

Essential Child Plus

Yearly Cost of Insurance (COI) for RM1,000 Sum Assured

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
1	1.52	1.52	1.28	1.28
2	1.60	1.60	1.42	1.42
3	1.54	1.54	1.48	1.48
4	1.54	1.54	1.54	1.54
5	1.56	1.56	1.62	1.62
6	1.54	1.54	1.60	1.60
7	1.42	1.42	1.52	1.52
8	1.36	1.36	1.50	1.50
9	1.28	1.28	1.42	1.42
10	1.22	1.22	1.34	1.34
11	1.18	1.18	1.30	1.30
12	1.16	1.16	1.26	1.26
13	1.14	1.14	1.22	1.22
14	1.10	1.10	1.14	1.14
15	1.08	1.08	1.08	1.08
16	1.04	1.04	1.00	1.00
17	1.00	1.00	0.94	0.94
18	0.94	0.94	0.86	0.86
19	0.86	0.86	0.80	0.80
20	0.80	0.80	0.74	0.74
21	0.72	0.72	0.68	0.68
22	0.66	0.66	0.62	0.62
23	0.58	0.58	0.56	0.56
24	0.52	0.52	0.52	0.52
25	0.44	0.44	0.46	0.46