

Spouse Payor Basic and Saver

Yearly Cost of Insurance (COI) for RM100 Sum Assured

Spouse Payor Basic and Saver COI = Spouse's COI (based on spouse's attained age) x Life Assured's COI (based on Life Assured's attained age)

ANB	Spouse's COI	Life Assured's COI
1	-	-
2	-	-
3	-	-
4	-	-
5	-	-
6	-	-
7	-	-
8	-	-
9	-	-
10	-	-
11	-	-
12	-	-
13	-	-
14	-	-
15	-	-
16	-	18.20
17	-	18.15
18	-	18.11
19	0.0017	18.06
20	0.0017	18.01
21	0.0017	17.95
22	0.0017	17.89
23	0.0017	17.83
24	0.0017	17.77
25	0.0018	17.70

ANB	Spouse's COI	Life Assured's COI
26	0.0018	17.63
27	0.0018	17.55
28	0.0018	17.47
29	0.0019	17.39
30	0.0019	17.30
31	0.0020	17.21
32	0.0021	17.11
33	0.0021	17.00
34	0.0022	16.89
35	0.0023	16.78
36	0.0024	16.66
37	0.0025	16.53
38	0.0028	16.40
39	0.0032	16.26
40	0.0036	16.12
41	0.0041	15.97
42	0.0047	15.81
43	0.0054	15.64
44	0.0061	15.47
45	0.0069	15.30
46	0.0078	15.12
47	0.0087	14.93
48	0.0097	14.73
49	0.0110	14.53
50	0.0122	14.32

ANB	Spouse's COI	Life Assured's COI
51	0.0136	14.10
52	0.0150	13.88
53	0.0162	13.65
54	0.0176	13.42
55	0.0192	13.18
56	0.0212	12.94
57	0.0233	12.68
58	0.0255	12.43
59	0.0278	12.17
60	0.0305	11.90
61	0.0334	11.63
62	0.0365	11.36
63	0.0397	11.08
64	0.0439	10.80
65	0.0490	10.52
66	0.0526	10.23
67	0.0567	9.95
68	0.0600	9.66
69	0.0643	9.37
70	0.0692	9.08
71	0.0631	8.79
72	0.0678	8.51
73	0.0722	8.23
74	0.0765	7.95
75	0.0815	7.67

ANB	Spouse's COI	Life Assured's COI
76	0.0873	7.40
77	0.0937	7.13
78	0.1006	6.86
79	0.1081	6.61
80	0.1161	6.36
81	0.1249	6.12
82	0.1342	5.89
83	0.1443	5.67
84	0.1551	5.47
85	0.1667	5.28
86	0.1790	5.10
87	0.1922	4.95
88	0.2061	4.82
89	0.2061	4.72
90	0.2061	4.60
91	0.2061	4.45
92	0.2061	4.27
93	0.2061	4.05
94	0.2061	3.77
95	0.2061	3.42
96	0.2061	2.99
97	0.2061	2.46
98	0.2061	1.81
99	0.2061	1.00
100	0.2061	1.00