

Payor Basic and Saver

Yearly Cost of Insurance (COI) for RM100 Sum Assured

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
1	0.94	0.94	0.94	0.94
2	0.94	0.94	0.94	0.94
3	0.94	0.94	0.94	0.94
4	0.94	0.94	0.94	0.94
5	0.94	0.94	0.94	0.94
6	0.94	0.94	0.94	0.94
7	0.94	0.94	0.94	0.94
8	0.94	0.94	0.94	0.94
9	0.94	0.94	0.94	0.94
10	0.94	0.94	0.94	0.94
11	0.94	0.94	0.94	0.94
12	0.94	0.94	0.94	0.94
13	0.94	0.94	0.94	0.94
14	0.94	0.94	0.94	0.94
15	0.94	0.94	0.94	0.94
16	0.94	0.94	0.94	0.94
17	0.94	0.94	0.94	0.94
18	0.94	0.94	0.94	0.94
19	0.98	0.94	0.94	0.94
20	1.02	0.94	0.94	0.94
21	1.04	0.97	0.97	0.94
22	1.07	0.97	0.97	0.94
23	1.13	1.02	1.02	0.94
24	1.19	1.04	1.04	0.97
25	1.22	1.07	1.07	0.97

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
26	1.24	1.13	1.13	1.02
27	1.31	1.19	1.19	1.04
28	1.38	1.22	1.22	1.07
29	1.51	1.24	1.24	1.13
30	1.62	1.31	1.31	1.19
31	1.80	1.43	1.43	1.26
32	1.86	1.53	1.53	1.26
33	2.05	1.67	1.67	1.34
34	2.27	1.82	1.82	1.44
35	2.62	1.99	1.99	1.64
36	2.87	2.10	2.10	1.71
37	3.14	2.20	2.20	1.76
38	3.58	2.43	2.43	1.85
39	4.13	2.74	2.74	2.01
40	4.35	2.92	2.92	2.05
41	4.56	3.06	3.06	2.08
42	5.15	3.53	3.53	2.34
43	5.75	3.99	3.99	2.68
44	6.39	4.56	4.56	3.06
45	7.05	5.15	5.15	3.53
46	7.70	5.75	5.75	3.98
47	8.65	6.39	6.39	4.55
48	9.33	7.04	7.04	5.15
49	10.16	7.70	7.70	5.74
50	10.85	8.65	8.65	6.38

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Yearly Cost of Insurance (COI) for RM100 Sum Assured

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
51	11.22	9.32	9.32	7.04
52	11.73	10.16	10.16	7.69
53	12.31	10.84	10.84	8.64
54	13.16	11.22	11.22	9.32
55	14.07	11.72	11.72	10.15
56	14.73	12.30	12.30	10.83
57	15.41	13.15	13.15	11.20
58	16.32	14.06	14.06	11.71
59	17.29	14.71	14.71	12.29
60	18.10	15.40	15.40	13.13
61	19.56	16.95	16.95	14.60
62	20.67	17.63	17.63	14.98
63	22.31	18.08	18.08	15.38
64	23.82	19.92	19.92	17.25
65	24.74	21.85	21.85	18.62
66	26.24	26.28	26.28	21.29
67	26.20	26.48	26.48	22.11
68	26.41	26.99	26.99	23.81
69	26.14	26.18	26.18	26.21
70	26.28	26.14	26.14	26.40
71	20.50	24.35	24.35	25.81
72	18.02	22.27	22.27	23.13
73	16.40	21.38	21.38	22.07
74	15.74	18.55	18.55	22.00
75	15.19	17.36	17.36	21.42

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
76	14.62	16.32	16.32	21.25
77	14.08	15.65	15.65	18.42
78	13.56	15.09	15.09	17.22
79	13.06	14.51	14.51	16.17
80	12.58	13.96	13.96	15.49
81	12.13	13.42	13.42	14.90
82	11.71	12.91	12.91	14.31
83	11.34	12.40	12.40	13.74
84	11.00	11.92	11.92	13.16
85	10.71	11.47	11.47	12.61
86	10.49	11.06	11.06	12.06
87	10.36	10.66	10.66	11.53
88	10.20	10.30	10.30	11.01
89	9.99	9.99	9.99	10.51
90	9.74	9.74	9.74	10.01
91	9.43	9.43	9.43	9.52
92	9.04	9.04	9.04	9.04
93	8.56	8.56	8.56	8.56
94	7.97	7.97	7.97	7.97
95	7.23	7.23	7.23	7.23
96	6.32	6.32	6.32	6.32
97	5.22	5.22	5.22	5.22
98	3.82	3.82	3.82	3.82
99	2.11	2.11	2.11	2.11
100	2.11	2.11	2.11	2.11