

Parent Payor Basic and Saver and 2Parent Payor Basic and Saver

Yearly Cost of Insurance (COI) for RM100 Sum Assured

Parent Payor Basic and Saver COI = Parent 1's COI (based on Parent 1's attained age) x Life Assured's COI (based on Life Assured's attained age)

2Parent Payor Basic and Saver COI = Parent 1's COI (based on Parent 1's attained age) x Life Assured's COI (based on Life Assured's attained age) + Parent 2's COI (based on Parent 2's attained age) x Life Assured's COI (based on Life Assured's attained age)

ANB	Parent 1's COI	Parent 2's COI	Life Assured's COI
1	-	-	13.81
2	-	-	13.52
3	-	-	13.21
4	-	-	12.89
5	-	-	12.55
6	-	-	12.20
7	-	-	11.82
8	-	-	11.42
9	-	-	11.00
10	-	-	10.55
11	-	-	10.09
12	-	-	9.59
13	-	-	9.07
14	-	-	8.52
15	-	-	7.93
16	-	-	7.32
17	-	-	6.67
18	-	-	5.99
19	0.0017	0.0017	5.26
20	0.0017	0.0017	4.50
21	0.0017	0.0017	3.69
22	0.0017	0.0017	2.84
23	0.0017	0.0017	1.95
24	0.0017	0.0017	1.00
25	0.0018	0.0018	1.00

ANB	Parent 1's COI	Parent 2's COI	Life Assured's COI
26	0.0018	0.0018	-
27	0.0018	0.0018	-
28	0.0018	0.0018	-
29	0.0019	0.0019	-
30	0.0019	0.0019	-
31	0.0020	0.0020	-
32	0.0021	0.0021	-
33	0.0021	0.0021	-
34	0.0022	0.0022	-
35	0.0023	0.0023	-
36	0.0024	0.0024	-
37	0.0025	0.0025	-
38	0.0028	0.0028	-
39	0.0032	0.0032	-
40	0.0036	0.0036	-
41	0.0041	0.0041	-
42	0.0047	0.0047	-
43	0.0054	0.0054	-
44	0.0061	0.0061	-
45	0.0069	0.0069	-
46	0.0078	0.0078	-
47	0.0087	0.0087	-
48	0.0097	0.0097	-
49	0.0110	0.0110	-
50	0.0122	0.0122	-

Parent Payor Basic and Saver and 2Parent Payor Basic and Saver

Yearly Cost of Insurance (COI) for RM100 Sum Assured

Parent Payor Basic and Saver COI = Parent 1's COI (based on Parent 1's attained age) x Life Assured's COI (based on Life Assured's attained age)

2Parent Payor Basic and Saver COI = Parent 1's COI (based on Parent 1's attained age) x Life Assured's COI (based on Life Assured's attained age) + Parent 2's COI (based on Parent 2's attained age) x Life Assured's COI (based on Life Assured's attained age)

ANB	Parent 1's COI	Parent 2's COI	Life Assured's COI
51	0.0136	0.0136	-
52	0.0150	0.0150	-
53	0.0162	0.0162	-
54	0.0176	0.0176	-
55	0.0192	0.0192	-
56	0.0212	0.0212	-
57	0.0233	0.0233	-
58	0.0255	0.0255	-
59	0.0278	0.0278	-
60	0.0305	0.0305	-
61	0.0334	0.0334	-
62	0.0365	0.0365	-
63	0.0397	0.0397	-
64	0.0439	0.0439	-
65	0.0490	0.0490	-
66	0.0526	0.0526	-
67	0.0567	0.0567	-
68	0.0600	0.0600	-
69	0.0643	0.0643	-
70	0.0692	0.0692	-
71	0.0631	0.0631	-
72	0.0678	0.0678	-
73	0.0722	0.0722	-
74	0.0765	0.0765	-
75	0.0815	0.0815	-

ANB	Parent 1's COI	Parent 2's COI	Life Assured's COI
76	0.0873	0.0873	-
77	0.0937	0.0937	-
78	0.1006	0.1006	-
79	0.1081	0.1081	-
80	0.1161	0.1161	-
81	0.1249	0.1249	-
82	0.1342	0.1342	-
83	0.1443	0.1443	-
84	0.1551	0.1551	-
85	0.1667	0.1667	-
86	0.1790	0.1790	-
87	0.1922	0.1922	-
88	0.2061	0.2061	-
89	0.2061	0.2061	-
90	0.2061	0.2061	-
91	0.2061	0.2061	-
92	0.2061	0.2061	-
93	0.2061	0.2061	-
94	0.2061	0.2061	-
95	0.2061	0.2061	-
96	0.2061	0.2061	-
97	0.2061	0.2061	-
98	0.2061	0.2061	-
99	0.2061	0.2061	-
100	0.2061	0.2061	-