



**I.**

Currency: USD

**Olivier Mutual Upgraded Plus**

**Effective: 1-Aug-20**

| Class K<br>Age | CO-NIL |        |             | CO-NSSF |        |            |
|----------------|--------|--------|-------------|---------|--------|------------|
|                | IN     | IN+Amb | IN+Amb+ P.M | IN      | IN+Amb | IN+Amb+P.M |
| 0y - 17y       | 332    | 461    | 638         | 202     | 330    | 508        |
| 18y - 24       | 591    | 971    | 1,315       | 328     | 708    | 1,052      |
| 25y - 29       | 659    | 1,039  | 1,383       | 362     | 742    | 1,086      |
| 30y - 34       | 713    | 1,093  | 1,437       | 411     | 791    | 1,135      |
| 35y - 39       | 809    | 1,189  | 1,533       | 448     | 828    | 1,172      |
| 40y - 44       | 913    | 1,293  | 1,637       | 563     | 943    | 1,287      |
| 45y - 49       | 1,165  | 1,545  | 1,889       | 653     | 1,033  | 1,377      |
| 50y - 54       | 1,397  | 1,777  | 2,121       | 721     | 1,101  | 1,445      |
| 55y - 59       | 1,671  | 2,051  | 2,395       | 760     | 1,140  | 1,484      |
| 60y - 65       | 1,901  | 2,280  | 2,624       | 899     | 1,278  | 1,622      |
| 66y - 69       | 2,567  | 3,279  | 4,200       | 1,190   | 1,903  | 2,823      |
| 70y - 75       | 3,009  | 3,721  | 4,642       | 1,428   | 2,140  | 3,061      |

for 76+ please refer to Olivier M.S.

**II.**

**Olivier Mutual Basic Plus**

**Effective: 1-Aug-20**

| Class K<br>Age | CO-NIL |        |             | CO-NSSF |        |            |
|----------------|--------|--------|-------------|---------|--------|------------|
|                | IN     | IN+Amb | IN+Amb+ P.M | IN      | IN+Amb | IN+Amb+P.M |
| 0y - 17y       | 269    | 364    | 480         | 167     | 262    | 378        |
| 18y - 24       | 466    | 746    | 972         | 262     | 542    | 767        |
| 25y - 29       | 518    | 798    | 1,024       | 286     | 567    | 792        |
| 30y - 34       | 559    | 840    | 1,065       | 323     | 604    | 829        |
| 35y - 39       | 633    | 913    | 1,138       | 351     | 631    | 857        |
| 40y - 44       | 712    | 992    | 1,218       | 437     | 717    | 942        |
| 45y - 49       | 904    | 1,184  | 1,410       | 504     | 785    | 1,010      |
| 50y - 54       | 1,081  | 1,361  | 1,586       | 555     | 835    | 1,061      |
| 55y - 59       | 1,290  | 1,570  | 1,796       | 584     | 864    | 1,090      |
| 60y - 65       | 1,465  | 1,745  | 1,970       | 687     | 968    | 1,193      |
| 66y - 69       | 1,973  | 2,498  | 3,102       | 905     | 1,431  | 2,034      |
| 70y - 75       | 2,310  | 2,836  | 3,439       | 1,082   | 1,608  | 2,211      |

**Adhesion Fees: \$15**

**III.**

**Olivier - AXA M.E. - Perpetual Program**

**Effective: 1-Aug-20**

| Class A<br>Age | CO-NIL |        |            | CO-NSSF |        |            |
|----------------|--------|--------|------------|---------|--------|------------|
|                | IN     | IN+Amb | IN+Amb+P.M | IN      | IN+Amb | IN+Amb+P.M |
| 0y-17y         | 651    | 831    | 1,149      | 509     | 689    | 1,007      |
| 18y-24y        | 952    | 1,226  | 1,830      | 753     | 1,028  | 1,631      |
| 25y-30y        | 1,553  | 1,907  | 2,511      | 1,226   | 1,580  | 2,184      |
| 31y-35y        | 1,679  | 2,068  | 2,671      | 1,324   | 1,712  | 2,316      |
| 36y-40y        | 1,752  | 2,195  | 2,798      | 1,381   | 1,823  | 2,427      |
| 41y-45y        | 1,833  | 2,332  | 2,935      | 1,444   | 1,942  | 2,546      |
| 46y-50y        | 2,056  | 2,604  | 3,207      | 1,617   | 2,165  | 2,768      |
| 51y-55y        | 3,036  | 3,641  | 4,244      | 2,379   | 2,983  | 3,587      |
| 56y-60y        | 4,159  | 4,840  | 5,443      | 3,252   | 3,933  | 4,536      |
| 61y-65y        | 5,363  | 6,130  | 6,734      | 4,188   | 4,955  | 5,558      |
| 66y-70y        | 6,884  | 7,973  | 9,586      | 5,370   | 6,459  | 8,072      |
| 71y-75y        | 8,470  | 9,733  | 11,346     | 6,603   | 7,866  | 9,479      |

|                                     |                    |                      |
|-------------------------------------|--------------------|----------------------|
| <b><u>Approximate Family</u></b>    | Family of 2: 3.75% | Family of 4: 11.75%  |
| <b><u>Discount for Class A:</u></b> | Family of 3: 7.75% | Family of 5: 15.35%  |
|                                     |                    | Family of 6+: 19.25% |

**P.S. For family discount refer to the discounted tariff attached below.**

**Perpetual Program  
AXA M.E.**

**1st Class IN Hospital Only**

| Coverage  | Age      | FAMILY SIZE OF 1 |          | FAMILY SIZE OF 2 |          | FAMILY SIZE OF 3 |          | FAMILY SIZE OF 4 |          | FAMILY SIZE OF 5 |          | FAMILY SIZE OF 6 |          |
|-----------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|
|           |          | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  |
| Perpetual | 0y-17y   | 651.29           | 508.85   | 625.31           | 488.56   | 599.34           | 468.30   | 573.38           | 448.03   | 547.43           | 427.79   | 521.46           | 407.51   |
|           | 18y-24y  | 952.14           | 753.42   | 917.00           | 723.34   | 881.91           | 693.30   | 846.78           | 663.26   | 811.67           | 633.20   | 773.15           | 603.17   |
|           | 25y-30y  | 1,553.30         | 1,226.14 | 1,494.12         | 1,180.05 | 1,434.97         | 1,133.98 | 1,375.80         | 1,087.90 | 1,316.66         | 1,041.85 | 1,257.51         | 995.79   |
|           | 31y-35y  | 1,678.94         | 1,323.79 | 1,614.73         | 1,273.79 | 1,550.56         | 1,223.83 | 1,486.36         | 1,173.85 | 1,422.19         | 1,123.87 | 1,358.01         | 1,073.93 |
|           | 36y-40y  | 1,752.37         | 1,380.89 | 1,685.23         | 1,328.61 | 1,618.12         | 1,276.37 | 1,550.98         | 1,224.08 | 1,483.86         | 1,171.83 | 1,416.77         | 1,119.58 |
|           | 41y-45y  | 1,833.45         | 1,443.95 | 1,763.06         | 1,389.14 | 1,692.71         | 1,334.36 | 1,622.34         | 1,279.58 | 1,551.98         | 1,224.80 | 1,481.64         | 1,170.04 |
|           | 46y-50y  | 2,055.77         | 1,616.79 | 1,976.48         | 1,555.07 | 1,897.23         | 1,493.38 | 1,817.97         | 1,431.68 | 1,738.73         | 1,369.99 | 1,659.48         | 1,308.31 |
|           | 51y-55y  | 3,036.47         | 2,379.16 | 2,917.96         | 2,286.94 | 2,799.50         | 2,194.76 | 2,680.99         | 2,102.57 | 2,562.52         | 2,010.37 | 2,444.07         | 1,918.20 |
|           | 56y-60y  | 4,159.40         | 3,252.11 | 3,995.99         | 3,124.98 | 3,832.58         | 2,997.89 | 3,669.19         | 2,870.76 | 3,505.78         | 2,743.67 | 3,342.41         | 2,616.57 |
|           | 61y-65y  | 5,363.27         | 4,187.93 | 5,151.70         | 4,023.36 | 4,940.13         | 3,858.83 | 4,728.58         | 3,694.29 | 4,517.03         | 3,529.74 | 4,305.49         | 3,365.23 |
|           | 66y-70y  | 6,883.93         | 5,370.09 | 6,611.53         | 5,158.25 | 6,339.15         | 4,946.42 | 6,066.77         | 4,734.59 | 5,794.38         | 4,522.78 | 5,522.01         | 4,310.95 |
| 71y-75y   | 8,469.92 | 6,603.04         | 8,134.07 | 6,341.87         | 7,798.27 | 6,080.73         | 7,462.44 | 5,819.57         | 7,126.62 | 5,558.44         | 6,790.83 | 5,297.30         |          |

**1st Class IN Hospital + Ambulatory**

| Coverage  | Age     | FAMILY SIZE OF 1 |         | FAMILY SIZE OF 2 |         | FAMILY SIZE OF 3 |         | FAMILY SIZE OF 4 |         | FAMILY SIZE OF 5 |         | FAMILY SIZE OF 6 |         |
|-----------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|
|           |         | CO-NIL           | CO-NSSF | CO-NIL           | CO-NSSF | CO-NIL           | CO-NSSF | CO-NIL           | CO-NSSF | CO-NIL           | CO-NSSF | CO-NIL           | CO-NSSF |
| Perpetual | 0y-17y  | 831.01           | 688.57  | 798.45           | 661.7   | 765.88           | 634.84  | 732.86           | 607.51  | 699.68           | 580.04  | 666.48           | 552.53  |
|           | 18y-24y | 1226.27          | 1027.55 | 1180.76          | 987.1   | 1135.32          | 946.71  | 1089.82          | 906.3   | 1044.33          | 865.86  | 995.46           | 825.48  |
|           | 25y-30y | 1907.42          | 1580.26 | 1834.68          | 1520.61 | 1761.97          | 1460.98 | 1689.23          | 1401.33 | 1616.52          | 1341.71 | 1543.83          | 1282.11 |
|           | 31y-35y | 2067.59          | 1712.44 | 1988.43          | 1647.49 | 1909.32          | 1582.59 | 1830.19          | 1517.68 | 1751.04          | 1452.72 | 1671.93          | 1387.85 |
|           | 36y-40y | 2194.89          | 1823.41 | 2110.67          | 1754.05 | 2026.45          | 1684.7  | 1942.23          | 1615.33 | 1857.98          | 1545.95 | 1773.81          | 1476.62 |
|           | 41y-45y | 2331.72          | 1942.22 | 2242             | 1868.08 | 2152.32          | 1793.97 | 2062.62          | 1719.86 | 1972.93          | 1645.75 | 1883.26          | 1571.66 |
|           | 46y-50y | 2603.82          | 2164.84 | 2503.2           | 2081.79 | 2402.64          | 1998.79 | 2302.06          | 1915.77 | 2201.5           | 1832.76 | 2100.91          | 1749.74 |
|           | 51y-55y | 3640.78          | 2983.47 | 3498.71          | 2867.69 | 3356.68          | 2751.94 | 3214.61          | 2636.19 | 3072.54          | 2520.39 | 2930.53          | 2404.66 |
|           | 56y-60y | 4839.84          | 3932.55 | 4649.82          | 3778.81 | 4459.81          | 3625.12 | 4269.79          | 3471.36 | 4079.76          | 3317.65 | 3889.77          | 3163.93 |
|           | 61y-65y | 6130.29          | 4954.95 | 5888.64          | 4760.3  | 5646.99          | 4565.69 | 5405.36          | 4371.07 | 5163.72          | 4176.43 | 4922.11          | 3981.85 |
|           | 66y-70y | 7973.28          | 6459.44 | 7657.89          | 6204.61 | 7342.55          | 5949.82 | 7027.21          | 5695.03 | 6711.83          | 5440.23 | 6396.49          | 5185.43 |
| 71y-75y   | 9733.23 | 7866.35          | 9347.45 | 7555.25          | 8961.72 | 7244.18          | 8575.96 | 6933.09          | 8190.21 | 6622.03          | 7804.48 | 6310.95          |         |

**Perpetual Program  
AXA M.E.**

**2nd Class IN Hospital Only**

| Coverage  | Age      | FAMILY SIZE OF 1 |          | FAMILY SIZE OF 2 |          | FAMILY SIZE OF 3 |          | FAMILY SIZE OF 4 |          | FAMILY SIZE OF 5 |          | FAMILY SIZE OF 6 |          |
|-----------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|
|           |          | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  |
| Perpetual | 0y-17y   | 580.74           | 390.22   | 557.55           | 374.67   | 534.43           | 359.14   | 511.28           | 343.62   | 488.10           | 328.05   | 464.98           | 312.55   |
|           | 18y-24y  | 580.74           | 390.22   | 557.55           | 374.67   | 534.43           | 359.14   | 511.28           | 343.62   | 488.10           | 328.05   | 464.98           | 312.55   |
|           | 25y-30y  | 844.92           | 568.65   | 814.04           | 545.96   | 780.60           | 523.32   | 746.73           | 500.64   | 712.85           | 477.95   | 679.04           | 455.31   |
|           | 31y-35y  | 1,069.93         | 733.54   | 1,030.06         | 704.26   | 990.27           | 675.02   | 950.42           | 645.74   | 910.57           | 616.44   | 870.76           | 587.22   |
|           | 36y-40y  | 1,103.26         | 758.02   | 1,062.06         | 727.73   | 1,020.93         | 697.53   | 979.76           | 667.27   | 938.55           | 637.00   | 897.42           | 606.81   |
|           | 41y-45y  | 1,190.26         | 820.72   | 1,145.59         | 788.91   | 1,100.98         | 756.12   | 1,056.31         | 723.33   | 1,011.64         | 690.53   | 967.04           | 657.77   |
|           | 46y-50y  | 1,521.65         | 1,041.73 | 1,463.73         | 1,003.00 | 1,405.84         | 964.32   | 1,347.93         | 925.59   | 1,290.00         | 886.87   | 1,232.14         | 848.19   |
|           | 51y-55y  | 1,900.59         | 1,294.37 | 1,827.51         | 1,245.54 | 1,754.46         | 1,196.76 | 1,681.41         | 1,147.93 | 1,608.33         | 1,099.10 | 1,535.30         | 1,050.32 |
|           | 56y-60y  | 2,481.80         | 1,681.99 | 2,385.47         | 1,617.65 | 2,289.19         | 1,553.36 | 2,192.86         | 1,489.02 | 2,096.53         | 1,424.71 | 2,000.25         | 1,360.41 |
|           | 61y-65y  | 3,365.79         | 2,271.46 | 3,234.08         | 2,183.53 | 3,102.45         | 2,095.66 | 2,970.77         | 2,007.76 | 2,839.08         | 1,919.85 | 2,707.45         | 1,831.98 |
|           | 66y-70y  | 4,442.78         | 2,989.64 | 4,268.01         | 2,872.98 | 4,093.28         | 2,756.40 | 3,918.53         | 2,639.74 | 3,743.76         | 2,523.10 | 3,569.03         | 2,406.52 |
| 71y-75y   | 5,524.35 | 3,710.88         | 5,306.32 | 3,565.38         | 5,088.33 | 3,419.92         | 4,870.31 | 3,274.44         | 4,652.29 | 3,128.95         | 4,434.31 | 2,983.50         |          |

**2nd Class IN Hospital + Ambulatory**

| Coverage  | Age      | FAMILY SIZE OF 1 |          | FAMILY SIZE OF 2 |          | FAMILY SIZE OF 3 |          | FAMILY SIZE OF 4 |          | FAMILY SIZE OF 5 |          | FAMILY SIZE OF 6 |          |
|-----------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|
|           |          | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  |
| Perpetual | 0y-17y   | 760.46           | 569.94   | 730.69           | 547.81   | 700.97           | 525.68   | 670.76           | 503.10   | 640.35           | 480.30   | 610.00           | 457.57   |
|           | 18y-24y  | 854.87           | 664.35   | 821.31           | 638.43   | 787.84           | 612.55   | 754.32           | 586.66   | 720.76           | 560.71   | 687.29           | 534.86   |
|           | 25y-30y  | 1,199.04         | 922.77   | 1,154.60         | 886.52   | 1,107.60         | 850.32   | 1,060.16         | 814.07   | 1,012.71         | 777.81   | 965.36           | 741.63   |
|           | 31y-35y  | 1,458.58         | 1,122.19 | 1,403.76         | 1,077.96 | 1,349.03         | 1,033.78 | 1,294.25         | 989.57   | 1,239.42         | 945.29   | 1,184.68         | 901.14   |
|           | 36y-40y  | 1,545.78         | 1,200.54 | 1,487.50         | 1,153.17 | 1,429.26         | 1,105.86 | 1,371.01         | 1,058.52 | 1,312.67         | 1,011.12 | 1,254.46         | 963.85   |
|           | 41y-45y  | 1,688.53         | 1,318.99 | 1,624.53         | 1,267.85 | 1,560.59         | 1,215.73 | 1,496.59         | 1,163.61 | 1,432.59         | 1,111.48 | 1,368.66         | 1,059.39 |
|           | 46y-50y  | 2,069.70         | 1,589.78 | 1,990.45         | 1,529.72 | 1,911.25         | 1,469.73 | 1,832.02         | 1,409.68 | 1,752.77         | 1,349.64 | 1,673.57         | 1,289.62 |
|           | 51y-55y  | 2,504.90         | 1,898.68 | 2,408.26         | 1,826.29 | 2,311.64         | 1,753.94 | 2,215.03         | 1,681.55 | 2,118.35         | 1,609.12 | 2,021.76         | 1,536.78 |
|           | 56y-60y  | 3,162.24         | 2,362.43 | 3,039.30         | 2,271.48 | 2,916.42         | 2,180.59 | 2,793.46         | 2,089.62 | 2,670.51         | 1,998.69 | 2,547.61         | 1,907.77 |
|           | 61y-65y  | 4,132.81         | 3,038.48 | 3,971.02         | 2,920.47 | 3,809.31         | 2,802.52 | 3,647.55         | 2,684.54 | 3,485.77         | 2,566.54 | 3,324.07         | 2,448.60 |
|           | 66y-70y  | 5,532.13         | 4,078.99 | 5,314.37         | 3,919.34 | 5,096.68         | 3,759.80 | 4,878.97         | 3,600.18 | 4,661.21         | 3,440.55 | 4,443.51         | 3,281.00 |
| 71y-75y   | 6,787.66 | 4,974.19         | 6,519.70 | 4,778.76         | 6,251.78 | 4,583.37         | 5,983.83 | 4,387.96         | 5,715.88 | 4,192.54         | 5,447.96 | 3,997.15         |          |

**Perpetual Program  
AXA M.E**

**Class SP - IN Hospital Only**

| Coverage | Age      | CO-NIL   | CO-NSSF  |
|----------|----------|----------|----------|
| PSP      | 0y-17y   | 385.31   | 215.82   |
|          | 18y-24y  | 512.24   | 280.45   |
|          | 25y-30y  | 690.77   | 376.80   |
|          | 31y-35y  | 745.91   | 406.59   |
|          | 36y-40y  | 805.62   | 438.81   |
|          | 41y-45y  | 895.01   | 491.63   |
|          | 46y-50y  | 1,176.45 | 658.56   |
|          | 51y-55y  | 1,357.10 | 765.75   |
|          | 56y-60y  | 1,765.64 | 990.32   |
|          | 61y-65y  | 2,400.43 | 1,332.98 |
|          | 66y-70y  | 3,104.69 | 1,713.22 |
| 71y-75y  | 3,627.17 | 1,995.26 |          |

**Class SP - IN Hospital + Ambulatory**

| Coverage | Age     | CO-NIL  | CO-NSSF |
|----------|---------|---------|---------|
| PSP      | 0y-17y  | 565.03  | 395.54  |
|          | 18y-24y | 786.37  | 554.58  |
|          | 25y-30y | 1044.89 | 730.92  |
|          | 31y-35y | 1134.56 | 795.24  |
|          | 36y-40y | 1248.14 | 881.33  |
|          | 41y-45y | 1393.28 | 989.9   |
|          | 46y-50y | 1724.5  | 1206.61 |
|          | 51y-55y | 1961.41 | 1370.06 |
|          | 56y-60y | 2446.08 | 1670.76 |
|          | 61y-65y | 3167.45 | 2100    |
|          | 66y-70y | 4194.04 | 2802.57 |
| 71y-75y  | 4890.48 | 3258.57 |         |

**Perpetual Program  
AXA M.E.**

**OUT 85% - Class A, B & SP**

| Coverage  | Age      | FAMILY SIZE OF 1 |          | FAMILY SIZE OF 2 |          | FAMILY SIZE OF 3 |          | FAMILY SIZE OF 4 |          | FAMILY SIZE OF 5 |          | FAMILY SIZE OF 6 |         |
|-----------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|---------|
|           |          | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF |
| Perpetual | 0y-17y   | 179.72           | 179.72   | 173.14           | 173.14   | 166.54           | 166.54   | 159.48           | 159.48   | 152.25           | 152.25   | 145.02           | 145.02  |
|           | 18y-24y  | 274.13           | 274.13   | 263.76           | 263.76   | 253.41           | 253.41   | 243.04           | 243.04   | 232.66           | 232.66   | 222.31           | 222.31  |
|           | 25y-30y  | 354.12           | 354.12   | 340.56           | 340.56   | 327.00           | 327.00   | 313.43           | 313.43   | 299.86           | 299.86   | 286.32           | 286.32  |
|           | 31y-35y  | 388.65           | 388.65   | 373.70           | 373.70   | 358.76           | 358.76   | 343.83           | 343.83   | 328.85           | 328.85   | 313.92           | 313.92  |
|           | 36y-40y  | 442.52           | 442.52   | 425.44           | 425.44   | 408.33           | 408.33   | 391.25           | 391.25   | 374.12           | 374.12   | 357.04           | 357.04  |
|           | 41y-45y  | 498.27           | 498.27   | 478.94           | 478.94   | 459.61           | 459.61   | 440.28           | 440.28   | 420.95           | 420.95   | 401.62           | 401.62  |
|           | 46y-50y  | 548.05           | 548.05   | 526.72           | 526.72   | 505.41           | 505.41   | 484.09           | 484.09   | 462.77           | 462.77   | 441.43           | 441.43  |
|           | 51y-55y  | 604.31           | 604.31   | 580.75           | 580.75   | 557.18           | 557.18   | 533.62           | 533.62   | 510.02           | 510.02   | 486.46           | 486.46  |
|           | 56y-60y  | 680.44           | 680.44   | 653.83           | 653.83   | 627.23           | 627.23   | 600.60           | 600.60   | 573.98           | 573.98   | 547.36           | 547.36  |
|           | 61y-65y  | 767.02           | 767.02   | 736.94           | 736.94   | 706.86           | 706.86   | 676.78           | 676.78   | 646.69           | 646.69   | 616.62           | 616.62  |
|           | 66y-70y  | 1,089.35         | 1,089.35 | 1,046.36         | 1,046.36 | 1,003.40         | 1,003.40 | 960.44           | 960.44   | 917.45           | 917.45   | 874.48           | 874.48  |
| 71y-75y   | 1,263.31 | 1,263.31         | 1,213.38 | 1,213.38         | 1,163.45 | 1,163.45         | 1,113.52 | 1,113.52         | 1,063.59 | 1,063.59         | 1,013.65 | 1,013.65         |         |

**OUT 100% - Class A, B & SP**

| Coverage  | Age      | FAMILY SIZE OF 1 |          | FAMILY SIZE OF 2 |          | FAMILY SIZE OF 3 |          | FAMILY SIZE OF 4 |          | FAMILY SIZE OF 5 |          | FAMILY SIZE OF 6 |          |
|-----------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|
|           |          | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  | CO-NIL           | CO-NSSF  |
| Perpetual | 0y-17y   | 243.73           | 243.73   | 234.57           | 234.57   | 225.44           | 225.44   | 216.29           | 216.29   | 207.12           | 207.12   | 197.98           | 197.98   |
|           | 18y-24y  | 375.90           | 375.90   | 361.47           | 361.47   | 347.03           | 347.03   | 332.59           | 332.59   | 318.16           | 318.16   | 303.73           | 303.73   |
|           | 25y-30y  | 487.97           | 487.97   | 469.04           | 469.04   | 450.12           | 450.12   | 431.21           | 431.21   | 412.28           | 412.28   | 393.39           | 393.39   |
|           | 31y-35y  | 536.20           | 536.20   | 515.35           | 515.35   | 494.51           | 494.51   | 473.68           | 473.68   | 452.82           | 452.82   | 431.97           | 431.97   |
|           | 36y-40y  | 611.70           | 611.70   | 587.85           | 587.85   | 563.98           | 563.98   | 540.12           | 540.12   | 516.24           | 516.24   | 492.38           | 492.38   |
|           | 41y-45y  | 689.76           | 689.76   | 662.77           | 662.77   | 635.79           | 635.79   | 608.79           | 608.79   | 581.80           | 581.80   | 554.81           | 554.81   |
|           | 46y-50y  | 759.39           | 759.39   | 729.60           | 729.60   | 699.85           | 699.85   | 670.07           | 670.07   | 640.27           | 640.27   | 610.52           | 610.52   |
|           | 51y-55y  | 838.21           | 838.21   | 805.28           | 805.28   | 772.35           | 772.35   | 739.44           | 739.44   | 706.49           | 706.49   | 673.56           | 673.56   |
|           | 56y-60y  | 944.78           | 944.78   | 907.59           | 907.59   | 870.40           | 870.40   | 833.20           | 833.20   | 796.03           | 796.03   | 758.83           | 758.83   |
|           | 61y-65y  | 1,065.99         | 1,065.99 | 1,023.96         | 1,023.96 | 981.92           | 981.92   | 939.89           | 939.89   | 897.83           | 897.83   | 855.80           | 855.80   |
|           | 66y-70y  | 1,517.25         | 1,517.25 | 1,457.15         | 1,457.15 | 1,397.07         | 1,397.07 | 1,336.98         | 1,336.98 | 1,276.89         | 1,276.89 | 1,216.79         | 1,216.79 |
| 71y-75y   | 1,760.79 | 1,760.79         | 1,690.98 | 1,690.98         | 1,621.14 | 1,621.14         | 1,551.32 | 1,551.32         | 1,481.47 | 1,481.47         | 1,411.66 | 1,411.66         |          |

**Perpetual Program  
AXA M.E.**

**PM 85% - Class A, B & SP**

|                | <b>Individual Policy</b> | <b>Family of Two</b> | <b>Family of Three</b> | <b>Family of Four</b> | <b>Family of Five</b> | <b>Family of Six</b> |
|----------------|--------------------------|----------------------|------------------------|-----------------------|-----------------------|----------------------|
| <b>Age</b>     |                          |                      |                        |                       |                       |                      |
| <b>14D-17Y</b> | 318.21                   | 306.09               | 293.92                 | 281.77                | 269.60                | 257.47               |
| <b>18Y-65Y</b> | 603.44                   | 579.89               | 556.32                 | 532.77                | 509.20                | 485.64               |
| <b>66Y +</b>   | 1,612.29                 | 1,548.37             | 1,484.47               | 1,420.55              | 1,356.64              | 1,292.72             |

**PM 100% - Class A, B & SP**

|                | <b>Individual Policy</b> | <b>Family of Two</b> | <b>Family of Three</b> | <b>Family of Four</b> | <b>Family of Five</b> | <b>Family of Six</b> |
|----------------|--------------------------|----------------------|------------------------|-----------------------|-----------------------|----------------------|
| <b>Age</b>     |                          |                      |                        |                       |                       |                      |
| <b>14D-17Y</b> | 439.77                   | 422.76               | 405.75                 | 388.73                | 371.72                | 354.70               |
| <b>18Y-65Y</b> | 839.10                   | 806.09               | 773.12                 | 740.13                | 707.14                | 674.16               |
| <b>66Y +</b>   | 2,251.40                 | 2,161.91             | 2,072.43               | 1,982.95              | 1,893.47              | 1,804.01             |