been fully redeemed or reduced (whether by a partial discharge of the mortgaged property or otherwise), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the date of the full redemption or reduction of the housing loan, as the case may be.

(2) For the purposes of this regulation, where the date of the full redemption or reduction of the housing loan cannot reasonably be

determined by the Board, then the amount of refund prescribed in paragraph (1) shall be calculated with reference to the date on which the Board was notified of the full redemption or reduction of the housing loan, as the case may be.

[S 682/2012 wef 01/01/2013]

PART IV

GENERAL PROVISIONS

Extent of cover under Scheme and liability to repay housing loan

19.—(1) Where any property is purchased or owned by 2 or more persons (at least one of whom is a member), and more than one of those persons is insured under the Scheme in respect of that property, unless the Board otherwise permits —

(a) the extent to which each insured person is covered under the Scheme —

(i) shall not be less than the percentage of the housing loan which that insured person declares, for the purposes of the Scheme, that he is liable to repay; but

(ii) shall not exceed 100% of the housing loan; and

(b) the percentage of the housing loan which each insured person declares, for the purposes of the Scheme, that he is liable to repay shall not, when aggregated, be less than 100% of the housing loan.

[S 735/2011 wef 30/12/2011]

(2) Where any property is purchased or owned by 2 or more persons (at least one of whom is a member), but only one of those persons is insured under the Scheme in respect of that property, unless the Board otherwise permits, the insured person —

(a) shall be covered under the Scheme for 100% of the housing loan; and

- (b) shall declare, for the purposes of the Scheme, that he is liable to repay 100% of the housing loan.

[S 735/2011 wef 30/12/2011]

(2A) Where any member who is the sole purchaser or owner of any property is insured under the Scheme in respect of that property, the member —

- (a) shall be covered under the Scheme for 100% of the housing loan; and
- (b) shall declare, for the purposes of the Scheme, that he is liable to repay 100% of the housing loan.

(3) The premium payable by each member or person insured under the Scheme shall be based on the extent of his cover under the Scheme calculated in accordance with the applicable Table set out in the Second Schedule.

[S 735/2011 wef 30/12/2011]

(4) An insured may apply in writing to the Board to amend the extent of liability declared by him for repayment of the housing loan.

[S 682/2012 wef 01/01/2013]

(5) Subject to regulation 22A, where the Board accepts the new extent of liability declared by the insured in his application made under paragraph (4), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is —

- (a) for a cover under Part II, the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the date of the Board's receipt of the insured's application under paragraph (4) or such other date as the Board may determine in that case; or
- (b) for a cover under Part III, a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the date of the Board's

receipt of the insured's application under paragraph (4) or such other date as the Board may determine in that case.

[S 682/2012 wef 01/01/2013]

Cessation of insurance cover

19A.—(1) Subject to regulation 22A, where an insured's cover under the Scheme in respect of any immovable property ceases by virtue of section 30(2) of the Act, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is —

- (a) for a cover under Part II, the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the date of the cessation of the cover; or
- (b) for a cover under Part III, a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the date of the cessation of the cover.

(2) Subject to regulation 22A, where an insured's cover under the Scheme in respect of any immovable property ceases by virtue of section 30(4) of the Act, the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the date of the cessation of the cover.

[S 682/2012 wef 01/01/2013]

Cancellation or termination of insurance cover

19B.—(1) If any insured has made or furnished to the Board any statement or fact that is false or misleading in a material particular or has failed to disclose to the Board any material fact or circumstance which, if known to the Board, might influence the Board as to whether he should be insured under the Scheme, the Board may —

- (a) in the case where the Board has reason to believe that the insured is incapacitated, or is suffering from a terminal illness,

on or before the date of commencement of his cover under the Scheme, cancel the insured's cover whereupon that person shall be deemed never to have been insured under the Scheme; and

- (b) in any other case, terminate the insured's insurance cover whereupon that person shall cease immediately to be insured under the Scheme.

(2) Subject to regulation 22A, where the Board has cancelled the insured's insurance cover under paragraph (1)(a), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount which the Board determines to be all the premiums paid by the insured under the Scheme, together with the whole or such part, as the Board may determine, of the interest that would have been payable if the amount of such premiums had been standing to the credit of that person's account in the Fund.

(3) Subject to regulation 22A, where the Board has terminated the insured's insurance cover under paragraph (1)(b), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount that is —

- (a) for a cover under Part II, the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the relevant date, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund; or

[S 390/2015 wef 01/07/2015]

- (b) for a cover under Part III, a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the insured's account in the Fund.

[S 390/2015 wef 01/07/2015]

(4) In this regulation, “relevant date” means the date the Board determines to be the date on which it is established that the insured made or furnished the false or misleading statement or that the insured was required but failed to disclose the material fact, as the case may be.

[S 682/2012 wef 01/01/2013]

Exemption from Scheme

20.—(1) The Board may, on application being made to it by any member, exempt him from the Scheme if the Board is satisfied that —

- (a) there is in force an appropriate policy of insurance and —
 - (i) the amount payable under the policy is sufficient to discharge the housing loan owing to the Housing Authority or approved mortgagee which the member declares to the Board as the member’s liability for repayment in the event of the member’s death or incapacity; or
 - (ii) the excess of the housing loan owing to the Housing Authority or approved mortgagee which the member declares to the Board as the member’s liability for repayment in the event of the member’s death or incapacity over the amount payable under the policy does not exceed \$3,000 or such other amount as the Minister may from time to time determine;

[S 390/2015 wef 01/07/2015]

- (b) the amount of the housing loan owing to the Housing Authority or approved mortgagee does not exceed \$3,000 or such other amount as may be determined from time to time by the Minister and the loan will be repaid in 2 years or such other period as may be directed by the Minister; or

[S 682/2012 wef 01/01/2013]

- (c) the member is not using the moneys standing to his credit in the Fund to repay any instalment of housing loan obtained for,

or to finance or re-finance, the purchase of any immovable property from a Housing Authority.

[S 682/2012 wef 01/01/2013]

(1A) Where the Board has exempted a member from the Scheme under paragraph (1), the member shall not be or shall cease to be covered under the Scheme, as the case may be, with effect from —

- (a) the date on which the Board receives the application by the member; or
- (b) such other date as the Board may determine in that case.

[S 682/2012 wef 01/01/2013]

(1B) Subject to regulation 22A, upon the exemption from the Scheme referred to in paragraph (1A), the Board shall, subject to such terms and conditions as it may impose, refund to the member by crediting to his account in the Fund an amount that is —

- (a) for a cover under Part II, the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and ascertained on the effective date of the exemption from the Scheme, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the member's account in the Fund; or

[S 390/2015 wef 01/07/2015]

- (b) for a cover under Part III, an amount which the Board determines to be all the premiums paid by the insured under the Scheme, or a proportion of the premium that corresponds to the unexpired portion of the cover in the policy year calculated with reference to the effective date of the exemption from the Scheme, as the case may be, together with the whole or such part, as the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the member's account in the Fund.

[S 682/2012 wef 01/01/2013]

[S 390/2015 wef 01/07/2015]

(2) The Board may revoke the exemption granted to a member under paragraph (1) and require the member to be covered under the Scheme based on the percentage of the housing loan which the member declares as his liability for repayment if —

(a) the policy of insurance referred to in paragraph (1)(a) is no longer in force or is insufficient to discharge the percentage of the housing loan owing to the Housing Authority;

[S 682/2012 wef 01/01/2013]

(b) the policy of insurance is no longer in force or is insufficient to discharge the housing loan owing to the approved mortgagee; or

[S 682/2012 wef 01/01/2013]

(c) the member's application to use the moneys standing to his credit in the Fund to repay any instalment of housing loan obtained for, or to finance or re-finance, the purchase of any immovable property from a Housing Authority has been approved.

[S 682/2012 wef 01/01/2013]

Death or incapacity of insured

21.—(1) The amount specified in paragraph (1AA) is —

(a) the amount payable under section 36(1) of the Act, or under section 36(1) of the Act as modified by the Central Provident Fund (Modifications to Act for Design-Build-and-Sell Scheme) Order (O 7);

(b) the amount payable at the time of incapacity of the member for the purposes of section 36(2)(a) and (6) of the Act; and

(c) the amount prescribed for the purposes of section 36(5) of the Act.

[S 566/2014 wef 01/09/2014]

(1AA) The amount specified for the purposes of paragraph (1) is the lesser of the following:

(a) an amount calculated in accordance with the applicable Table set out in the Third Schedule based on the extent to which the

insured who died or became incapacitated is covered under the Scheme on the date of death or incapacity of the member, as the case may be; or

- (b) the principal sum and the accrued interest owing to the Housing Authority or approved mortgagee on the date of death or incapacity of the member, as the case may be.

[S 566/2014 wef 01/09/2014]

(1A) In the case of a member of the Scheme who was insured under the Scheme in respect of any immovable property (referred to in this paragraph as the first property), who purchases another immovable property (referred to in this paragraph as the second property) from a Housing Authority, and whom the Board has permitted to join the Scheme under section 31(2) of the Act in respect of the second property, for the purpose of determining the amount payable under paragraph (1) in respect of the second property, each reference to “TERM OF LOAN” in an applicable Table set out in the Third Schedule shall be construed as a reference to the shorter of the following periods:

- (a) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the first property, as determined on the date of the commencement of cover under the Scheme in respect of the second property, had he continued to be insured under the Scheme in respect of the first property on that date; or
- (b) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second property.

[S 735/2011 wef 30/12/2011]

(2) The circumstances referred to in section 36(1)(a) and (2)(a) of the Act are as follows:

- (a) either or both of the following apply:
 - (i) the immovable property for which the insured was covered under the Scheme is sold, transferred or otherwise disposed of;
 - (ii) the insured’s liability to repay the housing loan is fully discharged; and

- (b) the Board has not already made payment to the Housing Authority or the approved mortgagee under section 36(1)(b) or (2)(b) of the Act, as the case may be, before sub-paragraph (a) is satisfied.

[S 566/2014 wef 01/09/2014]

(3) For the purposes of section 36(1)(a) or (2)(a) of the Act, the Board shall pay the amount specified in paragraph (1) in any manner specified in paragraph (3A) to such persons as the Board is satisfied to have discharged the insured's liability to repay the housing loan for the immovable property covered under the Scheme.

[S 566/2014 wef 01/09/2014]

(3A) Payment under section 36(1)(a) or (2)(a) of the Act may be made to the person entitled to be paid —

- (a) by crediting that person's account in the Fund;
- (b) by cash or cheque payment to that person; or
- (c) by crediting that person's bank account.

[S 566/2014 wef 01/09/2014]

(4) Nothing in this regulation shall be construed as requiring the Board to make any payment to any person if the death or incapacity of the insured occurs at any time prior to the commencement of his cover under the Scheme.

Notional date of birth

22. For the purposes of these Regulations, where the date of birth of an insured cannot be ascertained or is doubtful, his date of birth shall be deemed to be 1st January of the year in which he was born.

Refund of premium to member who is spouse of insured

22A.—(1) Where a member has, under section 32(5) of the Act, paid for the whole or part of the premium which an insured referred to in any applicable provision is liable to pay under the Scheme —

- (a) the Board may, where it considers appropriate, deduct the amount of premium paid by the member from the amount of refund prescribed in that applicable provision to credit to the account of the member in the Fund; and

(b) the Board shall refund to the insured by crediting to his account in the Fund any balance of the amount of refund prescribed.

(2) In paragraph (1), “applicable provision” means regulation 5(1), 6(1) or (2), 7(1), 10(2), 16, 17(1) or (2), 18(1), 19(5), 19A(1) or (2), 19B(2) or (3) or 20(1B).

[S 682/2012 wef 01/01/2013]

Power of Board to invest moneys in Home Protection Fund

23. All moneys in the Home Protection Fund may from time to time be invested by the Board in such manner as the Board thinks fit.

Application to withdraw money in Fund, etc.

24. Every application by a member —

- (a) for the withdrawal of money in the Fund for the payment of any premium under the Scheme;
- (b) to increase or reduce his insurance cover under the Scheme; or
- (c) to be exempted from the Scheme,

shall be made in such form and supported by such evidence as the Board may require.

Acronyms used in Schedules

25. In the Schedules —

“HDB” means the Housing and Development Board;

“HUDC” means the Housing and Urban Development Company (Private) Limited;

“JTC” means the Jurong Town Corporation;

“Mindef” means the Ministry of Defence.

Transitional provision

26. Where the period of cover resulting from any application to become a member of the Scheme commences on or after 1st March 2001, that application shall be deemed to be an application made under Part III of these Regulations.

FIRST SCHEDULE

Regulations 5(1), 6(2), 7(1), 10(2),
19(5), 19A, 19B(3) and 20(1B)

TABLE 1

(For policies entered into or adjusted before 1st March 1995)

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR MALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 | OF 4 | LOAN 5 | 6 |
|----------------------|-------|--------|-----------|---------|-----------|--------|
| 20 | 4.75 | 7.97 | 11.13 | 14.31 | 17.46 | 20.58 |
| 21 | 4.75 | 7.97 | 11.21 | 14.41 | 17.60 | 20.76 |
| 22 | 4.75 | 8.08 | 11.35 | 14.60 | 17.81 | 20.99 |
| 23 | 4.75 | 8.08 | 11.39 | 14.65 | 17.89 | 21.09 |
| 24 | 4.75 | 8.13 | 11.46 | 14.75 | 18.03 | 21.24 |
| 25 | 4.75 | 8.13 | 11.48 | 14.81 | 18.08 | 21.36 |
| 26 | 4.75 | 8.18 | 11.55 | 14.89 | 18.21 | 21.55 |
| 27 | 4.75 | 8.18 | 11.55 | 14.94 | 18.35 | 21.80 |
| 28 | 4.75 | 8.18 | 11.63 | 15.11 | 18.66 | 22.24 |
| 29 | 4.75 | 8.29 | 11.88 | 15.53 | 19.19 | 22.93 |
| 30 | 4.75 | 8.44 | 12.22 | 15.98 | 19.81 | 23.79 |
| 31 | 4.75 | 8.66 | 12.51 | 16.45 | 20.57 | 24.87 |
| 32 | 4.75 | 8.67 | 12.73 | 16.99 | 21.44 | 26.13 |
| 33 | 4.75 | 8.98 | 13.42 | 18.07 | 22.96 | 28.12 |
| 34 | 5.05 | 9.68 | 14.56 | 19.67 | 25.06 | 30.80 |
| 35 | 5.35 | 10.44 | 15.80 | 21.46 | 27.46 | 33.87 |
| 36 | 5.84 | 11.44 | 17.36 | 23.65 | 30.39 | 37.59 |
| 37 | 6.35 | 12.57 | 19.18 | 26.27 | 33.83 | 41.90 |
| 38 | 6.97 | 13.93 | 21.40 | 29.36 | 37.86 | 46.87 |
| 39 | 7.73 | 15.63 | 24.05 | 32.97 | 42.45 | 52.56 |
| 40 | 8.65 | 17.49 | 26.88 | 36.85 | 47.49 | 58.81 |
| 41 | 9.84 | 19.70 | 30.20 | 41.37 | 53.30 | 66.07 |
| 42 | 11.34 | 22.37 | 34.14 | 46.71 | 60.17 | 74.63 |
| 43 | 12.80 | 25.21 | 38.45 | 52.64 | 67.90 | 84.49 |
| 44 | 14.38 | 28.35 | 43.31 | 59.45 | 77.00 | 96.20 |
| 45 | 16.46 | 32.29 | 49.38 | 67.98 | 88.39 | 110.51 |
| 46 | 19.04 | 37.19 | 56.96 | 78.68 | 102.21 | 127.45 |
| 47 | 22.31 | 43.40 | 66.58 | 91.63 | 118.41 | 146.93 |
| 48 | 26.35 | 51.15 | 77.79 | 106.18 | 136.36 | 168.36 |
| 49 | 31.67 | 59.92 | 89.92 | 121.77 | 155.54 | 191.29 |
| 50 | 38.00 | 69.66 | 103.25 | 138.84 | 176.53 | 216.37 |
| 51 | 46.23 | 81.68 | 119.23 | 158.96 | 200.95 | 228.85 |
| 52 | 54.48 | 94.08 | 135.97 | 180.24 | 206.73 | 224.35 |
| 53 | 63.98 | 108.15 | 154.84 | 178.13 | 192.09 | 201.36 |
| 54 | 74.73 | 124.00 | 140.40 | 148.58 | 153.49 | 156.75 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM OF 9 | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|-----------------|------------|--------|--------|
| 20 | 23.68 | 26.76 | 29.79 | 32.77 | 35.74 | 38.68 |
| 21 | 23.88 | 26.98 | 30.02 | 33.06 | 36.06 | 39.09 |
| 22 | 24.15 | 27.26 | 30.34 | 33.41 | 36.50 | 39.59 |
| 23 | 24.27 | 27.41 | 30.55 | 33.71 | 36.86 | 40.04 |
| 24 | 24.45 | 27.65 | 30.88 | 34.10 | 37.37 | 40.69 |
| 25 | 24.61 | 27.92 | 31.22 | 34.56 | 37.99 | 41.50 |
| 26 | 24.93 | 28.31 | 31.75 | 35.25 | 38.88 | 42.64 |
| 27 | 25.28 | 28.81 | 32.43 | 36.16 | 40.04 | 44.09 |
| 28 | 25.85 | 29.59 | 33.45 | 37.47 | 41.68 | 46.08 |
| 29 | 26.77 | 30.77 | 34.94 | 39.30 | 43.90 | 48.76 |
| 30 | 27.93 | 32.27 | 36.80 | 41.58 | 46.68 | 52.06 |
| 31 | 29.35 | 34.07 | 39.09 | 44.38 | 50.03 | 56.03 |
| 32 | 31.06 | 36.29 | 41.84 | 47.75 | 54.02 | 60.71 |
| 33 | 33.59 | 39.40 | 45.59 | 52.21 | 59.22 | 66.69 |
| 34 | 36.90 | 43.40 | 50.33 | 57.71 | 65.55 | 73.91 |
| 35 | 40.71 | 47.98 | 55.72 | 63.98 | 72.77 | 82.15 |
| 36 | 45.23 | 53.37 | 62.05 | 71.28 | 81.17 | 91.76 |
| 37 | 50.46 | 59.59 | 69.30 | 79.70 | 90.84 | 102.88 |
| 38 | 56.46 | 66.72 | 77.64 | 89.38 | 102.05 | 115.83 |
| 39 | 63.33 | 74.84 | 87.19 | 100.55 | 115.08 | 130.84 |
| 40 | 70.93 | 83.94 | 98.02 | 113.36 | 130.01 | 147.96 |
| 41 | 79.79 | 94.63 | 110.83 | 128.41 | 147.36 | 167.72 |
| 42 | 90.30 | 107.43 | 126.03 | 146.07 | 167.56 | 190.53 |
| 43 | 102.61 | 122.29 | 143.49 | 166.22 | 190.47 | 216.32 |
| 44 | 117.07 | 139.52 | 163.56 | 189.21 | 216.49 | 245.44 |
| 45 | 134.33 | 159.76 | 186.87 | 215.69 | 246.24 | 271.55 |
| 46 | 154.39 | 183.06 | 213.48 | 245.74 | 271.96 | 293.67 |
| 47 | 177.24 | 209.36 | 243.40 | 270.45 | 292.47 | 310.69 |
| 48 | 202.27 | 238.14 | 265.90 | 287.99 | 305.96 | 320.83 |
| 49 | 229.10 | 257.31 | 279.18 | 296.56 | 310.70 | 322.39 |
| 50 | 244.72 | 265.89 | 282.27 | 295.31 | 305.92 | 314.70 |
| 51 | 248.71 | 263.54 | 275.02 | 284.16 | 291.59 | 297.72 |
| 52 | 236.88 | 246.23 | 253.48 | 259.24 | 263.93 | 267.81 |
| 53 | 207.95 | 212.89 | 216.69 | 219.72 | 222.19 | 224.23 |
| 54 | 159.07 | 160.79 | 162.13 | 163.20 | 164.05 | 164.78 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 26 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20 | 41.64 | 44.58 | 47.52 | 50.52 | 53.54 | 56.66 |
| 21 | 42.09 | 45.12 | 48.18 | 51.32 | 54.52 | 57.81 |
| 22 | 42.70 | 45.85 | 49.07 | 52.36 | 55.78 | 59.34 |
| 23 | 43.28 | 46.60 | 50.00 | 53.52 | 57.20 | 61.04 |
| 24 | 44.10 | 47.61 | 51.27 | 55.06 | 59.05 | 63.25 |
| 25 | 45.13 | 48.90 | 52.84 | 56.99 | 61.35 | 65.95 |
| 26 | 46.55 | 50.63 | 54.93 | 59.49 | 64.29 | 69.37 |
| 27 | 48.33 | 52.82 | 57.56 | 62.55 | 67.87 | 73.51 |
| 28 | 50.75 | 55.70 | 60.93 | 66.48 | 72.37 | 78.64 |
| 29 | 53.92 | 59.39 | 65.20 | 71.36 | 77.94 | 84.93 |
| 30 | 57.79 | 63.87 | 70.33 | 77.20 | 84.54 | 92.40 |
| 31 | 62.39 | 69.17 | 76.40 | 84.09 | 92.32 | 101.22 |
| 32 | 67.81 | 75.39 | 83.48 | 92.14 | 101.46 | 111.57 |
| 33 | 74.64 | 83.14 | 92.23 | 102.05 | 112.68 | 124.19 |
| 34 | 82.83 | 92.41 | 102.72 | 113.91 | 126.03 | 139.10 |
| 35 | 92.22 | 103.07 | 114.85 | 127.61 | 141.37 | 156.17 |
| 36 | 103.18 | 115.59 | 129.03 | 143.53 | 159.11 | 175.81 |
| 37 | 115.94 | 130.12 | 145.40 | 161.83 | 179.41 | 198.20 |
| 38 | 130.77 | 146.89 | 164.21 | 182.74 | 202.53 | 223.62 |
| 39 | 147.84 | 166.10 | 185.65 | 206.52 | 228.73 | 248.27 |
| 40 | 167.22 | 187.84 | 209.83 | 233.25 | 253.71 | 271.71 |
| 41 | 189.47 | 212.67 | 237.35 | 258.75 | 277.46 | 293.89 |
| 42 | 215.01 | 241.04 | 263.39 | 282.78 | 299.73 | 314.64 |
| 43 | 243.76 | 267.11 | 287.16 | 304.56 | 319.77 | 333.13 |
| 44 | 269.78 | 290.46 | 308.25 | 323.65 | 337.13 | 348.98 |
| 45 | 292.80 | 310.86 | 326.40 | 339.84 | 351.63 | 361.98 |
| 46 | 311.91 | 327.41 | 340.74 | 352.31 | 362.39 | 371.29 |
| 47 | 326.00 | 339.01 | 350.20 | 359.89 | 368.37 | 375.83 |
| 48 | 333.32 | 343.95 | 353.08 | 360.99 | 367.91 | 374.00 |
| 49 | 332.24 | 340.60 | 347.78 | 354.01 | 359.45 | 364.24 |
| 50 | 322.07 | 328.34 | 333.72 | 338.41 | 342.48 | 346.07 |
| 51 | 302.90 | 307.28 | 311.07 | 314.33 | 317.19 | 319.70 |
| 52 | 271.07 | 273.84 | 276.22 | 278.28 | 280.09 | 281.68 |
| 53 | 225.95 | 227.41 | 228.66 | 229.75 | 230.70 | 231.54 |
| 54 | 165.39 | 165.89 | 166.33 | 166.71 | 167.05 | 167.35 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM OF 21 | LOAN 22 | 23 | 24 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 59.85 | 63.17 | 66.61 | 70.23 | 74.00 | 77.97 |
| 21 | 61.25 | 64.82 | 68.55 | 72.49 | 76.62 | 80.97 |
| 22 | 63.02 | 66.91 | 70.99 | 75.29 | 79.83 | 84.63 |
| 23 | 65.07 | 69.32 | 73.80 | 78.53 | 83.53 | 88.85 |
| 24 | 67.67 | 72.35 | 77.28 | 82.51 | 88.07 | 93.99 |
| 25 | 70.83 | 75.98 | 81.45 | 87.26 | 93.45 | 100.11 |
| 26 | 74.75 | 80.47 | 86.55 | 93.03 | 100.02 | 107.54 |
| 27 | 79.49 | 85.87 | 92.66 | 99.97 | 107.86 | 116.39 |
| 28 | 85.31 | 92.45 | 100.11 | 108.39 | 117.35 | 126.99 |
| 29 | 92.41 | 100.45 | 109.16 | 118.57 | 128.69 | 139.59 |
| 30 | 100.84 | 110.00 | 119.88 | 130.53 | 141.99 | 154.26 |
| 31 | 110.82 | 121.21 | 132.42 | 144.48 | 157.38 | 171.18 |
| 32 | 122.50 | 134.28 | 146.97 | 160.55 | 175.08 | 190.57 |
| 33 | 136.60 | 149.94 | 164.24 | 179.52 | 195.82 | 210.55 |
| 34 | 153.14 | 168.20 | 184.27 | 201.44 | 216.89 | 230.85 |
| 35 | 172.01 | 188.95 | 207.00 | 223.21 | 237.81 | 251.02 |
| 36 | 193.64 | 212.64 | 229.63 | 244.89 | 258.64 | 271.08 |
| 37 | 218.21 | 236.02 | 251.94 | 266.23 | 279.11 | 290.77 |
| 38 | 242.27 | 258.89 | 273.73 | 287.05 | 299.06 | 309.93 |
| 39 | 265.57 | 280.97 | 294.72 | 307.08 | 318.21 | 328.27 |
| 40 | 287.63 | 301.81 | 314.48 | 325.85 | 336.10 | 345.38 |
| 41 | 308.46 | 321.42 | 333.00 | 343.39 | 352.77 | 361.25 |
| 42 | 327.82 | 339.58 | 350.06 | 359.48 | 367.99 | 375.66 |
| 43 | 344.98 | 355.49 | 364.92 | 373.38 | 380.99 | 387.88 |
| 44 | 359.46 | 368.80 | 377.15 | 384.64 | 391.40 | 397.49 |
| 45 | 371.14 | 379.31 | 386.58 | 393.13 | 399.03 | 404.36 |
| 46 | 379.14 | 386.14 | 392.39 | 398.01 | 403.08 | 407.65 |
| 47 | 382.42 | 388.30 | 393.55 | 398.26 | 402.52 | 406.36 |
| 48 | 379.39 | 384.13 | 388.45 | 392.31 | 395.78 | 398.91 |
| 49 | 368.49 | 372.26 | 375.63 | 378.67 | 381.39 | 383.86 |
| 50 | 349.25 | 352.08 | 354.61 | 356.88 | 358.93 | 360.77 |
| 51 | 321.94 | 323.92 | 325.69 | 327.29 | 328.71 | 330.01 |
| 52 | 283.08 | 284.33 | 285.45 | 286.45 | 287.37 | 288.18 |
| 53 | 232.28 | 232.93 | 233.52 | 234.05 | 234.52 | 234.95 |
| 54 | 167.61 | 167.84 | 168.04 | 168.24 | 168.40 | 168.54 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM 27 | OF LOAN 28 | 29 | 30 |
|----------------------|--------|--------|------------|------------------|--------|--------|
| 20 | 82.14 | 86.55 | 91.22 | 96.18 | 101.46 | 107.15 |
| 21 | 85.56 | 90.44 | 95.62 | 101.15 | 107.10 | 113.52 |
| 22 | 89.72 | 95.14 | 100.93 | 107.16 | 113.88 | 121.10 |
| 23 | 94.52 | 100.58 | 107.11 | 114.15 | 121.72 | 129.84 |
| 24 | 100.34 | 107.18 | 114.56 | 122.50 | 131.03 | 140.15 |
| 25 | 107.29 | 115.03 | 123.36 | 132.31 | 141.89 | 152.12 |
| 26 | 115.66 | 124.41 | 133.80 | 143.86 | 154.61 | 166.08 |
| 27 | 125.58 | 135.44 | 146.02 | 157.30 | 169.37 | 180.43 |
| 28 | 137.36 | 148.46 | 160.33 | 173.00 | 184.61 | 195.27 |
| 29 | 151.27 | 163.75 | 177.08 | 189.25 | 200.39 | 210.61 |
| 30 | 167.38 | 181.39 | 194.16 | 205.83 | 216.52 | 226.31 |
| 31 | 185.91 | 199.30 | 211.52 | 222.68 | 232.89 | 242.27 |
| 32 | 204.62 | 217.40 | 229.04 | 239.69 | 249.46 | 258.41 |
| 33 | 223.92 | 236.08 | 247.15 | 257.29 | 266.57 | 275.09 |
| 34 | 243.52 | 255.06 | 265.57 | 275.19 | 283.99 | 292.07 |
| 35 | 263.00 | 273.90 | 283.82 | 292.91 | 301.22 | 308.84 |
| 36 | 282.34 | 292.59 | 301.94 | 310.50 | 318.31 | 325.51 |
| 37 | 301.33 | 310.94 | 319.70 | 327.71 | 335.04 | 341.77 |
| 38 | 319.78 | 328.73 | 336.89 | 344.37 | 351.20 | 357.47 |
| 39 | 337.40 | 345.71 | 353.28 | 360.20 | 366.55 | 372.36 |
| 40 | 353.79 | 361.42 | 368.40 | 374.79 | 380.63 | 385.97 |
| 41 | 368.93 | 375.93 | 382.31 | 388.13 | 393.46 | 398.37 |
| 42 | 382.63 | 388.97 | 394.74 | 400.02 | 404.86 | 409.30 |
| 43 | 394.12 | 399.81 | 404.99 | 409.73 | 414.06 | 418.05 |
| 44 | 403.04 | 408.08 | 412.67 | 416.85 | 420.72 | 424.24 |
| 45 | 409.21 | 413.60 | 417.62 | 421.28 | 424.64 | 427.72 |
| 46 | 411.80 | 415.58 | 419.01 | 422.17 | 425.04 | 427.69 |
| 47 | 409.84 | 413.00 | 415.91 | 418.54 | 420.96 | 423.17 |
| 48 | 401.76 | 404.34 | 406.69 | 408.86 | 410.83 | 412.64 |
| 49 | 386.09 | 388.13 | 389.98 | 391.68 | 393.23 | 394.66 |
| 50 | 362.46 | 363.99 | 365.37 | 366.65 | 367.81 | 368.88 |
| 51 | 331.19 | 332.26 | 333.23 | 334.12 | 334.94 | 335.68 |
| 52 | 288.93 | 289.59 | 290.21 | 290.78 | 291.29 | 291.76 |
| 53 | 235.35 | 235.70 | 236.02 | 236.32 | 236.60 | 236.84 |
| 54 | 168.67 | 168.80 | 168.93 | 169.03 | 169.12 | 169.21 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

TABLE 1A

*(For policies entered into or adjusted on or after
1st March 1995 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR MALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

*Central Provident Fund (Home
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 OF | LOAN 4 | 5 | 6 |
|----------------------|--------|--------|--------------|-----------|--------|--------|
| 20 | 4.75 | 7.97 | 11.13 | 14.31 | 17.46 | 20.58 |
| 21 | 4.75 | 7.97 | 11.21 | 14.41 | 17.60 | 20.76 |
| 22 | 4.75 | 8.08 | 11.35 | 14.60 | 17.81 | 20.99 |
| 23 | 4.75 | 8.08 | 11.39 | 14.65 | 17.89 | 21.09 |
| 24 | 4.75 | 8.13 | 11.46 | 14.75 | 18.03 | 21.24 |
| 25 | 4.75 | 8.13 | 11.48 | 14.81 | 18.08 | 21.36 |
| 26 | 4.75 | 8.18 | 11.55 | 14.89 | 18.21 | 21.55 |
| 27 | 4.75 | 8.18 | 11.55 | 14.94 | 18.35 | 21.80 |
| 28 | 4.75 | 8.18 | 11.63 | 15.11 | 18.66 | 22.24 |
| 29 | 4.75 | 8.29 | 11.88 | 15.53 | 19.19 | 22.93 |
| 30 | 4.75 | 8.44 | 12.22 | 15.98 | 19.81 | 23.79 |
| 31 | 4.75 | 8.66 | 12.51 | 16.45 | 20.57 | 24.87 |
| 32 | 4.75 | 8.67 | 12.73 | 16.99 | 21.44 | 26.13 |
| 33 | 4.75 | 8.98 | 13.42 | 18.07 | 22.96 | 28.12 |
| 34 | 5.05 | 9.68 | 14.56 | 19.67 | 25.06 | 30.80 |
| 35 | 5.35 | 10.44 | 15.80 | 21.46 | 27.46 | 33.87 |
| 36 | 5.84 | 11.44 | 17.36 | 23.65 | 30.39 | 37.59 |
| 37 | 6.35 | 12.57 | 19.18 | 26.27 | 33.83 | 41.90 |
| 38 | 6.97 | 13.93 | 21.40 | 29.36 | 37.86 | 46.87 |
| 39 | 7.73 | 15.63 | 24.05 | 32.97 | 42.45 | 52.56 |
| 40 | 8.65 | 17.49 | 26.88 | 36.85 | 47.49 | 58.81 |
| 41 | 9.84 | 19.70 | 30.20 | 41.37 | 53.30 | 66.07 |
| 42 | 11.34 | 22.37 | 34.14 | 46.71 | 60.17 | 74.63 |
| 43 | 12.80 | 25.21 | 38.45 | 52.64 | 67.90 | 84.49 |
| 44 | 14.38 | 28.35 | 43.31 | 59.45 | 77.00 | 96.20 |
| 45 | 16.46 | 32.29 | 49.38 | 67.98 | 88.39 | 110.51 |
| 46 | 19.06 | 37.19 | 56.96 | 78.68 | 102.21 | 127.45 |
| 47 | 22.31 | 43.40 | 66.58 | 91.63 | 118.41 | 146.93 |
| 48 | 26.35 | 51.15 | 77.79 | 104.18 | 136.36 | 168.36 |
| 49 | 31.67 | 59.92 | 89.92 | 121.77 | 155.54 | 191.29 |
| 50 | 38.00 | 69.66 | 103.25 | 138.84 | 176.53 | 216.37 |
| 51 | 46.23 | 81.68 | 119.23 | 158.96 | 200.95 | 245.27 |
| 52 | 54.48 | 94.08 | 135.97 | 180.24 | 226.95 | 276.22 |
| 53 | 63.98 | 108.15 | 154.84 | 204.11 | 256.02 | 310.67 |
| 54 | 74.73 | 124.00 | 175.97 | 230.74 | 288.33 | 348.84 |
| 55 | 90.19 | 145.02 | 202.78 | 263.51 | 327.31 | 394.21 |
| 56 | 100.54 | 161.52 | 225.62 | 292.93 | 363.51 | 410.43 |
| 57 | 111.92 | 179.61 | 250.69 | 325.21 | 369.81 | 399.44 |
| 58 | 124.37 | 199.49 | 278.21 | 317.48 | 341.01 | 356.63 |
| 59 | 138.15 | 221.38 | 249.09 | 262.92 | 271.19 | 276.70 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 30 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 | OF 10 | LOAN 11 | 12 |
|----------------------|--------|--------|-----------|----------|------------|--------|
| 20 | 23.68 | 26.76 | 29.79 | 32.77 | 35.74 | 38.68 |
| 21 | 23.88 | 26.98 | 30.02 | 33.06 | 36.06 | 39.09 |
| 22 | 24.15 | 27.26 | 30.34 | 33.41 | 36.50 | 39.59 |
| 23 | 24.27 | 27.41 | 30.55 | 33.71 | 36.86 | 40.04 |
| 24 | 24.45 | 27.65 | 30.88 | 34.10 | 37.37 | 40.69 |
| 25 | 24.41 | 27.92 | 31.22 | 34.56 | 37.99 | 41.50 |
| 26 | 24.93 | 28.31 | 31.75 | 35.25 | 38.88 | 42.64 |
| 27 | 25.28 | 28.81 | 32.43 | 36.16 | 40.04 | 44.09 |
| 28 | 25.85 | 29.59 | 33.45 | 37.47 | 41.68 | 46.08 |
| 29 | 26.77 | 30.77 | 34.94 | 39.30 | 43.90 | 48.76 |
| 30 | 27.93 | 32.27 | 36.80 | 41.58 | 46.68 | 52.06 |
| 31 | 29.35 | 34.07 | 39.09 | 44.38 | 50.03 | 56.03 |
| 32 | 31.06 | 36.29 | 41.84 | 47.75 | 54.02 | 60.71 |
| 33 | 33.59 | 39.40 | 45.59 | 52.21 | 59.22 | 66.69 |
| 34 | 36.90 | 43.60 | 50.33 | 57.71 | 65.55 | 73.91 |
| 35 | 40.71 | 47.98 | 55.72 | 63.98 | 72.77 | 82.15 |
| 36 | 45.23 | 53.37 | 62.05 | 71.28 | 81.17 | 91.76 |
| 37 | 50.46 | 59.59 | 69.30 | 79.70 | 90.84 | 102.88 |
| 38 | 56.46 | 66.72 | 77.64 | 89.38 | 102.05 | 115.83 |
| 39 | 63.33 | 74.84 | 87.19 | 100.55 | 115.08 | 130.86 |
| 40 | 70.93 | 83.94 | 98.02 | 113.36 | 130.01 | 147.96 |
| 41 | 79.79 | 94.63 | 110.83 | 128.41 | 147.36 | 167.72 |
| 42 | 90.30 | 107.43 | 126.03 | 146.07 | 167.56 | 190.53 |
| 43 | 102.61 | 122.29 | 143.49 | 166.22 | 190.47 | 216.32 |
| 44 | 117.07 | 139.52 | 163.56 | 189.21 | 216.49 | 245.44 |
| 45 | 134.33 | 159.76 | 186.87 | 215.69 | 246.24 | 278.61 |
| 46 | 154.39 | 183.06 | 213.48 | 245.74 | 279.86 | 315.89 |
| 47 | 177.24 | 209.36 | 243.40 | 279.36 | 317.33 | 357.36 |
| 48 | 202.27 | 238.14 | 276.04 | 316.04 | 358.20 | 402.54 |
| 49 | 229.10 | 269.03 | 311.15 | 355.52 | 402.19 | 451.22 |
| 50 | 258.44 | 302.82 | 349.54 | 398.65 | 450.24 | 492.94 |
| 51 | 292.02 | 341.22 | 392.96 | 447.26 | 491.41 | 527.97 |
| 52 | 328.06 | 382.55 | 439.73 | 485.23 | 522.23 | 552.85 |
| 53 | 368.08 | 428.31 | 474.94 | 512.03 | 542.19 | 567.17 |
| 54 | 412.31 | 459.72 | 496.42 | 525.62 | 549.35 | 568.99 |
| 55 | 441.81 | 477.36 | 504.88 | 526.77 | 544.58 | 559.33 |
| 56 | 443.81 | 468.74 | 488.04 | 503.39 | 515.87 | 526.21 |
| 57 | 420.53 | 436.29 | 448.49 | 458.18 | 466.07 | 472.60 |
| 58 | 367.74 | 376.06 | 382.49 | 387.61 | 391.77 | 395.21 |
| 59 | 280.63 | 283.54 | 285.80 | 287.60 | 289.06 | 290.28 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM 15 | OF 16 | LOAN 17 | 18 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 41.64 | 44.58 | 47.52 | 50.52 | 53.54 | 56.66 |
| 21 | 42.09 | 45.12 | 48.18 | 51.32 | 54.52 | 57.81 |
| 22 | 42.70 | 45.85 | 49.07 | 52.36 | 55.78 | 59.34 |
| 23 | 43.28 | 46.60 | 50.00 | 53.52 | 57.20 | 61.04 |
| 24 | 44.10 | 47.61 | 51.27 | 55.06 | 59.05 | 63.25 |
| 25 | 45.13 | 48.90 | 52.84 | 56.99 | 61.35 | 65.95 |
| 26 | 46.55 | 50.63 | 54.93 | 59.49 | 64.29 | 69.37 |
| 27 | 48.33 | 52.82 | 57.56 | 62.55 | 67.87 | 73.51 |
| 28 | 50.75 | 55.70 | 60.93 | 66.48 | 72.37 | 78.64 |
| 29 | 53.92 | 59.39 | 65.20 | 71.36 | 77.94 | 84.93 |
| 30 | 57.79 | 63.87 | 70.33 | 77.20 | 84.54 | 92.40 |
| 31 | 62.39 | 69.17 | 76.40 | 84.09 | 92.52 | 101.22 |
| 32 | 67.81 | 75.39 | 83.48 | 92.14 | 101.46 | 111.57 |
| 33 | 74.64 | 83.14 | 92.23 | 102.05 | 112.68 | 124.19 |
| 34 | 82.83 | 92.41 | 102.72 | 113.91 | 126.03 | 139.10 |
| 35 | 92.22 | 103.07 | 114.85 | 127.61 | 141.37 | 156.17 |
| 36 | 103.18 | 115.59 | 129.03 | 143.53 | 159.11 | 175.81 |
| 37 | 115.94 | 130.12 | 145.40 | 161.83 | 179.41 | 198.20 |
| 38 | 130.77 | 146.89 | 164.21 | 182.74 | 202.53 | 223.62 |
| 39 | 147.84 | 166.10 | 185.65 | 206.52 | 228.73 | 252.33 |
| 40 | 167.22 | 187.84 | 209.83 | 233.25 | 258.09 | 284.44 |
| 41 | 189.47 | 212.67 | 237.35 | 263.54 | 291.28 | 320.62 |
| 42 | 215.01 | 241.04 | 268.64 | 297.86 | 328.75 | 361.32 |
| 43 | 243.76 | 272.86 | 303.65 | 336.18 | 370.49 | 406.55 |
| 44 | 276.13 | 308.58 | 342.83 | 378.94 | 416.91 | 450.34 |
| 45 | 312.80 | 348.89 | 386.90 | 426.87 | 461.79 | 492.53 |
| 46 | 353.90 | 393.92 | 435.98 | 472.46 | 504.32 | 532.38 |
| 47 | 399.47 | 443.75 | 481.79 | 514.77 | 543.59 | 568.96 |
| 48 | 449.12 | 488.72 | 522.76 | 552.27 | 578.07 | 600.77 |
| 49 | 492.39 | 527.40 | 557.48 | 583.57 | 606.38 | 626.44 |
| 50 | 528.83 | 559.34 | 585.54 | 608.27 | 628.14 | 645.62 |
| 51 | 558.68 | 584.79 | 607.23 | 626.68 | 643.69 | 658.66 |
| 52 | 578.58 | 600.46 | 619.26 | 635.57 | 649.81 | 662.35 |
| 53 | 588.14 | 605.99 | 621.31 | 634.60 | 646.22 | 656.43 |
| 54 | 585.50 | 599.55 | 611.60 | 622.06 | 631.21 | 639.24 |
| 55 | 571.69 | 582.22 | 591.28 | 599.11 | 605.99 | 612.00 |
| 56 | 534.88 | 542.27 | 548.62 | 554.13 | 558.93 | 563.15 |
| 57 | 478.10 | 482.74 | 486.76 | 490.25 | 493.27 | 495.95 |
| 58 | 398.10 | 400.57 | 402.68 | 404.51 | 406.11 | 407.51 |
| 59 | 291.29 | 292.16 | 292.91 | 293.55 | 294.12 | 294.60 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 32 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 20 | 59.85 | 63.17 | 66.61 | 70.23 | 74.00 | 77.97 |
| 21 | 61.25 | 64.82 | 68.55 | 72.49 | 76.62 | 80.97 |
| 22 | 63.02 | 66.91 | 70.99 | 75.29 | 79.83 | 84.63 |
| 23 | 65.07 | 69.32 | 73.80 | 78.53 | 83.53 | 88.85 |
| 24 | 67.67 | 72.35 | 77.28 | 82.51 | 88.07 | 93.99 |
| 25 | 70.83 | 75.98 | 81.45 | 87.26 | 93.45 | 100.11 |
| 26 | 74.75 | 80.47 | 86.55 | 93.03 | 100.02 | 107.54 |
| 27 | 79.49 | 85.87 | 92.66 | 99.97 | 107.86 | 116.59 |
| 28 | 85.31 | 92.45 | 100.11 | 108.39 | 117.35 | 126.99 |
| 29 | 92.41 | 100.45 | 109.16 | 118.57 | 128.69 | 139.59 |
| 30 | 100.84 | 110.00 | 119.88 | 130.53 | 141.99 | 154.26 |
| 31 | 110.82 | 121.21 | 132.42 | 144.48 | 157.38 | 171.18 |
| 32 | 122.50 | 134.28 | 146.97 | 160.55 | 175.08 | 190.57 |
| 33 | 136.60 | 149.94 | 164.24 | 179.52 | 195.82 | 213.15 |
| 34 | 153.14 | 168.20 | 184.27 | 201.44 | 219.67 | 239.04 |
| 35 | 172.01 | 188.95 | 207.00 | 226.20 | 246.58 | 268.16 |
| 36 | 193.64 | 212.64 | 232.85 | 254.30 | 277.01 | 301.01 |
| 37 | 218.21 | 239.49 | 262.06 | 285.95 | 311.19 | 337.81 |
| 38 | 246.03 | 269.79 | 294.92 | 321.48 | 349.47 | 374.79 |
| 39 | 277.34 | 303.80 | 331.74 | 361.19 | 387.72 | 411.71 |
| 40 | 312.31 | 341.70 | 372.68 | 400.50 | 425.56 | 448.21 |
| 41 | 351.54 | 384.15 | 413.28 | 439.44 | 463.02 | 484.34 |
| 42 | 395.62 | 426.13 | 453.41 | 477.90 | 499.97 | 519.93 |
| 43 | 438.51 | 466.92 | 492.35 | 515.15 | 535.71 | 554.29 |
| 44 | 479.90 | 506.23 | 529.76 | 550.88 | 569.92 | 587.13 |
| 45 | 519.73 | 543.93 | 565.58 | 585.00 | 602.50 | 618.33 |
| 46 | 557.20 | 579.28 | 599.02 | 616.75 | 632.74 | 647.18 |
| 47 | 591.40 | 611.39 | 629.24 | 645.26 | 659.71 | 672.77 |
| 48 | 620.84 | 638.72 | 654.71 | 669.05 | 681.99 | 693.67 |
| 49 | 644.20 | 659.99 | 674.13 | 686.80 | 698.24 | 708.57 |
| 50 | 661.08 | 674.85 | 687.16 | 698.20 | 708.17 | 717.17 |
| 51 | 671.89 | 683.67 | 694.22 | 703.68 | 712.20 | 719.91 |
| 52 | 673.43 | 683.31 | 692.14 | 700.04 | 707.20 | 713.67 |
| 53 | 665.47 | 673.52 | 680.73 | 687.20 | 693.00 | 698.27 |
| 54 | 646.37 | 652.71 | 658.37 | 663.44 | 668.03 | 672.17 |
| 55 | 617.35 | 622.10 | 626.35 | 630.16 | 633.59 | 636.71 |
| 56 | 566.90 | 570.23 | 573.20 | 575.89 | 578.30 | 580.48 |
| 57 | 498.31 | 500.42 | 502.30 | 503.99 | 505.51 | 506.89 |
| 58 | 408.77 | 409.87 | 410.88 | 411.77 | 412.57 | 413.28 |
| 59 | 295.04 | 295.44 | 295.78 | 296.10 | 296.39 | 296.64 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM 27 | OF 28 | LOAN 29 | 30 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 82.14 | 86.55 | 91.22 | 96.18 | 101.46 | 107.15 |
| 21 | 85.54 | 90.44 | 95.62 | 101.15 | 107.10 | 113.52 |
| 22 | 89.72 | 95.14 | 100.93 | 107.16 | 113.88 | 121.10 |
| 23 | 94.52 | 100.58 | 107.11 | 114.15 | 121.72 | 129.84 |
| 24 | 100.34 | 107.18 | 114.56 | 122.50 | 131.03 | 140.15 |
| 25 | 107.29 | 115.03 | 123.36 | 132.31 | 141.89 | 152.12 |
| 26 | 115.66 | 124.41 | 133.80 | 143.86 | 154.61 | 166.08 |
| 27 | 125.58 | 135.44 | 146.02 | 157.30 | 169.37 | 182.20 |
| 28 | 137.36 | 148.46 | 160.33 | 173.00 | 186.50 | 200.82 |
| 29 | 151.27 | 163.75 | 177.08 | 191.24 | 206.31 | 222.27 |
| 30 | 167.38 | 181.39 | 196.29 | 212.14 | 228.90 | 246.67 |
| 31 | 185.91 | 201.58 | 218.23 | 235.88 | 254.56 | 274.24 |
| 32 | 207.05 | 224.54 | 243.10 | 262.74 | 283.44 | 302.46 |
| 33 | 231.57 | 251.08 | 271.72 | 293.49 | 313.43 | 331.72 |
| 34 | 259.57 | 281.26 | 304.15 | 325.06 | 344.23 | 361.82 |
| 35 | 290.98 | 315.06 | 337.00 | 357.06 | 375.44 | 392.30 |
| 36 | 326.31 | 349.33 | 370.33 | 389.52 | 407.09 | 423.21 |
| 37 | 361.96 | 383.91 | 403.94 | 422.24 | 439.00 | 454.39 |
| 38 | 397.76 | 418.63 | 437.68 | 455.08 | 471.03 | 485.66 |
| 39 | 433.48 | 453.28 | 471.34 | 487.83 | 502.94 | 516.81 |
| 40 | 468.77 | 487.47 | 504.53 | 520.11 | 534.37 | 547.46 |
| 41 | 503.67 | 521.26 | 537.30 | 551.95 | 565.38 | 577.69 |
| 42 | 538.03 | 554.50 | 569.52 | 583.23 | 595.81 | 607.34 |
| 43 | 571.16 | 586.50 | 600.48 | 613.26 | 624.97 | 635.70 |
| 44 | 602.74 | 616.94 | 629.89 | 641.71 | 652.56 | 662.52 |
| 45 | 632.69 | 645.75 | 657.66 | 668.55 | 678.52 | 687.66 |
| 46 | 660.28 | 672.19 | 683.06 | 693.00 | 702.10 | 710.45 |
| 47 | 684.63 | 695.41 | 705.23 | 714.21 | 722.44 | 729.98 |
| 48 | 704.27 | 713.92 | 722.71 | 730.74 | 738.11 | 744.88 |
| 49 | 717.94 | 726.46 | 734.23 | 741.35 | 747.84 | 753.82 |
| 50 | 725.33 | 732.75 | 739.53 | 745.72 | 751.38 | 756.59 |
| 51 | 726.89 | 733.25 | 739.05 | 744.34 | 749.20 | 753.66 |
| 52 | 719.51 | 724.84 | 729.70 | 734.14 | 738.20 | 741.93 |
| 53 | 703.04 | 707.38 | 711.34 | 714.97 | 718.29 | 721.32 |
| 54 | 675.93 | 679.34 | 682.46 | 685.32 | 687.93 | 690.32 |
| 55 | 639.52 | 642.08 | 644.43 | 646.56 | 648.51 | 650.31 |
| 56 | 582.45 | 584.24 | 585.88 | 587.39 | 588.76 | 590.01 |
| 57 | 508.14 | 509.28 | 510.30 | 511.26 | 512.12 | 512.92 |
| 58 | 413.96 | 414.55 | 415.09 | 415.59 | 416.04 | 416.46 |
| 59 | 296.88 | 297.08 | 297.28 | 297.45 | 297.62 | 297.76 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

TABLE 2

(For policies entered into or adjusted before 1st March 1995)

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 34 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 OF | LOAN 4 | 5 | 6 |
|----------------------|-------|-------|--------------|-----------|--------|--------|
| 20 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 21 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 22 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 23 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 24 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 25 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 26 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 27 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 28 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 29 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 16.00 |
| 30 | 3.18 | 5.81 | 8.39 | 10.94 | 13.53 | 16.21 |
| 31 | 3.18 | 5.81 | 8.39 | 11.05 | 13.79 | 16.67 |
| 32 | 3.18 | 5.81 | 8.52 | 11.38 | 14.35 | 17.50 |
| 33 | 3.18 | 6.01 | 8.98 | 12.10 | 15.39 | 18.84 |
| 34 | 3.38 | 6.48 | 9.73 | 13.17 | 16.79 | 20.62 |
| 35 | 3.58 | 6.99 | 10.59 | 14.37 | 18.39 | 22.69 |
| 36 | 3.91 | 7.65 | 11.62 | 15.83 | 20.35 | 25.18 |
| 37 | 4.27 | 8.42 | 12.86 | 17.60 | 22.68 | 28.07 |
| 38 | 4.68 | 9.33 | 14.33 | 19.68 | 25.36 | 31.41 |
| 39 | 5.18 | 10.47 | 16.10 | 22.09 | 28.45 | 35.23 |
| 40 | 5.80 | 11.71 | 18.00 | 24.69 | 31.82 | 39.42 |
| 41 | 6.57 | 13.18 | 20.22 | 27.71 | 35.72 | 44.28 |
| 42 | 7.59 | 14.99 | 22.88 | 31.29 | 40.33 | 50.03 |
| 43 | 8.57 | 16.89 | 25.75 | 35.26 | 45.51 | 56.65 |
| 44 | 9.63 | 19.00 | 29.02 | 39.86 | 51.63 | 64.53 |
| 45 | 11.03 | 21.63 | 33.08 | 45.56 | 59.27 | 74.39 |
| 46 | 12.77 | 24.91 | 38.16 | 52.73 | 68.85 | 86.37 |
| 47 | 14.95 | 29.08 | 44.61 | 61.80 | 80.47 | 100.53 |
| 48 | 17.64 | 34.26 | 52.65 | 72.52 | 93.82 | 116.55 |
| 49 | 21.20 | 40.93 | 62.10 | 84.66 | 108.70 | 134.25 |
| 50 | 25.45 | 47.83 | 71.67 | 97.02 | 124.00 | 152.64 |
| 51 | 30.96 | 56.12 | 82.87 | 111.30 | 141.50 | 161.56 |
| 52 | 36.47 | 64.71 | 94.69 | 126.53 | 145.59 | 158.26 |
| 53 | 42.82 | 74.46 | 108.05 | 124.79 | 134.83 | 141.49 |
| 54 | 50.04 | 85.47 | 97.27 | 103.16 | 106.68 | 109.02 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM OF 9 | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|-----------------|------------|--------|--------|
| 20 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 21 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 22 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 23 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 30.01 |
| 24 | 18.37 | 20.77 | 23.14 | 25.46 | 27.78 | 30.12 |
| 25 | 18.37 | 20.77 | 23.14 | 25.50 | 27.88 | 30.32 |
| 26 | 18.37 | 20.77 | 23.17 | 25.62 | 28.11 | 30.68 |
| 27 | 18.37 | 20.82 | 23.31 | 25.86 | 28.51 | 31.27 |
| 28 | 18.43 | 20.98 | 23.60 | 26.33 | 29.17 | 32.15 |
| 29 | 18.60 | 21.30 | 24.13 | 27.06 | 30.15 | 33.42 |
| 30 | 19.00 | 21.89 | 24.95 | 28.17 | 31.59 | 35.20 |
| 31 | 19.69 | 22.87 | 26.22 | 29.77 | 33.57 | 37.60 |
| 32 | 20.81 | 24.31 | 28.03 | 32.00 | 36.22 | 40.71 |
| 33 | 22.50 | 26.41 | 30.56 | 34.99 | 39.70 | 44.71 |
| 34 | 24.72 | 29.09 | 33.73 | 38.68 | 43.94 | 49.56 |
| 35 | 27.28 | 32.16 | 37.35 | 42.88 | 48.79 | 55.10 |
| 36 | 30.31 | 35.77 | 41.58 | 47.81 | 54.43 | 61.56 |
| 37 | 33.82 | 39.95 | 46.48 | 53.45 | 60.96 | 69.04 |
| 38 | 37.86 | 44.73 | 52.07 | 59.96 | 68.48 | 77.76 |
| 39 | 42.45 | 50.18 | 58.48 | 67.47 | 77.23 | 87.97 |
| 40 | 47.54 | 56.29 | 65.76 | 76.07 | 87.41 | 99.76 |
| 41 | 53.49 | 63.48 | 74.37 | 86.33 | 99.39 | 113.55 |
| 42 | 60.57 | 72.09 | 84.74 | 98.57 | 113.54 | 129.65 |
| 43 | 68.84 | 82.25 | 96.88 | 112.73 | 129.78 | 148.05 |
| 44 | 78.76 | 94.28 | 111.06 | 129.10 | 148.44 | 169.09 |
| 45 | 90.86 | 108.67 | 127.78 | 148.22 | 170.04 | 188.11 |
| 46 | 105.27 | 125.49 | 147.14 | 170.21 | 188.96 | 204.48 |
| 47 | 121.98 | 144.88 | 169.24 | 188.64 | 204.40 | 217.45 |
| 48 | 140.75 | 166.49 | 186.43 | 202.28 | 215.16 | 225.83 |
| 49 | 161.44 | 181.72 | 197.42 | 209.90 | 220.07 | 228.48 |
| 50 | 173.02 | 188.24 | 200.02 | 209.40 | 217.02 | 223.33 |
| 51 | 175.84 | 186.51 | 194.77 | 201.33 | 206.66 | 211.09 |
| 52 | 167.26 | 173.99 | 179.21 | 183.34 | 186.71 | 189.51 |
| 53 | 146.24 | 149.78 | 152.52 | 154.72 | 156.48 | 157.94 |
| 54 | 110.70 | 111.93 | 112.90 | 113.66 | 114.29 | 114.80 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 36 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 20 | 32.20 | 34.37 | 36.50 | 38.65 | 40.80 | 43.01 |
| 21 | 32.20 | 34.39 | 36.57 | 38.79 | 41.05 | 43.36 |
| 22 | 32.23 | 34.45 | 36.73 | 39.05 | 41.41 | 43.87 |
| 23 | 32.31 | 34.62 | 37.00 | 39.43 | 41.97 | 44.61 |
| 24 | 32.49 | 34.93 | 37.44 | 40.04 | 42.77 | 45.63 |
| 25 | 32.83 | 35.40 | 38.09 | 40.92 | 43.89 | 47.01 |
| 26 | 33.34 | 36.13 | 39.06 | 42.13 | 45.39 | 48.81 |
| 27 | 34.13 | 37.18 | 40.38 | 43.77 | 47.34 | 51.14 |
| 28 | 35.29 | 38.62 | 42.15 | 45.90 | 49.87 | 54.08 |
| 29 | 36.90 | 40.57 | 44.49 | 48.64 | 53.04 | 57.76 |
| 30 | 39.06 | 43.14 | 47.47 | 52.11 | 57.03 | 62.33 |
| 31 | 41.86 | 46.41 | 51.27 | 56.44 | 61.99 | 67.96 |
| 32 | 45.48 | 50.58 | 56.02 | 61.82 | 68.11 | 74.93 |
| 33 | 50.06 | 55.78 | 61.89 | 68.50 | 75.66 | 83.48 |
| 34 | 55.57 | 62.02 | 68.95 | 76.48 | 84.72 | 93.69 |
| 35 | 61.87 | 69.18 | 77.12 | 85.80 | 95.24 | 105.48 |
| 36 | 69.25 | 77.60 | 86.73 | 96.70 | 107.50 | 119.15 |
| 37 | 77.85 | 87.48 | 97.99 | 109.37 | 121.66 | 134.88 |
| 38 | 87.92 | 98.99 | 111.02 | 123.97 | 137.91 | 152.85 |
| 39 | 99.67 | 112.35 | 126.01 | 140.72 | 156.48 | 170.35 |
| 40 | 113.15 | 127.59 | 143.10 | 159.73 | 174.25 | 187.02 |
| 41 | 128.79 | 145.17 | 162.71 | 177.92 | 191.21 | 202.91 |
| 42 | 146.94 | 165.47 | 181.36 | 195.15 | 207.22 | 217.83 |
| 43 | 167.60 | 184.23 | 198.51 | 210.92 | 221.73 | 231.25 |
| 44 | 186.45 | 201.19 | 213.87 | 224.87 | 234.48 | 242.93 |
| 45 | 203.29 | 216.20 | 227.28 | 236.90 | 245.31 | 252.70 |
| 46 | 217.52 | 228.63 | 238.15 | 246.41 | 253.64 | 259.99 |
| 47 | 228.42 | 237.74 | 245.76 | 252.71 | 258.79 | 264.12 |
| 48 | 234.79 | 242.42 | 248.98 | 254.65 | 259.62 | 263.99 |
| 49 | 235.53 | 241.54 | 246.72 | 251.19 | 255.10 | 258.53 |
| 50 | 228.43 | 233.14 | 237.01 | 240.37 | 243.31 | 245.89 |
| 51 | 214.81 | 217.96 | 220.68 | 223.04 | 225.09 | 226.90 |
| 52 | 191.86 | 193.84 | 195.55 | 197.05 | 198.34 | 199.49 |
| 53 | 159.18 | 160.24 | 161.13 | 161.91 | 162.60 | 163.20 |
| 54 | 115.22 | 115.60 | 115.92 | 116.20 | 116.43 | 116.65 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM OF 21 | LOAN 22 | 23 | 24 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 45.26 | 47.57 | 49.96 | 52.46 | 55.05 | 57.77 |
| 21 | 45.74 | 48.21 | 50.77 | 53.48 | 56.29 | 59.28 |
| 22 | 46.41 | 49.09 | 51.88 | 54.81 | 57.91 | 61.16 |
| 23 | 47.37 | 50.27 | 53.31 | 56.54 | 59.94 | 63.55 |
| 24 | 48.65 | 51.82 | 55.16 | 58.71 | 62.47 | 66.49 |
| 25 | 50.30 | 53.82 | 57.50 | 61.44 | 65.63 | 70.12 |
| 26 | 52.46 | 56.32 | 60.42 | 64.82 | 69.52 | 74.60 |
| 27 | 55.17 | 59.47 | 64.07 | 68.99 | 74.32 | 80.12 |
| 28 | 58.58 | 63.39 | 68.54 | 74.14 | 80.23 | 86.84 |
| 29 | 62.80 | 68.22 | 74.07 | 80.48 | 87.43 | 94.96 |
| 30 | 68.03 | 74.18 | 80.90 | 88.20 | 96.12 | 104.67 |
| 31 | 74.44 | 81.51 | 89.20 | 97.52 | 106.51 | 116.20 |
| 32 | 82.35 | 90.45 | 99.21 | 108.68 | 118.87 | 129.81 |
| 33 | 92.00 | 101.23 | 111.20 | 121.92 | 133.44 | 143.86 |
| 34 | 103.41 | 113.90 | 125.20 | 137.34 | 148.27 | 158.15 |
| 35 | 116.54 | 128.44 | 141.22 | 152.68 | 163.01 | 172.35 |
| 36 | 131.69 | 145.13 | 157.17 | 167.97 | 177.71 | 186.51 |
| 37 | 149.05 | 161.67 | 172.96 | 183.07 | 192.20 | 200.45 |
| 38 | 166.08 | 177.85 | 188.38 | 197.82 | 206.34 | 214.04 |
| 39 | 182.62 | 193.54 | 203.30 | 212.06 | 219.96 | 227.11 |
| 40 | 198.34 | 208.41 | 217.40 | 225.48 | 232.76 | 239.35 |
| 41 | 213.25 | 222.47 | 230.69 | 238.08 | 244.74 | 250.78 |
| 42 | 227.22 | 235.56 | 243.04 | 249.75 | 255.79 | 261.26 |
| 43 | 239.68 | 247.19 | 253.89 | 259.91 | 265.34 | 270.25 |
| 44 | 250.41 | 257.07 | 263.03 | 268.38 | 273.18 | 277.54 |
| 45 | 259.24 | 265.07 | 270.27 | 274.95 | 279.15 | 282.96 |
| 46 | 265.62 | 270.62 | 275.10 | 279.11 | 282.74 | 286.01 |
| 47 | 268.85 | 273.07 | 276.82 | 280.20 | 283.25 | 286.00 |
| 48 | 267.85 | 271.29 | 274.35 | 277.12 | 279.61 | 281.86 |
| 49 | 261.60 | 264.30 | 266.72 | 268.89 | 270.85 | 272.63 |
| 50 | 248.18 | 250.21 | 252.02 | 253.66 | 255.14 | 256.47 |
| 51 | 228.50 | 229.93 | 231.20 | 232.35 | 233.37 | 234.31 |
| 52 | 200.49 | 201.40 | 202.20 | 202.92 | 203.57 | 204.16 |
| 53 | 163.74 | 164.22 | 164.63 | 165.02 | 165.35 | 165.67 |
| 54 | 116.83 | 117.00 | 117.15 | 117.28 | 117.41 | 117.52 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM OF 27 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20 | 60.64 | 63.65 | 66.84 | 70.21 | 73.81 | 77.68 |
| 21 | 62.41 | 65.71 | 69.25 | 73.01 | 77.06 | 81.43 |
| 22 | 64.63 | 68.30 | 72.24 | 76.46 | 81.05 | 86.01 |
| 23 | 67.38 | 71.49 | 75.92 | 80.72 | 85.91 | 91.54 |
| 24 | 70.79 | 75.41 | 80.44 | 85.90 | 91.80 | 98.15 |
| 25 | 74.97 | 80.25 | 85.96 | 92.15 | 98.82 | 106.01 |
| 26 | 80.13 | 86.13 | 92.63 | 99.63 | 107.17 | 115.26 |
| 27 | 86.42 | 93.25 | 100.59 | 108.51 | 117.03 | 124.82 |
| 28 | 94.01 | 101.73 | 110.06 | 119.01 | 127.19 | 134.70 |
| 29 | 103.09 | 111.84 | 121.24 | 129.83 | 137.69 | 144.91 |
| 30 | 113.87 | 123.75 | 132.77 | 141.00 | 148.56 | 155.48 |
| 31 | 126.61 | 136.06 | 144.68 | 152.57 | 159.79 | 166.41 |
| 32 | 139.74 | 148.77 | 157.00 | 164.52 | 171.41 | 177.74 |
| 33 | 153.31 | 161.90 | 169.74 | 176.89 | 183.45 | 189.47 |
| 34 | 167.11 | 175.26 | 182.70 | 189.50 | 195.71 | 201.44 |
| 35 | 180.83 | 188.54 | 195.54 | 202.00 | 207.87 | 213.28 |
| 36 | 194.48 | 201.76 | 208.37 | 214.43 | 219.97 | 225.06 |
| 37 | 207.93 | 214.74 | 220.95 | 226.62 | 231.83 | 236.60 |
| 38 | 221.02 | 227.37 | 233.17 | 238.45 | 243.31 | 247.76 |
| 39 | 233.58 | 239.47 | 244.85 | 249.76 | 254.26 | 258.39 |
| 40 | 245.33 | 250.75 | 253.70 | 260.23 | 264.38 | 268.17 |
| 41 | 256.23 | 261.20 | 265.73 | 269.88 | 273.66 | 277.15 |
| 42 | 266.20 | 270.71 | 274.82 | 278.58 | 282.03 | 285.18 |
| 43 | 274.71 | 278.74 | 282.44 | 285.81 | 288.91 | 291.74 |
| 44 | 281.48 | 285.08 | 288.35 | 291.35 | 294.10 | 296.59 |
| 45 | 286.42 | 289.57 | 292.43 | 295.04 | 297.45 | 299.65 |
| 46 | 288.98 | 291.68 | 294.14 | 296.39 | 298.45 | 300.35 |
| 47 | 288.50 | 290.77 | 292.84 | 294.73 | 296.46 | 298.04 |
| 48 | 283.90 | 285.76 | 287.45 | 288.99 | 290.41 | 291.71 |
| 49 | 274.24 | 275.70 | 277.03 | 278.25 | 279.37 | 280.39 |
| 50 | 257.68 | 258.76 | 259.77 | 260.68 | 261.51 | 262.29 |
| 51 | 235.15 | 235.93 | 236.62 | 237.26 | 237.84 | 238.38 |
| 52 | 204.68 | 205.17 | 205.62 | 206.01 | 206.39 | 206.73 |
| 53 | 165.94 | 166.21 | 166.43 | 166.65 | 166.84 | 167.03 |
| 54 | 117.61 | 117.70 | 117.78 | 117.86 | 117.93 | 117.99 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

TABLE 2A

*(For policies entered into or adjusted on or after
1st March 1995 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 OF | LOAN 4 | 5 | 6 |
|----------------------|--------|--------|--------------|-----------|--------|--------|
| 20 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 21 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 22 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 23 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 24 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 25 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 26 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 27 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 28 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 15.94 |
| 29 | 3.18 | 5.81 | 8.39 | 10.94 | 13.46 | 16.00 |
| 30 | 3.18 | 5.81 | 8.39 | 10.94 | 13.53 | 16.21 |
| 31 | 3.18 | 5.81 | 8.39 | 11.05 | 13.79 | 16.67 |
| 32 | 3.18 | 5.81 | 8.52 | 11.38 | 14.35 | 17.50 |
| 33 | 3.18 | 6.01 | 8.98 | 12.10 | 15.39 | 18.84 |
| 34 | 3.38 | 6.48 | 9.73 | 13.17 | 16.79 | 20.62 |
| 35 | 3.58 | 6.99 | 10.59 | 14.37 | 18.39 | 22.49 |
| 36 | 3.91 | 7.65 | 11.62 | 15.83 | 20.35 | 25.18 |
| 37 | 4.27 | 8.42 | 12.84 | 17.60 | 22.68 | 28.07 |
| 38 | 4.68 | 9.33 | 14.33 | 19.68 | 25.36 | 31.41 |
| 39 | 5.13 | 10.47 | 16.10 | 22.09 | 28.45 | 35.23 |
| 40 | 5.80 | 11.71 | 18.00 | 24.69 | 31.82 | 39.42 |
| 41 | 6.57 | 13.18 | 20.22 | 27.71 | 35.72 | 44.28 |
| 42 | 7.59 | 14.99 | 22.88 | 31.29 | 40.33 | 50.03 |
| 43 | 8.57 | 16.89 | 25.75 | 35.26 | 45.51 | 56.65 |
| 44 | 9.63 | 19.00 | 29.02 | 39.86 | 51.63 | 64.53 |
| 45 | 11.03 | 21.63 | 33.08 | 45.56 | 59.27 | 74.39 |
| 46 | 12.77 | 24.91 | 38.16 | 52.73 | 68.85 | 86.37 |
| 47 | 14.95 | 29.08 | 44.61 | 61.80 | 80.47 | 100.53 |
| 48 | 17.64 | 34.26 | 52.65 | 72.52 | 93.82 | 116.55 |
| 49 | 21.20 | 40.93 | 62.10 | 84.66 | 108.70 | 134.25 |
| 50 | 25.45 | 47.83 | 71.67 | 97.02 | 124.00 | 152.64 |
| 51 | 30.96 | 56.12 | 82.87 | 111.30 | 141.50 | 173.51 |
| 52 | 36.47 | 64.71 | 94.69 | 126.53 | 160.29 | 196.01 |
| 53 | 42.82 | 74.46 | 108.05 | 143.63 | 181.30 | 221.11 |
| 54 | 50.04 | 85.47 | 123.01 | 162.71 | 204.68 | 249.00 |
| 55 | 60.39 | 99.97 | 141.84 | 186.08 | 232.78 | 282.01 |
| 56 | 67.30 | 111.48 | 158.15 | 207.41 | 259.30 | 293.80 |
| 57 | 74.93 | 124.20 | 176.15 | 230.92 | 263.70 | 285.47 |
| 58 | 83.25 | 138.13 | 195.93 | 224.76 | 242.03 | 253.50 |
| 59 | 92.49 | 153.52 | 173.84 | 183.99 | 190.06 | 194.08 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 40 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM OF 9 | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|--------------|------------|--------|--------|
| 20 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 21 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 22 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 29.99 |
| 23 | 18.37 | 20.77 | 23.14 | 25.46 | 27.74 | 30.01 |
| 24 | 18.37 | 20.77 | 23.14 | 25.46 | 27.78 | 30.12 |
| 25 | 18.37 | 20.77 | 23.14 | 25.50 | 27.88 | 30.32 |
| 26 | 18.37 | 20.77 | 23.17 | 25.62 | 28.11 | 30.68 |
| 27 | 18.37 | 20.82 | 23.31 | 25.86 | 28.51 | 31.27 |
| 28 | 18.43 | 20.98 | 23.60 | 26.33 | 29.17 | 32.15 |
| 29 | 18.60 | 21.30 | 24.13 | 27.06 | 30.15 | 33.42 |
| 30 | 19.00 | 21.89 | 24.95 | 28.17 | 31.59 | 35.20 |
| 31 | 19.69 | 22.87 | 26.22 | 29.77 | 33.57 | 37.60 |
| 32 | 20.81 | 24.31 | 28.03 | 32.00 | 36.22 | 40.71 |
| 33 | 22.50 | 26.41 | 30.56 | 34.99 | 39.70 | 44.71 |
| 34 | 24.72 | 29.09 | 33.73 | 38.68 | 43.94 | 49.56 |
| 35 | 27.29 | 32.16 | 37.35 | 42.88 | 48.79 | 55.10 |
| 36 | 30.31 | 35.77 | 41.58 | 47.81 | 54.43 | 61.56 |
| 37 | 33.82 | 39.95 | 46.48 | 53.45 | 60.96 | 69.04 |
| 38 | 37.86 | 44.73 | 52.07 | 59.96 | 68.48 | 77.76 |
| 39 | 42.45 | 50.18 | 58.48 | 67.47 | 77.23 | 87.97 |
| 40 | 47.54 | 56.29 | 65.76 | 76.07 | 87.41 | 99.76 |
| 41 | 53.49 | 63.48 | 74.37 | 86.33 | 99.39 | 113.55 |
| 42 | 60.57 | 72.09 | 84.74 | 98.57 | 113.54 | 129.65 |
| 43 | 68.84 | 82.25 | 96.88 | 112.73 | 129.78 | 148.05 |
| 44 | 78.76 | 94.28 | 111.06 | 129.10 | 148.44 | 169.09 |
| 45 | 90.86 | 108.67 | 127.78 | 148.22 | 170.04 | 193.29 |
| 46 | 105.27 | 125.49 | 147.14 | 170.21 | 194.75 | 220.80 |
| 47 | 121.98 | 144.88 | 169.24 | 195.15 | 222.64 | 251.76 |
| 48 | 140.75 | 166.49 | 193.83 | 222.81 | 253.52 | 285.93 |
| 49 | 161.44 | 190.25 | 220.80 | 253.14 | 287.52 | 323.41 |
| 50 | 183.02 | 215.20 | 249.26 | 285.26 | 323.24 | 354.68 |
| 51 | 207.43 | 243.30 | 281.20 | 321.18 | 353.70 | 380.63 |
| 52 | 233.81 | 273.73 | 315.83 | 349.32 | 376.58 | 399.13 |
| 53 | 263.16 | 307.52 | 341.84 | 369.16 | 391.36 | 409.75 |
| 54 | 295.73 | 350.62 | 357.64 | 379.11 | 396.60 | 411.05 |
| 55 | 317.05 | 343.20 | 363.45 | 379.58 | 392.67 | 403.51 |
| 56 | 318.36 | 336.71 | 350.90 | 362.19 | 371.36 | 378.96 |
| 57 | 300.99 | 312.56 | 321.52 | 328.65 | 334.45 | 339.24 |
| 58 | 261.67 | 267.77 | 272.49 | 276.25 | 279.30 | 281.82 |
| 59 | 196.94 | 199.10 | 200.77 | 202.09 | 203.15 | 204.05 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 20 | 32.20 | 34.37 | 36.50 | 38.65 | 40.80 | 43.01 |
| 21 | 32.20 | 34.39 | 36.57 | 38.79 | 41.05 | 43.36 |
| 22 | 32.23 | 34.45 | 36.73 | 39.05 | 41.41 | 43.87 |
| 23 | 32.31 | 34.62 | 37.00 | 39.43 | 41.97 | 44.61 |
| 24 | 32.49 | 34.93 | 37.44 | 40.04 | 42.77 | 45.63 |
| 25 | 32.83 | 35.40 | 38.09 | 40.92 | 43.89 | 47.01 |
| 26 | 33.34 | 36.13 | 39.06 | 42.13 | 45.39 | 48.81 |
| 27 | 34.13 | 37.18 | 40.38 | 43.77 | 47.34 | 51.14 |
| 28 | 35.29 | 38.62 | 42.15 | 45.90 | 49.87 | 54.08 |
| 29 | 36.90 | 40.57 | 44.49 | 48.64 | 53.04 | 57.76 |
| 30 | 39.06 | 43.14 | 47.47 | 52.11 | 57.03 | 62.33 |
| 31 | 41.86 | 46.41 | 51.27 | 56.44 | 61.99 | 67.96 |
| 32 | 45.48 | 50.58 | 56.02 | 61.82 | 68.11 | 74.93 |
| 33 | 50.06 | 55.78 | 61.89 | 68.50 | 75.66 | 83.48 |
| 34 | 55.57 | 62.02 | 68.95 | 76.48 | 84.72 | 93.69 |
| 35 | 61.87 | 69.18 | 77.12 | 85.80 | 95.24 | 105.48 |
| 36 | 69.25 | 77.60 | 86.73 | 96.70 | 107.50 | 119.15 |
| 37 | 77.85 | 87.48 | 97.99 | 109.37 | 121.66 | 134.88 |
| 38 | 87.92 | 98.99 | 111.02 | 123.97 | 137.91 | 152.85 |
| 39 | 99.67 | 112.35 | 126.01 | 140.72 | 156.48 | 173.32 |
| 40 | 113.15 | 127.59 | 143.10 | 159.73 | 177.49 | 196.42 |
| 41 | 128.79 | 145.17 | 162.71 | 181.44 | 201.41 | 222.63 |
| 42 | 146.94 | 165.47 | 185.23 | 206.26 | 228.64 | 252.37 |
| 43 | 167.60 | 188.46 | 210.64 | 234.23 | 259.24 | 285.70 |
| 44 | 191.10 | 214.53 | 239.38 | 265.73 | 293.61 | 318.13 |
| 45 | 217.99 | 244.20 | 271.96 | 301.31 | 326.97 | 349.55 |
| 46 | 248.43 | 277.68 | 308.60 | 335.42 | 358.83 | 379.45 |
| 47 | 282.59 | 315.14 | 343.13 | 367.38 | 388.58 | 407.25 |
| 48 | 320.24 | 349.40 | 374.46 | 396.18 | 415.18 | 431.87 |
| 49 | 353.72 | 379.50 | 401.66 | 420.86 | 437.66 | 452.43 |
| 50 | 381.10 | 403.56 | 422.86 | 439.61 | 454.22 | 467.09 |
| 51 | 403.24 | 422.45 | 438.99 | 453.32 | 465.84 | 476.86 |
| 52 | 418.07 | 434.19 | 448.02 | 460.02 | 470.52 | 479.75 |
| 53 | 425.18 | 438.33 | 449.61 | 459.40 | 467.95 | 475.48 |
| 54 | 423.20 | 433.54 | 442.42 | 450.11 | 456.84 | 462.76 |
| 55 | 412.63 | 420.38 | 427.04 | 432.81 | 437.85 | 442.30 |
| 56 | 385.34 | 390.78 | 395.45 | 399.48 | 403.03 | 406.14 |
| 57 | 343.28 | 346.71 | 349.65 | 352.22 | 354.44 | 356.40 |
| 58 | 283.94 | 285.76 | 287.32 | 288.64 | 289.82 | 290.87 |
| 59 | 204.79 | 205.44 | 205.97 | 206.45 | 206.87 | 207.22 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 42 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 20 | 45.26 | 47.57 | 49.96 | 52.46 | 55.05 | 57.77 |
| 21 | 45.74 | 48.21 | 50.77 | 53.48 | 56.29 | 59.28 |
| 22 | 46.41 | 49.09 | 51.88 | 54.81 | 57.91 | 61.16 |
| 23 | 47.37 | 50.27 | 53.31 | 56.54 | 59.94 | 63.55 |
| 24 | 48.65 | 51.82 | 55.16 | 58.71 | 62.47 | 66.49 |
| 25 | 50.30 | 53.82 | 57.50 | 61.44 | 65.63 | 70.12 |
| 26 | 52.46 | 56.32 | 60.42 | 64.82 | 69.52 | 74.60 |
| 27 | 55.17 | 59.47 | 64.07 | 68.99 | 74.32 | 80.12 |
| 28 | 58.58 | 63.39 | 68.54 | 74.14 | 80.23 | 86.84 |
| 29 | 62.80 | 68.22 | 74.07 | 80.48 | 87.43 | 94.96 |
| 30 | 68.03 | 74.18 | 80.90 | 88.20 | 96.12 | 104.67 |
| 31 | 74.44 | 81.51 | 89.20 | 97.52 | 106.51 | 116.20 |
| 32 | 82.35 | 90.45 | 99.21 | 108.68 | 118.87 | 129.81 |
| 33 | 92.00 | 101.23 | 111.20 | 121.92 | 133.44 | 145.77 |
| 34 | 103.41 | 113.90 | 125.20 | 137.34 | 150.32 | 164.20 |
| 35 | 116.54 | 128.44 | 141.22 | 154.88 | 169.48 | 185.05 |
| 36 | 131.69 | 145.15 | 159.55 | 174.93 | 191.31 | 208.72 |
| 37 | 149.05 | 164.23 | 180.42 | 197.66 | 215.99 | 235.45 |
| 38 | 168.85 | 185.90 | 204.06 | 223.35 | 243.82 | 262.33 |
| 39 | 191.30 | 210.43 | 230.74 | 252.28 | 271.70 | 289.24 |
| 40 | 216.56 | 237.97 | 260.63 | 281.00 | 299.33 | 315.93 |
| 41 | 245.16 | 269.04 | 290.38 | 309.54 | 326.81 | 342.41 |
| 42 | 277.50 | 299.88 | 319.87 | 337.81 | 354.00 | 368.63 |
| 43 | 309.14 | 329.99 | 348.61 | 365.36 | 380.41 | 394.05 |
| 44 | 339.83 | 359.15 | 376.42 | 391.92 | 405.90 | 418.54 |
| 45 | 369.52 | 387.30 | 403.20 | 417.47 | 430.32 | 441.95 |
| 46 | 397.70 | 413.94 | 428.45 | 441.48 | 453.24 | 463.84 |
| 47 | 423.74 | 438.44 | 451.57 | 463.38 | 473.98 | 483.61 |
| 48 | 446.65 | 459.82 | 471.57 | 482.14 | 491.65 | 500.24 |
| 49 | 465.50 | 477.12 | 487.52 | 496.85 | 505.27 | 512.88 |
| 50 | 478.49 | 488.62 | 497.67 | 505.83 | 513.15 | 519.78 |
| 51 | 486.60 | 495.28 | 503.05 | 510.01 | 516.28 | 521.96 |
| 52 | 487.92 | 495.20 | 501.69 | 507.52 | 512.79 | 517.54 |
| 53 | 482.15 | 488.07 | 493.36 | 498.12 | 502.40 | 506.28 |
| 54 | 468.01 | 472.67 | 476.85 | 480.58 | 483.95 | 487.00 |
| 55 | 446.21 | 449.71 | 452.85 | 455.64 | 458.18 | 460.46 |
| 56 | 408.89 | 411.33 | 413.53 | 415.50 | 417.26 | 418.87 |
| 57 | 358.15 | 359.70 | 361.07 | 362.31 | 363.43 | 364.46 |
| 58 | 291.77 | 292.59 | 293.32 | 293.97 | 294.56 | 295.10 |
| 59 | 207.54 | 207.83 | 208.10 | 208.32 | 208.52 | 208.70 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM OF 27 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 60.64 | 63.65 | 66.84 | 70.21 | 73.81 | 77.68 |
| 21 | 62.41 | 65.71 | 69.25 | 73.01 | 77.06 | 81.43 |
| 22 | 64.63 | 68.30 | 72.24 | 76.46 | 81.05 | 86.01 |
| 23 | 67.38 | 71.49 | 75.92 | 80.72 | 85.91 | 91.54 |
| 24 | 70.79 | 75.41 | 80.44 | 85.90 | 91.80 | 98.15 |
| 25 | 74.97 | 80.25 | 85.94 | 92.15 | 98.82 | 106.01 |
| 26 | 80.15 | 86.13 | 92.63 | 99.63 | 107.17 | 115.26 |
| 27 | 86.42 | 93.25 | 100.59 | 108.51 | 117.03 | 126.13 |
| 28 | 94.01 | 101.73 | 110.06 | 119.01 | 128.58 | 138.82 |
| 29 | 103.09 | 111.84 | 121.24 | 131.31 | 142.08 | 153.56 |
| 30 | 113.87 | 123.75 | 134.35 | 145.64 | 157.74 | 170.60 |
| 31 | 126.61 | 137.75 | 149.65 | 162.34 | 175.87 | 190.23 |
| 32 | 141.54 | 154.06 | 167.42 | 181.64 | 196.74 | 210.59 |
| 33 | 158.96 | 173.02 | 187.98 | 203.86 | 218.40 | 231.73 |
| 34 | 178.97 | 194.72 | 211.41 | 226.68 | 240.67 | 253.49 |
| 35 | 201.60 | 219.17 | 235.20 | 249.83 | 263.25 | 275.55 |
| 36 | 227.21 | 244.03 | 259.34 | 273.36 | 286.20 | 297.97 |
| 37 | 253.08 | 269.14 | 283.76 | 297.13 | 309.38 | 320.62 |
| 38 | 279.11 | 294.38 | 308.31 | 321.02 | 332.69 | 343.37 |
| 39 | 305.17 | 319.65 | 332.85 | 344.92 | 355.97 | 366.12 |
| 40 | 330.97 | 344.66 | 357.13 | 368.54 | 378.99 | 388.58 |
| 41 | 356.59 | 369.45 | 381.20 | 391.93 | 401.77 | 410.80 |
| 42 | 381.90 | 393.95 | 404.96 | 415.02 | 424.23 | 432.67 |
| 43 | 406.43 | 417.66 | 427.92 | 437.30 | 445.89 | 453.77 |
| 44 | 429.98 | 440.42 | 449.92 | 458.61 | 466.57 | 473.86 |
| 45 | 452.50 | 462.09 | 470.84 | 478.84 | 486.14 | 492.87 |
| 46 | 473.47 | 482.23 | 490.21 | 497.52 | 504.21 | 510.35 |
| 47 | 492.32 | 500.25 | 507.48 | 514.08 | 520.14 | 525.69 |
| 48 | 508.05 | 515.14 | 521.62 | 527.54 | 532.95 | 537.92 |
| 49 | 519.78 | 526.06 | 531.78 | 537.01 | 541.81 | 546.20 |
| 50 | 525.79 | 531.25 | 536.25 | 540.80 | 544.98 | 548.82 |
| 51 | 527.11 | 531.79 | 536.05 | 539.95 | 543.52 | 546.81 |
| 52 | 521.84 | 525.77 | 529.33 | 532.62 | 535.62 | 538.36 |
| 53 | 509.80 | 512.99 | 515.90 | 518.57 | 521.01 | 523.26 |
| 54 | 489.77 | 492.29 | 494.57 | 496.68 | 498.60 | 500.35 |
| 55 | 462.54 | 464.42 | 466.15 | 467.71 | 469.15 | 470.47 |
| 56 | 420.33 | 421.64 | 422.85 | 423.96 | 424.96 | 425.89 |
| 57 | 365.37 | 366.19 | 366.96 | 367.65 | 368.29 | 368.88 |
| 58 | 295.59 | 296.02 | 296.42 | 296.80 | 297.13 | 297.44 |
| 59 | 208.89 | 209.03 | 209.17 | 209.31 | 209.41 | 209.54 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

TABLE 3

(For policies entered into or adjusted before 1st March 1995)

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR MALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home
Protection Insurance Scheme)

p. 44 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 OF | LOAN 4 | 5 | 6 |
|----------------------|-------|--------|--------------|-----------|--------|--------|
| 20 | 4.75 | 8.01 | 11.25 | 14.50 | 17.76 | 21.02 |
| 21 | 4.75 | 8.01 | 11.32 | 14.61 | 17.90 | 21.19 |
| 22 | 4.75 | 8.11 | 11.46 | 14.80 | 18.13 | 21.44 |
| 23 | 4.75 | 8.11 | 11.49 | 14.84 | 18.21 | 21.54 |
| 24 | 4.75 | 8.17 | 11.56 | 14.96 | 18.32 | 21.69 |
| 25 | 4.75 | 8.17 | 11.59 | 15.00 | 18.39 | 21.78 |
| 26 | 4.75 | 8.23 | 11.66 | 15.08 | 18.52 | 22.01 |
| 27 | 4.75 | 8.23 | 11.66 | 15.13 | 18.66 | 22.27 |
| 28 | 4.75 | 8.23 | 11.73 | 15.33 | 19.00 | 22.71 |
| 29 | 4.75 | 8.32 | 11.98 | 15.75 | 19.53 | 23.42 |
| 30 | 4.75 | 8.49 | 12.34 | 16.21 | 20.18 | 24.32 |
| 31 | 4.75 | 8.71 | 12.64 | 16.69 | 20.95 | 25.42 |
| 32 | 4.75 | 8.72 | 12.86 | 17.23 | 21.85 | 26.74 |
| 33 | 4.75 | 9.04 | 13.56 | 18.33 | 23.41 | 28.79 |
| 34 | 5.05 | 9.73 | 14.71 | 19.98 | 25.56 | 31.53 |
| 35 | 5.35 | 10.51 | 15.97 | 21.78 | 27.99 | 34.69 |
| 36 | 5.84 | 11.50 | 17.55 | 24.01 | 30.99 | 38.49 |
| 37 | 6.35 | 12.65 | 19.40 | 26.68 | 34.52 | 42.91 |
| 38 | 6.97 | 14.02 | 21.64 | 29.84 | 38.62 | 48.02 |
| 39 | 7.73 | 15.73 | 24.30 | 33.48 | 43.30 | 53.84 |
| 40 | 8.65 | 17.59 | 27.17 | 37.43 | 48.44 | 60.25 |
| 41 | 9.84 | 19.82 | 30.52 | 42.01 | 54.38 | 67.69 |
| 42 | 11.34 | 22.52 | 34.53 | 47.45 | 61.37 | 76.46 |
| 43 | 12.80 | 25.35 | 38.87 | 53.45 | 69.27 | 86.57 |
| 44 | 14.38 | 28.51 | 43.79 | 60.39 | 78.57 | 98.61 |
| 45 | 16.46 | 32.49 | 49.92 | 69.05 | 90.19 | 113.29 |
| 46 | 19.06 | 37.40 | 57.59 | 79.92 | 104.31 | 130.63 |
| 47 | 22.31 | 43.67 | 67.31 | 93.07 | 120.81 | 150.55 |
| 48 | 26.35 | 51.46 | 78.65 | 107.82 | 139.07 | 172.46 |
| 49 | 31.67 | 60.26 | 90.87 | 123.63 | 158.59 | 195.86 |
| 50 | 38.00 | 70.05 | 104.32 | 140.92 | 179.94 | 221.48 |
| 51 | 46.23 | 82.11 | 120.44 | 161.27 | 204.76 | 253.56 |
| 52 | 54.48 | 94.58 | 137.32 | 182.82 | 209.99 | 228.00 |
| 53 | 63.98 | 108.70 | 156.34 | 180.06 | 194.24 | 203.62 |
| 54 | 74.73 | 124.61 | 141.19 | 149.45 | 154.38 | 157.65 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 | OF 10 | LOAN 11 | 12 |
|----------------------|--------|--------|-----------|----------|------------|--------|
| 20 | 24.25 | 27.48 | 30.69 | 33.86 | 37.02 | 40.16 |
| 21 | 24.47 | 27.71 | 30.94 | 34.14 | 37.36 | 40.60 |
| 22 | 24.74 | 28.01 | 31.27 | 34.53 | 37.83 | 41.13 |
| 23 | 24.86 | 28.15 | 31.48 | 34.83 | 38.20 | 41.60 |
| 24 | 25.03 | 28.40 | 31.82 | 35.25 | 38.74 | 42.32 |
| 25 | 25.21 | 28.68 | 32.19 | 35.75 | 39.40 | 43.16 |
| 26 | 25.54 | 29.10 | 32.74 | 36.48 | 40.37 | 44.40 |
| 27 | 25.91 | 29.62 | 33.45 | 37.44 | 41.59 | 45.96 |
| 28 | 26.51 | 30.45 | 34.53 | 38.82 | 43.32 | 48.08 |
| 29 | 27.46 | 31.67 | 36.08 | 40.76 | 45.68 | 50.93 |
| 30 | 28.66 | 33.23 | 38.04 | 43.15 | 48.62 | 54.43 |
| 31 | 30.14 | 35.13 | 40.44 | 46.11 | 52.16 | 58.64 |
| 32 | 31.91 | 37.42 | 43.32 | 49.63 | 56.38 | 63.61 |
| 33 | 34.52 | 40.68 | 47.26 | 54.31 | 61.85 | 69.92 |
| 34 | 37.94 | 44.81 | 52.17 | 60.05 | 68.49 | 77.53 |
| 35 | 41.86 | 49.55 | 57.79 | 66.59 | 76.05 | 86.20 |
| 36 | 46.53 | 55.12 | 64.34 | 74.23 | 84.85 | 96.29 |
| 37 | 51.91 | 61.55 | 71.89 | 83.00 | 94.99 | 108.00 |
| 38 | 58.10 | 68.91 | 80.54 | 93.09 | 106.73 | 121.63 |
| 39 | 65.14 | 77.31 | 90.45 | 104.74 | 120.38 | 137.44 |
| 40 | 72.98 | 86.73 | 101.71 | 118.13 | 136.05 | 155.48 |
| 41 | 82.09 | 97.80 | 115.03 | 133.85 | 154.26 | 176.29 |
| 42 | 92.94 | 111.04 | 130.83 | 152.28 | 175.41 | 200.29 |
| 43 | 105.61 | 126.42 | 148.98 | 173.31 | 199.42 | 227.36 |
| 44 | 120.53 | 144.26 | 169.83 | 197.27 | 226.61 | 257.92 |
| 45 | 138.29 | 165.18 | 194.01 | 224.83 | 257.69 | 284.70 |
| 46 | 158.93 | 189.22 | 221.57 | 256.04 | 283.90 | 306.80 |
| 47 | 182.36 | 216.32 | 252.48 | 281.07 | 304.20 | 323.21 |
| 48 | 208.03 | 245.92 | 275.12 | 298.20 | 316.86 | 332.20 |
| 49 | 235.54 | 265.06 | 287.78 | 305.75 | 320.27 | 332.23 |
| 50 | 250.94 | 272.83 | 289.69 | 303.04 | 313.83 | 322.69 |
| 51 | 253.98 | 269.17 | 280.87 | 290.13 | 297.61 | 303.76 |
| 52 | 240.76 | 250.25 | 257.56 | 263.34 | 268.01 | 271.87 |
| 53 | 210.28 | 215.23 | 219.04 | 222.06 | 224.49 | 226.50 |
| 54 | 159.96 | 161.69 | 163.02 | 164.06 | 164.93 | 165.61 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 46 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 20 | 43.35 | 46.52 | 49.70 | 52.94 | 56.24 | 59.64 |
| 21 | 43.84 | 47.10 | 50.42 | 53.82 | 57.31 | 60.92 |
| 22 | 44.46 | 47.87 | 51.35 | 54.96 | 58.69 | 62.57 |
| 23 | 45.10 | 48.68 | 52.37 | 56.22 | 60.24 | 64.47 |
| 24 | 45.98 | 49.80 | 53.76 | 57.91 | 62.29 | 66.91 |
| 25 | 47.10 | 51.18 | 55.47 | 60.02 | 64.82 | 69.90 |
| 26 | 48.62 | 53.04 | 57.75 | 62.74 | 68.04 | 73.64 |
| 27 | 50.55 | 55.43 | 60.60 | 66.11 | 71.95 | 78.20 |
| 28 | 53.14 | 58.52 | 64.24 | 70.35 | 76.84 | 83.79 |
| 29 | 56.53 | 62.48 | 68.85 | 75.62 | 82.87 | 90.64 |
| 30 | 60.65 | 67.28 | 74.36 | 81.93 | 90.03 | 98.75 |
| 31 | 65.56 | 72.96 | 80.85 | 89.33 | 98.46 | 108.31 |
| 32 | 71.33 | 79.59 | 88.47 | 98.00 | 108.32 | 119.56 |
| 33 | 78.57 | 87.84 | 97.82 | 108.63 | 120.40 | 135.21 |
| 34 | 87.22 | 97.67 | 108.99 | 121.33 | 134.76 | 149.50 |
| 35 | 97.15 | 109.00 | 121.93 | 136.02 | 151.28 | 167.73 |
| 36 | 108.72 | 122.29 | 137.05 | 153.06 | 170.34 | 188.90 |
| 37 | 122.23 | 137.73 | 154.51 | 172.64 | 192.13 | 213.03 |
| 38 | 137.90 | 155.53 | 174.55 | 195.01 | 216.94 | 240.37 |
| 39 | 155.95 | 175.92 | 197.40 | 220.42 | 245.00 | 266.42 |
| 40 | 176.45 | 198.99 | 223.14 | 248.94 | 271.27 | 290.73 |
| 41 | 199.96 | 225.30 | 252.37 | 275.64 | 295.78 | 313.33 |
| 42 | 226.88 | 255.31 | 279.52 | 300.33 | 318.33 | 334.04 |
| 43 | 257.19 | 282.35 | 303.79 | 322.22 | 338.18 | 352.06 |
| 44 | 284.02 | 306.04 | 324.82 | 340.95 | 354.90 | 367.06 |
| 45 | 307.21 | 326.23 | 342.42 | 356.35 | 368.39 | 378.89 |
| 46 | 325.92 | 342.02 | 355.78 | 367.57 | 377.78 | 386.69 |
| 47 | 339.06 | 352.44 | 363.83 | 373.63 | 382.10 | 389.50 |
| 48 | 345.01 | 355.81 | 364.99 | 372.90 | 379.74 | 385.71 |
| 49 | 342.19 | 350.60 | 357.77 | 363.92 | 369.26 | 373.90 |
| 50 | 330.09 | 336.33 | 341.65 | 346.22 | 350.18 | 353.61 |
| 51 | 308.88 | 313.21 | 316.90 | 320.07 | 322.80 | 325.20 |
| 52 | 275.07 | 277.76 | 280.08 | 282.06 | 283.77 | 285.27 |
| 53 | 228.16 | 229.58 | 230.78 | 231.82 | 232.71 | 233.49 |
| 54 | 166.21 | 166.69 | 167.11 | 167.46 | 167.78 | 168.04 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 47

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 20 | 63.15 | 66.80 | 70.59 | 74.60 | 78.80 | 83.23 |
| 21 | 64.69 | 68.62 | 72.78 | 77.15 | 81.75 | 86.63 |
| 22 | 66.66 | 70.95 | 75.50 | 80.29 | 85.35 | 90.74 |
| 23 | 68.93 | 73.64 | 78.62 | 83.92 | 89.53 | 95.50 |
| 24 | 71.80 | 77.00 | 82.50 | 88.36 | 94.61 | 101.29 |
| 25 | 75.29 | 81.04 | 87.14 | 93.66 | 100.64 | 108.15 |
| 26 | 79.63 | 85.99 | 92.80 | 100.10 | 107.96 | 116.47 |
| 27 | 84.84 | 91.95 | 99.56 | 107.78 | 116.71 | 126.37 |
| 28 | 91.22 | 99.19 | 107.78 | 117.12 | 127.25 | 138.18 |
| 29 | 98.96 | 107.97 | 117.73 | 128.35 | 139.83 | 152.19 |
| 30 | 108.16 | 118.40 | 129.52 | 141.55 | 154.51 | 168.45 |
| 31 | 119.03 | 130.68 | 143.30 | 156.89 | 171.50 | 187.19 |
| 32 | 131.78 | 144.99 | 159.25 | 174.59 | 191.03 | 208.60 |
| 33 | 147.07 | 162.03 | 178.12 | 195.37 | 213.79 | 230.25 |
| 34 | 165.01 | 181.88 | 199.97 | 219.30 | 236.52 | 251.86 |
| 35 | 185.44 | 204.42 | 224.71 | 242.70 | 258.72 | 273.01 |
| 36 | 208.83 | 230.11 | 248.93 | 265.62 | 280.44 | 293.71 |
| 37 | 235.37 | 255.01 | 272.38 | 287.78 | 301.50 | 313.72 |
| 38 | 260.89 | 278.95 | 294.91 | 309.07 | 321.65 | 332.90 |
| 39 | 285.17 | 301.67 | 316.26 | 329.19 | 340.71 | 350.99 |
| 40 | 307.76 | 322.75 | 336.01 | 347.75 | 358.21 | 367.54 |
| 41 | 328.70 | 342.22 | 354.16 | 364.75 | 374.19 | 382.59 |
| 42 | 347.77 | 359.86 | 370.55 | 380.02 | 388.44 | 395.97 |
| 43 | 364.23 | 374.94 | 384.59 | 392.79 | 400.26 | 406.92 |
| 44 | 377.71 | 387.10 | 395.37 | 402.71 | 409.26 | 415.07 |
| 45 | 388.08 | 396.15 | 403.30 | 409.65 | 415.28 | 420.32 |
| 46 | 394.48 | 401.34 | 407.59 | 412.77 | 417.56 | 421.82 |
| 47 | 395.95 | 401.65 | 406.67 | 411.14 | 415.10 | 418.64 |
| 48 | 390.93 | 395.53 | 399.59 | 403.18 | 406.39 | 409.25 |
| 49 | 377.96 | 381.54 | 384.70 | 387.51 | 389.98 | 392.23 |
| 50 | 356.63 | 359.29 | 361.63 | 363.70 | 365.56 | 367.22 |
| 51 | 327.30 | 329.12 | 330.76 | 332.20 | 333.48 | 334.63 |
| 52 | 286.58 | 287.72 | 288.74 | 289.64 | 290.45 | 291.15 |
| 53 | 234.16 | 234.77 | 235.30 | 235.76 | 236.19 | 236.57 |
| 54 | 168.28 | 168.50 | 168.67 | 168.85 | 169.00 | 169.12 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM OF 27 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 87.92 | 92.88 | 98.15 | 103.75 | 109.77 | 116.27 |
| 21 | 91.81 | 97.29 | 103.15 | 109.44 | 116.24 | 123.57 |
| 22 | 96.48 | 102.60 | 109.17 | 116.28 | 123.95 | 132.23 |
| 23 | 101.91 | 108.78 | 116.22 | 124.26 | 132.93 | 142.24 |
| 24 | 108.46 | 116.25 | 124.67 | 133.76 | 143.52 | 154.01 |
| 25 | 116.30 | 125.10 | 134.61 | 144.87 | 155.86 | 167.63 |
| 26 | 125.71 | 135.66 | 146.41 | 157.94 | 170.28 | 183.47 |
| 27 | 136.81 | 148.07 | 160.16 | 173.11 | 186.93 | 199.44 |
| 28 | 149.99 | 162.66 | 176.23 | 190.75 | 203.84 | 215.67 |
| 29 | 165.48 | 179.72 | 194.94 | 208.65 | 221.02 | 232.19 |
| 30 | 183.38 | 199.36 | 213.71 | 226.63 | 238.29 | 248.82 |
| 31 | 203.93 | 218.96 | 232.46 | 244.62 | 255.58 | 265.48 |
| 32 | 224.33 | 238.42 | 251.10 | 262.50 | 272.80 | 282.11 |
| 33 | 244.97 | 258.18 | 270.03 | 280.72 | 290.37 | 299.07 |
| 34 | 265.62 | 277.93 | 289.01 | 298.99 | 307.98 | 316.12 |
| 35 | 285.79 | 297.27 | 307.58 | 316.85 | 325.23 | 332.79 |
| 36 | 305.56 | 316.19 | 325.75 | 334.35 | 342.11 | 349.13 |
| 37 | 324.66 | 334.48 | 343.30 | 351.25 | 358.42 | 364.89 |
| 38 | 342.96 | 351.97 | 360.08 | 367.38 | 373.97 | 379.91 |
| 39 | 360.17 | 368.41 | 375.82 | 382.49 | 388.51 | 393.96 |
| 40 | 375.87 | 383.38 | 390.11 | 396.15 | 401.63 | 406.57 |
| 41 | 390.13 | 396.88 | 402.96 | 408.42 | 413.34 | 417.79 |
| 42 | 402.70 | 408.74 | 414.17 | 419.06 | 423.48 | 427.46 |
| 43 | 412.87 | 418.23 | 423.04 | 427.37 | 431.27 | 434.81 |
| 44 | 420.30 | 424.99 | 429.18 | 432.98 | 436.39 | 439.47 |
| 45 | 424.81 | 428.86 | 432.49 | 435.76 | 438.70 | 441.37 |
| 46 | 425.64 | 429.07 | 432.15 | 434.92 | 437.41 | 439.68 |
| 47 | 421.82 | 424.67 | 427.20 | 429.51 | 431.59 | 435.46 |
| 48 | 411.80 | 414.09 | 416.16 | 418.02 | 419.68 | 421.19 |
| 49 | 394.21 | 395.99 | 397.60 | 399.04 | 400.35 | 401.53 |
| 50 | 368.69 | 370.02 | 371.22 | 372.28 | 373.26 | 374.12 |
| 51 | 335.66 | 336.57 | 337.40 | 338.14 | 338.83 | 339.42 |
| 52 | 291.79 | 292.37 | 292.90 | 293.35 | 293.77 | 294.15 |
| 53 | 234.89 | 237.19 | 237.47 | 237.70 | 237.92 | 238.12 |
| 54 | 169.24 | 169.34 | 169.42 | 169.53 | 169.59 | 169.66 |
| 55 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 | 90.19 |

TABLE 3A

*(For policies entered into or adjusted on or after
1st March 1995 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR MALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 49

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 OF | LOAN 4 | 5 | 6 |
|----------------------|--------|--------|--------------|-----------|--------|--------|
| 20 | 4.75 | 8.01 | 11.25 | 14.50 | 17.76 | 21.02 |
| 21 | 4.75 | 8.01 | 11.32 | 14.61 | 17.90 | 21.19 |
| 22 | 4.75 | 8.11 | 11.46 | 14.80 | 18.13 | 21.44 |
| 23 | 4.75 | 8.11 | 11.49 | 14.84 | 18.21 | 21.54 |
| 24 | 4.75 | 8.17 | 11.56 | 14.96 | 18.32 | 21.69 |
| 25 | 4.75 | 8.17 | 11.59 | 15.00 | 18.39 | 21.78 |
| 26 | 4.75 | 8.23 | 11.66 | 15.08 | 18.52 | 22.01 |
| 27 | 4.75 | 8.23 | 11.66 | 15.13 | 18.66 | 22.27 |
| 28 | 4.75 | 8.23 | 11.73 | 15.33 | 19.00 | 22.71 |
| 29 | 4.75 | 8.32 | 11.98 | 15.75 | 19.53 | 23.42 |
| 30 | 4.75 | 8.49 | 12.34 | 16.21 | 20.18 | 24.32 |
| 31 | 4.75 | 8.71 | 12.64 | 16.69 | 20.95 | 25.42 |
| 32 | 4.75 | 8.72 | 12.86 | 17.23 | 21.85 | 26.74 |
| 33 | 4.75 | 9.04 | 13.56 | 18.33 | 23.41 | 28.79 |
| 34 | 5.05 | 9.73 | 14.71 | 19.98 | 25.56 | 31.53 |
| 35 | 5.35 | 10.51 | 15.97 | 21.78 | 27.99 | 34.69 |
| 36 | 5.84 | 11.50 | 17.55 | 24.01 | 30.99 | 38.49 |
| 37 | 6.35 | 12.65 | 19.40 | 26.68 | 34.52 | 42.91 |
| 38 | 6.97 | 14.02 | 21.64 | 29.84 | 38.62 | 48.02 |
| 39 | 7.73 | 15.73 | 24.30 | 33.48 | 43.30 | 53.84 |
| 40 | 8.65 | 17.59 | 27.17 | 37.43 | 48.44 | 60.25 |
| 41 | 9.84 | 19.82 | 30.52 | 42.01 | 54.38 | 67.69 |
| 42 | 11.34 | 22.52 | 34.53 | 47.45 | 61.37 | 76.46 |
| 43 | 12.80 | 25.35 | 38.87 | 53.45 | 69.27 | 86.57 |
| 44 | 14.38 | 28.51 | 43.79 | 60.39 | 78.57 | 98.61 |
| 45 | 16.46 | 32.49 | 49.92 | 69.05 | 90.19 | 113.29 |
| 46 | 19.06 | 37.40 | 57.59 | 79.92 | 104.31 | 130.63 |
| 47 | 22.31 | 43.67 | 67.31 | 93.07 | 120.81 | 150.55 |
| 48 | 26.35 | 51.46 | 78.65 | 107.82 | 139.07 | 172.46 |
| 49 | 31.67 | 60.26 | 90.87 | 123.63 | 158.59 | 195.86 |
| 50 | 38.00 | 70.05 | 104.32 | 140.92 | 179.94 | 221.48 |
| 51 | 46.23 | 82.11 | 120.44 | 161.27 | 204.76 | 250.97 |
| 52 | 54.48 | 94.58 | 137.32 | 182.82 | 231.21 | 282.56 |
| 53 | 63.98 | 108.70 | 156.34 | 206.99 | 260.75 | 317.72 |
| 54 | 74.73 | 124.61 | 177.65 | 233.94 | 293.57 | 356.65 |
| 55 | 90.19 | 145.70 | 204.63 | 267.08 | 333.11 | 402.85 |
| 56 | 100.54 | 162.28 | 227.67 | 296.89 | 369.95 | 418.37 |
| 57 | 111.92 | 180.46 | 252.97 | 329.57 | 375.30 | 405.60 |
| 58 | 124.37 | 200.41 | 280.73 | 320.74 | 344.63 | 360.46 |
| 59 | 138.15 | 222.42 | 250.42 | 264.40 | 272.72 | 278.24 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 50 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 | OF 10 | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|-----------|----------|------------|--------|----|
| 20 | 24.25 | 27.48 | 30.69 | 33.86 | 37.02 | 40.16 | |
| 21 | 24.47 | 27.71 | 30.94 | 34.14 | 37.36 | 40.60 | |
| 22 | 24.74 | 28.01 | 31.27 | 34.53 | 37.83 | 41.13 | |
| 23 | 24.86 | 28.15 | 31.48 | 34.83 | 38.20 | 41.60 | |
| 24 | 25.03 | 28.40 | 31.82 | 35.25 | 38.74 | 42.32 | |
| 25 | 25.21 | 28.68 | 32.19 | 35.75 | 39.40 | 43.16 | |
| 26 | 25.54 | 29.10 | 32.74 | 36.48 | 40.37 | 44.40 | |
| 27 | 25.91 | 29.62 | 33.45 | 37.46 | 41.59 | 45.96 | |
| 28 | 26.51 | 30.45 | 34.53 | 38.82 | 43.32 | 48.08 | |
| 29 | 27.46 | 31.67 | 36.08 | 40.76 | 45.68 | 50.93 | |
| 30 | 28.66 | 33.23 | 38.04 | 43.15 | 48.62 | 54.43 | |
| 31 | 30.14 | 35.13 | 40.44 | 46.11 | 52.16 | 58.64 | |
| 32 | 31.91 | 37.42 | 43.32 | 49.63 | 56.38 | 63.61 | |
| 33 | 34.52 | 40.68 | 47.26 | 54.31 | 61.85 | 69.92 | |
| 34 | 37.94 | 44.81 | 52.17 | 60.05 | 68.49 | 77.53 | |
| 35 | 41.86 | 49.55 | 57.79 | 66.59 | 76.05 | 86.20 | |
| 36 | 46.53 | 55.12 | 64.34 | 74.23 | 84.85 | 96.29 | |
| 37 | 51.91 | 61.55 | 71.89 | 83.00 | 94.99 | 108.00 | |
| 38 | 58.10 | 68.91 | 80.54 | 93.09 | 106.73 | 121.63 | |
| 39 | 65.14 | 77.31 | 90.45 | 104.74 | 120.38 | 137.44 | |
| 40 | 72.98 | 86.73 | 101.71 | 118.13 | 136.05 | 155.48 | |
| 41 | 82.09 | 97.80 | 115.03 | 133.85 | 154.26 | 176.29 | |
| 42 | 92.94 | 111.04 | 130.83 | 152.28 | 175.41 | 200.29 | |
| 43 | 105.61 | 126.42 | 148.98 | 173.31 | 199.42 | 227.36 | |
| 44 | 120.53 | 144.26 | 169.83 | 197.27 | 226.61 | 257.92 | |
| 45 | 138.29 | 165.18 | 194.01 | 224.83 | 257.69 | 292.64 | |
| 46 | 158.93 | 189.22 | 221.57 | 256.04 | 292.72 | 331.63 | |
| 47 | 182.38 | 216.32 | 252.48 | 290.91 | 331.71 | 374.93 | |
| 48 | 208.03 | 245.92 | 286.20 | 328.95 | 374.22 | 422.08 | |
| 49 | 235.54 | 277.72 | 322.48 | 369.89 | 420.00 | 472.90 | |
| 50 | 265.63 | 312.49 | 362.12 | 414.60 | 469.99 | 515.53 | |
| 51 | 300.03 | 351.98 | 406.93 | 464.92 | 511.79 | 550.33 | |
| 52 | 336.95 | 394.49 | 455.22 | 503.27 | 542.10 | 574.03 | |
| 53 | 377.95 | 441.55 | 490.51 | 529.27 | 560.59 | 586.35 | |
| 54 | 423.24 | 472.77 | 510.91 | 541.10 | 565.49 | 585.53 | |
| 55 | 452.29 | 489.06 | 517.38 | 539.78 | 557.87 | 572.77 | |
| 56 | 452.70 | 478.22 | 497.89 | 513.44 | 526.00 | 536.35 | |
| 57 | 427.08 | 443.05 | 455.36 | 465.10 | 472.97 | 479.44 | |
| 58 | 371.69 | 380.03 | 386.45 | 391.53 | 395.65 | 399.03 | |
| 59 | 282.15 | 285.06 | 287.31 | 289.08 | 290.51 | 291.70 | |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20 | 43.35 | 46.52 | 49.70 | 52.94 | 56.24 | 59.64 |
| 21 | 43.84 | 47.10 | 50.42 | 53.82 | 57.31 | 60.92 |
| 22 | 44.44 | 47.87 | 51.35 | 54.96 | 58.69 | 62.57 |
| 23 | 45.10 | 48.68 | 52.37 | 56.22 | 60.24 | 64.47 |
| 24 | 45.98 | 49.80 | 53.76 | 57.91 | 62.29 | 66.91 |
| 25 | 47.10 | 51.18 | 55.47 | 60.02 | 64.82 | 69.90 |
| 26 | 48.62 | 53.04 | 57.75 | 62.74 | 68.04 | 73.64 |
| 27 | 50.55 | 55.43 | 60.60 | 66.11 | 71.95 | 78.20 |
| 28 | 53.14 | 58.52 | 64.24 | 70.35 | 76.84 | 83.79 |
| 29 | 56.53 | 62.48 | 68.85 | 75.62 | 82.87 | 90.64 |
| 30 | 60.65 | 67.28 | 74.34 | 81.93 | 90.03 | 98.75 |
| 31 | 65.56 | 72.96 | 80.85 | 89.33 | 98.46 | 108.31 |
| 32 | 71.33 | 79.59 | 88.47 | 98.00 | 108.32 | 119.56 |
| 33 | 78.57 | 87.84 | 97.82 | 108.63 | 120.40 | 133.21 |
| 34 | 87.22 | 97.67 | 108.99 | 121.33 | 134.76 | 149.30 |
| 35 | 97.15 | 109.00 | 121.93 | 136.02 | 151.28 | 167.73 |
| 36 | 108.72 | 122.29 | 137.05 | 153.06 | 170.34 | 188.90 |
| 37 | 122.23 | 137.73 | 154.51 | 172.64 | 192.13 | 213.03 |
| 38 | 137.90 | 155.53 | 174.55 | 195.01 | 216.94 | 240.37 |
| 39 | 155.95 | 175.92 | 197.40 | 220.42 | 245.00 | 271.21 |
| 40 | 176.45 | 198.99 | 223.14 | 248.94 | 276.44 | 305.68 |
| 41 | 199.96 | 225.30 | 252.37 | 281.24 | 311.91 | 344.44 |
| 42 | 226.88 | 255.31 | 285.58 | 317.76 | 351.89 | 387.99 |
| 43 | 257.19 | 288.95 | 322.70 | 358.49 | 396.36 | 434.35 |
| 44 | 291.25 | 326.65 | 364.18 | 403.87 | 445.80 | 482.31 |
| 45 | 329.76 | 369.11 | 410.74 | 454.67 | 492.70 | 525.82 |
| 46 | 372.88 | 416.50 | 462.53 | 502.10 | 536.35 | 566.16 |
| 47 | 420.63 | 468.86 | 509.96 | 545.28 | 575.85 | 602.47 |
| 48 | 472.59 | 515.22 | 551.54 | 582.75 | 609.77 | 633.30 |
| 49 | 517.01 | 554.23 | 585.95 | 613.20 | 636.80 | 657.34 |
| 50 | 553.51 | 585.55 | 612.87 | 636.33 | 656.64 | 674.34 |
| 51 | 582.48 | 609.61 | 632.70 | 652.56 | 669.76 | 684.72 |
| 52 | 600.66 | 623.13 | 642.27 | 658.72 | 672.98 | 685.37 |
| 53 | 607.83 | 625.94 | 641.38 | 654.66 | 666.14 | 676.14 |
| 54 | 602.26 | 616.37 | 628.40 | 638.74 | 647.67 | 655.47 |
| 55 | 585.19 | 595.66 | 604.58 | 612.26 | 618.90 | 624.67 |
| 56 | 544.96 | 552.23 | 558.43 | 563.76 | 568.38 | 572.39 |
| 57 | 484.82 | 489.37 | 493.25 | 496.59 | 499.47 | 501.98 |
| 58 | 401.84 | 404.22 | 406.24 | 407.99 | 409.50 | 410.81 |
| 59 | 292.68 | 293.50 | 294.21 | 294.83 | 295.34 | 295.80 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 52 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM 21 | DF 22 | LOAN 23 | 24 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 63.15 | 66.80 | 70.59 | 74.60 | 78.80 | 83.23 |
| 21 | 64.69 | 68.62 | 72.78 | 77.15 | 81.75 | 86.63 |
| 22 | 66.66 | 70.95 | 75.50 | 80.29 | 85.35 | 90.74 |
| 23 | 68.93 | 73.64 | 78.62 | 83.92 | 89.53 | 95.50 |
| 24 | 71.80 | 77.00 | 82.50 | 88.36 | 94.61 | 101.29 |
| 25 | 75.29 | 81.04 | 87.14 | 93.66 | 100.64 | 108.15 |
| 26 | 79.63 | 85.99 | 92.80 | 100.10 | 107.96 | 116.47 |
| 27 | 84.84 | 91.95 | 99.56 | 107.78 | 116.71 | 126.37 |
| 28 | 91.22 | 99.19 | 107.78 | 117.12 | 127.25 | 138.18 |
| 29 | 98.96 | 107.97 | 117.73 | 128.35 | 139.83 | 152.19 |
| 30 | 108.16 | 118.40 | 129.52 | 141.55 | 154.51 | 168.45 |
| 31 | 119.03 | 130.68 | 143.30 | 156.89 | 171.50 | 187.19 |
| 32 | 131.78 | 144.99 | 159.25 | 174.59 | 191.03 | 208.60 |
| 33 | 147.07 | 162.03 | 178.12 | 195.37 | 213.79 | 233.46 |
| 34 | 165.01 | 181.88 | 199.97 | 219.30 | 239.95 | 261.88 |
| 35 | 185.44 | 204.42 | 224.71 | 246.34 | 269.37 | 293.79 |
| 36 | 208.83 | 230.11 | 252.82 | 276.95 | 302.58 | 329.73 |
| 37 | 235.37 | 259.18 | 284.50 | 311.40 | 339.86 | 369.94 |
| 38 | 265.35 | 291.92 | 320.12 | 349.98 | 381.53 | 409.68 |
| 39 | 299.09 | 328.67 | 359.97 | 393.06 | 422.49 | 448.77 |
| 40 | 336.71 | 369.54 | 404.23 | 435.01 | 462.37 | 486.82 |
| 41 | 378.89 | 415.26 | 447.40 | 475.91 | 501.28 | 523.92 |
| 42 | 426.14 | 459.69 | 489.35 | 515.66 | 539.06 | 559.96 |
| 43 | 471.37 | 502.18 | 529.40 | 553.55 | 575.05 | 594.22 |
| 44 | 514.28 | 542.42 | 567.27 | 589.34 | 608.96 | 626.46 |
| 45 | 554.83 | 580.35 | 602.90 | 622.92 | 640.72 | 656.60 |
| 46 | 592.28 | 615.26 | 635.58 | 653.60 | 669.63 | 683.94 |
| 47 | 625.79 | 646.31 | 664.44 | 680.51 | 694.83 | 707.60 |
| 48 | 653.91 | 672.03 | 688.05 | 702.27 | 714.91 | 726.19 |
| 49 | 675.34 | 691.17 | 705.16 | 717.57 | 728.62 | 738.47 |
| 50 | 689.82 | 703.46 | 715.51 | 726.19 | 735.71 | 744.19 |
| 51 | 697.83 | 709.36 | 719.57 | 728.61 | 736.66 | 743.83 |
| 52 | 696.24 | 705.80 | 714.24 | 721.73 | 728.40 | 734.34 |
| 53 | 684.89 | 692.61 | 699.44 | 705.47 | 710.85 | 715.65 |
| 54 | 662.29 | 668.29 | 673.59 | 678.29 | 682.49 | 686.22 |
| 55 | 629.75 | 634.20 | 638.13 | 641.63 | 644.75 | 647.52 |
| 56 | 575.90 | 579.00 | 581.73 | 584.15 | 586.31 | 588.23 |
| 57 | 504.19 | 506.12 | 507.85 | 509.35 | 510.70 | 511.91 |
| 58 | 411.96 | 412.97 | 413.86 | 414.66 | 415.36 | 416.00 |
| 59 | 296.21 | 296.55 | 296.88 | 297.14 | 297.38 | 297.62 |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 |

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM 27 | OF 28 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|------------|----------|------------|--------|----|
| 20 | 87.92 | 92.88 | 98.15 | 103.75 | 109.77 | 116.27 | |
| 21 | 91.81 | 97.29 | 103.15 | 109.44 | 116.24 | 123.57 | |
| 22 | 96.48 | 102.60 | 109.17 | 116.28 | 123.95 | 132.23 | |
| 23 | 101.91 | 108.78 | 116.22 | 124.26 | 132.93 | 142.24 | |
| 24 | 108.46 | 116.25 | 124.67 | 133.76 | 143.52 | 154.01 | |
| 25 | 116.30 | 125.10 | 134.61 | 144.87 | 155.86 | 167.63 | |
| 26 | 125.71 | 135.66 | 146.41 | 157.94 | 170.28 | 183.47 | |
| 27 | 136.81 | 148.07 | 160.16 | 173.11 | 186.93 | 201.69 | |
| 28 | 149.99 | 162.66 | 176.23 | 190.75 | 206.23 | 222.69 | |
| 29 | 165.48 | 179.72 | 194.94 | 211.18 | 228.45 | 246.77 | |
| 30 | 183.38 | 199.36 | 216.39 | 234.50 | 253.74 | 274.10 | |
| 31 | 203.93 | 221.80 | 240.80 | 260.97 | 282.34 | 304.92 | |
| 32 | 227.34 | 247.28 | 268.45 | 290.87 | 314.55 | 335.94 | |
| 33 | 254.38 | 276.59 | 300.09 | 324.95 | 347.35 | 367.60 | |
| 34 | 285.16 | 309.84 | 335.90 | 359.37 | 380.53 | 399.66 | |
| 35 | 319.67 | 347.02 | 371.59 | 393.71 | 413.66 | 431.70 | |
| 36 | 358.41 | 384.13 | 407.25 | 428.06 | 446.83 | 463.79 | |
| 37 | 396.85 | 420.98 | 442.68 | 462.21 | 479.84 | 495.76 | |
| 38 | 434.87 | 457.46 | 477.77 | 496.04 | 512.53 | 527.43 | |
| 39 | 472.26 | 493.35 | 512.30 | 529.36 | 544.76 | 558.66 | |
| 40 | 508.68 | 528.28 | 545.91 | 561.77 | 576.09 | 589.02 | |
| 41 | 544.18 | 562.35 | 578.69 | 593.38 | 606.65 | 618.63 | |
| 42 | 578.64 | 595.40 | 610.46 | 624.03 | 636.26 | 647.32 | |
| 43 | 611.39 | 626.77 | 640.61 | 653.07 | 664.31 | 674.46 | |
| 44 | 642.14 | 656.20 | 668.81 | 680.18 | 690.45 | 699.72 | |
| 45 | 670.82 | 683.57 | 695.03 | 705.34 | 714.65 | 723.07 | |
| 46 | 696.73 | 708.22 | 718.53 | 727.84 | 736.21 | 743.78 | |
| 47 | 719.05 | 729.28 | 738.49 | 746.79 | 754.27 | 761.03 | |
| 48 | 736.30 | 745.36 | 753.50 | 760.82 | 767.44 | 773.41 | |
| 49 | 747.29 | 755.21 | 762.31 | 768.71 | 774.50 | 779.70 | |
| 50 | 751.78 | 758.59 | 764.71 | 770.22 | 775.19 | 779.69 | |
| 51 | 750.26 | 756.02 | 761.21 | 765.87 | 770.07 | 773.88 | |
| 52 | 739.67 | 744.44 | 748.74 | 752.60 | 756.08 | 759.24 | |
| 53 | 719.94 | 723.79 | 727.24 | 730.36 | 733.16 | 735.72 | |
| 54 | 689.57 | 692.56 | 695.25 | 697.68 | 699.87 | 701.84 | |
| 55 | 649.99 | 652.23 | 654.22 | 656.02 | 657.65 | 659.12 | |
| 56 | 589.97 | 591.51 | 592.90 | 594.15 | 595.23 | 596.29 | |
| 57 | 512.99 | 513.96 | 514.83 | 515.60 | 516.31 | 516.96 | |
| 58 | 416.56 | 417.06 | 417.51 | 417.92 | 418.29 | 418.63 | |
| 59 | 297.80 | 297.99 | 298.15 | 298.28 | 298.42 | 298.52 | |
| 60 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | 153.28 | |

TABLE 4

(For policies entered into or adjusted before 1st March 1995)

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 54 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM OF 3 | LOAN 4 | 5 | 6 |
|----------------------|-------|-------|-----------------|-----------|--------|--------|
| 20 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 21 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 22 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 23 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 24 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 25 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 26 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 27 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 28 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 29 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.34 |
| 30 | 3.18 | 5.84 | 8.48 | 11.09 | 13.77 | 16.57 |
| 31 | 3.18 | 5.84 | 8.48 | 11.21 | 14.05 | 17.05 |
| 32 | 3.18 | 5.84 | 8.62 | 11.54 | 14.65 | 17.90 |
| 33 | 3.18 | 6.04 | 9.07 | 12.28 | 15.68 | 19.29 |
| 34 | 3.38 | 6.52 | 9.85 | 13.37 | 17.11 | 21.12 |
| 35 | 3.58 | 7.03 | 10.69 | 14.60 | 18.76 | 23.24 |
| 36 | 3.91 | 7.69 | 11.75 | 16.09 | 20.76 | 25.78 |
| 37 | 4.27 | 8.48 | 13.00 | 17.88 | 23.14 | 28.77 |
| 38 | 4.68 | 9.39 | 14.50 | 20.00 | 25.87 | 32.19 |
| 39 | 5.18 | 10.54 | 16.27 | 22.43 | 29.02 | 36.08 |
| 40 | 5.80 | 11.79 | 18.21 | 25.08 | 32.46 | 40.39 |
| 41 | 6.57 | 13.27 | 20.44 | 28.14 | 36.44 | 45.37 |
| 42 | 7.59 | 15.07 | 23.12 | 31.79 | 41.14 | 51.27 |
| 43 | 8.57 | 16.99 | 26.03 | 35.82 | 46.44 | 58.05 |
| 44 | 9.63 | 19.10 | 29.34 | 40.47 | 52.68 | 66.15 |
| 45 | 11.03 | 21.77 | 33.45 | 46.28 | 60.48 | 76.26 |
| 46 | 12.77 | 25.05 | 38.58 | 53.57 | 70.26 | 88.56 |
| 47 | 14.95 | 29.25 | 45.11 | 62.79 | 82.13 | 103.04 |
| 48 | 17.64 | 34.46 | 53.23 | 73.67 | 95.73 | 119.44 |
| 49 | 21.20 | 41.17 | 62.77 | 85.96 | 110.86 | 137.52 |
| 50 | 25.45 | 48.10 | 72.43 | 98.53 | 126.44 | 156.31 |
| 51 | 30.96 | 56.43 | 83.73 | 112.97 | 144.23 | 164.95 |
| 52 | 36.47 | 65.05 | 95.65 | 128.39 | 147.95 | 160.87 |
| 53 | 42.82 | 74.86 | 109.12 | 126.18 | 136.38 | 143.13 |
| 54 | 50.04 | 85.90 | 97.84 | 103.77 | 107.33 | 109.67 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 | OF 10 | LOAN 11 | 12 |
|----------------------|--------|--------|-----------|----------|------------|--------|
| 20 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 21 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 22 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 23 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.18 |
| 24 | 18.82 | 21.36 | 23.84 | 26.32 | 28.79 | 31.27 |
| 25 | 18.82 | 21.36 | 23.84 | 26.35 | 28.90 | 31.52 |
| 26 | 18.82 | 21.36 | 23.89 | 26.49 | 29.15 | 31.91 |
| 27 | 18.82 | 21.40 | 24.05 | 26.76 | 29.59 | 32.55 |
| 28 | 18.88 | 21.56 | 24.34 | 27.25 | 30.30 | 33.51 |
| 29 | 19.06 | 21.92 | 24.91 | 28.04 | 31.35 | 34.89 |
| 30 | 19.49 | 22.55 | 25.78 | 29.23 | 32.89 | 36.80 |
| 31 | 20.21 | 23.57 | 27.12 | 30.93 | 35.00 | 39.33 |
| 32 | 21.38 | 25.08 | 29.03 | 33.26 | 37.80 | 42.65 |
| 33 | 23.12 | 27.25 | 31.67 | 36.41 | 41.46 | 46.88 |
| 34 | 25.42 | 30.02 | 34.97 | 40.27 | 45.92 | 51.99 |
| 35 | 28.05 | 33.21 | 38.74 | 44.66 | 51.00 | 57.82 |
| 36 | 31.13 | 36.95 | 43.14 | 49.79 | 56.92 | 64.61 |
| 37 | 34.79 | 41.26 | 48.21 | 55.68 | 63.73 | 72.49 |
| 38 | 38.95 | 46.21 | 54.02 | 62.45 | 71.63 | 81.67 |
| 39 | 43.68 | 51.85 | 60.67 | 70.29 | 80.80 | 92.44 |
| 40 | 48.92 | 58.17 | 68.24 | 79.29 | 91.48 | 104.88 |
| 41 | 55.03 | 65.60 | 77.19 | 90.01 | 104.08 | 119.40 |
| 42 | 62.33 | 74.51 | 87.99 | 102.79 | 118.91 | 136.37 |
| 43 | 70.86 | 85.04 | 100.62 | 117.59 | 135.95 | 155.74 |
| 44 | 81.11 | 97.52 | 115.39 | 134.70 | 155.52 | 177.85 |
| 45 | 93.58 | 112.41 | 132.73 | 154.63 | 178.10 | 197.41 |
| 46 | 108.39 | 129.81 | 152.81 | 177.48 | 197.42 | 213.81 |
| 47 | 125.59 | 149.77 | 175.69 | 196.19 | 212.75 | 226.39 |
| 48 | 144.85 | 172.05 | 192.99 | 209.57 | 222.95 | 233.97 |
| 49 | 166.04 | 187.24 | 203.57 | 216.50 | 226.93 | 235.53 |
| 50 | 177.48 | 193.23 | 205.35 | 214.95 | 222.70 | 229.08 |
| 51 | 179.63 | 190.56 | 198.96 | 205.62 | 211.00 | 215.41 |
| 52 | 170.05 | 176.88 | 182.13 | 186.29 | 189.65 | 192.42 |
| 53 | 147.92 | 151.48 | 154.22 | 156.38 | 158.14 | 159.58 |
| 54 | 111.35 | 112.58 | 113.55 | 114.30 | 114.90 | 115.41 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 56 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20 | 33.51 | 35.83 | 38.15 | 40.46 | 42.81 | 45.21 |
| 21 | 33.51 | 35.86 | 38.24 | 40.62 | 43.08 | 45.58 |
| 22 | 33.55 | 35.96 | 38.40 | 40.91 | 43.49 | 46.18 |
| 23 | 33.64 | 36.13 | 38.70 | 41.36 | 44.12 | 47.02 |
| 24 | 33.83 | 36.47 | 39.20 | 42.04 | 45.03 | 48.18 |
| 25 | 34.21 | 37.00 | 39.94 | 43.03 | 46.28 | 49.72 |
| 26 | 34.78 | 37.80 | 41.00 | 44.36 | 47.94 | 51.74 |
| 27 | 35.66 | 38.95 | 42.66 | 46.16 | 50.11 | 54.31 |
| 28 | 36.92 | 40.54 | 44.40 | 48.51 | 52.88 | 57.56 |
| 29 | 38.66 | 42.66 | 46.94 | 51.50 | 56.37 | 61.61 |
| 30 | 40.97 | 45.42 | 50.19 | 55.28 | 60.73 | 66.59 |
| 31 | 43.99 | 48.95 | 54.26 | 59.98 | 66.11 | 72.75 |
| 32 | 47.85 | 53.41 | 59.36 | 65.77 | 72.72 | 80.30 |
| 33 | 52.69 | 58.94 | 65.64 | 72.92 | 80.85 | 89.56 |
| 34 | 58.52 | 65.54 | 73.16 | 81.48 | 90.62 | 100.60 |
| 35 | 65.18 | 73.16 | 81.87 | 91.44 | 101.95 | 113.35 |
| 36 | 72.97 | 82.10 | 92.15 | 103.16 | 115.14 | 128.12 |
| 37 | 82.06 | 92.62 | 104.16 | 116.75 | 130.38 | 145.10 |
| 38 | 92.73 | 104.87 | 118.06 | 132.40 | 147.84 | 164.50 |
| 39 | 105.16 | 119.04 | 134.09 | 150.32 | 167.80 | 183.01 |
| 40 | 119.47 | 135.26 | 152.31 | 170.66 | 186.54 | 200.37 |
| 41 | 136.02 | 153.92 | 173.20 | 189.75 | 204.09 | 216.57 |
| 42 | 155.19 | 175.43 | 192.69 | 207.52 | 220.35 | 231.51 |
| 43 | 177.01 | 194.95 | 210.23 | 223.37 | 234.74 | 244.65 |
| 44 | 196.49 | 212.22 | 225.61 | 237.12 | 247.08 | 255.76 |
| 45 | 213.50 | 227.10 | 238.68 | 248.60 | 257.22 | 264.73 |
| 46 | 227.49 | 239.03 | 248.86 | 257.30 | 264.61 | 270.98 |
| 47 | 237.74 | 247.34 | 255.51 | 262.53 | 268.60 | 273.90 |
| 48 | 243.15 | 250.91 | 257.52 | 263.19 | 268.09 | 272.38 |
| 49 | 242.69 | 248.74 | 253.87 | 258.31 | 262.13 | 265.47 |
| 50 | 234.38 | 238.87 | 242.70 | 245.99 | 248.83 | 251.30 |
| 51 | 219.12 | 222.22 | 224.87 | 227.16 | 229.13 | 230.84 |
| 52 | 194.73 | 196.68 | 198.33 | 199.75 | 200.99 | 202.06 |
| 53 | 160.79 | 161.79 | 162.66 | 163.40 | 164.04 | 164.61 |
| 54 | 115.83 | 116.18 | 116.48 | 116.75 | 116.96 | 117.16 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM OF 21 | LOAN 22 | 23 | 24 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 47.65 | 50.19 | 52.82 | 55.57 | 58.46 | 61.49 |
| 21 | 48.21 | 50.92 | 53.76 | 56.75 | 59.90 | 63.22 |
| 22 | 48.98 | 51.92 | 55.02 | 58.28 | 61.74 | 65.39 |
| 23 | 50.06 | 53.27 | 56.66 | 60.24 | 64.06 | 68.11 |
| 24 | 51.50 | 55.02 | 58.76 | 62.72 | 66.93 | 71.46 |
| 25 | 53.38 | 57.26 | 61.39 | 65.79 | 70.50 | 75.59 |
| 26 | 55.78 | 60.09 | 64.67 | 69.60 | 74.91 | 80.65 |
| 27 | 58.80 | 63.59 | 68.73 | 74.28 | 80.30 | 86.87 |
| 28 | 62.55 | 67.93 | 73.73 | 80.02 | 86.92 | 94.44 |
| 29 | 67.21 | 73.26 | 79.87 | 87.09 | 94.97 | 103.52 |
| 30 | 72.93 | 79.84 | 87.41 | 95.65 | 104.64 | 114.37 |
| 31 | 79.97 | 87.90 | 96.56 | 105.97 | 116.18 | 127.19 |
| 32 | 88.60 | 97.68 | 107.57 | 118.27 | 129.83 | 142.27 |
| 33 | 99.09 | 109.46 | 120.69 | 132.81 | 145.88 | 157.54 |
| 34 | 111.48 | 123.27 | 136.00 | 149.70 | 161.90 | 172.79 |
| 35 | 125.73 | 139.10 | 153.48 | 166.24 | 177.58 | 187.71 |
| 36 | 142.15 | 157.25 | 170.60 | 182.44 | 192.96 | 202.36 |
| 37 | 160.96 | 174.90 | 187.24 | 198.16 | 207.88 | 216.56 |
| 38 | 179.07 | 191.90 | 203.22 | 213.28 | 222.21 | 230.20 |
| 39 | 196.34 | 208.08 | 218.44 | 227.61 | 235.80 | 243.09 |
| 40 | 212.49 | 223.15 | 232.57 | 240.92 | 248.35 | 254.99 |
| 41 | 227.51 | 237.13 | 245.63 | 253.17 | 259.88 | 265.88 |
| 42 | 241.31 | 249.91 | 257.53 | 264.28 | 270.28 | 275.63 |
| 43 | 253.33 | 260.96 | 267.72 | 273.69 | 279.02 | 283.77 |
| 44 | 263.37 | 270.05 | 275.97 | 281.22 | 285.87 | 290.05 |
| 45 | 271.29 | 277.07 | 282.18 | 286.71 | 290.74 | 294.34 |
| 46 | 276.57 | 281.46 | 285.80 | 289.65 | 293.07 | 296.13 |
| 47 | 278.53 | 282.61 | 286.20 | 289.41 | 292.25 | 294.79 |
| 48 | 276.12 | 279.43 | 282.33 | 284.91 | 287.21 | 289.26 |
| 49 | 268.39 | 270.96 | 273.22 | 275.24 | 277.03 | 278.64 |
| 50 | 253.48 | 255.38 | 257.07 | 258.56 | 259.89 | 261.09 |
| 51 | 232.35 | 233.67 | 234.83 | 235.88 | 236.80 | 237.62 |
| 52 | 203.00 | 203.83 | 204.56 | 205.20 | 205.78 | 206.30 |
| 53 | 165.09 | 165.53 | 165.90 | 166.25 | 166.55 | 166.82 |
| 54 | 117.32 | 117.48 | 117.61 | 117.72 | 117.84 | 117.93 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 58 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM OF 27 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 64.69 | 68.07 | 71.65 | 75.46 | 79.56 | 83.95 |
| 21 | 66.74 | 70.46 | 74.44 | 78.71 | 83.32 | 88.33 |
| 22 | 69.27 | 73.44 | 77.89 | 82.71 | 87.94 | 93.65 |
| 23 | 72.44 | 77.09 | 82.11 | 87.60 | 93.57 | 100.04 |
| 24 | 76.32 | 81.58 | 87.31 | 93.55 | 100.35 | 107.66 |
| 25 | 81.09 | 87.09 | 93.62 | 100.75 | 108.39 | 116.67 |
| 26 | 86.94 | 93.79 | 101.23 | 109.25 | 117.94 | 127.27 |
| 27 | 94.06 | 101.83 | 110.27 | 119.36 | 129.15 | 138.00 |
| 28 | 102.60 | 111.45 | 120.98 | 131.25 | 140.52 | 148.87 |
| 29 | 112.80 | 122.80 | 133.56 | 143.28 | 152.02 | 159.92 |
| 30 | 124.86 | 136.16 | 146.32 | 155.47 | 163.72 | 171.17 |
| 31 | 139.04 | 149.68 | 159.24 | 167.84 | 175.62 | 182.63 |
| 32 | 153.41 | 163.39 | 172.37 | 180.45 | 187.73 | 194.33 |
| 33 | 167.95 | 177.31 | 185.71 | 193.29 | 200.13 | 206.29 |
| 34 | 182.53 | 191.26 | 199.11 | 206.19 | 212.56 | 218.32 |
| 35 | 196.78 | 204.92 | 212.23 | 218.81 | 224.74 | 230.10 |
| 36 | 210.77 | 218.32 | 225.09 | 231.20 | 236.70 | 241.68 |
| 37 | 224.34 | 231.30 | 237.56 | 243.19 | 248.29 | 252.89 |
| 38 | 237.34 | 243.75 | 249.51 | 254.69 | 259.36 | 263.60 |
| 39 | 249.64 | 255.50 | 260.76 | 265.50 | 269.78 | 273.64 |
| 40 | 260.93 | 266.24 | 271.04 | 275.35 | 279.23 | 282.75 |
| 41 | 271.23 | 276.03 | 280.35 | 284.24 | 287.75 | 290.92 |
| 42 | 280.43 | 284.74 | 288.61 | 292.09 | 295.23 | 298.08 |
| 43 | 288.03 | 291.83 | 295.26 | 298.35 | 301.13 | 303.64 |
| 44 | 293.77 | 297.11 | 300.11 | 302.82 | 305.25 | 307.45 |
| 45 | 297.55 | 300.44 | 303.04 | 305.37 | 307.48 | 309.38 |
| 46 | 298.87 | 301.31 | 303.53 | 305.50 | 307.28 | 308.91 |
| 47 | 297.06 | 299.10 | 300.93 | 302.57 | 304.05 | 305.40 |
| 48 | 291.10 | 292.76 | 294.23 | 295.57 | 296.78 | 297.85 |
| 49 | 280.07 | 281.36 | 282.50 | 283.55 | 284.48 | 285.34 |
| 50 | 262.14 | 263.11 | 263.96 | 264.73 | 265.42 | 266.05 |
| 51 | 238.36 | 239.03 | 239.61 | 240.16 | 240.65 | 241.07 |
| 52 | 206.76 | 207.18 | 207.55 | 207.87 | 208.19 | 208.45 |
| 53 | 167.05 | 167.27 | 167.46 | 167.64 | 167.80 | 167.94 |
| 54 | 118.00 | 118.09 | 118.15 | 118.21 | 118.27 | 118.33 |
| 55 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 | 60.39 |

TABLE 4A

*(For policies entered into or adjusted on or after
1st March 1995 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER
FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 | OF 4 | LOAN 5 | 6 |
|----------------------|--------|--------|-----------|---------|-----------|--------|
| 20 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 21 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 22 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 23 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 24 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 25 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 26 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 27 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 28 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.27 |
| 29 | 3.18 | 5.84 | 8.48 | 11.09 | 13.69 | 16.34 |
| 30 | 3.18 | 5.84 | 8.48 | 11.09 | 13.77 | 16.57 |
| 31 | 3.18 | 5.84 | 8.48 | 11.21 | 14.05 | 17.05 |
| 32 | 3.18 | 5.84 | 8.62 | 11.54 | 14.65 | 17.90 |
| 33 | 3.18 | 6.04 | 9.07 | 12.28 | 15.68 | 19.29 |
| 34 | 3.38 | 6.52 | 9.85 | 13.37 | 17.11 | 21.12 |
| 35 | 3.58 | 7.03 | 10.69 | 14.60 | 18.76 | 23.24 |
| 36 | 3.91 | 7.69 | 11.75 | 16.09 | 20.76 | 25.78 |
| 37 | 4.27 | 8.48 | 13.00 | 17.88 | 23.14 | 28.77 |
| 38 | 4.68 | 9.39 | 14.50 | 20.00 | 25.87 | 32.19 |
| 39 | 5.18 | 10.54 | 16.27 | 22.43 | 29.02 | 36.08 |
| 40 | 5.80 | 11.79 | 18.21 | 25.08 | 32.46 | 40.39 |
| 41 | 6.57 | 13.27 | 20.44 | 28.14 | 36.44 | 45.37 |
| 42 | 7.59 | 15.07 | 23.12 | 31.79 | 41.14 | 51.27 |
| 43 | 8.57 | 16.99 | 26.03 | 35.82 | 46.44 | 58.05 |
| 44 | 9.63 | 19.10 | 29.34 | 40.47 | 52.68 | 66.15 |
| 45 | 11.03 | 21.77 | 33.45 | 46.28 | 60.48 | 76.26 |
| 46 | 12.77 | 25.05 | 38.58 | 53.57 | 70.26 | 88.56 |
| 47 | 14.95 | 29.25 | 45.11 | 62.79 | 82.13 | 103.04 |
| 48 | 17.64 | 34.46 | 53.23 | 73.67 | 95.73 | 119.44 |
| 49 | 21.20 | 41.17 | 62.77 | 85.96 | 110.86 | 137.52 |
| 50 | 25.45 | 48.10 | 72.43 | 98.53 | 126.44 | 156.31 |
| 51 | 30.96 | 56.43 | 83.73 | 112.97 | 144.23 | 177.61 |
| 52 | 36.47 | 65.05 | 95.65 | 128.39 | 163.33 | 200.59 |
| 53 | 42.82 | 74.86 | 109.12 | 145.70 | 184.71 | 226.22 |
| 54 | 50.04 | 85.90 | 124.22 | 165.04 | 208.50 | 254.69 |
| 55 | 60.39 | 100.47 | 143.19 | 188.66 | 237.02 | 288.35 |
| 56 | 67.30 | 112.03 | 159.65 | 210.28 | 264.03 | 299.64 |
| 57 | 74.93 | 124.79 | 177.83 | 234.13 | 267.74 | 290.01 |
| 58 | 83.25 | 138.81 | 197.78 | 227.16 | 244.69 | 256.31 |
| 59 | 92.49 | 154.28 | 174.82 | 185.05 | 191.18 | 195.21 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 60 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 | OF 10 | LOAN 11 | 12 |
|----------------------|--------|--------|-----------|----------|------------|--------|
| 20 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 21 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 22 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.14 |
| 23 | 18.82 | 21.36 | 23.84 | 26.32 | 28.75 | 31.18 |
| 24 | 18.82 | 21.36 | 23.84 | 26.32 | 28.79 | 31.27 |
| 25 | 18.82 | 21.36 | 23.84 | 26.35 | 28.90 | 31.52 |
| 26 | 18.82 | 21.36 | 23.89 | 26.49 | 29.15 | 31.91 |
| 27 | 18.82 | 21.40 | 24.05 | 26.76 | 29.59 | 32.55 |
| 28 | 18.88 | 21.56 | 24.34 | 27.25 | 30.30 | 33.51 |
| 29 | 19.06 | 21.92 | 24.91 | 28.04 | 31.35 | 34.89 |
| 30 | 19.49 | 22.55 | 25.78 | 29.23 | 32.89 | 36.80 |
| 31 | 20.21 | 23.57 | 27.12 | 30.93 | 35.00 | 39.33 |
| 32 | 21.38 | 25.08 | 29.03 | 33.26 | 37.80 | 42.65 |
| 33 | 23.12 | 27.25 | 31.67 | 36.41 | 41.46 | 46.88 |
| 34 | 25.42 | 30.02 | 34.97 | 40.27 | 45.92 | 51.99 |
| 35 | 28.05 | 33.21 | 38.74 | 44.66 | 51.00 | 57.82 |
| 36 | 31.18 | 36.95 | 43.14 | 49.79 | 56.92 | 64.61 |
| 37 | 34.79 | 41.26 | 48.21 | 55.68 | 63.73 | 72.49 |
| 38 | 38.95 | 46.21 | 54.02 | 62.45 | 71.63 | 81.67 |
| 39 | 43.68 | 51.85 | 60.67 | 70.29 | 80.80 | 92.44 |
| 40 | 48.92 | 58.17 | 68.24 | 79.29 | 91.48 | 104.88 |
| 41 | 55.03 | 65.60 | 77.19 | 90.01 | 104.08 | 119.40 |
| 42 | 62.33 | 74.51 | 87.99 | 102.79 | 118.91 | 136.37 |
| 43 | 70.86 | 85.04 | 100.62 | 117.59 | 135.95 | 155.74 |
| 44 | 81.11 | 97.52 | 115.39 | 134.70 | 155.52 | 177.85 |
| 45 | 93.58 | 112.41 | 132.73 | 154.63 | 178.10 | 203.23 |
| 46 | 108.39 | 129.81 | 152.81 | 177.48 | 203.87 | 232.04 |
| 47 | 125.59 | 149.77 | 175.69 | 203.40 | 232.93 | 264.42 |
| 48 | 144.85 | 172.05 | 201.10 | 232.08 | 265.07 | 300.13 |
| 49 | 166.04 | 196.49 | 228.95 | 263.51 | 300.24 | 339.22 |
| 50 | 188.19 | 222.19 | 258.37 | 296.84 | 337.64 | 371.21 |
| 51 | 213.21 | 251.09 | 291.35 | 334.08 | 368.61 | 397.02 |
| 52 | 240.25 | 282.41 | 327.14 | 362.54 | 391.15 | 414.67 |
| 53 | 270.37 | 317.19 | 353.27 | 381.80 | 404.88 | 423.83 |
| 54 | 303.73 | 340.20 | 368.27 | 390.48 | 408.46 | 423.21 |
| 55 | 324.73 | 351.80 | 372.63 | 389.12 | 402.45 | 413.41 |
| 56 | 324.89 | 343.65 | 358.12 | 369.56 | 378.82 | 386.41 |
| 57 | 305.80 | 317.52 | 326.58 | 333.72 | 339.51 | 344.27 |
| 58 | 264.54 | 270.68 | 275.40 | 279.13 | 282.15 | 284.63 |
| 59 | 198.08 | 200.23 | 201.87 | 203.16 | 204.22 | 205.08 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 20 | 33.51 | 35.83 | 38.15 | 40.46 | 42.81 | 45.21 |
| 21 | 33.51 | 35.86 | 38.24 | 40.62 | 43.08 | 45.58 |
| 22 | 33.55 | 35.96 | 38.40 | 40.91 | 43.49 | 46.18 |
| 23 | 33.64 | 36.13 | 38.70 | 41.36 | 44.12 | 47.02 |
| 24 | 33.83 | 36.47 | 39.20 | 42.04 | 45.03 | 48.18 |
| 25 | 34.21 | 37.00 | 39.94 | 43.03 | 46.28 | 49.72 |
| 26 | 34.78 | 37.80 | 41.00 | 44.36 | 47.94 | 51.74 |
| 27 | 35.66 | 38.95 | 42.46 | 46.16 | 50.11 | 54.31 |
| 28 | 36.92 | 40.54 | 44.40 | 48.51 | 52.88 | 57.56 |
| 29 | 38.66 | 42.66 | 46.94 | 51.50 | 56.37 | 61.61 |
| 30 | 40.97 | 45.42 | 50.19 | 55.28 | 60.73 | 66.59 |
| 31 | 43.99 | 48.95 | 54.26 | 59.98 | 66.11 | 72.75 |
| 32 | 47.85 | 53.41 | 59.36 | 65.77 | 72.72 | 80.30 |
| 33 | 52.69 | 58.94 | 65.64 | 72.92 | 80.85 | 89.56 |
| 34 | 58.52 | 65.54 | 73.16 | 81.48 | 90.62 | 100.60 |
| 35 | 65.18 | 73.16 | 81.87 | 91.44 | 101.95 | 113.35 |
| 36 | 72.97 | 82.10 | 92.15 | 103.16 | 115.14 | 128.12 |
| 37 | 82.06 | 92.62 | 104.16 | 116.75 | 130.38 | 145.10 |
| 38 | 92.73 | 104.87 | 118.06 | 132.40 | 147.84 | 164.50 |
| 39 | 105.16 | 119.04 | 134.09 | 150.32 | 167.80 | 186.54 |
| 40 | 119.47 | 135.26 | 152.31 | 170.66 | 190.34 | 211.38 |
| 41 | 136.02 | 153.92 | 173.20 | 193.88 | 215.97 | 239.56 |
| 42 | 155.19 | 175.43 | 197.13 | 220.35 | 245.10 | 271.46 |
| 43 | 177.01 | 199.80 | 224.15 | 250.14 | 277.79 | 307.17 |
| 44 | 201.79 | 227.36 | 254.62 | 283.64 | 314.44 | 341.27 |
| 45 | 230.07 | 258.67 | 289.10 | 321.42 | 349.38 | 373.74 |
| 46 | 262.05 | 293.96 | 327.83 | 356.96 | 382.15 | 404.09 |
| 47 | 297.86 | 333.38 | 363.62 | 389.63 | 412.13 | 431.74 |
| 48 | 337.33 | 368.73 | 395.47 | 418.46 | 438.36 | 455.69 |
| 49 | 371.70 | 399.13 | 422.49 | 442.57 | 459.97 | 475.09 |
| 50 | 399.18 | 422.78 | 442.91 | 460.19 | 475.15 | 488.18 |
| 51 | 420.70 | 440.66 | 457.69 | 472.32 | 484.98 | 496.01 |
| 52 | 434.28 | 450.84 | 464.94 | 477.05 | 487.56 | 496.69 |
| 53 | 439.66 | 453.00 | 464.37 | 474.15 | 482.60 | 489.97 |
| 54 | 435.52 | 445.91 | 454.77 | 462.36 | 468.95 | 474.69 |
| 55 | 422.53 | 430.25 | 436.82 | 442.47 | 447.35 | 451.61 |
| 56 | 392.74 | 398.10 | 402.65 | 406.58 | 409.98 | 412.92 |
| 57 | 348.24 | 351.58 | 354.43 | 356.87 | 359.00 | 360.84 |
| 58 | 286.69 | 288.44 | 289.92 | 291.21 | 292.32 | 293.28 |
| 59 | 205.81 | 206.41 | 206.93 | 207.38 | 207.77 | 208.11 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 62 2006 Ed.]

Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM 21 | OF 22 | LOAN 23 | 24 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 47.65 | 50.19 | 52.82 | 55.57 | 58.46 | 61.49 |
| 21 | 48.21 | 50.92 | 53.76 | 56.75 | 59.90 | 63.22 |
| 22 | 48.98 | 51.92 | 55.02 | 58.28 | 61.74 | 65.39 |
| 23 | 50.06 | 53.27 | 56.66 | 60.24 | 64.06 | 68.11 |
| 24 | 51.50 | 55.02 | 58.76 | 62.72 | 66.93 | 71.46 |
| 25 | 53.38 | 57.26 | 61.39 | 65.79 | 70.50 | 75.59 |
| 26 | 55.78 | 60.09 | 64.67 | 69.60 | 74.91 | 80.65 |
| 27 | 58.80 | 63.59 | 68.73 | 74.28 | 80.30 | 86.87 |
| 28 | 62.55 | 67.93 | 73.73 | 80.02 | 86.92 | 94.44 |
| 29 | 67.21 | 73.26 | 79.87 | 87.09 | 94.97 | 103.52 |
| 30 | 72.93 | 79.84 | 87.41 | 95.65 | 104.64 | 114.37 |
| 31 | 79.97 | 87.90 | 96.56 | 105.97 | 116.18 | 127.19 |
| 32 | 88.60 | 97.68 | 107.57 | 118.27 | 129.83 | 142.27 |
| 33 | 99.09 | 109.46 | 120.69 | 132.81 | 145.88 | 159.90 |
| 34 | 111.48 | 123.27 | 136.00 | 149.70 | 164.42 | 180.17 |
| 35 | 125.73 | 139.10 | 153.48 | 168.92 | 185.45 | 203.10 |
| 36 | 142.15 | 157.25 | 173.46 | 190.81 | 209.35 | 229.11 |
| 37 | 160.96 | 177.97 | 196.18 | 215.64 | 236.34 | 258.39 |
| 38 | 182.35 | 201.47 | 221.88 | 243.62 | 266.73 | 287.38 |
| 39 | 206.60 | 228.01 | 250.85 | 275.10 | 296.66 | 315.93 |
| 40 | 233.89 | 257.82 | 283.26 | 305.83 | 325.91 | 343.82 |
| 41 | 264.68 | 291.37 | 314.96 | 335.88 | 354.50 | 371.11 |
| 42 | 299.47 | 324.10 | 345.88 | 365.19 | 382.37 | 397.70 |
| 43 | 332.89 | 355.50 | 375.52 | 393.26 | 409.05 | 423.14 |
| 44 | 364.78 | 385.46 | 403.74 | 419.94 | 434.36 | 447.24 |
| 45 | 395.07 | 413.85 | 430.44 | 445.15 | 458.24 | 469.91 |
| 46 | 423.32 | 440.22 | 455.18 | 468.43 | 480.22 | 490.75 |
| 47 | 448.89 | 464.02 | 477.36 | 489.21 | 499.74 | 509.14 |
| 48 | 470.87 | 484.23 | 496.03 | 506.50 | 515.81 | 524.12 |
| 49 | 488.35 | 500.01 | 510.31 | 519.47 | 527.60 | 534.86 |
| 50 | 499.59 | 509.65 | 518.52 | 526.40 | 533.40 | 539.66 |
| 51 | 505.67 | 514.18 | 521.68 | 528.34 | 534.27 | 539.56 |
| 52 | 504.69 | 511.72 | 517.94 | 523.47 | 528.39 | 532.76 |
| 53 | 496.42 | 502.10 | 507.11 | 511.57 | 515.52 | 519.06 |
| 54 | 479.72 | 484.12 | 488.05 | 491.50 | 494.58 | 497.33 |
| 55 | 455.34 | 458.62 | 461.52 | 464.10 | 466.37 | 468.42 |
| 56 | 415.51 | 417.78 | 419.79 | 421.58 | 423.16 | 424.58 |
| 57 | 362.46 | 363.89 | 365.14 | 366.25 | 367.25 | 368.14 |
| 58 | 294.12 | 294.87 | 295.52 | 296.10 | 296.62 | 297.08 |
| 59 | 208.40 | 208.65 | 208.89 | 209.08 | 209.26 | 209.41 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

FIRST SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM 27 | OF 28 | LOAN 29 | 30 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 64.69 | 68.07 | 71.65 | 75.46 | 79.56 | 83.95 |
| 21 | 66.74 | 70.46 | 74.44 | 78.71 | 83.32 | 88.33 |
| 22 | 69.27 | 73.44 | 77.89 | 82.71 | 87.94 | 93.65 |
| 23 | 72.44 | 77.09 | 82.11 | 87.60 | 93.57 | 100.04 |
| 24 | 76.32 | 81.58 | 87.31 | 93.55 | 100.33 | 107.66 |
| 25 | 81.09 | 87.09 | 93.62 | 100.73 | 108.39 | 116.67 |
| 26 | 86.94 | 93.79 | 101.23 | 109.25 | 117.94 | 127.27 |
| 27 | 94.06 | 101.83 | 110.27 | 119.36 | 129.15 | 139.67 |
| 28 | 102.60 | 111.45 | 120.98 | 131.25 | 142.27 | 154.07 |
| 29 | 112.80 | 122.80 | 133.56 | 145.13 | 157.53 | 170.74 |
| 30 | 124.86 | 136.16 | 148.30 | 161.28 | 175.17 | 189.96 |
| 31 | 139.04 | 151.78 | 165.41 | 179.97 | 195.51 | 212.00 |
| 32 | 155.62 | 169.94 | 185.23 | 201.51 | 218.83 | 234.49 |
| 33 | 174.91 | 190.95 | 208.04 | 226.22 | 242.62 | 257.43 |
| 34 | 197.00 | 214.95 | 234.01 | 251.19 | 266.68 | 280.67 |
| 35 | 221.93 | 241.95 | 259.94 | 276.13 | 290.74 | 303.94 |
| 36 | 250.10 | 268.93 | 285.85 | 301.10 | 314.84 | 327.27 |
| 37 | 278.09 | 295.77 | 311.67 | 325.99 | 338.89 | 350.54 |
| 38 | 305.83 | 322.38 | 337.26 | 350.67 | 362.75 | 373.67 |
| 39 | 333.16 | 348.63 | 362.52 | 375.02 | 386.31 | 396.51 |
| 40 | 359.86 | 374.24 | 387.17 | 398.81 | 409.31 | 418.80 |
| 41 | 385.97 | 399.31 | 411.29 | 422.08 | 431.82 | 440.60 |
| 42 | 411.42 | 423.73 | 434.79 | 444.75 | 453.74 | 461.86 |
| 43 | 435.74 | 447.04 | 457.21 | 466.35 | 474.61 | 482.07 |
| 44 | 458.76 | 469.08 | 478.56 | 486.72 | 494.26 | 501.08 |
| 45 | 480.38 | 489.76 | 498.18 | 505.77 | 512.62 | 518.81 |
| 46 | 500.17 | 508.62 | 516.21 | 523.05 | 529.22 | 534.79 |
| 47 | 517.55 | 525.10 | 531.88 | 537.98 | 543.50 | 548.47 |
| 48 | 531.57 | 538.23 | 544.23 | 549.63 | 554.50 | 558.90 |
| 49 | 541.36 | 547.18 | 552.42 | 557.13 | 561.38 | 565.23 |
| 50 | 545.25 | 550.25 | 554.77 | 558.83 | 562.49 | 565.80 |
| 51 | 544.29 | 548.54 | 552.35 | 555.79 | 558.90 | 561.69 |
| 52 | 536.68 | 540.19 | 543.36 | 546.20 | 548.77 | 551.09 |
| 53 | 522.22 | 525.06 | 527.61 | 529.90 | 531.97 | 533.84 |
| 54 | 499.81 | 502.01 | 503.99 | 505.77 | 507.39 | 508.84 |
| 55 | 470.25 | 471.87 | 473.37 | 474.67 | 475.87 | 476.96 |
| 56 | 425.85 | 426.98 | 428.01 | 428.93 | 429.75 | 430.51 |
| 57 | 368.93 | 369.63 | 370.27 | 370.85 | 371.37 | 371.85 |
| 58 | 297.51 | 297.87 | 298.20 | 298.50 | 298.78 | 299.01 |
| 59 | 209.57 | 209.70 | 209.81 | 209.91 | 210.00 | 210.11 |
| 60 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 | 102.62 |

SECOND SCHEDULE

Regulations 8, 12(1) and (1A) and 19(3)

TABLE 1A

(For policies entered into or adjusted on or
after 1st December 1997 but before 1st March 2001)

HOME PROTECTION INSURANCE
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER

Central Provident Fund (Home
Protection Insurance Scheme)

p. 64 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

FOR MALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 | OF | LOAN 4 | 5 | 6 |
|----------------------|--------|--------|-----------|----|-----------|--------|--------|
| 20 | 4.88 | 8.18 | 11.43 | | 14.69 | 17.91 | 21.12 |
| 21 | 4.88 | 8.18 | 11.50 | | 14.79 | 18.06 | 21.29 |
| 22 | 4.88 | 8.29 | 11.64 | | 14.97 | 18.28 | 21.54 |
| 23 | 4.88 | 8.29 | 11.68 | | 15.03 | 18.36 | 21.64 |
| 24 | 4.88 | 8.34 | 11.75 | | 15.13 | 18.49 | 21.79 |
| 25 | 4.88 | 8.34 | 11.78 | | 15.19 | 18.54 | 21.90 |
| 26 | 4.88 | 8.39 | 11.86 | | 15.28 | 18.68 | 22.11 |
| 27 | 4.88 | 8.39 | 11.86 | | 15.33 | 18.83 | 22.37 |
| 28 | 4.88 | 8.39 | 11.94 | | 15.51 | 19.14 | 22.82 |
| 29 | 4.88 | 8.51 | 12.18 | | 15.94 | 19.69 | 23.52 |
| 30 | 4.88 | 8.67 | 12.54 | | 16.39 | 20.33 | 24.41 |
| 31 | 4.88 | 8.88 | 12.84 | | 16.88 | 21.10 | 25.51 |
| 32 | 4.88 | 8.89 | 13.06 | | 17.43 | 22.00 | 26.80 |
| 33 | 4.88 | 9.22 | 13.76 | | 18.53 | 23.55 | 28.85 |
| 34 | 5.19 | 9.94 | 14.93 | | 20.18 | 25.71 | 31.59 |
| 35 | 5.49 | 10.72 | 16.21 | | 22.02 | 28.17 | 34.74 |
| 36 | 5.99 | 11.73 | 17.80 | | 24.26 | 31.17 | 38.55 |
| 37 | 6.53 | 12.89 | 19.68 | | 26.95 | 34.70 | 42.98 |
| 38 | 7.16 | 14.29 | 21.95 | | 30.13 | 38.83 | 48.08 |
| 39 | 7.94 | 16.04 | 24.66 | | 33.82 | 43.54 | 53.91 |
| 40 | 8.87 | 17.95 | 27.57 | | 37.81 | 48.71 | 60.32 |
| 41 | 10.09 | 20.21 | 30.98 | | 42.44 | 54.67 | 67.76 |
| 42 | 11.63 | 22.95 | 35.03 | | 47.92 | 61.71 | 76.55 |
| 43 | 13.13 | 25.86 | 39.44 | | 53.99 | 69.65 | 86.66 |
| 44 | 14.76 | 29.08 | 44.43 | | 60.98 | 78.98 | 98.68 |
| 45 | 16.89 | 33.12 | 50.65 | | 69.73 | 90.66 | 113.36 |
| 46 | 19.56 | 38.14 | 58.42 | | 80.70 | 104.84 | 130.72 |
| 47 | 22.89 | 44.52 | 68.30 | | 93.99 | 121.45 | 150.71 |
| 48 | 27.03 | 52.47 | 79.79 | | 108.91 | 139.86 | 172.68 |
| 49 | 32.49 | 61.46 | 92.25 | | 124.90 | 159.53 | 196.20 |
| 50 | 38.99 | 71.45 | 105.89 | | 142.40 | 181.06 | 221.92 |
| 51 | 47.42 | 83.78 | 122.30 | | 163.04 | 206.11 | 251.57 |
| 52 | 55.88 | 96.50 | 139.46 | | 184.87 | 232.78 | 283.31 |
| 53 | 65.62 | 110.93 | 158.82 | | 209.34 | 262.59 | 318.64 |
| 54 | 76.65 | 127.19 | 180.49 | | 236.66 | 295.73 | 357.79 |
| 55 | 92.51 | 148.75 | 207.98 | | 270.27 | 335.70 | 404.32 |
| 56 | 103.11 | 165.67 | 231.41 | | 300.45 | 372.84 | 420.95 |
| 57 | 114.80 | 184.22 | 257.13 | | 333.55 | 379.30 | 409.69 |
| 58 | 127.57 | 204.60 | 285.35 | | 325.63 | 349.76 | 365.78 |
| 59 | 141.70 | 227.07 | 255.49 | | 269.67 | 278.15 | 283.79 |
| 60 | 157.21 | 157.21 | 157.21 | | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 OF | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|--------------|------------|--------|--------|
| 20 | 24.29 | 27.45 | 30.56 | 33.62 | 36.66 | 39.68 |
| 21 | 24.50 | 27.68 | 30.80 | 33.91 | 37.00 | 40.09 |
| 22 | 24.78 | 27.96 | 31.12 | 34.28 | 37.44 | 40.61 |
| 23 | 24.90 | 28.12 | 31.34 | 34.58 | 37.82 | 41.08 |
| 24 | 25.08 | 28.36 | 31.68 | 34.99 | 38.34 | 41.74 |
| 25 | 25.25 | 28.64 | 32.02 | 35.45 | 38.97 | 42.57 |
| 26 | 25.57 | 29.04 | 32.57 | 36.16 | 39.89 | 43.74 |
| 27 | 25.93 | 29.55 | 33.26 | 37.10 | 41.08 | 45.23 |
| 28 | 26.52 | 30.35 | 34.32 | 38.44 | 42.75 | 47.27 |
| 29 | 27.46 | 31.57 | 35.84 | 40.32 | 45.03 | 50.02 |
| 30 | 28.65 | 33.10 | 37.75 | 42.66 | 47.88 | 53.40 |
| 31 | 30.12 | 34.96 | 40.09 | 45.52 | 51.32 | 57.47 |
| 32 | 31.86 | 37.22 | 42.91 | 48.97 | 55.41 | 62.27 |
| 33 | 34.45 | 40.42 | 46.77 | 53.55 | 60.74 | 68.40 |
| 34 | 37.85 | 44.52 | 51.63 | 59.19 | 67.23 | 75.81 |
| 35 | 41.76 | 49.22 | 57.15 | 65.62 | 74.63 | 84.27 |
| 36 | 46.40 | 54.74 | 63.64 | 73.12 | 83.26 | 94.11 |
| 37 | 51.75 | 61.12 | 71.09 | 81.75 | 93.18 | 105.52 |
| 38 | 57.92 | 68.43 | 79.64 | 91.67 | 104.67 | 118.81 |
| 39 | 64.95 | 76.76 | 89.43 | 103.13 | 118.03 | 134.20 |
| 40 | 72.76 | 86.10 | 100.54 | 116.27 | 133.35 | 151.75 |
| 41 | 81.84 | 97.06 | 113.67 | 131.71 | 151.14 | 172.02 |
| 42 | 92.63 | 110.19 | 129.27 | 149.81 | 171.86 | 195.42 |
| 43 | 105.25 | 125.42 | 147.18 | 170.48 | 195.37 | 221.87 |
| 44 | 120.07 | 143.10 | 167.74 | 194.06 | 222.04 | 251.74 |
| 45 | 137.78 | 163.86 | 191.67 | 221.22 | 252.56 | 285.75 |
| 46 | 158.34 | 187.75 | 218.97 | 252.04 | 287.03 | 324.00 |
| 47 | 181.79 | 214.73 | 249.64 | 286.52 | 325.47 | 366.53 |
| 48 | 207.46 | 244.25 | 283.12 | 324.15 | 367.39 | 412.86 |
| 49 | 234.97 | 275.93 | 319.14 | 364.65 | 412.52 | 462.79 |
| 50 | 265.07 | 310.58 | 358.50 | 408.88 | 461.79 | 505.59 |
| 51 | 299.51 | 349.97 | 403.04 | 458.73 | 504.02 | 541.51 |
| 52 | 336.47 | 392.37 | 451.01 | 497.67 | 535.63 | 567.03 |
| 53 | 377.52 | 439.30 | 487.12 | 525.16 | 556.10 | 581.72 |
| 54 | 422.89 | 471.52 | 509.15 | 539.10 | 563.44 | 583.58 |
| 55 | 453.15 | 489.61 | 517.83 | 540.28 | 558.54 | 573.67 |
| 56 | 455.20 | 480.76 | 500.56 | 516.30 | 529.11 | 539.71 |
| 57 | 431.32 | 447.48 | 459.99 | 469.93 | 478.02 | 484.72 |
| 58 | 377.18 | 385.71 | 392.31 | 397.54 | 401.82 | 405.35 |
| 59 | 287.82 | 290.82 | 293.13 | 294.98 | 296.48 | 297.73 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 66 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF | LOAN | 17 | 18 |
|----------------------|--------|--------|------------|--------|--------|--------|
| | | | 15 | 16 | | |
| 20 | 42.71 | 45.73 | 48.75 | 51.82 | 54.92 | 58.12 |
| 21 | 43.18 | 46.27 | 49.42 | 52.64 | 55.92 | 59.31 |
| 22 | 43.80 | 47.02 | 50.32 | 53.71 | 57.22 | 60.86 |
| 23 | 44.40 | 47.80 | 51.29 | 54.90 | 58.67 | 62.62 |
| 24 | 45.24 | 48.84 | 52.59 | 56.48 | 60.58 | 64.88 |
| 25 | 46.29 | 50.16 | 54.20 | 58.45 | 62.92 | 67.65 |
| 26 | 47.75 | 51.93 | 56.34 | 61.02 | 65.94 | 71.15 |
| 27 | 49.58 | 54.18 | 59.04 | 64.17 | 69.62 | 75.39 |
| 28 | 52.06 | 57.13 | 62.49 | 68.19 | 74.23 | 80.66 |
| 29 | 55.31 | 60.92 | 66.88 | 73.20 | 79.94 | 87.11 |
| 30 | 59.28 | 65.52 | 72.14 | 79.19 | 86.71 | 94.77 |
| 31 | 64.00 | 70.95 | 78.36 | 86.25 | 94.70 | 103.81 |
| 32 | 69.56 | 77.33 | 85.63 | 94.51 | 104.07 | 114.43 |
| 33 | 76.56 | 85.28 | 94.61 | 104.67 | 115.57 | 127.37 |
| 34 | 84.97 | 94.78 | 105.36 | 116.84 | 129.27 | 142.67 |
| 35 | 94.59 | 105.72 | 117.80 | 130.88 | 145.00 | 160.18 |
| 36 | 105.83 | 118.55 | 132.34 | 147.22 | 163.19 | 180.32 |
| 37 | 118.92 | 133.46 | 149.13 | 165.98 | 184.02 | 203.28 |
| 38 | 134.13 | 150.67 | 168.42 | 187.43 | 207.73 | 229.36 |
| 39 | 151.64 | 170.37 | 190.42 | 211.82 | 234.60 | 258.80 |
| 40 | 171.51 | 192.66 | 215.22 | 239.24 | 264.72 | 291.74 |
| 41 | 194.33 | 218.13 | 243.44 | 270.30 | 298.76 | 328.84 |
| 42 | 220.53 | 247.22 | 275.53 | 305.50 | 337.18 | 370.59 |
| 43 | 250.01 | 279.87 | 311.44 | 344.81 | 379.99 | 416.98 |
| 44 | 283.22 | 316.50 | 351.63 | 388.66 | 427.61 | 461.89 |
| 45 | 320.83 | 357.84 | 396.82 | 437.82 | 473.64 | 505.17 |
| 46 | 362.98 | 404.03 | 447.17 | 484.58 | 517.26 | 546.03 |
| 47 | 409.73 | 455.14 | 494.15 | 527.97 | 557.54 | 583.55 |
| 48 | 460.64 | 501.26 | 538.16 | 566.44 | 592.90 | 616.18 |
| 49 | 505.01 | 540.93 | 571.78 | 598.55 | 621.93 | 642.51 |
| 50 | 542.39 | 573.68 | 600.57 | 623.87 | 644.25 | 662.18 |
| 51 | 573.01 | 599.79 | 622.80 | 642.76 | 660.21 | 675.55 |
| 52 | 593.42 | 615.86 | 635.15 | 651.87 | 666.48 | 679.34 |
| 53 | 603.22 | 621.53 | 637.25 | 650.88 | 662.80 | 673.27 |
| 54 | 600.52 | 614.93 | 627.29 | 638.02 | 647.40 | 655.65 |
| 55 | 586.36 | 597.15 | 606.44 | 614.48 | 621.53 | 627.71 |
| 56 | 548.61 | 556.18 | 562.69 | 568.34 | 573.26 | 577.60 |
| 57 | 490.34 | 495.13 | 499.25 | 502.82 | 505.93 | 508.67 |
| 58 | 408.31 | 410.84 | 413.01 | 414.88 | 416.53 | 417.97 |
| 59 | 298.77 | 299.66 | 300.42 | 301.08 | 301.66 | 302.17 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 67

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM OF 21 | LOAN 22 | 23 | 24 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 61.40 | 64.80 | 68.33 | 72.03 | 75.90 | 79.97 |
| 21 | 62.82 | 66.48 | 70.32 | 74.36 | 78.59 | 83.05 |
| 22 | 64.65 | 68.63 | 72.82 | 77.23 | 81.88 | 86.80 |
| 23 | 66.75 | 71.11 | 75.70 | 80.55 | 85.69 | 91.14 |
| 24 | 69.41 | 74.21 | 79.27 | 84.63 | 90.34 | 96.40 |
| 25 | 72.64 | 77.93 | 83.54 | 89.50 | 95.86 | 102.68 |
| 26 | 76.67 | 82.54 | 88.77 | 95.43 | 102.59 | 110.30 |
| 27 | 81.53 | 88.07 | 95.04 | 102.54 | 110.64 | 119.38 |
| 28 | 87.50 | 94.82 | 102.63 | 111.17 | 120.37 | 130.24 |
| 29 | 94.78 | 103.03 | 111.96 | 121.62 | 132.00 | 143.18 |
| 30 | 103.43 | 112.82 | 122.96 | 133.88 | 145.63 | 158.22 |
| 31 | 113.66 | 124.33 | 135.82 | 148.18 | 161.42 | 175.57 |
| 32 | 125.65 | 137.74 | 150.75 | 164.67 | 179.57 | 195.46 |
| 33 | 140.11 | 153.73 | 168.45 | 184.13 | 200.85 | 218.62 |
| 34 | 157.07 | 172.51 | 189.00 | 206.60 | 225.30 | 245.17 |
| 35 | 176.43 | 193.80 | 212.31 | 232.01 | 252.91 | 275.04 |
| 36 | 198.62 | 213.10 | 238.83 | 260.82 | 284.12 | 308.73 |
| 37 | 223.82 | 245.64 | 268.79 | 293.28 | 319.18 | 346.48 |
| 38 | 252.34 | 276.71 | 302.49 | 329.73 | 358.44 | 384.40 |
| 39 | 284.45 | 311.59 | 340.26 | 370.45 | 397.67 | 422.28 |
| 40 | 320.31 | 350.47 | 382.24 | 410.77 | 436.48 | 459.71 |
| 41 | 360.58 | 394.00 | 423.88 | 450.72 | 474.90 | 496.76 |
| 42 | 405.77 | 437.06 | 465.04 | 490.16 | 512.80 | 533.27 |
| 43 | 449.76 | 478.90 | 504.97 | 528.37 | 549.45 | 568.51 |
| 44 | 492.21 | 519.21 | 543.33 | 565.01 | 584.54 | 602.19 |
| 45 | 533.06 | 557.88 | 580.03 | 600.00 | 617.96 | 634.19 |
| 46 | 571.50 | 594.14 | 614.39 | 632.58 | 648.97 | 663.78 |
| 47 | 606.57 | 627.07 | 643.36 | 661.81 | 676.63 | 690.03 |
| 48 | 636.78 | 655.10 | 671.49 | 686.21 | 699.48 | 711.46 |
| 49 | 660.72 | 676.92 | 691.42 | 704.42 | 716.14 | 726.74 |
| 50 | 678.04 | 692.16 | 704.78 | 716.10 | 726.32 | 735.56 |
| 51 | 689.12 | 701.21 | 712.02 | 721.73 | 730.47 | 738.37 |
| 52 | 690.71 | 700.84 | 709.89 | 718.01 | 725.34 | 731.97 |
| 53 | 682.55 | 690.80 | 698.19 | 704.82 | 710.77 | 716.17 |
| 54 | 662.95 | 669.44 | 675.26 | 680.47 | 685.17 | 689.42 |
| 55 | 633.19 | 638.06 | 642.41 | 646.32 | 649.84 | 653.04 |
| 56 | 581.44 | 584.85 | 587.91 | 590.66 | 593.13 | 595.37 |
| 57 | 511.09 | 513.26 | 515.18 | 516.92 | 518.48 | 519.89 |
| 58 | 419.26 | 420.38 | 421.42 | 422.33 | 423.15 | 423.88 |
| 59 | 302.61 | 303.02 | 303.37 | 303.70 | 303.99 | 304.26 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 25 | 26 | 27 | 28 | 29 | 30 |
| 20 | 84.26 | 88.77 | 93.56 | 98.65 | 104.07 | 109.90 |
| 21 | 87.77 | 92.76 | 98.08 | 103.75 | 109.85 | 116.43 |
| 22 | 92.02 | 97.58 | 103.52 | 109.91 | 116.81 | 124.21 |
| 23 | 96.94 | 103.16 | 109.86 | 117.08 | 124.85 | 133.17 |
| 24 | 102.92 | 109.93 | 117.51 | 125.65 | 134.39 | 143.75 |
| 25 | 110.05 | 117.98 | 126.53 | 135.71 | 145.53 | 154.03 |
| 26 | 118.63 | 127.61 | 137.23 | 147.55 | 158.58 | 170.35 |
| 27 | 128.80 | 138.92 | 149.76 | 161.34 | 173.72 | 186.88 |
| 28 | 140.88 | 152.28 | 164.45 | 177.44 | 191.29 | 205.97 |
| 29 | 155.15 | 167.95 | 181.62 | 196.15 | 211.61 | 227.98 |
| 30 | 171.68 | 186.05 | 201.33 | 217.58 | 234.78 | 253.00 |
| 31 | 190.68 | 206.76 | 223.83 | 241.93 | 261.07 | 281.28 |
| 32 | 212.37 | 230.32 | 249.34 | 269.48 | 290.72 | 310.22 |
| 33 | 237.51 | 257.53 | 278.69 | 301.02 | 321.47 | 340.24 |
| 34 | 266.22 | 288.47 | 311.96 | 333.41 | 353.06 | 371.10 |
| 35 | 298.45 | 323.14 | 345.65 | 366.21 | 386.07 | 402.37 |
| 36 | 334.69 | 358.30 | 379.83 | 399.50 | 417.53 | 434.07 |
| 37 | 371.25 | 393.76 | 414.30 | 433.07 | 450.26 | 466.04 |
| 38 | 407.96 | 429.37 | 448.90 | 466.75 | 483.11 | 498.11 |
| 39 | 444.60 | 464.91 | 483.42 | 500.34 | 515.84 | 530.06 |
| 40 | 480.80 | 499.98 | 517.47 | 533.44 | 548.07 | 561.51 |
| 41 | 516.59 | 534.63 | 551.08 | 566.11 | 579.88 | 592.51 |
| 42 | 551.84 | 568.72 | 584.12 | 598.19 | 611.09 | 622.92 |
| 43 | 585.81 | 601.54 | 615.83 | 629.00 | 640.99 | 652.01 |
| 44 | 618.20 | 632.76 | 646.05 | 658.18 | 669.30 | 679.51 |
| 45 | 648.92 | 662.32 | 674.53 | 685.69 | 695.92 | 705.30 |
| 46 | 677.22 | 689.44 | 700.58 | 710.77 | 720.10 | 728.67 |
| 47 | 702.19 | 713.24 | 723.32 | 732.54 | 740.97 | 748.70 |
| 48 | 722.33 | 732.23 | 741.24 | 749.49 | 757.04 | 763.98 |
| 49 | 736.35 | 745.09 | 753.06 | 760.36 | 767.03 | 773.16 |
| 50 | 743.93 | 751.55 | 758.50 | 764.84 | 770.66 | 776.00 |
| 51 | 745.54 | 752.05 | 758.00 | 763.43 | 768.42 | 772.98 |
| 52 | 737.97 | 743.44 | 748.42 | 752.97 | 757.13 | 760.97 |
| 53 | 721.08 | 725.53 | 729.59 | 733.31 | 736.71 | 739.82 |
| 54 | 693.27 | 696.77 | 699.96 | 702.90 | 705.57 | 708.02 |
| 55 | 655.92 | 658.55 | 660.96 | 663.14 | 665.15 | 666.99 |
| 56 | 597.39 | 599.23 | 600.91 | 602.45 | 603.86 | 605.14 |
| 57 | 521.17 | 522.34 | 523.39 | 524.37 | 525.25 | 526.07 |
| 58 | 424.57 | 425.18 | 425.74 | 426.25 | 426.72 | 427.15 |
| 59 | 304.49 | 304.70 | 304.91 | 305.08 | 305.25 | 305.40 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 69

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan | | | | |
|----------------------|--------------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 |
| 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 | 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 70 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan | | | | |
|----------------------|--------------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 |
| 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 |
| 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.

| Age Next Birthday | Term of Loan |
|----------------------|--------------|
|----------------------|--------------|

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 71

SECOND SCHEDULE — *continued*

| | 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 72 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 73

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 74 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 75

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 76 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 77

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

Age Next
Birthday

Term of Loan

26

27

28

29

30

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 78 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 48 | 42.41 | 43.43 | 44.39 | 45.27 | 46.09 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 79

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 80 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 81

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 82 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

[S 672/2011 wef 01/01/2012]

TABLE 2A

*(For policies entered into or adjusted on or after
1st December 1997 but before 1st March 2001)*

HOME PROTECTION INSURANCE SINGLE PREMIUM RATE PER \$10,000
INITIAL COVER FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

| AGE NEXT BIRTHDAY | 1 | 2 | TERM OF | LOAN | 5 | 6 |
|----------------------|--------|--------|------------|--------|--------|--------|
| | 3 | 4 | 5 | 6 | 7 | 8 |
| 20 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 21 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 22 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 23 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 24 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 25 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 26 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 27 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 28 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.35 |
| 29 | 3.27 | 5.96 | 8.62 | 11.23 | 13.80 | 16.41 |
| 30 | 3.27 | 5.96 | 8.62 | 11.23 | 13.89 | 16.43 |
| 31 | 3.27 | 5.96 | 8.62 | 11.34 | 14.15 | 17.10 |
| 32 | 3.27 | 5.96 | 8.74 | 11.67 | 14.73 | 17.96 |
| 33 | 3.27 | 6.17 | 9.22 | 12.41 | 15.78 | 19.33 |
| 34 | 3.47 | 6.65 | 9.99 | 13.52 | 17.22 | 21.16 |
| 35 | 3.68 | 7.18 | 10.86 | 14.75 | 18.87 | 23.27 |
| 36 | 4.01 | 7.84 | 11.93 | 16.25 | 20.88 | 25.83 |
| 37 | 4.38 | 8.65 | 13.20 | 18.06 | 23.26 | 28.80 |
| 38 | 4.80 | 9.57 | 14.71 | 20.19 | 26.02 | 32.23 |
| 39 | 5.32 | 10.75 | 16.51 | 22.65 | 29.18 | 36.13 |
| 40 | 5.95 | 12.02 | 18.66 | 25.33 | 32.64 | 40.64 |
| 41 | 6.74 | 13.53 | 20.75 | 28.43 | 36.64 | 45.42 |
| 42 | 7.80 | 15.38 | 23.47 | 32.10 | 41.56 | 51.32 |
| 43 | 8.79 | 17.33 | 26.42 | 36.17 | 46.68 | 58.11 |
| 44 | 9.89 | 19.49 | 29.77 | 40.88 | 52.96 | 66.20 |
| 45 | 11.32 | 22.19 | 33.93 | 46.74 | 60.79 | 76.30 |
| 46 | 13.10 | 25.55 | 39.15 | 54.09 | 70.61 | 88.59 |
| 47 | 15.34 | 29.83 | 45.76 | 63.40 | 82.54 | 103.10 |
| 48 | 18.10 | 35.14 | 54.00 | 74.39 | 96.23 | 119.55 |
| 49 | 21.75 | 41.99 | 63.69 | 86.83 | 111.49 | 137.71 |
| 50 | 26.11 | 49.05 | 73.52 | 99.52 | 127.19 | 156.55 |
| 51 | 31.76 | 57.56 | 85.01 | 114.17 | 145.13 | 177.97 |
| 52 | 37.41 | 66.37 | 97.13 | 129.78 | 164.40 | 201.04 |
| 53 | 43.93 | 76.38 | 110.82 | 147.32 | 185.95 | 226.78 |
| 54 | 51.33 | 87.67 | 126.16 | 166.90 | 209.94 | 255.39 |
| 55 | 61.95 | 102.54 | 145.48 | 190.86 | 238.76 | 289.24 |
| 56 | 69.04 | 114.34 | 162.21 | 212.72 | 265.96 | 301.54 |
| 57 | 76.86 | 127.38 | 180.68 | 236.85 | 270.47 | 292.80 |
| 58 | 85.39 | 141.67 | 200.95 | 230.53 | 248.24 | 240.00 |
| 59 | 94.86 | 157.46 | 178.31 | 188.71 | 194.94 | 199.06 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 84 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 OF | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|--------------|------------|--------|--------|
| 20 | 18.85 | 21.30 | 23.74 | 26.12 | 28.46 | 30.76 |
| 21 | 18.85 | 21.30 | 23.74 | 26.12 | 28.46 | 30.76 |
| 22 | 18.85 | 21.30 | 23.74 | 26.12 | 28.46 | 30.76 |
| 23 | 18.85 | 21.30 | 23.74 | 26.12 | 28.46 | 30.78 |
| 24 | 18.85 | 21.30 | 23.74 | 26.12 | 28.50 | 30.90 |
| 25 | 18.85 | 21.30 | 23.74 | 26.16 | 28.60 | 31.10 |
| 26 | 18.85 | 21.30 | 23.77 | 26.28 | 28.84 | 31.48 |
| 27 | 18.85 | 21.34 | 23.91 | 26.53 | 29.25 | 32.07 |
| 28 | 18.91 | 21.52 | 24.21 | 27.01 | 29.92 | 32.98 |
| 29 | 19.09 | 21.85 | 24.75 | 27.76 | 30.93 | 34.29 |
| 30 | 19.49 | 22.46 | 25.60 | 28.90 | 32.40 | 36.10 |
| 31 | 20.20 | 23.46 | 26.90 | 30.54 | 34.43 | 38.56 |
| 32 | 21.35 | 24.94 | 28.75 | 32.83 | 37.15 | 41.76 |
| 33 | 23.08 | 27.09 | 31.35 | 35.89 | 40.72 | 45.86 |
| 34 | 25.35 | 29.84 | 34.60 | 39.68 | 45.08 | 50.84 |
| 35 | 27.98 | 32.99 | 38.32 | 43.99 | 50.05 | 56.53 |
| 36 | 31.09 | 36.69 | 42.66 | 49.03 | 55.84 | 63.14 |
| 37 | 34.69 | 40.98 | 47.67 | 54.83 | 62.52 | 70.82 |
| 38 | 38.83 | 45.88 | 53.41 | 61.50 | 70.24 | 79.74 |
| 39 | 43.54 | 51.47 | 59.99 | 69.20 | 79.22 | 90.23 |
| 40 | 48.77 | 57.74 | 67.46 | 78.03 | 89.65 | 102.33 |
| 41 | 54.87 | 65.11 | 76.28 | 88.55 | 101.95 | 116.46 |
| 42 | 62.13 | 73.94 | 86.92 | 101.09 | 116.45 | 132.98 |
| 43 | 70.60 | 84.36 | 99.37 | 115.62 | 133.11 | 151.83 |
| 44 | 80.78 | 96.71 | 113.91 | 132.42 | 152.26 | 173.43 |
| 45 | 93.20 | 111.46 | 131.06 | 152.03 | 174.41 | 198.25 |
| 46 | 107.97 | 128.72 | 150.92 | 174.57 | 199.74 | 226.47 |
| 47 | 125.12 | 148.60 | 173.59 | 200.16 | 228.35 | 258.23 |
| 48 | 144.36 | 170.76 | 198.81 | 228.53 | 260.02 | 293.31 |
| 49 | 165.58 | 195.13 | 226.47 | 259.64 | 294.68 | 331.70 |
| 50 | 187.72 | 220.72 | 255.66 | 292.57 | 331.53 | 363.78 |
| 51 | 212.75 | 249.54 | 288.41 | 329.42 | 362.77 | 390.39 |
| 52 | 239.80 | 280.75 | 323.93 | 358.28 | 386.24 | 409.37 |
| 53 | 269.91 | 315.41 | 350.61 | 378.63 | 401.40 | 420.26 |
| 54 | 303.32 | 359.10 | 366.81 | 388.84 | 406.77 | 421.60 |
| 55 | 325.18 | 352.01 | 372.78 | 389.31 | 402.74 | 413.87 |
| 56 | 326.54 | 345.34 | 359.90 | 371.48 | 380.89 | 388.63 |
| 57 | 308.71 | 320.58 | 329.77 | 337.08 | 343.03 | 347.95 |
| 58 | 268.39 | 274.64 | 279.48 | 283.34 | 286.46 | 289.05 |
| 59 | 202.02 | 204.21 | 205.92 | 207.27 | 208.37 | 209.28 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20 | 33.03 | 35.25 | 37.44 | 39.65 | 41.86 | 44.11 |
| 21 | 33.03 | 35.27 | 37.51 | 39.80 | 42.10 | 44.48 |
| 22 | 33.06 | 35.34 | 37.68 | 40.05 | 42.48 | 44.99 |
| 23 | 33.14 | 35.51 | 37.95 | 40.45 | 43.06 | 45.76 |
| 24 | 33.33 | 35.83 | 38.41 | 41.08 | 43.88 | 46.81 |
| 25 | 33.67 | 36.32 | 39.08 | 41.98 | 45.02 | 48.22 |
| 26 | 34.21 | 37.07 | 40.06 | 43.22 | 46.56 | 50.07 |
| 27 | 35.02 | 38.13 | 41.41 | 44.89 | 48.56 | 52.46 |
| 28 | 36.21 | 39.62 | 43.24 | 47.08 | 51.15 | 55.47 |
| 29 | 37.85 | 41.62 | 45.63 | 49.89 | 54.41 | 59.25 |
| 30 | 40.06 | 44.24 | 48.69 | 53.45 | 58.50 | 63.93 |
| 31 | 42.95 | 47.60 | 52.59 | 57.90 | 63.58 | 69.71 |
| 32 | 46.65 | 51.88 | 57.46 | 63.42 | 69.86 | 76.86 |
| 33 | 51.35 | 57.22 | 63.49 | 70.27 | 77.61 | 85.63 |
| 34 | 57.00 | 63.61 | 70.73 | 78.45 | 86.90 | 96.10 |
| 35 | 63.47 | 70.96 | 79.10 | 88.00 | 97.68 | 108.19 |
| 36 | 71.03 | 79.60 | 88.96 | 99.19 | 110.26 | 122.22 |
| 37 | 79.85 | 89.74 | 100.51 | 112.18 | 124.78 | 138.34 |
| 38 | 90.18 | 101.54 | 113.87 | 127.16 | 141.45 | 156.78 |
| 39 | 102.23 | 115.23 | 129.25 | 144.33 | 160.50 | 177.77 |
| 40 | 116.06 | 130.86 | 146.78 | 163.83 | 182.05 | 201.47 |
| 41 | 132.10 | 148.89 | 166.90 | 186.10 | 206.57 | 228.34 |
| 42 | 150.72 | 169.72 | 189.98 | 211.56 | 234.51 | 258.85 |
| 43 | 171.90 | 193.30 | 216.05 | 240.24 | 265.89 | 293.03 |
| 44 | 196.01 | 220.03 | 245.52 | 272.55 | 301.14 | 326.29 |
| 45 | 223.58 | 250.46 | 278.94 | 309.05 | 335.37 | 358.52 |
| 46 | 254.81 | 284.81 | 316.52 | 344.02 | 368.04 | 389.18 |
| 47 | 289.83 | 323.23 | 351.93 | 376.81 | 398.55 | 417.69 |
| 48 | 328.46 | 358.37 | 384.07 | 406.35 | 425.82 | 442.95 |
| 49 | 362.79 | 389.23 | 411.96 | 431.66 | 448.88 | 466.03 |
| 50 | 390.88 | 413.92 | 433.71 | 450.88 | 465.87 | 479.07 |
| 51 | 413.58 | 433.29 | 450.24 | 464.95 | 477.79 | 489.09 |
| 52 | 428.80 | 445.32 | 459.51 | 471.82 | 482.59 | 492.05 |
| 53 | 436.09 | 449.57 | 461.14 | 471.18 | 479.95 | 487.68 |
| 54 | 436.06 | 446.66 | 453.77 | 461.66 | 468.56 | 476.63 |
| 55 | 423.21 | 431.16 | 437.99 | 443.91 | 449.09 | 453.64 |
| 56 | 395.23 | 400.80 | 405.59 | 409.74 | 413.57 | 416.56 |
| 57 | 352.09 | 355.61 | 358.62 | 361.25 | 363.53 | 365.54 |
| 58 | 291.24 | 293.09 | 294.68 | 296.07 | 297.26 | 298.33 |
| 59 | 210.04 | 210.79 | 211.26 | 211.75 | 212.18 | 212.54 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 86 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 19 | 20 | TERM OF 21 | LOAN 22 | 23 | 24 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 46.43 | 48.80 | 51.25 | 53.81 | 56.47 | 59.26 |
| 21 | 46.91 | 49.45 | 52.08 | 54.86 | 57.74 | 60.80 |
| 22 | 47.60 | 50.34 | 53.22 | 56.22 | 59.40 | 62.74 |
| 23 | 48.59 | 51.56 | 54.68 | 57.99 | 61.48 | 65.18 |
| 24 | 49.90 | 53.15 | 56.58 | 60.22 | 64.08 | 68.20 |
| 25 | 51.60 | 55.20 | 58.98 | 63.02 | 67.31 | 71.92 |
| 26 | 53.81 | 57.77 | 61.98 | 66.48 | 71.30 | 76.52 |
| 27 | 56.59 | 61.00 | 65.71 | 70.77 | 76.23 | 82.18 |
| 28 | 60.08 | 65.02 | 70.31 | 76.04 | 82.29 | 89.08 |
| 29 | 64.41 | 69.97 | 75.98 | 82.55 | 89.68 | 97.40 |
| 30 | 69.77 | 76.08 | 82.98 | 90.47 | 98.59 | 107.36 |
| 31 | 76.36 | 83.61 | 91.49 | 100.03 | 109.25 | 119.18 |
| 32 | 84.47 | 92.77 | 101.75 | 111.47 | 121.92 | 133.14 |
| 33 | 94.36 | 103.82 | 114.06 | 125.06 | 136.87 | 149.52 |
| 34 | 106.07 | 116.83 | 128.42 | 140.86 | 154.18 | 168.41 |
| 35 | 119.54 | 131.74 | 144.84 | 158.86 | 173.86 | 189.81 |
| 36 | 135.07 | 148.87 | 163.65 | 179.41 | 196.22 | 214.08 |
| 37 | 152.88 | 168.44 | 185.04 | 202.74 | 221.53 | 241.49 |
| 38 | 173.18 | 190.67 | 209.29 | 229.09 | 250.08 | 269.06 |
| 39 | 196.21 | 215.83 | 236.66 | 258.75 | 278.67 | 296.66 |
| 40 | 222.12 | 244.08 | 267.32 | 288.21 | 307.02 | 324.04 |
| 41 | 251.44 | 275.94 | 297.83 | 317.48 | 335.19 | 351.20 |
| 42 | 284.63 | 307.58 | 328.08 | 346.48 | 363.09 | 378.09 |
| 43 | 317.07 | 338.45 | 357.55 | 374.73 | 390.18 | 404.16 |
| 44 | 348.55 | 368.36 | 386.08 | 401.98 | 416.31 | 429.27 |
| 45 | 379.00 | 397.26 | 413.54 | 428.18 | 441.36 | 453.29 |
| 46 | 407.90 | 424.55 | 439.44 | 452.81 | 464.86 | 475.74 |
| 47 | 434.61 | 449.69 | 463.15 | 475.26 | 486.14 | 496.01 |
| 48 | 458.11 | 471.61 | 483.67 | 494.50 | 504.25 | 513.07 |
| 49 | 477.44 | 489.36 | 500.03 | 509.60 | 518.23 | 526.03 |
| 50 | 490.76 | 501.16 | 510.44 | 518.80 | 526.32 | 533.12 |
| 51 | 499.09 | 507.99 | 515.95 | 523.09 | 529.53 | 535.35 |
| 52 | 500.44 | 507.90 | 514.56 | 520.54 | 525.94 | 530.81 |
| 53 | 494.51 | 500.59 | 506.02 | 510.90 | 515.30 | 519.26 |
| 54 | 480.01 | 484.79 | 489.08 | 492.91 | 496.37 | 499.49 |
| 55 | 457.66 | 461.25 | 464.46 | 467.34 | 469.93 | 472.28 |
| 56 | 419.38 | 421.88 | 424.14 | 426.16 | 427.96 | 429.62 |
| 57 | 367.34 | 368.92 | 370.33 | 371.61 | 372.76 | 373.80 |
| 58 | 299.26 | 300.11 | 300.85 | 301.52 | 302.12 | 302.67 |
| 59 | 212.87 | 213.17 | 213.43 | 213.67 | 213.87 | 214.06 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY' | 25 | 26 | TERM 27 | OF 28 | LOAN | 29 | 30 |
|-----------------------|--------|--------|------------|----------|--------|--------|----|
| 20 | 62.20 | 65.28 | 68.55 | 72.01 | 75.71 | 79.68 | |
| 21 | 64.02 | 67.41 | 71.03 | 74.89 | 79.04 | 83.52 | |
| 22 | 66.29 | 70.06 | 74.10 | 78.43 | 83.13 | 88.22 | |
| 23 | 69.11 | 73.32 | 77.87 | 82.79 | 88.12 | 93.90 | |
| 24 | 72.60 | 77.35 | 82.51 | 88.10 | 94.15 | 100.67 | |
| 25 | 76.90 | 82.31 | 88.17 | 94.52 | 101.36 | 108.73 | |
| 26 | 82.19 | 88.55 | 95.00 | 102.19 | 109.92 | 118.23 | |
| 27 | 88.64 | 95.64 | 103.17 | 111.30 | 120.03 | 129.37 | |
| 28 | 96.43 | 104.55 | 112.89 | 122.06 | 131.88 | 142.38 | |
| 29 | 105.74 | 114.72 | 124.36 | 134.68 | 145.72 | 157.50 | |
| 30 | 116.80 | 126.93 | 137.80 | 149.40 | 161.79 | 174.98 | |
| 31 | 129.86 | 141.28 | 153.50 | 166.51 | 180.39 | 195.11 | |
| 32 | 145.18 | 158.02 | 171.72 | 186.30 | 201.78 | 216.00 | |
| 33 | 163.04 | 177.46 | 192.80 | 209.09 | 224.00 | 237.68 | |
| 34 | 183.57 | 199.71 | 216.84 | 232.50 | 246.84 | 259.99 | |
| 35 | 206.78 | 224.79 | 241.24 | 256.25 | 270.01 | 282.63 | |
| 36 | 233.03 | 250.29 | 266.00 | 280.37 | 293.54 | 305.62 | |
| 37 | 259.58 | 276.04 | 291.04 | 304.75 | 317.32 | 328.84 | |
| 38 | 286.28 | 301.93 | 316.21 | 329.26 | 341.22 | 352.18 | |
| 39 | 313.00 | 327.86 | 341.39 | 353.77 | 365.11 | 375.51 | |
| 40 | 339.47 | 353.50 | 366.29 | 378.00 | 388.71 | 398.55 | |
| 41 | 365.73 | 378.93 | 390.99 | 401.99 | 412.07 | 421.34 | |
| 42 | 391.70 | 404.06 | 415.36 | 425.67 | 435.11 | 443.78 | |
| 43 | 416.85 | 428.38 | 438.91 | 448.52 | 457.33 | 465.41 | |
| 44 | 441.02 | 451.72 | 461.66 | 470.37 | 478.53 | 486.02 | |
| 45 | 464.11 | 473.94 | 482.92 | 491.12 | 498.62 | 505.52 | |
| 46 | 485.62 | 494.60 | 502.79 | 510.28 | 517.14 | 523.45 | |
| 47 | 504.94 | 513.08 | 520.49 | 527.26 | 533.47 | 539.18 | |
| 48 | 521.08 | 528.36 | 535.00 | 541.07 | 546.62 | 551.71 | |
| 49 | 533.12 | 539.55 | 545.42 | 550.78 | 555.70 | 560.21 | |
| 50 | 539.28 | 544.88 | 550.01 | 554.68 | 558.96 | 562.90 | |
| 51 | 540.63 | 545.43 | 549.81 | 553.80 | 557.47 | 560.84 | |
| 52 | 535.23 | 539.26 | 542.93 | 546.28 | 549.36 | 552.17 | |
| 53 | 522.88 | 526.15 | 529.14 | 531.88 | 534.38 | 536.68 | |
| 54 | 502.33 | 504.91 | 507.26 | 509.42 | 511.39 | 513.18 | |
| 55 | 474.40 | 476.34 | 478.11 | 479.71 | 481.19 | 482.54 | |
| 56 | 431.11 | 432.46 | 433.70 | 434.84 | 435.86 | 436.82 | |
| 57 | 374.74 | 375.59 | 376.38 | 377.08 | 377.74 | 378.34 | |
| 58 | 303.17 | 303.62 | 304.02 | 304.41 | 304.75 | 305.07 | |
| 59 | 214.25 | 214.40 | 214.54 | 214.68 | 214.79 | 214.92 | |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | |

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)

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 88 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan | | | | |
|----------------------|--------------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 |
| 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.

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 90 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 91

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 11.60 | 11.83 | 12.17 | 12.58 | 13.05 |
| 47 | 12.95 | 13.21 | 13.58 | 14.04 | 14.56 |
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 92 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 93

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 94 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 95

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 96 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 97

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 98 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 23.72 | 24.45 | 25.13 | 25.76 | 26.35 |
| 47 | 26.02 | 26.74 | 27.41 | 28.03 | 28.60 |
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 99

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 100 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 101

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 102 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

[S 672/2011 wef 01/01/2012]

TABLE 3A

*(For policies entered into or adjusted on or after
1st December 1997 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER
FOR MALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM OF 3 | LOAN 4 | 5 | 6 |
|----------------------|--------|--------|-----------------|-----------|--------|--------|
| 20 | 4.88 | 8.22 | 11.54 | 14.88 | 18.22 | 21.57 |
| 21 | 4.88 | 8.22 | 11.61 | 14.98 | 18.37 | 21.74 |
| 22 | 4.88 | 8.32 | 11.75 | 15.18 | 18.59 | 22.00 |
| 23 | 4.88 | 8.32 | 11.79 | 15.23 | 18.68 | 22.10 |
| 24 | 4.88 | 8.38 | 11.87 | 15.35 | 18.80 | 22.25 |
| 25 | 4.88 | 8.38 | 11.90 | 15.39 | 18.87 | 22.35 |
| 26 | 4.88 | 8.44 | 11.97 | 15.48 | 19.00 | 22.57 |
| 27 | 4.88 | 8.44 | 11.97 | 15.53 | 19.14 | 22.85 |
| 28 | 4.88 | 8.44 | 12.04 | 15.72 | 19.50 | 23.29 |
| 29 | 4.88 | 8.55 | 12.29 | 16.16 | 20.04 | 24.03 |
| 30 | 4.88 | 8.71 | 12.67 | 16.63 | 20.70 | 24.95 |
| 31 | 4.88 | 8.93 | 12.96 | 17.12 | 21.49 | 26.08 |
| 32 | 4.88 | 8.95 | 13.20 | 17.68 | 22.42 | 27.43 |
| 33 | 4.88 | 9.28 | 13.92 | 18.81 | 24.01 | 29.53 |
| 34 | 5.19 | 9.99 | 15.09 | 20.49 | 26.22 | 32.34 |
| 35 | 5.49 | 10.78 | 16.38 | 22.35 | 28.71 | 35.59 |
| 36 | 5.99 | 11.80 | 18.01 | 24.63 | 31.79 | 39.48 |
| 37 | 6.53 | 12.97 | 19.90 | 27.37 | 35.41 | 44.02 |
| 38 | 7.16 | 14.38 | 22.20 | 30.61 | 39.62 | 49.26 |
| 39 | 7.94 | 16.14 | 24.93 | 34.35 | 44.42 | 55.23 |
| 40 | 8.87 | 18.05 | 27.87 | 38.40 | 49.68 | 61.80 |
| 41 | 10.09 | 20.34 | 31.31 | 43.10 | 55.78 | 69.44 |
| 42 | 11.63 | 23.10 | 35.42 | 48.67 | 62.95 | 78.43 |
| 43 | 13.13 | 26.01 | 39.88 | 54.83 | 71.06 | 88.79 |
| 44 | 14.76 | 29.25 | 44.91 | 61.95 | 80.59 | 101.14 |
| 45 | 16.89 | 33.33 | 51.21 | 70.83 | 92.51 | 116.21 |
| 46 | 19.56 | 38.37 | 59.07 | 81.97 | 106.99 | 133.99 |
| 47 | 22.89 | 44.79 | 69.05 | 95.46 | 123.91 | 154.42 |
| 48 | 27.03 | 52.78 | 80.67 | 110.59 | 142.64 | 176.88 |
| 49 | 32.49 | 61.81 | 93.21 | 126.80 | 162.66 | 200.89 |
| 50 | 38.99 | 71.84 | 107.00 | 144.54 | 184.56 | 227.17 |
| 51 | 47.42 | 84.22 | 123.54 | 165.41 | 210.01 | 257.60 |
| 52 | 55.88 | 97.00 | 140.84 | 187.51 | 237.14 | 289.80 |
| 53 | 65.62 | 111.49 | 160.35 | 212.30 | 267.44 | 325.87 |
| 54 | 76.65 | 127.81 | 182.20 | 239.94 | 301.10 | 365.80 |
| 55 | 92.51 | 149.45 | 209.88 | 273.93 | 341.66 | 413.19 |
| 56 | 103.11 | 166.44 | 233.52 | 304.50 | 379.44 | 429.10 |
| 57 | 114.80 | 185.09 | 259.46 | 338.03 | 384.93 | 416.01 |
| 58 | 127.57 | 205.56 | 287.94 | 328.97 | 353.47 | 349.70 |
| 59 | 141.70 | 228.12 | 256.85 | 271.18 | 279.71 | 285.38 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Where the premium payable is less than S1.00, the minimum premium of S1.00 shall be charged.

Central Provident Fund (Home
Protection Insurance Scheme)

p. 104 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM OF 9 | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|-----------------|------------|--------|--------|
| 20 | 24.88 | 28.19 | 31.49 | 34.73 | 37.97 | 41.20 |
| 21 | 25.10 | 28.43 | 31.74 | 35.03 | 38.33 | 41.65 |
| 22 | 25.38 | 28.73 | 32.07 | 35.42 | 38.80 | 42.18 |
| 23 | 25.50 | 28.88 | 32.29 | 35.74 | 39.19 | 42.68 |
| 24 | 25.68 | 29.13 | 32.64 | 36.16 | 39.74 | 43.40 |
| 25 | 25.86 | 29.42 | 33.02 | 36.67 | 40.42 | 44.27 |
| 26 | 26.20 | 29.85 | 33.59 | 37.42 | 41.40 | 45.54 |
| 27 | 26.58 | 30.38 | 34.32 | 38.41 | 42.67 | 47.15 |
| 28 | 27.19 | 31.23 | 35.42 | 39.83 | 44.44 | 49.32 |
| 29 | 28.17 | 32.49 | 37.02 | 41.81 | 46.85 | 52.24 |
| 30 | 29.40 | 34.08 | 39.03 | 44.26 | 49.87 | 55.84 |
| 31 | 30.92 | 36.03 | 41.48 | 47.30 | 53.50 | 60.15 |
| 32 | 32.73 | 38.39 | 44.44 | 50.91 | 57.83 | 65.24 |
| 33 | 35.41 | 41.73 | 48.48 | 55.71 | 63.45 | 71.72 |
| 34 | 38.92 | 45.97 | 53.51 | 61.59 | 70.26 | 79.52 |
| 35 | 42.93 | 50.83 | 59.28 | 68.31 | 78.01 | 88.42 |
| 36 | 47.73 | 56.55 | 66.00 | 76.14 | 87.04 | 98.77 |
| 37 | 53.25 | 63.13 | 73.74 | 85.13 | 97.43 | 110.77 |
| 38 | 59.59 | 70.68 | 82.61 | 95.48 | 109.47 | 124.75 |
| 39 | 66.82 | 79.30 | 92.77 | 107.43 | 123.47 | 140.97 |
| 40 | 74.86 | 88.96 | 104.32 | 121.16 | 139.54 | 159.47 |
| 41 | 84.20 | 100.31 | 117.98 | 137.29 | 158.22 | 180.81 |
| 42 | 95.33 | 113.89 | 134.19 | 156.19 | 179.92 | 205.43 |
| 43 | 108.32 | 129.67 | 152.81 | 177.76 | 204.53 | 233.20 |
| 44 | 123.63 | 147.97 | 174.19 | 202.33 | 232.42 | 264.56 |
| 45 | 141.85 | 169.42 | 198.99 | 230.60 | 264.30 | 300.16 |
| 46 | 163.01 | 194.08 | 227.26 | 262.61 | 300.23 | 340.14 |
| 47 | 187.05 | 221.87 | 258.96 | 298.37 | 340.22 | 384.55 |
| 48 | 213.37 | 252.24 | 293.55 | 337.39 | 383.82 | 432.91 |
| 49 | 241.59 | 284.85 | 330.75 | 379.38 | 430.78 | 485.03 |
| 50 | 272.45 | 320.51 | 371.41 | 425.23 | 482.04 | 528.75 |
| 51 | 307.73 | 361.02 | 417.37 | 476.85 | 524.92 | 564.45 |
| 52 | 345.60 | 404.61 | 466.89 | 516.18 | 556.01 | 588.76 |
| 53 | 387.64 | 452.87 | 503.09 | 542.85 | 574.98 | 601.39 |
| 54 | 434.11 | 484.90 | 524.01 | 554.97 | 579.99 | 600.56 |
| 55 | 463.90 | 501.60 | 530.64 | 553.62 | 572.19 | 587.46 |
| 56 | 464.31 | 490.49 | 510.66 | 526.61 | 539.49 | 550.10 |
| 57 | 438.03 | 454.42 | 467.04 | 477.03 | 485.10 | 491.74 |
| 58 | 381.22 | 389.79 | 396.37 | 401.57 | 405.80 | 409.27 |
| 59 | 289.39 | 292.38 | 294.67 | 294.50 | 297.96 | 299.18 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 44.47 | 47.72 | 50.98 | 54.30 | 57.69 | 61.17 |
| 21 | 44.96 | 48.30 | 51.71 | 55.20 | 58.78 | 62.48 |
| 22 | 45.60 | 49.10 | 52.67 | 56.37 | 60.20 | 64.19 |
| 23 | 46.25 | 49.93 | 53.72 | 57.67 | 61.79 | 66.13 |
| 24 | 47.17 | 51.07 | 55.14 | 59.40 | 63.89 | 68.63 |
| 25 | 48.30 | 52.50 | 56.90 | 61.56 | 66.48 | 71.70 |
| 26 | 49.87 | 54.41 | 59.24 | 64.35 | 69.78 | 75.54 |
| 27 | 51.85 | 56.86 | 62.16 | 67.80 | 73.80 | 80.21 |
| 28 | 54.51 | 60.03 | 65.89 | 72.16 | 78.81 | 85.94 |
| 29 | 57.98 | 64.09 | 70.61 | 77.57 | 85.01 | 92.96 |
| 30 | 62.21 | 69.01 | 76.27 | 84.03 | 92.34 | 101.29 |
| 31 | 67.24 | 74.84 | 82.94 | 91.62 | 100.98 | 111.09 |
| 32 | 73.17 | 81.64 | 90.74 | 100.52 | 111.10 | 122.63 |
| 33 | 80.59 | 90.09 | 100.33 | 111.42 | 123.50 | 136.63 |
| 34 | 89.46 | 100.18 | 111.79 | 124.45 | 138.22 | 153.13 |
| 35 | 99.64 | 111.80 | 125.07 | 139.51 | 155.16 | 172.03 |
| 36 | 111.51 | 125.42 | 140.57 | 156.99 | 174.71 | 193.75 |
| 37 | 125.36 | 141.26 | 158.48 | 177.08 | 197.06 | 218.50 |
| 38 | 141.44 | 159.52 | 179.03 | 200.02 | 222.51 | 246.54 |
| 39 | 159.95 | 180.44 | 202.46 | 226.07 | 251.28 | 278.17 |
| 40 | 180.97 | 204.10 | 228.84 | 255.32 | 283.53 | 313.52 |
| 41 | 205.09 | 231.09 | 258.85 | 288.45 | 319.91 | 353.28 |
| 42 | 232.71 | 261.86 | 292.91 | 325.91 | 360.91 | 397.95 |
| 43 | 263.79 | 296.36 | 330.98 | 367.68 | 406.53 | 447.54 |
| 44 | 298.72 | 335.03 | 373.52 | 414.23 | 457.24 | 496.68 |
| 45 | 338.25 | 378.58 | 421.28 | 466.33 | 505.34 | 539.31 |
| 46 | 382.44 | 427.18 | 474.39 | 514.98 | 550.10 | 580.68 |
| 47 | 431.42 | 480.89 | 523.04 | 559.27 | 590.62 | 617.92 |
| 48 | 484.71 | 528.44 | 565.69 | 597.70 | 625.41 | 649.54 |
| 49 | 530.28 | 568.45 | 600.98 | 628.93 | 653.13 | 674.20 |
| 50 | 567.71 | 600.58 | 628.59 | 652.66 | 673.48 | 691.63 |
| 51 | 597.42 | 625.24 | 648.93 | 669.30 | 686.93 | 702.28 |
| 52 | 616.04 | 639.12 | 658.75 | 675.62 | 690.24 | 702.95 |
| 53 | 623.42 | 642.00 | 657.83 | 671.45 | 683.23 | 693.49 |
| 54 | 617.71 | 632.13 | 644.51 | 655.12 | 664.29 | 672.28 |
| 55 | 600.20 | 610.94 | 620.09 | 627.96 | 634.77 | 640.70 |
| 56 | 558.94 | 566.40 | 572.75 | 578.23 | 582.96 | 587.07 |
| 57 | 497.26 | 501.93 | 505.91 | 509.33 | 512.28 | 514.84 |
| 58 | 412.15 | 414.60 | 416.67 | 418.45 | 420.01 | 421.35 |
| 59 | 300.19 | 301.03 | 301.76 | 302.39 | 302.93 | 303.39 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 106 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 20 | 64.78 | 68.51 | 72.41 | 76.52 | 80.83 | 85.37 |
| 21 | 66.35 | 70.39 | 74.64 | 79.13 | 83.85 | 88.85 |
| 22 | 68.37 | 72.78 | 77.43 | 82.35 | 87.54 | 93.08 |
| 23 | 70.70 | 75.54 | 80.64 | 86.07 | 91.84 | 97.96 |
| 24 | 73.65 | 78.98 | 84.62 | 90.63 | 97.03 | 103.89 |
| 25 | 77.23 | 83.12 | 89.38 | 96.07 | 103.23 | 110.93 |
| 26 | 81.68 | 88.20 | 95.19 | 102.67 | 110.73 | 119.47 |
| 27 | 87.03 | 94.31 | 102.12 | 110.55 | 119.71 | 129.62 |
| 28 | 93.56 | 101.73 | 110.55 | 120.13 | 130.52 | 141.73 |
| 29 | 101.51 | 110.74 | 120.75 | 131.65 | 143.42 | 156.10 |
| 30 | 110.94 | 121.44 | 132.85 | 145.19 | 158.48 | 172.77 |
| 31 | 122.08 | 134.04 | 146.97 | 160.92 | 175.91 | 191.99 |
| 32 | 135.14 | 148.72 | 163.34 | 179.08 | 195.94 | 213.95 |
| 33 | 150.85 | 166.20 | 182.69 | 200.38 | 219.28 | 239.45 |
| 34 | 169.24 | 186.55 | 205.10 | 224.93 | 246.09 | 268.60 |
| 35 | 190.20 | 209.67 | 230.48 | 252.66 | 276.28 | 301.33 |
| 36 | 214.19 | 236.02 | 259.30 | 284.06 | 310.35 | 338.19 |
| 37 | 241.41 | 265.83 | 291.80 | 319.39 | 348.58 | 379.43 |
| 38 | 272.16 | 299.41 | 328.33 | 358.94 | 391.31 | 420.19 |
| 39 | 306.76 | 337.10 | 369.21 | 403.14 | 433.33 | 460.28 |
| 40 | 345.34 | 379.02 | 414.61 | 446.16 | 474.24 | 499.31 |
| 41 | 388.61 | 425.91 | 458.88 | 488.12 | 514.14 | 537.34 |
| 42 | 437.07 | 471.49 | 501.91 | 528.89 | 552.88 | 574.32 |
| 43 | 483.45 | 515.06 | 542.98 | 567.75 | 589.80 | 609.47 |
| 44 | 527.48 | 556.33 | 581.83 | 604.45 | 624.58 | 642.53 |
| 45 | 569.06 | 595.24 | 618.37 | 638.89 | 657.15 | 673.44 |
| 46 | 607.48 | 631.05 | 651.88 | 670.37 | 686.80 | 701.48 |
| 47 | 641.84 | 662.89 | 681.48 | 697.96 | 712.65 | 725.75 |
| 48 | 670.68 | 689.27 | 705.70 | 720.28 | 733.25 | 744.82 |
| 49 | 692.67 | 708.91 | 723.25 | 735.98 | 747.30 | 757.41 |
| 50 | 707.52 | 721.50 | 733.87 | 744.82 | 754.58 | 763.27 |
| 51 | 715.73 | 727.56 | 738.03 | 747.29 | 755.55 | 762.91 |
| 52 | 714.09 | 723.90 | 732.56 | 740.24 | 747.09 | 753.18 |
| 53 | 702.46 | 710.37 | 717.37 | 723.56 | 729.07 | 734.00 |
| 54 | 679.28 | 685.43 | 690.87 | 695.69 | 699.99 | 703.82 |
| 55 | 645.90 | 650.47 | 654.50 | 658.09 | 661.28 | 664.12 |
| 56 | 590.67 | 593.85 | 596.65 | 599.13 | 601.36 | 603.33 |
| 57 | 517.12 | 519.10 | 520.87 | 522.41 | 523.80 | 525.04 |
| 58 | 422.52 | 423.57 | 424.47 | 425.30 | 426.02 | 426.67 |
| 59 | 303.81 | 304.17 | 304.49 | 304.76 | 305.02 | 305.25 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM 27 | OF 28 | LOAN 29 | 30 |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20 | 90.18 | 95.27 | 100.67 | 106.42 | 112.59 | 119.25 |
| 21 | 94.14 | 99.78 | 105.80 | 112.25 | 119.22 | 126.74 |
| 22 | 98.95 | 105.24 | 111.97 | 119.26 | 127.14 | 135.63 |
| 23 | 104.52 | 111.57 | 119.20 | 127.44 | 136.34 | 145.90 |
| 24 | 111.25 | 119.23 | 127.87 | 137.19 | 147.21 | 157.96 |
| 25 | 119.28 | 128.32 | 138.07 | 148.59 | 159.86 | 171.93 |
| 26 | 128.94 | 139.15 | 150.17 | 161.99 | 174.65 | 188.18 |
| 27 | 140.32 | 151.87 | 164.27 | 177.55 | 191.73 | 206.87 |
| 28 | 153.83 | 166.84 | 180.76 | 195.64 | 211.52 | 228.41 |
| 29 | 169.73 | 184.33 | 199.94 | 216.60 | 234.31 | 253.10 |
| 30 | 188.09 | 204.47 | 221.94 | 240.51 | 260.25 | 281.13 |
| 31 | 209.17 | 227.49 | 246.98 | 267.67 | 289.59 | 312.74 |
| 32 | 233.18 | 253.63 | 275.34 | 298.33 | 322.62 | 344.56 |
| 33 | 260.91 | 283.68 | 307.80 | 333.29 | 356.27 | 377.03 |
| 34 | 292.48 | 317.79 | 344.52 | 368.59 | 390.30 | 409.91 |
| 35 | 327.88 | 355.92 | 381.12 | 403.81 | 424.28 | 442.77 |
| 36 | 367.60 | 393.98 | 417.69 | 439.04 | 458.29 | 475.69 |
| 37 | 407.04 | 431.78 | 454.04 | 474.07 | 492.15 | 508.47 |
| 38 | 446.02 | 469.19 | 490.02 | 508.77 | 525.68 | 540.96 |
| 39 | 484.38 | 506.01 | 525.45 | 542.94 | 558.74 | 572.99 |
| 40 | 521.73 | 541.83 | 559.91 | 576.19 | 590.87 | 604.13 |
| 41 | 558.14 | 576.77 | 593.53 | 608.60 | 622.21 | 634.50 |
| 42 | 593.48 | 610.67 | 626.12 | 640.04 | 652.58 | 663.92 |
| 43 | 627.07 | 642.85 | 657.04 | 669.82 | 681.35 | 691.75 |
| 44 | 658.61 | 673.03 | 685.97 | 697.63 | 708.17 | 717.67 |
| 45 | 688.03 | 701.10 | 712.85 | 723.43 | 732.98 | 741.61 |
| 46 | 714.60 | 726.38 | 736.96 | 746.50 | 755.09 | 762.85 |
| 47 | 737.47 | 747.98 | 757.43 | 765.94 | 773.61 | 780.55 |
| 48 | 755.19 | 764.47 | 772.82 | 780.34 | 787.12 | 793.24 |
| 49 | 766.46 | 774.58 | 781.85 | 788.42 | 794.36 | 799.70 |
| 50 | 771.07 | 778.05 | 784.32 | 789.97 | 795.07 | 799.69 |
| 51 | 769.50 | 775.41 | 780.73 | 785.51 | 789.82 | 793.72 |
| 52 | 758.64 | 763.53 | 767.94 | 771.91 | 775.48 | 778.72 |
| 53 | 738.40 | 742.35 | 745.89 | 749.10 | 751.97 | 754.59 |
| 54 | 707.25 | 710.33 | 713.09 | 715.58 | 717.83 | 719.85 |
| 55 | 666.66 | 668.96 | 671.00 | 672.85 | 674.52 | 676.03 |
| 56 | 605.10 | 606.69 | 608.11 | 609.39 | 610.54 | 611.59 |
| 57 | 526.15 | 527.14 | 528.03 | 528.83 | 529.56 | 530.22 |
| 58 | 427.24 | 427.76 | 428.22 | 428.63 | 429.02 | 429.37 |
| 59 | 305.44 | 305.64 | 305.80 | 305.93 | 306.07 | 306.18 |
| 60 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 | 157.21 |

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)

Central Provident Fund (Home
Protection Insurance Scheme)

p. 108 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan | | | | |
|----------------------|--------------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 |
| 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.

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 110 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 111

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 17.90 | 18.27 | 18.81 | 19.47 | 20.21 |
| 47 | 19.94 | 20.36 | 20.96 | 21.67 | 22.48 |
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 112 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 113

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 114 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 115

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 116 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 117

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 118 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 36.64 | 37.76 | 38.77 | 39.73 | 40.60 |
| 47 | 40.05 | 41.14 | 42.14 | 43.07 | 43.93 |
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 119

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 120 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 121

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 122 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

[S 672/2011 wef 01/01/2012]

TABLE 4A

*(For policies entered into or adjusted on or after
1st December 1997 but before 1st March 2001)*

HOME PROTECTION INSURANCE
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER
FOR FEMALE MEMBER
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 1 | 2 | TERM 3 | OF 4 | LOAN 5 | 6 |
|----------------------|--------|--------|-----------|---------|-----------|--------|
| 20 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 21 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 22 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 23 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 24 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 25 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 26 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 27 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 28 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.70 |
| 29 | 3.27 | 5.99 | 8.70 | 11.39 | 14.05 | 16.77 |
| 30 | 3.27 | 5.99 | 8.70 | 11.39 | 14.13 | 17.00 |
| 31 | 3.27 | 5.99 | 8.70 | 11.50 | 14.41 | 17.50 |
| 32 | 3.27 | 5.99 | 8.84 | 11.85 | 15.02 | 18.37 |
| 33 | 3.27 | 6.20 | 9.31 | 12.61 | 16.09 | 19.78 |
| 34 | 3.47 | 6.69 | 10.10 | 13.71 | 17.56 | 21.67 |
| 35 | 3.68 | 7.22 | 10.97 | 14.97 | 19.24 | 23.84 |
| 36 | 4.01 | 7.90 | 12.06 | 16.50 | 21.29 | 26.45 |
| 37 | 4.38 | 8.70 | 13.34 | 18.35 | 23.74 | 29.51 |
| 38 | 4.80 | 9.63 | 14.88 | 20.51 | 26.54 | 33.02 |
| 39 | 5.32 | 10.81 | 16.70 | 23.01 | 29.77 | 37.02 |
| 40 | 5.95 | 12.10 | 18.68 | 25.73 | 33.29 | 41.43 |
| 41 | 6.74 | 13.61 | 20.97 | 28.87 | 37.38 | 46.54 |
| 42 | 7.80 | 15.47 | 23.72 | 32.61 | 42.19 | 52.59 |
| 43 | 8.79 | 17.43 | 26.70 | 36.74 | 47.63 | 59.54 |
| 44 | 9.89 | 19.60 | 30.10 | 41.51 | 54.04 | 67.85 |
| 45 | 11.32 | 22.33 | 34.32 | 47.47 | 62.04 | 78.22 |
| 46 | 13.10 | 25.70 | 39.57 | 54.95 | 72.07 | 90.83 |
| 47 | 15.34 | 30.00 | 46.26 | 64.40 | 84.25 | 105.69 |
| 48 | 18.10 | 35.55 | 54.60 | 75.57 | 98.19 | 122.50 |
| 49 | 21.75 | 42.23 | 64.38 | 88.17 | 113.71 | 141.05 |
| 50 | 26.11 | 49.34 | 74.29 | 101.05 | 129.69 | 160.32 |
| 51 | 31.76 | 57.89 | 85.88 | 115.87 | 147.94 | 182.17 |
| 52 | 37.41 | 66.73 | 98.11 | 131.69 | 167.53 | 205.74 |
| 53 | 43.93 | 76.78 | 111.92 | 149.45 | 189.45 | 232.03 |
| 54 | 51.33 | 88.11 | 127.40 | 169.27 | 213.85 | 261.23 |
| 55 | 61.95 | 103.05 | 146.86 | 193.50 | 243.10 | 295.75 |
| 56 | 69.04 | 114.90 | 163.75 | 215.68 | 270.80 | 307.32 |
| 57 | 76.86 | 128.00 | 182.40 | 240.14 | 274.61 | 297.45 |
| 58 | 85.39 | 142.37 | 202.86 | 232.98 | 250.97 | 262.89 |
| 59 | 94.86 | 158.24 | 179.31 | 189.81 | 196.08 | 200.23 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

Central Provident Fund (Home
Protection Insurance Scheme)

p. 124 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 7 | 8 | TERM 9 OF | LOAN 10 | 11 | 12 |
|----------------------|--------|--------|--------------|------------|--------|--------|
| 20 | 19.31 | 21.90 | 24.46 | 27.00 | 29.50 | 31.94 |
| 21 | 19.31 | 21.90 | 24.46 | 27.00 | 29.50 | 31.94 |
| 22 | 19.31 | 21.90 | 24.46 | 27.00 | 29.50 | 31.94 |
| 23 | 19.31 | 21.90 | 24.46 | 27.00 | 29.50 | 31.98 |
| 24 | 19.31 | 21.90 | 24.46 | 27.00 | 29.53 | 32.08 |
| 25 | 19.31 | 21.90 | 24.46 | 27.03 | 29.65 | 32.33 |
| 26 | 19.31 | 21.90 | 24.51 | 27.17 | 29.90 | 32.73 |
| 27 | 19.31 | 21.95 | 24.66 | 27.45 | 30.35 | 33.39 |
| 28 | 19.37 | 22.12 | 24.97 | 27.95 | 31.08 | 34.37 |
| 29 | 19.56 | 22.49 | 25.55 | 28.77 | 32.17 | 35.79 |
| 30 | 20.00 | 23.13 | 26.45 | 29.98 | 33.74 | 37.75 |
| 31 | 20.74 | 24.18 | 27.82 | 31.73 | 35.90 | 40.35 |
| 32 | 21.93 | 25.73 | 29.78 | 34.12 | 38.77 | 43.75 |
| 33 | 23.72 | 27.95 | 32.49 | 37.34 | 42.53 | 48.09 |
| 34 | 26.08 | 30.80 | 35.87 | 41.30 | 47.10 | 53.33 |
| 35 | 28.78 | 34.06 | 39.74 | 45.81 | 52.31 | 59.32 |
| 36 | 31.98 | 37.90 | 44.24 | 51.06 | 58.38 | 66.28 |
| 37 | 35.69 | 42.33 | 49.45 | 57.11 | 65.38 | 74.36 |
| 38 | 39.95 | 47.40 | 55.41 | 64.06 | 73.47 | 83.77 |
| 39 | 44.80 | 53.18 | 62.23 | 72.10 | 82.88 | 94.81 |
| 40 | 50.18 | 59.66 | 69.99 | 81.33 | 93.84 | 107.57 |
| 41 | 56.45 | 67.28 | 79.17 | 92.32 | 106.75 | 122.47 |
| 42 | 63.93 | 76.43 | 90.25 | 105.43 | 121.96 | 139.87 |
| 43 | 72.67 | 87.22 | 103.21 | 120.61 | 139.44 | 159.74 |
| 44 | 83.19 | 100.03 | 118.35 | 138.16 | 159.51 | 182.42 |
| 45 | 95.99 | 115.29 | 136.14 | 158.59 | 182.67 | 208.45 |
| 46 | 111.17 | 133.14 | 156.74 | 182.04 | 209.11 | 238.00 |
| 47 | 128.81 | 153.62 | 180.19 | 208.61 | 238.91 | 271.20 |
| 48 | 148.57 | 176.47 | 206.27 | 238.04 | 271.87 | 307.83 |
| 49 | 170.31 | 201.54 | 234.83 | 270.27 | 307.94 | 347.92 |
| 50 | 193.02 | 227.90 | 265.00 | 304.45 | 346.30 | 380.73 |
| 51 | 218.68 | 257.54 | 298.83 | 342.64 | 378.07 | 407.20 |
| 52 | 246.41 | 289.64 | 335.54 | 371.84 | 401.19 | 425.31 |
| 53 | 277.30 | 325.33 | 362.33 | 391.60 | 415.27 | 434.70 |
| 54 | 311.52 | 348.93 | 377.72 | 400.50 | 418.93 | 434.07 |
| 55 | 333.06 | 360.82 | 382.19 | 399.11 | 412.77 | 424.02 |
| 56 | 333.22 | 352.47 | 367.31 | 379.04 | 388.53 | 396.33 |
| 57 | 313.45 | 325.67 | 334.95 | 342.29 | 348.22 | 353.10 |
| 58 | 271.33 | 277.62 | 282.46 | 286.29 | 289.39 | 291.93 |
| 59 | 203.16 | 205.36 | 207.05 | 208.38 | 209.46 | 210.35 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

Cap. 36, Rg 11]

Regulations

[2006 Ed. p. 125

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 13 | 14 | TERM OF 15 | LOAN 16 | 17 | 18 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 34.37 | 36.75 | 39.14 | 41.50 | 43.92 | 46.38 |
| 21 | 34.37 | 36.78 | 39.22 | 41.67 | 44.18 | 46.76 |
| 22 | 34.41 | 36.89 | 39.39 | 41.97 | 44.61 | 47.37 |
| 23 | 34.50 | 37.07 | 39.70 | 42.43 | 45.26 | 48.23 |
| 24 | 34.70 | 37.41 | 40.21 | 43.13 | 46.18 | 49.42 |
| 25 | 35.09 | 37.95 | 40.97 | 44.13 | 47.47 | 51.00 |
| 26 | 35.68 | 38.77 | 42.05 | 45.50 | 49.18 | 53.07 |
| 27 | 36.58 | 39.95 | 43.55 | 47.35 | 51.40 | 55.71 |
| 28 | 37.87 | 41.58 | 45.54 | 49.76 | 54.24 | 59.04 |
| 29 | 39.66 | 43.76 | 48.15 | 52.83 | 57.82 | 63.19 |
| 30 | 42.02 | 46.59 | 51.48 | 56.70 | 62.29 | 68.31 |
| 31 | 45.13 | 50.21 | 55.66 | 61.52 | 67.80 | 74.61 |
| 32 | 49.08 | 54.78 | 60.88 | 67.47 | 74.59 | 82.36 |
| 33 | 54.05 | 60.45 | 67.32 | 74.80 | 82.94 | 91.87 |
| 34 | 60.03 | 67.22 | 75.04 | 83.58 | 92.94 | 103.18 |
| 35 | 66.86 | 75.04 | 83.97 | 93.80 | 104.57 | 116.26 |
| 36 | 74.85 | 84.21 | 94.52 | 105.81 | 118.10 | 131.41 |
| 37 | 84.17 | 94.99 | 106.84 | 119.74 | 133.73 | 148.83 |
| 38 | 95.12 | 107.56 | 121.10 | 135.80 | 151.64 | 168.72 |
| 39 | 107.86 | 122.09 | 137.53 | 154.18 | 172.10 | 191.33 |
| 40 | 122.53 | 138.73 | 156.22 | 175.05 | 195.23 | 216.81 |
| 41 | 139.51 | 157.87 | 177.63 | 198.85 | 221.51 | 245.71 |
| 42 | 159.18 | 179.94 | 202.20 | 226.00 | 251.40 | 278.42 |
| 43 | 181.55 | 204.93 | 229.91 | 256.55 | 284.91 | 315.05 |
| 44 | 206.97 | 233.20 | 261.16 | 290.92 | 322.51 | 350.03 |
| 45 | 235.98 | 265.31 | 296.52 | 329.66 | 358.35 | 383.34 |
| 46 | 268.77 | 301.51 | 336.25 | 366.11 | 391.95 | 414.45 |
| 47 | 305.50 | 341.93 | 372.95 | 399.63 | 422.71 | 442.81 |
| 48 | 345.98 | 378.19 | 405.62 | 429.20 | 449.60 | 467.39 |
| 49 | 381.24 | 409.37 | 433.33 | 453.93 | 471.76 | 487.28 |
| 50 | 409.42 | 433.63 | 454.26 | 472.00 | 487.34 | 500.71 |
| 51 | 431.49 | 451.97 | 469.44 | 484.44 | 497.42 | 508.74 |
| 52 | 445.42 | 462.40 | 476.87 | 489.29 | 500.06 | 509.43 |
| 53 | 450.93 | 466.63 | 476.29 | 486.31 | 494.99 | 502.54 |
| 54 | 446.69 | 457.35 | 466.43 | 474.23 | 480.98 | 486.87 |
| 55 | 433.37 | 441.28 | 448.02 | 453.82 | 458.83 | 463.20 |
| 56 | 402.82 | 408.31 | 412.98 | 417.01 | 420.49 | 423.52 |
| 57 | 357.17 | 360.60 | 363.52 | 366.03 | 368.20 | 370.10 |
| 58 | 294.05 | 295.84 | 297.36 | 298.68 | 299.82 | 300.81 |
| 59 | 211.09 | 211.71 | 212.24 | 212.70 | 213.10 | 213.44 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 126 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | TERM OF LOAN | | | | | |
|----------------------|--------------|--------|--------|--------|--------|--------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 20 | 48.88 | 51.48 | 54.18 | 57.00 | 59.97 | 63.07 |
| 21 | 49.45 | 52.23 | 55.14 | 58.21 | 61.44 | 64.85 |
| 22 | 50.24 | 53.26 | 56.44 | 59.78 | 63.33 | 67.07 |
| 23 | 51.35 | 54.64 | 58.12 | 61.79 | 65.70 | 69.86 |
| 24 | 52.83 | 56.44 | 60.27 | 64.33 | 68.65 | 73.29 |
| 25 | 54.75 | 58.75 | 62.97 | 67.49 | 72.32 | 77.53 |
| 26 | 57.22 | 61.65 | 66.33 | 71.38 | 76.84 | 82.72 |
| 27 | 60.31 | 65.22 | 70.49 | 76.19 | 82.36 | 89.11 |
| 28 | 64.17 | 69.68 | 75.63 | 82.08 | 89.16 | 96.86 |
| 29 | 68.94 | 75.15 | 81.92 | 89.33 | 97.41 | 106.18 |
| 30 | 74.81 | 81.89 | 89.65 | 98.11 | 107.33 | 117.30 |
| 31 | 82.03 | 90.16 | 99.03 | 108.69 | 119.16 | 130.46 |
| 32 | 90.87 | 100.19 | 110.33 | 121.30 | 133.16 | 145.93 |
| 33 | 101.64 | 112.27 | 123.79 | 136.22 | 149.62 | 164.00 |
| 34 | 114.34 | 126.44 | 139.49 | 153.55 | 168.64 | 184.80 |
| 35 | 128.94 | 142.67 | 157.42 | 173.25 | 190.21 | 208.32 |
| 36 | 145.80 | 161.29 | 177.92 | 195.71 | 214.72 | 234.98 |
| 37 | 165.09 | 182.54 | 201.21 | 221.17 | 242.41 | 265.02 |
| 38 | 187.03 | 206.63 | 227.57 | 249.87 | 273.57 | 294.75 |
| 39 | 211.90 | 233.87 | 257.28 | 282.15 | 304.28 | 324.04 |
| 40 | 239.89 | 264.44 | 290.52 | 313.68 | 334.27 | 352.64 |
| 41 | 271.47 | 298.85 | 323.04 | 344.50 | 363.59 | 380.64 |
| 42 | 307.15 | 332.41 | 354.75 | 374.56 | 392.18 | 407.90 |
| 43 | 341.43 | 364.63 | 385.15 | 403.35 | 419.54 | 433.99 |
| 44 | 374.14 | 395.34 | 414.09 | 430.71 | 445.50 | 458.71 |
| 45 | 405.21 | 424.46 | 441.48 | 456.57 | 470.00 | 481.97 |
| 46 | 434.18 | 451.51 | 466.85 | 480.45 | 492.54 | 503.34 |
| 47 | 460.41 | 475.92 | 489.61 | 501.76 | 512.55 | 522.21 |
| 48 | 482.95 | 496.65 | 508.76 | 519.49 | 529.05 | 537.56 |
| 49 | 500.87 | 512.84 | 523.41 | 532.79 | 541.13 | 548.59 |
| 50 | 512.41 | 522.73 | 531.82 | 539.90 | 547.09 | 553.50 |
| 51 | 518.64 | 527.36 | 535.06 | 541.89 | 547.97 | 553.41 |
| 52 | 517.63 | 524.85 | 531.23 | 536.89 | 541.94 | 546.43 |
| 53 | 509.15 | 514.98 | 520.13 | 524.69 | 528.74 | 532.38 |
| 54 | 492.02 | 496.55 | 500.57 | 504.11 | 507.27 | 510.09 |
| 55 | 467.02 | 470.38 | 473.36 | 476.00 | 478.34 | 480.44 |
| 56 | 426.17 | 428.50 | 430.56 | 432.40 | 434.01 | 435.48 |
| 57 | 371.75 | 373.23 | 374.50 | 375.65 | 376.67 | 377.58 |
| 58 | 301.67 | 302.43 | 303.10 | 303.70 | 304.24 | 304.70 |
| 59 | 213.75 | 214.01 | 214.25 | 214.45 | 214.63 | 214.79 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

Central Provident Fund (Home
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT BIRTHDAY | 25 | 26 | TERM OF 27 | LOAN 28 | 29 | 30 |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20 | 66.35 | 69.81 | 73.49 | 77.39 | 81.60 | 86.11 |
| 21 | 68.45 | 72.28 | 76.36 | 80.73 | 85.46 | 90.60 |
| 22 | 71.06 | 75.32 | 79.89 | 84.83 | 90.20 | 96.06 |
| 23 | 74.30 | 79.07 | 84.22 | 89.86 | 95.98 | 102.61 |
| 24 | 78.28 | 83.68 | 89.55 | 95.96 | 102.91 | 110.42 |
| 25 | 83.17 | 89.33 | 96.03 | 103.52 | 111.17 | 119.67 |
| 26 | 89.18 | 96.19 | 103.82 | 112.07 | 120.97 | 130.54 |
| 27 | 96.48 | 104.45 | 113.10 | 122.43 | 132.47 | 143.26 |
| 28 | 105.24 | 114.51 | 124.08 | 134.62 | 145.93 | 158.03 |
| 29 | 115.69 | 125.96 | 136.99 | 148.86 | 161.57 | 175.13 |
| 30 | 128.06 | 139.65 | 152.11 | 165.42 | 179.67 | 194.83 |
| 31 | 142.62 | 155.68 | 169.66 | 184.59 | 200.52 | 217.44 |
| 32 | 159.62 | 174.31 | 189.98 | 206.68 | 224.45 | 240.50 |
| 33 | 179.40 | 195.85 | 213.38 | 232.03 | 248.84 | 264.04 |
| 34 | 202.06 | 220.46 | 240.02 | 257.64 | 273.52 | 287.87 |
| 35 | 227.62 | 248.16 | 266.61 | 283.22 | 298.20 | 311.74 |
| 36 | 256.51 | 275.84 | 293.19 | 308.82 | 322.92 | 335.66 |
| 37 | 285.23 | 303.36 | 319.66 | 334.35 | 347.59 | 359.93 |
| 38 | 313.68 | 330.66 | 345.92 | 359.67 | 372.06 | 383.25 |
| 39 | 341.71 | 357.57 | 371.81 | 384.64 | 396.22 | 406.68 |
| 40 | 369.09 | 383.84 | 397.11 | 409.05 | 419.80 | 429.54 |
| 41 | 395.88 | 409.55 | 421.84 | 432.91 | 442.90 | 451.91 |
| 42 | 421.93 | 434.60 | 445.94 | 456.16 | 465.38 | 473.70 |
| 43 | 446.91 | 458.51 | 468.94 | 478.32 | 486.78 | 494.44 |
| 44 | 470.52 | 481.11 | 490.63 | 499.21 | 506.94 | 513.92 |
| 45 | 492.70 | 502.32 | 510.96 | 518.75 | 525.76 | 532.11 |
| 46 | 513.00 | 521.66 | 529.45 | 536.47 | 542.79 | 548.51 |
| 47 | 530.82 | 538.57 | 545.52 | 551.78 | 557.44 | 562.53 |
| 48 | 545.20 | 552.04 | 558.19 | 563.73 | 568.72 | 573.23 |
| 49 | 555.25 | 561.21 | 566.59 | 571.42 | 575.78 | 579.73 |
| 50 | 559.23 | 564.37 | 569.00 | 573.16 | 576.92 | 580.32 |
| 51 | 558.26 | 562.60 | 566.52 | 570.05 | 573.23 | 576.09 |
| 52 | 550.44 | 554.05 | 557.50 | 560.21 | 562.85 | 565.23 |
| 53 | 535.62 | 538.53 | 541.14 | 543.49 | 545.61 | 547.53 |
| 54 | 512.63 | 514.89 | 516.92 | 518.75 | 520.40 | 521.89 |
| 55 | 482.31 | 483.93 | 485.50 | 486.85 | 488.08 | 489.19 |
| 56 | 436.77 | 437.93 | 438.99 | 439.93 | 440.77 | 441.56 |
| 57 | 378.39 | 379.11 | 379.77 | 380.36 | 380.90 | 381.39 |
| 58 | 305.14 | 305.52 | 305.85 | 306.16 | 306.44 | 306.68 |
| 59 | 214.95 | 215.08 | 215.20 | 215.30 | 215.39 | 215.49 |
| 60 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 | 105.26 |

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)

Central Provident Fund (Home
Protection Insurance Scheme)

p. 128 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 129

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan | | | | |
|----------------------|--------------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 |
| 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.

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 130 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 131

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 11.71 | 11.97 | 12.33 | 12.77 | 13.27 |
| 47 | 13.07 | 13.36 | 13.76 | 14.25 | 14.80 |
| 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 |

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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 132 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 133

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 134 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 135

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 136 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 137

SECOND SCHEDULE — *continued*

| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 138 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 46 | 24.31 | 25.06 | 25.75 | 26.40 | 26.99 |
| 47 | 26.63 | 27.37 | 28.05 | 28.68 | 29.26 |
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 139

SECOND SCHEDULE — *continued*

| | | | | | |
|----|-------|-------|-------|-------|-------|
| 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 |
| 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 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 140 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

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 |

Central Provident Fund (Home
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 141

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |
| 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 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 142 2006 Ed.]

Regulations

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 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 |

[S 672/2011 wef 01/01/2012]

[S 735/2011 wef 01/01/2012]

THIRD SCHEDULE

Regulations 8 and 21(1) and (1A)

TABLE 1

(For policies entered into or adjusted before 1st March 2001)

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS PURCHASED PROPERTY
FROM HDB, JTC OR MINDEF

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 143

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | 10,000 | | | | | |
| 2 | 10,000 | 5,152 | | | | |
| 3 | 10,000 | 6,867 | 3,537 | | | |
| 4 | 10,000 | 7,723 | 5,303 | 2,732 | | |
| 5 | 10,000 | 8,235 | 6,359 | 4,367 | 2,250 | |
| 6 | 10,000 | 8,575 | 7,062 | 5,453 | 3,745 | 1,929 |
| 7 | 10,000 | 8,818 | 7,561 | 6,227 | 4,809 | 3,302 |
| 8 | 10,000 | 8,999 | 7,935 | 6,804 | 5,603 | 4,327 |
| 9 | 10,000 | 9,139 | 8,224 | 7,251 | 6,218 | 5,121 |
| 10 | 10,000 | 9,250 | 8,454 | 7,607 | 6,708 | 5,752 |
| 11 | 10,000 | 9,341 | 8,640 | 7,896 | 7,106 | 6,265 |
| 12 | 10,000 | 9,416 | 8,795 | 8,136 | 7,435 | 6,691 |
| 13 | 10,000 | 9,479 | 8,925 | 8,337 | 7,712 | 7,048 |
| 14 | 10,000 | 9,532 | 9,036 | 8,508 | 7,947 | 7,351 |
| 15 | 10,000 | 9,579 | 9,131 | 8,655 | 8,149 | 7,612 |
| 16 | 10,000 | 9,618 | 9,213 | 8,782 | 8,325 | 7,838 |
| 17 | 10,000 | 9,653 | 9,285 | 8,894 | 8,478 | 8,036 |
| 18 | 10,000 | 9,684 | 9,348 | 8,992 | 8,613 | 8,210 |
| 19 | 10,000 | 9,711 | 9,404 | 9,078 | 8,732 | 8,364 |
| 20 | 10,000 | 9,735 | 9,454 | 9,155 | 8,838 | 8,501 |
| 21 | 10,000 | 9,757 | 9,499 | 9,224 | 8,933 | 8,623 |
| 22 | 10,000 | 9,776 | 9,539 | 9,286 | 9,018 | 8,733 |
| 23 | 10,000 | 9,794 | 9,575 | 9,342 | 9,095 | 8,832 |
| 24 | 10,000 | 9,810 | 9,608 | 9,393 | 9,164 | 8,922 |
| 25 | 10,000 | 9,824 | 9,637 | 9,438 | 9,227 | 9,003 |
| 26 | 10,000 | 9,837 | 9,664 | 9,480 | 9,285 | 9,077 |
| 27 | 10,000 | 9,849 | 9,689 | 9,518 | 9,337 | 9,145 |
| 28 | 10,000 | 9,860 | 9,711 | 9,553 | 9,385 | 9,206 |
| 29 | 10,000 | 9,870 | 9,732 | 9,585 | 9,428 | 9,263 |
| 30 | 10,000 | 9,879 | 9,750 | 9,614 | 9,469 | 9,314 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 144 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | 1,701 | | | | | |
| 8 | 2,971 | 1,531 | | | | |
| 9 | 3,954 | 2,715 | 1,399 | | | |
| 10 | 4,737 | 3,658 | 2,512 | 1,294 | | |
| 11 | 5,373 | 4,425 | 3,417 | 2,346 | 1,209 | |
| 12 | 5,899 | 5,059 | 4,166 | 3,217 | 2,209 | 1,138 |
| 13 | 6,342 | 5,592 | 4,795 | 3,949 | 3,050 | 2,094 |
| 14 | 6,718 | 6,045 | 5,331 | 4,571 | 3,764 | 2,907 |
| 15 | 7,041 | 6,435 | 5,790 | 5,106 | 4,378 | 3,606 |
| 16 | 7,322 | 6,773 | 6,189 | 5,570 | 4,911 | 4,211 |
| 17 | 7,567 | 7,068 | 6,538 | 5,975 | 5,376 | 4,741 |
| 18 | 7,782 | 7,327 | 6,844 | 6,331 | 5,786 | 5,207 |
| 19 | 7,973 | 7,557 | 7,116 | 6,647 | 6,148 | 5,619 |
| 20 | 8,143 | 7,762 | 7,357 | 6,928 | 6,471 | 5,986 |
| 21 | 8,294 | 7,945 | 7,573 | 7,179 | 6,759 | 6,314 |
| 22 | 8,430 | 8,109 | 7,767 | 7,404 | 7,018 | 6,608 |
| 23 | 8,553 | 8,257 | 7,942 | 7,607 | 7,251 | 6,873 |
| 24 | 8,664 | 8,391 | 8,100 | 7,791 | 7,462 | 7,113 |
| 25 | 8,765 | 8,512 | 8,243 | 7,957 | 7,653 | 7,331 |
| 26 | 8,857 | 8,622 | 8,373 | 8,109 | 7,827 | 7,529 |
| 27 | 8,940 | 8,723 | 8,492 | 8,247 | 7,986 | 7,709 |
| 28 | 9,016 | 8,815 | 8,601 | 8,373 | 8,131 | 7,874 |
| 29 | 9,086 | 8,899 | 8,700 | 8,489 | 8,264 | 8,025 |
| 30 | 9,150 | 8,976 | 8,791 | 8,595 | 8,386 | 8,164 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 145

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | | |
|-----------------|-------------|-------|-------|-------|-------|-------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | 1,079 | | | | | |
| 14 | 1,996 | 1,028 | | | | |
| 15 | 2,784 | 1,912 | 985 | | | |
| 16 | 3,468 | 2,678 | 1,339 | 947 | | |
| 17 | 4,065 | 3,348 | 2,585 | 1,775 | 915 | |
| 18 | 4,591 | 3,937 | 3,242 | 2,504 | 1,719 | 886 |
| 19 | 5,056 | 4,458 | 3,823 | 3,148 | 2,431 | 1,670 |
| 20 | 5,470 | 4,922 | 4,340 | 3,722 | 3,065 | 2,367 |
| 21 | 5,840 | 5,337 | 4,803 | 4,235 | 3,632 | 2,991 |
| 22 | 6,172 | 5,710 | 5,218 | 4,695 | 4,140 | 3,550 |
| 23 | 6,472 | 6,045 | 5,592 | 5,110 | 4,599 | 4,055 |
| 24 | 6,743 | 6,349 | 5,930 | 5,486 | 5,013 | 4,511 |
| 25 | 6,988 | 6,624 | 6,237 | 5,826 | 5,389 | 4,925 |
| 26 | 7,211 | 6,874 | 6,516 | 6,135 | 5,731 | 5,301 |
| 27 | 7,415 | 7,103 | 6,770 | 6,418 | 6,043 | 5,644 |
| 28 | 7,601 | 7,311 | 7,003 | 6,676 | 6,328 | 5,958 |
| 29 | 7,772 | 7,502 | 7,216 | 6,912 | 6,589 | 6,245 |
| 30 | 7,928 | 7,678 | 7,412 | 7,129 | 6,828 | 6,509 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 146 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | 860 | | | | | |
| 20 | 1,625 | 837 | | | | |
| 21 | 2,310 | 1,586 | 817 | | | |
| 22 | 2,924 | 2,258 | 1,550 | 799 | | |
| 23 | 3,477 | 2,863 | 2,211 | 1,518 | 782 | |
| 24 | 3,978 | 3,411 | 2,809 | 2,169 | 1,490 | 767 |
| 25 | 4,432 | 3,908 | 3,351 | 2,760 | 2,131 | 1,463 |
| 26 | 4,845 | 4,360 | 3,844 | 3,296 | 2,715 | 2,096 |
| 27 | 5,221 | 4,772 | 4,294 | 3,706 | 3,247 | 2,674 |
| 28 | 5,565 | 5,148 | 4,705 | 4,234 | 3,733 | 3,201 |
| 29 | 5,881 | 5,493 | 5,081 | 4,643 | 4,178 | 3,684 |
| 30 | 6,170 | 5,809 | 5,426 | 5,020 | 4,587 | 4,128 |

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y | | | | | 30 |
|-----------------|-------------|-------|-------|-------|-------|-----|
| | 25 | 26 | 27 | 28 | 29 | |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 22 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | 754 | | | | | |
| 26 | 1,439 | 742 | | | | |
| 27 | 2,065 | 1,418 | 730 | | | |
| 28 | 2,636 | 2,036 | 1,398 | 720 | | |
| 29 | 3,160 | 2,602 | 2,009 | 1,380 | 711 | |
| 30 | 3,640 | 3,121 | 2,570 | 1,985 | 1,363 | 702 |

TABLE 2

(For policies entered into or adjusted on or after
1st November 1981 but before 1st July 1986)

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS PURCHASED PROPERTY FROM HUDC

Central Provident Fund (Home
Protection Insurance Scheme)

p. 148 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|------------------------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | 10,000 | | | | | |
| 2 | 10,000 | 5,261 | | | | |
| 3 | 10,000 | 7,008 | 3,687 | | | |
| 4 | 10,000 | 7,877 | 5,520 | 2,904 | | |
| 5 | 10,000 | 8,394 | 6,612 | 4,654 | 2,438 | |
| 6 | 10,000 | 8,736 | 7,333 | 5,776 | 4,048 | 2,130 |
| 7 | 10,000 | 8,978 | 7,843 | 6,584 | 5,186 | 3,534 |
| 8 | 10,000 | 9,157 | 8,221 | 7,182 | 6,029 | 4,749 |
| 9 | 10,000 | 9,294 | 8,510 | 7,640 | 6,675 | 5,503 |
| 10 | 10,000 | 9,402 | 8,738 | 8,001 | 7,184 | 6,276 |
| 11 | 10,000 | 9,489 | 8,921 | 8,291 | 7,592 | 6,816 |
| 12 | 10,000 | 9,560 | 9,071 | 8,529 | 7,926 | 7,258 |
| 13 | 10,000 | 9,618 | 9,195 | 8,725 | 8,203 | 7,624 |
| 14 | 10,000 | 9,668 | 9,299 | 8,889 | 8,435 | 7,931 |
| 15 | 10,000 | 9,709 | 9,387 | 9,029 | 8,631 | 8,190 |
| 16 | 10,000 | 9,745 | 9,462 | 9,147 | 8,798 | 8,411 |
| 17 | 10,000 | 9,775 | 9,526 | 9,249 | 8,942 | 8,601 |
| 18 | 10,000 | 9,802 | 9,581 | 9,337 | 9,065 | 8,764 |
| 19 | 10,000 | 9,824 | 9,629 | 9,413 | 9,173 | 8,906 |
| 20 | 10,000 | 9,844 | 9,671 | 9,479 | 9,266 | 9,030 |
| 21 | 10,000 | 9,862 | 9,708 | 9,538 | 9,348 | 9,138 |
| 22 | 10,000 | 9,877 | 9,740 | 9,588 | 9,420 | 9,233 |
| 23 | 10,000 | 9,890 | 9,769 | 9,633 | 9,483 | 9,317 |
| 24 | 10,000 | 9,902 | 9,793 | 9,673 | 9,539 | 9,390 |
| 25 | 10,000 | 9,913 | 9,816 | 9,708 | 9,588 | 9,456 |
| 26 | 10,000 | 9,922 | 9,835 | 9,739 | 9,632 | 9,513 |
| 27 | 10,000 | 9,930 | 9,853 | 9,766 | 9,671 | 9,565 |
| 28 | 10,000 | 9,937 | 9,868 | 9,791 | 9,705 | 9,610 |
| 29 | 10,000 | 9,944 | 9,882 | 9,813 | 9,736 | 9,651 |
| 30 | 10,000 | 9,950 | 9,894 | 9,832 | 9,763 | 9,687 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 149

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | 1,912 | | | | | |
| 8 | 3,328 | 1,751 | | | | |
| 9 | 4,413 | 3,093 | 1,627 | | | |
| 10 | 5,268 | 4,149 | 2,908 | 1,530 | | |
| 11 | 5,955 | 4,999 | 3,937 | 2,759 | 1,452 | |
| 12 | 6,516 | 5,693 | 4,779 | 3,764 | 2,638 | 1,388 |
| 13 | 6,981 | 6,268 | 5,476 | 4,596 | 3,620 | 2,337 |
| 14 | 7,371 | 6,749 | 6,059 | 5,294 | 4,444 | 3,500 |
| 15 | 7,700 | 7,156 | 6,553 | 5,883 | 5,140 | 4,314 |
| 16 | 7,981 | 7,504 | 6,974 | 6,386 | 5,733 | 5,009 |
| 17 | 8,222 | 7,802 | 7,335 | 6,817 | 6,242 | 5,604 |
| 18 | 8,430 | 8,059 | 7,647 | 7,189 | 6,682 | 6,118 |
| 19 | 8,610 | 8,282 | 7,917 | 7,512 | 7,063 | 6,565 |
| 20 | 8,768 | 8,476 | 8,153 | 7,794 | 7,395 | 6,953 |
| 21 | 8,905 | 8,546 | 8,359 | 8,040 | 7,686 | 7,293 |
| 22 | 9,026 | 8,795 | 8,540 | 8,256 | 7,941 | 7,591 |
| 23 | 9,132 | 8,927 | 8,699 | 8,446 | 8,165 | 7,854 |
| 24 | 9,226 | 9,043 | 8,839 | 8,614 | 8,363 | 8,086 |
| 25 | 9,308 | 9,145 | 8,963 | 8,762 | 8,538 | 8,290 |
| 26 | 9,382 | 9,236 | 9,073 | 8,893 | 8,694 | 8,472 |
| 27 | 9,447 | 9,316 | 9,171 | 9,010 | 8,831 | 8,633 |
| 28 | 9,505 | 9,388 | 9,258 | 9,114 | 8,954 | 8,776 |
| 29 | 9,556 | 9,452 | 9,335 | 9,206 | 9,063 | 8,904 |
| 30 | 9,602 | 9,508 | 9,404 | 9,288 | 9,160 | 9,017 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 150 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | 1,335 | | | | | |
| 14 | 2,453 | 1,290 | | | | |
| 15 | 3,398 | 2,382 | 1,253 | | | |
| 16 | 4,204 | 3,312 | 2,321 | 1,221 | | |
| 17 | 4,896 | 4,110 | 3,237 | 2,269 | 1,193 | |
| 18 | 5,493 | 4,799 | 4,028 | 3,173 | 2,224 | 1,170 |
| 19 | 6,011 | 5,397 | 4,715 | 3,958 | 3,117 | 2,185 |
| 20 | 6,462 | 5,917 | 5,313 | 4,641 | 3,896 | 3,069 |
| 21 | 6,857 | 6,373 | 5,836 | 5,239 | 4,577 | 3,842 |
| 22 | 7,203 | 6,773 | 6,294 | 5,764 | 5,175 | 4,521 |
| 23 | 7,508 | 7,124 | 6,698 | 6,225 | 5,700 | 5,118 |
| 24 | 7,777 | 7,435 | 7,055 | 6,633 | 6,164 | 5,645 |
| 25 | 8,015 | 7,709 | 7,370 | 6,993 | 6,575 | 6,111 |
| 26 | 8,226 | 7,952 | 7,649 | 7,312 | 6,938 | 6,523 |
| 27 | 8,413 | 8,168 | 7,897 | 7,595 | 7,261 | 6,890 |
| 28 | 8,579 | 8,360 | 8,117 | 7,847 | 7,548 | 7,216 |
| 29 | 8,727 | 8,531 | 8,313 | 8,071 | 7,803 | 7,506 |
| 30 | 8,859 | 8,683 | 8,488 | 8,271 | 8,031 | 7,764 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 151

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|-------|-------|-------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | 1,149 | | | | | |
| 20 | 2,151 | 1,131 | | | | |
| 21 | 3,026 | 2,121 | 1,116 | | | |
| 22 | 3,795 | 2,989 | 2,095 | 1,102 | | |
| 23 | 4,471 | 3,753 | 2,956 | 2,072 | 1,090 | |
| 24 | 5,068 | 4,427 | 3,716 | 2,927 | 2,051 | 1,079 |
| 25 | 5,595 | 5,023 | 4,389 | 3,684 | 2,902 | 2,033 |
| 26 | 6,063 | 5,552 | 4,984 | 4,354 | 3,555 | 2,079 |
| 27 | 6,478 | 6,020 | 5,513 | 4,949 | 4,324 | 3,530 |
| 28 | 6,847 | 6,437 | 5,983 | 5,478 | 4,910 | 4,297 |
| 29 | 7,175 | 6,808 | 6,401 | 5,949 | 5,448 | 4,891 |
| 30 | 7,468 | 7,139 | 6,774 | 6,369 | 5,919 | 5,420 |

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y | | | | | 30 |
|-----------------|-------------|-------|-------|-------|-------|-------|
| | 25 | 26 | 27 | 28 | 29 | |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 22 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | 1,070 | | | | | |
| 26 | 2,018 | 1,061 | | | | |
| 27 | 2,859 | 2,003 | 1,054 | | | |
| 28 | 3,607 | 2,841 | 1,991 | 1,047 | | |
| 29 | 4,273 | 3,587 | 2,825 | 1,980 | 1,041 | |
| 30 | 4,866 | 4,251 | 3,569 | 2,811 | 1,970 | 1,036 |

TABLE 2A

*(For policies entered into or adjusted on or after
1st July 1986 but before 1st March 2001)*

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS PURCHASED PROPERTY FROM HUDC

Central Provident Fund (Home
Protection Insurance Scheme)

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|------------------------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | 10,000 | | | | | |
| 2 | 10,000 | 5,215 | | | | |
| 3 | 10,000 | 6,949 | 3,624 | | | |
| 4 | 10,000 | 7,813 | 5,430 | 2,832 | | |
| 5 | 10,000 | 8,329 | 6,508 | 4,523 | 2,359 | |
| 6 | 10,000 | 8,671 | 7,222 | 5,643 | 3,921 | 2,045 |
| 7 | 10,000 | 8,913 | 7,728 | 6,437 | 5,029 | 3,495 |
| 8 | 10,000 | 9,093 | 8,105 | 7,028 | 5,853 | 4,573 |
| 9 | 10,000 | 9,232 | 8,395 | 7,482 | 6,488 | 5,404 |
| 10 | 10,000 | 9,342 | 8,624 | 7,842 | 6,990 | 6,061 |
| 11 | 10,000 | 9,431 | 8,810 | 8,133 | 7,396 | 6,592 |
| 12 | 10,000 | 9,503 | 8,962 | 8,372 | 7,729 | 7,029 |
| 13 | 10,000 | 9,564 | 9,089 | 8,572 | 8,008 | 7,393 |
| 14 | 10,000 | 9,616 | 9,197 | 8,740 | 8,242 | 7,700 |
| 15 | 10,000 | 9,659 | 9,288 | 8,884 | 8,442 | 7,962 |
| 16 | 10,000 | 9,697 | 9,367 | 9,007 | 8,614 | 8,187 |
| 17 | 10,000 | 9,730 | 9,435 | 9,113 | 8,763 | 8,381 |
| 18 | 10,000 | 9,758 | 9,494 | 9,206 | 8,893 | 8,551 |
| 19 | 10,000 | 9,783 | 9,546 | 9,288 | 9,006 | 8,699 |
| 20 | 10,000 | 9,805 | 9,591 | 9,359 | 9,106 | 8,830 |
| 21 | 10,000 | 9,824 | 9,632 | 9,423 | 9,194 | 8,946 |
| 22 | 10,000 | 9,841 | 9,668 | 9,479 | 9,273 | 9,048 |
| 23 | 10,000 | 9,856 | 9,699 | 9,529 | 9,342 | 9,139 |
| 24 | 10,000 | 9,870 | 9,728 | 9,573 | 9,404 | 9,221 |
| 25 | 10,000 | 9,882 | 9,753 | 9,613 | 9,460 | 9,293 |
| 26 | 10,000 | 9,893 | 9,776 | 9,647 | 9,510 | 9,359 |
| 27 | 10,000 | 9,903 | 9,797 | 9,681 | 9,555 | 9,417 |
| 28 | 10,000 | 9,911 | 9,815 | 9,710 | 9,595 | 9,470 |
| 29 | 10,000 | 9,919 | 9,832 | 9,736 | 9,632 | 9,518 |
| 30 | 10,000 | 9,927 | 9,847 | 9,760 | 9,665 | 9,561 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 154 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|--------------------------|-------|-------|--------|-------|-------|
| | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | 1,823 | | | | | |
| 8 | 3,178 | 1,658 | | | | |
| 9 | 4,222 | 2,934 | 1,530 | | | |
| 10 | 5,048 | 3,944 | 2,741 | 1,430. | | |
| 11 | 5,716 | 4,761 | 3,720 | 2,585 | 1,348 | |
| 12 | 6,265 | 5,432 | 4,524 | 3,535 | 2,457 | 1,281 |
| 13 | 6,722 | 5,992 | 5,195 | 4,327 | 3,381 | 2,350 |
| 14 | 7,109 | 6,464 | 5,761 | 4,996 | 4,161 | 3,251 |
| 15 | 7,438 | 6,866 | 6,244 | 5,565 | 4,825 | 4,019 |
| 16 | 7,720 | 7,212 | 6,658 | 6,055 | 5,397 | 4,679 |
| 17 | 7,965 | 7,512 | 7,017 | 6,478 | 5,891 | 5,251 |
| 18 | 8,178 | 7,772 | 7,330 | 6,847 | 6,321 | 5,748 |
| 19 | 8,365 | 8,001 | 7,603 | 7,170 | 6,699 | 6,184 |
| 20 | 8,529 | 8,202 | 7,844 | 7,455 | 7,030 | 6,568 |
| 21 | 8,675 | 8,379 | 8,057 | 7,706 | 7,324 | 6,906 |
| 22 | 8,803 | 8,537 | 8,246 | 7,929 | 7,584 | 7,207 |
| 23 | 8,918 | 8,677 | 8,414 | 8,127 | 7,815 | 7,475 |
| 24 | 9,020 | 8,802 | 8,564 | 8,304 | 8,021 | 7,713 |
| 25 | 9,112 | 8,914 | 8,698 | 8,463 | 8,206 | 7,927 |
| 26 | 9,194 | 9,014 | 8,818 | 8,605 | 8,372 | 8,118 |
| 27 | 9,268 | 9,104 | 8,926 | 8,732 | 8,521 | 8,291 |
| 28 | 9,334 | 9,186 | 9,024 | 8,847 | 8,655 | 8,446 |
| 29 | 9,394 | 9,259 | 9,112 | 8,951 | 8,776 | 8,585 |
| 30 | 9,448 | 9,325 | 9,191 | 9,045 | 8,885 | 8,712 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 155

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | | |
|-----------------|-------------|-------|-------|-------|-------|-------|
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | 1,225 | | | | | |
| 14 | 2,259 | 1,178 | | | | |
| 15 | 3,140 | 2,182 | 1,138 | | | |
| 16 | 3,897 | 3,045 | 2,116 | 1,104 | | |
| 17 | 4,553 | 3,792 | 2,963 | 2,059 | 1,074 | |
| 18 | 5,123 | 4,442 | 3,700 | 2,891 | 2,009 | 1,048 |
| 19 | 5,623 | 5,012 | 4,346 | 3,620 | 2,828 | 1,965 |
| 20 | 6,063 | 5,513 | 4,914 | 4,261 | 3,549 | 2,773 |
| 21 | 6,452 | 5,956 | 5,416 | 4,828 | 4,186 | 3,486 |
| 22 | 6,797 | 6,349 | 5,862 | 5,330 | 4,751 | 4,119 |
| 23 | 7,103 | 6,699 | 6,258 | 5,777 | 5,253 | 4,582 |
| 24 | 7,377 | 7,011 | 6,612 | 6,176 | 5,702 | 5,185 |
| 25 | 7,622 | 7,290 | 6,928 | 6,534 | 6,104 | 5,635 |
| 26 | 7,842 | 7,540 | 7,212 | 6,854 | 6,464 | 6,038 |
| 27 | 8,039 | 7,766 | 7,467 | 7,142 | 6,787 | 6,401 |
| 28 | 8,217 | 7,968 | 7,697 | 7,401 | 7,079 | 6,727 |
| 29 | 8,378 | 8,151 | 7,904 | 7,635 | 7,341 | 7,022 |
| 30 | 8,522 | 8,316 | 8,091 | 7,846 | 7,579 | 7,287 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 156 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | | |
|-----------------|-------------|-------|-------|-------|-------|-------|
| | 19 | 20 | 21 | 22 | 23 | 24 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | 1,025 | | | | | |
| 20 | 1,927 | 1,005 | | | | |
| 21 | 2,724 | 1,893 | 987 | | | |
| 22 | 3,431 | 2,681 | 1,863 | 972 | | |
| 23 | 4,060 | 3,382 | 2,642 | 1,836 | 958 | |
| 24 | 4,622 | 4,007 | 3,338 | 2,608 | 1,812 | 945 |
| 25 | 5,124 | 4,567 | 3,960 | 3,298 | 2,577 | 1,791 |
| 26 | 5,574 | 5,069 | 4,518 | 3,917 | 3,263 | 2,549 |
| 27 | 5,979 | 5,520 | 5,020 | 4,474 | 3,879 | 3,231 |
| 28 | 6,344 | 5,926 | 5,471 | 4,975 | 4,434 | 3,845 |
| 29 | 6,673 | 6,293 | 5,879 | 5,427 | 4,935 | 4,399 |
| 30 | 6,970 | 6,624 | 6,247 | 5,836 | 5,387 | 4,899 |

THIRD SCHEDULE — *continued*

| TERM OF LOAN | P O L I C Y Y E A R | | | | | |
|-----------------|------------------------|-------|-------|-------|-------|-----|
| | 25 | 26 | 27 | 28 | 29 | 30 |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 22 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | 934 | | | | | |
| 26 | 1,772 | 924 | | | | |
| 27 | 2,525 | 1,754 | 915 | | | |
| 28 | 3,203 | 2,502 | 1,739 | 907 | | |
| 29 | 3,814 | 3,177 | 2,482 | 1,725 | 900 | |
| 30 | 4,366 | 3,786 | 3,153 | 2,464 | 1,712 | 893 |

TABLE 3

(For policies entered into or adjusted on or after 1st January 2003
other than policies to which Table 5 apply)

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS TAKEN UP A LOAN
UNDER CONCESSIONARY INTEREST RATE

Central Provident Fund (Home
Protection Insurance Scheme)

p. 158 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 |
| 1 | 10,000 | - | - | - | - |
| 2 | 10,000 | 5,121 | - | - | - |
| 3 | 10,000 | 6,827 | 3,497 | - | - |
| 4 | 10,000 | 7,679 | 5,243 | 2,685 | - |
| 5 | 10,000 | 8,190 | 6,290 | 4,294 | 2,199 |
| 6 | 10,000 | 8,529 | 6,986 | 5,365 | 3,663 |
| 7 | 10,000 | 8,771 | 7,482 | 6,128 | 4,706 |
| 8 | 10,000 | 8,952 | 7,853 | 6,698 | 5,486 |
| 9 | 10,000 | 9,093 | 8,140 | 7,140 | 6,091 |
| 10 | 10,000 | 9,204 | 8,370 | 7,493 | 6,573 |
| 11 | 10,000 | 9,296 | 8,557 | 7,780 | 6,966 |
| 12 | 10,000 | 9,371 | 8,712 | 8,019 | 7,292 |
| 13 | 10,000 | 9,435 | 8,842 | 8,220 | 7,566 |
| 14 | 10,000 | 9,489 | 8,954 | 8,391 | 7,800 |
| 15 | 10,000 | 9,536 | 9,049 | 8,539 | 8,002 |
| 16 | 10,000 | 9,577 | 9,133 | 8,667 | 8,178 |
| 17 | 10,000 | 9,613 | 9,206 | 8,780 | 8,332 |
| 18 | 10,000 | 9,644 | 9,271 | 8,879 | 8,467 |
| 19 | 10,000 | 9,672 | 9,328 | 8,967 | 8,588 |
| 20 | 10,000 | 9,697 | 9,380 | 9,046 | 8,696 |
| 21 | 10,000 | 9,720 | 9,426 | 9,117 | 8,793 |
| 22 | 10,000 | 9,740 | 9,467 | 9,181 | 8,880 |
| 23 | 10,000 | 9,758 | 9,505 | 9,239 | 8,959 |
| 24 | 10,000 | 9,775 | 9,539 | 9,291 | 9,031 |
| 25 | 10,000 | 9,790 | 9,570 | 9,339 | 9,096 |
| 26 | 10,000 | 9,804 | 9,598 | 9,383 | 9,156 |
| 27 | 10,000 | 9,817 | 9,625 | 9,423 | 9,211 |
| 28 | 10,000 | 9,828 | 9,648 | 9,460 | 9,261 |
| 29 | 10,000 | 9,839 | 9,671 | 9,494 | 9,308 |
| 30 | 10,000 | 9,849 | 9,691 | 9,525 | 9,351 |
| 31 | 10,000 | 9,858 | 9,710 | 9,554 | 9,390 |
| 32 | 10,000 | 9,867 | 9,727 | 9,581 | 9,427 |
| 33 | 10,000 | 9,875 | 9,743 | 9,606 | 9,461 |
| 34 | 10,000 | 9,882 | 9,759 | 9,629 | 9,493 |
| 35 | 10,000 | 9,889 | 9,773 | 9,650 | 9,522 |
| 36 | 10,000 | 9,895 | 9,786 | 9,671 | 9,550 |
| 37 | 10,000 | 9,901 | 9,798 | 9,689 | 9,575 |
| 38 | 10,000 | 9,907 | 9,809 | 9,707 | 9,599 |
| 39 | 10,000 | 9,912 | 9,820 | 9,723 | 9,622 |
| 40 | 10,000 | 9,917 | 9,830 | 9,739 | 9,643 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 159

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 6 | 7 | 8 | 9 | 10 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | 1,876 | - | - | - | - |
| 7 | 3,213 | 1,645 | - | - | - |
| 8 | 4,213 | 2,876 | 1,473 | - | - |
| 9 | 4,988 | 3,831 | 2,616 | 1,339 | - |
| 10 | 5,606 | 4,592 | 3,526 | 2,408 | 1,233 |
| 11 | 6,110 | 5,212 | 4,268 | 3,278 | 2,238 |
| 12 | 6,528 | 5,726 | 4,884 | 4,000 | 3,072 |
| 13 | 6,880 | 6,159 | 5,403 | 4,606 | 3,774 |
| 14 | 7,180 | 6,529 | 5,845 | 5,127 | 4,373 |
| 15 | 7,439 | 6,847 | 6,226 | 5,574 | 4,890 |
| 16 | 7,664 | 7,124 | 6,558 | 5,963 | 5,339 |
| 17 | 7,861 | 7,367 | 6,849 | 6,304 | 5,732 |
| 18 | 8,035 | 7,562 | 7,105 | 6,605 | 6,080 |
| 19 | 8,190 | 7,772 | 7,333 | 6,873 | 6,389 |
| 20 | 8,328 | 7,942 | 7,537 | 7,112 | 6,665 |
| 21 | 8,453 | 8,085 | 7,720 | 7,328 | 6,912 |
| 22 | 8,564 | 8,233 | 7,885 | 7,520 | 7,136 |
| 23 | 8,666 | 8,358 | 8,034 | 7,695 | 7,338 |
| 24 | 8,758 | 8,471 | 8,170 | 7,854 | 7,522 |
| 25 | 8,842 | 8,574 | 8,294 | 7,999 | 7,689 |
| 26 | 8,918 | 8,669 | 8,407 | 8,131 | 7,842 |
| 27 | 8,989 | 8,755 | 8,510 | 8,253 | 7,983 |
| 28 | 9,053 | 8,835 | 8,605 | 8,364 | 8,111 |
| 29 | 9,113 | 8,908 | 8,693 | 8,467 | 8,230 |
| 30 | 9,168 | 8,976 | 8,774 | 8,562 | 8,340 |
| 31 | 9,219 | 9,038 | 8,849 | 8,650 | 8,441 |
| 32 | 9,266 | 9,096 | 8,918 | 8,731 | 8,535 |
| 33 | 9,309 | 9,150 | 8,983 | 8,807 | 8,622 |
| 34 | 9,350 | 9,200 | 9,042 | 8,877 | 8,703 |
| 35 | 9,388 | 9,246 | 9,098 | 8,942 | 8,779 |
| 36 | 9,423 | 9,290 | 9,150 | 9,003 | 8,849 |
| 37 | 9,456 | 9,330 | 9,198 | 9,060 | 8,915 |
| 38 | 9,486 | 9,368 | 9,244 | 9,113 | 8,976 |
| 39 | 9,515 | 9,403 | 9,286 | 9,163 | 9,033 |
| 40 | 9,542 | 9,436 | 9,325 | 9,209 | 9,087 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 160 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 11 | 12 | 13 | 14 | 15 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | 1,146 | - | - | - | - |
| 12 | 2,097 | 1,074 | - | - | - |
| 13 | 2,899 | 1,979 | 1,013 | - | - |
| 14 | 3,582 | 2,751 | 1,878 | 962 | - |
| 15 | 4,171 | 3,416 | 2,623 | 1,791 | 917 |
| 16 | 4,683 | 3,994 | 3,271 | 2,512 | 1,715 |
| 17 | 5,132 | 4,502 | 3,840 | 3,145 | 2,415 |
| 18 | 5,529 | 4,950 | 4,342 | 3,703 | 3,033 |
| 19 | 5,881 | 5,347 | 4,787 | 4,199 | 3,582 |
| 20 | 6,196 | 5,703 | 5,186 | 4,643 | 4,072 |
| 21 | 6,478 | 6,022 | 5,543 | 5,041 | 4,513 |
| 22 | 6,733 | 6,310 | 5,866 | 5,399 | 4,910 |
| 23 | 6,964 | 6,570 | 6,158 | 5,724 | 5,269 |
| 24 | 7,173 | 6,807 | 6,423 | 6,019 | 5,598 |
| 25 | 7,364 | 7,023 | 6,664 | 6,288 | 5,893 |
| 26 | 7,539 | 7,220 | 6,885 | 6,534 | 6,165 |
| 27 | 7,699 | 7,401 | 7,088 | 6,759 | 6,415 |
| 28 | 7,846 | 7,567 | 7,274 | 6,967 | 6,644 |
| 29 | 7,981 | 7,720 | 7,446 | 7,157 | 6,855 |
| 30 | 8,106 | 7,861 | 7,604 | 7,333 | 7,050 |
| 31 | 8,222 | 7,992 | 7,750 | 7,496 | 7,230 |
| 32 | 8,329 | 8,113 | 7,886 | 7,647 | 7,397 |
| 33 | 8,429 | 8,225 | 8,011 | 7,787 | 7,552 |
| 34 | 8,521 | 8,329 | 8,128 | 7,917 | 7,696 |
| 35 | 8,607 | 8,427 | 8,237 | 8,038 | 7,830 |
| 36 | 8,687 | 8,517 | 8,339 | 8,151 | 7,954 |
| 37 | 8,762 | 8,602 | 8,433 | 8,257 | 8,071 |
| 38 | 8,832 | 8,681 | 8,522 | 8,355 | 8,180 |
| 39 | 8,897 | 8,754 | 8,604 | 8,447 | 8,282 |
| 40 | 8,958 | 8,823 | 8,682 | 8,533 | 8,377 |

Central Provident Fund (Home
Protection Insurance Scheme)

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | 878 | - | - | - | - |
| 17 | 1,849 | 844 | - | - | - |
| 18 | 2,329 | 1,590 | 814 | - | - |
| 19 | 2,934 | 2,253 | 1,538 | 788 | - |
| 20 | 3,474 | 2,845 | 2,185 | 1,492 | 784 |
| 21 | 3,958 | 3,376 | 2,765 | 2,124 | 1,450 |
| 22 | 4,395 | 3,856 | 3,289 | 2,693 | 2,068 |
| 23 | 4,791 | 4,289 | 3,762 | 3,209 | 2,626 |
| 24 | 5,151 | 4,683 | 4,193 | 3,678 | 3,137 |
| 25 | 5,478 | 5,043 | 4,585 | 4,105 | 3,601 |
| 26 | 5,778 | 5,371 | 4,944 | 4,496 | 4,025 |
| 27 | 6,052 | 5,672 | 5,273 | 4,854 | 4,413 |
| 28 | 6,305 | 5,949 | 5,575 | 5,183 | 4,770 |
| 29 | 6,537 | 6,204 | 5,853 | 5,486 | 5,099 |
| 30 | 6,752 | 6,439 | 6,110 | 5,765 | 5,403 |
| 31 | 6,950 | 6,656 | 6,348 | 6,024 | 5,694 |
| 32 | 7,134 | 6,858 | 6,568 | 6,263 | 5,944 |
| 33 | 7,304 | 7,045 | 6,772 | 6,486 | 6,185 |
| 34 | 7,463 | 7,218 | 6,962 | 6,692 | 6,410 |
| 35 | 7,610 | 7,380 | 7,139 | 6,885 | 6,618 |
| 36 | 7,748 | 7,531 | 7,303 | 7,064 | 6,813 |
| 37 | 7,876 | 7,672 | 7,457 | 7,231 | 6,995 |
| 38 | 7,995 | 7,803 | 7,600 | 7,388 | 7,164 |
| 39 | 8,108 | 7,926 | 7,735 | 7,534 | 7,323 |
| 40 | 8,213 | 8,041 | 7,860 | 7,671 | 7,471 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 162 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 21 | 22 | 23 | 24 | 25 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | 742 | - | - | - | - |
| 22 | 1,412 | 723 | - | - | - |
| 23 | 2,018 | 1,378 | 706 | - | - |
| 24 | 2,569 | 1,973 | 1,347 | 690 | - |
| 25 | 3,071 | 2,515 | 1,932 | 1,319 | 675 |
| 26 | 3,530 | 3,011 | 2,466 | 1,894 | 1,293 |
| 27 | 3,951 | 3,466 | 2,956 | 2,421 | 1,859 |
| 28 | 4,338 | 3,883 | 3,406 | 2,906 | 2,380 |
| 29 | 4,694 | 4,268 | 3,821 | 3,352 | 2,859 |
| 30 | 5,023 | 4,623 | 4,204 | 3,764 | 3,301 |
| 31 | 5,327 | 4,952 | 4,558 | 4,144 | 3,710 |
| 32 | 5,606 | 5,256 | 4,886 | 4,497 | 4,089 |
| 33 | 5,870 | 5,538 | 5,190 | 4,825 | 4,441 |
| 34 | 6,112 | 5,801 | 5,473 | 5,129 | 4,768 |
| 35 | 6,339 | 6,045 | 5,736 | 5,412 | 5,072 |
| 36 | 6,549 | 6,272 | 5,982 | 5,676 | 5,356 |
| 37 | 6,746 | 6,485 | 6,211 | 5,923 | 5,621 |
| 38 | 6,930 | 6,683 | 6,425 | 6,153 | 5,868 |
| 39 | 7,101 | 6,869 | 6,625 | 6,368 | 6,099 |
| 40 | 7,262 | 7,043 | 6,812 | 6,570 | 6,316 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 163

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 26 | 27 | 28 | 29 | 30 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | 862 | - | - | - | - |
| 27 | 1,269 | 650 | - | - | - |
| 28 | 1,827 | 1,248 | 639 | - | - |
| 29 | 2,341 | 1,798 | 1,228 | 829 | - |
| 30 | 2,816 | 2,306 | 1,771 | 1,209 | 619 |
| 31 | 3,255 | 2,776 | 2,274 | 1,746 | 1,192 |
| 32 | 3,681 | 3,211 | 2,739 | 2,243 | 1,723 |
| 33 | 4,038 | 3,615 | 3,171 | 2,705 | 2,215 |
| 34 | 4,389 | 3,991 | 3,573 | 3,134 | 2,673 |
| 35 | 4,715 | 4,340 | 3,947 | 3,533 | 3,099 |
| 36 | 5,019 | 4,666 | 4,295 | 3,906 | 3,496 |
| 37 | 5,303 | 4,970 | 4,620 | 4,253 | 3,867 |
| 38 | 5,568 | 5,254 | 4,924 | 4,577 | 4,213 |
| 39 | 5,816 | 5,520 | 5,208 | 4,881 | 4,537 |
| 40 | 6,049 | 5,768 | 5,474 | 5,165 | 4,840 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 164 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 31 | 32 | 33 | 34 | 35 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | - | - | - | - | - |
| 27 | - | - | - | - | - |
| 28 | - | - | - | - | - |
| 29 | - | - | - | - | - |
| 30 | - | - | - | - | - |
| 31 | 610 | - | - | - | - |
| 32 | 1,176 | 602 | - | - | - |
| 33 | 1,701 | 1,181 | 595 | - | - |
| 34 | 2,189 | 1,681 | 1,148 | 588 | - |
| 35 | 2,644 | 2,165 | 1,663 | 1,135 | 581 |
| 36 | 3,067 | 2,616 | 2,142 | 1,645 | 1,123 |
| 37 | 3,462 | 3,037 | 2,590 | 2,121 | 1,629 |
| 38 | 3,831 | 3,430 | 3,009 | 2,566 | 2,102 |
| 39 | 4,176 | 3,798 | 3,400 | 2,982 | 2,544 |
| 40 | 4,500 | 4,142 | 3,766 | 3,372 | 2,958 |

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-----|
| | 36 | 37 | 38 | 39 | 40 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | - | - | - | - | - |
| 27 | - | - | - | - | - |
| 28 | - | - | - | - | - |
| 29 | - | - | - | - | - |
| 30 | - | - | - | - | - |
| 31 | - | - | - | - | - |
| 32 | - | - | - | - | - |
| 33 | - | - | - | - | - |
| 34 | - | - | - | - | - |
| 35 | - | - | - | - | - |
| 36 | 575 | - | - | - | - |
| 37 | 1,112 | 569 | - | - | - |
| 38 | 1,614 | 1,102 | 564 | - | - |
| 39 | 2,083 | 1,600 | 1,092 | 559 | - |
| 40 | 2,523 | 2,066 | 1,567 | 1,083 | 555 |

TABLE 4

(For policies entered into or adjusted on or after 1st January 2003
other than policies to which Table 6 apply)

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS TAKEN UP A LOAN
UNDER MARKET INTEREST RATE

Central Provident Fund (Home
Protection Insurance Scheme)

p. 166 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 |
| 1 | 10,000 | - | - | - | - |
| 2 | 10,000 | 5,180 | - | - | - |
| 3 | 10,000 | 6,904 | 3,577 | - | - |
| 4 | 10,000 | 7,764 | 5,360 | 2,777 | - |
| 5 | 10,000 | 8,278 | 6,427 | 4,438 | 2,299 |
| 6 | 10,000 | 8,619 | 7,135 | 5,540 | 3,825 |
| 7 | 10,000 | 8,861 | 7,638 | 6,323 | 4,909 |
| 8 | 10,000 | 9,042 | 8,013 | 6,907 | 5,718 |
| 9 | 10,000 | 9,182 | 8,303 | 7,358 | 6,342 |
| 10 | 10,000 | 9,293 | 8,533 | 7,716 | 6,838 |
| 11 | 10,000 | 9,383 | 8,719 | 8,006 | 7,240 |
| 12 | 10,000 | 9,457 | 8,873 | 8,246 | 7,572 |
| 13 | 10,000 | 9,519 | 9,002 | 8,447 | 7,850 |
| 14 | 10,000 | 9,572 | 9,111 | 8,617 | 8,085 |
| 15 | 10,000 | 9,617 | 9,205 | 8,763 | 8,287 |
| 16 | 10,000 | 9,656 | 9,286 | 8,888 | 8,461 |
| 17 | 10,000 | 9,689 | 9,356 | 8,998 | 8,613 |
| 18 | 10,000 | 9,719 | 9,418 | 9,094 | 8,746 |
| 19 | 10,000 | 9,745 | 9,472 | 9,179 | 8,863 |
| 20 | 10,000 | 9,769 | 9,520 | 9,253 | 8,967 |
| 21 | 10,000 | 9,789 | 9,563 | 9,320 | 9,059 |
| 22 | 10,000 | 9,808 | 9,601 | 9,380 | 9,141 |
| 23 | 10,000 | 9,824 | 9,636 | 9,433 | 9,215 |
| 24 | 10,000 | 9,839 | 9,666 | 9,481 | 9,282 |
| 25 | 10,000 | 9,852 | 9,694 | 9,524 | 9,342 |
| 26 | 10,000 | 9,865 | 9,719 | 9,563 | 9,396 |
| 27 | 10,000 | 9,875 | 9,742 | 9,599 | 9,445 |
| 28 | 10,000 | 9,885 | 9,763 | 9,631 | 9,489 |
| 29 | 10,000 | 9,895 | 9,782 | 9,660 | 9,530 |
| 30 | 10,000 | 9,903 | 9,799 | 9,687 | 9,567 |
| 31 | 10,000 | 9,910 | 9,814 | 9,711 | 9,601 |
| 32 | 10,000 | 9,917 | 9,829 | 9,734 | 9,632 |
| 33 | 10,000 | 9,924 | 9,842 | 9,754 | 9,660 |
| 34 | 10,000 | 9,929 | 9,854 | 9,773 | 9,686 |
| 35 | 10,000 | 9,935 | 9,865 | 9,790 | 9,710 |
| 36 | 10,000 | 9,940 | 9,875 | 9,806 | 9,731 |
| 37 | 10,000 | 9,944 | 9,884 | 9,820 | 9,751 |
| 38 | 10,000 | 9,948 | 9,893 | 9,834 | 9,770 |
| 39 | 10,000 | 9,952 | 9,901 | 9,846 | 9,787 |
| 40 | 10,000 | 9,955 | 9,908 | 9,857 | 9,803 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 167

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 6 | 7 | 8 | 9 | 10 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | 1,981 | - | - | - | - |
| 7 | 3,390 | 1,756 | - | - | - |
| 8 | 4,439 | 3,065 | 1,588 | - | - |
| 9 | 5,250 | 4,076 | 2,814 | 1,458 | - |
| 10 | 5,894 | 4,879 | 3,788 | 2,615 | 1,355 |
| 11 | 6,416 | 5,530 | 4,578 | 3,554 | 2,454 |
| 12 | 6,847 | 6,068 | 5,230 | 4,329 | 3,361 |
| 13 | 7,208 | 6,518 | 5,776 | 4,979 | 4,121 |
| 14 | 7,514 | 6,899 | 6,239 | 5,529 | 4,765 |
| 15 | 7,776 | 7,226 | 6,635 | 6,000 | 5,317 |
| 16 | 8,002 | 7,508 | 6,977 | 6,407 | 5,794 |
| 17 | 8,199 | 7,754 | 7,275 | 6,761 | 6,208 |
| 18 | 8,371 | 7,969 | 7,537 | 7,071 | 6,572 |
| 19 | 8,524 | 8,159 | 7,767 | 7,345 | 6,892 |
| 20 | 8,658 | 8,327 | 7,970 | 7,587 | 7,175 |
| 21 | 8,778 | 8,476 | 8,152 | 7,803 | 7,428 |
| 22 | 8,885 | 8,610 | 8,313 | 7,995 | 7,653 |
| 23 | 8,981 | 8,729 | 8,459 | 8,168 | 7,855 |
| 24 | 9,067 | 8,837 | 8,589 | 8,323 | 8,037 |
| 25 | 9,145 | 8,934 | 8,707 | 8,463 | 8,200 |
| 26 | 9,215 | 9,022 | 8,813 | 8,589 | 8,349 |
| 27 | 9,279 | 9,101 | 8,910 | 8,704 | 8,483 |
| 28 | 9,337 | 9,173 | 8,997 | 8,808 | 8,605 |
| 29 | 9,390 | 9,239 | 9,077 | 8,903 | 8,716 |
| 30 | 9,438 | 9,299 | 9,150 | 8,989 | 8,817 |
| 31 | 9,482 | 9,354 | 9,216 | 9,068 | 8,909 |
| 32 | 9,522 | 9,404 | 9,277 | 9,140 | 8,993 |
| 33 | 9,558 | 9,449 | 9,332 | 9,206 | 9,071 |
| 34 | 9,592 | 9,491 | 9,383 | 9,267 | 9,142 |
| 35 | 9,623 | 9,530 | 9,430 | 9,322 | 9,207 |
| 36 | 9,651 | 9,565 | 9,473 | 9,373 | 9,266 |
| 37 | 9,677 | 9,598 | 9,512 | 9,420 | 9,321 |
| 38 | 9,701 | 9,628 | 9,549 | 9,463 | 9,372 |
| 39 | 9,724 | 9,655 | 9,582 | 9,503 | 9,418 |
| 40 | 9,744 | 9,681 | 9,613 | 9,540 | 9,461 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 168 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 11 | 12 | 13 | 14 | 15 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | 1,271 | - | - | - | - |
| 12 | 2,321 | 1,202 | - | - | - |
| 13 | 3,200 | 2,209 | 1,144 | - | - |
| 14 | 3,945 | 3,063 | 2,115 | 1,085 | - |
| 15 | 4,583 | 3,794 | 2,946 | 2,034 | 1,053 |
| 16 | 5,134 | 4,425 | 3,663 | 2,844 | 1,964 |
| 17 | 5,614 | 4,975 | 4,288 | 3,550 | 2,758 |
| 18 | 6,034 | 5,457 | 4,836 | 4,168 | 3,450 |
| 19 | 6,405 | 5,881 | 5,318 | 4,713 | 4,062 |
| 20 | 6,733 | 6,257 | 5,745 | 5,195 | 4,604 |
| 21 | 7,024 | 6,591 | 6,125 | 5,624 | 5,086 |
| 22 | 7,285 | 6,890 | 6,465 | 6,008 | 5,516 |
| 23 | 7,519 | 7,157 | 6,769 | 6,351 | 5,902 |
| 24 | 7,729 | 7,398 | 7,042 | 6,660 | 6,249 |
| 25 | 7,918 | 7,615 | 7,289 | 6,939 | 6,562 |
| 26 | 8,090 | 7,811 | 7,512 | 7,191 | 6,845 |
| 27 | 8,245 | 7,989 | 7,715 | 7,419 | 7,102 |
| 28 | 8,386 | 8,151 | 7,898 | 7,627 | 7,335 |
| 29 | 8,514 | 8,298 | 8,065 | 7,815 | 7,547 |
| 30 | 8,631 | 8,432 | 8,218 | 7,987 | 7,740 |
| 31 | 8,738 | 8,554 | 8,357 | 8,144 | 7,916 |
| 32 | 8,836 | 8,668 | 8,484 | 8,288 | 8,077 |
| 33 | 8,925 | 8,769 | 8,600 | 8,420 | 8,225 |
| 34 | 9,007 | 8,863 | 8,707 | 8,540 | 8,360 |
| 35 | 9,082 | 8,949 | 8,805 | 8,651 | 8,485 |
| 36 | 9,151 | 9,028 | 8,895 | 8,752 | 8,599 |
| 37 | 9,215 | 9,101 | 8,978 | 8,846 | 8,704 |
| 38 | 9,273 | 9,168 | 9,054 | 8,932 | 8,800 |
| 39 | 9,327 | 9,229 | 9,124 | 9,011 | 8,889 |
| 40 | 9,377 | 9,286 | 9,189 | 9,084 | 8,971 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 169

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | 1,017 | - | - | - | - |
| 17 | 1,903 | 986 | - | - | - |
| 18 | 2,679 | 1,849 | 958 | - | - |
| 19 | 3,363 | 2,611 | 1,802 | 934 | - |
| 20 | 3,968 | 3,285 | 2,550 | 1,761 | 912 |
| 21 | 4,507 | 3,885 | 3,216 | 2,497 | 1,724 |
| 22 | 4,988 | 4,420 | 3,810 | 3,154 | 2,448 |
| 23 | 5,420 | 4,901 | 4,343 | 3,743 | 3,098 |
| 24 | 5,807 | 5,333 | 4,822 | 4,273 | 3,883 |
| 25 | 6,157 | 5,722 | 5,254 | 4,751 | 4,210 |
| 26 | 6,474 | 6,074 | 5,645 | 5,183 | 4,887 |
| 27 | 6,760 | 6,393 | 5,999 | 5,575 | 5,119 |
| 28 | 7,021 | 6,883 | 6,320 | 5,930 | 5,511 |
| 29 | 7,258 | 6,947 | 6,613 | 6,254 | 5,868 |
| 30 | 7,474 | 7,187 | 6,880 | 6,549 | 6,194 |
| 31 | 7,671 | 7,407 | 7,123 | 6,818 | 6,491 |
| 32 | 7,851 | 7,608 | 7,348 | 7,065 | 6,762 |
| 33 | 8,016 | 7,791 | 7,550 | 7,290 | 7,011 |
| 34 | 8,167 | 7,960 | 7,737 | 7,497 | 7,239 |
| 35 | 8,306 | 8,114 | 7,908 | 7,687 | 7,448 |
| 36 | 8,434 | 8,256 | 8,066 | 7,861 | 7,640 |
| 37 | 8,551 | 8,387 | 8,211 | 8,021 | 7,817 |
| 38 | 8,659 | 8,507 | 8,344 | 8,169 | 7,980 |
| 39 | 8,759 | 8,618 | 8,467 | 8,304 | 8,130 |
| 40 | 8,850 | 8,720 | 8,580 | 8,430 | 8,268 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 170 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 21 | 22 | 23 | 24 | 25 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | 893 | - | - | - | - |
| 22 | 1,691 | 876 | - | - | - |
| 23 | 2,406 | 1,661 | 860 | - | - |
| 24 | 3,049 | 2,367 | 1,634 | 846 | - |
| 25 | 3,629 | 3,004 | 2,332 | 1,610 | 834 |
| 26 | 4,154 | 3,580 | 2,964 | 2,301 | 1,599 |
| 27 | 4,629 | 4,102 | 3,536 | 2,927 | 2,272 |
| 28 | 5,061 | 4,576 | 4,055 | 3,495 | 2,893 |
| 29 | 5,453 | 5,007 | 4,528 | 4,013 | 3,469 |
| 30 | 5,811 | 5,401 | 4,959 | 4,484 | 3,974 |
| 31 | 6,138 | 5,760 | 5,352 | 4,915 | 4,444 |
| 32 | 6,437 | 6,088 | 5,712 | 5,308 | 4,874 |
| 33 | 6,711 | 6,388 | 6,042 | 5,669 | 5,268 |
| 34 | 6,962 | 6,664 | 6,344 | 5,999 | 5,629 |
| 35 | 7,192 | 6,917 | 6,621 | 6,302 | 5,960 |
| 36 | 7,404 | 7,149 | 6,875 | 6,581 | 6,265 |
| 37 | 7,598 | 7,363 | 7,109 | 6,837 | 6,544 |
| 38 | 7,777 | 7,559 | 7,325 | 7,073 | 6,802 |
| 39 | 7,942 | 7,740 | 7,523 | 7,290 | 7,039 |
| 40 | 8,094 | 7,907 | 7,706 | 7,490 | 7,258 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 171

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 26 | 27 | 28 | 29 | 30 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | 823 | - | - | - | - |
| 27 | 1,569 | 813 | - | - | - |
| 28 | 2,246 | 1,551 | 803 | - | - |
| 29 | 2,863 | 2,223 | 1,535 | 795 | - |
| 30 | 3,425 | 2,835 | 2,201 | 1,520 | 787 |
| 31 | 3,938 | 3,395 | 2,810 | 2,182 | 1,506 |
| 32 | 4,408 | 3,906 | 3,367 | 2,787 | 2,164 |
| 33 | 4,837 | 4,374 | 3,876 | 3,341 | 2,766 |
| 34 | 5,231 | 4,803 | 4,343 | 3,849 | 3,318 |
| 35 | 5,593 | 5,197 | 4,772 | 4,315 | 3,824 |
| 36 | 5,925 | 5,559 | 5,166 | 4,744 | 4,289 |
| 37 | 6,230 | 5,892 | 5,528 | 5,137 | 4,717 |
| 38 | 6,511 | 6,198 | 5,861 | 5,500 | 5,111 |
| 39 | 6,770 | 6,480 | 6,168 | 5,834 | 5,474 |
| 40 | 7,008 | 6,740 | 6,451 | 6,141 | 5,808 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 172 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 31 | 32 | 33 | 34 | 35 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | - | - | - | - | - |
| 27 | - | - | - | - | - |
| 28 | - | - | - | - | - |
| 29 | - | - | - | - | - |
| 30 | - | - | - | - | - |
| 31 | 780 | - | - | - | - |
| 32 | 1,494 | 774 | - | - | - |
| 33 | 2,147 | 1,483 | 768 | - | - |
| 34 | 2,746 | 2,132 | 1,472 | 762 | - |
| 35 | 3,296 | 2,729 | 2,118 | 1,463 | 757 |
| 36 | 3,801 | 3,276 | 2,712 | 2,106 | 1,454 |
| 37 | 4,266 | 3,780 | 3,258 | 2,697 | 2,094 |
| 38 | 4,693 | 4,244 | 3,761 | 3,242 | 2,683 |
| 39 | 5,087 | 4,671 | 4,224 | 3,743 | 3,226 |
| 40 | 5,450 | 5,064 | 4,650 | 4,205 | 3,726 |

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-----|
| | 36 | 37 | 38 | 39 | 40 |
| 1 | - | - | - | - | - |
| 2 | - | - | - | - | - |
| 3 | - | - | - | - | - |
| 4 | - | - | - | - | - |
| 5 | - | - | - | - | - |
| 6 | - | - | - | - | - |
| 7 | - | - | - | - | - |
| 8 | - | - | - | - | - |
| 9 | - | - | - | - | - |
| 10 | - | - | - | - | - |
| 11 | - | - | - | - | - |
| 12 | - | - | - | - | - |
| 13 | - | - | - | - | - |
| 14 | - | - | - | - | - |
| 15 | - | - | - | - | - |
| 16 | - | - | - | - | - |
| 17 | - | - | - | - | - |
| 18 | - | - | - | - | - |
| 19 | - | - | - | - | - |
| 20 | - | - | - | - | - |
| 21 | - | - | - | - | - |
| 22 | - | - | - | - | - |
| 23 | - | - | - | - | - |
| 24 | - | - | - | - | - |
| 25 | - | - | - | - | - |
| 26 | - | - | - | - | - |
| 27 | - | - | - | - | - |
| 28 | - | - | - | - | - |
| 29 | - | - | - | - | - |
| 30 | - | - | - | - | - |
| 31 | - | - | - | - | - |
| 32 | - | - | - | - | - |
| 33 | - | - | - | - | - |
| 34 | - | - | - | - | - |
| 35 | - | - | - | - | - |
| 36 | 753 | - | - | - | - |
| 37 | 1,446 | 749 | - | - | - |
| 38 | 2,083 | 1,438 | 745 | - | - |
| 39 | 2,671 | 2,073 | 1,431 | 741 | - |
| 40 | 3,212 | 2,659 | 2,064 | 1,425 | 738 |

TABLE 5

(For policies entered into, adjusted or renewed with policy year
commencing on or after 1st July 2006)

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS TAKEN UP A LOAN
UNDER CONCESSIONARY INTEREST RATE

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 174 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 |
| 1 | 10,000 | | | | |
| 2 | 10,000 | 5,074 | | | |
| 3 | 10,000 | 6,785 | 3,432 | | |
| 4 | 10,000 | 7,610 | 5,148 | 2,612 | |
| 5 | 10,000 | 8,116 | 6,176 | 4,178 | 2,120 |
| 6 | 10,000 | 8,454 | 6,862 | 5,222 | 3,532 |
| 7 | 10,000 | 8,695 | 7,351 | 5,966 | 4,540 |
| 8 | 10,000 | 8,875 | 7,717 | 6,524 | 5,295 |
| 9 | 10,000 | 9,016 | 8,002 | 6,958 | 5,882 |
| 10 | 10,000 | 9,126 | 8,229 | 7,304 | 6,351 |
| 11 | 10,000 | 9,219 | 8,415 | 7,587 | 6,734 |
| 12 | 10,000 | 9,295 | 8,570 | 7,822 | 7,052 |
| 13 | 10,000 | 9,360 | 8,700 | 8,021 | 7,321 |
| 14 | 10,000 | 9,415 | 8,812 | 8,191 | 7,551 |
| 15 | 10,000 | 9,462 | 8,909 | 8,338 | 7,751 |
| 16 | 10,000 | 9,504 | 8,993 | 8,467 | 7,924 |
| 17 | 10,000 | 9,540 | 9,067 | 8,580 | 8,078 |
| 18 | 10,000 | 9,573 | 9,133 | 8,680 | 8,213 |
| 19 | 10,000 | 9,602 | 9,192 | 8,769 | 8,334 |
| 20 | 10,000 | 9,628 | 9,245 | 8,850 | 8,443 |
| 21 | 10,000 | 9,651 | 9,292 | 8,922 | 8,541 |
| 22 | 10,000 | 9,673 | 9,335 | 8,988 | 8,630 |
| 23 | 10,000 | 9,692 | 9,374 | 9,048 | 8,711 |
| 24 | 10,000 | 9,710 | 9,410 | 9,102 | 8,785 |
| 25 | 10,000 | 9,726 | 9,443 | 9,152 | 8,853 |
| 26 | 10,000 | 9,741 | 9,473 | 9,198 | 8,915 |
| 27 | 10,000 | 9,754 | 9,501 | 9,241 | 8,972 |
| 28 | 10,000 | 9,767 | 9,527 | 9,280 | 9,025 |
| 29 | 10,000 | 9,779 | 9,551 | 9,318 | 9,075 |
| 30 | 10,000 | 9,790 | 9,573 | 9,350 | 9,121 |
| 31 | 10,000 | 9,800 | 9,594 | 9,382 | 9,163 |
| 32 | 10,000 | 9,810 | 9,613 | 9,411 | 9,203 |
| 33 | 10,000 | 9,818 | 9,631 | 9,439 | 9,240 |
| 34 | 10,000 | 9,827 | 9,648 | 9,465 | 9,275 |
| 35 | 10,000 | 9,835 | 9,664 | 9,489 | 9,308 |
| 36 | 10,000 | 9,842 | 9,679 | 9,512 | 9,339 |
| 37 | 10,000 | 9,849 | 9,693 | 9,533 | 9,368 |
| 38 | 10,000 | 9,855 | 9,706 | 9,553 | 9,395 |
| 39 | 10,000 | 9,862 | 9,719 | 9,572 | 9,421 |
| 40 | 10,000 | 9,867 | 9,731 | 9,590 | 9,445 |

For policy years from 1st July 2006, the sum assured payable will be pro-rated in accordance with the formula: $A - \{ (B \times C) / 12 \}$

where

(i) A is the sum assured payable at the commencement/renewal date immediately prior to the death or incapacity;

(ii) B is the no. of months which have lapsed between the commencement/renewal date immediately prior to the death or incapacity and the date of death or incapacity; and

(iii) C is the difference in the sum assured between the commencement/renewal date immediately prior to the death or incapacity and the renewal date falling immediately after the death or incapacity.

*Central Provident Fund (Home
Protection Insurance Scheme)*

Cap. 36, Rg 11]

Regulations

[2006 Ed. p. 175

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 6 | 7 | 8 | 9 | 10 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | 1,792 | | | | |
| 7 | 3,071 | 1,558 | | | |
| 8 | 4,030 | 2,726 | 1,383 | | |
| 9 | 4,774 | 3,633 | 2,458 | 1,247 | |
| 10 | 5,369 | 4,358 | 3,316 | 2,243 | 1,138 |
| 11 | 5,855 | 4,950 | 4,017 | 3,057 | 2,068 |
| 12 | 6,259 | 5,442 | 4,601 | 3,734 | 2,842 |
| 13 | 6,601 | 5,858 | 5,094 | 4,306 | 3,495 |
| 14 | 6,893 | 6,214 | 5,515 | 4,796 | 4,054 |
| 15 | 7,145 | 6,522 | 5,880 | 5,219 | 4,538 |
| 16 | 7,366 | 6,791 | 6,199 | 5,588 | 4,960 |
| 17 | 7,560 | 7,028 | 6,479 | 5,914 | 5,332 |
| 18 | 7,733 | 7,237 | 6,727 | 6,202 | 5,661 |
| 19 | 7,886 | 7,425 | 6,949 | 6,460 | 5,955 |
| 20 | 8,024 | 7,593 | 7,148 | 6,691 | 6,219 |
| 21 | 8,149 | 7,744 | 7,328 | 6,899 | 6,457 |
| 22 | 8,261 | 7,882 | 7,491 | 7,088 | 6,673 |
| 23 | 8,364 | 8,007 | 7,639 | 7,260 | 6,870 |
| 24 | 8,458 | 8,121 | 7,774 | 7,417 | 7,049 |
| 25 | 8,544 | 8,226 | 7,898 | 7,561 | 7,214 |
| 26 | 8,623 | 8,322 | 8,012 | 7,693 | 7,365 |
| 27 | 8,696 | 8,411 | 8,118 | 7,816 | 7,504 |
| 28 | 8,763 | 8,493 | 8,215 | 7,929 | 7,634 |
| 29 | 8,826 | 8,570 | 8,305 | 8,033 | 7,753 |
| 30 | 8,884 | 8,640 | 8,389 | 8,131 | 7,865 |
| 31 | 8,938 | 8,706 | 8,468 | 8,222 | 7,968 |
| 32 | 8,989 | 8,768 | 8,541 | 8,306 | 8,065 |
| 33 | 9,036 | 8,826 | 8,609 | 8,385 | 8,156 |
| 34 | 9,080 | 8,880 | 8,673 | 8,460 | 8,240 |
| 35 | 9,122 | 8,930 | 8,733 | 8,529 | 8,320 |
| 36 | 9,161 | 8,978 | 8,789 | 8,595 | 8,394 |
| 37 | 9,198 | 9,023 | 8,842 | 8,656 | 8,465 |
| 38 | 9,232 | 9,065 | 8,892 | 8,714 | 8,531 |
| 39 | 9,265 | 9,105 | 8,939 | 8,769 | 8,594 |
| 40 | 9,296 | 9,142 | 8,984 | 8,821 | 8,653 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 176 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 11 | 12 | 13 | 14 | 15 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | 1,049 | | | | |
| 12 | 1,922 | 975 | | | |
| 13 | 2,660 | 1,799 | 913 | | |
| 14 | 3,291 | 2,504 | 1,694 | 859 | |
| 15 | 3,836 | 3,114 | 2,369 | 1,603 | 813 |
| 16 | 4,313 | 3,646 | 2,959 | 2,252 | 1,523 |
| 17 | 4,732 | 4,114 | 3,478 | 2,823 | 2,148 |
| 18 | 5,104 | 4,530 | 3,939 | 3,330 | 2,703 |
| 19 | 5,436 | 4,901 | 4,350 | 3,782 | 3,197 |
| 20 | 5,734 | 5,233 | 4,718 | 4,188 | 3,641 |
| 21 | 6,002 | 5,534 | 5,051 | 4,554 | 4,042 |
| 22 | 6,246 | 5,806 | 5,352 | 4,885 | 4,405 |
| 23 | 6,468 | 6,053 | 5,627 | 5,188 | 4,735 |
| 24 | 6,670 | 6,280 | 5,878 | 5,463 | 5,037 |
| 25 | 6,856 | 6,487 | 6,107 | 5,716 | 5,314 |
| 26 | 7,026 | 6,678 | 6,319 | 5,949 | 5,568 |
| 27 | 7,184 | 6,854 | 6,514 | 6,164 | 5,803 |
| 28 | 7,330 | 7,017 | 6,694 | 6,362 | 6,020 |
| 29 | 7,465 | 7,168 | 6,861 | 6,546 | 6,221 |
| 30 | 7,590 | 7,308 | 7,017 | 6,717 | 6,409 |
| 31 | 7,707 | 7,439 | 7,162 | 6,877 | 6,583 |
| 32 | 7,817 | 7,561 | 7,297 | 7,025 | 6,746 |
| 33 | 7,919 | 7,675 | 7,423 | 7,164 | 6,898 |
| 34 | 8,014 | 7,781 | 7,542 | 7,295 | 7,040 |
| 35 | 8,104 | 7,882 | 7,653 | 7,417 | 7,174 |
| 36 | 8,186 | 7,976 | 7,757 | 7,532 | 7,300 |
| 37 | 8,268 | 8,065 | 7,855 | 7,640 | 7,418 |
| 38 | 8,342 | 8,148 | 7,948 | 7,742 | 7,529 |
| 39 | 8,413 | 8,227 | 8,035 | 7,838 | 7,635 |
| 40 | 8,480 | 8,301 | 8,118 | 7,929 | 7,734 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 177

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | 773 | | | | |
| 17 | 1,453 | 737 | | | |
| 18 | 2,057 | 1,391 | 706 | | |
| 19 | 2,595 | 1,975 | 1,336 | 678 | |
| 20 | 3,078 | 2,498 | 1,901 | 1,286 | 653 |
| 21 | 3,514 | 2,971 | 2,411 | 1,835 | 1,241 |
| 22 | 3,909 | 3,399 | 2,874 | 2,332 | 1,775 |
| 23 | 4,269 | 3,789 | 3,294 | 2,765 | 2,261 |
| 24 | 4,597 | 4,145 | 3,679 | 3,199 | 2,704 |
| 25 | 4,899 | 4,471 | 4,031 | 3,576 | 3,111 |
| 26 | 5,176 | 4,772 | 4,355 | 3,927 | 3,485 |
| 27 | 5,431 | 5,049 | 4,654 | 4,248 | 3,830 |
| 28 | 5,668 | 5,305 | 4,931 | 4,546 | 4,149 |
| 29 | 5,887 | 5,542 | 5,187 | 4,822 | 4,445 |
| 30 | 6,091 | 5,763 | 5,426 | 5,076 | 4,721 |
| 31 | 6,280 | 5,969 | 5,648 | 5,317 | 4,977 |
| 32 | 6,458 | 6,161 | 5,855 | 5,540 | 5,216 |
| 33 | 6,623 | 6,340 | 6,049 | 5,749 | 5,440 |
| 34 | 6,778 | 6,508 | 6,230 | 5,944 | 5,649 |
| 35 | 6,924 | 6,666 | 6,401 | 6,127 | 5,846 |
| 36 | 7,061 | 6,814 | 6,561 | 6,300 | 6,031 |
| 37 | 7,189 | 6,954 | 6,711 | 6,462 | 6,204 |
| 38 | 7,311 | 7,085 | 6,853 | 6,614 | 6,368 |
| 39 | 7,425 | 7,210 | 6,987 | 6,759 | 6,523 |
| 40 | 7,533 | 7,327 | 7,114 | 6,895 | 6,669 |

Central Provident Fund (Home
Protection Insurance Scheme)

p. 178 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 21 | 22 | 23 | 24 | 25 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | 630 | | | | |
| 22 | 1,201 | 609 | | | |
| 23 | 1,720 | 1,164 | 590 | | |
| 24 | 2,195 | 1,670 | 1,130 | 573 | |
| 25 | 2,630 | 2,135 | 1,624 | 1,099 | 558 |
| 26 | 3,030 | 2,562 | 2,079 | 1,582 | 1,070 |
| 27 | 3,400 | 2,956 | 2,499 | 2,028 | 1,543 |
| 28 | 3,741 | 3,320 | 2,887 | 2,441 | 1,981 |
| 29 | 4,058 | 3,658 | 3,247 | 2,823 | 2,387 |
| 30 | 4,352 | 3,972 | 3,581 | 3,179 | 2,764 |
| 31 | 4,626 | 4,265 | 3,893 | 3,510 | 3,115 |
| 32 | 4,882 | 4,538 | 4,184 | 3,819 | 3,443 |
| 33 | 5,121 | 4,793 | 4,456 | 4,108 | 3,749 |
| 34 | 5,346 | 5,033 | 4,710 | 4,379 | 4,037 |
| 35 | 5,556 | 5,257 | 4,949 | 4,633 | 4,306 |
| 36 | 5,753 | 5,468 | 5,174 | 4,871 | 4,559 |
| 37 | 5,939 | 5,667 | 5,385 | 5,096 | 4,798 |
| 38 | 6,115 | 5,854 | 5,585 | 5,308 | 5,022 |
| 39 | 6,280 | 6,030 | 5,773 | 5,507 | 5,234 |
| 40 | 6,436 | 6,197 | 5,950 | 5,696 | 5,434 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 179

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 26 | 27 | 28 | 29 | 30 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | 543 | | | | |
| 27 | 1,044 | 530 | | | |
| 28 | 1,507 | 1,020 | 517 | | |
| 29 | 1,937 | 1,474 | 997 | 506 | |
| 30 | 2,337 | 1,896 | 1,443 | 976 | 495 |
| 31 | 2,709 | 2,290 | 1,859 | 1,414 | 957 |
| 32 | 3,056 | 2,657 | 2,246 | 1,823 | 1,387 |
| 33 | 3,380 | 3,000 | 2,609 | 2,205 | 1,790 |
| 34 | 3,685 | 3,322 | 2,948 | 2,564 | 2,167 |
| 35 | 3,970 | 3,624 | 3,267 | 2,900 | 2,521 |
| 36 | 4,238 | 3,907 | 3,566 | 3,215 | 2,854 |
| 37 | 4,490 | 4,174 | 3,848 | 3,512 | 3,167 |
| 38 | 4,728 | 4,425 | 4,114 | 3,792 | 3,462 |
| 39 | 4,953 | 4,663 | 4,364 | 4,057 | 3,740 |
| 40 | 5,165 | 4,887 | 4,601 | 4,306 | 4,003 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 180 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 31 | 32 | 33 | 34 | 35 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | | | | | |
| 27 | | | | | |
| 28 | | | | | |
| 29 | | | | | |
| 30 | | | | | |
| 31 | 485 | | | | |
| 32 | 938 | 476 | | | |
| 33 | 1,362 | 921 | 468 | | |
| 34 | 1,759 | 1,339 | 905 | 459 | |
| 35 | 2,131 | 1,730 | 1,316 | 891 | 452 |
| 36 | 2,481 | 2,098 | 1,703 | 1,296 | 876 |
| 37 | 2,811 | 2,444 | 2,086 | 1,677 | 1,276 |
| 38 | 3,121 | 2,770 | 2,408 | 2,036 | 1,653 |
| 39 | 3,414 | 3,078 | 2,732 | 2,375 | 2,008 |
| 40 | 3,690 | 3,368 | 3,037 | 2,695 | 2,344 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 181

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-----|-----|
| | 36 | 37 | 38 | 39 | 40 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | | | | | |
| 27 | | | | | |
| 28 | | | | | |
| 29 | | | | | |
| 30 | | | | | |
| 31 | | | | | |
| 32 | | | | | |
| 33 | | | | | |
| 34 | | | | | |
| 35 | | | | | |
| 36 | 445 | | | | |
| 37 | 863 | 438 | | | |
| 38 | 1,258 | 851 | 432 | | |
| 39 | 1,630 | 1,240 | 839 | 426 | |
| 40 | 1,981 | 1,608 | 1,224 | 826 | 420 |

THIRD SCHEDULE — *continued*

TABLE 6

*(For policies entered into, adjusted or renewed with policy year
commencing on or after 1st July 2006)*

HOME PROTECTION INSURANCE
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000
FOR MEMBER WHO HAS TAKEN UP A LOAN
UNDER MARKET INTEREST RATE

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 183

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 |
| 1 | 10,000 | | | | |
| 2 | 10,000 | 5,098 | | | |
| 3 | 10,000 | 6,797 | 3,465 | | |
| 4 | 10,000 | 7,645 | 5,196 | 2,649 | |
| 5 | 10,000 | 8,154 | 6,234 | 4,237 | 2,160 |
| 6 | 10,000 | 8,492 | 6,924 | 5,294 | 3,598 |
| 7 | 10,000 | 8,734 | 7,417 | 6,048 | 4,624 |
| 8 | 10,000 | 8,915 | 7,786 | 6,612 | 5,391 |
| 9 | 10,000 | 9,055 | 8,072 | 7,050 | 5,987 |
| 10 | 10,000 | 9,167 | 8,301 | 7,400 | 6,463 |
| 11 | 10,000 | 9,259 | 8,487 | 7,685 | 6,851 |
| 12 | 10,000 | 9,334 | 8,642 | 7,923 | 7,174 |
| 13 | 10,000 | 9,399 | 8,773 | 8,123 | 7,446 |
| 14 | 10,000 | 9,453 | 8,885 | 8,293 | 7,679 |
| 15 | 10,000 | 9,501 | 8,981 | 8,441 | 7,879 |
| 16 | 10,000 | 9,542 | 9,065 | 8,570 | 8,054 |
| 17 | 10,000 | 9,578 | 9,139 | 8,683 | 8,208 |
| 18 | 10,000 | 9,610 | 9,205 | 8,783 | 8,344 |
| 19 | 10,000 | 9,639 | 9,263 | 8,872 | 8,465 |
| 20 | 10,000 | 9,664 | 9,315 | 8,952 | 8,574 |
| 21 | 10,000 | 9,687 | 9,362 | 9,024 | 8,672 |
| 22 | 10,000 | 9,708 | 9,404 | 9,089 | 8,760 |
| 23 | 10,000 | 9,727 | 9,443 | 9,148 | 8,840 |
| 24 | 10,000 | 9,744 | 9,478 | 9,201 | 8,913 |
| 25 | 10,000 | 9,760 | 9,510 | 9,250 | 8,980 |
| 26 | 10,000 | 9,774 | 9,540 | 9,296 | 9,042 |
| 27 | 10,000 | 9,788 | 9,567 | 9,337 | 9,098 |
| 28 | 10,000 | 9,800 | 9,592 | 9,375 | 9,150 |
| 29 | 10,000 | 9,811 | 9,615 | 9,411 | 9,198 |
| 30 | 10,000 | 9,822 | 9,636 | 9,443 | 9,243 |
| 31 | 10,000 | 9,831 | 9,656 | 9,474 | 9,284 |
| 32 | 10,000 | 9,841 | 9,675 | 9,502 | 9,323 |
| 33 | 10,000 | 9,849 | 9,692 | 9,529 | 9,359 |
| 34 | 10,000 | 9,857 | 9,708 | 9,553 | 9,392 |
| 35 | 10,000 | 9,864 | 9,723 | 9,576 | 9,423 |
| 36 | 10,000 | 9,871 | 9,737 | 9,598 | 9,453 |
| 37 | 10,000 | 9,878 | 9,750 | 9,618 | 9,480 |
| 38 | 10,000 | 9,884 | 9,763 | 9,637 | 9,506 |
| 39 | 10,000 | 9,889 | 9,774 | 9,655 | 9,530 |
| 40 | 10,000 | 9,895 | 9,785 | 9,671 | 9,553 |

For policy years from 1st July 2006, the sum assured payable will be pro-rated in accordance with the formula: $A - [(B \times C) / 12]$

where

(i) A is the sum assured payable at the commencement/renewal date immediately prior to the death or incapacity;

(ii) B is the no. of months which have lapsed between the commencement/renewal date immediately prior to the death or incapacity and the date of death or incapacity; and

(iii) C is the difference in the sum assured between the commencement/renewal date immediately prior to the death or incapacity and the renewal date falling immediately after the death or incapacity.

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 184 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 6 | 7 | 8 | 9 | 10 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | 1,834 | | | | |
| 7 | 3,142 | 1,602 | | | |
| 8 | 4,122 | 2,801 | 1,428 | | |
| 9 | 4,882 | 3,732 | 2,537 | 1,293 | |
| 10 | 5,489 | 4,475 | 3,421 | 2,325 | 1,185 |
| 11 | 5,984 | 5,082 | 4,143 | 3,168 | 2,153 |
| 12 | 6,395 | 5,586 | 4,744 | 3,868 | 2,957 |
| 13 | 6,742 | 6,011 | 5,250 | 4,458 | 3,635 |
| 14 | 7,039 | 6,374 | 5,682 | 4,963 | 4,214 |
| 15 | 7,295 | 6,687 | 6,056 | 5,398 | 4,715 |
| 16 | 7,518 | 6,961 | 6,381 | 5,778 | 5,151 |
| 17 | 7,714 | 7,201 | 6,667 | 6,112 | 5,534 |
| 18 | 7,888 | 7,414 | 6,920 | 6,407 | 5,873 |
| 19 | 8,043 | 7,603 | 7,146 | 6,670 | 6,176 |
| 20 | 8,181 | 7,773 | 7,348 | 6,906 | 6,446 |
| 21 | 8,306 | 7,925 | 7,529 | 7,118 | 6,690 |
| 22 | 8,418 | 8,063 | 7,694 | 7,310 | 6,910 |
| 23 | 8,521 | 8,189 | 7,843 | 7,484 | 7,110 |
| 24 | 8,614 | 8,303 | 7,979 | 7,642 | 7,292 |
| 25 | 8,699 | 8,407 | 8,103 | 7,787 | 7,459 |
| 26 | 8,778 | 8,503 | 8,218 | 7,921 | 7,612 |
| 27 | 8,850 | 8,591 | 8,323 | 8,043 | 7,752 |
| 28 | 8,916 | 8,673 | 8,419 | 8,156 | 7,882 |
| 29 | 8,977 | 8,748 | 8,509 | 8,260 | 8,002 |
| 30 | 9,034 | 8,817 | 8,592 | 8,357 | 8,113 |
| 31 | 9,087 | 8,882 | 8,669 | 8,447 | 8,216 |
| 32 | 9,136 | 8,942 | 8,740 | 8,530 | 8,312 |
| 33 | 9,182 | 8,998 | 8,807 | 8,608 | 8,402 |
| 34 | 9,225 | 9,051 | 8,869 | 8,681 | 8,485 |
| 35 | 9,265 | 9,099 | 8,928 | 8,749 | 8,563 |
| 36 | 9,302 | 9,145 | 8,982 | 8,813 | 8,636 |
| 37 | 9,337 | 9,188 | 9,033 | 8,872 | 8,705 |
| 38 | 9,370 | 9,228 | 9,081 | 8,928 | 8,769 |
| 39 | 9,401 | 9,266 | 9,126 | 8,981 | 8,829 |
| 40 | 9,430 | 9,302 | 9,169 | 9,030 | 8,886 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 185

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 11 | 12 | 13 | 14 | 15 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | 1,098 | | | | |
| 12 | 2,010 | 1,025 | | | |
| 13 | 2,779 | 1,889 | 963 | | |
| 14 | 3,436 | 2,627 | 1,786 | 910 | |
| 15 | 4,004 | 3,265 | 2,496 | 1,696 | 865 |
| 16 | 4,499 | 3,821 | 3,115 | 2,382 | 1,619 |
| 17 | 4,934 | 4,309 | 3,659 | 2,984 | 2,281 |
| 18 | 5,318 | 4,741 | 4,141 | 3,517 | 2,867 |
| 19 | 5,661 | 5,126 | 4,570 | 3,991 | 3,390 |
| 20 | 5,968 | 5,471 | 4,954 | 4,416 | 3,857 |
| 21 | 6,244 | 5,781 | 5,300 | 4,799 | 4,278 |
| 22 | 6,494 | 6,062 | 5,613 | 5,145 | 4,659 |
| 23 | 6,721 | 6,317 | 5,897 | 5,459 | 5,005 |
| 24 | 6,928 | 6,549 | 6,155 | 5,746 | 5,320 |
| 25 | 7,117 | 6,762 | 6,392 | 6,008 | 5,608 |
| 26 | 7,291 | 6,956 | 6,609 | 6,248 | 5,872 |
| 27 | 7,450 | 7,136 | 6,809 | 6,469 | 6,115 |
| 28 | 7,597 | 7,301 | 6,993 | 6,672 | 6,339 |
| 29 | 7,733 | 7,454 | 7,163 | 6,861 | 6,546 |
| 30 | 7,859 | 7,595 | 7,321 | 7,035 | 6,739 |
| 31 | 7,976 | 7,727 | 7,467 | 7,197 | 6,917 |
| 32 | 8,085 | 7,849 | 7,604 | 7,348 | 7,083 |
| 33 | 8,187 | 7,963 | 7,731 | 7,489 | 7,237 |
| 34 | 8,281 | 8,069 | 7,849 | 7,620 | 7,382 |
| 35 | 8,370 | 8,169 | 7,960 | 7,743 | 7,516 |
| 36 | 8,453 | 8,262 | 8,064 | 7,857 | 7,643 |
| 37 | 8,531 | 8,349 | 8,161 | 7,965 | 7,761 |
| 38 | 8,603 | 8,431 | 8,252 | 8,066 | 7,872 |
| 39 | 8,672 | 8,508 | 8,338 | 8,161 | 7,977 |
| 40 | 8,737 | 8,581 | 8,419 | 8,250 | 8,075 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 186 2006 Ed.]

Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | 825 | | | | |
| 17 | 1,550 | 790 | | | |
| 18 | 2,192 | 1,490 | 760 | | |
| 19 | 2,764 | 2,113 | 1,436 | 732 | |
| 20 | 3,276 | 2,671 | 2,042 | 1,388 | 708 |
| 21 | 3,737 | 3,173 | 2,587 | 1,978 | 1,344 |
| 22 | 4,153 | 3,627 | 3,081 | 2,512 | 1,920 |
| 23 | 4,532 | 4,040 | 3,528 | 2,996 | 2,443 |
| 24 | 4,877 | 4,416 | 3,937 | 3,438 | 2,920 |
| 25 | 5,192 | 4,760 | 4,310 | 3,842 | 3,356 |
| 26 | 5,481 | 5,075 | 4,652 | 4,213 | 3,755 |
| 27 | 5,747 | 5,365 | 4,967 | 4,553 | 4,123 |
| 28 | 5,993 | 5,632 | 5,257 | 4,868 | 4,462 |
| 29 | 6,220 | 5,860 | 5,526 | 5,158 | 4,776 |
| 30 | 6,430 | 6,109 | 5,775 | 5,427 | 5,066 |
| 31 | 6,625 | 6,321 | 6,006 | 5,677 | 5,336 |
| 32 | 6,807 | 6,519 | 6,221 | 5,910 | 5,587 |
| 33 | 6,976 | 6,704 | 6,421 | 6,127 | 5,821 |
| 34 | 7,134 | 6,876 | 6,608 | 6,329 | 6,039 |
| 35 | 7,281 | 7,037 | 6,783 | 6,518 | 6,243 |
| 36 | 7,420 | 7,187 | 6,946 | 6,695 | 6,434 |
| 37 | 7,549 | 7,329 | 7,100 | 6,861 | 6,613 |
| 38 | 7,671 | 7,461 | 7,244 | 7,017 | 6,781 |
| 39 | 7,785 | 7,586 | 7,379 | 7,163 | 6,939 |
| 40 | 7,893 | 7,703 | 7,506 | 7,301 | 7,088 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

Cap. 36, Rg 11]

Regulations

[2006 Ed. p. 187

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 21 | 22 | 23 | 24 | 25 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | 685 | | | | |
| 22 | 1,305 | 665 | | | |
| 23 | 1,868 | 1,270 | 647 | | |
| 24 | 2,381 | 1,820 | 1,237 | 631 | |
| 25 | 2,850 | 2,324 | 1,776 | 1,207 | 615 |
| 26 | 3,280 | 2,785 | 2,271 | 1,736 | 1,180 |
| 27 | 3,676 | 3,210 | 2,726 | 2,223 | 1,699 |
| 28 | 4,041 | 3,602 | 3,146 | 2,672 | 2,178 |
| 29 | 4,378 | 3,964 | 3,534 | 3,087 | 2,621 |
| 30 | 4,691 | 4,300 | 3,894 | 3,471 | 3,032 |
| 31 | 4,981 | 4,611 | 4,227 | 3,828 | 3,412 |
| 32 | 5,251 | 4,901 | 4,536 | 4,160 | 3,767 |
| 33 | 5,502 | 5,172 | 4,827 | 4,469 | 4,097 |
| 34 | 5,737 | 5,424 | 5,097 | 4,758 | 4,405 |
| 35 | 5,957 | 5,659 | 5,350 | 5,028 | 4,694 |
| 36 | 6,163 | 5,880 | 5,587 | 5,281 | 4,963 |
| 37 | 6,355 | 6,087 | 5,808 | 5,518 | 5,216 |
| 38 | 6,536 | 6,281 | 6,016 | 5,741 | 5,454 |
| 39 | 6,706 | 6,464 | 6,212 | 5,950 | 5,677 |
| 40 | 6,866 | 6,636 | 6,396 | 6,147 | 5,887 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 188 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 26 | 27 | 28 | 29 | 30 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | 602 | | | | |
| 27 | 1,155 | 589 | | | |
| 28 | 1,665 | 1,132 | 577 | | |
| 29 | 2,137 | 1,634 | 1,111 | 566 | |
| 30 | 2,574 | 2,099 | 1,605 | 1,091 | 556 |
| 31 | 2,980 | 2,531 | 2,064 | 1,578 | 1,072 |
| 32 | 3,358 | 2,933 | 2,491 | 2,031 | 1,553 |
| 33 | 3,710 | 3,307 | 2,889 | 2,453 | 2,000 |
| 34 | 4,038 | 3,657 | 3,260 | 2,847 | 2,418 |
| 35 | 4,348 | 3,984 | 3,607 | 3,216 | 2,809 |
| 36 | 4,633 | 4,290 | 3,932 | 3,561 | 3,174 |
| 37 | 4,903 | 4,576 | 4,237 | 3,884 | 3,517 |
| 38 | 5,156 | 4,846 | 4,523 | 4,188 | 3,839 |
| 39 | 5,394 | 5,099 | 4,792 | 4,473 | 4,141 |
| 40 | 5,617 | 5,337 | 5,045 | 4,742 | 4,426 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

CAP. 36, Rg 11]

Regulations

[2006 Ed. p. 189

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-------|-------|
| | 31 | 32 | 33 | 34 | 35 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | | | | | |
| 27 | | | | | |
| 28 | | | | | |
| 29 | | | | | |
| 30 | | | | | |
| 31 | 547 | | | | |
| 32 | 1,055 | 538 | | | |
| 33 | 1,529 | 1,039 | 530 | | |
| 34 | 1,972 | 1,507 | 1,024 | 522 | |
| 35 | 2,385 | 1,945 | 1,487 | 1,011 | 515 |
| 36 | 2,772 | 2,354 | 1,920 | 1,468 | 997 |
| 37 | 3,135 | 2,738 | 2,326 | 1,896 | 1,450 |
| 38 | 3,476 | 3,099 | 2,707 | 2,299 | 1,874 |
| 39 | 3,797 | 3,438 | 3,065 | 2,677 | 2,273 |
| 40 | 4,098 | 3,757 | 3,402 | 3,032 | 2,649 |

*Central Provident Fund (Home
Protection Insurance Scheme)*

p. 190 2006 Ed.]

Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF LOAN | POLICY YEAR | | | | |
|-----------------|-------------|-------|-------|-----|-----|
| | 36 | 37 | 38 | 39 | 40 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| 20 | | | | | |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | | | | |
| 24 | | | | | |
| 25 | | | | | |
| 26 | | | | | |
| 27 | | | | | |
| 28 | | | | | |
| 29 | | | | | |
| 30 | | | | | |
| 31 | | | | | |
| 32 | | | | | |
| 33 | | | | | |
| 34 | | | | | |
| 35 | | | | | |
| 36 | 509 | | | | |
| 37 | 985 | 502 | | | |
| 38 | 1,433 | 974 | 496 | | |
| 39 | 1,853 | 1,417 | 963 | 491 | |
| 40 | 2,249 | 1,834 | 1,402 | 953 | 486 |

[S 735/2011 wef 01/01/2012]

*[G.N. Nos. S 84/2001; S 693/2001; S 62/2004; S 380/2006;
S 502/2006]*

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND (HOME PROTECTION
INSURANCE SCHEME) REGULATIONS
(CHAPTER 36, RG 11)

This Legislative History is provided for the convenience of users of the Central Provident Fund (Home Protection Insurance Scheme) Regulations. It is not part of this Scheme.

1. G. N. No. S 154/1986 — Central Provident Fund (Home Protection Insurance Scheme) Regulations 1986

Date of commencement : 27 June 1986

2. G. N. No. S 11/1990 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 1990

Date of commencement : 12 January 1990

3. G. N. No. S 343/1990 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment No. 2) Regulations 1990

Date of commencement : 12 January 1990

4. 1990 Revised Edition — Central Provident Fund (Home Protection Insurance Scheme) Regulations

Date of operation : 25 March 1992

5. G. N. No. S 318/1995 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 1995

Date of commencement : 1 March 1995

6. G. N. No. S 13/1998 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 1998

Date of commencement : 1 December 1997

7. 1998 Revised Edition — Central Provident Fund (Home Protection Insurance Scheme) Regulations

Date of operation : 1 January 1998

8. G. N. No. S 518/1999 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 1999

Date of commencement : 1 December 1999

9. G. N. No. S 84/2001 — Central Provident Fund (Home Protection Insurance Scheme) Regulations 2001

Date of commencement : 1 March 2001

10. G. N. No. S 693/2002 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2002

Date of commencement : 1 January 2003

11. G. N. No. S 62/2004 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2004

Date of commencement : 12 February 2004

12. 2005 Revised Edition — Central Provident Fund (Home Protection Insurance Scheme) Regulations

Date of operation : 31 March 2005

13. G. N. No. S 380/2006 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2006

Date of commencement : 1 July 2006

14. G. N. No. S 502/2006 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment No. 2) Regulations 2006

Date of commencement : 28 August 2006

15. 2006 Revised Edition — Central Provident Fund (Home Protection Insurance Scheme) Regulations

Date of operation : 30 November 2006

16. G. N. No. S 735/2011 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment No. 2) Regulations 2011

Date of commencement : 30 December 2011

17. G. N. No. S 672/2011 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2011

Date of commencement : 1 January 2012

18. G. N. No. S 682/2012 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2012

Date of commencement : 1 January 2013

19. G. N. No. S 566/2014 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2014

Date of commencement : 1 September 2014

20. G.N. No. S 390/2015 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2015

Date of commencement : 1 July 2015