

The Schedule of Annual Premium below takes effect from 1 July 2026.

Schedule of Annual Premium (Ringgit Malaysia)					
Age Next Birthday	Plan A	Plan B	Plan C	Plan D	Plan E
1 year - 18 years	837	699	587	451	335
19 years - 25 years	861	721	607	469	352
26 years - 35 years	1,012	847	712	550	412
36 years - 45 years	1,397	1,168	981	756	565
46 years - 55 years	2,076	1,734	1,456	1,119	834
56 years - 60 years	3,072	2,565	2,152	1,653	1,230
61 years	3,297	2,753	2,310	1,774	1,320
62 years	3,539	2,954	2,478	1,903	1,415
63 years	3,798	3,170	2,660	2,041	1,518
64 years	4,077	3,403	2,854	2,190	1,629
65 years	4,376	3,652	3,063	2,350	1,747
66 years (renewal only)	4,652	3,882	3,256	2,498	1,857
67 years (renewal only)	4,945	4,126	3,461	2,655	1,973
68 years (renewal only)	5,257	4,386	3,679	2,822	2,097
69 years (renewal only)	5,589	4,663	3,911	3,000	2,229
70 years (renewal only)	5,941	4,956	4,157	3,188	2,368

Notes:

1. Terms of payment is Cash Before Cover.
2. The premium payable is based on the age of next birthday.
3. This premium above are for standard risks only.
4. The premium above do not include the stamp duty nor applicable taxes.
5. The renewal premium is not guaranteed and the Company reserves the right to revise the premium rate applicable at the time of renewal. Factors likely to result in premium adjustments at renewal are medical inflation, claims experience and any other factors which may affect the sustainability of the portfolio. The premium could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the insured person. These conditions are not exhaustive and the premium rates may be reviewed under other justified circumstances.