

ANB 1 - 15

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
2	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
3	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
4	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
5	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
6	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
7	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
8	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
9	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
10	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
11	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
12	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
13	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
14	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.72	3.74	3.76
15	3.6	3.6	3.6	3.6	3.6	3.61	3.62	3.64	3.65	3.67	3.68	3.69	3.7	3.73	3.75	3.78

Annual **Premium Rates** are per 1000 SA for Male Smoker

Female Non-smoker: Less 6 Years

Female/Non-Smoker: Less 6 Years

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
16	3.61	3.61	3.61	3.61	3.61	3.64	3.66	3.69	3.72	3.76	3.79	3.8	3.82	3.86	3.89	3.94
17	3.62	3.62	3.62	3.62	3.64	3.67	3.7	3.74	3.76	3.8	3.84	3.87	3.9	3.93	3.99	4.05
18	3.64	3.64	3.64	3.65	3.68	3.72	3.75	3.78	3.81	3.87	3.91	3.94	3.99	4.04	4.1	4.18
19	3.67	3.67	3.67	3.7	3.73	3.76	3.8	3.84	3.89	3.94	4	4.04	4.1	4.17	4.26	4.34
20	3.7	3.7	3.72	3.75	3.78	3.82	3.87	3.91	3.96	4.04	4.1	4.17	4.24	4.33	4.42	4.53
21	3.74	3.75	3.77	3.8	3.84	3.89	3.93	4	4.06	4.15	4.24	4.32	4.41	4.51	4.62	4.74
22	3.77	3.8	3.83	3.87	3.91	3.96	4.03	4.1	4.19	4.29	4.41	4.5	4.61	4.73	4.85	4.99
23	3.82	3.87	3.9	3.94	4	4.06	4.14	4.23	4.34	4.47	4.6	4.72	4.84	4.98	5.12	5.27
24	3.89	3.93	3.97	4.04	4.09	4.19	4.29	4.41	4.54	4.69	4.84	4.97	5.12	5.27	5.43	5.59
25	3.97	4.03	4.07	4.15	4.23	4.34	4.46	4.61	4.76	4.94	5.12	5.27	5.43	5.61	5.78	5.96
26	4.07	4.13	4.2	4.3	4.41	4.54	4.69	4.86	5.03	5.24	5.44	5.62	5.8	5.98	6.18	6.37
27	4.19	4.27	4.36	4.48	4.62	4.78	4.97	5.16	5.37	5.59	5.82	6	6.21	6.42	6.62	6.84
28	4.33	4.44	4.56	4.71	4.88	5.08	5.29	5.51	5.75	5.99	6.24	6.46	6.67	6.9	7.13	7.35
29	4.53	4.65	4.82	5	5.21	5.43	5.67	5.93	6.18	6.46	6.74	6.97	7.2	7.44	7.69	7.94
30	4.75	4.94	5.13	5.36	5.58	5.84	6.11	6.39	6.69	6.99	7.29	7.54	7.8	8.06	8.32	8.6
31	5.05	5.28	5.51	5.77	6.03	6.32	6.62	6.93	7.25	7.58	7.91	8.18	8.46	8.74	9.03	9.32
32	5.43	5.69	5.96	6.25	6.54	6.87	7.2	7.55	7.88	8.25	8.6	8.9	9.19	9.5	9.81	10.13
33	5.9	6.19	6.49	6.81	7.15	7.51	7.87	8.24	8.61	9	9.39	9.7	10.02	10.36	10.69	11.03
34	6.45	6.78	7.12	7.48	7.84	8.23	8.63	9.03	9.42	9.85	10.26	10.61	10.95	11.31	11.66	12.03
35	7.1	7.47	7.84	8.24	8.63	9.05	9.47	9.91	10.34	10.79	11.24	11.61	11.99	12.37	12.74	13.14
36	7.85	8.26	8.67	9.09	9.53	9.97	10.42	10.9	11.35	11.85	12.33	12.73	13.13	13.53	13.95	14.37
37	8.73	9.17	9.6	10.07	10.51	10.99	11.48	11.99	12.48	13.02	13.54	13.96	14.4	14.84	15.28	15.72
38	9.7	10.17	10.64	11.12	11.61	12.13	12.65	13.21	13.74	14.32	14.88	15.34	15.8	16.26	16.73	17.19
39	10.77	11.28	11.76	12.28	12.8	13.35	13.92	14.52	15.1	15.72	16.33	16.82	17.31	17.8	18.3	18.79
40	11.92	12.46	12.98	13.54	14.09	14.7	15.31	15.95	16.58	17.26	17.92	18.44	18.95	19.46	19.99	20.51
41	13.15	13.73	14.29	14.88	15.49	16.15	16.8	17.5	18.17	18.91	19.61	20.16	20.7	21.25	21.81	22.35
42	14.47	15.09	15.68	16.34	16.99	17.69	18.4	19.16	19.88	20.68	21.44	22.01	22.59	23.18	23.74	24.29
43	15.88	16.53	17.18	17.9	18.6	19.35	20.13	20.95	21.73	22.58	23.39	24.01	24.61	25.22	25.8	26.36
44	17.39	18.11	18.8	19.57	20.33	21.16	22	22.89	23.72	24.62	25.5	26.15	26.77	27.39	27.98	28.59
45	19.02	19.8	20.55	21.38	22.2	23.1	24.02	24.96	25.84	26.84	27.76	28.43	29.07	29.7	30.34	30.97
46	20.77	21.61	22.43	23.33	24.22	25.2	26.18	27.18	28.14	29.2	30.16	30.84	31.51	32.18	32.86	
47	22.65	23.55	24.45	25.43	26.41	27.45	28.48	29.58	30.61	31.72	32.73	33.43	34.13	34.85		
48	24.67	25.67	26.65	27.71	28.76	29.86	31	32.16	33.24	34.4	35.47	36.2	36.97			
49	26.88	27.98	29.04	30.19	31.28	32.5	33.7	34.93	36.05	37.27	38.38	39.18				
50	29.3	30.49	31.62	32.83	34.04	35.34	36.6	37.89	39.06	40.34	41.49					
51	31.95	33.22	34.41	35.75	37.03	38.38	39.71	41.06	42.28	43.62						
52	34.82	36.16	37.49	38.89	40.24	41.66	43.04	44.45	45.73							
53	37.9	39.4	40.79	42.27	43.66	45.14	46.59	48.07								
54	41.29	42.87	44.32	45.86	47.33	48.86	50.38									
55	44.92	46.57	48.07	49.68	51.19	52.81										
56	48.78	50.49	52.06	53.73	55.32											
57	52.88	54.66	56.28	58.03												
58	57.23	59.08	60.76													
59	61.79	63.71														
60	66.54															

ANB 1 - 15

Annual **Premium Rates** are per 1000 SA (No Sex Differentiation)

Age/Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
2	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
3	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
4	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
5	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
6	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
7	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
8	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
9	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.58
10	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.34	4.42	4.49	4.6
11	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.08	4.14	4.2	4.27	4.36	4.46	4.56	4.67
12	3.78	3.81	3.84	3.89	3.93	3.97	4.03	4.09	4.16	4.24	4.33	4.43	4.53	4.62	4.73
13	3.78	3.81	3.84	3.89	3.93	3.99	4.07	4.14	4.21	4.31	4.4	4.49	4.6	4.7	4.8
14	3.78	3.82	3.86	3.92	3.97	4.05	4.13	4.2	4.29	4.37	4.47	4.57	4.68	4.77	4.88
15	3.81	3.86	3.91	3.97	4.05	4.11	4.2	4.28	4.36	4.46	4.55	4.65	4.75	4.86	4.98

Annual **Premium Rates** are per 1000 SA for Male Smoker

Male Non-smoker / Female Smoker: Less 3 Years

Female Non-smoker: Less 6 Years

[illegible]

ANB 1 - 15

ANB ≥ 16

Male Non-smoker / Female Smoker: Less 3 Years

[illegible]

Crisis Cover Plus

ANB 1 - 15

Annual Premium Rates are per 1000 SA (No Sex Differentiation)

Age/Term	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04
2	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04
3	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	
4	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04		
5	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04				
6	5.7	5.82	5.93	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04					
7	5.7	5.82	5.93	6.04	6.04	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05						
8	5.73	5.86	5.98	6.09	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1						
9	5.8	5.92	6.04	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15							
10	5.85	5.97	6.09	6.2	6.2	6.2	6.2	6.2	6.2	6.2									
11	5.92	6.05	6.16	6.26	6.26	6.26	6.26	6.26	6.26										
12	5.99	6.11	6.22	6.33	6.33	6.33	6.33												
13	6.06	6.18	6.3	6.4	6.4	6.4													
14	6.15	6.26	6.37	6.48	6.48	6.48													
15	6.22	6.34	6.45	6.56	6.56														

ANB >= 16

Annual Premium Rates are per 1000 SA for Male Smoker

Male Non-smoker / Female Smoker: Less 3 Years

Female Non-smoker: Less 6 Years

Age/Term	51	52	53	54
16	6.52	6.64	6.75	6.86
17	6.88	7	7.12	
18	7.27	7.4		
19	7.69			
20				
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23				
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