

PRUAll Care : Basic Premium Rates



The table below is showing the premium rates for RM 1,000 sum assured and annual premium mode

Expiry Age	60				70				80			
	Age (ANB)	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Male Smoker	Male Non-Smoker	Female Smoker
1	13.14	13.14	12.97	12.97	14.54	14.54	14.03	14.03	15.84	15.84	15.07	15.07
2	13.27	13.27	13.19	13.19	14.75	14.75	14.30	14.30	16.13	16.13	15.40	15.40
3	13.40	13.40	13.41	13.41	14.96	14.96	14.57	14.57	16.42	16.42	15.73	15.73
4	13.53	13.53	13.62	13.62	15.17	15.17	14.84	14.84	16.71	16.71	16.05	16.05
5	13.66	13.66	13.84	13.84	15.38	15.38	15.11	15.11	17.00	17.00	16.38	16.38
6	13.80	13.80	14.06	14.06	15.59	15.59	15.38	15.38	17.28	17.28	16.71	16.71
7	13.93	13.93	14.28	14.28	15.80	15.80	15.65	15.65	17.57	17.57	17.04	17.04
8	14.06	14.06	14.49	14.49	16.01	16.01	15.92	15.92	17.86	17.86	17.36	17.36
9	14.19	14.19	14.71	14.71	16.22	16.22	16.19	16.19	18.15	18.15	17.69	17.69
10	14.32	14.32	14.93	14.93	16.43	16.43	16.46	16.46	18.44	18.44	18.02	18.02
11	14.40	14.40	15.25	15.25	16.61	16.61	16.86	16.86	18.73	18.73	18.50	18.50
12	14.47	14.47	15.57	15.57	16.79	16.79	17.26	17.26	19.02	19.02	18.97	18.97
13	14.55	14.55	15.88	15.88	16.97	16.97	17.65	17.65	19.30	19.30	19.45	19.45
14	14.63	14.63	16.20	16.20	17.15	17.15	18.05	18.05	19.59	19.59	19.92	19.92
15	17.87	14.71	20.32	16.52	21.59	17.33	22.97	18.45	24.90	19.88	25.47	20.40
16	18.08	14.78	20.83	16.84	21.95	17.51	23.59	18.85	25.41	20.17	26.18	20.88
17	18.30	14.86	21.35	17.16	22.32	17.69	24.21	19.25	25.92	20.46	26.90	21.35
18	18.51	14.94	21.87	17.47	22.68	17.87	24.83	19.64	26.43	20.74	27.62	21.83
19	18.73	15.01	22.38	17.79	23.05	18.05	25.45	20.04	26.94	21.03	28.34	22.30
20	18.94	15.09	22.90	18.11	23.41	18.23	26.07	20.44	27.45	21.32	29.06	22.78
21	19.33	15.28	23.33	18.33	24.06	18.61	26.69	20.79	28.35	21.89	29.84	23.27
22	19.71	15.48	23.76	18.54	24.71	19.00	27.30	21.14	29.24	22.45	30.61	23.75
23	20.10	15.67	24.19	18.76	25.36	19.38	27.92	21.48	30.14	23.02	31.39	24.24
24	20.48	15.87	24.62	18.98	26.01	19.77	28.54	21.83	31.04	23.59	32.16	24.72
25	20.87	16.06	25.05	19.20	26.67	20.15	29.16	22.18	31.94	24.16	32.94	25.21
26	21.26	16.25	25.47	19.41	27.32	20.53	29.77	22.53	32.83	24.72	33.72	25.69
27	21.64	16.45	25.90	19.63	27.97	20.92	30.39	22.88	33.73	25.29	34.49	26.18
28	22.03	16.64	26.33	19.85	28.62	21.30	31.01	23.22	34.63	25.86	35.27	26.66
29	22.41	16.84	26.76	20.06	29.27	21.69	31.62	23.57	35.52	26.42	36.04	27.15
30	22.80	17.03	27.19	20.28	29.92	22.07	32.24	23.92	36.42	26.99	36.82	27.63
31	23.95	17.76	28.03	20.80	31.50	23.11	33.31	24.61	38.37	28.31	38.13	28.50
32	25.10	18.49	28.86	21.31	33.07	24.15	34.38	25.29	40.31	29.62	39.44	29.37
33	26.26	19.21	29.70	21.83	34.65	25.18	35.46	25.98	42.26	30.94	40.74	30.24
34	27.41	19.94	30.54	22.34	36.22	26.22	36.53	26.66	44.20	32.25	42.05	31.11
35	28.56	20.67	31.38	22.86	37.80	27.26	37.60	27.35	46.15	33.57	43.36	31.99
36	29.71	21.40	32.21	23.38	39.37	28.30	38.67	28.04	48.09	34.88	44.67	32.86
37	30.86	22.13	33.05	23.89	40.95	29.34	39.74	28.72	50.04	36.20	45.98	33.73
38	32.02	22.85	33.89	24.41	42.52	30.37	40.82	29.41	51.98	37.51	47.28	34.60
39	33.17	23.58	34.72	24.92	44.10	31.41	41.89	30.09	53.93	38.83	48.59	35.47
40	34.32	24.31	35.56	25.44	45.67	32.45	42.96	30.78	55.87	40.14	49.90	36.34
41	35.58	25.14	36.36	26.00	47.91	33.92	44.54	31.86	58.49	41.89	51.76	37.66
42	36.83	25.98	37.17	26.57	50.14	35.39	46.11	32.94	61.10	43.65	53.62	38.97
43	38.09	26.81	37.97	27.13	52.38	36.85	47.69	34.02	63.72	45.40	55.47	40.29
44	39.34	27.65	38.78	27.70	54.61	38.32	49.26	35.10	66.33	47.16	57.33	41.60
45	40.60	28.48	39.58	28.26	56.85	39.79	50.84	36.18	68.95	48.91	59.19	42.92
46	42.18	29.53	40.73	28.99	59.84	41.77	53.00	37.60	72.32	51.20	61.65	44.59
47	43.75	30.57	41.89	29.72	62.84	43.74	55.16	39.02	75.70	53.49	64.10	46.27
48	45.33	31.62	43.04	30.46	65.83	45.72	57.32	40.44	79.07	55.78	66.56	47.94
49	46.90	32.66	44.20	31.19	68.83	47.69	59.48	41.86	82.45	58.07	69.01	49.62
50	48.48	33.71	45.35	31.92	71.82	49.67	61.64	43.28	85.82	60.36	71.47	51.29
51					74.68	51.62	62.91	44.06	90.24	63.38	73.82	52.85
52					77.54	53.57	64.18	44.85	94.66	66.40	76.17	54.40
53					80.40	55.53	65.45	45.63	99.07	69.41	78.53	55.96
54					83.26	57.48	66.72	46.42	103.49	72.43	80.88	57.51
55					86.12	59.43	67.99	47.20	107.91	75.45	83.23	59.07
56					90.05	62.05	70.42	48.97	113.98	79.49	87.16	61.87
57					93.98	64.67	72.85	50.75	120.06	83.53	91.09	64.67
58					97.92	67.28	75.27	52.52	126.13	87.58	95.03	67.46
59					101.85	69.90	77.70	54.30	132.21	91.62	98.96	70.26
60					105.78	72.52	80.13	56.07	138.28	95.66	102.89	73.06
61									143.19	98.88	105.95	75.31
62									148.09	102.09	109.00	77.56
63									153.00	105.31	112.06	79.81
64									157.90	108.52	115.11	82.06
65									162.81	111.74	118.17	84.31
66									167.63	115.08	121.37	86.71
67									172.44	118.43	124.57	89.11
68									177.26	121.77	127.78	91.50
69									182.07	125.12	130.98	93.90
70									186.89	128.46	134.18	96.30

* Premium rates are non-guaranteed (apart from Compassionate benefit).

Large Sum Assured Discount (LSAD) Rate

PRUAll Care Sum Assured (RM)	LSAD rate per 1000 of PRUAll Care's Sum Assured (RM)
0 - 99,999	-
100,000 - 149,999	3.50
150,000 - 249,999	5.00
250,000 - 499,999	7.50
500,000 and above	9.00

* LSAD is applicable to basic premium rates only.

Example:

Diana, a female non-smoker aged 30, purchased PRUAll Care with Basic Sum Assured RM100,000 to cover her until age 80, paying an annual premium.

PRUAll Care's Annual Premium
= $(27.63 - 3.50) \times 1.0000 \times (100,000 / 1,000) \times 1$
= RM2,413

(Premium calculated is subjected to rounding adjustments)