

**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);

“CPF member” has the same meaning as ““member of the Fund” or “member” ” in section 2(1) of the Act;

*[S 196/2016 wef 01/05/2016]*

“Housing Authority” has the meaning assigned to it in Part IV of the Act;

“housing loan” means —

(a) a loan obtained by a Scheme member from a Housing Authority or an approved mortgagee for the purchase of a property from the Housing Authority or an approved developer; or

*[S 196/2016 wef 01/05/2016]*

(b) a loan obtained by a Scheme member 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;

*[S 196/2016 wef 01/05/2016]*

*[Deleted by S 196/2016 wef 01/05/2016]*

*[Deleted by S 196/2016 wef 01/05/2016]*

“insured sum” means the amount payable on the death or incapacity of a Scheme member, as the case may be, under regulation 8, 21(1) and (1AA) or 21(3B);

*[S 196/2016 wef 01/05/2016]*

“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 Scheme member from a Housing Authority, or any housing accommodation or any estate or interest in any housing accommodation purchased by a Scheme member from an approved developer;

*[S 196/2016 wef 01/05/2016]*

“Scheme” means the Home Protection Insurance Scheme established and maintained by the Board under section 29 of the Act.

*[S 196/2016 wef 01/05/2016]*

PART II

APPLICATION OF SCHEME TO PERSONS INSURED BEFORE  
1ST MARCH 2001

**Application of this Part**

3. This Part shall apply to every person who was a Scheme member on 28th February 2001 and remains a Scheme 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.

*[S 196/2016 wef 01/05/2016]*

**Period of cover**

4.—(1) A Scheme member to whom this Part applies is covered under the Scheme with effect from the date the premium payable under the Scheme was first paid or deducted, in whole or in part, in accordance with section 32 of the Act.

*[S 196/2016 wef 01/05/2016]*

(2) Where the date of repayment of the housing loan, or the date of discharge of the mortgage of the property of a Scheme member to whom this Part applies falls before the Scheme member attains the age of 55 years, the period of cover shall be from the date referred to in paragraph (1) to the date the housing loan is repaid or mortgage is discharged.

*[S 196/2016 wef 01/05/2016]*

**Disposal of property by Scheme member**

5.—(1) Where a Scheme member to whom this Part applies 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 Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

(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 Scheme member.

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

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

### **Board exempted from payment**

6.—(1) Subject to regulations 22A and 22B, where the Board is exempted by section 36(9)(a), (b) or (c) of the Act from making any payment to a Scheme member to whom this Part applies, the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member by crediting to his account in the Fund an amount which the Board determines to be the premium paid by the Scheme member 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 Scheme member's account in the Fund.

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

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

*[S 196/2016 wef 01/05/2016]*

(2) Subject to regulations 22A and 22B, where the Board is exempted by section 36(9)(d) or (10) of the Act from making any payment to a Scheme member to whom this Part applies, the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member 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 Scheme member's account in the Fund.

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

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

*[S 196/2016 wef 01/05/2016]*

(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 a Scheme member 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

*[S 196/2016 wef 01/05/2016]*

(b) in any other case, on the date of the death or incapacity of the Scheme member, as the case may be.

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

*[S 196/2016 wef 01/05/2016]*

### **Full redemption or partial discharge of mortgaged property**

7.—(1) Subject to regulations 22A and 22B, where the housing loan of a Scheme member to whom this Part applies 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 Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

(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 Scheme member under Scheme**

8. If the premium which a Scheme member to whom this Part applies 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 in accordance with section 32 of the Act at the time of the Scheme member's death or incapacity, or within such period after that time as the Board may determine, the amount payable by the Board on the death or incapacity of the Scheme member is to be calculated in accordance with the applicable Table set out in the Third Schedule.

*[S 196/2016 wef 01/05/2016]*

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 who —

(a) becomes a Scheme member on or after 1st March 2001;

*[S 196/2016 wef 01/05/2016]*

(b) was a Scheme member on 28th February 2001 and remains a Scheme 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;

*[S 196/2016 wef 01/05/2016]*

- (c) being a Scheme member 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

*[S 196/2016 wef 01/05/2016]*

- (d) being a Scheme member on 28th February 2001, attains the age of —

- (i) 55 years after that date if he became a Scheme member before 1st March 1995; or

*[S 196/2016 wef 01/05/2016]*

- (ii) 60 years after that date if he became a Scheme member on or after 1st March 1995,

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

as the case may be.

*[S 196/2016 wef 01/05/2016]*

### **Transfer of cover under Part II to Part III**

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

- (a) in the case of a Scheme member referred to in regulation 9(b), on the date the Scheme member 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 Scheme member has adjusted his housing loan;

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

*[S 196/2016 wef 01/05/2016]*

- (b) in the case of a Scheme member referred to in regulation 9(c), upon the Scheme member choosing to continue to be covered by the Scheme; or

*[S 196/2016 wef 01/05/2016]*

- (c) in the case of a Scheme member referred to in regulation 9(d), upon the Scheme member attaining the age of —



- (i) 55 years after 28th February 2001 if he became a Scheme member before 1st March 1995; or

*[S 196/2016 wef 01/05/2016]*

- (ii) 60 years after 28th February 2001 if he became a Scheme member on or after 1st March 1995,

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

as the case may be.

*[S 196/2016 wef 01/05/2016]*

(2) Subject to regulations 22A and 22B, upon the cessation of cover under Part II, a Scheme member shall be covered under Part III and the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member by crediting to his account in the Fund an amount that is the surrender value of a Scheme member'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 Scheme member in respect of any previous claims made under the Scheme.

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

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

*[S 196/2016 wef 01/05/2016]*

## **Retention of cover under Part II**

**11.—**(1) A Scheme member who —

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

*[S 196/2016 wef 01/05/2016]*

(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.

*[S 196/2016 wef 01/05/2016]*

(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 Scheme member may be insured**

**11A.**—(1) In the case of a Scheme member to whom this Part applies 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.

*[S 196/2016 wef 01/05/2016]*

(2) In the case of a Scheme member to whom this Part applies 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

### **Premium**

**12.**—(1) A Scheme member to whom 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.

*[S 196/2016 wef 01/05/2016]*

(1A) In the case of a Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

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

(3) The first premium required to be paid by a Scheme member to whom this Part applies 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 Scheme member; and

*[S 196/2016 wef 01/05/2016]*

- (iii) the date of withdrawal of any money standing to the credit of the account of the Scheme member for repayment of instalments of the housing loan, if the loan document or the instrument of mortgage has been executed before such withdrawal; or

*[S 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

(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 Scheme member for the purchase of an immovable property.

*[S 196/2016 wef 01/05/2016]*

### **Manner of payment of premium**

**13.** Subject to section 32 of the Act, the annual premium payable by a Scheme member under this Part may be paid in such manner as the Board may approve.

*[S 196/2016 wef 01/05/2016]*

### **Commencement and period of cover**

**14.—(1)** A Scheme member to whom 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.

*[S 196/2016 wef 01/05/2016]*

(2) Where a Scheme member fails to pay the first premium in such manner and within such time as specified by the Board in a notice to the Scheme member or within such further time as the Board may allow, the Scheme 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.

*[S 196/2016 wef 01/05/2016]*

(3) Where the Board has approved the Scheme member's application to be covered under the Scheme under paragraph (2), the Scheme 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.

*[S 196/2016 wef 01/05/2016]*

(4) If a Scheme member 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 Scheme member or within such further time as the Board may allow, the Scheme 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.

*[S 196/2016 wef 01/05/2016]*

(5) Where the Board has approved the Scheme member's application to renew his cover under the Scheme under paragraph (4), the Scheme 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]*

*[S 196/2016 wef 01/05/2016]*

### **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 a Scheme member to whom this Part applies 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.

*[S 196/2016 wef 01/05/2016]*

(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 a

Scheme member to whom this Part applies 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.

*[S 196/2016 wef 01/05/2016]*

### **Disposal of property by Scheme member**

**16.** Where a Scheme member to whom this Part applies 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 Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

### **Board exempted from payment**

**17.—(1)** Subject to regulations 22A and 22B, where the Board is exempted by section 36(9)(a), (b) or (c) of the Act from making any payment to a Scheme member to whom this Part applies, the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member by crediting to his account in the Fund an amount which the Board determines to be all the premiums paid by the Scheme member 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 Scheme member's account in the Fund.

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

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

*[S 196/2016 wef 01/05/2016]*

(2) Subject to regulations 22A and 22B, where the Board is exempted by section 36(9)(d) or (10) of the Act from making any payment to a Scheme member to whom this Part applies, the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member 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 Scheme member's account in the Fund.

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

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

*[S 196/2016 wef 01/05/2016]*

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

- (a) in a case where the Board is exempted by section 36(10) of the Act from making any payment to a Scheme member to whom this Part applies and the Board has terminated his insurance cover under regulation 19B(1)(b), in accordance with regulation 19B; or

*[S 196/2016 wef 01/05/2016]*

- (b) in any other case, with reference to the date of the death or incapacity of the Scheme member, as the case may be.

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

*[S 196/2016 wef 01/05/2016]*

### **Full redemption or partial discharge of mortgaged property**

**18.—**(1) Subject to regulations 22A and 22B, where the housing loan of a Scheme member to whom this Part applies 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 Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

(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 CPF member), and more than one of those persons is a Scheme member in respect of that property, unless the Board otherwise permits —

- (a) the extent to which each Scheme member is covered under the Scheme —
  - (i) shall not be less than the percentage of the housing loan which that Scheme member declares, for the purposes of the Scheme, that he is liable to repay; but
  - (ii) shall not exceed 100% of the housing loan; and

*[S 196/2016 wef 01/05/2016]*

- (b) the percentage of the housing loan which each Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

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

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

*[S 196/2016 wef 01/05/2016]*

(2A) Where any CPF member who is the sole purchaser or owner of any property is a Scheme member in respect of that property, the CPF 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.

*[S 196/2016 wef 01/05/2016]*

(3) The premium payable by each CPF member or Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

(4) A Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

(5) Subject to regulations 22A and 22B, where the Board accepts the new extent of liability declared by the Scheme member in his application made under paragraph (4), the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme 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 date of the Board's receipt of the Scheme member's application under paragraph (4) or such other date as the Board may determine in that case; or

*[S 196/2016 wef 01/05/2016]*

- (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 Scheme member'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 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

### **Cessation of insurance cover**

**19A.**—(1) Subject to regulations 22A and 22B, where a Scheme member'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 Scheme 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 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]*

*[S 196/2016 wef 01/05/2016]*

(2) Subject to regulations 22A and 22B, where a Scheme member'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 Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

### **Cancellation or termination of insurance cover**

**19B.**—(1) If any Scheme member 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 Scheme member is incapacitated on or before the date of commencement of his cover under the Scheme, cancel the Scheme member's cover whereupon that person shall be deemed never to have been insured under the Scheme; and

*[S 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

(2) Subject to regulations 22A and 22B, where the Board has cancelled the Scheme member's insurance cover under

paragraph (1)(a), the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme member by crediting to his account in the Fund an amount which the Board determines to be all the premiums paid by the Scheme member 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 Scheme member's account in the Fund.

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

[S 196/2016 wef 01/05/2016]

(3) Subject to regulations 22A and 22B, where the Board has terminated the Scheme member's insurance cover under paragraph (1)(b), the Board shall, subject to such terms and conditions as it may impose, refund to the Scheme 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 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 Scheme member'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 Scheme member's account in the Fund.

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

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

[S 196/2016 wef 01/05/2016]

(4) In this regulation, "relevant date" means the date the Board determines to be the date on which it is established that the Scheme

member made or furnished the false or misleading statement or that the Scheme member was required but failed to disclose the material fact, as the case may be.

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

*[S 196/2016 wef 01/05/2016]*

### **Exemption from Scheme**

**20.**—(1) The Board may, on application being made to it by any CPF 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 CPF member declares to the Board as the CPF member's liability for repayment in the event of the CPF member's death or incapacity; or

*[S 196/2016 wef 01/05/2016]*

(ii) the excess of the housing loan owing to the Housing Authority or approved mortgagee which the CPF member declares to the Board as the CPF member's liability for repayment in the event of the CPF 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 196/2016 wef 01/05/2016]*

*[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 CPF 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

(1A) Where the Board has exempted a CPF member from the Scheme under paragraph (1), the CPF 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 CPF member; or
- (b) such other date as the Board may determine in that case.

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

*[S 196/2016 wef 01/05/2016]*

(1B) Subject to regulations 22A and 22B, upon the exemption from the Scheme granted to the CPF member under paragraph (1), the Board shall, subject to such terms and conditions as it may impose, refund to the CPF 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 CPF member's account in the Fund; or

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

*[S 196/2016 wef 01/05/2016]*

- (b) for a cover under Part III, an amount which the Board determines to be all the premiums paid by the CPF member 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 CPF member's account in the Fund.

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

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

*[S 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

(2) The Board may revoke the exemption granted to a CPF member under paragraph (1) and require the CPF member to be covered under the Scheme based on the percentage of the housing loan which the CPF 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 CPF 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]*

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

## Death or incapacity of Scheme member

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); and

*[S 196/2016 wef 01/05/2016]*

- (b) the amount payable at the time of incapacity of the Scheme member for the purposes of section 36(2)(a) of the Act.

*[S 196/2016 wef 01/05/2016]*

- (c) *[Deleted by S 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

- (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 Scheme member, as the case may be.

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

*[S 196/2016 wef 01/05/2016]*

(1A) In the case of a Scheme member 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]*

*[S 196/2016 wef 01/05/2016]*

(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 Scheme member was covered under the Scheme is sold, transferred or otherwise disposed of;
  - (ii) the Scheme member’s liability to repay the housing loan is fully discharged; and

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

- (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 Scheme member's liability to repay the housing loan for the immovable property covered under the Scheme.

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

[S 196/2016 wef 01/05/2016]

(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]

(3B) For the purposes of section 36(6) of the Act, the amount payable by the Board to the Housing Authority or the approved mortgagee is determined in accordance with the following formula:

$$(A + B) - C,$$

where A is the amount specified in paragraph (1AA);

B is the amount of interest accrued on A as determined by the Board from the time the first monthly or other periodic loan instalment is made under section 36(2)(b) of the Act to the time the amount under this regulation is paid by the Board; and

C is the total amount paid by the Board to the Housing Authority or the approved mortgagee under section 36(2)(b) of the Act.

[S 196/2016 wef 01/05/2016]

(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 Scheme member occurs at any time prior to the commencement of his cover under the Scheme.

[S 196/2016 wef 01/05/2016]

[S 196/2016 wef 01/05/2016]

### **Notional date of birth**

**22.** For the purposes of these Regulations, where the date of birth of a Scheme member 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.

*[S 196/2016 wef 01/05/2016]*

### **Refund of premium to other joint-owner**

**22A.**—(1) Where a CPF member has, under section 32(5) of the Act, paid for the whole or part of the premium which a Scheme member 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 CPF member from the amount of refund prescribed in that applicable provision to credit to the account of the CPF member in the Fund; and

*[S 196/2016 wef 01/05/2016]*

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

*[S 196/2016 wef 01/05/2016]*

*[S 196/2016 wef 01/05/2016]*

(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]*

*[S 196/2016 wef 01/05/2016]*

### **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 CPF member 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;

*[S 196/2016 wef 01/05/2016]*

“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 person —

- (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.

*[S 196/2016 wef 01/05/2016]*

**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 SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)**

Central Provident Fund (Home  
Protection Insurance Scheme)

CAP. 36, Rg 11]

Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1     | 2      | TERM<br>3 OF | LOAN<br>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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[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM<br>9 OF | LOAN<br>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 | 263.56 | 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<br>BIRTHDAY | 13     | 14     | TERM<br>OF<br>15 | LOAN<br>16 | 17     | 18     |
|----------------------|--------|--------|------------------|------------|--------|--------|
| 20                   | 41.64  | 44.58  | 47.52            | 50.52      | 53.54  | 56.66  |
| 21                   | 42.09  | 45.12  | 48.18            | 51.32      | 54.52  | 57.81  |
| 22                   | 42.70  | 45.85  | 49.07            | 52.36      | 55.78  | 59.34  |
| 23                   | 43.28  | 46.60  | 50.00            | 53.52      | 57.20  | 61.04  |
| 24                   | 44.10  | 47.61  | 51.27            | 55.06      | 59.05  | 63.25  |
| 25                   | 45.13  | 48.90  | 52.84            | 56.99      | 61.35  | 65.95  |
| 26                   | 46.55  | 50.63  | 54.93            | 59.49      | 64.29  | 69.37  |
| 27                   | 48.33  | 52.82  | 57.56            | 62.55      | 67.87  | 73.51  |
| 28                   | 50.75  | 55.70  | 60.93            | 66.48      | 72.37  | 78.64  |
| 29                   | 53.92  | 59.39  | 65.20            | 71.36      | 77.94  | 84.93  |
| 30                   | 57.79  | 63.87  | 70.33            | 77.20      | 84.54  | 92.40  |
| 31                   | 62.39  | 69.17  | 76.40            | 84.09      | 92.32  | 101.22 |
| 32                   | 67.81  | 75.39  | 83.48            | 92.14      | 101.46 | 111.57 |
| 33                   | 74.64  | 83.14  | 92.23            | 102.05     | 112.68 | 124.19 |
| 34                   | 82.83  | 92.41  | 102.72           | 113.91     | 126.03 | 139.10 |
| 35                   | 92.22  | 103.07 | 114.85           | 127.61     | 141.37 | 156.17 |
| 36                   | 103.18 | 115.59 | 129.03           | 143.53     | 159.11 | 175.81 |
| 37                   | 115.94 | 130.12 | 145.40           | 161.83     | 179.41 | 198.20 |
| 38                   | 130.77 | 146.89 | 164.21           | 182.74     | 202.53 | 223.62 |
| 39                   | 147.84 | 166.10 | 185.65           | 206.52     | 228.73 | 248.27 |
| 40                   | 167.22 | 187.84 | 209.83           | 233.25     | 253.71 | 271.71 |
| 41                   | 189.47 | 212.67 | 237.35           | 258.75     | 277.46 | 293.89 |
| 42                   | 215.01 | 241.04 | 263.39           | 282.78     | 299.73 | 314.64 |
| 43                   | 243.76 | 267.11 | 287.16           | 304.56     | 319.77 | 333.13 |
| 44                   | 269.78 | 290.46 | 308.25           | 323.65     | 337.13 | 348.98 |
| 45                   | 292.80 | 310.86 | 326.40           | 339.86     | 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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*Regulations*

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 19     | 20     | TERM OF<br>21 | LOAN<br>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<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>LOAN<br>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  |

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3<br>OF | LOAN<br>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<br>BIRTHDAY | 7      | 8      | TERM<br>9 OF | LOAN<br>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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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 13     | 14     | TERM OF<br>15 | LOAN<br>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<br>BIRTHDAY | 19     | 20     | TERM OF<br>21 | LOAN<br>22 | 23     | 24     |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20                   | 59.85  | 63.17  | 66.61         | 70.23      | 74.00  | 77.97  |
| 21                   | 61.25  | 64.82  | 68.55         | 72.49      | 76.62  | 80.97  |
| 22                   | 63.02  | 66.91  | 70.99         | 75.29      | 79.83  | 84.63  |
| 23                   | 65.07  | 69.32  | 73.80         | 78.53      | 83.53  | 88.85  |
| 24                   | 67.67  | 72.35  | 77.28         | 82.51      | 88.07  | 93.99  |
| 25                   | 70.83  | 75.98  | 81.45         | 87.26      | 93.45  | 100.11 |
| 26                   | 74.75  | 80.47  | 86.55         | 93.03      | 100.02 | 107.54 |
| 27                   | 79.49  | 85.87  | 92.66         | 99.97      | 107.86 | 116.59 |
| 28                   | 85.31  | 92.45  | 100.11        | 108.39     | 117.35 | 126.99 |
| 29                   | 92.41  | 100.45 | 109.16        | 118.57     | 128.69 | 139.59 |
| 30                   | 100.84 | 110.00 | 119.88        | 130.53     | 141.99 | 154.26 |
| 31                   | 110.82 | 121.21 | 132.42        | 144.48     | 157.38 | 171.18 |
| 32                   | 122.50 | 134.28 | 146.97        | 160.55     | 175.08 | 190.57 |
| 33                   | 136.60 | 149.94 | 164.24        | 179.52     | 195.82 | 213.15 |
| 34                   | 153.14 | 168.20 | 184.27        | 201.44     | 219.67 | 239.04 |
| 35                   | 172.01 | 188.95 | 207.00        | 226.20     | 246.58 | 268.16 |
| 36                   | 193.64 | 212.64 | 232.85        | 254.30     | 277.01 | 301.01 |
| 37                   | 218.21 | 239.49 | 262.06        | 285.95     | 311.19 | 337.81 |
| 38                   | 246.03 | 269.79 | 294.92        | 321.48     | 349.47 | 374.79 |
| 39                   | 277.34 | 303.80 | 331.74        | 361.19     | 387.72 | 411.71 |
| 40                   | 312.31 | 341.70 | 372.68        | 400.50     | 425.56 | 448.21 |
| 41                   | 351.54 | 384.15 | 413.28        | 439.44     | 463.02 | 484.34 |
| 42                   | 395.62 | 426.13 | 453.41        | 477.90     | 499.97 | 519.93 |
| 43                   | 438.51 | 466.92 | 492.35        | 515.15     | 535.71 | 554.29 |
| 44                   | 479.90 | 506.23 | 529.76        | 550.88     | 569.92 | 587.13 |
| 45                   | 519.73 | 543.93 | 565.58        | 585.00     | 602.50 | 618.33 |
| 46                   | 557.20 | 579.28 | 599.02        | 616.75     | 632.74 | 647.18 |
| 47                   | 591.40 | 611.39 | 629.24        | 645.26     | 659.71 | 672.77 |
| 48                   | 620.86 | 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 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>LOAN<br>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 |

[S 196/2016 wef 01/05/2016]

TABLE 2

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

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



*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1     | 2     | TERM<br>3 OF | LOAN<br>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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*Regulations*

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM OF<br>9 | LOAN<br>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<br>BIRTHDAY | 13     | 14     | TERM OF<br>15 | LOAN<br>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  
Protection Insurance Scheme)

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>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  |

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM OF<br>27 | LOAN<br>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  | 84.13  | 92.63         | 99.63      | 107.17 | 115.26 |
| 27                   | 86.42  | 93.25  | 100.59        | 108.51     | 117.03 | 124.82 |
| 28                   | 94.01  | 101.73 | 110.06        | 119.01     | 127.19 | 134.70 |
| 29                   | 103.09 | 111.84 | 121.24        | 129.83     | 137.69 | 144.91 |
| 30                   | 113.87 | 123.75 | 132.77        | 141.00     | 148.56 | 155.48 |
| 31                   | 126.61 | 136.06 | 144.68        | 152.57     | 159.79 | 166.41 |
| 32                   | 139.74 | 148.77 | 157.00        | 164.52     | 171.41 | 177.74 |
| 33                   | 153.31 | 161.90 | 169.74        | 176.89     | 183.45 | 189.47 |
| 34                   | 167.11 | 175.26 | 182.70        | 189.50     | 195.71 | 201.44 |
| 35                   | 180.83 | 188.54 | 195.54        | 202.00     | 207.87 | 213.28 |
| 36                   | 194.48 | 201.74 | 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  |

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN<br>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<br>BIRTHDAY | 7      | 8      | TERM OF<br>9 | LOAN<br>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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Regulations

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

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

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>LOAN<br>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 |

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TABLE 3

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

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

Central Provident Fund (Home  
Protection Insurance Scheme)

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1     | 2      | TERM<br>3 OF | LOAN<br>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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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>LOAN<br>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 | 216.52 | 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<br>BIRTHDAY | 13     | 14     | TERM OF<br>15 | LOAN<br>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)

FIRST SCHEDULE — *continued*

| AGE NEXT<br>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  |

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM OF<br>27 | LOAN<br>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  |

[S 196/2016 wef 01/05/2016]

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 SCHEME 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<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN<br>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<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>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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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 13     | 14     | TERM OF<br>15 | LOAN<br>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<br>BIRTHDAY | 19     | 20     | TERM<br>21 | OF<br>22 | LOAN<br>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<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>28 | LOAN<br>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 |    |

[S 196/2016 wef 01/05/2016]

TABLE 4

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

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1     | 2     | TERM<br>OF<br>3 | LOAN<br>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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*Regulations*

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>10 | LOAN<br>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<br>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  | 65.44  | 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*

[CAP. 36, Rg 11]

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 19     | 20     | TERM OF<br>21 | LOAN<br>22 | 23     | 24     |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20                   | 47.65  | 50.19  | 52.82         | 55.57      | 58.46  | 61.49  |
| 21                   | 48.21  | 50.92  | 53.76         | 56.75      | 59.90  | 63.22  |
| 22                   | 48.98  | 51.92  | 55.02         | 58.28      | 61.74  | 65.39  |
| 23                   | 50.06  | 53.27  | 56.66         | 60.24      | 64.06  | 68.11  |
| 24                   | 51.50  | 55.02  | 58.76         | 62.72      | 66.93  | 71.46  |
| 25                   | 53.38  | 57.26  | 61.39         | 65.79      | 70.50  | 75.59  |
| 26                   | 55.78  | 60.09  | 64.67         | 69.60      | 74.91  | 80.65  |
| 27                   | 58.80  | 63.59  | 68.73         | 74.28      | 80.30  | 86.87  |
| 28                   | 62.55  | 67.93  | 73.73         | 80.02      | 86.92  | 94.44  |
| 29                   | 67.21  | 73.26  | 79.87         | 87.09      | 94.97  | 103.52 |
| 30                   | 72.93  | 79.84  | 87.41         | 95.65      | 104.64 | 114.37 |
| 31                   | 79.97  | 87.90  | 96.56         | 105.97     | 116.18 | 127.19 |
| 32                   | 88.60  | 97.68  | 107.57        | 118.27     | 129.83 | 142.27 |
| 33                   | 99.09  | 109.46 | 120.69        | 132.81     | 145.88 | 157.54 |
| 34                   | 111.48 | 123.27 | 136.00        | 149.70     | 161.90 | 172.79 |
| 35                   | 125.73 | 139.10 | 153.48        | 166.24     | 177.58 | 187.71 |
| 36                   | 142.15 | 157.25 | 170.60        | 182.44     | 192.96 | 202.36 |
| 37                   | 160.96 | 174.90 | 187.24        | 198.16     | 207.88 | 216.56 |
| 38                   | 179.07 | 191.90 | 203.22        | 213.28     | 222.21 | 230.20 |
| 39                   | 196.34 | 208.08 | 218.44        | 227.61     | 235.80 | 243.09 |
| 40                   | 212.49 | 223.15 | 232.57        | 240.92     | 248.35 | 254.99 |
| 41                   | 227.51 | 237.13 | 245.63        | 253.17     | 259.88 | 265.88 |
| 42                   | 241.31 | 249.91 | 257.53        | 264.28     | 270.28 | 275.63 |
| 43                   | 253.33 | 260.96 | 267.72        | 273.69     | 279.02 | 283.77 |
| 44                   | 263.37 | 270.05 | 275.97        | 281.22     | 285.87 | 290.05 |
| 45                   | 271.29 | 277.07 | 282.18        | 286.71     | 290.74 | 294.34 |
| 46                   | 276.57 | 281.46 | 285.80        | 289.65     | 293.07 | 296.13 |
| 47                   | 278.53 | 282.61 | 286.20        | 289.41     | 292.25 | 294.79 |
| 48                   | 276.12 | 279.43 | 282.33        | 284.91     | 287.21 | 289.26 |
| 49                   | 268.39 | 270.96 | 273.22        | 275.24     | 277.03 | 278.64 |
| 50                   | 253.48 | 255.38 | 257.07        | 258.56     | 259.89 | 261.09 |
| 51                   | 232.35 | 233.67 | 234.83        | 235.88     | 236.80 | 237.62 |
| 52                   | 203.00 | 203.83 | 204.56        | 205.20     | 205.78 | 206.30 |
| 53                   | 165.09 | 165.55 | 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<br>BIRTHDAY | 25     | 26     | TERM<br>OF<br>27 | LOAN<br>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  |

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

[CAP. 36, Rg 11

FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN<br>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<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>10 | LOAN<br>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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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | TERM OF LOAN |        |        |        |        |        |
|----------------------|--------------|--------|--------|--------|--------|--------|
|                      | 13           | 14     | 15     | 16     | 17     | 18     |
| 20                   | 33.51        | 35.83  | 38.15  | 40.46  | 42.81  | 45.21  |
| 21                   | 33.51        | 35.86  | 38.24  | 40.62  | 43.08  | 45.58  |
| 22                   | 33.55        | 35.96  | 38.40  | 40.91  | 43.49  | 46.18  |
| 23                   | 33.64        | 36.13  | 38.70  | 41.36  | 44.12  | 47.02  |
| 24                   | 33.83        | 36.47  | 39.20  | 42.04  | 45.03  | 48.18  |
| 25                   | 34.21        | 37.00  | 39.94  | 43.03  | 46.28  | 49.72  |
| 26                   | 34.78        | 37.80  | 41.00  | 44.36  | 47.94  | 51.74  |
| 27                   | 35.66        | 38.95  | 42.46  | 46.16  | 50.11  | 54.31  |
| 28                   | 36.92        | 40.54  | 44.40  | 48.51  | 52.88  | 57.56  |
| 29                   | 38.66        | 42.66  | 46.94  | 51.50  | 56.37  | 61.61  |
| 30                   | 40.97        | 45.42  | 50.19  | 55.28  | 60.73  | 66.59  |
| 31                   | 43.99        | 48.95  | 54.26  | 59.98  | 66.11  | 72.75  |
| 32                   | 47.85        | 53.41  | 59.36  | 65.77  | 72.72  | 80.30  |
| 33                   | 52.69        | 58.94  | 65.64  | 72.92  | 80.85  | 89.56  |
| 34                   | 58.52        | 65.54  | 73.16  | 81.48  | 90.62  | 100.60 |
| 35                   | 65.18        | 73.16  | 81.87  | 91.44  | 101.95 | 113.35 |
| 36                   | 72.97        | 82.10  | 92.15  | 103.16 | 115.14 | 128.12 |
| 37                   | 82.06        | 92.62  | 104.16 | 116.75 | 130.38 | 145.10 |
| 38                   | 92.73        | 104.87 | 118.06 | 132.40 | 147.84 | 164.50 |
| 39                   | 105.16       | 119.04 | 134.09 | 150.32 | 167.80 | 186.54 |
| 40                   | 119.47       | 135.26 | 152.31 | 170.66 | 190.34 | 211.38 |
| 41                   | 136.02       | 153.92 | 173.20 | 193.88 | 215.97 | 239.56 |
| 42                   | 155.19       | 175.43 | 197.13 | 220.35 | 245.10 | 271.46 |
| 43                   | 177.01       | 199.80 | 224.15 | 250.14 | 277.79 | 307.17 |
| 44                   | 201.79       | 227.36 | 254.62 | 283.64 | 314.44 | 341.27 |
| 45                   | 230.07       | 258.67 | 289.10 | 321.42 | 349.38 | 373.74 |
| 46                   | 262.05       | 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<br>BIRTHDAY | 19     | 20     | TERM<br>21 | OF<br>LOAN<br>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 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

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FIRST SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>LOAN<br>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            | 100.33 | 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 |

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

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

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SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>10 | LOAN<br>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<br>BIRTHDAY | 13     | 14     | TERM<br>OF<br>15 | LOAN<br>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 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 19     | 20     | TERM<br>21 | OF<br>22 | LOAN<br>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 |

SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM OF<br>27 | LOAN<br>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 | 206.74 | 223.83        | 241.93     | 261.07 | 281.28 |
| 32                   | 212.37 | 230.32 | 249.34        | 269.48     | 290.72 | 310.22 |
| 33                   | 237.51 | 257.53 | 278.69        | 301.02     | 321.47 | 340.24 |
| 34                   | 266.22 | 288.47 | 311.96        | 333.41     | 353.06 | 371.10 |
| 35                   | 298.45 | 323.14 | 345.65        | 366.21     | 386.07 | 402.37 |
| 36                   | 334.69 | 358.30 | 379.83        | 399.50     | 417.53 | 434.07 |
| 37                   | 371.25 | 393.76 | 414.30        | 433.07     | 450.26 | 466.04 |
| 38                   | 407.96 | 429.37 | 448.90        | 466.75     | 483.11 | 498.11 |
| 39                   | 444.60 | 464.91 | 483.42        | 500.34     | 515.84 | 530.06 |
| 40                   | 480.80 | 499.98 | 517.47        | 533.44     | 548.07 | 561.51 |
| 41                   | 516.59 | 534.63 | 551.08        | 566.11     | 579.88 | 592.51 |
| 42                   | 551.84 | 568.72 | 584.12        | 598.19     | 611.09 | 622.92 |
| 43                   | 585.81 | 601.54 | 615.88        | 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 |

*[S 196/2016 wef 01/05/2016]*

TABLE 1B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2018)*

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

Central Provident Fund (Home  
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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 1            | 2     | 3     | 4     | 5     |
| 20                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 21                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 22                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 23                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 24                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 25                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 26                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 27                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 28                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 29                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 30                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 31                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 32                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 33                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 34                | 4.72         | 8.87  | 6.57  | 5.81  | 5.42  |
| 35                | 4.72         | 8.87  | 6.57  | 5.88  | 5.52  |
| 36                | 4.79         | 9.17  | 7.04  | 6.49  | 6.34  |
| 37                | 5.13         | 10.09 | 7.77  | 7.17  | 7.01  |
| 38                | 5.69         | 11.15 | 8.61  | 7.97  | 7.79  |
| 39                | 6.30         | 12.36 | 9.57  | 8.85  | 8.68  |
| 40                | 7.03         | 13.76 | 10.66 | 9.88  | 9.68  |
| 41                | 7.06         | 13.79 | 10.69 | 9.91  | 9.71  |
| 42                | 7.27         | 14.42 | 11.14 | 10.31 | 10.11 |
| 43                | 7.94         | 15.91 | 12.26 | 11.34 | 11.11 |
| 44                | 8.70         | 17.60 | 13.52 | 12.49 | 12.24 |
| 45                | 9.58         | 19.52 | 14.97 | 13.82 | 13.54 |
| 46                | 11.75        | 23.96 | 18.29 | 16.94 | 16.60 |
| 47                | 12.68        | 26.28 | 20.04 | 18.45 | 18.07 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 1            | 2      | 3      | 4      | 5      |
| 48                | 13.76        | 28.92  | 21.96  | 20.18  | 19.74  |
| 49                | 15.01        | 31.90  | 24.13  | 22.15  | 21.64  |
| 50                | 16.45        | 35.25  | 26.58  | 24.37  | 23.81  |
| 51                | 18.10        | 38.98  | 29.35  | 26.88  | 26.23  |
| 52                | 18.86        | 42.04  | 31.33  | 28.58  | 27.85  |
| 53                | 19.88        | 45.56  | 33.67  | 30.60  | 29.79  |
| 54                | 21.13        | 49.59  | 36.39  | 32.98  | 32.07  |
| 55                | 22.69        | 54.15  | 39.54  | 35.75  | 34.27  |
| 56                | 27.87        | 65.79  | 48.15  | 43.56  | 41.23  |
| 57                | 34.48        | 76.32  | 56.83  | 51.74  | 48.55  |
| 58                | 41.48        | 87.59  | 66.08  | 60.47  | 56.25  |
| 59                | 48.89        | 99.67  | 75.95  | 69.76  | 64.35  |
| 60                | 56.75        | 112.61 | 86.48  | 79.64  | 74.48  |
| 61                | 59.18        | 115.04 | 88.91  | 82.07  | 77.71  |
| 62                | 62.60        | 121.54 | 93.90  | 86.64  | 102.07 |
| 63                | 68.72        | 133.35 | 103.01 | 128.23 | 141.91 |
| 64                | 75.38        | 146.17 | 191.64 | 214.35 | 227.97 |
| 65                | 82.60        | 116.99 | 128.45 | 134.18 | 134.56 |

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

| 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 |

*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    |
| 24                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 25                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 26                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 27                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 28                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 29                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 30                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 31                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 32                | 5.20         | 5.05  | 4.95  | 4.89  | 5.02  |
| 33                | 5.20         | 5.05  | 5.12  | 5.09  | 5.25  |
| 34                | 5.32         | 5.20  | 5.30  | 5.30  | 5.49  |
| 35                | 5.45         | 5.35  | 5.48  | 5.51  | 5.73  |
| 36                | 6.33         | 6.41  | 6.56  | 6.75  | 6.98  |
| 37                | 6.95         | 6.98  | 7.08  | 7.24  | 7.42  |
| 38                | 7.66         | 7.64  | 7.70  | 7.81  | 7.97  |
| 39                | 8.49         | 8.42  | 8.45  | 8.51  | 8.63  |
| 40                | 9.37         | 9.12  | 9.02  | 8.99  | 9.03  |
| 41                | 9.39         | 9.21  | 9.11  | 9.08  | 9.11  |
| 42                | 9.77         | 9.57  | 9.46  | 9.42  | 9.43  |
| 43                | 10.74        | 10.53 | 10.42 | 10.39 | 10.41 |
| 44                | 11.86        | 11.64 | 11.53 | 11.51 | 11.56 |
| 45                | 13.12        | 12.89 | 12.80 | 12.79 | 12.86 |
| 46                | 16.15        | 15.96 | 15.92 | 15.99 | 16.15 |
| 47                | 17.56        | 17.32 | 17.26 | 17.32 | 17.48 |
| 48                | 19.17        | 18.90 | 18.82 | 18.88 | 19.05 |
| 49                | 21.00        | 20.71 | 20.62 | 20.68 | 20.85 |
| 50                | 23.10        | 22.77 | 22.67 | 22.73 | 22.94 |
| 51                | 25.46        | 25.10 | 24.99 | 25.08 | 25.30 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

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

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 11           | 12    | 13    | 14    | 15    |
| 32                | 5.63         | 5.74  | 5.89  | 6.06  | 6.28  |
| 33                | 5.91         | 6.04  | 6.21  | 6.40  | 6.81  |
| 34                | 6.19         | 6.34  | 6.53  | 6.74  | 7.44  |
| 35                | 6.47         | 6.64  | 6.85  | 7.08  | 7.85  |
| 36                | 7.75         | 7.85  | 7.98  | 8.13  | 8.30  |
| 37                | 8.25         | 8.32  | 8.42  | 8.55  | 8.68  |
| 38                | 8.43         | 8.89  | 8.95  | 9.02  | 9.11  |
| 39                | 8.96         | 9.29  | 9.42  | 9.55  | 9.97  |
| 40                | 9.55         | 10.79 | 11.00 | 11.24 | 11.50 |
| 41                | 10.38        | 10.84 | 11.06 | 11.31 | 11.51 |
| 42                | 10.71        | 10.89 | 11.11 | 11.37 | 11.64 |
| 43                | 11.79        | 11.94 | 12.15 | 12.40 | 12.68 |
| 44                | 13.05        | 13.21 | 13.43 | 13.70 | 14.03 |
| 45                | 14.31        | 14.26 | 14.27 | 14.34 | 14.48 |
| 46                | 17.76        | 17.53 | 17.38 | 17.30 | 17.26 |
| 47                | 19.47        | 19.38 | 19.38 | 19.44 | 19.55 |
| 48                | 21.39        | 21.44 | 21.55 | 21.74 | 21.98 |
| 49                | 23.55        | 23.71 | 23.93 | 24.22 | 24.53 |
| 50                | 26.21        | 26.69 | 27.28 | 27.96 | 28.68 |
| 51                | 29.20        | 29.99 | 31.02 | 32.11 | 33.26 |
| 52                | 31.80        | 32.81 | 34.15 | 35.59 | 39.25 |
| 53                | 34.78        | 36.05 | 37.75 | 42.20 | 46.03 |
| 54                | 37.95        | 39.22 | 44.70 | 49.49 | 53.76 |
| 55                | 41.32        | 47.07 | 52.32 | 56.89 | 60.92 |
| 56                | 49.43        | 55.06 | 60.18 | 64.69 | 68.68 |
| 57                | 60.53        | 65.64 | 70.26 | 74.29 | 77.85 |
| 58                | 72.49        | 77.12 | 81.20 | 84.77 | 87.88 |
| 59                | 85.56        | 87.93 | 91.44 | 94.46 | 97.10 |



*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 11           | 12     | 13     | 14     | 15     |
| 60                | 95.59        | 98.05  | 100.84 | 103.22 | 105.28 |
| 61                | 107.56       | 110.14 | 112.29 | 114.07 | 115.58 |
| 62                | 132.37       | 134.69 | 136.63 | 138.26 | 139.63 |
| 63                | 169.80       | 171.89 | 173.63 | 175.09 | 176.35 |
| 64                | 255.54       | 257.52 | 259.17 | 260.57 | 261.77 |
| 65                | 136.77       | 136.98 | 137.11 | 137.17 | 137.20 |

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 16           | 17    | 18    | 19    | 20    |
| 20                | 5.09         | 5.09  | 5.09  | 5.09  | 5.09  |
| 21                | 5.09         | 5.09  | 5.09  | 5.09  | 5.09  |
| 22                | 5.09         | 5.09  | 5.09  | 5.09  | 5.09  |
| 23                | 5.09         | 5.09  | 5.09  | 5.09  | 5.09  |
| 24                | 5.09         | 5.09  | 5.09  | 5.09  | 5.22  |
| 25                | 5.09         | 5.09  | 5.09  | 5.22  | 5.38  |
| 26                | 5.09         | 5.09  | 5.22  | 5.38  | 5.54  |
| 27                | 5.09         | 5.19  | 5.34  | 5.49  | 5.66  |
| 28                | 5.32         | 5.47  | 5.62  | 5.79  | 5.99  |
| 29                | 5.66         | 5.81  | 5.98  | 6.16  | 6.37  |
| 30                | 5.86         | 6.02  | 6.17  | 6.37  | 6.58  |
| 31                | 6.06         | 6.20  | 6.39  | 6.58  | 6.80  |
| 32                | 6.40         | 6.53  | 6.70  | 6.88  | 7.09  |
| 33                | 6.90         | 7.01  | 7.15  | 7.31  | 7.49  |
| 34                | 7.51         | 7.59  | 7.70  | 7.86  | 8.02  |
| 35                | 7.92         | 8.03  | 8.16  | 8.32  | 8.52  |
| 36                | 8.40         | 8.52  | 8.68  | 8.88  | 9.13  |
| 37                | 8.82         | 9.00  | 9.22  | 9.49  | 9.81  |
| 38                | 9.69         | 9.54  | 9.85  | 10.20 | 10.61 |
| 39                | 9.82         | 10.16 | 10.55 | 11.00 | 11.14 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 21           | 22     | 23     | 24     | 25     |
| 48                | 30.82        | 32.56  | 34.16  | 35.65  | 37.03  |
| 49                | 34.58        | 36.29  | 37.89  | 39.36  | 40.72  |
| 50                | 40.31        | 42.04  | 43.64  | 45.11  | 46.46  |
| 51                | 46.71        | 48.45  | 50.03  | 51.50  | 52.86  |
| 52                | 53.48        | 55.25  | 56.89  | 58.40  | 59.79  |
| 53                | 61.12        | 62.92  | 64.58  | 66.13  | 67.56  |
| 54                | 69.77        | 71.60  | 73.29  | 74.86  | 76.32  |
| 55                | 76.79        | 78.59  | 80.26  | 81.81  | 83.27  |
| 56                | 84.33        | 86.10  | 87.73  | 89.26  | 90.69  |
| 57                | 92.19        | 93.84  | 95.37  | 96.79  | 98.13  |
| 58                | 100.89       | 102.41 | 103.83 | 105.14 | 106.38 |
| 59                | 108.48       | 109.85 | 111.12 | 112.31 | 113.42 |
| 60                | 114.88       | 116.08 | 117.18 | 118.23 | 119.20 |
| 61                | 123.59       | 124.64 | 125.61 | 126.53 | 127.39 |
| 62                | 146.64       | 147.53 | 148.37 | 149.14 | 149.86 |
| 63                | 182.35       | 183.09 | 183.78 | 184.42 | 185.01 |
| 64                | 267.07       | 267.70 | 268.28 | 268.83 | 269.32 |
| 65                | 139.33       | 139.72 | 140.08 | 140.45 | 140.79 |

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

*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    |
| 28                | 7.44         | 7.58  | 7.74  | 7.91  | 8.57  |
| 29                | 7.71         | 7.92  | 8.08  | 8.50  | 8.67  |
| 30                | 8.08         | 8.26  | 8.42  | 8.59  | 8.78  |
| 31                | 8.18         | 8.35  | 8.52  | 8.71  | 8.90  |
| 32                | 8.46         | 8.62  | 8.80  | 8.98  | 9.16  |
| 33                | 8.82         | 8.98  | 9.16  | 9.33  | 9.52  |
| 34                | 9.28         | 9.45  | 9.61  | 9.78  | 9.97  |
| 35                | 9.81         | 10.03 | 10.26 | 10.49 | 10.72 |
| 36                | 10.43        | 10.73 | 11.02 | 11.32 | 11.62 |
| 37                | 11.60        | 12.05 | 12.46 | 12.90 | 13.58 |
| 38                | 12.89        | 13.49 | 14.06 | 14.90 | 15.66 |
| 39                | 14.34        | 15.21 | 15.39 | 16.28 | 17.04 |
| 40                | 15.70        | 15.82 | 16.85 | 17.72 | 18.53 |
| 41                | 15.94        | 16.99 | 17.89 | 18.71 | 19.48 |
| 42                | 18.36        | 19.41 | 20.33 | 21.18 | 21.98 |
| 43                | 21.01        | 22.06 | 23.00 | 23.87 | 24.68 |
| 44                | 23.91        | 24.94 | 25.90 | 26.79 | 27.62 |
| 45                | 26.59        | 27.64 | 28.62 | 29.52 | 30.37 |
| 46                | 31.59        | 32.71 | 33.77 | 34.73 | 35.64 |
| 47                | 34.79        | 35.91 | 36.95 | 37.92 | 38.82 |
| 48                | 38.22        | 39.32 | 40.35 | 41.31 | 42.20 |
| 49                | 41.88        | 42.97 | 43.99 | 44.94 | 45.82 |
| 50                | 47.66        | 48.76 | 49.80 | 50.76 | 51.67 |
| 51                | 54.07        | 55.19 | 56.24 | 57.23 | 58.13 |
| 52                | 61.02        | 62.17 | 63.25 | 64.25 | 65.18 |
| 53                | 68.82        | 69.99 | 71.08 | 72.10 | 73.07 |
| 54                | 77.60        | 78.79 | 79.90 | 80.94 | 81.92 |
| 55                | 84.51        | 85.69 | 86.78 | 87.81 | 88.78 |

*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     |
| 56                | 91.90        | 93.05  | 94.13  | 95.13  | 96.10  |
| 57                | 99.28        | 100.37 | 101.39 | 102.35 | 103.25 |
| 58                | 107.46       | 108.47 | 109.44 | 110.34 | 111.21 |
| 59                | 114.39       | 115.33 | 116.21 | 117.04 | 117.83 |
| 60                | 120.08       | 120.91 | 121.70 | 122.46 | 123.17 |
| 61                | 128.19       | 128.93 | 129.65 | 130.36 | 131.00 |
| 62                | 150.55       | 151.19 | 151.79 | 152.37 | 152.91 |
| 63                | 185.56       | 186.08 | 186.58 | 187.05 | 187.48 |
| 64                | 269.77       | 270.19 | 270.60 | 270.96 | 271.33 |
| 65                | 141.14       | 141.45 | 141.79 | 142.10 | 142.40 |

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 36                | 12.59        | 13.49  | 14.46  | 15.38  | 16.24  |
| 37                | 14.57        | 15.47  | 16.43  | 17.33  | 18.18  |
| 38                | 16.67        | 17.62  | 18.57  | 19.45  | 20.31  |
| 39                | 18.04        | 19.00  | 19.89  | 20.74  | 21.56  |
| 40                | 19.51        | 20.40  | 21.25  | 22.04  | 22.79  |
| 41                | 20.34        | 21.14  | 21.90  | 22.62  | 23.30  |
| 42                | 22.83        | 23.62  | 24.39  | 25.10  | 25.77  |
| 43                | 25.53        | 26.33  | 27.09  | 27.79  | 28.47  |
| 44                | 28.47        | 29.27  | 30.02  | 30.73  | 31.40  |
| 45                | 31.20        | 31.98  | 32.73  | 33.42  | 34.07  |
| 46                | 36.51        | 37.33  | 38.09  | 38.82  | 39.50  |
| 47                | 39.67        | 40.47  | 41.23  | 41.95  | 42.63  |
| 48                | 43.04        | 43.84  | 44.58  | 45.28  | 45.95  |
| 49                | 46.66        | 47.43  | 48.16  | 48.85  | 49.51  |
| 50                | 52.50        | 53.29  | 54.02  | 54.73  | 55.39  |
| 51                | 58.98        | 59.77  | 60.53  | 61.22  | 61.89  |
| 52                | 66.04        | 66.86  | 67.63  | 68.34  | 69.02  |
| 53                | 73.95        | 74.76  | 75.53  | 76.27  | 76.96  |
| 54                | 82.80        | 83.63  | 84.42  | 85.15  | 85.86  |
| 55                | 89.64        | 90.45  | 91.22  | 91.95  | 92.64  |
| 56                | 96.93        | 97.72  | 98.47  | 99.19  | 99.87  |
| 57                | 104.06       | 104.82 | 105.52 | 106.21 | 106.86 |
| 58                | 111.95       | 112.68 | 113.36 | 114.03 | 114.63 |
| 59                | 118.53       | 119.20 | 119.83 | 120.44 | 121.01 |
| 60                | 123.81       | 124.41 | 124.99 | 125.55 | 126.07 |
| 61                | 131.58       | 132.14 | 132.67 | 133.19 | 133.68 |
| 62                | 153.40       | 153.87 | 154.31 | 154.75 | 155.15 |
| 63                | 187.89       | 188.27 | 188.61 | 188.97 | 189.30 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 64                | 271.65       | 271.95 | 272.25 | 272.52 | 272.78 |
| 65                | 142.68       | 142.94 | 143.18 | 143.46 | 143.70 |

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 36           | 37    | 38    | 39    | 40    |
| 20                | 6.35         | 6.37  | 6.46  | 6.58  | 7.19  |
| 21                | 6.59         | 6.70  | 7.38  | 7.33  | 7.29  |
| 22                | 7.56         | 7.52  | 7.47  | 7.43  | 7.65  |
| 23                | 7.66         | 7.61  | 7.57  | 7.79  | 8.03  |
| 24                | 7.75         | 7.71  | 7.93  | 8.17  | 8.43  |
| 25                | 7.85         | 8.07  | 8.31  | 8.57  | 8.83  |
| 26                | 8.21         | 8.45  | 8.71  | 8.97  | 9.26  |
| 27                | 8.62         | 8.92  | 9.23  | 9.57  | 9.99  |
| 28                | 9.93         | 10.09 | 10.07 | 10.30 | 10.76 |
| 29                | 10.03        | 10.41 | 10.59 | 11.09 | 11.55 |
| 30                | 10.15        | 10.73 | 11.30 | 11.81 | 12.31 |
| 31                | 10.61        | 11.21 | 11.76 | 12.28 | 12.77 |
| 32                | 11.68        | 12.30 | 12.88 | 13.42 | 13.95 |
| 33                | 12.84        | 13.49 | 14.10 | 14.68 | 15.23 |
| 34                | 14.12        | 14.80 | 15.44 | 16.05 | 16.64 |
| 35                | 15.66        | 16.36 | 17.04 | 17.68 | 18.29 |
| 36                | 17.01        | 17.74 | 18.44 | 19.10 | 19.73 |
| 37                | 18.96        | 19.69 | 20.39 | 21.04 | 21.68 |
| 38                | 21.08        | 21.81 | 22.50 | 23.16 | 23.80 |
| 39                | 22.29        | 23.00 | 23.66 | 24.31 | 25.66 |
| 40                | 23.50        | 24.17 | 24.82 | 25.43 | 26.01 |
| 41                | 23.96        | 24.60 | 25.21 | 25.78 | 26.33 |
| 42                | 26.44        | 27.07 | 27.67 | 28.25 | 28.80 |



*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next<br>Birthday | Term of Loan |        |        |        |        |
|----------------------|--------------|--------|--------|--------|--------|
|                      | 36           | 37     | 38     | 39     | 40     |
| 43                   | 29.14        | 29.76  | 30.36  | 30.93  | 31.48  |
| 44                   | 32.05        | 32.69  | 33.28  | 33.85  | 34.39  |
| 45                   | 34.72        | 35.34  | 35.92  | 36.48  | 37.01  |
| 46                   | 40.17        | 40.81  | 41.40  | 41.97  | 42.52  |
| 47                   | 43.28        | 43.90  | 44.49  | 45.05  | 45.59  |
| 48                   | 46.59        | 47.21  | 47.78  | 48.33  | 48.86  |
| 49                   | 50.12        | 50.73  | 51.30  | 51.83  | 52.35  |
| 50                   | 56.01        | 56.62  | 57.20  | 57.73  | 58.25  |
| 51                   | 62.52        | 63.13  | 63.71  | 64.24  | 64.77  |
| 52                   | 69.67        | 70.28  | 70.85  | 71.40  | 71.93  |
| 53                   | 77.62        | 78.23  | 78.83  | 79.37  | 79.90  |
| 54                   | 86.51        | 87.13  | 87.73  | 88.28  | 88.82  |
| 55                   | 93.28        | 93.87  | 94.46  | 95.01  | 95.52  |
| 56                   | 100.48       | 101.06 | 101.61 | 102.14 | 102.66 |
| 57                   | 107.45       | 108.00 | 108.54 | 109.06 | 109.55 |
| 58                   | 115.19       | 115.73 | 116.23 | 116.73 | 117.21 |
| 59                   | 121.53       | 122.04 | 122.50 | 122.96 | 123.41 |
| 60                   | 126.55       | 127.01 | 127.44 | 127.86 | 128.27 |
| 61                   | 134.12       | 134.55 | 134.96 | 135.35 | 135.73 |
| 62                   | 155.53       | 155.88 | 156.22 | 156.54 | 156.87 |
| 63                   | 189.60       | 189.88 | 190.16 | 190.42 | 190.66 |
| 64                   | 273.02       | 273.24 | 273.46 | 273.67 | 273.87 |
| 65                   | 143.91       | 144.11 | 144.32 | 144.53 | 144.72 |

*[S 416/2018 wef 01/07/2018]*

*Central Provident Fund (Home  
Protection Insurance Scheme)*

SECOND SCHEDULE — *continued*

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 SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN   | 5      | 6 |
|----------------------|--------|--------|-----------|---------|--------|--------|---|
| 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  | 16.63  |   |
| 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     | 18.04   | 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  | 45.74     | 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<br>BIRTHDAY | 7      | 8      | TERM<br>9 | OF<br>10 | LOAN<br>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                   | 21.35  | 24.94  | 28.75     | 32.83    | 37.15      | 41.76  |
| 33                   | 23.08  | 27.09  | 31.35     | 35.89    | 40.72      | 45.86  |
| 34                   | 25.35  | 29.84  | 34.60     | 39.68    | 45.08      | 50.84  |
| 35                   | 27.98  | 32.99  | 38.32     | 43.99    | 50.05      | 56.53  |
| 36                   | 31.09  | 36.69  | 42.66     | 49.03    | 55.84      | 63.14  |
| 37                   | 34.69  | 40.98  | 47.67     | 54.83    | 62.52      | 70.82  |
| 38                   | 38.83  | 45.88  | 53.41     | 61.50    | 70.24      | 79.74  |
| 39                   | 43.54  | 51.47  | 59.99     | 69.20    | 79.22      | 90.23  |
| 40                   | 48.77  | 57.74  | 67.46     | 78.03    | 89.65      | 102.33 |
| 41                   | 54.87  | 65.11  | 76.28     | 88.55    | 101.95     | 116.46 |
| 42                   | 62.13  | 73.94  | 86.92     | 101.09   | 116.45     | 132.98 |
| 43                   | 70.60  | 84.36  | 99.37     | 115.62   | 133.11     | 151.83 |
| 44                   | 80.78  | 96.71  | 113.91    | 132.42   | 152.26     | 173.43 |
| 45                   | 93.20  | 111.44 | 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     | 388.68 |
| 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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Regulations

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SECOND SCHEDULE — *continued*

| AGE NEXT<br>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                   | 116.04       | 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<br>BIRTHDAY | 19     | 20     | TERM OF<br>21 | LOAN<br>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<br>BIRTHDAY' | 25     | 26     | TERM<br>27 | OF<br>28 | LOAN<br>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 |

[S 196/2016 wef 01/05/2016]

TABLE 2B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2018)*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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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 |
| 46                | 8.35         | 16.32 | 12.67 | 11.75 | 11.52 |
| 47                | 8.43         | 17.33 | 13.25 | 12.22 | 11.97 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

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

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

| 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 |



*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 6            | 7     | 8     | 9     | 10    |
| 24                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 25                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 26                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 27                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 28                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 29                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 30                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 31                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 32                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 33                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 34                | 5.20         | 5.05  | 4.95  | 4.89  | 4.84  |
| 35                | 5.20         | 5.05  | 4.95  | 4.89  | 5.02  |
| 36                | 5.20         | 5.05  | 5.15  | 5.29  | 5.45  |
| 37                | 5.36         | 5.38  | 5.45  | 5.57  | 5.70  |
| 38                | 5.80         | 5.80  | 5.84  | 5.94  | 6.07  |
| 39                | 6.32         | 6.29  | 6.32  | 6.39  | 6.50  |
| 40                | 6.95         | 6.89  | 6.89  | 6.96  | 7.05  |
| 41                | 7.66         | 7.58  | 7.56  | 7.61  | 7.70  |
| 42                | 8.48         | 8.36  | 8.32  | 8.33  | 8.39  |
| 43                | 9.35         | 9.06  | 8.90  | 8.83  | 8.82  |
| 44                | 9.63         | 9.13  | 9.00  | 8.93  | 8.93  |
| 45                | 9.91         | 9.64  | 9.48  | 9.37  | 9.32  |
| 46                | 11.06        | 10.75 | 10.56 | 10.43 | 10.37 |
| 47                | 11.48        | 11.16 | 10.95 | 10.83 | 10.78 |
| 48                | 12.05        | 11.71 | 11.51 | 11.39 | 11.35 |
| 49                | 14.38        | 14.07 | 13.91 | 13.86 | 13.90 |
| 50                | 15.43        | 15.04 | 14.83 | 14.73 | 14.71 |
| 51                | 16.67        | 16.21 | 15.91 | 15.76 | 15.70 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

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

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 11           | 12    | 13    | 14    | 15    |
| 32                | 5.23         | 5.16  | 5.19  | 5.30  | 5.43  |
| 33                | 5.31         | 5.27  | 5.33  | 5.42  | 5.53  |
| 34                | 5.35         | 5.44  | 5.40  | 5.49  | 5.61  |
| 35                | 5.55         | 5.61  | 5.70  | 5.81  | 5.95  |
| 36                | 6.02         | 6.08  | 6.18  | 6.30  | 6.46  |
| 37                | 6.31         | 6.38  | 6.46  | 6.58  | 6.72  |
| 38                | 6.71         | 6.75  | 6.83  | 6.95  | 7.09  |
| 39                | 7.21         | 7.25  | 7.32  | 7.42  | 7.56  |
| 40                | 7.82         | 7.84  | 7.92  | 8.02  | 8.16  |
| 41                | 8.55         | 8.57  | 8.64  | 8.75  | 8.90  |
| 42                | 8.89         | 9.07  | 9.75  | 9.98  | 10.24 |
| 43                | 9.07         | 10.33 | 10.57 | 10.86 | 11.20 |
| 44                | 10.26        | 10.56 | 10.93 | 11.33 | 11.79 |
| 45                | 10.72        | 11.04 | 11.40 | 12.15 | 12.70 |
| 46                | 11.92        | 12.25 | 12.62 | 13.03 | 13.48 |
| 47                | 12.46        | 12.79 | 13.15 | 13.56 | 13.98 |
| 48                | 13.16        | 13.46 | 13.81 | 14.17 | 14.56 |
| 49                | 16.02        | 16.29 | 16.55 | 16.86 | 17.18 |
| 50                | 17.06        | 17.41 | 17.76 | 18.23 | 18.73 |
| 51                | 18.25        | 18.70 | 19.15 | 19.81 | 20.51 |
| 52                | 19.82        | 20.36 | 20.90 | 21.74 | 24.06 |
| 53                | 21.56        | 22.20 | 22.83 | 25.62 | 27.96 |
| 54                | 22.98        | 24.65 | 26.31 | 29.48 | 32.30 |
| 55                | 27.15        | 30.41 | 33.80 | 36.69 | 39.15 |
| 56                | 30.77        | 33.90 | 37.10 | 39.84 | 42.25 |
| 57                | 40.13        | 43.16 | 46.13 | 48.69 | 50.93 |
| 58                | 50.61        | 53.58 | 56.34 | 58.73 | 60.79 |
| 59                | 68.93        | 72.22 | 75.00 | 77.39 | 79.47 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 11           | 12     | 13     | 14     | 15     |
| 60                | 81.94        | 84.73  | 87.09  | 89.07  | 90.77  |
| 61                | 97.41        | 99.72  | 101.60 | 103.18 | 104.50 |
| 62                | 117.99       | 120.05 | 121.75 | 123.16 | 124.35 |
| 63                | 142.56       | 143.66 | 144.57 | 145.33 | 146.00 |
| 64                | 193.68       | 195.18 | 196.41 | 197.45 | 198.35 |
| 65                | 104.44       | 104.46 | 104.48 | 104.50 | 104.52 |

| Age Next Birthday | Term of Loan |      |      |      |      |
|-------------------|--------------|------|------|------|------|
|                   | 16           | 17   | 18   | 19   | 20   |
| 20                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 21                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 22                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 23                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 24                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 25                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 26                | 5.09         | 5.09 | 5.09 | 5.09 | 5.09 |
| 27                | 5.09         | 5.09 | 5.09 | 5.09 | 5.13 |
| 28                | 5.09         | 5.09 | 5.09 | 5.18 | 5.21 |
| 29                | 5.09         | 5.09 | 5.16 | 5.27 | 5.29 |
| 30                | 5.09         | 5.14 | 5.23 | 5.37 | 5.39 |
| 31                | 5.26         | 5.35 | 5.45 | 5.56 | 5.70 |
| 32                | 5.51         | 5.61 | 5.72 | 5.85 | 6.00 |
| 33                | 5.61         | 5.72 | 5.83 | 5.98 | 6.13 |
| 34                | 5.72         | 5.81 | 5.96 | 6.10 | 6.28 |
| 35                | 6.06         | 6.18 | 6.33 | 6.49 | 6.68 |
| 36                | 6.57         | 6.69 | 6.84 | 7.00 | 7.18 |
| 37                | 6.83         | 6.94 | 7.08 | 7.25 | 7.42 |
| 38                | 7.18         | 7.30 | 7.44 | 7.58 | 7.76 |
| 39                | 7.66         | 7.76 | 7.89 | 8.03 | 8.18 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 21           | 22     | 23     | 24     | 25     |
| 48                | 19.92        | 20.97  | 22.00  | 22.92  | 23.78  |
| 49                | 24.91        | 26.17  | 27.32  | 28.37  | 29.34  |
| 50                | 28.06        | 29.31  | 30.48  | 31.54  | 32.51  |
| 51                | 31.50        | 32.76  | 33.90  | 34.96  | 35.93  |
| 52                | 35.07        | 36.32  | 37.48  | 38.54  | 39.53  |
| 53                | 39.01        | 40.26  | 41.41  | 42.47  | 43.47  |
| 54                | 43.37        | 44.61  | 45.76  | 46.83  | 47.83  |
| 55                | 50.46        | 51.74  | 52.92  | 54.01  | 55.06  |
| 56                | 52.92        | 54.14  | 55.26  | 56.32  | 57.30  |
| 57                | 61.01        | 62.16  | 63.24  | 64.25  | 65.20  |
| 58                | 70.17        | 71.27  | 72.32  | 73.26  | 74.17  |
| 59                | 88.75        | 89.86  | 90.90  | 91.87  | 92.78  |
| 60                | 98.92        | 99.94  | 100.87 | 101.74 | 102.57 |
| 61                | 111.48       | 112.37 | 113.21 | 113.99 | 114.72 |
| 62                | 129.89       | 130.20 | 130.48 | 130.75 | 130.98 |
| 63                | 148.92       | 149.27 | 149.60 | 149.90 | 150.17 |
| 64                | 202.33       | 202.80 | 203.24 | 203.66 | 204.02 |
| 65                | 104.90       | 105.19 | 105.45 | 105.72 | 105.98 |

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

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    |
| 28                | 5.63         | 5.74  | 5.88  | 6.02  | 6.20  |
| 29                | 5.73         | 5.88  | 6.03  | 6.22  | 6.38  |
| 30                | 5.86         | 6.03  | 6.34  | 6.39  | 6.61  |
| 31                | 6.15         | 6.32  | 6.51  | 6.70  | 6.90  |
| 32                | 6.48         | 6.65  | 6.79  | 6.94  | 7.05  |
| 33                | 6.77         | 6.88  | 6.99  | 7.09  | 7.20  |
| 34                | 6.91         | 7.02  | 7.13  | 7.24  | 7.35  |
| 35                | 7.52         | 7.66  | 7.83  | 8.00  | 8.17  |
| 36                | 8.18         | 8.38  | 8.61  | 8.85  | 9.10  |
| 37                | 8.61         | 8.90  | 9.25  | 9.60  | 10.15 |
| 38                | 9.12         | 9.50  | 9.98  | 10.66 | 11.28 |
| 39                | 9.63         | 10.06 | 10.92 | 11.73 | 12.49 |
| 40                | 10.88        | 11.77 | 12.66 | 13.49 | 14.27 |
| 41                | 12.60        | 13.56 | 14.51 | 15.41 | 16.26 |
| 42                | 14.85        | 15.81 | 16.78 | 17.68 | 18.51 |
| 43                | 16.38        | 17.32 | 18.25 | 19.11 | 19.95 |
| 44                | 17.89        | 18.85 | 19.74 | 20.59 | 21.37 |
| 45                | 18.70        | 19.57 | 20.40 | 21.17 | 21.89 |
| 46                | 20.14        | 20.96 | 21.73 | 22.45 | 23.14 |
| 47                | 22.31        | 23.13 | 23.89 | 24.61 | 25.27 |
| 48                | 24.65        | 25.45 | 26.21 | 26.91 | 27.57 |
| 49                | 30.27        | 31.13 | 31.93 | 32.70 | 33.40 |
| 50                | 33.42        | 34.27 | 35.07 | 35.80 | 36.51 |
| 51                | 36.83        | 37.68 | 38.46 | 39.19 | 39.88 |
| 52                | 40.42        | 41.26 | 42.03 | 42.75 | 43.44 |
| 53                | 44.35        | 45.18 | 45.96 | 46.69 | 47.37 |
| 54                | 48.71        | 49.53 | 50.30 | 51.03 | 51.72 |
| 55                | 55.94        | 56.78 | 57.57 | 58.31 | 59.02 |



*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     |
| 56                | 58.15        | 58.95  | 59.69  | 60.39  | 61.08  |
| 57                | 66.02        | 66.80  | 67.53  | 68.23  | 68.89  |
| 58                | 74.97        | 75.73  | 76.43  | 77.12  | 77.75  |
| 59                | 93.59        | 94.37  | 95.10  | 95.78  | 96.44  |
| 60                | 103.32       | 104.04 | 104.71 | 105.36 | 105.97 |
| 61                | 115.42       | 116.07 | 116.70 | 117.28 | 117.84 |
| 62                | 131.21       | 131.42 | 131.61 | 131.80 | 131.97 |
| 63                | 150.43       | 150.67 | 150.89 | 151.11 | 151.30 |
| 64                | 204.38       | 204.70 | 205.00 | 205.30 | 205.56 |
| 65                | 106.25       | 106.50 | 106.75 | 107.00 | 107.24 |

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 36                | 9.57         | 9.99   | 10.47  | 10.93  | 11.33  |
| 37                | 10.67        | 11.15  | 11.66  | 12.15  | 12.59  |
| 38                | 11.87        | 12.42  | 12.97  | 13.48  | 13.96  |
| 39                | 13.16        | 13.79  | 14.36  | 14.92  | 15.44  |
| 40                | 14.97        | 15.63  | 16.24  | 16.83  | 17.37  |
| 41                | 16.97        | 17.66  | 18.31  | 18.91  | 19.50  |
| 42                | 19.26        | 19.95  | 20.60  | 21.23  | 21.81  |
| 43                | 20.66        | 21.34  | 21.98  | 22.57  | 23.14  |
| 44                | 22.06        | 22.72  | 23.33  | 23.91  | 24.46  |
| 45                | 22.55        | 23.16  | 23.74  | 24.29  | 24.81  |
| 46                | 23.76        | 24.35  | 24.91  | 25.45  | 25.95  |
| 47                | 25.90        | 26.49  | 27.03  | 27.56  | 28.05  |
| 48                | 28.18        | 28.76  | 29.31  | 29.83  | 30.32  |
| 49                | 34.05        | 34.66  | 35.26  | 35.81  | 36.33  |
| 50                | 37.15        | 37.75  | 38.33  | 38.87  | 39.39  |
| 51                | 40.51        | 41.10  | 41.67  | 42.21  | 42.71  |
| 52                | 44.08        | 44.68  | 45.23  | 45.77  | 46.28  |
| 53                | 48.00        | 48.59  | 49.16  | 49.68  | 50.19  |
| 54                | 52.33        | 52.92  | 53.47  | 54.01  | 54.50  |
| 55                | 59.65        | 60.24  | 60.81  | 61.34  | 61.86  |
| 56                | 61.67        | 62.24  | 62.76  | 63.27  | 63.77  |
| 57                | 69.48        | 70.03  | 70.55  | 71.06  | 71.54  |
| 58                | 78.32        | 78.86  | 79.38  | 79.88  | 80.35  |
| 59                | 97.03        | 97.59  | 98.13  | 98.64  | 99.14  |
| 60                | 106.52       | 107.04 | 107.56 | 108.03 | 108.49 |
| 61                | 118.37       | 118.85 | 119.32 | 119.78 | 120.20 |
| 62                | 132.13       | 132.29 | 132.42 | 132.56 | 132.69 |
| 63                | 151.49       | 151.67 | 151.82 | 151.99 | 152.13 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 64                | 205.82       | 206.06 | 206.27 | 206.49 | 206.69 |
| 65                | 107.46       | 107.67 | 107.88 | 108.10 | 108.31 |

  

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 36           | 37    | 38    | 39    | 40    |
| 20                | 6.21         | 6.33  | 6.45  | 6.56  | 6.68  |
| 21                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 22                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 23                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 24                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 25                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 26                | 6.42         | 6.54  | 6.66  | 6.78  | 6.90  |
| 27                | 6.68         | 6.87  | 7.07  | 7.26  | 7.44  |
| 28                | 6.94         | 7.21  | 7.48  | 7.74  | 7.98  |
| 29                | 7.20         | 7.55  | 7.89  | 8.22  | 8.52  |
| 30                | 7.46         | 7.89  | 8.30  | 8.70  | 9.06  |
| 31                | 7.73         | 8.23  | 8.72  | 9.18  | 9.60  |
| 32                | 8.59         | 9.10  | 9.58  | 10.03 | 10.46 |
| 33                | 9.09         | 9.57  | 10.01 | 10.44 | 10.84 |
| 34                | 9.56         | 10.00 | 10.42 | 10.82 | 11.19 |
| 35                | 10.75        | 11.19 | 11.60 | 12.00 | 12.36 |
| 36                | 11.78        | 12.22 | 12.62 | 13.01 | 13.36 |
| 37                | 13.05        | 13.49 | 13.91 | 14.30 | 14.66 |
| 38                | 14.43        | 14.88 | 15.31 | 15.71 | 16.07 |
| 39                | 15.93        | 16.39 | 16.80 | 17.22 | 17.60 |
| 40                | 17.86        | 18.34 | 18.79 | 19.19 | 19.60 |
| 41                | 20.00        | 20.49 | 20.95 | 21.38 | 21.79 |
| 42                | 22.33        | 22.82 | 23.29 | 23.73 | 24.15 |
| 43                | 23.65        | 24.13 | 24.59 | 25.01 | 26.39 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 36           | 37     | 38     | 39     | 40     |
| 44                | 24.95        | 25.42  | 25.86  | 26.28  | 26.67  |
| 45                | 25.29        | 25.73  | 26.16  | 26.55  | 26.94  |
| 46                | 26.40        | 26.82  | 27.24  | 27.63  | 28.01  |
| 47                | 28.51        | 28.93  | 29.34  | 29.72  | 30.10  |
| 48                | 30.77        | 31.18  | 31.59  | 31.97  | 32.34  |
| 49                | 36.81        | 37.25  | 37.69  | 38.11  | 38.50  |
| 50                | 39.86        | 40.31  | 40.74  | 41.16  | 41.54  |
| 51                | 43.18        | 43.62  | 44.04  | 44.44  | 44.83  |
| 52                | 46.73        | 47.18  | 47.61  | 48.00  | 48.39  |
| 53                | 50.65        | 51.08  | 51.50  | 51.89  | 52.27  |
| 54                | 54.95        | 55.38  | 55.79  | 56.19  | 56.57  |
| 55                | 62.31        | 62.75  | 63.17  | 63.57  | 63.96  |
| 56                | 64.19        | 64.60  | 65.01  | 65.39  | 65.75  |
| 57                | 71.97        | 72.38  | 72.78  | 73.16  | 73.51  |
| 58                | 80.78        | 81.18  | 81.57  | 81.95  | 82.30  |
| 59                | 99.58        | 100.00 | 100.40 | 100.80 | 101.16 |
| 60                | 108.92       | 109.32 | 109.70 | 110.08 | 110.42 |
| 61                | 120.61       | 120.98 | 121.34 | 121.69 | 122.03 |
| 62                | 132.81       | 132.93 | 133.04 | 133.14 | 133.24 |
| 63                | 152.27       | 152.40 | 152.53 | 152.64 | 152.76 |
| 64                | 206.88       | 207.05 | 207.23 | 207.38 | 207.54 |
| 65                | 108.48       | 108.65 | 108.82 | 109.00 | 109.17 |

*[S 416/2018 wef 01/07/2018]*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN<br>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  | 162.66    | 200.89 |
| 50                   | 38.99  | 71.84  | 107.00    | 144.54  | 184.56    | 227.17 |
| 51                   | 47.42  | 84.22  | 123.54    | 165.41  | 210.01    | 257.40 |
| 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    | 369.70 |
| 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)

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SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 7      | 8      | TERM<br>OF<br>9 | LOAN<br>10 | 11     | 12     |
|----------------------|--------|--------|-----------------|------------|--------|--------|
| 20                   | 24.88  | 28.19  | 31.49           | 34.73      | 37.97  | 41.20  |
| 21                   | 25.10  | 28.43  | 31.74           | 35.03      | 38.33  | 41.65  |
| 22                   | 25.38  | 28.73  | 32.07           | 35.42      | 38.80  | 42.18  |
| 23                   | 25.50  | 28.88  | 32.29           | 35.74      | 39.19  | 42.68  |
| 24                   | 25.68  | 29.13  | 32.64           | 36.16      | 39.74  | 43.40  |
| 25                   | 25.86  | 29.42  | 33.02           | 36.67      | 40.42  | 44.27  |
| 26                   | 26.20  | 29.85  | 33.59           | 37.42      | 41.40  | 45.54  |
| 27                   | 26.58  | 30.38  | 34.32           | 38.41      | 42.67  | 47.15  |
| 28                   | 27.19  | 31.23  | 35.42           | 39.83      | 44.44  | 49.32  |
| 29                   | 28.17  | 32.49  | 37.02           | 41.81      | 46.85  | 52.24  |
| 30                   | 29.40  | 34.08  | 39.03           | 44.26      | 49.87  | 55.84  |
| 31                   | 30.92  | 36.03  | 41.48           | 47.30      | 53.50  | 60.15  |
| 32                   | 32.73  | 38.39  | 44.44           | 50.91      | 57.83  | 65.24  |
| 33                   | 35.41  | 41.73  | 48.48           | 55.71      | 63.45  | 71.72  |
| 34                   | 38.92  | 45.97  | 53.51           | 61.59      | 70.26  | 79.52  |
| 35                   | 42.93  | 50.83  | 59.28           | 68.31      | 78.01  | 88.42  |
| 36                   | 47.73  | 56.55  | 66.00           | 76.14      | 87.04  | 98.77  |
| 37                   | 53.25  | 63.13  | 73.74           | 85.13      | 97.43  | 110.77 |
| 38                   | 59.59  | 70.68  | 82.61           | 95.48      | 109.47 | 124.75 |
| 39                   | 66.82  | 79.30  | 92.77           | 107.43     | 123.47 | 140.97 |
| 40                   | 74.86  | 88.96  | 104.32          | 121.16     | 139.54 | 159.47 |
| 41                   | 84.20  | 100.31 | 117.98          | 137.29     | 158.22 | 180.81 |
| 42                   | 95.33  | 113.89 | 134.19          | 156.19     | 179.92 | 205.43 |
| 43                   | 108.32 | 129.67 | 152.81          | 177.76     | 204.53 | 233.20 |
| 44                   | 123.63 | 147.97 | 174.19          | 202.33     | 232.42 | 264.54 |
| 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 | 588.74 |
| 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 | 389.73 | 396.37          | 401.57     | 405.80 | 409.27 |
| 59                   | 289.39 | 292.38 | 294.67          | 294.50     | 297.96 | 299.18 |
| 60                   | 157.21 | 157.21 | 157.21          | 157.21     | 157.21 | 157.21 |

Central Provident Fund (Home  
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

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



Central Provident Fund (Home  
Protection Insurance Scheme)

SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM<br>27 | OF<br>28 | LOAN<br>29 | 30     |
|----------------------|--------|--------|------------|----------|------------|--------|
| 20                   | 90.18  | 95.27  | 100.67     | 106.42   | 112.59     | 119.25 |
| 21                   | 94.16  | 99.78  | 105.80     | 112.25   | 119.22     | 126.74 |
| 22                   | 98.95  | 105.24 | 111.97     | 119.26   | 127.14     | 135.63 |
| 23                   | 104.52 | 111.57 | 119.20     | 127.44   | 136.34     | 145.90 |
| 24                   | 111.25 | 119.23 | 127.87     | 137.19   | 147.21     | 157.96 |
| 25                   | 119.28 | 128.32 | 138.07     | 148.59   | 159.86     | 171.93 |
| 26                   | 128.94 | 139.15 | 150.17     | 161.99   | 174.65     | 188.18 |
| 27                   | 140.32 | 151.87 | 164.27     | 177.55   | 191.73     | 206.87 |
| 28                   | 153.83 | 166.84 | 180.76     | 195.64   | 211.52     | 228.41 |
| 29                   | 169.73 | 184.33 | 199.94     | 216.60   | 234.31     | 253.10 |
| 30                   | 188.09 | 204.47 | 221.94     | 240.51   | 260.25     | 281.13 |
| 31                   | 209.17 | 227.49 | 246.98     | 267.67   | 289.59     | 312.74 |
| 32                   | 233.18 | 253.63 | 275.34     | 298.33   | 322.62     | 344.56 |
| 33                   | 260.91 | 283.68 | 307.80     | 333.29   | 356.27     | 377.03 |
| 34                   | 292.48 | 317.79 | 344.52     | 368.59   | 390.30     | 409.91 |
| 35                   | 327.88 | 355.92 | 381.12     | 403.81   | 424.28     | 442.77 |
| 36                   | 367.60 | 393.98 | 417.69     | 439.04   | 458.29     | 475.69 |
| 37                   | 407.04 | 431.78 | 454.04     | 474.07   | 492.15     | 508.47 |
| 38                   | 446.02 | 469.19 | 490.02     | 508.77   | 525.68     | 540.96 |
| 39                   | 484.38 | 506.01 | 525.45     | 542.94   | 558.74     | 572.99 |
| 40                   | 521.73 | 541.83 | 559.91     | 576.19   | 590.87     | 604.13 |
| 41                   | 558.14 | 576.77 | 593.53     | 608.60   | 622.21     | 634.50 |
| 42                   | 593.48 | 610.67 | 626.12     | 640.04   | 652.58     | 663.92 |
| 43                   | 627.07 | 642.85 | 657.04     | 669.82   | 681.35     | 691.75 |
| 44                   | 658.61 | 673.03 | 685.97     | 697.63   | 708.17     | 717.67 |
| 45                   | 688.03 | 701.10 | 712.85     | 723.43   | 732.98     | 741.61 |
| 46                   | 714.60 | 726.38 | 736.96     | 746.50   | 755.09     | 762.85 |
| 47                   | 737.47 | 747.98 | 757.43     | 765.94   | 773.61     | 780.55 |
| 48                   | 755.19 | 764.47 | 772.82     | 780.34   | 787.12     | 793.24 |
| 49                   | 766.46 | 774.58 | 781.85     | 788.42   | 794.36     | 799.70 |
| 50                   | 771.07 | 778.05 | 784.32     | 789.97   | 795.07     | 799.69 |
| 51                   | 769.50 | 775.41 | 780.73     | 785.51   | 789.82     | 793.72 |
| 52                   | 758.64 | 763.53 | 767.94     | 771.91   | 775.48     | 778.72 |
| 53                   | 738.40 | 742.35 | 745.89     | 749.10   | 751.97     | 754.59 |
| 54                   | 707.25 | 710.33 | 713.09     | 715.58   | 717.83     | 719.85 |
| 55                   | 666.66 | 668.96 | 671.00     | 672.85   | 674.52     | 676.03 |
| 56                   | 605.10 | 606.69 | 608.11     | 609.39   | 610.54     | 611.59 |
| 57                   | 526.15 | 527.14 | 528.03     | 528.83   | 529.56     | 530.22 |
| 58                   | 427.24 | 427.76 | 428.22     | 428.63   | 429.02     | 429.37 |
| 59                   | 305.44 | 305.64 | 305.80     | 305.93   | 306.07     | 306.18 |
| 60                   | 157.21 | 157.21 | 157.21     | 157.21   | 157.21     | 157.21 |

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TABLE 3B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2018)*

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

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  | 5.91  | 5.56  |
| 36                | 4.79         | 9.19  | 7.09  | 6.54  | 6.39  |
| 37                | 5.14         | 10.11 | 7.81  | 7.21  | 7.06  |
| 38                | 5.70         | 11.19 | 8.66  | 8.01  | 7.86  |
| 39                | 6.31         | 12.41 | 9.61  | 8.91  | 8.75  |
| 40                | 7.04         | 13.80 | 10.71 | 9.94  | 9.76  |
| 41                | 7.07         | 13.83 | 10.74 | 9.97  | 9.79  |
| 42                | 7.28         | 14.46 | 11.19 | 10.38 | 10.20 |
| 43                | 7.95         | 15.97 | 12.32 | 11.41 | 11.21 |
| 44                | 8.71         | 17.66 | 13.59 | 12.58 | 12.35 |
| 45                | 9.60         | 19.59 | 15.04 | 13.91 | 13.66 |
| 46                | 11.77        | 23.97 | 18.30 | 17.05 | 16.75 |
| 47                | 12.70        | 26.37 | 20.15 | 18.58 | 18.22 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 1            | 2      | 3      | 4      | 5      |
| 48                | 13.78        | 29.02  | 22.07  | 20.32  | 19.92  |
| 49                | 15.03        | 32.02  | 24.26  | 22.30  | 21.84  |
| 50                | 16.49        | 35.36  | 26.73  | 24.55  | 24.03  |
| 51                | 18.14        | 39.11  | 29.51  | 27.07  | 26.47  |
| 52                | 18.90        | 42.18  | 31.50  | 28.79  | 28.12  |
| 53                | 19.91        | 45.73  | 33.86  | 30.84  | 30.09  |
| 54                | 21.19        | 49.76  | 36.61  | 33.24  | 32.40  |
| 55                | 22.73        | 54.35  | 39.77  | 36.04  | 34.70  |
| 56                | 27.93        | 66.03  | 48.44  | 43.92  | 41.82  |
| 57                | 34.54        | 76.58  | 57.14  | 52.14  | 49.30  |
| 58                | 41.55        | 87.89  | 66.43  | 60.89  | 57.18  |
| 59                | 48.97        | 100.01 | 76.33  | 70.22  | 65.48  |
| 60                | 56.84        | 112.96 | 86.90  | 80.15  | 75.61  |
| 61                | 59.27        | 115.39 | 89.33  | 82.58  | 78.72  |
| 62                | 62.69        | 121.92 | 94.34  | 87.18  | 103.15 |
| 63                | 68.82        | 133.76 | 103.49 | 128.93 | 142.98 |
| 64                | 75.50        | 146.61 | 192.35 | 215.21 | 228.90 |
| 65                | 82.73        | 117.21 | 128.70 | 134.44 | 134.84 |

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

| 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 |

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    |
| 24                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 25                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 26                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 27                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 28                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 29                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 30                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 31                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 32                | 5.24         | 5.11  | 5.01  | 4.95  | 5.10  |
| 33                | 5.24         | 5.11  | 5.19  | 5.16  | 5.33  |
| 34                | 5.37         | 5.25  | 5.37  | 5.38  | 5.60  |
| 35                | 5.51         | 5.41  | 5.56  | 5.60  | 5.84  |
| 36                | 6.39         | 6.49  | 6.64  | 6.86  | 7.11  |
| 37                | 7.02         | 7.06  | 7.18  | 7.35  | 7.55  |
| 38                | 7.74         | 7.73  | 7.82  | 7.94  | 8.12  |
| 39                | 8.58         | 8.53  | 8.56  | 8.65  | 8.80  |
| 40                | 9.45         | 9.21  | 9.14  | 9.13  | 9.19  |
| 41                | 9.48         | 9.33  | 9.25  | 9.24  | 9.29  |
| 42                | 9.87         | 9.69  | 9.60  | 9.59  | 9.63  |
| 43                | 10.85        | 10.67 | 10.58 | 10.58 | 10.63 |
| 44                | 11.98        | 11.79 | 11.71 | 11.72 | 11.80 |
| 45                | 13.26        | 13.06 | 13.00 | 13.02 | 13.13 |
| 46                | 16.33        | 16.16 | 16.16 | 16.28 | 16.48 |
| 47                | 17.74        | 17.55 | 17.54 | 17.64 | 17.84 |
| 48                | 19.38        | 19.15 | 19.12 | 19.23 | 19.45 |
| 49                | 21.25        | 20.99 | 20.96 | 21.06 | 21.30 |
| 50                | 23.37        | 23.09 | 23.04 | 23.17 | 23.43 |
| 51                | 25.75        | 25.45 | 25.41 | 25.56 | 25.85 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

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

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 11           | 12    | 13    | 14    | 15    |
| 32                | 5.73         | 5.86  | 6.01  | 6.20  | 6.44  |
| 33                | 6.01         | 6.17  | 6.35  | 6.56  | 6.99  |
| 34                | 6.32         | 6.47  | 6.69  | 6.90  | 7.63  |
| 35                | 6.67         | 6.91  | 7.20  | 7.52  | 8.38  |
| 36                | 8.02         | 8.27  | 8.57  | 8.90  | 9.25  |
| 37                | 8.62         | 8.94  | 9.30  | 9.71  | 10.15 |
| 38                | 9.34         | 9.74  | 10.17 | 10.64 | 11.17 |
| 39                | 9.50         | 9.99  | 11.18 | 11.74 | 12.35 |
| 40                | 9.73         | 11.31 | 11.85 | 12.45 | 13.10 |
| 41                | 10.90        | 11.69 | 12.27 | 12.91 | 13.53 |
| 42                | 11.16        | 12.09 | 12.56 | 13.10 | 13.64 |
| 43                | 12.17        | 12.48 | 12.85 | 13.29 | 13.76 |
| 44                | 13.35        | 13.55 | 13.81 | 14.13 | 14.51 |
| 45                | 14.64        | 14.63 | 14.68 | 14.80 | 14.98 |
| 46                | 18.16        | 17.97 | 17.87 | 17.81 | 17.82 |
| 47                | 19.90        | 19.86 | 19.89 | 19.98 | 20.13 |
| 48                | 21.86        | 21.94 | 22.09 | 22.31 | 22.57 |
| 49                | 24.07        | 24.25 | 24.49 | 24.79 | 25.13 |
| 50                | 26.79        | 27.28 | 27.90 | 28.60 | 29.36 |
| 51                | 29.83        | 30.64 | 31.69 | 32.83 | 34.03 |
| 52                | 32.49        | 33.53 | 34.91 | 36.41 | 40.16 |
| 53                | 35.55        | 36.83 | 38.60 | 43.17 | 47.07 |
| 54                | 38.75        | 40.02 | 45.63 | 50.55 | 54.90 |
| 55                | 42.31        | 48.14 | 53.50 | 58.16 | 62.24 |
| 56                | 50.63        | 56.34 | 61.56 | 66.14 | 70.19 |
| 57                | 61.95        | 67.14 | 71.83 | 75.92 | 79.52 |
| 58                | 74.10        | 78.80 | 82.98 | 86.58 | 89.74 |
| 59                | 87.37        | 89.84 | 93.41 | 96.49 | 99.15 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 11           | 12     | 13     | 14     | 15     |
| 60                | 97.06        | 99.56  | 102.39 | 104.79 | 106.86 |
| 61                | 109.07       | 111.69 | 113.86 | 115.65 | 117.17 |
| 62                | 133.74       | 136.11 | 138.06 | 139.70 | 141.07 |
| 63                | 171.01       | 173.11 | 174.86 | 176.32 | 177.57 |
| 64                | 256.57       | 258.53 | 260.19 | 261.59 | 262.78 |
| 65                | 137.04       | 137.25 | 137.39 | 137.44 | 137.46 |

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 16           | 17    | 18    | 19    | 20    |
| 20                | 5.19         | 5.19  | 5.19  | 5.19  | 5.19  |
| 21                | 5.19         | 5.19  | 5.19  | 5.19  | 5.19  |
| 22                | 5.19         | 5.19  | 5.19  | 5.19  | 5.19  |
| 23                | 5.19         | 5.19  | 5.19  | 5.19  | 5.22  |
| 24                | 5.19         | 5.19  | 5.19  | 5.22  | 5.35  |
| 25                | 5.19         | 5.19  | 5.22  | 5.35  | 5.52  |
| 26                | 5.19         | 5.22  | 5.35  | 5.52  | 5.70  |
| 27                | 5.22         | 5.32  | 5.48  | 5.65  | 5.84  |
| 28                | 5.45         | 5.61  | 5.77  | 5.97  | 6.18  |
| 29                | 5.80         | 5.96  | 6.15  | 6.35  | 6.58  |
| 30                | 6.00         | 6.17  | 6.35  | 6.56  | 6.80  |
| 31                | 6.21         | 6.38  | 6.58  | 6.80  | 7.03  |
| 32                | 6.57         | 6.73  | 6.92  | 7.11  | 7.34  |
| 33                | 7.10         | 7.23  | 7.39  | 7.58  | 7.78  |
| 34                | 7.72         | 7.83  | 7.97  | 8.15  | 8.35  |
| 35                | 8.42         | 8.50  | 8.58  | 8.70  | 8.85  |
| 36                | 9.25         | 9.26  | 9.29  | 9.36  | 9.45  |
| 37                | 10.10        | 10.07 | 10.06 | 10.09 | 10.13 |
| 38                | 11.08        | 11.01 | 10.96 | 10.92 | 10.92 |
| 39                | 12.20        | 12.08 | 11.97 | 11.88 | 11.81 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

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



*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 21           | 22     | 23     | 24     | 25     |
| 48                | 31.86        | 33.65  | 35.33  | 36.86  | 38.28  |
| 49                | 35.72        | 37.49  | 39.14  | 40.63  | 42.03  |
| 50                | 41.53        | 43.32  | 44.95  | 46.44  | 47.84  |
| 51                | 48.02        | 49.80  | 51.41  | 52.90  | 54.28  |
| 52                | 54.84        | 56.65  | 58.31  | 59.85  | 61.26  |
| 53                | 62.53        | 64.37  | 66.05  | 67.61  | 69.05  |
| 54                | 71.22        | 73.05  | 74.78  | 76.36  | 77.82  |
| 55                | 78.37        | 80.19  | 81.87  | 83.43  | 84.89  |
| 56                | 86.05        | 87.83  | 89.47  | 91.00  | 92.43  |
| 57                | 94.05        | 95.70  | 97.24  | 98.67  | 100.00 |
| 58                | 102.90       | 104.43 | 105.83 | 107.15 | 108.39 |
| 59                | 110.65       | 112.03 | 113.29 | 114.48 | 115.59 |
| 60                | 116.50       | 117.71 | 118.80 | 119.84 | 120.81 |
| 61                | 125.22       | 126.26 | 127.22 | 128.14 | 128.98 |
| 62                | 148.06       | 148.95 | 149.77 | 150.54 | 151.25 |
| 63                | 183.54       | 184.28 | 184.94 | 185.59 | 186.17 |
| 64                | 268.03       | 268.64 | 269.22 | 269.74 | 270.22 |
| 65                | 139.57       | 139.96 | 140.32 | 140.68 | 141.02 |

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

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    |
| 28                | 7.75         | 7.87  | 8.01  | 8.16  | 8.30  |
| 29                | 8.00         | 8.21  | 8.35  | 8.52  | 8.72  |
| 30                | 8.40         | 8.55  | 8.72  | 8.88  | 9.05  |
| 31                | 8.47         | 8.65  | 8.81  | 8.98  | 9.15  |
| 32                | 8.75         | 8.93  | 9.10  | 9.27  | 9.46  |
| 33                | 9.13         | 9.30  | 9.49  | 9.67  | 9.86  |
| 34                | 9.57         | 9.77  | 9.96  | 10.17 | 10.37 |
| 35                | 10.14        | 10.39 | 10.64 | 10.90 | 11.17 |
| 36                | 10.81        | 11.13 | 11.45 | 11.78 | 12.12 |
| 37                | 12.03        | 12.49 | 12.94 | 13.41 | 14.13 |
| 38                | 13.35        | 13.98 | 14.58 | 15.47 | 16.27 |
| 39                | 14.84        | 15.71 | 15.99 | 16.91 | 17.71 |
| 40                | 16.32        | 16.45 | 17.50 | 18.41 | 19.25 |
| 41                | 16.57        | 17.64 | 18.58 | 19.43 | 20.23 |
| 42                | 19.09        | 20.17 | 21.13 | 22.01 | 22.83 |
| 43                | 21.85        | 22.94 | 23.91 | 24.82 | 25.65 |
| 44                | 24.87        | 25.94 | 26.95 | 27.86 | 28.72 |
| 45                | 27.62        | 28.71 | 29.72 | 30.65 | 31.51 |
| 46                | 32.75        | 33.92 | 34.99 | 36.00 | 36.92 |
| 47                | 36.01        | 37.16 | 38.23 | 39.22 | 40.15 |
| 48                | 39.51        | 40.64 | 41.69 | 42.66 | 43.56 |
| 49                | 43.22        | 44.34 | 45.37 | 46.33 | 47.22 |
| 50                | 49.06        | 50.19 | 51.23 | 52.20 | 53.12 |
| 51                | 55.52        | 56.65 | 57.71 | 58.70 | 59.61 |
| 52                | 62.51        | 63.67 | 64.74 | 65.76 | 66.69 |
| 53                | 70.33        | 71.49 | 72.59 | 73.61 | 74.57 |
| 54                | 79.11        | 80.29 | 81.41 | 82.44 | 83.43 |
| 55                | 86.14        | 87.31 | 88.39 | 89.42 | 90.38 |

*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     |
| 56                | 93.64        | 94.79  | 95.87  | 96.86  | 97.82  |
| 57                | 101.15       | 102.24 | 103.24 | 104.19 | 105.09 |
| 58                | 109.47       | 110.48 | 111.44 | 112.32 | 113.17 |
| 59                | 116.57       | 117.49 | 118.36 | 119.19 | 119.97 |
| 60                | 121.67       | 122.48 | 123.28 | 124.04 | 124.71 |
| 61                | 129.76       | 130.51 | 131.23 | 131.90 | 132.53 |
| 62                | 151.93       | 152.55 | 153.15 | 153.71 | 154.24 |
| 63                | 186.71       | 187.22 | 187.70 | 188.15 | 188.59 |
| 64                | 270.67       | 271.08 | 271.47 | 271.83 | 272.18 |
| 65                | 141.37       | 141.68 | 142.01 | 142.32 | 142.62 |

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 36                | 13.11        | 14.03  | 15.03  | 15.96  | 16.86  |
| 37                | 15.15        | 16.07  | 17.06  | 17.98  | 18.85  |
| 38                | 17.32        | 18.27  | 19.26  | 20.17  | 21.04  |
| 39                | 18.72        | 19.72  | 20.64  | 21.51  | 22.34  |
| 40                | 20.26        | 21.18  | 22.05  | 22.86  | 23.62  |
| 41                | 21.12        | 21.94  | 22.72  | 23.45  | 24.15  |
| 42                | 23.71        | 24.53  | 25.31  | 26.04  | 26.73  |
| 43                | 26.53        | 27.35  | 28.12  | 28.84  | 29.53  |
| 44                | 29.60        | 30.41  | 31.18  | 31.91  | 32.58  |
| 45                | 32.37        | 33.17  | 33.92  | 34.63  | 35.29  |
| 46                | 37.81        | 38.64  | 39.41  | 40.14  | 40.83  |
| 47                | 41.01        | 41.82  | 42.59  | 43.31  | 43.98  |
| 48                | 44.43        | 45.23  | 45.96  | 46.68  | 47.34  |
| 49                | 48.07        | 48.85  | 49.58  | 50.27  | 50.92  |
| 50                | 53.96        | 54.74  | 55.48  | 56.17  | 56.82  |
| 51                | 60.46        | 61.24  | 62.00  | 62.68  | 63.35  |
| 52                | 67.54        | 68.35  | 69.11  | 69.82  | 70.48  |
| 53                | 75.45        | 76.25  | 77.03  | 77.74  | 78.42  |
| 54                | 84.29        | 85.10  | 85.88  | 86.61  | 87.30  |
| 55                | 91.23        | 92.04  | 92.79  | 93.51  | 94.17  |
| 56                | 98.64        | 99.42  | 100.15 | 100.85 | 101.51 |
| 57                | 105.88       | 106.63 | 107.33 | 107.99 | 108.64 |
| 58                | 113.92       | 114.64 | 115.29 | 115.94 | 116.54 |
| 59                | 120.65       | 121.31 | 121.91 | 122.52 | 123.08 |
| 60                | 125.34       | 125.94 | 126.51 | 127.05 | 127.56 |
| 61                | 133.11       | 133.66 | 134.17 | 134.68 | 135.16 |
| 62                | 154.72       | 155.18 | 155.61 | 156.04 | 156.43 |
| 63                | 188.97       | 189.35 | 189.69 | 190.02 | 190.34 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 64                | 272.49       | 272.78 | 273.05 | 273.32 | 273.56 |
| 65                | 142.90       | 143.15 | 143.39 | 143.65 | 143.91 |

  

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 36           | 37     | 38     | 39     | 40     |
| 44                | 33.24        | 33.88  | 34.48  | 35.04  | 35.58  |
| 45                | 35.94        | 36.56  | 37.14  | 37.70  | 38.23  |
| 46                | 41.50        | 42.14  | 42.73  | 43.31  | 43.84  |
| 47                | 44.64        | 45.26  | 45.84  | 46.40  | 46.93  |
| 48                | 47.98        | 48.58  | 49.16  | 49.70  | 50.22  |
| 49                | 51.54        | 52.13  | 52.69  | 53.23  | 53.73  |
| 50                | 57.46        | 58.05  | 58.60  | 59.14  | 59.65  |
| 51                | 63.97        | 64.57  | 65.12  | 65.67  | 66.16  |
| 52                | 71.13        | 71.72  | 72.28  | 72.82  | 73.34  |
| 53                | 79.06        | 79.65  | 80.23  | 80.78  | 81.29  |
| 54                | 87.94        | 88.54  | 89.11  | 89.65  | 90.17  |
| 55                | 94.79        | 95.38  | 95.94  | 96.47  | 96.97  |
| 56                | 102.12       | 102.67 | 103.23 | 103.74 | 104.23 |
| 57                | 109.20       | 109.75 | 110.26 | 110.77 | 111.24 |
| 58                | 117.08       | 117.60 | 118.10 | 118.57 | 119.03 |
| 59                | 123.60       | 124.07 | 124.52 | 124.97 | 125.41 |
| 60                | 128.03       | 128.48 | 128.89 | 129.29 | 129.70 |
| 61                | 135.59       | 136.00 | 136.39 | 136.78 | 137.14 |
| 62                | 156.80       | 157.13 | 157.46 | 157.77 | 158.08 |
| 63                | 190.62       | 190.90 | 191.15 | 191.39 | 191.64 |
| 64                | 273.79       | 274.01 | 274.22 | 274.41 | 274.59 |
| 65                | 144.11       | 144.31 | 144.51 | 144.72 | 144.91 |

*[S 416/2018 wef 01/07/2018]*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

| AGE NEXT<br>BIRTHDAY | 1      | 2      | TERM<br>3 | OF<br>4 | LOAN<br>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      | 12.41   | 16.09     | 19.78  |
| 34                   | 3.47   | 6.69   | 10.10     | 13.71   | 17.56     | 21.67  |
| 35                   | 3.68   | 7.22   | 10.97     | 14.97   | 19.24     | 23.84  |
| 36                   | 4.01   | 7.90   | 12.06     | 16.50   | 21.29     | 26.45  |
| 37                   | 4.38   | 8.70   | 13.34     | 18.35   | 23.74     | 29.51  |
| 38                   | 4.80   | 9.63   | 14.88     | 20.51   | 26.54     | 33.02  |
| 39                   | 5.32   | 10.81  | 16.70     | 23.01   | 29.77     | 37.02  |
| 40                   | 5.95   | 12.10  | 18.68     | 25.73   | 33.29     | 41.43  |
| 41                   | 6.74   | 13.61  | 20.97     | 28.87   | 37.38     | 46.54  |
| 42                   | 7.80   | 15.47  | 23.72     | 32.61   | 42.19     | 52.59  |
| 43                   | 8.79   | 17.43  | 26.70     | 36.74   | 47.63     | 59.54  |
| 44                   | 9.89   | 19.60  | 30.10     | 41.51   | 54.04     | 67.85  |
| 45                   | 11.32  | 22.33  | 34.32     | 47.47   | 62.04     | 78.22  |
| 46                   | 13.10  | 25.70  | 39.57     | 54.95   | 72.07     | 90.83  |
| 47                   | 15.34  | 30.00  | 46.26     | 64.40   | 84.25     | 105.69 |
| 48                   | 18.10  | 35.35  | 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                   | 31.74  | 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                   | 51.35  | 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<br>BIRTHDAY | 7      | 8      | TERM<br>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<br>BIRTHDAY | 13     | 14     | TERM OF<br>15 | LOAN<br>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<br>BIRTHDAY | 19     | 20     | TERM OF<br>21 | LOAN<br>22 | 23     | 24     |
|----------------------|--------|--------|---------------|------------|--------|--------|
| 20                   | 48.88  | 51.48  | 54.18         | 57.00      | 59.97  | 63.07  |
| 21                   | 49.45  | 52.23  | 55.14         | 58.21      | 61.44  | 64.85  |
| 22                   | 50.24  | 53.26  | 56.44         | 59.78      | 63.33  | 67.07  |
| 23                   | 51.35  | 54.64  | 58.12         | 61.79      | 65.70  | 69.86  |
| 24                   | 52.83  | 56.44  | 60.27         | 64.33      | 68.65  | 73.29  |
| 25                   | 54.75  | 58.75  | 62.97         | 67.49      | 72.32  | 77.53  |
| 26                   | 57.22  | 61.65  | 66.33         | 71.38      | 76.84  | 82.72  |
| 27                   | 60.31  | 65.22  | 70.49         | 76.19      | 82.36  | 89.11  |
| 28                   | 64.17  | 69.68  | 75.63         | 82.08      | 89.16  | 96.86  |
| 29                   | 68.94  | 75.15  | 81.92         | 89.33      | 97.41  | 106.18 |
| 30                   | 74.81  | 81.89  | 89.65         | 98.11      | 107.33 | 117.30 |
| 31                   | 82.03  | 90.16  | 99.03         | 108.69     | 119.16 | 130.46 |
| 32                   | 90.87  | 100.19 | 110.33        | 121.30     | 133.16 | 145.93 |
| 33                   | 101.64 | 112.27 | 123.79        | 136.22     | 149.62 | 164.00 |
| 34                   | 114.34 | 126.44 | 139.49        | 153.55     | 168.64 | 184.80 |
| 35                   | 128.94 | 142.67 | 157.42        | 173.25     | 190.21 | 208.32 |
| 36                   | 145.80 | 161.29 | 177.92        | 195.71     | 214.72 | 234.98 |
| 37                   | 165.09 | 182.54 | 201.21        | 221.17     | 242.41 | 265.02 |
| 38                   | 187.03 | 206.63 | 227.57        | 249.87     | 273.57 | 294.75 |
| 39                   | 211.90 | 233.87 | 257.28        | 282.15     | 304.28 | 324.04 |
| 40                   | 239.89 | 264.44 | 290.52        | 313.68     | 334.27 | 352.64 |
| 41                   | 271.47 | 298.85 | 323.04        | 344.50     | 363.59 | 380.64 |
| 42                   | 307.15 | 332.41 | 354.75        | 374.56     | 392.18 | 407.90 |
| 43                   | 341.43 | 364.63 | 385.15        | 403.35     | 419.54 | 433.99 |
| 44                   | 374.14 | 395.34 | 414.09        | 430.71     | 445.50 | 458.71 |
| 45                   | 405.21 | 424.46 | 441.48        | 456.57     | 470.00 | 481.97 |
| 46                   | 434.18 | 451.51 | 466.85        | 480.45     | 492.54 | 503.34 |
| 47                   | 460.41 | 475.92 | 489.61        | 501.76     | 512.55 | 522.21 |
| 48                   | 482.95 | 496.65 | 508.76        | 519.49     | 529.05 | 537.56 |
| 49                   | 500.87 | 512.84 | 523.41        | 532.79     | 541.13 | 548.59 |
| 50                   | 512.41 | 522.73 | 531.82        | 539.90     | 547.09 | 553.50 |
| 51                   | 518.64 | 527.36 | 535.06        | 541.89     | 547.97 | 553.41 |
| 52                   | 517.63 | 524.85 | 531.23        | 536.89     | 541.94 | 546.43 |
| 53                   | 509.15 | 514.98 | 520.13        | 524.69     | 528.74 | 532.38 |
| 54                   | 492.02 | 496.55 | 500.57        | 504.11     | 507.27 | 510.09 |
| 55                   | 467.02 | 470.38 | 473.36        | 476.00     | 478.34 | 480.44 |
| 56                   | 426.17 | 428.50 | 430.56        | 432.40     | 434.01 | 435.48 |
| 57                   | 371.75 | 373.23 | 374.50        | 375.65     | 376.67 | 377.58 |
| 58                   | 301.67 | 302.43 | 303.10        | 303.70     | 304.24 | 304.70 |
| 59                   | 213.75 | 214.01 | 214.25        | 214.45     | 214.63 | 214.79 |
| 60                   | 105.26 | 105.26 | 105.26        | 105.26     | 105.26 | 105.26 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

| AGE NEXT<br>BIRTHDAY | 25     | 26     | TERM OF<br>27 | LOAN<br>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                   | 128.04 | 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                   | 558.24 | 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 |

[S 196/2016 wef 01/05/2016]

TABLE 4B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2018)*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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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 |
| 46                | 8.36         | 16.38 | 12.73 | 11.82 | 11.62 |
| 47                | 8.44         | 17.39 | 13.32 | 12.31 | 12.08 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

[CAP. 36, Rg 11]

SECOND SCHEDULE — *continued*

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

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

| 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 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 6            | 7     | 8     | 9     | 10    |
| 24                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 25                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 26                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 27                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 28                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 29                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 30                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 31                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 32                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 33                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 34                | 5.24         | 5.11  | 5.01  | 4.94  | 4.91  |
| 35                | 5.24         | 5.11  | 5.01  | 4.95  | 5.10  |
| 36                | 5.24         | 5.11  | 5.22  | 5.36  | 5.53  |
| 37                | 5.41         | 5.43  | 5.52  | 5.65  | 5.81  |
| 38                | 5.86         | 5.86  | 5.92  | 6.03  | 6.18  |
| 39                | 6.38         | 6.37  | 6.40  | 6.50  | 6.63  |
| 40                | 7.02         | 6.97  | 6.99  | 7.07  | 7.18  |
| 41                | 7.74         | 7.67  | 7.68  | 7.74  | 7.85  |
| 42                | 8.57         | 8.47  | 8.43  | 8.47  | 8.56  |
| 43                | 9.43         | 9.15  | 9.02  | 8.97  | 8.98  |
| 44                | 9.72         | 9.25  | 9.14  | 9.09  | 9.11  |
| 45                | 10.01        | 9.76  | 9.62  | 9.54  | 9.52  |
| 46                | 11.17        | 10.89 | 10.72 | 10.62 | 10.59 |
| 47                | 11.60        | 11.31 | 11.13 | 11.04 | 11.02 |
| 48                | 12.19        | 11.88 | 11.71 | 11.62 | 11.62 |
| 49                | 14.56        | 14.27 | 14.15 | 14.15 | 14.23 |
| 50                | 15.61        | 15.26 | 15.10 | 15.03 | 15.05 |
| 51                | 16.87        | 16.44 | 16.19 | 16.08 | 16.06 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

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

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



Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |       |       |       |       |
|-------------------|--------------|-------|-------|-------|-------|
|                   | 11           | 12    | 13    | 14    | 15    |
| 32                | 5.30         | 5.24  | 5.29  | 5.41  | 5.56  |
| 33                | 5.40         | 5.36  | 5.44  | 5.54  | 5.66  |
| 34                | 5.44         | 5.55  | 5.52  | 5.62  | 5.75  |
| 35                | 5.65         | 5.73  | 5.82  | 5.95  | 6.11  |
| 36                | 6.12         | 6.21  | 6.32  | 6.46  | 6.64  |
| 37                | 6.44         | 6.51  | 6.62  | 6.74  | 6.91  |
| 38                | 6.85         | 6.90  | 7.00  | 7.14  | 7.30  |
| 39                | 7.36         | 7.41  | 7.51  | 7.64  | 7.79  |
| 40                | 7.98         | 8.03  | 8.13  | 8.26  | 8.43  |
| 41                | 8.73         | 8.78  | 8.87  | 9.00  | 9.19  |
| 42                | 9.05         | 9.13  | 10.01 | 10.27 | 10.57 |
| 43                | 9.25         | 10.56 | 10.83 | 11.15 | 11.53 |
| 44                | 10.49        | 10.82 | 11.22 | 11.66 | 12.16 |
| 45                | 10.97        | 11.31 | 11.70 | 12.50 | 13.09 |
| 46                | 12.18        | 12.53 | 12.93 | 13.37 | 13.85 |
| 47                | 12.75        | 13.09 | 13.48 | 13.91 | 14.36 |
| 48                | 13.48        | 13.79 | 14.15 | 14.53 | 14.93 |
| 49                | 16.39        | 16.65 | 16.95 | 17.25 | 17.58 |
| 50                | 17.45        | 17.82 | 18.19 | 18.67 | 19.18 |
| 51                | 18.66        | 19.14 | 19.61 | 20.30 | 21.01 |
| 52                | 20.26        | 20.83 | 21.39 | 22.28 | 24.64 |
| 53                | 22.03        | 22.70 | 23.36 | 26.23 | 28.63 |
| 54                | 23.45        | 25.18 | 26.90 | 30.14 | 33.02 |
| 55                | 27.72        | 31.07 | 34.54 | 37.47 | 40.00 |
| 56                | 31.42        | 34.63 | 37.87 | 40.68 | 43.11 |
| 57                | 40.90        | 44.00 | 47.03 | 49.62 | 51.89 |
| 58                | 51.48        | 54.51 | 57.32 | 59.74 | 61.83 |
| 59                | 69.99        | 73.33 | 76.16 | 78.59 | 80.68 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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[CAP. 36, Rg 11

SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 11           | 12     | 13     | 14     | 15     |
| 60                | 83.01        | 85.84  | 88.23  | 90.22  | 91.95  |
| 61                | 98.45        | 100.78 | 102.69 | 104.28 | 105.61 |
| 62                | 118.98       | 121.06 | 122.76 | 124.18 | 125.37 |
| 63                | 143.48       | 144.60 | 145.51 | 146.25 | 146.92 |
| 64                | 194.47       | 195.95 | 197.19 | 198.23 | 199.10 |
| 65                | 104.65       | 104.66 | 104.68 | 104.71 | 104.73 |

| Age Next Birthday | Term of Loan |      |      |      |      |
|-------------------|--------------|------|------|------|------|
|                   | 16           | 17   | 18   | 19   | 20   |
| 20                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 21                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 22                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 23                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 24                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 25                | 5.19         | 5.19 | 5.19 | 5.19 | 5.19 |
| 26                | 5.19         | 5.19 | 5.19 | 5.19 | 5.22 |
| 27                | 5.19         | 5.19 | 5.19 | 5.22 | 5.26 |
| 28                | 5.19         | 5.19 | 5.22 | 5.31 | 5.35 |
| 29                | 5.19         | 5.22 | 5.29 | 5.41 | 5.45 |
| 30                | 5.22         | 5.27 | 5.37 | 5.53 | 5.57 |
| 31                | 5.39         | 5.49 | 5.60 | 5.74 | 5.89 |
| 32                | 5.65         | 5.76 | 5.89 | 6.04 | 6.19 |
| 33                | 5.75         | 5.87 | 6.01 | 6.17 | 6.35 |
| 34                | 5.87         | 5.99 | 6.15 | 6.32 | 6.51 |
| 35                | 6.23         | 6.37 | 6.54 | 6.70 | 6.91 |
| 36                | 6.76         | 6.89 | 7.05 | 7.23 | 7.41 |
| 37                | 7.02         | 7.15 | 7.30 | 7.47 | 7.65 |
| 38                | 7.40         | 7.52 | 7.65 | 7.81 | 7.97 |
| 39                | 7.90         | 7.99 | 8.11 | 8.23 | 8.38 |

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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SECOND SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 21           | 22     | 23     | 24     | 25     |
| 48                | 20.44        | 21.51  | 22.57  | 23.53  | 24.40  |
| 49                | 25.52        | 26.80  | 27.98  | 29.06  | 30.04  |
| 50                | 28.73        | 30.01  | 31.19  | 32.28  | 33.26  |
| 51                | 32.23        | 33.51  | 34.67  | 35.74  | 36.74  |
| 52                | 35.87        | 37.13  | 38.31  | 39.38  | 40.38  |
| 53                | 39.87        | 41.13  | 42.29  | 43.37  | 44.37  |
| 54                | 44.29        | 45.55  | 46.70  | 47.79  | 48.79  |
| 55                | 51.47        | 52.76  | 53.94  | 55.04  | 56.08  |
| 56                | 53.93        | 55.14  | 56.27  | 57.33  | 58.31  |
| 57                | 62.06        | 63.23  | 64.31  | 65.32  | 66.27  |
| 58                | 71.28        | 72.39  | 73.43  | 74.37  | 75.28  |
| 59                | 90.02        | 91.13  | 92.16  | 93.12  | 94.03  |
| 60                | 100.11       | 101.13 | 102.06 | 102.92 | 103.74 |
| 61                | 112.58       | 113.47 | 114.30 | 115.08 | 115.79 |
| 62                | 130.88       | 131.20 | 131.46 | 131.73 | 131.94 |
| 63                | 149.81       | 150.16 | 150.47 | 150.77 | 151.02 |
| 64                | 203.06       | 203.52 | 203.95 | 204.35 | 204.71 |
| 65                | 105.09       | 105.37 | 105.64 | 105.91 | 106.16 |

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

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    |
| 28                | 5.88         | 5.96  | 6.03  | 6.13  | 6.25  |
| 29                | 5.95         | 6.03  | 6.14  | 6.27  | 6.40  |
| 30                | 6.08         | 6.21  | 6.35  | 6.50  | 6.65  |
| 31                | 6.39         | 6.52  | 6.68  | 6.84  | 7.00  |
| 32                | 6.68         | 6.83  | 6.97  | 7.11  | 7.25  |
| 33                | 6.97         | 7.09  | 7.23  | 7.34  | 7.47  |
| 34                | 7.12         | 7.26  | 7.38  | 7.51  | 7.65  |
| 35                | 7.74         | 7.91  | 8.11  | 8.29  | 8.48  |
| 36                | 8.44         | 8.65  | 8.90  | 9.17  | 9.44  |
| 37                | 9.40         | 10.28 | 10.61 | 10.94 | 11.22 |
| 38                | 9.94         | 10.32 | 10.70 | 11.02 | 11.65 |
| 39                | 10.60        | 10.36 | 11.26 | 12.10 | 12.89 |
| 40                | 11.26        | 12.16 | 13.08 | 13.94 | 14.73 |
| 41                | 13.05        | 14.02 | 15.00 | 15.92 | 16.78 |
| 42                | 15.28        | 16.30 | 17.24 | 18.18 | 19.07 |
| 43                | 17.64        | 18.60 | 19.61 | 20.55 | 21.42 |
| 44                | 18.44        | 19.43 | 20.35 | 21.21 | 22.01 |
| 45                | 19.28        | 20.18 | 21.02 | 21.81 | 22.54 |
| 46                | 20.73        | 21.57 | 22.35 | 23.09 | 23.78 |
| 47                | 22.92        | 23.76 | 24.53 | 25.26 | 25.93 |
| 48                | 25.28        | 26.10 | 26.86 | 27.58 | 28.24 |
| 49                | 30.99        | 31.86 | 32.67 | 33.44 | 34.14 |
| 50                | 34.18        | 35.04 | 35.84 | 36.58 | 37.29 |
| 51                | 37.64        | 38.49 | 39.28 | 40.01 | 40.69 |
| 52                | 41.28        | 42.11 | 42.89 | 43.62 | 44.31 |
| 53                | 45.26        | 46.09 | 46.86 | 47.60 | 48.28 |
| 54                | 49.67        | 50.49 | 51.25 | 51.99 | 52.66 |
| 55                | 56.97        | 57.81 | 58.60 | 59.33 | 60.04 |

*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 26           | 27     | 28     | 29     | 30     |
| 56                | 59.15        | 59.94  | 60.69  | 61.39  | 62.06  |
| 57                | 67.08        | 67.86  | 68.57  | 69.26  | 69.92  |
| 58                | 76.08        | 76.82  | 77.52  | 78.19  | 78.82  |
| 59                | 94.84        | 95.61  | 96.32  | 96.99  | 97.64  |
| 60                | 104.48       | 105.19 | 105.86 | 106.49 | 107.08 |
| 61                | 116.49       | 117.12 | 117.73 | 118.31 | 118.87 |
| 62                | 132.17       | 132.36 | 132.54 | 132.72 | 132.88 |
| 63                | 151.28       | 151.49 | 151.72 | 151.93 | 152.11 |
| 64                | 205.06       | 205.37 | 205.67 | 205.95 | 206.21 |
| 65                | 106.42       | 106.67 | 106.93 | 107.16 | 107.41 |

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 36                | 9.91         | 10.32  | 10.81  | 11.27  | 11.68  |
| 37                | 11.81        | 12.41  | 12.95  | 13.50  | 14.00  |
| 38                | 12.26        | 12.82  | 13.39  | 13.90  | 14.39  |
| 39                | 13.57        | 14.23  | 14.83  | 15.40  | 15.93  |
| 40                | 15.45        | 16.13  | 16.76  | 17.36  | 17.91  |
| 41                | 17.52        | 18.21  | 18.88  | 19.50  | 20.09  |
| 42                | 19.82        | 20.54  | 21.19  | 21.82  | 22.40  |
| 43                | 22.18        | 22.88  | 23.55  | 24.16  | 24.75  |
| 44                | 22.71        | 23.38  | 24.00  | 24.59  | 25.14  |
| 45                | 23.21        | 23.83  | 24.42  | 24.97  | 25.49  |
| 46                | 24.42        | 25.01  | 25.57  | 26.11  | 26.61  |
| 47                | 26.57        | 27.16  | 27.71  | 28.23  | 28.72  |
| 48                | 28.86        | 29.44  | 29.99  | 30.50  | 30.99  |
| 49                | 34.79        | 35.41  | 36.00  | 36.55  | 37.06  |
| 50                | 37.93        | 38.53  | 39.11  | 39.64  | 40.16  |
| 51                | 41.33        | 41.91  | 42.48  | 43.01  | 43.51  |
| 52                | 44.94        | 45.53  | 46.08  | 46.62  | 47.11  |
| 53                | 48.90        | 49.48  | 50.04  | 50.55  | 51.05  |
| 54                | 53.27        | 53.85  | 54.40  | 54.92  | 55.41  |
| 55                | 60.66        | 61.24  | 61.80  | 62.32  | 62.83  |
| 56                | 62.64        | 63.20  | 63.73  | 64.23  | 64.70  |
| 57                | 70.50        | 71.04  | 71.56  | 72.05  | 72.52  |
| 58                | 79.38        | 79.91  | 80.41  | 80.91  | 81.36  |
| 59                | 98.22        | 98.78  | 99.30  | 99.79  | 100.28 |
| 60                | 107.63       | 108.14 | 108.64 | 109.11 | 109.56 |
| 61                | 119.38       | 119.85 | 120.31 | 120.75 | 121.16 |
| 62                | 133.03       | 133.18 | 133.30 | 133.42 | 133.54 |
| 63                | 152.29       | 152.45 | 152.60 | 152.75 | 152.89 |



*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 31           | 32     | 33     | 34     | 35     |
| 64                | 206.46       | 206.69 | 206.89 | 207.10 | 207.30 |
| 65                | 107.62       | 107.83 | 108.04 | 108.25 | 108.45 |

  

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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SECOND SCHEDULE — *continued*

| Age Next Birthday | Term of Loan |        |        |        |        |
|-------------------|--------------|--------|--------|--------|--------|
|                   | 36           | 37     | 38     | 39     | 40     |
| 44                | 25.63        | 26.09  | 26.54  | 26.95  | 27.34  |
| 45                | 25.96        | 26.41  | 26.83  | 27.22  | 27.61  |
| 46                | 27.06        | 27.48  | 27.90  | 28.28  | 28.65  |
| 47                | 29.18        | 29.60  | 30.00  | 30.38  | 30.74  |
| 48                | 31.44        | 31.85  | 32.24  | 32.62  | 32.98  |
| 49                | 37.54        | 37.98  | 38.41  | 38.81  | 39.20  |
| 50                | 40.63        | 41.06  | 41.48  | 41.89  | 42.26  |
| 51                | 43.97        | 44.40  | 44.82  | 45.21  | 45.58  |
| 52                | 47.56        | 47.99  | 48.41  | 48.79  | 49.17  |
| 53                | 51.49        | 51.94  | 52.33  | 52.72  | 53.09  |
| 54                | 55.85        | 56.27  | 56.67  | 57.05  | 57.42  |
| 55                | 63.27        | 63.70  | 64.10  | 64.49  | 64.86  |
| 56                | 65.12        | 65.52  | 65.91  | 66.27  | 66.63  |
| 57                | 72.95        | 73.34  | 73.73  | 74.09  | 74.44  |
| 58                | 81.78        | 82.18  | 82.55  | 82.91  | 83.25  |
| 59                | 100.71       | 101.11 | 101.51 | 101.88 | 102.24 |
| 60                | 109.97       | 110.35 | 110.72 | 111.07 | 111.42 |
| 61                | 121.54       | 121.91 | 122.27 | 122.60 | 122.93 |
| 62                | 133.65       | 133.75 | 133.87 | 133.94 | 134.04 |
| 63                | 153.02       | 153.14 | 153.25 | 153.35 | 153.46 |
| 64                | 207.47       | 207.63 | 207.80 | 207.94 | 208.09 |
| 65                | 108.63       | 108.81 | 108.98 | 109.14 | 109.31 |

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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 SCHEME MEMBER WHO HAS PURCHASED PROPERTY  
FROM HDB, JTC OR MINDEF

| TERM OF<br>LOAN | POLICY YEAR |       |       |       |       |       |
|-----------------|-------------|-------|-------|-------|-------|-------|
|                 | 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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Regulations

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THIRD SCHEDULE — *continued*

| TERM OF<br>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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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

| TERM OF<br>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<br>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 |

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER WHO HAS PURCHASED PROPERTY FROM  
HUDC

Central Provident Fund (Home  
Protection Insurance Scheme)

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Regulations

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

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



Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

| TERM OF<br>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

[CAP. 36, Rg 11

THIRD SCHEDULE — *continued*

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

THIRD SCHEDULE — *continued*

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

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER WHO HAS PURCHASED PROPERTY FROM  
HUDC

Central Provident Fund (Home  
Protection Insurance Scheme)

CAP. 36, Rg 11]

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THIRD SCHEDULE — *continued*

| TERM OF<br>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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THIRD SCHEDULE — *continued*

| TERM OF<br>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<br>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              | 1,225                    |       |       |       |       |       |
| 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*

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

| TERM OF<br>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              | 1,025                    |       |       |       |       |       |
| 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<br>LOAN | P O L I C Y    Y E A R |       |       |       |       |     |
|-----------------|------------------------|-------|-------|-------|-------|-----|
|                 | 25                     | 26    | 27    | 28    | 29    | 30  |
| 1               |                        |       |       |       |       |     |
| 2               |                        |       |       |       |       |     |
| 3               |                        |       |       |       |       |     |
| 4               |                        |       |       |       |       |     |
| 5               |                        |       |       |       |       |     |
| 6               |                        |       |       |       |       |     |
| 7               |                        |       |       |       |       |     |
| 8               |                        |       |       |       |       |     |
| 9               |                        |       |       |       |       |     |
| 10              |                        |       |       |       |       |     |
| 11              |                        |       |       |       |       |     |
| 12              |                        |       |       |       |       |     |
| 13              |                        |       |       |       |       |     |
| 14              |                        |       |       |       |       |     |
| 15              |                        |       |       |       |       |     |
| 16              |                        |       |       |       |       |     |
| 17              |                        |       |       |       |       |     |
| 18              |                        |       |       |       |       |     |
| 19              |                        |       |       |       |       |     |
| 20              |                        |       |       |       |       |     |
| 21              |                        |       |       |       |       |     |
| 22              |                        |       |       |       |       |     |
| 23              |                        |       |       |       |       |     |
| 24              |                        |       |       |       |       |     |
| 25              | 934                    |       |       |       |       |     |
| 26              | 1,772                  | 924   |       |       |       |     |
| 27              | 2,525                  | 1,754 | 915   |       |       |     |
| 28              | 3,203                  | 2,502 | 1,739 | 907   |       |     |
| 29              | 3,814                  | 3,177 | 2,482 | 1,725 | 900   |     |
| 30              | 4,366                  | 3,786 | 3,153 | 2,464 | 1,712 | 893 |

[S 196/2016 wef 01/05/2016]

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 SCHEME 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<br>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 | 2,885 | -     |
| 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 | 5,488 |
| 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 | 6,986 |
| 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 | 9,158 |
| 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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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

THIRD SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

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



THIRD SCHEDULE — *continued*

| TERM OF<br>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 |

[S 196/2016 wef 01/05/2016]

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
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THIRD SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

**CAP. 36, Rg 11]**

*Regulations*

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THIRD SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

| TERM OF<br>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<br>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 |

[S 196/2016 wef 01/05/2016]

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 SCHEME MEMBER WHO HAS TAKEN UP A LOAN  
UNDER CONCESSIONARY INTEREST RATE

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

[CAP. 36, Rg 11]

THIRD SCHEDULE — *continued*

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

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

where

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

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

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

Central Provident Fund (Home  
Protection Insurance Scheme)

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THIRD SCHEDULE — *continued*

| TERM<br>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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*Regulations*

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THIRD SCHEDULE — *continued*

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



*Central Provident Fund (Home  
Protection Insurance Scheme)*

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THIRD SCHEDULE — *continued*

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

*[S 196/2016 wef 01/05/2016]*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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



*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

*Central Provident Fund (Home  
Protection Insurance Scheme)*

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*Regulations*

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THIRD SCHEDULE — *continued*

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

THIRD SCHEDULE — *continued*

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

*[S 196/2016 wef 01/05/2016]*

*[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

**22. G.N. No. S 196/2016 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2016**

Date of commencement : 1 May 2016

**23. G.N. No. S 416/2018 — Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2018**

Date of commencement : 1 July 2018