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Standard Annual Premium Rates per 1000 Sum Assured on death before tax – Single Premium

Age/Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
18	10.44	11.89	13.26	14.57	15.81	17.00	18.14	19.29	20.37	21.44	22.49	23.52	24.56	25.59	26.62	27.67	28.73	29.85
19	10.54	11.99	13.36	14.66	15.91	17.11	18.26	19.43	20.54	21.64	22.72	23.80	24.88	25.96	27.06	28.16	29.28	30.48
20	10.59	12.03	13.40	14.71	15.97	17.18	18.38	19.55	20.69	21.83	22.96	24.09	25.22	26.36	27.52	28.69	29.94	31.17
21	10.60	12.05	13.42	14.74	16.01	17.24	18.48	19.68	20.86	22.04	23.23	24.41	25.61	26.82	28.05	29.29	30.63	31.95
22	10.60	12.05	13.43	14.76	16.06	17.32	18.59	19.84	21.07	22.31	23.55	24.80	26.07	27.35	28.66	30.05	31.43	32.86
23	10.59	12.05	13.45	14.81	16.14	17.44	18.76	20.05	21.34	22.64	23.95	25.28	26.63	28.00	29.39	30.89	32.38	33.92
24	10.60	12.08	13.50	14.89	16.26	17.61	18.99	20.34	21.70	23.07	24.46	25.87	27.30	28.77	30.32	31.88	33.49	35.17
25	10.63	12.14	13.60	15.03	16.45	17.85	19.29	20.72	22.15	23.61	25.08	26.58	28.12	29.74	31.37	33.06	34.81	36.65
26	10.70	12.24	13.74	15.23	16.71	18.17	19.69	21.20	22.72	24.27	25.84	27.44	29.09	30.84	32.61	34.45	36.37	38.38
27	10.80	12.39	13.95	15.50	17.05	18.62	20.20	21.79	23.41	25.06	26.74	28.47	30.29	32.14	34.07	36.08	38.19	40.41
28	10.96	12.61	14.24	15.86	17.48	19.15	20.82	22.51	24.24	26.01	27.81	29.72	31.65	33.67	35.78	37.99	40.31	42.77
29	11.17	12.89	14.59	16.30	18.01	19.79	21.56	23.37	25.22	27.12	29.06	31.13	33.24	35.45	37.76	40.20	42.78	45.50
30	11.46	13.25	15.04	16.84	18.68	20.55	22.44	24.38	26.37	28.41	30.57	32.78	35.09	37.51	40.07	42.77	45.62	48.71
31	11.80	13.68	15.57	17.47	19.45	21.43	23.47	25.55	27.69	29.94	32.26	34.68	37.22	39.90	42.73	45.71	48.95	52.31
32	12.20	14.18	16.19	18.22	20.33	22.46	24.65	26.89	29.20	31.67	34.21	36.87	39.68	42.64	45.77	49.16	52.68	56.38
33	12.67	14.78	16.91	19.11	21.35	23.64	25.99	28.42	31.00	33.66	36.45	39.39	42.50	45.78	49.33	53.02	56.89	60.93
34	13.22	15.46	17.74	20.11	22.51	24.98	27.53	30.22	33.01	35.94	39.02	42.28	45.72	49.44	53.30	57.36	61.60	65.99
35	13.85	16.24	18.71	21.23	23.83	26.50	29.28	32.24	35.31	38.55	41.96	45.57	49.47	53.52	57.78	62.22	66.82	71.55
36	14.56	17.13	19.79	22.51	25.32	28.24	31.34	34.56	37.95	41.53	45.32	49.40	53.65	58.12	62.77	67.59	72.55	77.74
37	15.37	18.12	21.01	23.96	27.02	30.26	33.64	37.20	40.96	44.94	49.21	53.67	58.35	63.24	68.30	73.50	78.94	84.40
38	16.28	19.29	22.39	25.61	28.96	32.55	36.28	40.23	44.40	48.88	53.56	58.47	63.60	68.90	74.36	80.08	85.80	91.60
39	17.30	20.58	23.96	27.49	31.24	35.16	39.31	43.68	48.38	53.29	58.45	63.82	69.39	75.11	81.12	87.13	93.21	99.35
40	18.49	22.05	25.76	29.68	33.80	38.16	42.76	47.61	52.84	58.25	63.89	69.74	75.74	82.04	88.35	94.74	101.18	107.65
41	19.83	23.73	27.82	32.18	36.75	41.59	46.68	52.16	57.84	63.77	69.91	76.21	82.82	89.45	96.15	102.91	109.71	116.53
42	21.37	25.67	30.24	35.05	40.13	45.49	51.23	57.20	63.43	69.87	76.49	83.43	90.39	97.43	104.53	111.66	118.82	126.21
43	23.15	27.91	32.99	38.34	43.98	50.00	56.27	62.81	69.59	76.54	83.83	91.14	98.53	105.98	113.47	120.99	128.76	136.42
44	25.21	30.54	36.16	42.10	48.41	55.01	61.89	69.00	76.31	83.97	91.64	99.41	107.24	115.11	123.00	131.18	139.22	147.32

45	27.58	33.53	39.78	46.34	53.34	60.58	68.07	75.75	83.79	91.86	100.03	108.25	116.52	124.81	133.41	141.87	150.38	158.95
46	30.36	36.94	43.86	51.20	58.82	66.70	74.79	83.23	91.71	100.30	108.95	117.64	126.57	135.41	144.30	153.24	162.25	171.32
47	33.49	40.79	48.49	56.51	64.81	73.33	82.19	91.12	100.16	109.26	118.40	127.79	137.09	146.44	155.84	165.31	174.85	184.47
48	37.01	45.06	53.55	62.30	71.28	80.58	89.98	99.50	109.08	118.70	128.58	138.36	148.20	158.10	168.06	178.10	188.22	198.42
49	40.89	49.81	59.03	68.50	78.29	88.19	98.21	108.31	118.44	128.83	139.14	149.50	159.92	170.41	180.97	191.62	202.35	0.00
50	45.10	54.88	64.88	75.07	85.61	96.18	106.82	117.50	128.44	139.30	150.22	161.20	172.25	183.37	194.59	206.24	0.00	0.00
51	49.69	60.25	71.02	82.10	93.25	104.48	115.75	127.27	138.72	150.23	161.81	173.46	185.19	197.01	209.31	0.00	0.00	0.00
52	54.46	65.86	77.52	89.29	101.15	113.06	124.99	137.27	149.42	161.64	173.93	186.31	198.77	211.76	0.00	0.00	0.00	0.00
53	59.41	71.64	84.15	96.69	109.28	121.89	134.83	147.66	160.57	173.55	186.62	199.78	213.49	0.00	0.00	0.00	0.00	0.00
54	64.49	77.67	90.94	104.27	117.63	131.25	144.82	158.47	172.20	186.01	199.93	214.40	0.00	0.00	0.00	0.00	0.00	0.00
55	69.67	83.77	97.89	112.05	126.42	140.78	155.23	169.76	184.38	199.11	214.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	74.94	90.01	105.03	120.06	135.43	150.73	166.12	181.62	197.22	213.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	80.48	96.43	112.41	128.63	144.85	161.19	177.63	194.18	211.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	86.11	103.10	120.12	137.49	154.83	172.29	189.87	207.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	92.00	110.13	128.51	146.94	165.50	184.20	203.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	98.27	117.63	137.36	157.12	177.02	197.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	105.01	125.93	146.97	168.19	189.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	112.35	134.87	157.50	180.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	120.42	144.73	169.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	129.58	155.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	139.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Age/Policy Term	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	30.95	32.08	33.24	34.43	35.66	36.94	38.28	39.68	41.15	42.71	44.35	46.08	47.98	49.91	51.93	54.02	56.17	58.37
19	31.66	32.87	34.12	35.40	36.74	38.14	39.60	41.15	42.77	44.49	46.30	48.29	50.31	52.42	54.61	56.86	59.17	61.51
20	32.44	33.74	35.09	36.49	37.95	39.48	41.09	42.80	44.59	46.49	48.57	50.69	52.90	55.19	57.54	59.96	62.41	64.89
21	33.32	34.72	36.19	37.72	39.32	41.01	42.79	44.67	46.66	48.84	51.05	53.36	55.76	58.23	60.76	63.33	65.92	68.55
22	34.33	35.86	37.46	39.14	40.91	42.77	44.74	46.82	49.10	51.42	53.84	56.35	58.94	61.58	64.27	67.00	69.74	72.50
23	35.52	37.20	38.95	40.80	42.76	44.82	46.99	49.38	51.81	54.34	56.97	59.68	62.45	65.27	68.12	70.99	73.88	76.78
24	36.93	38.76	40.70	42.74	44.90	47.18	49.68	52.22	54.88	57.63	60.47	63.37	66.32	69.30	72.31	75.33	78.50	81.58
25	38.57	40.60	42.74	45.00	47.39	50.00	52.66	55.45	58.33	61.30	64.34	67.43	70.55	73.70	76.86	80.20	83.43	86.67
26	40.51	42.75	45.11	47.61	50.35	53.14	56.05	59.07	62.18	65.36	68.60	71.87	75.17	78.62	81.98	85.37	88.77	92.19
27	42.76	45.24	47.93	50.72	53.64	56.69	59.86	63.12	66.45	69.83	73.26	76.71	80.33	83.86	87.41	90.97	94.56	98.17
28	45.37	48.19	51.11	54.17	57.37	60.68	64.09	67.58	71.13	74.72	78.46	82.14	85.84	89.55	93.28	97.04	100.82	104.63
29	48.45	51.51	54.72	58.07	61.54	65.11	68.77	72.48	76.24	80.18	84.03	87.90	91.79	95.70	99.64	103.60	107.59	111.62
30	51.91	55.28	58.79	62.42	66.17	70.00	73.89	77.95	81.95	85.99	90.05	94.13	98.22	102.34	106.49	110.68	114.89	119.14
31	55.83	59.51	63.32	67.24	71.25	75.33	79.59	83.79	88.02	92.27	96.55	100.84	105.16	109.50	113.88	118.30	122.75	0.00

