

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

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

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[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 regulations 22A and 22B, 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.

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(2) Subject to regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

Board exempted from payment

17.—(1) Subject to regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(2) Subject to regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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.

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

Cessation of insurance cover

19A.—(1) Subject to regulations 22A and 22B, 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.

[S 703/2015 wef 13/11/2015]

(2) Subject to regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

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 regulations 22A and 22B, 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.

[S 703/2015 wef 13/11/2015]

(3) Subject to regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(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 regulations 22A and 22B, 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]

[S 703/2015 wef 13/11/2015]

(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), 20(1B) or 22B(1).

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

[S 703/2015 wef 13/11/2015]

Refund of premium under Scheme for relevant period

22B.—(1) The Board may, subject to such terms and conditions as the Board may impose, refund part of the premiums paid for eligible insurance cover for an eligible member.

(2) The Board must not have regard to information it obtains after 8 November 2015 when deciding to make a refund under paragraph (1).

(3) Any refund under paragraph (1) for each eligible member must be according to the following formula, rounded to the nearest cent:

$$\left(\frac{A - B}{C}\right) \times \$650 \text{ million,}$$

where A is the total of all the premiums paid before or during the relevant period for eligible insurance cover for the eligible member concerned;

B is any premium refund or surrender value in respect of the eligible insurance cover which has been paid by the Board before 9 November 2015; and

C is the total of (A – B) for all the eligible members.

(4) Subject to regulation 22A, all refunds under paragraph (1) must be paid into the eligible member's ordinary account.

(5) Any further refund in respect of the same eligible insurance cover for the same eligible member must not (despite anything in the provision under which the further refund is made) exceed an amount determined in accordance with the following formula:

$$X - Y,$$

where X is the premium paid for that insurance cover; and

Y is the total of the amounts of all premium refunds and surrender value determined or paid by the Board for that insurance cover, before the amount of the further refund is determined by the Board.

(6) In this regulation —

“eligible insurance cover”, for an eligible member, means all the insurance covers under the Scheme for the member which are —

- (a) issued before 9 November 2015; and
- (b) in force at any time during the relevant period;

“eligible member” means a member of the Fund who is insured under the Scheme at any time during the relevant period, but does not include any person —

- (a) who is not a citizen or permanent resident of Singapore on 8 November 2015;
- (b) who has died before 9 November 2015; or
- (c) if the person becomes incapacitated when covered under an eligible insurance cover and the Board has, before 9 November 2015 —
 - (i) paid the full amount payable under regulation 21(1AA), under that eligible insurance cover by reason of the person’s incapacity; or
 - (ii) determined that the amount referred to in sub-paragraph (i) is payable under that eligible insurance cover, whether or not any part of the payment has been made;

“further refund”, in relation to an eligible insurance cover, means a premium refund or surrender value payable under 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) for that insurance cover;

“relevant period” means the period beginning on 1 July 2006 and ending immediately before 9 November 2015.

[S 703/2015 wef 13/11/2015]

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)

*Central Provident Fund (Home
Protection Insurance Scheme)*

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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	19.04	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)*

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9 OF	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)*

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	243.56	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	339.86	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)*

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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	384.18	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

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF LOAN 28	29	30
20	82.14	86.55	91.22	96.18	101.44	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)

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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	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	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)*

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9 OF	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	56.05
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	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)

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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	92.52	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	611.40	622.06	631.21	639.26
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)

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	116.59
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	425.54	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	620.86	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	700.06	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

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	25	26	TERM OF 27	LOAN 28	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)*

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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	14.35	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)*

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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)*

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	13	14	TERM OF 15	LOAN 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	228.63	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
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Regulations

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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	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	145.15	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	195.56	202.00	207.87	213.28
36	194.48	201.74	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	255.70	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
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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 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	5.58	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	5.18	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	34.24	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)

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	285.98
49	161.44	190.25	220.80	253.14	287.32	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)

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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	288.66	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)

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

Central Provident Fund (Home
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF 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	80.15	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	145.66	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)

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	11.64	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)*

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF 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	37.44	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	291.07	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)*

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	44.46	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	119.54
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	290.75
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)

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	TERM DF 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	79.43	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	384.39	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	407.39	412.77	417.56	421.82
47	395.95	401.63	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	286.56	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	393.94
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)

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 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)

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	37.46	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)

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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	44.46	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	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	436.35
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)*

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 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	126.57
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	108.14	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

Central Provident Fund (Home
Protection Insurance Scheme)

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Regulations

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF 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	746.44	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)*

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	20.74	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	95.63	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)*

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FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM OF 9	LOAN 10	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)

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	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	198.35	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)*

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Regulations

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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	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	165.55	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)*

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	263.94	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)*

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Regulations

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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)

FIRST SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	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	28.06	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	21.58	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	203.60	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)

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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	42.46	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	295.96	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)*

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	159.90
34	111.48	123.27	136.00	149.70	164.62	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	478.36	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)

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	92.23		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	139.44		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)

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SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF 10	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	158.36	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)

SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	13	14	TERM OF 15	LOAN 16	17	18
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	568.61	556.18	562.69	568.34	573.26	577.60
57	490.36	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

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SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN 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	153.78	168.45	184.13	200.85	218.62
34	157.07	172.51	189.00	206.60	225.30	245.17
35	174.43	193.80	212.31	232.01	252.91	275.04
36	198.62	218.10	238.85	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	580.08	600.00	617.96	634.19
46	571.50	594.14	614.39	632.58	648.97	663.78
47	606.57	627.07	645.38	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	25	26	TERM OF 27	LOAN 28	29	30
20	84.24	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	466.91	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	615.88	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
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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)*

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
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Central Provident Fund (Home
Protection Insurance Scheme)

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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)*

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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

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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)*

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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)

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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)*

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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)*

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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)*

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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)*

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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)

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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)*

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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)*

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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

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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		
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	7.86	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	41.36	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	301.34
57	76.86	127.38	180.68	236.85	270.47	292.80
58	85.39	141.67	200.95	230.53	248.24	260.00
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)

SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF 10	LOAN 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	21.36	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	21.33	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	111.44	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	165.53	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	401.60	420.26
54	303.32	339.10	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)

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SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN					
	13	14	15	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	46.54	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	129.55	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	374.81	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	434.06	444.66	453.77	461.66	468.56	474.63
55	423.21	431.16	437.99	443.91	449.09	453.64
56	395.23	400.80	405.59	409.74	413.37	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	210.70	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)

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	111.50	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	428.58	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)*

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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)*

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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)*

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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)*

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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)

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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
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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)*

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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
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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)*

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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
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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)*

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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)

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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)*

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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)*

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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
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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)

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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	19.54	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	162.64	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	257.40
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 \$1.00, the minimum premium of \$1.00 shall be charged.

Central Provident Fund (Home
Protection Insurance Scheme)

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	104.52	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	264.54
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	258.94	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	389.75	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)

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SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN					
	13	14	15	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	296.34	330.98	367.68	406.53	447.54
44	298.72	335.03	373.52	414.23	457.24	494.68
45	338.23	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	616.06	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
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SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	19	20	TERM OF 21	LOAN 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	284.04	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	306.74	337.10	369.21	403.14	433.53	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	732.54	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	601.34	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	304.74	305.02	305.25
60	157.21	157.21	157.21	157.21	157.21	157.21

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	119.24	127.14	135.43	
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	504.01	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)*

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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)*

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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)*

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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)*

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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)

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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
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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)

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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

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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)*

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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)

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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)*

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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

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Protection Insurance Scheme)*

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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)*

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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

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Protection Insurance Scheme)

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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)

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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)

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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	23.86
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	64.60	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)*

SECOND SCHEDULE — *continued*

AGE NEXT BIRTHDAY	7	8	TERM OF	LOAN	11	12
			9	10		
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	121.94	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	425.51
53	277.30	325.33	362.33	391.60	415.27	434.70
54	311.52	368.93	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)

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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	177.65	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)

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

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	103.32	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	114.31	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	359.53
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	557.30	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)*

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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)*

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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)*

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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)*

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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)*

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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)*

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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)*

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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)*

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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)*

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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
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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)*

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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)

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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)*

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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

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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

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)

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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)

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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)

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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	1,839	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)*

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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)*

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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	8,730	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	9,530	9,348	9,138
22	10,000	9,877	9,740	9,580	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)

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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	4,777	3,764	2,638	1,388
13	6,981	6,268	5,476	4,596	3,620	2,537
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)*

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Regulations

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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)*

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Regulations

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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	2,879
27	6,478	6,020	5,513	4,949	4,324	3,530
28	6,847	6,437	5,983	5,478	4,918	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						
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7						
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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)

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Regulations

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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)*

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Regulations

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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)

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Regulations

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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)*

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Regulations

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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						
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7						
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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						
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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)*

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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)*

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Regulations

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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	4,808	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	7,582	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	6,685
21	8,453	8,096	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	7,688
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	8,683	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	9,088	8,942	8,779
36	9,423	9,290	9,150	9,003	8,849
37	9,458	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)*

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Regulations

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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	5,596
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)*

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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	1,649	844	-	-	-
18	2,329	1,590	814	-	-
19	2,934	2,253	1,538	788	-
20	3,474	2,845	2,185	1,492	764
21	3,958	3,376	2,765	2,124	1,450
22	4,395	3,856	3,289	2,893	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	5,684
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	7,996	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)

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	2,958	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	6,318

*Central Provident Fund (Home
Protection Insurance Scheme)*

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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	662	-	-	-	-
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	3,661	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	4,866	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)*

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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	2,185	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	1,587	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)*

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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
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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	6,058	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	5,784
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)*

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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	1,095	-
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	4,188	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	8,666	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)

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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	834	-
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	2,449
23	5,420	4,901	4,343	3,743	3,099
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	7,346	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	8,068	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)

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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	1,589
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)*

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Regulations

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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	2,663	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	5,187	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)*

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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)*

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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	6,852	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)

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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	4,980
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)*

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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	4,886	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	8,188	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)*

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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	6,366
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)*

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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)*

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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)*

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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	2,066	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)*

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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	828	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

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)*

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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	6,687	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)*

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Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	11	12	13	14	15
1					
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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)*

CAP. 36, Rg 11]

Regulations

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THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	16	17	18	19	20
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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)*

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Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	21	22	23	24	25
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20					
21	685				
22	1,305	685			
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)*

CAP. 36, Rg 11]

Regulations

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THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	26	27	28	29	30
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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	4,346	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)*

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Regulations

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	31	32	33	34	35
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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)*

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Regulations

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THIRD SCHEDULE — *continued*

TERM OF LOAN	POLICY YEAR				
	36	37	38	39	40
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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

21. G.N. No. S 703/2015 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment No. 2) Regulations 2015

Date of commencement : 13 November 2015