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First published in the *Government Gazette*, Electronic Edition, on 28 March 2024 at 7 pm.

## No. S 281

### CENTRAL PROVIDENT FUND ACT 1953

#### CENTRAL PROVIDENT FUND (HOME PROTECTION INSURANCE SCHEME) REGULATIONS 2024

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In exercise of the powers conferred by section 39 of the Central Provident Fund Act 1953, the Minister for Manpower makes the following Regulations:

**PART 1****PRELIMINARY****Citation and commencement**

1. These Regulations are the Central Provident Fund (Home Protection Insurance Scheme) Regulations 2024 and come into operation on 1 April 2024.

**Definitions**

2.—(1) In these Regulations —

“AP cover” means an annual premium insurance cover provided under the Scheme;

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“applicable refund” means a refund in accordance with regulation 24;

“approved developer” and “housing accommodation” have the meanings given by section 87 of the Housing and Development Act 1959;

“CPF member” has the same meaning as “member of the Fund” or “member” in section 2(1) of the Act;

“housing loan” means —

(a) a loan obtained by a Scheme member from a Housing Authority or an approved mortgagee for the purchase of a property from the Housing Authority or an approved developer; or

(b) a loan obtained by a Scheme member from a Housing Authority or an approved mortgagee to finance or re-finance the purchase of a property from the Housing Authority or an approved developer;

“insured sum” means the outstanding cover on the death or incapacity of a Scheme member, as the case may be;

“mortgage” includes any charge on a property;

“outstanding cover”, in relation to a Scheme member’s insurance cover under the Scheme on a particular date, means the total amount payable under that insurance cover calculated as of that date in accordance with the applicable Table in the Third Schedule;

“policy year”, in relation to an SP cover or an AP cover, means each period of 12 months since the start of the SP cover or the AP cover, as the case may be;

“property” means a house or flat or any estate or interest in a house or flat purchased by a Scheme member from a Housing Authority, or any housing accommodation or any estate or interest in any housing accommodation purchased by a Scheme member from an approved developer;

“revoked Regulations” means the Central Provident Fund (Home Protection Insurance Scheme) Regulations (Rg 11);

“Scheme” means the Home Protection Insurance Scheme established and maintained by the Board under section 29(1) of the Act;

“SP cover” means a single premium insurance cover provided under the Scheme;

“surrender value”, in relation to a Scheme member’s SP cover on any particular date, is the amount determined in accordance with the applicable Table in the First Schedule for the outstanding cover of that SP cover on that date.

(2) In these Regulations, a reference to the deduction of a premium by the Board refers to the deduction of the amount of the premium from a member’s account in the Fund under section 32 of the Act.

(3) In these Regulations (except regulations 4, 11, 11A and 17(3) and (7) and the Second Schedule), a reference to any premium payable by a person for an insurance cover under the Scheme includes a reference to any premium loading payable by the person for the insurance cover.

*[S 319/2025 wef 26/05/2025]*

## PART 2

### SINGLE PREMIUM INSURANCE COVER

#### **Application of this Part**

**3.—**(1) This Part applies to every person who was a Scheme member on 28 February 2001 and remains a Scheme member with regard to a housing loan for the purchase of any property from a Housing Authority and —

- (a) who has not adjusted the housing loan on or after 1 March 2001; or
- (b) who continues to be covered by an SP cover pursuant to paragraphs (2) and (3), or regulation 11 of the revoked Regulations.

(2) Subject to paragraph (5), a Scheme member mentioned in regulation 7(1)(a) (or regulation 11(1) of the revoked Regulations) may apply, in any manner that the Board may require, to continue to

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be covered by an SP cover despite regulation 7 (or regulation 10 of the revoked Regulations).

- (3) If the Board approves an application under paragraph (2) —
- (a) the Scheme member's AP cover under regulation 7(2) (or regulation 10(2) of the revoked Regulations) is cancelled as if it had not been issued and the Board must credit to the Scheme member's account in the Fund the total amount of premiums paid for that AP cover;
  - (b) the Board must, subject to any terms and conditions that the Board may impose, cover the Scheme member with an SP cover; and
  - (c) the Board may recover any applicable refund made under regulation 7(2)(b) (or regulation 10(2) of the revoked Regulations) when that AP cover was issued.
- (4) Every application made under regulation 11 of the revoked Regulations pending immediately before 1 April 2024 is deemed to be an application under paragraph (2).
- (5) Paragraphs (2) and (3) do not apply to a Scheme member who is not a citizen or permanent resident of Singapore.

### **Premium payment and start of SP cover**

**4.—**(1) Where the Board deducts or accepts the premium for a member's SP cover, the SP cover starts —

- (a) on the date the premium is payable under regulation 12; or
  - (b) if the first premium is deducted or accepted after that date, on a date (on or after that date) specified by the Board.
- (2) The Board may deduct or accept the first premium payment or a further premium payment for a member's SP cover after the date the premium is payable under regulation 12 —
- (a) if the Board is satisfied that there is a reasonable excuse for the failure to pay the premium on or before that date; and

- (b) even if the member who is insured or to be insured under an SP cover is not in good health or is incapacitated or has died.

(3) To avoid doubt, despite the first premium payment or a further premium payment for a person's SP cover being deducted or accepted by the Board on or after 1 March 2001, that person is deemed to be a Scheme member on 28 February 2001 for the purposes of regulations 3 and 7 if the SP cover —

- (a) starts before 1 March 2001 pursuant to paragraph (1); and  
(b) does not cease before 1 March 2001.

### **Deemed termination of SP cover under section 29(8) of Act**

5.—(1) Unless the member's SP cover ceases or is cancelled earlier under these Regulations or had ceased or been cancelled under the revoked Regulations, where the Board is satisfied that the member is not a citizen or permanent resident of Singapore, the member's SP cover is deemed to be terminated —

- (a) if he or she became a Scheme member before 1 March 1995 — at the end of the policy year in which he or she attains 55 years of age; or  
(b) if he or she became a Scheme member on or after 1 March 1995 — at the end of the policy year in which he or she attains 60 years of age.

(2) To avoid doubt, paragraph (1)(a) also applies to a person who became a member of the Scheme before 1 March 1988.

## **PART 3**

### **ANNUAL PREMIUM INSURANCE COVER**

#### **Application of this Part**

6. Subject to regulations 3 and 4, this Part applies to every person who —

- (a) became or becomes a Scheme member on or after 1 March 2001; or

- (b) has an AP cover pursuant to regulation 7(2)(a), or regulation 10(2) of the revoked Regulations.

### **Change of SP cover to AP cover**

7.—(1) Subject to regulations 3 and 4, the SP cover of a Scheme member ceases on the following date, as applicable to the person:

- (a) where the person was a Scheme member on 28 February 2001 and remains a Scheme member with regard to any property purchased from a Housing Authority —
- (i) if the Board adjusts the Scheme member’s insurance cover because the Scheme member’s housing loan is adjusted (whether by a partial repayment of the housing loan, or otherwise) on or after 1 March 2001 —
    - (A) on the date the Scheme member’s housing loan is adjusted (whether by a partial repayment of the housing loan, or otherwise); or
    - (B) where the date mentioned in sub-paragraph (A) cannot reasonably be determined by the Board, on a date specified by the Board; or
  - (ii) if the Board adjusts the Scheme member’s insurance cover on the Scheme member’s application under regulation 25(b) to increase or reduce his or her insurance cover — on the date the Board receives the Scheme member’s application under regulation 25(b);

*[S 319/2025 wef 26/05/2025]*

(b) where —

- (i) the person became a Scheme member before 1 March 1995, remained a Scheme member on 28 February 2001 and attains 55 years of age after 28 February 2001; or
- (ii) the person became a Scheme member on or after 1 March 1995, remained a Scheme member on

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28 February 2001 and attains 60 years of age after 28 February 2001,

on a date, specified by the Board, in the policy year in which the Scheme member attains the age mentioned in sub-paragraph (i) or (ii), as the case may be.

(2) Subject to paragraph (3), where a Scheme member's SP cover ceases under paragraph (1), the Board must, subject to any terms and conditions that it may impose —

- (a) cover the Scheme member under an AP cover; and
- (b) make the applicable refund, unless the Board has paid the Scheme member any previous claim under the Scheme.

(3) Paragraph (2) does not apply to a Scheme member whose SP cover is deemed to be terminated under regulation 5.

### **Period of AP cover**

**8.—**(1) The first policy period of an AP cover runs for 12 months starting —

- (a) where the Board deducts or accepts the first premium for the AP cover on the date the first premium is payable under regulation 12 (called in this regulation the first date) — on the first date; or
- (b) if the Board deducts or accepts the first premium for the AP cover after the first date — a date (on or after the first date) specified by the Board.

(2) Where the Board deducts or accepts the annual premium for a subsequent policy year, the AP cover is renewed and continues for 12 months from the expiry of the previous policy year.

(3) Despite regulation 15, if the policy year of a Scheme member's AP cover in which the Scheme member attains 65 years of age ends before the date of the full redemption of the housing loan or the date of the full discharge of the mortgage of the property (as the case may be), the Scheme member's AP cover ceases at the end of that policy year.

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**Payment of annual premiums**

9.—(1) The first premium for a member's AP cover is payable on the date prescribed by regulation 12(1), (2) or (3), as the case may be.

(2) The premium for each subsequent policy year of an AP cover is payable annually at the beginning of each policy year, or within any further time that the Board may allow.

(3) If a Scheme member fails to pay the annual premium for any subsequent policy year of AP cover in accordance with paragraph (2), the Scheme member's cover under the Scheme is not renewed.

(4) Where the Board approves the Scheme member's application to renew the Scheme member's AP cover for a subsequent policy year despite paragraph (3) and deducts or accepts the annual premium for the subsequent policy year, the Scheme member's AP cover continues under regulation 8(2), subject to any terms and conditions that the Board may impose.

(5) The Board may deduct or accept the premium for an AP cover after the date it is payable under paragraph (1) or (2), as the case may be —

- (a) only if the Board is satisfied that there is a reasonable excuse for the failure to pay the premium on or before that date; and
- (b) even if the member who is insured or to be insured under the AP cover is not in good health or is incapacitated or has died.

(6) Every application made under regulation 14(4) of the revoked Regulations pending immediately before 1 April 2024 is deemed to be an application mentioned in paragraph (4).

**Deemed termination of AP cover under section 29(8) of Act**

10.—(1) Unless the member's AP cover ceases or is cancelled earlier under these Regulations or had ceased or been cancelled under the revoked Regulations, where the Board becomes satisfied in any policy year that the member is not a citizen or permanent resident of Singapore, the member's AP cover is deemed to be terminated —

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- (a) if the policy year starts within the premium holiday period — when the member’s AP cover ceases under regulation 8(3) or 15, whichever is earlier; or
- (b) if the policy year starts before the premium holiday period — at the end of the policy year.
- (2) In this regulation —
- “premium holiday period” means the last 10% of the total period of a member’s AP policy cover (rounded up to the nearest year);
- “total period of a member’s AP policy cover” is the period (inclusive of both the starting date and the ending date) —
- (a) starting on the date the first policy period of the AP cover starts as determined under regulation 8(1); and
- (b) ending on the earlier of the following dates:
- (i) the date the housing loan is fully redeemed or the mortgage fully discharged, as determined under regulation 15(1);
- (ii) the last day of the policy year in which the member attains 65 years of age as mentioned in regulation 8(3).

## PART 4

### GENERAL PROVISIONS

#### **Amount of premium**

**11.** For the purposes of section 32(1) of the Act, the amount of premium payable for a CPF member’s insurance cover under the Scheme in respect of a housing loan for the purchase of a property is calculated in accordance with the applicable Table in the Second Schedule based on the owner’s extent of cover under the Scheme prescribed by regulation 13.

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**Maximum amount of premium loading**

**11A.** The maximum amount of premium loading payable by a Scheme member for an insurance cover under the Scheme is 3.5 times the amount of the premium payable by the Scheme member for the insurance cover.

*[S 319/2025 wef 26/05/2025]*

**Payment of first premium**

**12.—(1)** Subject to paragraphs (2) and (3), the first premium for an SP cover or the first premium for an AP cover is payable on —

(a) the earliest of the following dates:

- (i) the date of commencement of the housing loan, if a loan document or mortgage instrument of the housing loan is executed before that date;
- (ii) the date of the possession of the property by the CPF member;
- (iii) the date of withdrawal of any money standing to the credit of the CPF member in the Fund for repayment of any instalment of the housing loan, if a loan document or mortgage instrument of the housing loan is executed before that date; or

(b) where the Board considers it appropriate in the particular circumstances, any other date specified by the Board.

(2) Where the Board permits a person to join the Scheme (who would not otherwise be eligible to be a member of the Scheme), the first premium for the person's insurance cover under the Scheme is payable on a date specified by the Board.

(3) Where a Scheme member's insurance cover under the Scheme is adjusted under regulation 16, the first premium for the adjusted insurance cover is payable on the relevant date for the adjusted insurance cover under regulation 16(2).

(4) Subject to section 32 of the Act, premiums for insurance cover under the Scheme may be paid in any manner that the Board may approve.

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(5) In paragraph (1), “loan document” means any agreement or other document evidencing a housing loan.

**Extent of cover under Scheme and declaration of liability to repay housing loan**

**13.—**(1) Where any property is purchased or owned by 2 or more persons, and more than one of those persons is a Scheme member in respect of that property, unless the Board otherwise permits —

(a) the extent to which each Scheme member is covered under the Scheme must not be —

(i) less than the percentage of the housing loan that the Scheme member declares, for the purposes of the Scheme, he or she is liable to repay; or

(ii) more than 100% of the housing loan; and

(b) the percentage of the housing loan that each Scheme member declares, for the purposes of the Scheme, he or she is liable to repay must not, when aggregated, be less than 100% of the housing loan.

(1A) Despite paragraph (1)(b), where the Board has approved or refused any application under paragraph (5) by one or more of the Scheme members in respect of a property mentioned in paragraph (1), the percentage of the housing loan for that property that each Scheme member is declared liable to repay for the purposes of the Scheme may, when aggregated, be less than 100% of the housing loan.

*[S 319/2025 wef 26/05/2025]*

(2) Where any property is purchased or owned by 2 or more persons, but only one of those persons is a Scheme member in respect of that property, unless the Board otherwise permits, the Scheme member —

(a) is to be covered under the Scheme for 100% of the housing loan; and

(b) must declare, for the purposes of the Scheme, that the Scheme member is liable to repay 100% of the housing loan.

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(3) Where any person who is the sole purchaser or owner of any property is a Scheme member in respect of that property, the Scheme member —

- (a) is to be covered under the Scheme for 100% of the housing loan; and
- (b) must declare, for the purposes of the Scheme, that the Scheme member is liable to repay 100% of the housing loan.

(4) The maximum amount for which a Scheme member may be insured under the Scheme in respect of a property is the amount of the housing loan obtained for, or to finance or re-finance, the purchase of the property.

(5) A Scheme member may apply in writing to the Board to amend the extent of liability declared by him or her for repayment of the housing loan.

### **Disposal of whole of property by Scheme member**

**14.—**(1) If, while a Scheme member is insured under the Scheme in respect of any property, the Scheme member sells, transfers or otherwise disposes of the whole of his or her property on or after 1 April 2024 —

- (a) the Scheme member's insurance cover under the Scheme ceases —
  - (i) on the date that the sale, transfer or disposition of the property is completed; or
  - (ii) if the Board is unable to ascertain the exact date mentioned in sub-paragraph (i), on a date specified by the Board; and
- (b) the Board must, subject to any terms and conditions that it may impose, make the applicable refund.

(2) Despite regulation 28(1), regulation 5 or 16 of the revoked Regulations (as the case may be) continues to apply where the Scheme member sold, transferred or otherwise disposed of the whole of his or her property before 1 April 2024.

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**Full redemption of housing loan or full discharge of mortgage**

**15.**—(1) If, while a Scheme member is insured under the Scheme in respect of a housing loan or a mortgage, the housing loan is fully redeemed or the mortgage is fully discharged on or after 1 April 2024 —

- (a) the Scheme member’s insurance cover under the Scheme ceases —
  - (i) on the date that the housing loan is fully redeemed or the mortgage is fully discharged, as the case may be; or
  - (ii) if the Board is unable to ascertain the exact date mentioned in sub-paragraph (i), on a date specified by the Board; and
- (b) the Board must, subject to any terms and conditions that it may impose, make the applicable refund.

(2) Despite regulation 28(1), regulation 7 or 18 of the revoked Regulations (as the case may be) continues to apply where the housing loan was fully redeemed or the mortgage was fully discharged before 1 April 2024.

**Adjusted insurance cover**

**16.**—(1) Where, in any case mentioned in paragraph (2), the Board decides to adjust a Scheme member’s insurance cover under the Scheme, the Board may —

- (a) issue an adjusted insurance cover to the Scheme member commencing on the relevant date; and
- (b) terminate the Scheme member’s existing insurance cover under the Scheme immediately before the relevant date.

(2) In paragraph (1), “relevant date” means —

- (a) in a case where a Scheme member applies under regulation 25(b) to increase or reduce his or her insurance cover — the date the Board receives the Scheme member’s application under regulation 25(b);

*[S 319/2025 wef 26/05/2025]*

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- (b) in the case where there is an adjustment of a Scheme member's housing loan (whether by partial repayment of the housing loan, or otherwise) —
- (i) the date the housing loan is adjusted; or
  - (ii) if the Board is unable to ascertain the exact date mentioned in sub-paragraph (i) — a date specified by the Board; or
- (c) in any other case where there is a disparity between the insurance cover and the outstanding housing loan — a date specified by the Board.

(3) If the Board terminates the Scheme member's existing insurance cover under paragraph (1)(b), the Board must, subject to any terms and conditions that it may impose, make the applicable refund.

(3A) Where, on a Scheme member's application mentioned in paragraph (2)(a) to adjust his or her insurance cover under the Scheme —

- (a) the Board decides to adjust the Scheme member's insurance cover on the condition that the Scheme member pays premium loading; but
- (b) the Scheme member does not agree to the condition within the time specified by the Board,

the Board may —

- (c) refuse to adjust the Scheme member's insurance cover; and
- (d) refuse to approve the Scheme member's application under regulation 13(5) (if any) in relation to the Scheme member's application to adjust his or her insurance cover.

*[S 319/2025 wef 26/05/2025]*

(4) To avoid doubt, despite an adjusted insurance cover being issued to a person on or after 1 March 2001, that person is deemed to be a Scheme member on 28 February 2001 for the purposes of regulations 3 and 7 if the person's existing insurance cover —

- (a) started before 1 March 2001; and

(b) did not cease before 1 March 2001.

(5) To avoid doubt, this regulation applies whether the case mentioned in paragraph (2) arose before, on or after 1 April 2024.

### **Insurance cover for another property**

17.—(1) The Board must, subject to any terms and conditions that it may impose, make the applicable refund if a Scheme member's insurance cover under the Scheme in respect of any property ceases by virtue of section 30(2) of the Act on or after 1 April 2024.

(2) Subject to paragraph (5A), paragraphs (3), (4) and (5) apply where —

(a) a Scheme member is insured under the Scheme in respect of any property (called in paragraphs (3), (4) and (5) the first-mentioned property) when the Scheme member purchases another property (called in this paragraph and paragraphs (3), (4), (5) and (5A) the second-mentioned property); and

*[S 319/2025 wef 26/05/2025]*

(b) the Board permits the Scheme member to join the Scheme under section 31(2) of the Act in respect of the second-mentioned property.

*[S 319/2025 wef 26/05/2025]*

(3) For the purpose of determining the premium payable under regulation 11 by a Scheme member mentioned in paragraph (2) for the insurance cover under the Scheme for the second-mentioned property —

(a) the “Term of Loan” in the Second Schedule is taken to be the shorter of the following periods:

(i) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the first-mentioned property, as determined with reference to the date of the commencement of the insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be

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insured under the Scheme in respect of the firstmentioned property on that date;

(ii) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property; and

(b) the “Age Next Birthday” in the Second Schedule is determined with reference to the date of commencement of the insurance cover under the Scheme for the second-mentioned property.

(4) Subject to regulation 13, the maximum amount for which the Scheme member mentioned in paragraph (2) may be insured under the Scheme in respect of the second-mentioned property is the lower of —

(a) the amount for which the Scheme member would have been insured under the Scheme in respect of the firstmentioned property on the date of the commencement of the insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be insured under the Scheme in respect of the firstmentioned property on that date; or

(b) the amount of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property which the Scheme member is liable to repay.

(5) Subject to regulation 13, for the purpose of determining the insured sum in respect of the second-mentioned property, the “Term of Loan” in the Third Schedule is taken to be the shorter of the following periods:

(a) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the firstmentioned property, as determined with reference to the date of the commencement of the insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be insured under the Scheme in respect of the firstmentioned property on that date;

- (b) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property.

(5A) The Board may issue an insurance cover under the Scheme in respect of the second-mentioned property without applying paragraphs (3), (4) and (5) if the Board is satisfied that the terms and conditions (if any) imposed under section 31(2) of the Act on the issuance of the insurance cover adequately address the Scheme member's assessed risk at the time of the issuance.

*[S 319/2025 wef 26/05/2025]*

(6) Subject to paragraph (9A), paragraphs (7), (8) and (9) apply where —

- (a) a Scheme member is insured under the Scheme in respect of any property (called in this paragraph and paragraphs (7), (8) and (9) the firstmentioned property) when the Scheme member purchases another property (called in this paragraph and paragraphs (7), (8), (9) and (9A) the second-mentioned property);

*[S 319/2025 wef 26/05/2025]*

- (b) the Scheme member is insured under the Scheme in respect of a second-mentioned property and the Scheme member's insurance cover under the Scheme in respect of the firstmentioned property ceases under section 30(2) of the Act; and

- (c) the Board cancels the Scheme member's insurance cover under the Scheme in respect of the second-mentioned property and issues the Scheme member a new insurance cover under the Scheme in respect of the second-mentioned property under regulation 18(2)(d).

*[S 319/2025 wef 26/05/2025]*

(7) For the purpose of determining the premium payable under regulation 11 by a Scheme member mentioned in paragraph (6) for the new insurance cover under the Scheme for the second-mentioned property —

- (a) the "Term of Loan" in the Second Schedule is taken to be the shorter of the following periods:

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- (i) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the firstmentioned property, as determined with reference to the date of the commencement of the new insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be insured under the Scheme in respect of the firstmentioned property on that date;
  - (ii) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property; and

(b) the “Age Next Birthday” in the Second Schedule is determined with reference to the date of commencement of the new insurance cover under the Scheme for the second-mentioned property.

(8) Subject to regulation 13, the maximum amount for which the Scheme member mentioned in paragraph (6) may be insured under the Scheme in respect of the new insurance cover for the second-mentioned property is the lower of —

- (a) the amount for which the Scheme member would have been insured under the Scheme in respect of the firstmentioned property on the date of the commencement of the new insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be insured under the Scheme in respect of the firstmentioned property on that date; or
- (b) the amount of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property which the Scheme member is liable to repay.

(9) Subject to regulation 13, for the purpose of determining the insured sum in respect of the new insurance cover for the second-mentioned property, the “Term of Loan” in the Third Schedule is taken to be the shorter of the following periods:

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- (a) the period that would have been the remainder of the term of the housing loan obtained for, or to finance or re-finance, the purchase of the firstmentioned property, as determined with reference to the date of the commencement of the new insurance cover under the Scheme in respect of the second-mentioned property, had the Scheme member continued to be insured under the Scheme in respect of the firstmentioned property on that date;
- (b) the term of the housing loan obtained for, or to finance or re-finance, the purchase of the second-mentioned property.

(9A) The Board may issue a new insurance cover under the Scheme in respect of the second-mentioned property under regulation 18(2)(d) without applying paragraphs (7), (8) and (9) if the Board is satisfied that the terms and conditions (if any) imposed under section 31(2) of the Act on the issuance of the new insurance cover adequately address the Scheme member's assessed risk at the time of the issuance.

*[S 319/2025 wef 26/05/2025]*

(10) Despite regulation 28(1), regulations 11A(2), 12(1A) and 21(1A) of the revoked Regulations continue to apply instead of paragraphs (2) to (5) where a Scheme member's insurance cover under the Scheme in respect of the firstmentioned property ceases by virtue of section 30(2) of the Act before 1 April 2024.

### **Cancellation or termination of insurance cover for false or misleading statement, etc.**

**18.—**(1) Paragraph (2) applies in the following circumstances:

- (a) a Scheme member has made or provided to the Board any statement or fact that is false or misleading in any material particular, or failed to disclose to the Board any material fact or circumstance;
- (b) that material particular, fact or circumstance, if known to the Board, might influence the Board as to whether the Scheme member should be insured under the Scheme (including being insured under an adjusted insurance cover

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or an insurance cover in respect of a second-mentioned property mentioned in section 30(2) of the Act).

(2) In the circumstances under paragraph (1), the Board may do any of the following:

- (a) terminate the Scheme member's insurance cover, on which that person ceases immediately to be insured under the Scheme;
- (b) if the material particular, fact or circumstance mentioned in paragraph (1) is that the Scheme member was incapacitated on or before the date of commencement of the Scheme member's insurance cover under the Scheme — cancel the Scheme member's insurance cover, on which that person is deemed never to have been insured under the Scheme;
- (c) if the Board has adjusted the Scheme member's insurance cover under the Scheme before, on or after 1 April 2024, and the material particular, fact or circumstance mentioned in paragraph (1) is that the Scheme member was not in good health on or before the date of commencement of the adjusted cover — cancel the adjusted cover, and reinstate the earlier insurance cover;
- (d) if the Board has issued the Scheme member's insurance cover under the Scheme in respect of a second-mentioned property mentioned in section 30(2) of the Act before, on or after 1 April 2024, and the material particular, fact or circumstance mentioned in paragraph (1) is that the Scheme member was not in good health on or before the date of commencement of that insurance cover — cancel the Scheme member's insurance cover, and issue a new insurance cover under the Scheme in respect of that second-mentioned property.

(3) Where the Board has cancelled or terminated a Scheme member's insurance cover under paragraph (2), the Board must, subject to any terms and conditions that it may impose, make the applicable refund.

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### **Exemption of CPF member from Scheme**

**19.—**(1) The Board may, on an application by a CPF member who is required to be insured under the Scheme in respect of a housing loan for property, exempt the CPF member from the Scheme under section 29(4) of the Act if the Board is satisfied that —

- (a) there is in force an appropriate policy of insurance and —
  - (i) the amount payable under the policy is sufficient to discharge the housing loan which the CPF member declares to the Board as the CPF member's liability for repayment in the event of the CPF member's death or incapacity; or
  - (ii) the housing loan which the CPF member declares to the Board as the CPF member's liability for repayment in the event of the CPF member's death or incapacity does not exceed the amount payable under the policy by more than \$3,000 or such other amount as the Minister may direct;
- (b) the amount of the housing loan does not exceed \$3,000 or any other amount that may be determined from time to time by the Minister and the housing loan will be repaid in 2 years or any other period that the Minister may direct; or
- (c) the CPF member is not using the moneys standing to his or her credit in the Fund to repay any instalment of the housing loan.

(2) An exemption under section 29(4) of the Act starts on a date specified by the Board.

(3) Where a CPF member is already insured under the Scheme when an exemption is granted to the CPF member under section 29(4) of the Act —

- (a) the existing insurance cover is cancelled or terminated (as the case may be) with effect from the date on which the exemption starts under paragraph (2); and
- (b) the Board must, subject to any terms and conditions that it may impose, make the applicable refund.

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(4) The Board may revoke an exemption granted to a CPF member under paragraph (1) and require the CPF member to be insured under the Scheme based on the percentage of the housing loan which the CPF member declares as his or her liability for repayment if, at any time after the start of the exemption —

- (a) the policy of insurance mentioned in paragraph (1)(a) is no longer in force or is insufficient to discharge the percentage of the housing loan which the CPF member declares as his or her liability for repayment; or
- (b) an application to use any moneys standing to the CPF member's credit in the Fund to repay any instalment of housing loan is approved.

### **Opt out from Scheme**

**20.**—(1) Where —

- (a) the Board permits a person to join the Scheme under section 29(3) of the Act; and
- (b) the person then applies to the Board to opt out from the Scheme,

the Board must —

- (c) if the application is received by the Board before the date of issue of the person's insurance cover under the Scheme or within one month (or a longer period permitted by the Board) after that date of issue — cancel the insurance cover from its date of issue; or
- (d) in any other case — terminate the insurance cover with effect from the date of receipt of the application by the Board.

(2) The Board must, subject to any terms and conditions that it may impose, make the applicable refund in the case of paragraph (1)(c) or (d).

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**Payment on death or incapacity of Scheme member**

**21.—**(1) The following amounts are as specified in paragraph (2):

- (a) the amount payable under section 36(1) of the Act, or under section 36(1) of the Act as modified by the Central Provident Fund (Modifications to Act for Design-Build-and-Sell Scheme) Order (O 7);
- (b) the amount payable at the time of incapacity of the Scheme member for the purposes of section 36(2)(a) of the Act.

(2) Subject to section 36(9), (10) and (11) of the Act and regulation 22, the amount specified for the purposes of paragraph (1) is the lower of the following:

- (a) the outstanding cover of the Scheme member's insurance cover under the Scheme at the time of the Scheme member's death or incapacity, as the case may be;
- (b) the aggregate of the amounts mentioned in section 36(8)(a) and (b) of the Act.

(3) The circumstances mentioned in section 36(1)(a) and (2)(a) of the Act are as follows:

- (a) either or both of the following apply:
  - (i) the property for which the Scheme member was covered under the Scheme is sold, transferred or otherwise disposed of;
  - (ii) the Scheme member's liability to repay the housing loan is fully discharged;
- (b) the Board has not already made payment under section 36(1)(b) or (2)(b) of the Act (as the case may be), before sub-paragraph (a) is satisfied.

(4) For the purposes of section 36(1)(a) or (2)(a) of the Act, the Board must pay the amount specified in paragraph (2) in any manner specified in paragraph (5) to any persons that the Board is satisfied to have discharged the Scheme member's liability to repay the housing loan for the property for which the Scheme member is covered under the Scheme.

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(5) Payment under section 36(1)(a) or (2)(a) of the Act may be made to the person entitled to be paid —

(a) by crediting that person's account in the Fund;

(b) by cash or cheque payment to that person;

*[S 319/2025 wef 26/05/2025]*

(c) by crediting that person's bank account; or

*[S 319/2025 wef 26/05/2025]*

(d) by any other manner of payment applied for by that person and approved by the Board.

*[S 319/2025 wef 26/05/2025]*

(6) The amount payable by the Board under section 36(6) of the Act is determined in accordance with the formula  $(A + B) - C$ , where —

(a) A is the amount specified in paragraph (2);

(b) B is the amount of interest accrued on A as determined by the Board from the time the first monthly or other periodic loan instalment is made under section 36(2)(b) of the Act to the time the amount under this regulation is paid by the Board; and

(c) C is the total amount paid by the Board under section 36(2)(b) of the Act.

(7) Nothing in this regulation is to be construed as requiring the Board to make any payment to any person if the death or incapacity of the Scheme member occurs before the Scheme member's insurance cover under the Scheme starts.

### **Payments affected by section 36(9) of Act**

**22.—**(1) The Board must, subject to any terms and conditions that it may impose, make the applicable refund, if the Board does not make any payment to a Scheme member because of —

(a) section 36(9)(a), (b) or (c) of the Act; or

(b) section 36(9)(d) of the Act.

(2) If the Board does not make payment under a Scheme member's adjusted insurance cover because of section 36(9)(a), (b) or (c) of the

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Act, the Board may instead cancel the Scheme member's adjusted cover and reinstate the Scheme member's earlier insurance cover.

(3) Paragraph (4) applies where —

(a) a Scheme member —

- (i) was insured under the Scheme in respect of any property (called in this paragraph and paragraph (4) the firstmentioned property) when the Scheme member purchased another property (called in this paragraph and paragraph (4) the second-mentioned property); and
- (ii) is insured under the Scheme in respect of the second-mentioned property and has ceased to be covered under the Scheme in respect of the firstmentioned property under section 30(2) of the Act; and

(b) the Board is not required to make any payment under the Scheme member's insurance cover in respect of the second-mentioned property because of section 36(9)(a), (b) or (c) of the Act.

*[S 319/2025 wef 26/05/2025]*

(4) Despite section 36(9)(a), (b) or (c) of the Act, the Board may, under section 36(12) of the Act, pay any part of the insured sum in respect of the second-mentioned property if the Board would have been required to make payment under the Scheme member's insurance cover in respect of the firstmentioned property had that cover not ceased under section 30(2) of the Act.

*[S 319/2025 wef 26/05/2025]*

### **Notional date of birth**

**23.** For the purposes of these Regulations, where the date of birth of a CPF member cannot be ascertained or is doubtful, the CPF member's date of birth is taken to be 1 January of the year in which he or she was born.

### **Applicable refund**

**24.—**(1) Subject to paragraph (2), the amount of the applicable refund is as provided in the Fourth Schedule.

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(2) The amount of an applicable refund in relation to an insurance cover must not exceed an amount determined in accordance with the formula  $X - Y$ , where —

- (a)  $X$  is the premium paid for the insurance cover; and
- (b)  $Y$  is the total amount of all relevant refunds determined or paid by the Board for the insurance cover, before the amount of the applicable refund is determined by the Board.

(3) In paragraph (2)(b), “relevant refunds” means the following refunds in respect of the insurance cover:

- (a) all the applicable refunds under regulation 7(2)(b), 14(1)(b), 15(1)(b), 16(3), 17(1), 18(3), 19(3)(b), 20(2) or 22(1) in respect of that insurance cover;
- (b) all refunds of premiums under regulation 22B or 22C of the revoked Regulations.

(4) Subject to paragraph (5), the Board must credit the applicable refund to the Scheme member’s account in the Fund.

(5) Where a CPF member has, under section 32(5) of the Act, paid the whole or part of the premium that a Scheme member is liable to pay under the Scheme —

- (a) the Board may, where it considers appropriate, deduct the amount of premium paid by the CPF member from the applicable refund and credit the amount to the CPF member’s account in the Fund; and
- (b) the Board must credit to the Scheme member’s account in the Fund any balance of the applicable refund.

### **Form of applications, etc.**

**25.** Every application by a person —

- (a) for the withdrawal of money in the Fund for the payment of any premium under the Scheme;
- (b) to increase or reduce his or her insurance cover under the Scheme;

- (c) to be exempted from the Scheme; or
- (d) to terminate that person's insurance cover under the Scheme,

must be made in any form and supported by any evidence that the Board may require.

### **Power of Board to invest moneys in Home Protection Fund**

**26.** All moneys in the Home Protection Fund may from time to time be invested by the Board in any manner that the Board thinks fit.

### **Acronyms used in Schedules**

**27.** In the Schedules —

- “HDB” means the Housing and Development Board;
- “HUDC” means the Housing and Urban Development Company (Private) Limited;
- “JTC” means the Jurong Town Corporation;
- “MINDEF” means the Ministry of Defence.

### **Revocation and transitional provisions**

**28.—**(1) Revoke the Central Provident Fund (Home Protection Insurance Scheme) Regulations.

(2) Subject to paragraphs (3) and (4) and regulations 3(4), 9(6), 14(2), 15(2) and 17(10), these Regulations apply on or after 1 April 2024 to any insurance cover under the Scheme which commenced before that date and continues in force on or after that date.

(3) Despite paragraph (1), regulation 22B or 22C of the revoked Regulations (as the case may be) continues to apply for the purposes of the following refunds or recomputations made by the Board on or after 1 April 2024:

- (a) the refund of payments under regulation 22B or 22C of the revoked Regulations to an eligible member (as defined in that regulation);

(b) the recomputation of the refund of payments under regulation 22B or 22C of the revoked Regulations in respect of an eligible insurance cover (as defined in that regulation), due to the termination, cancellation or adjustment of that eligible insurance cover.

(4) Paragraph (1) does not affect anything done under any provision of the revoked Regulations before 1 April 2024.

## FIRST SCHEDULE

Regulation 2(1)

TABLE 1

*(For policies entered into or adjusted before 1 March 1995)*

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.75	7.97	11.13	14.31	17.46
<b>21</b>	4.75	7.97	11.21	14.41	17.60
<b>22</b>	4.75	8.08	11.35	14.60	17.81
<b>23</b>	4.75	8.08	11.39	14.65	17.89
<b>24</b>	4.75	8.13	11.46	14.75	18.03
<b>25</b>	4.75	8.13	11.48	14.81	18.08
<b>26</b>	4.75	8.18	11.55	14.89	18.21
<b>27</b>	4.75	8.18	11.55	14.94	18.35
<b>28</b>	4.75	8.18	11.63	15.11	18.66
<b>29</b>	4.75	8.29	11.88	15.53	19.19
<b>30</b>	4.75	8.44	12.22	15.98	19.81
<b>31</b>	4.75	8.66	12.51	16.45	20.57
<b>32</b>	4.75	8.67	12.73	16.99	21.44
<b>33</b>	4.75	8.98	13.42	18.07	22.96

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>34</b>	5.05	9.68	14.56	19.67	25.06
<b>35</b>	5.35	10.44	15.80	21.46	27.46
<b>36</b>	5.84	11.44	17.36	23.65	30.39
<b>37</b>	6.35	12.57	19.18	26.27	33.83
<b>38</b>	6.97	13.93	21.40	29.36	37.86
<b>39</b>	7.73	15.63	24.05	32.97	42.45
<b>40</b>	8.65	17.49	26.88	36.85	47.49
<b>41</b>	9.84	19.70	30.20	41.37	53.30
<b>42</b>	11.34	22.37	34.14	46.71	60.17
<b>43</b>	12.80	25.21	38.45	52.64	67.90
<b>44</b>	14.38	28.35	43.31	59.45	77.00
<b>45</b>	16.46	32.29	49.38	67.98	88.39
<b>46</b>	19.06	37.19	56.96	78.68	102.21
<b>47</b>	22.31	43.40	66.58	91.63	118.41
<b>48</b>	26.35	51.15	77.79	106.18	136.36
<b>49</b>	31.67	59.92	89.92	121.77	155.54
<b>50</b>	38.00	69.66	103.25	138.84	176.53
<b>51</b>	46.23	81.68	119.23	158.96	200.95
<b>52</b>	54.48	94.08	135.97	180.24	206.73
<b>53</b>	63.98	108.15	154.84	178.13	192.09
<b>54</b>	74.73	124.00	140.40	148.58	153.49
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	20.58	23.68	26.76	29.79	32.77

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>21</b>	20.76	23.88	26.98	30.02	33.06
<b>22</b>	20.99	24.15	27.26	30.34	33.41
<b>23</b>	21.09	24.27	27.41	30.55	33.71
<b>24</b>	21.24	24.45	27.65	30.88	34.10
<b>25</b>	21.36	24.61	27.92	31.22	34.56
<b>26</b>	21.55	24.93	28.31	31.75	35.25
<b>27</b>	21.80	25.28	28.81	32.43	36.16
<b>28</b>	22.24	25.85	29.59	33.45	37.47
<b>29</b>	22.93	26.77	30.77	34.94	39.30
<b>30</b>	23.79	27.93	32.27	36.80	41.58
<b>31</b>	24.87	29.35	34.07	39.09	44.38
<b>32</b>	26.13	31.06	36.29	41.84	47.75
<b>33</b>	28.12	33.59	39.40	45.59	52.21
<b>34</b>	30.80	36.90	43.40	50.33	57.71
<b>35</b>	33.87	40.71	47.98	55.72	63.98
<b>36</b>	37.59	45.23	53.37	62.05	71.28
<b>37</b>	41.90	50.46	59.59	69.30	79.70
<b>38</b>	46.87	56.46	66.72	77.64	89.38
<b>39</b>	52.56	63.33	74.84	87.19	100.55
<b>40</b>	58.81	70.93	83.94	98.02	113.36
<b>41</b>	66.07	79.79	94.63	110.83	128.41
<b>42</b>	74.63	90.30	107.43	126.03	146.07
<b>43</b>	84.49	102.61	122.29	143.49	166.22
<b>44</b>	96.20	117.07	139.52	163.56	189.21
<b>45</b>	110.51	134.33	159.76	186.87	215.69
<b>46</b>	127.45	154.39	183.06	213.48	245.74

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>47</b>	146.93	177.24	209.36	243.40	270.45
<b>48</b>	168.36	202.27	238.14	265.90	287.99
<b>49</b>	191.29	229.10	257.31	279.18	296.56
<b>50</b>	216.37	244.72	265.89	282.27	295.31
<b>51</b>	228.85	248.71	263.54	275.02	284.16
<b>52</b>	224.35	236.88	246.23	253.48	259.24
<b>53</b>	201.36	207.95	212.89	216.69	219.72
<b>54</b>	156.75	159.07	160.79	162.13	163.20
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	35.74	38.68	41.64	44.58	47.52
<b>21</b>	36.06	39.09	42.09	45.12	48.18
<b>22</b>	36.50	39.59	42.70	45.85	49.07
<b>23</b>	36.86	40.04	43.28	46.60	50.00
<b>24</b>	37.37	40.69	44.10	47.61	51.27
<b>25</b>	37.99	41.50	45.13	48.90	52.84
<b>26</b>	38.88	42.64	46.55	50.63	54.93
<b>27</b>	40.04	44.09	48.33	52.82	57.56
<b>28</b>	41.68	46.08	50.75	55.70	60.93
<b>29</b>	43.90	48.76	53.92	59.39	65.20
<b>30</b>	46.68	52.06	57.79	63.87	70.33
<b>31</b>	50.03	56.03	62.39	69.17	76.40
<b>32</b>	54.02	60.71	67.81	75.39	83.48
<b>33</b>	59.22	66.69	74.64	83.14	92.23

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>34</b>	65.55	73.91	82.83	92.41	102.72
<b>35</b>	72.77	82.15	92.22	103.07	114.85
<b>36</b>	81.17	91.76	103.18	115.59	129.03
<b>37</b>	90.84	102.88	115.94	130.12	145.40
<b>38</b>	102.05	115.83	130.77	146.89	164.21
<b>39</b>	115.08	130.84	147.84	166.10	185.65
<b>40</b>	130.01	147.96	167.22	187.84	209.83
<b>41</b>	147.36	167.72	189.47	212.67	237.35
<b>42</b>	167.56	190.53	215.01	241.04	263.39
<b>43</b>	190.47	216.32	243.76	267.11	287.16
<b>44</b>	216.49	245.44	269.78	290.46	308.25
<b>45</b>	246.24	271.55	292.80	310.86	326.40
<b>46</b>	271.96	293.67	311.91	327.41	340.74
<b>47</b>	292.47	310.69	326.00	339.01	350.20
<b>48</b>	305.96	320.83	333.32	343.95	353.08
<b>49</b>	310.70	322.39	332.24	340.60	347.78
<b>50</b>	305.92	314.70	322.07	328.34	333.72
<b>51</b>	291.59	297.72	302.90	307.28	311.07
<b>52</b>	263.93	267.81	271.07	273.84	276.22
<b>53</b>	222.19	224.23	225.95	227.41	228.66
<b>54</b>	164.05	164.78	165.39	165.89	166.33
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	50.52	53.54	56.66	59.85	63.17

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>21</b>	51.32	54.52	57.81	61.25	64.82
<b>22</b>	52.36	55.78	59.34	63.02	66.91
<b>23</b>	53.52	57.20	61.04	65.07	69.32
<b>24</b>	55.06	59.05	63.25	67.67	72.35
<b>25</b>	56.99	61.35	65.95	70.83	75.98
<b>26</b>	59.49	64.29	69.37	74.75	80.47
<b>27</b>	62.55	67.87	73.51	79.49	85.87
<b>28</b>	66.48	72.37	78.64	85.31	92.45
<b>29</b>	71.36	77.94	84.93	92.41	100.45
<b>30</b>	77.20	84.54	92.40	100.84	110.00
<b>31</b>	84.09	92.32	101.22	110.82	121.21
<b>32</b>	92.14	101.46	111.57	122.50	134.28
<b>33</b>	102.05	112.68	124.19	136.60	149.94
<b>34</b>	113.91	126.03	139.10	153.14	168.20
<b>35</b>	127.61	141.37	156.17	172.01	188.95
<b>36</b>	143.53	159.11	175.81	193.64	212.64
<b>37</b>	161.83	179.41	198.20	218.21	236.02
<b>38</b>	182.74	202.53	223.62	242.27	258.89
<b>39</b>	206.52	228.73	248.27	265.57	280.97
<b>40</b>	233.25	253.71	271.71	287.63	301.81
<b>41</b>	258.75	277.46	293.89	308.46	321.42
<b>42</b>	282.78	299.73	314.64	327.82	339.58
<b>43</b>	304.56	319.77	333.13	344.98	355.49
<b>44</b>	323.65	337.13	348.98	359.46	368.80
<b>45</b>	339.86	351.63	361.98	371.14	379.31
<b>46</b>	352.31	362.39	371.29	379.14	386.14

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>47</b>	359.89	368.37	375.83	382.42	388.30
<b>48</b>	360.99	367.91	374.00	379.39	384.18
<b>49</b>	354.01	359.45	364.24	368.49	372.26
<b>50</b>	338.41	342.48	346.07	349.25	352.08
<b>51</b>	314.33	317.19	319.70	321.94	323.92
<b>52</b>	278.28	280.09	281.68	283.08	284.33
<b>53</b>	229.75	230.70	231.54	232.28	232.93
<b>54</b>	166.71	167.05	167.35	167.61	167.84
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	66.61	70.23	74.00	77.97	82.14
<b>21</b>	68.55	72.49	76.62	80.97	85.56
<b>22</b>	70.99	75.29	79.83	84.63	89.72
<b>23</b>	73.80	78.53	83.53	88.85	94.52
<b>24</b>	77.28	82.51	88.07	93.99	100.34
<b>25</b>	81.45	87.26	93.45	100.11	107.29
<b>26</b>	86.55	93.03	100.02	107.54	115.66
<b>27</b>	92.66	99.97	107.86	116.39	125.58
<b>28</b>	100.11	108.39	117.35	126.99	137.36
<b>29</b>	109.16	118.57	128.69	139.59	151.27
<b>30</b>	119.88	130.53	141.99	154.26	167.38
<b>31</b>	132.42	144.48	157.38	171.18	185.91
<b>32</b>	146.97	160.55	175.08	190.57	204.62
<b>33</b>	164.24	179.52	195.82	210.55	223.92

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>34</b>	184.27	201.44	216.89	230.85	243.52
<b>35</b>	207.00	223.21	237.81	251.02	263.00
<b>36</b>	229.63	244.89	258.64	271.08	282.34
<b>37</b>	251.94	266.23	279.11	290.77	301.33
<b>38</b>	273.73	287.05	299.06	309.93	319.78
<b>39</b>	294.72	307.08	318.21	328.27	337.40
<b>40</b>	314.48	325.85	336.10	345.38	353.79
<b>41</b>	333.00	343.39	352.77	361.25	368.93
<b>42</b>	350.06	359.48	367.99	375.66	382.63
<b>43</b>	364.92	373.38	380.99	387.88	394.12
<b>44</b>	377.15	384.64	391.40	397.49	403.04
<b>45</b>	386.58	393.13	399.03	404.36	409.21
<b>46</b>	392.39	398.01	403.08	407.65	411.80
<b>47</b>	393.55	398.26	402.52	406.36	409.84
<b>48</b>	388.45	392.31	395.78	398.91	401.76
<b>49</b>	375.63	378.67	381.39	383.86	386.09
<b>50</b>	354.61	356.88	358.93	360.77	362.46
<b>51</b>	325.69	327.29	328.71	330.01	331.19
<b>52</b>	285.45	286.45	287.37	288.18	288.93
<b>53</b>	233.52	234.05	234.52	234.95	235.35
<b>54</b>	168.04	168.24	168.40	168.54	168.67
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	86.55	91.22	96.18	101.46	107.15

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>21</b>	90.44	95.62	101.15	107.10	113.52
<b>22</b>	95.14	100.93	107.16	113.88	121.10
<b>23</b>	100.58	107.11	114.15	121.72	129.84
<b>24</b>	107.18	114.56	122.50	131.03	140.15
<b>25</b>	115.03	123.36	132.31	141.89	152.12
<b>26</b>	124.41	133.80	143.86	154.61	166.08
<b>27</b>	135.44	146.02	157.30	169.37	180.43
<b>28</b>	148.46	160.33	173.00	184.61	195.27
<b>29</b>	163.75	177.08	189.23	200.39	210.61
<b>30</b>	181.39	194.16	205.83	216.52	226.31
<b>31</b>	199.30	211.52	222.68	232.89	242.27
<b>32</b>	217.40	229.04	239.69	249.46	258.41
<b>33</b>	236.08	247.15	257.29	266.57	275.09
<b>34</b>	255.06	265.57	275.19	283.99	292.07
<b>35</b>	273.90	283.82	292.91	301.22	308.84
<b>36</b>	292.59	301.94	310.50	318.31	325.51
<b>37</b>	310.94	319.70	327.71	335.04	341.77
<b>38</b>	328.73	336.89	344.37	351.20	357.47
<b>39</b>	345.71	353.28	360.20	366.55	372.36
<b>40</b>	361.42	368.40	374.79	380.63	385.97
<b>41</b>	375.93	382.31	388.13	393.46	398.37
<b>42</b>	388.97	394.74	400.02	404.86	409.30
<b>43</b>	399.81	404.99	409.73	414.06	418.05
<b>44</b>	408.08	412.67	416.85	420.72	424.24
<b>45</b>	413.60	417.62	421.28	424.64	427.72
<b>46</b>	415.58	419.01	422.17	425.04	427.69

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>47</b>	413.00	415.91	418.54	420.96	423.17
<b>48</b>	404.34	406.69	408.86	410.83	412.64
<b>49</b>	388.13	389.98	391.68	393.23	394.66
<b>50</b>	363.99	365.37	366.65	367.81	368.88
<b>51</b>	332.26	333.23	334.12	334.94	335.68
<b>52</b>	289.59	290.21	290.78	291.29	291.76
<b>53</b>	235.70	236.02	236.32	236.60	236.84
<b>54</b>	168.80	168.93	169.03	169.12	169.21
<b>55</b>	90.19	90.19	90.19	90.19	90.19

TABLE 1A

*(For policies entered into or adjusted on or after 1 March 1995  
but before 1 March 2001)*

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.75	7.97	11.13	14.31	17.46
<b>21</b>	4.75	7.97	11.21	14.41	17.60
<b>22</b>	4.75	8.08	11.35	14.60	17.81
<b>23</b>	4.75	8.08	11.39	14.65	17.89
<b>24</b>	4.75	8.13	11.46	14.75	18.03
<b>25</b>	4.75	8.13	11.48	14.81	18.08
<b>26</b>	4.75	8.18	11.55	14.89	18.21
<b>27</b>	4.75	8.18	11.55	14.94	18.35

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>28</b>	4.75	8.18	11.63	15.11	18.66
<b>29</b>	4.75	8.29	11.88	15.53	19.19
<b>30</b>	4.75	8.44	12.22	15.98	19.81
<b>31</b>	4.75	8.66	12.51	16.45	20.57
<b>32</b>	4.75	8.67	12.73	16.99	21.44
<b>33</b>	4.75	8.98	13.42	18.07	22.96
<b>34</b>	5.05	9.68	14.56	19.67	25.06
<b>35</b>	5.35	10.44	15.80	21.46	27.46
<b>36</b>	5.84	11.44	17.36	23.65	30.39
<b>37</b>	6.35	12.57	19.18	26.27	33.83
<b>38</b>	6.97	13.93	21.40	29.36	37.86
<b>39</b>	7.73	15.63	24.05	32.97	42.45
<b>40</b>	8.65	17.49	26.88	36.85	47.49
<b>41</b>	9.84	19.70	30.20	41.37	53.30
<b>42</b>	11.34	22.37	34.14	46.71	60.17
<b>43</b>	12.80	25.21	38.45	52.64	67.90
<b>44</b>	14.38	28.35	43.31	59.45	77.00
<b>45</b>	16.46	32.29	49.38	67.98	88.39
<b>46</b>	19.06	37.19	56.96	78.68	102.21
<b>47</b>	22.31	43.40	66.58	91.63	118.41
<b>48</b>	26.35	51.15	77.79	106.18	136.36
<b>49</b>	31.67	59.92	89.92	121.77	155.54
<b>50</b>	38.00	69.66	103.25	138.84	176.53
<b>51</b>	46.23	81.68	119.23	158.96	200.95
<b>52</b>	54.48	94.08	135.97	180.24	226.95
<b>53</b>	63.98	108.15	154.84	204.11	256.02

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>54</b>	74.73	124.00	175.97	230.74	288.33
<b>55</b>	90.19	145.02	202.78	263.51	327.31
<b>56</b>	100.54	161.52	225.62	292.93	363.51
<b>57</b>	111.92	179.61	250.69	325.21	369.81
<b>58</b>	124.37	199.49	278.21	317.48	341.01
<b>59</b>	138.15	221.38	249.09	262.92	271.19
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	20.58	23.68	26.76	29.79	32.77
<b>21</b>	20.76	23.88	26.98	30.02	33.06
<b>22</b>	20.99	24.15	27.26	30.34	33.41
<b>23</b>	21.09	24.27	27.41	30.55	33.71
<b>24</b>	21.24	24.45	27.65	30.88	34.10
<b>25</b>	21.36	24.61	27.92	31.22	34.56
<b>26</b>	21.55	24.93	28.31	31.75	35.25
<b>27</b>	21.80	25.28	28.81	32.43	36.16
<b>28</b>	22.24	25.85	29.59	33.45	37.47
<b>29</b>	22.93	26.77	30.77	34.94	39.30
<b>30</b>	23.79	27.93	32.27	36.80	41.58
<b>31</b>	24.87	29.35	34.07	39.09	44.38
<b>32</b>	26.13	31.06	36.29	41.84	47.75
<b>33</b>	28.12	33.59	39.40	45.59	52.21
<b>34</b>	30.80	36.90	43.40	50.33	57.71
<b>35</b>	33.87	40.71	47.98	55.72	63.98

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>36</b>	37.59	45.23	53.37	62.05	71.28
<b>37</b>	41.90	50.46	59.59	69.30	79.70
<b>38</b>	46.87	56.46	66.72	77.64	89.38
<b>39</b>	52.56	63.33	74.84	87.19	100.55
<b>40</b>	58.81	70.93	83.94	98.02	113.36
<b>41</b>	66.07	79.79	94.63	110.83	128.41
<b>42</b>	74.63	90.30	107.43	126.03	146.07
<b>43</b>	84.49	102.61	122.29	143.49	166.22
<b>44</b>	96.20	117.07	139.52	163.56	189.21
<b>45</b>	110.51	134.33	159.76	186.87	215.69
<b>46</b>	127.45	154.39	183.06	213.48	245.74
<b>47</b>	146.93	177.24	209.36	243.40	279.36
<b>48</b>	168.36	202.27	238.14	276.04	316.04
<b>49</b>	191.29	229.10	269.03	311.15	355.52
<b>50</b>	216.37	258.44	302.82	349.54	398.65
<b>51</b>	245.27	292.02	341.22	392.96	447.26
<b>52</b>	276.22	328.06	382.55	439.73	485.23
<b>53</b>	310.67	368.08	428.31	474.94	512.03
<b>54</b>	348.84	412.31	459.72	496.42	525.62
<b>55</b>	394.21	441.81	477.36	504.88	526.77
<b>56</b>	410.43	443.81	468.74	488.04	503.39
<b>57</b>	399.44	420.53	436.29	448.49	458.18
<b>58</b>	356.63	367.74	376.06	382.49	387.61
<b>59</b>	276.70	280.63	283.54	285.80	287.60
<b>60</b>	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	35.74	38.68	41.64	44.58	47.52
<b>21</b>	36.06	39.09	42.09	45.12	48.18
<b>22</b>	36.50	39.59	42.70	45.85	49.07
<b>23</b>	36.86	40.04	43.28	46.60	50.00
<b>24</b>	37.37	40.69	44.10	47.61	51.27
<b>25</b>	37.99	41.50	45.13	48.90	52.84
<b>26</b>	38.88	42.64	46.55	50.63	54.93
<b>27</b>	40.04	44.09	48.33	52.82	57.56
<b>28</b>	41.68	46.08	50.75	55.70	60.93
<b>29</b>	43.90	48.76	53.92	59.39	65.20
<b>30</b>	46.68	52.06	57.79	63.87	70.33
<b>31</b>	50.03	56.03	62.39	69.17	76.40
<b>32</b>	54.02	60.71	67.81	75.39	83.48
<b>33</b>	59.22	66.69	74.64	83.14	92.23
<b>34</b>	65.55	73.91	82.83	92.41	102.72
<b>35</b>	72.77	82.15	92.22	103.07	114.85
<b>36</b>	81.17	91.76	103.18	115.59	129.03
<b>37</b>	90.84	102.88	115.94	130.12	145.40
<b>38</b>	102.05	115.83	130.77	146.89	164.21
<b>39</b>	115.08	130.84	147.84	166.10	185.65
<b>40</b>	130.01	147.96	167.22	187.84	209.83
<b>41</b>	147.36	167.72	189.47	212.67	237.35
<b>42</b>	167.56	190.53	215.01	241.04	268.64
<b>43</b>	190.47	216.32	243.76	272.86	303.65
<b>44</b>	216.49	245.44	276.13	308.58	342.83
<b>45</b>	246.24	278.61	312.80	348.89	386.90

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>46</b>	279.86	315.89	353.90	393.92	435.98
<b>47</b>	317.33	357.36	399.47	443.75	481.79
<b>48</b>	358.20	402.54	449.12	488.72	522.76
<b>49</b>	402.19	451.22	492.39	527.40	557.48
<b>50</b>	450.24	492.94	528.83	559.34	585.54
<b>51</b>	491.41	527.97	558.68	584.79	607.23
<b>52</b>	522.23	552.85	578.58	600.46	619.26
<b>53</b>	542.19	567.17	588.14	605.99	621.31
<b>54</b>	549.35	568.99	585.50	599.55	611.60
<b>55</b>	544.58	559.33	571.69	582.22	591.28
<b>56</b>	515.87	526.21	534.88	542.27	548.62
<b>57</b>	466.07	472.60	478.10	482.74	486.76
<b>58</b>	391.77	395.21	398.10	400.57	402.68
<b>59</b>	289.06	290.28	291.29	292.16	292.91
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	50.52	53.54	56.66	59.85	63.17
<b>21</b>	51.32	54.52	57.81	61.25	64.82
<b>22</b>	52.36	55.78	59.34	63.02	66.91
<b>23</b>	53.52	57.20	61.04	65.07	69.32
<b>24</b>	55.06	59.05	63.25	67.67	72.35
<b>25</b>	56.99	61.35	65.95	70.83	75.98
<b>26</b>	59.49	64.29	69.37	74.75	80.47
<b>27</b>	62.55	67.87	73.51	79.49	85.87

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	16	17	18	19	20
28	66.48	72.37	78.64	85.31	92.45
29	71.36	77.94	84.93	92.41	100.45
30	77.20	84.54	92.40	100.84	110.00
31	84.09	92.32	101.22	110.82	121.21
32	92.14	101.46	111.57	122.50	134.28
33	102.05	112.68	124.19	136.60	149.94
34	113.91	126.03	139.10	153.14	168.20
35	127.61	141.37	156.17	172.01	188.95
36	143.53	159.11	175.81	193.64	212.64
37	161.83	179.41	198.20	218.21	239.49
38	182.74	202.53	223.62	246.03	269.79
39	206.52	228.73	252.33	277.34	303.80
40	233.25	258.09	284.44	312.31	341.70
41	263.54	291.28	320.62	351.56	384.15
42	297.86	328.75	361.32	395.62	426.13
43	336.18	370.49	406.55	438.51	466.92
44	378.94	416.91	450.34	479.90	506.23
45	426.87	461.79	492.53	519.73	543.93
46	472.46	504.32	532.38	557.20	579.28
47	514.77	543.59	568.96	591.40	611.39
48	552.27	578.07	600.77	620.86	638.72
49	583.57	606.38	626.44	644.20	659.99
50	608.27	628.14	645.62	661.08	674.85
51	626.68	643.69	658.66	671.89	683.67
52	635.57	649.81	662.35	673.43	683.31
53	634.60	646.22	656.43	665.47	673.52

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>54</b>	622.06	631.21	639.26	646.37	652.71
<b>55</b>	599.11	605.99	612.00	617.35	622.10
<b>56</b>	554.13	558.93	563.15	566.90	570.23
<b>57</b>	490.25	493.27	495.95	498.31	500.42
<b>58</b>	404.51	406.11	407.51	408.77	409.87
<b>59</b>	293.55	294.12	294.60	295.04	295.44
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	66.61	70.23	74.00	77.97	82.14
<b>21</b>	68.55	72.49	76.62	80.97	85.56
<b>22</b>	70.99	75.29	79.83	84.63	89.72
<b>23</b>	73.80	78.53	83.53	88.85	94.52
<b>24</b>	77.28	82.51	88.07	93.99	100.34
<b>25</b>	81.45	87.26	93.45	100.11	107.29
<b>26</b>	86.55	93.03	100.02	107.54	115.66
<b>27</b>	92.66	99.97	107.86	116.39	125.58
<b>28</b>	100.11	108.39	117.35	126.99	137.36
<b>29</b>	109.16	118.57	128.69	139.59	151.27
<b>30</b>	119.88	130.53	141.99	154.26	167.38
<b>31</b>	132.42	144.48	157.38	171.18	185.91
<b>32</b>	146.97	160.55	175.08	190.57	207.05
<b>33</b>	164.24	179.52	195.82	213.15	231.57
<b>34</b>	184.27	201.44	219.67	239.04	259.57
<b>35</b>	207.00	226.20	246.58	268.16	290.98

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	21	22	23	24	25
36	232.85	254.30	277.01	301.01	326.31
37	262.06	285.95	311.19	337.81	361.96
38	294.92	321.48	349.47	374.79	397.76
39	331.74	361.19	387.72	411.71	433.48
40	372.68	400.50	425.56	448.21	468.77
41	413.28	439.44	463.02	484.34	503.67
42	453.41	477.90	499.97	519.93	538.03
43	492.35	515.15	535.71	554.29	571.16
44	529.76	550.88	569.92	587.13	602.74
45	565.58	585.00	602.50	618.33	632.69
46	599.02	616.75	632.74	647.18	660.28
47	629.24	645.26	659.71	672.77	684.63
48	654.71	669.05	681.99	693.67	704.27
49	674.13	686.80	698.24	708.57	717.94
50	687.16	698.20	708.17	717.17	725.33
51	694.22	703.68	712.20	719.91	726.89
52	692.14	700.06	707.20	713.67	719.51
53	680.73	687.20	693.00	698.27	703.04
54	658.37	663.44	668.03	672.17	675.93
55	626.35	630.16	633.59	636.71	639.52
56	573.20	575.89	578.30	580.48	582.45
57	502.30	503.99	505.51	506.89	508.14
58	410.88	411.77	412.57	413.28	413.96
59	295.78	296.10	296.39	296.64	296.88
60	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	86.55	91.22	96.18	101.46	107.15
<b>21</b>	90.44	95.62	101.15	107.10	113.52
<b>22</b>	95.14	100.93	107.16	113.88	121.10
<b>23</b>	100.58	107.11	114.15	121.72	129.84
<b>24</b>	107.18	114.56	122.50	131.03	140.15
<b>25</b>	115.03	123.36	132.31	141.89	152.12
<b>26</b>	124.41	133.80	143.86	154.61	166.08
<b>27</b>	135.44	146.02	157.30	169.37	182.20
<b>28</b>	148.46	160.33	173.00	186.50	200.82
<b>29</b>	163.75	177.08	191.24	206.31	222.27
<b>30</b>	181.39	196.29	212.14	228.90	246.67
<b>31</b>	201.58	218.23	235.88	254.53	274.24
<b>32</b>	224.56	243.10	262.74	283.44	302.46
<b>33</b>	251.08	271.72	293.49	313.43	331.72
<b>34</b>	281.26	304.15	325.06	344.23	361.82
<b>35</b>	315.06	337.00	357.06	375.44	392.30
<b>36</b>	349.33	370.33	389.52	407.09	423.21
<b>37</b>	383.91	403.94	422.24	439.00	454.39
<b>38</b>	418.63	437.68	455.08	471.03	485.66
<b>39</b>	453.28	471.34	487.83	502.94	516.81
<b>40</b>	487.47	504.53	520.11	534.37	547.46
<b>41</b>	521.26	537.30	551.95	565.38	577.69
<b>42</b>	554.50	569.52	583.23	595.81	607.34
<b>43</b>	586.50	600.48	613.26	624.97	635.70
<b>44</b>	616.94	629.89	641.71	652.56	662.52
<b>45</b>	645.75	657.66	668.55	678.52	687.66

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>46</b>	672.19	683.06	693.00	702.10	710.45
<b>47</b>	695.41	705.23	714.21	722.44	729.98
<b>48</b>	713.92	722.71	730.74	738.11	744.88
<b>49</b>	726.46	734.23	741.35	747.84	753.82
<b>50</b>	732.75	739.53	745.72	751.38	756.59
<b>51</b>	733.25	739.05	744.34	749.20	753.66
<b>52</b>	724.84	729.70	734.14	738.20	741.93
<b>53</b>	707.38	711.34	714.97	718.29	721.32
<b>54</b>	679.34	682.46	685.32	687.93	690.32
<b>55</b>	642.08	644.43	646.56	648.51	650.31
<b>56</b>	584.24	585.88	587.39	588.76	590.01
<b>57</b>	509.28	510.30	511.26	512.12	512.92
<b>58</b>	414.55	415.09	415.59	416.04	416.46
<b>59</b>	297.08	297.28	297.45	297.62	297.76
<b>60</b>	153.28	153.28	153.28	153.28	153.28

TABLE 2

(For policies entered into or adjusted before 1 March 1995)

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	3.18	5.81	8.39	10.94	13.46
<b>21</b>	3.18	5.81	8.39	10.94	13.46
<b>22</b>	3.18	5.81	8.39	10.94	13.46

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>23</b>	3.18	5.81	8.39	10.94	13.46
<b>24</b>	3.18	5.81	8.39	10.94	13.46
<b>25</b>	3.18	5.81	8.39	10.94	13.46
<b>26</b>	3.18	5.81	8.39	10.94	13.46
<b>27</b>	3.18	5.81	8.39	10.94	13.46
<b>28</b>	3.18	5.81	8.39	10.94	13.46
<b>29</b>	3.18	5.81	8.39	10.94	13.46
<b>30</b>	3.18	5.81	8.39	10.94	13.53
<b>31</b>	3.18	5.81	8.39	11.05	13.79
<b>32</b>	3.18	5.81	8.52	11.38	14.35
<b>33</b>	3.18	6.01	8.98	12.10	15.39
<b>34</b>	3.38	6.48	9.73	13.17	16.79
<b>35</b>	3.58	6.99	10.59	14.37	18.39
<b>36</b>	3.91	7.65	11.62	15.83	20.35
<b>37</b>	4.27	8.42	12.86	17.60	22.68
<b>38</b>	4.68	9.33	14.33	19.68	25.36
<b>39</b>	5.18	10.47	16.10	22.09	28.45
<b>40</b>	5.80	11.71	18.00	24.69	31.82
<b>41</b>	6.57	13.18	20.22	27.71	35.72
<b>42</b>	7.59	14.99	22.88	31.29	40.33
<b>43</b>	8.57	16.89	25.75	35.26	45.51
<b>44</b>	9.63	19.00	29.02	39.86	51.63
<b>45</b>	11.03	21.63	33.08	45.56	59.27
<b>46</b>	12.77	24.91	38.16	52.73	68.85
<b>47</b>	14.95	29.08	44.61	61.80	80.47
<b>48</b>	17.64	34.26	52.65	72.52	93.82

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>49</b>	21.20	40.93	62.10	84.66	108.70
<b>50</b>	25.45	47.83	71.67	97.02	124.00
<b>51</b>	30.96	56.12	82.87	111.30	141.50
<b>52</b>	36.47	64.71	94.69	126.53	145.59
<b>53</b>	42.82	74.46	108.05	124.79	134.83
<b>54</b>	50.04	85.47	97.27	103.16	106.68
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	15.94	18.37	20.77	23.14	25.46
<b>21</b>	15.94	18.37	20.77	23.14	25.46
<b>22</b>	15.94	18.37	20.77	23.14	25.46
<b>23</b>	15.94	18.37	20.77	23.14	25.46
<b>24</b>	15.94	18.37	20.77	23.14	25.46
<b>25</b>	15.94	18.37	20.77	23.14	25.50
<b>26</b>	15.94	18.37	20.77	23.17	25.62
<b>27</b>	15.94	18.37	20.82	23.31	25.86
<b>28</b>	15.94	18.43	20.98	23.60	26.33
<b>29</b>	16.00	18.60	21.30	24.13	27.06
<b>30</b>	16.21	19.00	21.89	24.95	28.17
<b>31</b>	16.67	19.69	22.87	26.22	29.77
<b>32</b>	17.50	20.81	24.31	28.03	32.00
<b>33</b>	18.84	22.50	26.41	30.56	34.99
<b>34</b>	20.62	24.72	29.09	33.73	38.68
<b>35</b>	22.69	27.28	32.16	37.35	42.88

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>36</b>	25.18	30.31	35.77	41.58	47.81
<b>37</b>	28.07	33.82	39.95	46.48	53.45
<b>38</b>	31.41	37.86	44.73	52.07	59.96
<b>39</b>	35.23	42.45	50.18	58.48	67.47
<b>40</b>	39.42	47.54	56.29	65.76	76.07
<b>41</b>	44.28	53.49	63.48	74.37	86.33
<b>42</b>	50.03	60.57	72.09	84.74	98.57
<b>43</b>	56.65	68.84	82.25	96.88	112.73
<b>44</b>	64.53	78.76	94.28	111.06	129.10
<b>45</b>	74.39	90.86	108.67	127.78	148.22
<b>46</b>	86.37	105.27	125.49	147.14	170.21
<b>47</b>	100.53	121.98	144.88	169.24	188.64
<b>48</b>	116.55	140.75	166.49	186.43	202.28
<b>49</b>	134.25	161.44	181.72	197.42	209.90
<b>50</b>	152.64	173.02	188.24	200.02	209.40
<b>51</b>	161.56	175.84	186.51	194.77	201.33
<b>52</b>	158.26	167.26	173.99	179.21	183.34
<b>53</b>	141.49	146.24	149.78	152.52	154.72
<b>54</b>	109.02	110.70	111.93	112.90	113.66
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	27.74	29.99	32.20	34.37	36.50
<b>21</b>	27.74	29.99	32.20	34.39	36.57
<b>22</b>	27.74	29.99	32.23	34.45	36.73

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>23</b>	27.74	30.01	32.31	34.62	37.00
<b>24</b>	27.78	30.12	32.49	34.93	37.44
<b>25</b>	27.88	30.32	32.83	35.40	38.09
<b>26</b>	28.11	30.68	33.34	36.13	39.06
<b>27</b>	28.51	31.27	34.13	37.18	40.38
<b>28</b>	29.17	32.15	35.29	38.62	42.15
<b>29</b>	30.15	33.42	36.90	40.57	44.49
<b>30</b>	31.59	35.20	39.06	43.14	47.47
<b>31</b>	33.57	37.60	41.86	46.41	51.27
<b>32</b>	36.22	40.71	45.48	50.58	56.02
<b>33</b>	39.70	44.71	50.06	55.78	61.89
<b>34</b>	43.94	49.56	55.57	62.02	68.95
<b>35</b>	48.79	55.10	61.87	69.18	77.12
<b>36</b>	54.43	61.56	69.25	77.60	86.73
<b>37</b>	60.96	69.04	77.85	87.48	97.99
<b>38</b>	68.48	77.76	87.92	98.99	111.02
<b>39</b>	77.23	87.97	99.67	112.35	126.01
<b>40</b>	87.41	99.76	113.15	127.59	143.10
<b>41</b>	99.39	113.55	128.79	145.17	162.71
<b>42</b>	113.54	129.65	146.94	165.47	181.36
<b>43</b>	129.78	148.05	167.60	184.23	198.51
<b>44</b>	148.44	169.09	186.45	201.19	213.87
<b>45</b>	170.04	188.11	203.29	216.20	227.28
<b>46</b>	188.96	204.48	217.52	228.63	238.15
<b>47</b>	204.40	217.45	228.42	237.74	245.76
<b>48</b>	215.16	225.83	234.79	242.42	248.98

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>49</b>	220.07	228.48	235.53	241.54	246.72
<b>50</b>	217.02	223.33	228.63	233.14	237.01
<b>51</b>	206.66	211.09	214.81	217.96	220.68
<b>52</b>	186.71	189.51	191.86	193.84	195.55
<b>53</b>	156.48	157.94	159.18	160.24	161.13
<b>54</b>	114.29	114.80	115.22	115.60	115.92
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	38.65	40.80	43.01	45.26	47.57
<b>21</b>	38.79	41.05	43.36	45.74	48.21
<b>22</b>	39.05	41.41	43.87	46.41	49.09
<b>23</b>	39.43	41.97	44.61	47.37	50.27
<b>24</b>	40.04	42.77	45.63	48.65	51.82
<b>25</b>	40.92	43.89	47.01	50.30	53.82
<b>26</b>	42.13	45.39	48.81	52.46	56.32
<b>27</b>	43.77	47.34	51.14	55.17	59.47
<b>28</b>	45.90	49.87	54.08	58.58	63.39
<b>29</b>	48.64	53.04	57.76	62.80	68.22
<b>30</b>	52.11	57.03	62.33	68.03	74.18
<b>31</b>	56.44	61.99	67.96	74.44	81.51
<b>32</b>	61.82	68.11	74.93	82.35	90.45
<b>33</b>	68.50	75.66	83.48	92.00	101.23
<b>34</b>	76.48	84.72	93.69	103.41	113.90
<b>35</b>	85.80	95.24	105.48	116.54	128.44

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>36</b>	96.70	107.50	119.15	131.69	145.15
<b>37</b>	109.37	121.66	134.88	149.05	161.67
<b>38</b>	123.97	137.91	152.85	166.08	177.85
<b>39</b>	140.72	156.48	170.35	182.62	193.54
<b>40</b>	159.73	174.25	187.02	198.34	208.41
<b>41</b>	177.92	191.21	202.91	213.25	222.47
<b>42</b>	195.15	207.22	217.83	227.22	235.56
<b>43</b>	210.92	221.73	231.25	239.68	247.19
<b>44</b>	224.87	234.48	242.93	250.41	257.07
<b>45</b>	236.90	245.31	252.70	259.24	265.07
<b>46</b>	246.41	253.64	259.99	265.62	270.62
<b>47</b>	252.71	258.79	264.12	268.85	273.07
<b>48</b>	254.65	259.62	263.99	267.85	271.29
<b>49</b>	251.19	255.10	258.53	261.60	264.30
<b>50</b>	240.37	243.31	245.89	248.18	250.21
<b>51</b>	223.04	225.09	226.90	228.50	229.93
<b>52</b>	197.05	198.34	199.49	200.49	201.40
<b>53</b>	161.91	162.60	163.20	163.74	164.22
<b>54</b>	116.20	116.43	116.65	116.83	117.00
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	49.96	52.46	55.05	57.77	60.64
<b>21</b>	50.77	53.48	56.29	59.28	62.41
<b>22</b>	51.88	54.81	57.91	61.16	64.63

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>23</b>	53.31	56.54	59.94	63.55	67.38
<b>24</b>	55.16	58.71	62.47	66.49	70.79
<b>25</b>	57.50	61.44	65.63	70.12	74.97
<b>26</b>	60.42	64.82	69.52	74.60	80.13
<b>27</b>	64.07	68.99	74.32	80.12	86.42
<b>28</b>	68.54	74.14	80.23	86.84	94.01
<b>29</b>	74.07	80.48	87.43	94.96	103.09
<b>30</b>	80.90	88.20	96.12	104.67	113.87
<b>31</b>	89.20	97.52	106.51	116.20	126.61
<b>32</b>	99.21	108.68	118.87	129.81	139.74
<b>33</b>	111.20	121.92	133.44	143.86	153.31
<b>34</b>	125.20	137.34	148.27	158.15	167.11
<b>35</b>	141.22	152.68	163.01	172.35	180.83
<b>36</b>	157.17	167.97	177.71	186.51	194.48
<b>37</b>	172.96	183.07	192.20	200.45	207.93
<b>38</b>	188.38	197.82	206.34	214.04	221.02
<b>39</b>	203.30	212.06	219.96	227.11	233.58
<b>40</b>	217.40	225.48	232.76	239.35	245.33
<b>41</b>	230.69	238.08	244.74	250.78	256.23
<b>42</b>	243.04	249.75	255.79	261.26	266.20
<b>43</b>	253.89	259.91	265.34	270.25	274.71
<b>44</b>	263.03	268.38	273.18	277.54	281.48
<b>45</b>	270.27	274.95	279.15	282.96	286.42
<b>46</b>	275.10	279.11	282.74	286.01	288.98
<b>47</b>	276.82	280.20	283.25	286.00	288.50
<b>48</b>	274.35	277.12	279.61	281.86	283.90

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>49</b>	266.72	268.89	270.85	272.63	274.24
<b>50</b>	252.02	253.66	255.14	256.47	257.68
<b>51</b>	231.20	232.35	233.37	234.31	235.15
<b>52</b>	202.20	202.92	203.57	204.16	204.68
<b>53</b>	164.63	165.02	165.35	165.67	165.94
<b>54</b>	117.15	117.28	117.41	117.52	117.61
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	63.65	66.84	70.21	73.81	77.68
<b>21</b>	65.71	69.25	73.01	77.06	81.43
<b>22</b>	68.30	72.24	76.46	81.05	86.01
<b>23</b>	71.49	75.92	80.72	85.91	91.54
<b>24</b>	75.41	80.44	85.90	91.80	98.15
<b>25</b>	80.25	85.96	92.15	98.82	106.01
<b>26</b>	86.13	92.63	99.63	107.17	115.26
<b>27</b>	93.25	100.59	108.51	117.03	124.82
<b>28</b>	101.73	110.06	119.01	127.19	134.70
<b>29</b>	111.84	121.24	129.83	137.69	144.91
<b>30</b>	123.75	132.77	141.00	148.56	155.48
<b>31</b>	136.06	144.68	152.57	159.79	166.41
<b>32</b>	148.77	157.00	164.52	171.41	177.74
<b>33</b>	161.90	169.74	176.89	183.45	189.47
<b>34</b>	175.26	182.70	189.50	195.71	201.44
<b>35</b>	188.54	195.56	202.00	207.87	213.28

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>36</b>	201.76	208.37	214.43	219.97	225.06
<b>37</b>	214.74	220.95	226.62	231.83	236.60
<b>38</b>	227.37	233.17	238.45	243.31	247.76
<b>39</b>	239.47	244.85	249.76	254.26	258.39
<b>40</b>	250.75	255.70	260.23	264.38	268.17
<b>41</b>	261.20	265.73	269.88	273.66	277.15
<b>42</b>	270.71	274.82	278.58	282.03	285.18
<b>43</b>	278.74	282.44	285.81	288.91	291.74
<b>44</b>	285.08	288.35	291.35	294.10	296.59
<b>45</b>	289.57	292.43	295.04	297.45	299.65
<b>46</b>	291.68	294.14	296.39	298.45	300.35
<b>47</b>	290.77	292.84	294.73	296.46	298.04
<b>48</b>	285.76	287.45	288.99	290.41	291.71
<b>49</b>	275.70	277.03	278.25	279.37	280.39
<b>50</b>	258.76	259.77	260.68	261.51	262.29
<b>51</b>	235.93	236.62	237.26	237.84	238.38
<b>52</b>	205.17	205.62	206.01	206.39	206.73
<b>53</b>	166.21	166.43	166.65	166.84	167.03
<b>54</b>	117.70	117.78	117.86	117.93	117.99
<b>55</b>	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 2A

(For policies entered into or adjusted on or after 1 March 1995  
but before 1 March 2001)

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	1	2	3	4	5
20	3.18	5.81	8.39	10.94	13.46
21	3.18	5.81	8.39	10.94	13.46
22	3.18	5.81	8.39	10.94	13.46
23	3.18	5.81	8.39	10.94	13.46
24	3.18	5.81	8.39	10.94	13.46
25	3.18	5.81	8.39	10.94	13.46
26	3.18	5.81	8.39	10.94	13.46
27	3.18	5.81	8.39	10.94	13.46
28	3.18	5.81	8.39	10.94	13.46
29	3.18	5.81	8.39	10.94	13.46
30	3.18	5.81	8.39	10.94	13.53
31	3.18	5.81	8.39	11.05	13.79
32	3.18	5.81	8.52	11.38	14.35
33	3.18	6.01	8.98	12.10	15.39
34	3.38	6.48	9.73	13.17	16.79
35	3.58	6.99	10.59	14.37	18.39
36	3.91	7.65	11.62	15.83	20.35
37	4.27	8.42	12.86	17.60	22.68
38	4.68	9.33	14.33	19.68	25.36
39	5.18	10.47	16.10	22.09	28.45

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>40</b>	5.80	11.71	18.00	24.69	31.82
<b>41</b>	6.57	13.18	20.22	27.71	35.72
<b>42</b>	7.59	14.99	22.88	31.29	40.33
<b>43</b>	8.57	16.89	25.75	35.26	45.51
<b>44</b>	9.63	19.00	29.02	39.86	51.63
<b>45</b>	11.03	21.63	33.08	45.56	59.27
<b>46</b>	12.77	24.91	38.16	52.73	68.85
<b>47</b>	14.95	29.08	44.61	61.80	80.47
<b>48</b>	17.64	34.26	52.65	72.52	93.82
<b>49</b>	21.20	40.93	62.10	84.66	108.70
<b>50</b>	25.45	47.83	71.67	97.02	124.00
<b>51</b>	30.96	56.12	82.87	111.30	141.50
<b>52</b>	36.47	64.71	94.69	126.53	160.29
<b>53</b>	42.82	74.46	108.05	143.63	181.30
<b>54</b>	50.04	85.47	123.01	162.71	204.68
<b>55</b>	60.39	99.97	141.84	186.08	232.78
<b>56</b>	67.30	111.48	158.15	207.41	259.30
<b>57</b>	74.93	124.20	176.15	230.92	263.70
<b>58</b>	83.25	138.13	195.93	224.76	242.03
<b>59</b>	92.49	153.52	173.84	183.99	190.06
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	15.94	18.37	20.77	23.14	25.46
<b>21</b>	15.94	18.37	20.77	23.14	25.46

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>22</b>	15.94	18.37	20.77	23.14	25.46
<b>23</b>	15.94	18.37	20.77	23.14	25.46
<b>24</b>	15.94	18.37	20.77	23.14	25.46
<b>25</b>	15.94	18.37	20.77	23.14	25.50
<b>26</b>	15.94	18.37	20.77	23.17	25.62
<b>27</b>	15.94	18.37	20.82	23.31	25.86
<b>28</b>	15.94	18.43	20.98	23.60	26.33
<b>29</b>	16.00	18.60	21.30	24.13	27.06
<b>30</b>	16.21	19.00	21.89	24.95	28.17
<b>31</b>	16.67	19.69	22.87	26.22	29.77
<b>32</b>	17.50	20.81	24.31	28.03	32.00
<b>33</b>	18.84	22.50	26.41	30.56	34.99
<b>34</b>	20.62	24.72	29.09	33.73	38.68
<b>35</b>	22.69	27.28	32.16	37.35	42.88
<b>36</b>	25.18	30.31	35.77	41.58	47.81
<b>37</b>	28.07	33.82	39.95	46.48	53.45
<b>38</b>	31.41	37.86	44.73	52.07	59.96
<b>39</b>	35.23	42.45	50.18	58.48	67.47
<b>40</b>	39.42	47.54	56.29	65.76	76.07
<b>41</b>	44.28	53.49	63.48	74.37	86.33
<b>42</b>	50.03	60.57	72.09	84.74	98.57
<b>43</b>	56.65	68.84	82.25	96.88	112.73
<b>44</b>	64.53	78.76	94.28	111.06	129.10
<b>45</b>	74.39	90.86	108.67	127.78	148.22
<b>46</b>	86.37	105.27	125.49	147.14	170.21
<b>47</b>	100.53	121.98	144.88	169.24	195.15

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>48</b>	116.55	140.75	166.49	193.83	222.81
<b>49</b>	134.25	161.44	190.25	220.80	253.14
<b>50</b>	152.64	183.02	215.20	249.26	285.26
<b>51</b>	173.51	207.43	243.30	281.20	321.18
<b>52</b>	196.01	233.81	273.73	315.83	349.32
<b>53</b>	221.11	263.16	307.52	341.84	369.16
<b>54</b>	249.00	295.73	330.62	357.64	379.11
<b>55</b>	282.01	317.05	343.20	363.45	379.58
<b>56</b>	293.80	318.36	336.71	350.90	362.19
<b>57</b>	285.47	300.99	312.56	321.52	328.65
<b>58</b>	253.50	261.67	267.77	272.49	276.25
<b>59</b>	194.08	196.96	199.10	200.77	202.09
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	27.74	29.99	32.20	34.37	36.50
<b>21</b>	27.74	29.99	32.20	34.39	36.57
<b>22</b>	27.74	29.99	32.23	34.45	36.73
<b>23</b>	27.74	30.01	32.31	34.62	37.00
<b>24</b>	27.78	30.12	32.49	34.93	37.44
<b>25</b>	27.88	30.32	32.83	35.40	38.09
<b>26</b>	28.11	30.68	33.34	36.13	39.06
<b>27</b>	28.51	31.27	34.13	37.18	40.38
<b>28</b>	29.17	32.15	35.29	38.62	42.15
<b>29</b>	30.15	33.42	36.90	40.57	44.49

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	11	12	13	14	15
30	31.59	35.20	39.06	43.14	47.47
31	33.57	37.60	41.86	46.41	51.27
32	36.22	40.71	45.48	50.58	56.02
33	39.70	44.71	50.06	55.78	61.89
34	43.94	49.56	55.57	62.02	68.95
35	48.79	55.10	61.87	69.18	77.12
36	54.43	61.56	69.25	77.60	86.73
37	60.96	69.04	77.85	87.48	97.99
38	68.48	77.76	87.92	98.99	111.02
39	77.23	87.97	99.67	112.35	126.01
40	87.41	99.76	113.15	127.59	143.10
41	99.39	113.55	128.79	145.17	162.71
42	113.54	129.65	146.94	165.47	185.23
43	129.78	148.05	167.60	188.46	210.64
44	148.44	169.09	191.10	214.53	239.38
45	170.04	193.29	217.99	244.20	271.96
46	194.75	220.80	248.43	277.68	308.60
47	222.64	251.76	282.59	315.14	343.13
48	253.52	285.98	320.24	349.40	374.46
49	287.32	323.41	353.72	379.50	401.66
50	323.24	354.68	381.10	403.56	422.86
51	353.70	380.63	403.24	422.45	438.99
52	376.58	399.13	418.07	434.19	448.02
53	391.36	409.75	425.18	438.33	449.61
54	396.60	411.05	423.20	433.54	442.42
55	392.67	403.51	412.63	420.38	427.04

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>56</b>	371.36	378.96	385.34	390.78	395.45
<b>57</b>	334.45	339.24	343.28	346.71	349.65
<b>58</b>	279.30	281.82	283.96	285.76	287.32
<b>59</b>	203.15	204.05	204.79	205.44	205.97
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	38.65	40.80	43.01	45.26	47.57
<b>21</b>	38.79	41.05	43.36	45.74	48.21
<b>22</b>	39.05	41.41	43.87	46.41	49.09
<b>23</b>	39.43	41.97	44.61	47.37	50.27
<b>24</b>	40.04	42.77	45.63	48.65	51.82
<b>25</b>	40.92	43.89	47.01	50.30	53.82
<b>26</b>	42.13	45.39	48.81	52.46	56.32
<b>27</b>	43.77	47.34	51.14	55.17	59.47
<b>28</b>	45.90	49.87	54.08	58.58	63.39
<b>29</b>	48.64	53.04	57.76	62.80	68.22
<b>30</b>	52.11	57.03	62.33	68.03	74.18
<b>31</b>	56.44	61.99	67.96	74.44	81.51
<b>32</b>	61.82	68.11	74.93	82.35	90.45
<b>33</b>	68.50	75.66	83.48	92.00	101.23
<b>34</b>	76.48	84.72	93.69	103.41	113.90
<b>35</b>	85.80	95.24	105.48	116.54	128.44
<b>36</b>	96.70	107.50	119.15	131.69	145.15
<b>37</b>	109.37	121.66	134.88	149.05	164.23

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	16	17	18	19	20
38	123.97	137.91	152.85	168.85	185.90
39	140.72	156.48	173.32	191.30	210.43
40	159.73	177.49	196.42	216.56	237.97
41	181.44	201.41	222.63	245.16	269.04
42	206.26	228.64	252.37	277.50	299.88
43	234.23	259.24	285.70	309.14	329.99
44	265.73	293.61	318.13	339.83	359.15
45	301.31	326.97	349.55	369.52	387.30
46	335.42	358.83	379.45	397.70	413.94
47	367.38	388.58	407.25	423.74	438.44
48	396.18	415.18	431.87	446.65	459.82
49	420.86	437.66	452.43	465.50	477.12
50	439.61	454.22	467.09	478.49	488.62
51	453.32	465.84	476.86	486.60	495.28
52	460.02	470.52	479.75	487.92	495.20
53	459.40	467.95	475.48	482.15	488.07
54	450.11	456.84	462.76	468.01	472.67
55	432.81	437.85	442.30	446.21	449.71
56	399.48	403.03	406.14	408.89	411.33
57	352.22	354.44	356.40	358.15	359.70
58	288.66	289.82	290.87	291.77	292.59
59	206.45	206.87	207.22	207.54	207.83
60	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	49.96	52.46	55.05	57.77	60.64
<b>21</b>	50.77	53.48	56.29	59.28	62.41
<b>22</b>	51.88	54.81	57.91	61.16	64.63
<b>23</b>	53.31	56.54	59.94	63.55	67.38
<b>24</b>	55.16	58.71	62.47	66.49	70.79
<b>25</b>	57.50	61.44	65.63	70.12	74.97
<b>26</b>	60.42	64.82	69.52	74.60	80.13
<b>27</b>	64.07	68.99	74.32	80.12	86.42
<b>28</b>	68.54	74.14	80.23	86.84	94.01
<b>29</b>	74.07	80.48	87.43	94.96	103.09
<b>30</b>	80.90	88.20	96.12	104.67	113.87
<b>31</b>	89.20	97.52	106.51	116.20	126.61
<b>32</b>	99.21	108.68	118.87	129.81	141.54
<b>33</b>	111.20	121.92	133.44	145.77	158.96
<b>34</b>	125.20	137.34	150.32	164.20	178.97
<b>35</b>	141.22	154.88	169.48	185.05	201.60
<b>36</b>	159.55	174.93	191.31	208.72	227.21
<b>37</b>	180.42	197.66	215.99	235.45	253.08
<b>38</b>	204.06	223.35	243.82	262.33	279.11
<b>39</b>	230.74	252.28	271.70	289.24	305.17
<b>40</b>	260.63	281.00	299.33	315.93	330.97
<b>41</b>	290.38	309.54	326.81	342.41	356.59
<b>42</b>	319.87	337.81	354.00	368.63	381.90
<b>43</b>	348.61	365.36	380.41	394.05	406.43
<b>44</b>	376.42	391.92	405.90	418.54	429.98
<b>45</b>	403.20	417.47	430.32	441.95	452.50

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>46</b>	428.45	441.48	453.24	463.84	473.47
<b>47</b>	451.57	463.38	473.98	483.61	492.32
<b>48</b>	471.57	482.14	491.65	500.24	508.05
<b>49</b>	487.52	496.85	505.27	512.88	519.78
<b>50</b>	497.67	505.83	513.15	519.78	525.79
<b>51</b>	503.05	510.01	516.28	521.96	527.11
<b>52</b>	501.69	507.52	512.79	517.54	521.84
<b>53</b>	493.36	498.12	502.40	506.28	509.80
<b>54</b>	476.85	480.58	483.95	487.00	489.77
<b>55</b>	452.85	455.64	458.18	460.46	462.54
<b>56</b>	413.53	415.50	417.26	418.87	420.33
<b>57</b>	361.07	362.31	363.43	364.46	365.37
<b>58</b>	293.32	293.97	294.56	295.10	295.59
<b>59</b>	208.10	208.32	208.52	208.70	208.89
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	63.65	66.84	70.21	73.81	77.68
<b>21</b>	65.71	69.25	73.01	77.06	81.43
<b>22</b>	68.30	72.24	76.46	81.05	86.01
<b>23</b>	71.49	75.92	80.72	85.91	91.54
<b>24</b>	75.41	80.44	85.90	91.80	98.15
<b>25</b>	80.25	85.96	92.15	98.82	106.01
<b>26</b>	86.13	92.63	99.63	107.17	115.26
<b>27</b>	93.25	100.59	108.51	117.03	126.13

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>28</b>	101.73	110.06	119.01	128.58	138.82
<b>29</b>	111.84	121.24	131.31	142.08	153.56
<b>30</b>	123.75	134.35	145.66	157.74	170.60
<b>31</b>	137.75	149.65	162.34	175.87	190.23
<b>32</b>	154.06	167.42	181.64	196.74	210.59
<b>33</b>	173.02	187.98	203.86	218.40	231.73
<b>34</b>	194.72	211.41	226.68	240.67	253.49
<b>35</b>	219.17	235.20	249.83	263.25	275.55
<b>36</b>	244.03	259.34	273.36	286.20	297.97
<b>37</b>	269.14	283.76	297.13	309.38	320.62
<b>38</b>	294.38	308.31	321.02	332.69	343.37
<b>39</b>	319.65	332.85	344.92	355.97	366.12
<b>40</b>	344.66	357.13	368.54	378.99	388.58
<b>41</b>	369.45	381.20	391.93	401.77	410.80
<b>42</b>	393.95	404.96	415.02	424.23	432.67
<b>43</b>	417.66	427.92	437.30	445.89	453.77
<b>44</b>	440.42	449.92	458.61	466.57	473.86
<b>45</b>	462.09	470.84	478.84	486.14	492.87
<b>46</b>	482.23	490.21	497.52	504.21	510.35
<b>47</b>	500.25	507.48	514.08	520.14	525.69
<b>48</b>	515.14	521.62	527.54	532.95	537.92
<b>49</b>	526.06	531.78	537.01	541.81	546.20
<b>50</b>	531.25	536.25	540.80	544.98	548.82
<b>51</b>	531.79	536.05	539.95	543.52	546.81
<b>52</b>	525.77	529.35	532.62	535.62	538.36
<b>53</b>	512.99	515.90	518.57	521.01	523.26

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>54</b>	492.29	494.57	496.68	498.60	500.35
<b>55</b>	464.42	466.15	467.71	469.15	470.47
<b>56</b>	421.64	422.85	423.96	424.96	425.89
<b>57</b>	366.19	366.96	367.65	368.29	368.88
<b>58</b>	296.02	296.42	296.80	297.13	297.44
<b>59</b>	209.03	209.17	209.31	209.41	209.54
<b>60</b>	102.62	102.62	102.62	102.62	102.62

TABLE 3

*(For policies entered into or adjusted before 1 March 1995)*

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.75	8.01	11.25	14.50	17.76
<b>21</b>	4.75	8.01	11.32	14.61	17.90
<b>22</b>	4.75	8.11	11.46	14.80	18.13
<b>23</b>	4.75	8.11	11.49	14.84	18.21
<b>24</b>	4.75	8.17	11.56	14.96	18.32
<b>25</b>	4.75	8.17	11.59	15.00	18.39
<b>26</b>	4.75	8.23	11.66	15.08	18.52
<b>27</b>	4.75	8.23	11.66	15.13	18.66
<b>28</b>	4.75	8.23	11.73	15.33	19.00
<b>29</b>	4.75	8.32	11.98	15.75	19.53
<b>30</b>	4.75	8.49	12.34	16.21	20.18

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>31</b>	4.75	8.71	12.64	16.69	20.95
<b>32</b>	4.75	8.72	12.86	17.23	21.85
<b>33</b>	4.75	9.04	13.56	18.33	23.41
<b>34</b>	5.05	9.73	14.71	19.98	25.56
<b>35</b>	5.35	10.51	15.97	21.78	27.99
<b>36</b>	5.84	11.50	17.55	24.01	30.99
<b>37</b>	6.35	12.65	19.40	26.68	34.52
<b>38</b>	6.97	14.02	21.64	29.84	38.62
<b>39</b>	7.73	15.73	24.30	33.48	43.30
<b>40</b>	8.65	17.59	27.17	37.43	48.44
<b>41</b>	9.84	19.82	30.52	42.01	54.38
<b>42</b>	11.34	22.52	34.53	47.45	61.37
<b>43</b>	12.80	25.35	38.87	53.45	69.27
<b>44</b>	14.38	28.51	43.79	60.39	78.57
<b>45</b>	16.46	32.49	49.92	69.05	90.19
<b>46</b>	19.06	37.40	57.59	79.92	104.31
<b>47</b>	22.31	43.67	67.31	93.07	120.81
<b>48</b>	26.35	51.46	78.65	107.82	139.07
<b>49</b>	31.67	60.26	90.87	123.63	158.59
<b>50</b>	38.00	70.05	104.32	140.92	179.94
<b>51</b>	46.23	82.11	120.44	161.27	204.76
<b>52</b>	54.48	94.58	137.32	182.82	209.99
<b>53</b>	63.98	108.70	156.34	180.06	194.24
<b>54</b>	74.73	124.61	141.19	149.45	154.38
<b>55</b>	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	21.02	24.25	27.48	30.69	33.86
<b>21</b>	21.19	24.47	27.71	30.94	34.14
<b>22</b>	21.44	24.74	28.01	31.27	34.53
<b>23</b>	21.54	24.86	28.15	31.48	34.83
<b>24</b>	21.69	25.03	28.40	31.82	35.25
<b>25</b>	21.78	25.21	28.68	32.19	35.75
<b>26</b>	22.01	25.54	29.10	32.74	36.48
<b>27</b>	22.27	25.91	29.62	33.45	37.44
<b>28</b>	22.71	26.51	30.45	34.53	38.82
<b>29</b>	23.42	27.46	31.67	36.08	40.76
<b>30</b>	24.32	28.66	33.23	38.04	43.15
<b>31</b>	25.42	30.14	35.13	40.44	46.11
<b>32</b>	26.74	31.91	37.42	43.32	49.63
<b>33</b>	28.79	34.52	40.68	47.26	54.31
<b>34</b>	31.53	37.94	44.81	52.17	60.05
<b>35</b>	34.69	41.86	49.55	57.79	66.59
<b>36</b>	38.49	46.53	55.12	64.34	74.23
<b>37</b>	42.91	51.91	61.55	71.89	83.00
<b>38</b>	48.02	58.10	68.91	80.54	93.09
<b>39</b>	53.84	65.14	77.31	90.45	104.74
<b>40</b>	60.25	72.98	86.73	101.71	118.13
<b>41</b>	67.69	82.09	97.80	115.03	133.85
<b>42</b>	76.46	92.94	111.04	130.83	152.28
<b>43</b>	86.57	105.61	126.42	148.98	173.31
<b>44</b>	98.61	120.53	144.26	169.83	197.27
<b>45</b>	113.29	138.29	165.18	194.01	224.83

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>46</b>	130.63	158.93	189.22	221.57	256.04
<b>47</b>	150.55	182.38	216.32	252.48	281.07
<b>48</b>	172.46	208.03	245.92	275.12	298.20
<b>49</b>	195.86	235.54	265.06	287.78	305.75
<b>50</b>	221.48	250.94	272.83	289.69	303.04
<b>51</b>	233.56	253.98	269.17	280.87	290.13
<b>52</b>	228.00	240.76	250.25	257.56	263.34
<b>53</b>	203.62	210.28	215.23	219.04	222.06
<b>54</b>	157.65	159.96	161.69	163.02	164.06
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	37.02	40.16	43.35	46.52	49.70
<b>21</b>	37.36	40.60	43.84	47.10	50.42
<b>22</b>	37.83	41.13	44.46	47.87	51.35
<b>23</b>	38.20	41.60	45.10	48.68	52.37
<b>24</b>	38.74	42.32	45.98	49.80	53.76
<b>25</b>	39.40	43.16	47.10	51.18	55.47
<b>26</b>	40.37	44.40	48.62	53.04	57.75
<b>27</b>	41.59	45.96	50.55	55.43	60.60
<b>28</b>	43.32	48.08	53.14	58.52	64.24
<b>29</b>	45.68	50.93	56.53	62.48	68.85
<b>30</b>	48.62	54.43	60.65	67.28	74.36
<b>31</b>	52.16	58.64	65.56	72.96	80.85
<b>32</b>	56.38	63.61	71.33	79.59	88.47

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	11	12	13	14	15
33	61.85	69.92	78.57	87.84	97.82
34	68.49	77.53	87.22	97.67	108.99
35	76.05	86.20	97.15	109.00	121.93
36	84.85	96.29	108.72	122.29	137.05
37	94.99	108.00	122.23	137.73	154.51
38	106.73	121.63	137.90	155.53	174.55
39	120.38	137.44	155.95	175.92	197.40
40	136.05	155.48	176.45	198.99	223.14
41	154.26	176.29	199.96	225.30	252.37
42	175.41	200.29	226.88	255.31	279.52
43	199.42	227.36	257.19	282.35	303.79
44	226.61	257.92	284.02	306.04	324.82
45	257.69	284.70	307.21	326.23	342.42
46	283.90	306.80	325.92	342.02	355.78
47	304.20	323.21	339.06	352.44	363.83
48	316.86	332.20	345.01	355.81	364.99
49	320.27	332.23	342.19	350.60	357.77
50	313.83	322.69	330.09	336.33	341.65
51	297.61	303.76	308.88	313.21	316.90
52	268.01	271.87	275.07	277.76	280.08
53	224.49	226.50	228.16	229.58	230.78
54	164.93	165.61	166.21	166.69	167.11
55	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	52.94	56.24	59.64	63.15	66.80
<b>21</b>	53.82	57.31	60.92	64.69	68.62
<b>22</b>	54.96	58.69	62.57	66.66	70.95
<b>23</b>	56.22	60.24	64.47	68.93	73.64
<b>24</b>	57.91	62.29	66.91	71.80	77.00
<b>25</b>	60.02	64.82	69.90	75.29	81.04
<b>26</b>	62.74	68.04	73.64	79.63	85.99
<b>27</b>	66.11	71.95	78.20	84.84	91.95
<b>28</b>	70.35	76.84	83.79	91.22	99.19
<b>29</b>	75.62	82.87	90.64	98.96	107.97
<b>30</b>	81.93	90.03	98.75	108.16	118.40
<b>31</b>	89.33	98.46	108.31	119.03	130.68
<b>32</b>	98.00	108.32	119.56	131.78	144.99
<b>33</b>	108.63	120.40	133.21	147.07	162.03
<b>34</b>	121.33	134.76	149.30	165.01	181.88
<b>35</b>	136.02	151.28	167.73	185.44	204.42
<b>36</b>	153.06	170.34	188.90	208.83	230.11
<b>37</b>	172.64	192.13	213.03	235.37	255.01
<b>38</b>	195.01	216.94	240.37	260.89	278.95
<b>39</b>	220.42	245.00	266.42	285.17	301.67
<b>40</b>	248.94	271.27	290.73	307.76	322.75
<b>41</b>	275.64	295.78	313.33	328.70	342.22
<b>42</b>	300.33	318.33	334.04	347.77	359.86
<b>43</b>	322.22	338.18	352.06	364.23	374.94
<b>44</b>	340.95	354.90	367.06	377.71	387.10
<b>45</b>	356.35	368.39	378.89	388.08	396.15

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>46</b>	367.57	377.78	386.69	394.48	401.34
<b>47</b>	373.63	382.10	389.50	395.95	401.65
<b>48</b>	372.90	379.74	385.71	390.93	395.53
<b>49</b>	363.92	369.26	373.90	377.96	381.54
<b>50</b>	346.22	350.18	353.61	356.63	359.29
<b>51</b>	320.07	322.80	325.20	327.30	329.12
<b>52</b>	282.06	283.77	285.27	286.58	287.72
<b>53</b>	231.82	232.71	233.49	234.16	234.77
<b>54</b>	167.46	167.78	168.04	168.28	168.50
<b>55</b>	90.19	90.19	90.19	90.19	90.19

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	70.59	74.60	78.80	83.23	87.92
<b>21</b>	72.78	77.15	81.75	86.63	91.81
<b>22</b>	75.50	80.29	85.35	90.74	96.48
<b>23</b>	78.62	83.92	89.53	95.50	101.91
<b>24</b>	82.50	88.36	94.61	101.29	108.46
<b>25</b>	87.14	93.66	100.64	108.15	116.30
<b>26</b>	92.80	100.10	107.96	116.47	125.71
<b>27</b>	99.56	107.78	116.71	126.37	136.81
<b>28</b>	107.78	117.12	127.25	138.18	149.99
<b>29</b>	117.73	128.35	139.83	152.19	165.48
<b>30</b>	129.52	141.55	154.51	168.45	183.38
<b>31</b>	143.30	156.89	171.50	187.19	203.93
<b>32</b>	159.25	174.59	191.03	208.60	224.33

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>33</b>	178.12	195.37	213.79	230.25	244.97
<b>34</b>	199.97	219.30	236.52	251.86	265.62
<b>35</b>	224.71	242.70	258.72	273.01	285.79
<b>36</b>	248.93	265.62	280.44	293.71	305.56
<b>37</b>	272.38	287.78	301.50	313.72	324.66
<b>38</b>	294.91	309.07	321.65	332.90	342.96
<b>39</b>	316.26	329.19	340.71	350.99	360.17
<b>40</b>	336.01	347.75	358.21	367.54	375.87
<b>41</b>	354.16	364.75	374.19	382.59	390.13
<b>42</b>	370.55	380.02	388.44	395.97	402.70
<b>43</b>	384.39	392.79	400.26	406.92	412.87
<b>44</b>	395.37	402.71	409.26	415.07	420.30
<b>45</b>	403.30	409.65	415.28	420.32	424.81
<b>46</b>	407.39	412.77	417.56	421.82	425.64
<b>47</b>	406.67	411.14	415.10	418.64	421.82
<b>48</b>	399.59	403.18	406.39	409.25	411.80
<b>49</b>	384.70	387.51	389.98	392.23	394.21
<b>50</b>	361.63	363.70	365.56	367.22	368.69
<b>51</b>	330.76	332.20	333.48	334.63	335.66
<b>52</b>	288.74	289.64	290.45	291.15	291.79
<b>53</b>	235.30	235.76	236.19	236.57	236.89
<b>54</b>	168.67	168.85	169.00	169.12	169.24
<b>55</b>	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	92.88	98.15	103.75	109.77	116.27
<b>21</b>	97.29	103.15	109.44	116.24	123.57
<b>22</b>	102.60	109.17	116.28	123.95	132.23
<b>23</b>	108.78	116.22	124.26	132.93	142.24
<b>24</b>	116.25	124.67	133.76	143.52	154.01
<b>25</b>	125.10	134.61	144.87	155.86	167.63
<b>26</b>	135.66	146.41	157.94	170.28	183.47
<b>27</b>	148.07	160.16	173.11	186.93	199.44
<b>28</b>	162.66	176.23	190.75	203.84	215.67
<b>29</b>	179.72	194.94	208.65	221.02	232.19
<b>30</b>	199.36	213.71	226.63	238.29	248.82
<b>31</b>	218.96	232.46	244.62	255.58	265.48
<b>32</b>	238.42	251.10	262.50	272.80	282.11
<b>33</b>	258.18	270.03	280.72	290.37	299.07
<b>34</b>	277.93	289.01	298.99	307.98	316.12
<b>35</b>	297.27	307.58	316.85	325.23	332.79
<b>36</b>	316.19	325.75	334.35	342.11	349.13
<b>37</b>	334.48	343.30	351.25	358.42	364.89
<b>38</b>	351.97	360.08	367.38	373.97	379.91
<b>39</b>	368.41	375.82	382.49	388.51	393.94
<b>40</b>	383.38	390.11	396.15	401.63	406.57
<b>41</b>	396.88	402.96	408.42	413.34	417.79
<b>42</b>	408.74	414.17	419.06	423.48	427.46
<b>43</b>	418.23	423.04	427.37	431.27	434.81
<b>44</b>	424.99	429.18	432.98	436.39	439.47
<b>45</b>	428.86	432.49	435.76	438.70	441.37

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>46</b>	429.07	432.15	434.92	437.41	439.68
<b>47</b>	424.67	427.20	429.51	431.59	433.46
<b>48</b>	414.09	416.16	418.02	419.68	421.19
<b>49</b>	395.99	397.60	399.04	400.35	401.53
<b>50</b>	370.02	371.22	372.28	373.26	374.12
<b>51</b>	336.57	337.40	338.14	338.83	339.42
<b>52</b>	292.37	292.90	293.35	293.77	294.15
<b>53</b>	237.19	237.47	237.70	237.92	238.12
<b>54</b>	169.34	169.42	169.53	169.59	169.66
<b>55</b>	90.19	90.19	90.19	90.19	90.19

TABLE 3A

*(For policies entered into or adjusted on or after 1 March 1995  
but before 1 March 2001)*

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.75	8.01	11.25	14.50	17.76
<b>21</b>	4.75	8.01	11.32	14.61	17.90
<b>22</b>	4.75	8.11	11.46	14.80	18.13
<b>23</b>	4.75	8.11	11.49	14.84	18.21
<b>24</b>	4.75	8.17	11.56	14.96	18.32
<b>25</b>	4.75	8.17	11.59	15.00	18.39
<b>26</b>	4.75	8.23	11.66	15.08	18.52

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>27</b>	4.75	8.23	11.66	15.13	18.66
<b>28</b>	4.75	8.23	11.73	15.33	19.00
<b>29</b>	4.75	8.32	11.98	15.75	19.53
<b>30</b>	4.75	8.49	12.34	16.21	20.18
<b>31</b>	4.75	8.71	12.64	16.69	20.95
<b>32</b>	4.75	8.72	12.86	17.23	21.85
<b>33</b>	4.75	9.04	13.56	18.33	23.41
<b>34</b>	5.05	9.73	14.71	19.98	25.56
<b>35</b>	5.35	10.51	15.97	21.78	27.99
<b>36</b>	5.84	11.50	17.55	24.01	30.99
<b>37</b>	6.35	12.65	19.40	26.68	34.52
<b>38</b>	6.97	14.02	21.64	29.84	38.62
<b>39</b>	7.73	15.73	24.30	33.48	43.30
<b>40</b>	8.65	17.59	27.17	37.43	48.44
<b>41</b>	9.84	19.82	30.52	42.01	54.38
<b>42</b>	11.34	22.52	34.53	47.45	61.37
<b>43</b>	12.80	25.35	38.87	53.45	69.27
<b>44</b>	14.38	28.51	43.79	60.39	78.57
<b>45</b>	16.46	32.49	49.92	69.05	90.19
<b>46</b>	19.06	37.40	57.59	79.92	104.31
<b>47</b>	22.31	43.67	67.31	93.07	120.81
<b>48</b>	26.35	51.46	78.65	107.82	139.07
<b>49</b>	31.67	60.26	90.87	123.63	158.59
<b>50</b>	38.00	70.05	104.32	140.92	179.94
<b>51</b>	46.23	82.11	120.44	161.27	204.76
<b>52</b>	54.48	94.58	137.32	182.82	231.21

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>53</b>	63.98	108.70	156.34	206.99	260.75
<b>54</b>	74.73	124.61	177.65	233.94	293.57
<b>55</b>	90.19	145.70	204.63	267.08	333.11
<b>56</b>	100.54	162.28	227.67	296.89	369.95
<b>57</b>	111.92	180.46	252.97	329.57	375.30
<b>58</b>	124.37	200.41	280.73	320.74	344.63
<b>59</b>	138.15	222.42	250.42	264.40	272.72
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	21.02	24.25	27.48	30.69	33.86
<b>21</b>	21.19	24.47	27.71	30.94	34.14
<b>22</b>	21.44	24.74	28.01	31.27	34.53
<b>23</b>	21.54	24.86	28.15	31.48	34.83
<b>24</b>	21.69	25.03	28.40	31.82	35.25
<b>25</b>	21.78	25.21	28.68	32.19	35.75
<b>26</b>	22.01	25.54	29.10	32.74	36.48
<b>27</b>	22.27	25.91	29.62	33.45	37.44
<b>28</b>	22.71	26.51	30.45	34.53	38.82
<b>29</b>	23.42	27.46	31.67	36.08	40.76
<b>30</b>	24.32	28.66	33.23	38.04	43.15
<b>31</b>	25.42	30.14	35.13	40.44	46.11
<b>32</b>	26.74	31.91	37.42	43.32	49.63
<b>33</b>	28.79	34.52	40.68	47.26	54.31
<b>34</b>	31.53	37.94	44.81	52.17	60.05

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	6	7	8	9	10
35	34.69	41.86	49.55	57.79	66.59
36	38.49	46.53	55.12	64.34	74.23
37	42.91	51.91	61.55	71.89	83.00
38	48.02	58.10	68.91	80.54	93.09
39	53.84	65.14	77.31	90.45	104.74
40	60.25	72.98	86.73	101.71	118.13
41	67.69	82.09	97.80	115.03	133.85
42	76.46	92.94	111.04	130.83	152.28
43	86.57	105.61	126.42	148.98	173.31
44	98.61	120.53	144.26	169.83	197.27
45	113.29	138.29	165.18	194.01	224.83
46	130.63	158.93	189.22	221.57	256.04
47	150.55	182.38	216.32	252.48	290.91
48	172.46	208.03	245.92	286.20	328.95
49	195.86	235.54	277.72	322.48	369.89
50	221.48	265.63	312.49	362.12	414.60
51	250.97	300.03	351.98	406.93	464.92
52	282.56	336.95	394.49	455.22	503.27
53	317.72	377.95	441.55	490.51	529.27
54	356.65	423.24	472.77	510.91	541.10
55	402.85	452.29	489.06	517.38	539.78
56	418.37	452.70	478.22	497.89	513.44
57	405.60	427.08	443.05	455.36	465.10
58	360.46	371.69	380.03	386.45	391.53
59	278.24	282.15	285.06	287.31	289.08
60	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	37.02	40.16	43.35	46.52	49.70
<b>21</b>	37.36	40.60	43.84	47.10	50.42
<b>22</b>	37.83	41.13	44.46	47.87	51.35
<b>23</b>	38.20	41.60	45.10	48.68	52.37
<b>24</b>	38.74	42.32	45.98	49.80	53.76
<b>25</b>	39.40	43.16	47.10	51.18	55.47
<b>26</b>	40.37	44.40	48.62	53.04	57.75
<b>27</b>	41.59	45.96	50.55	55.43	60.60
<b>28</b>	43.32	48.08	53.14	58.52	64.24
<b>29</b>	45.68	50.93	56.53	62.48	68.85
<b>30</b>	48.62	54.43	60.65	67.28	74.36
<b>31</b>	52.16	58.64	65.56	72.96	80.85
<b>32</b>	56.38	63.61	71.33	79.59	88.47
<b>33</b>	61.85	69.92	78.57	87.84	97.82
<b>34</b>	68.49	77.53	87.22	97.67	108.99
<b>35</b>	76.05	86.20	97.15	109.00	121.93
<b>36</b>	84.85	96.29	108.72	122.29	137.05
<b>37</b>	94.99	108.00	122.23	137.73	154.51
<b>38</b>	106.73	121.63	137.90	155.53	174.55
<b>39</b>	120.38	137.44	155.95	175.92	197.40
<b>40</b>	136.05	155.48	176.45	198.99	223.14
<b>41</b>	154.26	176.29	199.96	225.30	252.37
<b>42</b>	175.41	200.29	226.88	255.31	285.58
<b>43</b>	199.42	227.36	257.19	288.95	322.70
<b>44</b>	226.61	257.92	291.25	326.65	364.18
<b>45</b>	257.69	292.64	329.76	369.11	410.74

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>46</b>	292.72	331.63	372.88	416.50	462.53
<b>47</b>	331.71	374.93	420.63	468.86	509.96
<b>48</b>	374.22	422.08	472.59	515.22	551.54
<b>49</b>	420.00	472.90	517.01	554.23	585.95
<b>50</b>	469.99	515.53	553.51	585.55	612.87
<b>51</b>	511.79	550.33	582.48	609.61	632.70
<b>52</b>	542.10	574.03	600.66	623.13	642.27
<b>53</b>	560.59	586.35	607.83	625.94	641.38
<b>54</b>	565.49	585.53	602.26	616.37	628.40
<b>55</b>	557.87	572.77	585.19	595.66	604.58
<b>56</b>	526.00	536.35	544.96	552.23	558.43
<b>57</b>	472.97	479.44	484.82	489.37	493.25
<b>58</b>	395.65	399.03	401.84	404.22	406.24
<b>59</b>	290.51	291.70	292.68	293.50	294.21
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	52.94	56.24	59.64	63.15	66.80
<b>21</b>	53.82	57.31	60.92	64.69	68.62
<b>22</b>	54.96	58.69	62.57	66.66	70.95
<b>23</b>	56.22	60.24	64.47	68.93	73.64
<b>24</b>	57.91	62.29	66.91	71.80	77.00
<b>25</b>	60.02	64.82	69.90	75.29	81.04
<b>26</b>	62.74	68.04	73.64	79.63	85.99
<b>27</b>	66.11	71.95	78.20	84.84	91.95

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>28</b>	70.35	76.84	83.79	91.22	99.19
<b>29</b>	75.62	82.87	90.64	98.96	107.97
<b>30</b>	81.93	90.03	98.75	108.16	118.40
<b>31</b>	89.33	98.46	108.31	119.03	130.68
<b>32</b>	98.00	108.32	119.56	131.78	144.99
<b>33</b>	108.63	120.40	133.21	147.07	162.03
<b>34</b>	121.33	134.76	149.30	165.01	181.88
<b>35</b>	136.02	151.28	167.73	185.44	204.42
<b>36</b>	153.06	170.34	188.90	208.83	230.11
<b>37</b>	172.64	192.13	213.03	235.37	259.18
<b>38</b>	195.01	216.94	240.37	265.35	291.92
<b>39</b>	220.42	245.00	271.21	299.09	328.67
<b>40</b>	248.94	276.44	305.68	336.71	369.54
<b>41</b>	281.24	311.91	344.44	378.89	415.26
<b>42</b>	317.76	351.89	387.99	426.14	459.69
<b>43</b>	358.49	396.36	436.35	471.37	502.18
<b>44</b>	403.87	445.80	482.31	514.28	542.42
<b>45</b>	454.67	492.70	525.82	554.83	580.35
<b>46</b>	502.10	536.35	566.16	592.28	615.26
<b>47</b>	545.28	575.85	602.47	625.79	646.31
<b>48</b>	582.75	609.77	633.30	653.91	672.03
<b>49</b>	613.20	636.80	657.34	675.34	691.17
<b>50</b>	636.33	656.64	674.34	689.82	703.46
<b>51</b>	652.56	669.76	684.72	697.83	709.36
<b>52</b>	658.72	672.98	685.37	696.24	705.80
<b>53</b>	654.66	666.14	676.14	684.89	692.61

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>54</b>	638.74	647.67	655.47	662.29	668.29
<b>55</b>	612.26	618.90	624.67	629.75	634.20
<b>56</b>	563.76	568.38	572.39	575.90	579.00
<b>57</b>	496.59	499.47	501.98	504.19	506.12
<b>58</b>	407.99	409.50	410.81	411.96	412.97
<b>59</b>	294.83	295.34	295.80	296.21	296.55
<b>60</b>	153.28	153.28	153.28	153.28	153.28

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	70.59	74.60	78.80	83.23	87.92
<b>21</b>	72.78	77.15	81.75	86.63	91.81
<b>22</b>	75.50	80.29	85.35	90.74	96.48
<b>23</b>	78.62	83.92	89.53	95.50	101.91
<b>24</b>	82.50	88.36	94.61	101.29	108.46
<b>25</b>	87.14	93.66	100.64	108.15	116.30
<b>26</b>	92.80	100.10	107.96	116.47	125.71
<b>27</b>	99.56	107.78	116.71	126.37	136.81
<b>28</b>	107.78	117.12	127.25	138.18	149.99
<b>29</b>	117.73	128.35	139.83	152.19	165.48
<b>30</b>	129.52	141.55	154.51	168.45	183.38
<b>31</b>	143.30	156.89	171.50	187.19	203.93
<b>32</b>	159.25	174.59	191.03	208.60	227.34
<b>33</b>	178.12	195.37	213.79	233.46	254.38
<b>34</b>	199.97	219.30	239.93	261.88	285.16
<b>35</b>	224.71	246.34	269.37	293.79	319.67

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>36</b>	252.82	276.95	302.58	329.73	358.41
<b>37</b>	284.50	311.40	339.86	369.94	396.85
<b>38</b>	320.12	349.98	381.53	409.68	434.87
<b>39</b>	359.97	393.06	422.49	448.77	472.26
<b>40</b>	404.23	435.01	462.37	486.82	508.68
<b>41</b>	447.40	475.91	501.28	523.92	544.18
<b>42</b>	489.35	515.66	539.06	559.96	578.64
<b>43</b>	529.40	553.55	575.05	594.22	611.39
<b>44</b>	567.27	589.34	608.96	626.46	642.14
<b>45</b>	602.90	622.92	640.72	656.60	670.82
<b>46</b>	635.58	653.60	669.63	683.94	696.73
<b>47</b>	664.44	680.51	694.83	707.60	719.03
<b>48</b>	688.05	702.27	714.91	726.19	736.30
<b>49</b>	705.16	717.57	728.62	738.47	747.29
<b>50</b>	715.51	726.19	735.71	744.19	751.78
<b>51</b>	719.57	728.61	736.66	743.83	750.26
<b>52</b>	714.24	721.73	728.40	734.34	739.67
<b>53</b>	699.44	705.47	710.85	715.65	719.94
<b>54</b>	673.59	678.29	682.49	686.22	689.57
<b>55</b>	638.13	641.63	644.75	647.52	649.99
<b>56</b>	581.73	584.15	586.31	588.23	589.97
<b>57</b>	507.85	509.35	510.70	511.91	512.99
<b>58</b>	413.86	414.66	415.36	416.00	416.56
<b>59</b>	296.88	297.14	297.38	297.62	297.80
<b>60</b>	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	92.88	98.15	103.75	109.77	116.27
<b>21</b>	97.29	103.15	109.44	116.24	123.57
<b>22</b>	102.60	109.17	116.28	123.95	132.23
<b>23</b>	108.78	116.22	124.26	132.93	142.24
<b>24</b>	116.25	124.67	133.76	143.52	154.01
<b>25</b>	125.10	134.61	144.87	155.86	167.63
<b>26</b>	135.66	146.41	157.94	170.28	183.47
<b>27</b>	148.07	160.16	173.11	186.93	201.69
<b>28</b>	162.66	176.23	190.75	206.23	222.69
<b>29</b>	179.72	194.94	211.18	228.45	246.77
<b>30</b>	199.36	216.39	234.50	253.74	274.10
<b>31</b>	221.80	240.80	260.97	282.34	304.92
<b>32</b>	247.28	268.45	290.87	314.55	335.94
<b>33</b>	276.59	300.09	324.95	347.35	367.60
<b>34</b>	309.84	335.90	359.37	380.53	399.66
<b>35</b>	347.02	371.59	393.71	413.66	431.70
<b>36</b>	384.13	407.25	428.06	446.83	463.79
<b>37</b>	420.98	442.68	462.21	479.84	495.76
<b>38</b>	457.46	477.77	496.04	512.53	527.43
<b>39</b>	493.35	512.30	529.36	544.76	558.66
<b>40</b>	528.28	545.91	561.77	576.09	589.02
<b>41</b>	562.35	578.69	593.38	606.65	618.63
<b>42</b>	595.40	610.46	624.03	636.26	647.32
<b>43</b>	626.77	640.61	653.07	664.31	674.46
<b>44</b>	656.20	668.81	680.18	690.45	699.72
<b>45</b>	683.57	695.03	705.34	714.65	723.07

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>46</b>	708.22	718.53	727.84	736.21	743.78
<b>47</b>	729.28	738.49	746.79	754.27	761.03
<b>48</b>	745.36	753.50	760.82	767.44	773.41
<b>49</b>	755.21	762.31	768.71	774.50	779.70
<b>50</b>	758.59	764.71	770.22	775.19	779.69
<b>51</b>	756.02	761.21	765.87	770.07	773.88
<b>52</b>	744.44	748.74	752.60	756.08	759.24
<b>53</b>	723.79	727.24	730.36	733.16	735.72
<b>54</b>	692.56	695.25	697.68	699.87	701.84
<b>55</b>	652.23	654.22	656.02	657.65	659.12
<b>56</b>	591.51	592.90	594.15	595.28	596.29
<b>57</b>	513.96	514.83	515.60	516.31	516.96
<b>58</b>	417.06	417.51	417.92	418.29	418.63
<b>59</b>	297.99	298.15	298.28	298.42	298.52
<b>60</b>	153.28	153.28	153.28	153.28	153.28

TABLE 4

*(For policies entered into or adjusted before 1 March 1995)*

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	3.18	5.84	8.48	11.09	13.69
<b>21</b>	3.18	5.84	8.48	11.09	13.69
<b>22</b>	3.18	5.84	8.48	11.09	13.69

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>23</b>	3.18	5.84	8.48	11.09	13.69
<b>24</b>	3.18	5.84	8.48	11.09	13.69
<b>25</b>	3.18	5.84	8.48	11.09	13.69
<b>26</b>	3.18	5.84	8.48	11.09	13.69
<b>27</b>	3.18	5.84	8.48	11.09	13.69
<b>28</b>	3.18	5.84	8.48	11.09	13.69
<b>29</b>	3.18	5.84	8.48	11.09	13.69
<b>30</b>	3.18	5.84	8.48	11.09	13.77
<b>31</b>	3.18	5.84	8.48	11.21	14.05
<b>32</b>	3.18	5.84	8.62	11.54	14.65
<b>33</b>	3.18	6.04	9.07	12.28	15.68
<b>34</b>	3.38	6.52	9.85	13.37	17.11
<b>35</b>	3.58	7.03	10.69	14.60	18.76
<b>36</b>	3.91	7.69	11.75	16.09	20.76
<b>37</b>	4.27	8.48	13.00	17.88	23.14
<b>38</b>	4.68	9.39	14.50	20.00	25.87
<b>39</b>	5.18	10.54	16.27	22.43	29.02
<b>40</b>	5.80	11.79	18.21	25.08	32.46
<b>41</b>	6.57	13.27	20.44	28.14	36.44
<b>42</b>	7.59	15.07	23.12	31.79	41.14
<b>43</b>	8.57	16.99	26.03	35.82	46.44
<b>44</b>	9.63	19.10	29.34	40.47	52.68
<b>45</b>	11.03	21.77	33.45	46.28	60.48
<b>46</b>	12.77	25.05	38.58	53.57	70.26
<b>47</b>	14.95	29.25	45.11	62.79	82.13
<b>48</b>	17.64	34.46	53.23	73.67	95.73

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>49</b>	21.20	41.17	62.77	85.96	110.86
<b>50</b>	25.45	48.10	72.43	98.53	126.44
<b>51</b>	30.96	56.43	83.73	112.97	144.23
<b>52</b>	36.47	65.05	95.65	128.39	147.93
<b>53</b>	42.82	74.86	109.12	126.18	136.38
<b>54</b>	50.04	85.90	97.84	103.77	107.33
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	16.27	18.82	21.36	23.84	26.32
<b>21</b>	16.27	18.82	21.36	23.84	26.32
<b>22</b>	16.27	18.82	21.36	23.84	26.32
<b>23</b>	16.27	18.82	21.36	23.84	26.32
<b>24</b>	16.27	18.82	21.36	23.84	26.32
<b>25</b>	16.27	18.82	21.36	23.84	26.35
<b>26</b>	16.27	18.82	21.36	23.89	26.49
<b>27</b>	16.27	18.82	21.40	24.05	26.76
<b>28</b>	16.27	18.88	21.56	24.34	27.25
<b>29</b>	16.34	19.06	21.92	24.91	28.04
<b>30</b>	16.57	19.49	22.55	25.78	29.23
<b>31</b>	17.05	20.21	23.57	27.12	30.93
<b>32</b>	17.90	21.38	25.08	29.03	33.26
<b>33</b>	19.29	23.12	27.25	31.67	36.41
<b>34</b>	21.12	25.42	30.02	34.97	40.27
<b>35</b>	23.24	28.05	33.21	38.74	44.66

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>36</b>	25.78	31.18	36.95	43.14	49.79
<b>37</b>	28.77	34.79	41.26	48.21	55.68
<b>38</b>	32.19	38.95	46.21	54.02	62.45
<b>39</b>	36.08	43.68	51.85	60.67	70.29
<b>40</b>	40.39	48.92	58.17	68.24	79.29
<b>41</b>	45.37	55.03	65.60	77.19	90.01
<b>42</b>	51.27	62.33	74.51	87.99	102.79
<b>43</b>	58.05	70.86	85.04	100.62	117.59
<b>44</b>	66.15	81.11	97.52	115.39	134.70
<b>45</b>	76.26	93.58	112.41	132.73	154.63
<b>46</b>	88.56	108.39	129.81	152.81	177.48
<b>47</b>	103.04	125.59	149.77	175.69	196.19
<b>48</b>	119.44	144.85	172.05	192.99	209.57
<b>49</b>	137.52	166.04	187.24	203.57	216.50
<b>50</b>	156.31	177.48	193.23	205.35	214.95
<b>51</b>	164.95	179.63	190.56	198.96	205.62
<b>52</b>	160.87	170.05	176.88	182.13	186.29
<b>53</b>	143.13	147.92	151.48	154.22	156.38
<b>54</b>	109.67	111.35	112.58	113.55	114.30
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	28.75	31.14	33.51	35.83	38.15
<b>21</b>	28.75	31.14	33.51	35.86	38.24
<b>22</b>	28.75	31.14	33.55	35.96	38.40

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	11	12	13	14	15
23	28.75	31.18	33.64	36.13	38.70
24	28.79	31.27	33.83	36.47	39.20
25	28.90	31.52	34.21	37.00	39.94
26	29.15	31.91	34.78	37.80	41.00
27	29.59	32.55	35.66	38.95	42.46
28	30.30	33.51	36.92	40.54	44.40
29	31.35	34.89	38.66	42.66	46.94
30	32.89	36.80	40.97	45.42	50.19
31	35.00	39.33	43.99	48.95	54.26
32	37.80	42.65	47.85	53.41	59.36
33	41.46	46.88	52.69	58.94	65.64
34	45.92	51.99	58.52	65.54	73.16
35	51.00	57.82	65.18	73.16	81.87
36	56.92	64.61	72.97	82.10	92.15
37	63.73	72.49	82.06	92.62	104.16
38	71.63	81.67	92.73	104.87	118.06
39	80.80	92.44	105.16	119.04	134.09
40	91.48	104.88	119.47	135.26	152.31
41	104.08	119.40	136.02	153.92	173.20
42	118.91	136.37	155.19	175.43	192.69
43	135.95	155.74	177.01	194.95	210.23
44	155.52	177.85	196.49	212.22	225.61
45	178.10	197.41	213.50	227.10	238.68
46	197.42	213.81	227.49	239.03	248.86
47	212.75	226.39	237.74	247.34	255.51
48	222.95	233.97	243.15	250.91	257.52

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>49</b>	226.93	235.53	242.69	248.74	253.87
<b>50</b>	222.70	229.08	234.38	238.87	242.70
<b>51</b>	211.00	215.41	219.12	222.22	224.87
<b>52</b>	189.65	192.42	194.73	196.68	198.33
<b>53</b>	158.14	159.58	160.79	161.79	162.66
<b>54</b>	114.90	115.41	115.83	116.18	116.48
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	40.46	42.81	45.21	47.65	50.19
<b>21</b>	40.62	43.08	45.58	48.21	50.92
<b>22</b>	40.91	43.49	46.18	48.98	51.92
<b>23</b>	41.36	44.12	47.02	50.06	53.27
<b>24</b>	42.04	45.03	48.18	51.50	55.02
<b>25</b>	43.03	46.28	49.72	53.38	57.26
<b>26</b>	44.36	47.94	51.74	55.78	60.09
<b>27</b>	46.16	50.11	54.31	58.80	63.59
<b>28</b>	48.51	52.88	57.56	62.55	67.93
<b>29</b>	51.50	56.37	61.61	67.21	73.26
<b>30</b>	55.28	60.73	66.59	72.93	79.84
<b>31</b>	59.98	66.11	72.75	79.97	87.90
<b>32</b>	65.77	72.72	80.30	88.60	97.68
<b>33</b>	72.92	80.85	89.56	99.09	109.46
<b>34</b>	81.48	90.62	100.60	111.48	123.27
<b>35</b>	91.44	101.95	113.35	125.73	139.10

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>36</b>	103.16	115.14	128.12	142.15	157.25
<b>37</b>	116.75	130.38	145.10	160.96	174.90
<b>38</b>	132.40	147.84	164.50	179.07	191.90
<b>39</b>	150.32	167.80	183.01	196.34	208.08
<b>40</b>	170.66	186.54	200.37	212.49	223.15
<b>41</b>	189.75	204.09	216.57	227.51	237.13
<b>42</b>	207.52	220.35	231.51	241.31	249.91
<b>43</b>	223.37	234.74	244.65	253.33	260.96
<b>44</b>	237.12	247.08	255.76	263.37	270.05
<b>45</b>	248.60	257.22	264.73	271.29	277.07
<b>46</b>	257.30	264.61	270.98	276.57	281.46
<b>47</b>	262.53	268.60	273.90	278.53	282.61
<b>48</b>	263.19	268.09	272.38	276.12	279.43
<b>49</b>	258.31	262.13	265.47	268.39	270.96
<b>50</b>	245.99	248.83	251.30	253.48	255.38
<b>51</b>	227.16	229.13	230.84	232.35	233.67
<b>52</b>	199.75	200.99	202.06	203.00	203.83
<b>53</b>	163.40	164.04	164.61	165.09	165.53
<b>54</b>	116.75	116.96	117.16	117.32	117.48
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	52.82	55.57	58.46	61.49	64.69
<b>21</b>	53.76	56.75	59.90	63.22	66.74
<b>22</b>	55.02	58.28	61.74	65.39	69.27

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>23</b>	56.66	60.24	64.06	68.11	72.44
<b>24</b>	58.76	62.72	66.93	71.46	76.32
<b>25</b>	61.39	65.79	70.50	75.59	81.09
<b>26</b>	64.67	69.60	74.91	80.65	86.94
<b>27</b>	68.73	74.28	80.30	86.87	94.06
<b>28</b>	73.73	80.02	86.92	94.44	102.60
<b>29</b>	79.87	87.09	94.97	103.52	112.80
<b>30</b>	87.41	95.65	104.64	114.37	124.86
<b>31</b>	96.56	105.97	116.18	127.19	139.04
<b>32</b>	107.57	118.27	129.83	142.27	153.41
<b>33</b>	120.69	132.81	145.88	157.54	167.95
<b>34</b>	136.00	149.70	161.90	172.79	182.53
<b>35</b>	153.48	166.24	177.58	187.71	196.78
<b>36</b>	170.60	182.44	192.96	202.36	210.77
<b>37</b>	187.24	198.16	207.88	216.56	224.34
<b>38</b>	203.22	213.28	222.21	230.20	237.34
<b>39</b>	218.44	227.61	235.80	243.09	249.64
<b>40</b>	232.57	240.92	248.35	254.99	260.93
<b>41</b>	245.63	253.17	259.88	265.88	271.23
<b>42</b>	257.53	264.28	270.28	275.63	280.43
<b>43</b>	267.72	273.69	279.02	283.77	288.03
<b>44</b>	275.97	281.22	285.87	290.05	293.77
<b>45</b>	282.18	286.71	290.74	294.34	297.55
<b>46</b>	285.80	289.65	293.07	296.13	298.87
<b>47</b>	286.20	289.41	292.25	294.79	297.06
<b>48</b>	282.33	284.91	287.21	289.26	291.10

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>49</b>	273.22	275.24	277.03	278.64	280.07
<b>50</b>	257.07	258.56	259.89	261.09	262.14
<b>51</b>	234.83	235.88	236.80	237.62	238.36
<b>52</b>	204.56	205.20	205.78	206.30	206.76
<b>53</b>	165.90	166.25	166.55	166.82	167.05
<b>54</b>	117.61	117.72	117.84	117.93	118.00
<b>55</b>	60.39	60.39	60.39	60.39	60.39

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	68.07	71.65	75.46	79.56	83.95
<b>21</b>	70.46	74.44	78.71	83.32	88.33
<b>22</b>	73.44	77.89	82.71	87.94	93.65
<b>23</b>	77.09	82.11	87.60	93.57	100.04
<b>24</b>	81.58	87.31	93.55	100.33	107.66
<b>25</b>	87.09	93.62	100.73	108.39	116.67
<b>26</b>	93.79	101.23	109.25	117.94	127.27
<b>27</b>	101.83	110.27	119.36	129.15	138.00
<b>28</b>	111.45	120.98	131.25	140.52	148.87
<b>29</b>	122.80	133.56	143.28	152.02	159.92
<b>30</b>	136.16	146.32	155.47	163.72	171.17
<b>31</b>	149.68	159.24	167.84	175.62	182.63
<b>32</b>	163.39	172.37	180.45	187.73	194.33
<b>33</b>	177.31	185.71	193.29	200.13	206.29
<b>34</b>	191.26	199.11	206.19	212.56	218.32
<b>35</b>	204.92	212.23	218.81	224.74	230.10

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>36</b>	218.32	225.09	231.20	236.70	241.68
<b>37</b>	231.30	237.56	243.19	248.29	252.89
<b>38</b>	243.75	249.51	254.69	259.36	263.60
<b>39</b>	255.50	260.76	265.50	269.78	273.64
<b>40</b>	266.24	271.04	275.35	279.23	282.75
<b>41</b>	276.03	280.35	284.24	287.75	290.92
<b>42</b>	284.74	288.61	292.09	295.23	298.08
<b>43</b>	291.83	295.26	298.35	301.13	303.64
<b>44</b>	297.11	300.11	302.82	305.25	307.45
<b>45</b>	300.44	303.04	305.37	307.48	309.38
<b>46</b>	301.31	303.53	305.50	307.28	308.91
<b>47</b>	299.10	300.93	302.57	304.05	305.40
<b>48</b>	292.76	294.23	295.57	296.78	297.85
<b>49</b>	281.36	282.50	283.55	284.48	285.34
<b>50</b>	263.11	263.96	264.73	265.42	266.05
<b>51</b>	239.03	239.61	240.16	240.65	241.07
<b>52</b>	207.18	207.55	207.87	208.19	208.45
<b>53</b>	167.27	167.46	167.64	167.80	167.94
<b>54</b>	118.09	118.15	118.21	118.27	118.33
<b>55</b>	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 4A

(For policies entered into or adjusted on or after 1 March 1995  
but before 1 March 2001)

HOME PROTECTION INSURANCE  
SURRENDER VALUE PER \$10,000 OUTSTANDING COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	1	2	3	4	5
20	3.18	5.84	8.48	11.09	13.69
21	3.18	5.84	8.48	11.09	13.69
22	3.18	5.84	8.48	11.09	13.69
23	3.18	5.84	8.48	11.09	13.69
24	3.18	5.84	8.48	11.09	13.69
25	3.18	5.84	8.48	11.09	13.69
26	3.18	5.84	8.48	11.09	13.69
27	3.18	5.84	8.48	11.09	13.69
28	3.18	5.84	8.48	11.09	13.69
29	3.18	5.84	8.48	11.09	13.69
30	3.18	5.84	8.48	11.09	13.77
31	3.18	5.84	8.48	11.21	14.05
32	3.18	5.84	8.62	11.54	14.65
33	3.18	6.04	9.07	12.28	15.68
34	3.38	6.52	9.85	13.37	17.11
35	3.58	7.03	10.69	14.60	18.76
36	3.91	7.69	11.75	16.09	20.76
37	4.27	8.48	13.00	17.88	23.14
38	4.68	9.39	14.50	20.00	25.87
39	5.18	10.54	16.27	22.43	29.02

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>40</b>	5.80	11.79	18.21	25.08	32.46
<b>41</b>	6.57	13.27	20.44	28.14	36.44
<b>42</b>	7.59	15.07	23.12	31.79	41.14
<b>43</b>	8.57	16.99	26.03	35.82	46.44
<b>44</b>	9.63	19.10	29.34	40.47	52.68
<b>45</b>	11.03	21.77	33.45	46.28	60.48
<b>46</b>	12.77	25.05	38.58	53.57	70.26
<b>47</b>	14.95	29.25	45.11	62.79	82.13
<b>48</b>	17.64	34.46	53.23	73.67	95.73
<b>49</b>	21.20	41.17	62.77	85.96	110.86
<b>50</b>	25.45	48.10	72.43	98.53	126.44
<b>51</b>	30.96	56.43	83.73	112.97	144.23
<b>52</b>	36.47	65.05	95.65	128.39	163.33
<b>53</b>	42.82	74.86	109.12	145.70	184.71
<b>54</b>	50.04	85.90	124.22	165.04	208.50
<b>55</b>	60.39	100.47	143.19	188.66	237.02
<b>56</b>	67.30	112.03	159.65	210.28	264.03
<b>57</b>	74.93	124.79	177.83	234.13	267.74
<b>58</b>	83.25	138.81	197.78	227.16	244.69
<b>59</b>	92.49	154.28	174.82	185.05	191.18
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	16.27	18.82	21.36	23.84	26.32
<b>21</b>	16.27	18.82	21.36	23.84	26.32

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>22</b>	16.27	18.82	21.36	23.84	26.32
<b>23</b>	16.27	18.82	21.36	23.84	26.32
<b>24</b>	16.27	18.82	21.36	23.84	26.32
<b>25</b>	16.27	18.82	21.36	23.84	26.35
<b>26</b>	16.27	18.82	21.36	23.89	26.49
<b>27</b>	16.27	18.82	21.40	24.05	26.76
<b>28</b>	16.27	18.88	21.56	24.34	27.25
<b>29</b>	16.34	19.06	21.92	24.91	28.04
<b>30</b>	16.57	19.49	22.55	25.78	29.23
<b>31</b>	17.05	20.21	23.57	27.12	30.93
<b>32</b>	17.90	21.38	25.08	29.03	33.26
<b>33</b>	19.29	23.12	27.25	31.67	36.41
<b>34</b>	21.12	25.42	30.02	34.97	40.27
<b>35</b>	23.24	28.05	33.21	38.74	44.66
<b>36</b>	25.78	31.18	36.95	43.14	49.79
<b>37</b>	28.77	34.79	41.26	48.21	55.68
<b>38</b>	32.19	38.95	46.21	54.02	62.45
<b>39</b>	36.08	43.68	51.85	60.67	70.29
<b>40</b>	40.39	48.92	58.17	68.24	79.29
<b>41</b>	45.37	55.03	65.60	77.19	90.01
<b>42</b>	51.27	62.33	74.51	87.99	102.79
<b>43</b>	58.05	70.86	85.04	100.62	117.59
<b>44</b>	66.15	81.11	97.52	115.39	134.70
<b>45</b>	76.26	93.58	112.41	132.73	154.63
<b>46</b>	88.56	108.39	129.81	152.81	177.48
<b>47</b>	103.04	125.59	149.77	175.69	203.40

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>48</b>	119.44	144.85	172.05	201.10	232.08
<b>49</b>	137.52	166.04	196.49	228.95	263.51
<b>50</b>	156.31	188.19	222.19	258.37	296.84
<b>51</b>	177.61	213.21	251.09	291.35	334.08
<b>52</b>	200.59	240.25	282.41	327.14	362.54
<b>53</b>	226.22	270.37	317.19	353.27	381.80
<b>54</b>	254.69	303.73	340.20	368.27	390.48
<b>55</b>	288.35	324.73	351.80	372.63	389.12
<b>56</b>	299.64	324.89	343.65	358.12	369.56
<b>57</b>	290.01	305.80	317.52	326.58	333.72
<b>58</b>	256.31	264.54	270.68	275.40	279.13
<b>59</b>	195.21	198.08	200.23	201.87	203.16
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	28.75	31.14	33.51	35.83	38.15
<b>21</b>	28.75	31.14	33.51	35.86	38.24
<b>22</b>	28.75	31.14	33.55	35.96	38.40
<b>23</b>	28.75	31.18	33.64	36.13	38.70
<b>24</b>	28.79	31.27	33.83	36.47	39.20
<b>25</b>	28.90	31.52	34.21	37.00	39.94
<b>26</b>	29.15	31.91	34.78	37.80	41.00
<b>27</b>	29.59	32.55	35.66	38.95	42.46
<b>28</b>	30.30	33.51	36.92	40.54	44.40
<b>29</b>	31.35	34.89	38.66	42.66	46.94

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>30</b>	32.89	36.80	40.97	45.42	50.19
<b>31</b>	35.00	39.33	43.99	48.95	54.26
<b>32</b>	37.80	42.65	47.85	53.41	59.36
<b>33</b>	41.46	46.88	52.69	58.94	65.64
<b>34</b>	45.92	51.99	58.52	65.54	73.16
<b>35</b>	51.00	57.82	65.18	73.16	81.87
<b>36</b>	56.92	64.61	72.97	82.10	92.15
<b>37</b>	63.73	72.49	82.06	92.62	104.16
<b>38</b>	71.63	81.67	92.73	104.87	118.06
<b>39</b>	80.80	92.44	105.16	119.04	134.09
<b>40</b>	91.48	104.88	119.47	135.26	152.31
<b>41</b>	104.08	119.40	136.02	153.92	173.20
<b>42</b>	118.91	136.37	155.19	175.43	197.13
<b>43</b>	135.95	155.74	177.01	199.80	224.15
<b>44</b>	155.52	177.85	201.79	227.36	254.62
<b>45</b>	178.10	203.23	230.07	258.67	289.10
<b>46</b>	203.87	232.04	262.05	293.96	327.83
<b>47</b>	232.93	264.42	297.86	333.38	363.62
<b>48</b>	265.07	300.13	337.33	368.73	395.47
<b>49</b>	300.24	339.22	371.70	399.13	422.49
<b>50</b>	337.64	371.21	399.18	422.78	442.91
<b>51</b>	368.61	397.02	420.70	440.66	457.69
<b>52</b>	391.15	414.67	434.28	450.84	464.94
<b>53</b>	404.88	423.83	439.66	453.00	464.37
<b>54</b>	408.46	423.21	435.52	445.91	454.77
<b>55</b>	402.45	413.41	422.53	430.25	436.82

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>56</b>	378.82	386.41	392.74	398.10	402.65
<b>57</b>	339.51	344.27	348.24	351.58	354.43
<b>58</b>	282.15	284.63	286.69	288.44	289.92
<b>59</b>	204.22	205.08	205.81	206.41	206.93
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	40.46	42.81	45.21	47.65	50.19
<b>21</b>	40.62	43.08	45.58	48.21	50.92
<b>22</b>	40.91	43.49	46.18	48.98	51.92
<b>23</b>	41.36	44.12	47.02	50.06	53.27
<b>24</b>	42.04	45.03	48.18	51.50	55.02
<b>25</b>	43.03	46.28	49.72	53.38	57.26
<b>26</b>	44.36	47.94	51.74	55.78	60.09
<b>27</b>	46.16	50.11	54.31	58.80	63.59
<b>28</b>	48.51	52.88	57.56	62.55	67.93
<b>29</b>	51.50	56.37	61.61	67.21	73.26
<b>30</b>	55.28	60.73	66.59	72.93	79.84
<b>31</b>	59.98	66.11	72.75	79.97	87.90
<b>32</b>	65.77	72.72	80.30	88.60	97.68
<b>33</b>	72.92	80.85	89.56	99.09	109.46
<b>34</b>	81.48	90.62	100.60	111.48	123.27
<b>35</b>	91.44	101.95	113.35	125.73	139.10
<b>36</b>	103.16	115.14	128.12	142.15	157.25
<b>37</b>	116.75	130.38	145.10	160.96	177.97

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>38</b>	132.40	147.84	164.50	182.35	201.47
<b>39</b>	150.32	167.80	186.54	206.60	228.01
<b>40</b>	170.66	190.34	211.38	233.89	257.82
<b>41</b>	193.88	215.97	239.56	264.68	291.37
<b>42</b>	220.35	245.10	271.46	299.47	324.10
<b>43</b>	250.14	277.79	307.17	332.89	355.50
<b>44</b>	283.64	314.44	341.27	364.78	385.46
<b>45</b>	321.42	349.38	373.74	395.07	413.85
<b>46</b>	356.96	382.15	404.09	423.32	440.22
<b>47</b>	389.63	412.13	431.74	448.89	464.02
<b>48</b>	418.46	438.36	455.69	470.87	484.23
<b>49</b>	442.57	459.97	475.09	488.35	500.01
<b>50</b>	460.19	475.15	488.18	499.59	509.65
<b>51</b>	472.32	484.98	496.01	505.67	514.18
<b>52</b>	477.05	487.56	496.69	504.69	511.72
<b>53</b>	474.15	482.60	489.97	496.42	502.10
<b>54</b>	462.36	468.95	474.69	479.72	484.12
<b>55</b>	442.47	447.35	451.61	455.34	458.62
<b>56</b>	406.58	409.98	412.92	415.51	417.78
<b>57</b>	356.87	359.00	360.84	362.46	363.89
<b>58</b>	291.21	292.32	293.28	294.12	294.87
<b>59</b>	207.38	207.77	208.11	208.40	208.65
<b>60</b>	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	52.82	55.57	58.46	61.49	64.69
<b>21</b>	53.76	56.75	59.90	63.22	66.74
<b>22</b>	55.02	58.28	61.74	65.39	69.27
<b>23</b>	56.66	60.24	64.06	68.11	72.44
<b>24</b>	58.76	62.72	66.93	71.46	76.32
<b>25</b>	61.39	65.79	70.50	75.59	81.09
<b>26</b>	64.67	69.60	74.91	80.65	86.94
<b>27</b>	68.73	74.28	80.30	86.87	94.06
<b>28</b>	73.73	80.02	86.92	94.44	102.60
<b>29</b>	79.87	87.09	94.97	103.52	112.80
<b>30</b>	87.41	95.65	104.64	114.37	124.86
<b>31</b>	96.56	105.97	116.18	127.19	139.04
<b>32</b>	107.57	118.27	129.83	142.27	155.62
<b>33</b>	120.69	132.81	145.88	159.90	174.91
<b>34</b>	136.00	149.70	164.42	180.17	197.00
<b>35</b>	153.48	168.92	185.45	203.10	221.93
<b>36</b>	173.46	190.81	209.35	229.11	250.10
<b>37</b>	196.18	215.64	236.34	258.39	278.09
<b>38</b>	221.88	243.62	266.73	287.38	305.83
<b>39</b>	250.85	275.10	296.66	315.93	333.16
<b>40</b>	283.26	305.83	325.91	343.82	359.86
<b>41</b>	314.96	335.88	354.50	371.11	385.97
<b>42</b>	345.88	365.19	382.37	397.70	411.42
<b>43</b>	375.52	393.26	409.05	423.14	435.74
<b>44</b>	403.74	419.94	434.36	447.24	458.76
<b>45</b>	430.44	445.15	458.24	469.91	480.38

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>46</b>	455.18	468.43	480.22	490.75	500.17
<b>47</b>	477.36	489.21	499.74	509.14	517.55
<b>48</b>	496.03	506.50	515.81	524.12	531.57
<b>49</b>	510.31	519.47	527.60	534.86	541.36
<b>50</b>	518.52	526.40	533.40	539.66	545.25
<b>51</b>	521.68	528.34	534.27	539.56	544.29
<b>52</b>	517.94	523.47	528.39	532.76	536.68
<b>53</b>	507.11	511.57	515.52	519.06	522.22
<b>54</b>	488.05	491.50	494.58	497.33	499.81
<b>55</b>	461.52	464.10	466.37	468.42	470.25
<b>56</b>	419.79	421.58	423.16	424.58	425.85
<b>57</b>	365.14	366.25	367.25	368.14	368.93
<b>58</b>	295.52	296.10	296.62	297.08	297.51
<b>59</b>	208.89	209.08	209.26	209.41	209.57
<b>60</b>	102.62	102.62	102.62	102.62	102.62

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	68.07	71.65	75.46	79.56	83.95
<b>21</b>	70.46	74.44	78.71	83.32	88.33
<b>22</b>	73.44	77.89	82.71	87.94	93.65
<b>23</b>	77.09	82.11	87.60	93.57	100.04
<b>24</b>	81.58	87.31	93.55	100.33	107.66
<b>25</b>	87.09	93.62	100.73	108.39	116.67
<b>26</b>	93.79	101.23	109.25	117.94	127.27
<b>27</b>	101.83	110.27	119.36	129.15	139.67

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>28</b>	111.45	120.98	131.25	142.27	154.07
<b>29</b>	122.80	133.56	145.13	157.53	170.74
<b>30</b>	136.16	148.30	161.28	175.17	189.96
<b>31</b>	151.78	165.41	179.97	195.51	212.00
<b>32</b>	169.94	185.23	201.51	218.83	234.49
<b>33</b>	190.95	208.04	226.22	242.62	257.43
<b>34</b>	214.95	234.01	251.19	266.68	280.67
<b>35</b>	241.95	259.94	276.13	290.74	303.94
<b>36</b>	268.93	285.85	301.10	314.84	327.27
<b>37</b>	295.77	311.67	325.99	338.89	350.54
<b>38</b>	322.38	337.26	350.67	362.75	373.67
<b>39</b>	348.63	362.52	375.02	386.31	396.51
<b>40</b>	374.24	387.17	398.81	409.31	418.80
<b>41</b>	399.31	411.29	422.08	431.82	440.60
<b>42</b>	423.73	434.79	444.75	453.74	461.86
<b>43</b>	447.04	457.21	466.35	474.61	482.07
<b>44</b>	469.08	478.36	486.72	494.26	501.08
<b>45</b>	489.76	498.18	505.77	512.62	518.81
<b>46</b>	508.62	516.21	523.05	529.22	534.79
<b>47</b>	525.10	531.88	537.98	543.50	548.47
<b>48</b>	538.23	544.23	549.63	554.50	558.90
<b>49</b>	547.18	552.42	557.13	561.38	565.23
<b>50</b>	550.25	554.77	558.83	562.49	565.80
<b>51</b>	548.54	552.35	555.79	558.90	561.69
<b>52</b>	540.19	543.36	546.20	548.77	551.09
<b>53</b>	525.06	527.61	529.90	531.97	533.84

FIRST SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>54</b>	502.01	503.99	505.77	507.39	508.84
<b>55</b>	471.87	473.37	474.67	475.87	476.96
<b>56</b>	426.98	428.01	428.93	429.75	430.51
<b>57</b>	369.63	370.27	370.85	371.37	371.85
<b>58</b>	297.87	298.20	298.50	298.78	299.01
<b>59</b>	209.70	209.81	209.91	210.00	210.11
<b>60</b>	102.62	102.62	102.62	102.62	102.62

## SECOND SCHEDULE

Regulations 11 and 17(3) and (7)

## TABLE 1A

*(For policies entered into or adjusted on or after  
1 December 1997 but before 1 March 2001)*

HOME PROTECTION INSURANCE  
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.88	8.18	11.43	14.69	17.91
<b>21</b>	4.88	8.18	11.50	14.79	18.06
<b>22</b>	4.88	8.29	11.64	14.97	18.28
<b>23</b>	4.88	8.29	11.68	15.03	18.36
<b>24</b>	4.88	8.34	11.75	15.13	18.49
<b>25</b>	4.88	8.34	11.78	15.19	18.54
<b>26</b>	4.88	8.39	11.86	15.28	18.68
<b>27</b>	4.88	8.39	11.86	15.33	18.83

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>28</b>	4.88	8.39	11.94	15.51	19.14
<b>29</b>	4.88	8.51	12.18	15.94	19.69
<b>30</b>	4.88	8.67	12.54	16.39	20.33
<b>31</b>	4.88	8.88	12.84	16.88	21.10
<b>32</b>	4.88	8.89	13.06	17.43	22.00
<b>33</b>	4.88	9.22	13.76	18.53	23.55
<b>34</b>	5.19	9.94	14.93	20.18	25.71
<b>35</b>	5.49	10.72	16.21	22.02	28.17
<b>36</b>	5.99	11.73	17.80	24.26	31.17
<b>37</b>	6.53	12.89	19.68	26.95	34.70
<b>38</b>	7.16	14.29	21.95	30.13	38.83
<b>39</b>	7.94	16.04	24.66	33.82	43.54
<b>40</b>	8.87	17.95	27.57	37.81	48.71
<b>41</b>	10.09	20.21	30.98	42.44	54.67
<b>42</b>	11.63	22.95	35.03	47.92	61.71
<b>43</b>	13.13	25.86	39.44	53.99	69.65
<b>44</b>	14.76	29.08	44.43	60.98	78.98
<b>45</b>	16.89	33.12	50.65	69.73	90.66
<b>46</b>	19.56	38.14	58.42	80.70	104.84
<b>47</b>	22.89	44.52	68.30	93.99	121.45
<b>48</b>	27.03	52.47	79.79	108.91	139.86
<b>49</b>	32.49	61.46	92.23	124.90	159.53
<b>50</b>	38.99	71.45	105.89	142.40	181.06
<b>51</b>	47.42	83.78	122.30	163.04	206.11
<b>52</b>	55.88	96.50	139.46	184.87	232.78
<b>53</b>	65.62	110.93	158.82	209.34	262.59

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>54</b>	76.65	127.19	180.49	236.66	295.73
<b>55</b>	92.51	148.75	207.98	270.27	335.70
<b>56</b>	103.11	165.67	231.41	300.45	372.84
<b>57</b>	114.80	184.22	257.13	333.55	379.30
<b>58</b>	127.57	204.60	285.35	325.63	349.76
<b>59</b>	141.70	227.07	255.49	269.67	278.15
<b>60</b>	157.21	157.21	157.21	157.21	157.21

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	21.12	24.29	27.45	30.56	33.62
<b>21</b>	21.29	24.50	27.68	30.80	33.91
<b>22</b>	21.54	24.78	27.96	31.12	34.28
<b>23</b>	21.64	24.90	28.12	31.34	34.58
<b>24</b>	21.79	25.08	28.36	31.68	34.99
<b>25</b>	21.90	25.25	28.64	32.02	35.45
<b>26</b>	22.11	25.57	29.04	32.57	36.16
<b>27</b>	22.37	25.93	29.55	33.26	37.10
<b>28</b>	22.82	26.52	30.35	34.32	38.44
<b>29</b>	23.52	27.46	31.57	35.84	40.32
<b>30</b>	24.41	28.65	33.10	37.75	42.66
<b>31</b>	25.51	30.12	34.96	40.09	45.52
<b>32</b>	26.80	31.86	37.22	42.91	48.97

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>33</b>	28.85	34.45	40.42	46.77	53.55
<b>34</b>	31.59	37.85	44.52	51.63	59.19
<b>35</b>	34.74	41.76	49.22	57.15	65.62
<b>36</b>	38.55	46.40	54.74	63.64	73.12
<b>37</b>	42.98	51.75	61.12	71.09	81.75
<b>38</b>	48.08	57.92	68.43	79.64	91.67
<b>39</b>	53.91	64.95	76.76	89.43	103.13
<b>40</b>	60.32	72.76	86.10	100.54	116.27
<b>41</b>	67.76	81.84	97.06	113.67	131.71
<b>42</b>	76.55	92.63	110.19	129.27	149.81
<b>43</b>	86.66	105.25	125.42	147.18	170.48
<b>44</b>	98.68	120.07	143.10	167.76	194.06
<b>45</b>	113.36	137.78	163.86	191.67	221.22
<b>46</b>	130.72	158.36	187.75	218.97	252.04
<b>47</b>	150.71	181.79	214.73	249.64	286.52
<b>48</b>	172.68	207.46	244.25	283.12	324.15
<b>49</b>	196.20	234.97	275.93	319.14	364.65
<b>50</b>	221.92	265.07	310.58	358.50	408.88
<b>51</b>	251.57	299.51	349.97	403.04	458.73
<b>52</b>	283.31	336.47	392.37	451.01	497.67
<b>53</b>	318.64	377.52	439.30	487.12	525.16
<b>54</b>	357.79	422.89	471.52	509.15	539.10
<b>55</b>	404.32	453.15	489.61	517.83	540.28
<b>56</b>	420.95	455.20	480.76	500.56	516.30
<b>57</b>	409.69	431.32	447.48	459.99	469.93
<b>58</b>	365.78	377.18	385.71	392.31	397.56

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>59</b>	283.79	287.82	290.82	293.13	294.98
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	36.66	39.68	42.71	45.73	48.75
<b>21</b>	37.00	40.09	43.18	46.27	49.42
<b>22</b>	37.44	40.61	43.80	47.02	50.32
<b>23</b>	37.82	41.08	44.40	47.80	51.29
<b>24</b>	38.34	41.74	45.24	48.84	52.59
<b>25</b>	38.97	42.57	46.29	50.16	54.20
<b>26</b>	39.89	43.74	47.75	51.93	56.34
<b>27</b>	41.08	45.23	49.58	54.18	59.04
<b>28</b>	42.75	47.27	52.06	57.13	62.49
<b>29</b>	45.03	50.02	55.31	60.92	66.88
<b>30</b>	47.88	53.40	59.28	65.52	72.14
<b>31</b>	51.32	57.47	64.00	70.95	78.36
<b>32</b>	55.41	62.27	69.56	77.33	85.63
<b>33</b>	60.74	68.40	76.56	85.28	94.61
<b>34</b>	67.23	75.81	84.97	94.78	105.36
<b>35</b>	74.63	84.27	94.59	105.72	117.80
<b>36</b>	83.26	94.11	105.83	118.55	132.34
<b>37</b>	93.18	105.52	118.92	133.46	149.13
<b>38</b>	104.67	118.81	134.13	150.67	168.42
<b>39</b>	118.03	134.20	151.64	170.37	190.42
<b>40</b>	133.35	151.75	171.51	192.66	215.22

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>41</b>	151.14	172.02	194.33	218.13	243.44
<b>42</b>	171.86	195.42	220.53	247.22	275.53
<b>43</b>	195.37	221.87	250.01	279.87	311.44
<b>44</b>	222.04	251.74	283.22	316.50	351.63
<b>45</b>	252.56	285.75	320.83	357.84	396.82
<b>46</b>	287.03	324.00	362.98	404.03	447.17
<b>47</b>	325.47	366.53	409.73	455.14	494.15
<b>48</b>	367.39	412.86	460.64	501.26	536.16
<b>49</b>	412.52	462.79	505.01	540.93	571.78
<b>50</b>	461.79	505.59	542.39	573.68	600.57
<b>51</b>	504.02	541.51	573.01	599.79	622.80
<b>52</b>	535.63	567.03	593.42	615.86	635.15
<b>53</b>	556.10	581.72	603.22	621.53	637.25
<b>54</b>	563.44	583.58	600.52	614.93	627.29
<b>55</b>	558.54	573.67	586.36	597.15	606.44
<b>56</b>	529.11	539.71	548.61	556.18	562.69
<b>57</b>	478.02	484.72	490.36	495.13	499.25
<b>58</b>	401.82	405.35	408.31	410.84	413.01
<b>59</b>	296.48	297.73	298.77	299.66	300.42
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	51.82	54.92	58.12	61.40	64.80
<b>21</b>	52.64	55.92	59.31	62.82	66.48
<b>22</b>	53.71	57.22	60.86	64.65	68.63

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>23</b>	54.90	58.67	62.62	66.75	71.11
<b>24</b>	56.48	60.58	64.88	69.41	74.21
<b>25</b>	58.45	62.92	67.65	72.64	77.93
<b>26</b>	61.02	65.94	71.15	76.67	82.54
<b>27</b>	64.17	69.62	75.39	81.53	88.07
<b>28</b>	68.19	74.23	80.66	87.50	94.82
<b>29</b>	73.20	79.94	87.11	94.78	103.03
<b>30</b>	79.19	86.71	94.77	103.43	112.82
<b>31</b>	86.25	94.70	103.81	113.66	124.33
<b>32</b>	94.51	104.07	114.43	125.65	137.74
<b>33</b>	104.67	115.57	127.37	140.11	153.78
<b>34</b>	116.84	129.27	142.67	157.07	172.51
<b>35</b>	130.88	145.00	160.18	176.43	193.80
<b>36</b>	147.22	163.19	180.32	198.62	218.10
<b>37</b>	165.98	184.02	203.28	223.82	245.64
<b>38</b>	187.43	207.73	229.36	252.34	276.71
<b>39</b>	211.82	234.60	258.80	284.45	311.59
<b>40</b>	239.24	264.72	291.74	320.31	350.47
<b>41</b>	270.30	298.76	328.84	360.58	394.00
<b>42</b>	305.50	337.18	370.59	405.77	437.06
<b>43</b>	344.81	379.99	416.98	449.76	478.90
<b>44</b>	388.66	427.61	461.89	492.21	519.21
<b>45</b>	437.82	473.64	505.17	533.06	557.88
<b>46</b>	484.58	517.26	546.03	571.50	594.14
<b>47</b>	527.97	557.54	583.55	606.57	627.07
<b>48</b>	566.44	592.90	616.18	636.78	655.10

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>49</b>	598.55	621.93	642.51	660.72	676.92
<b>50</b>	623.87	644.25	662.18	678.04	692.16
<b>51</b>	642.76	660.21	675.55	689.12	701.21
<b>52</b>	651.87	666.48	679.34	690.71	700.84
<b>53</b>	650.88	662.80	673.27	682.55	690.80
<b>54</b>	638.02	647.40	655.65	662.95	669.44
<b>55</b>	614.48	621.53	627.71	633.19	638.06
<b>56</b>	568.34	573.26	577.60	581.44	584.85
<b>57</b>	502.82	505.93	508.67	511.09	513.26
<b>58</b>	414.88	416.53	417.97	419.26	420.38
<b>59</b>	301.08	301.66	302.17	302.61	303.02
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	68.33	72.03	75.90	79.97	84.26
<b>21</b>	70.32	74.36	78.59	83.05	87.77
<b>22</b>	72.82	77.23	81.88	86.80	92.02
<b>23</b>	75.70	80.55	85.69	91.14	96.94
<b>24</b>	79.27	84.63	90.34	96.40	102.92
<b>25</b>	83.54	89.50	95.86	102.68	110.05
<b>26</b>	88.77	95.43	102.59	110.30	118.63
<b>27</b>	95.04	102.54	110.64	119.38	128.80
<b>28</b>	102.68	111.17	120.37	130.24	140.88
<b>29</b>	111.96	121.62	132.00	143.18	155.15
<b>30</b>	122.96	133.88	145.63	158.22	171.68

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	21	22	23	24	25
31	135.82	148.18	161.42	175.57	190.68
32	150.75	164.67	179.57	195.46	212.37
33	168.45	184.13	200.85	218.62	237.51
34	189.00	206.60	225.30	245.17	266.22
35	212.31	232.01	252.91	275.04	298.45
36	238.83	260.82	284.12	308.73	334.69
37	268.79	293.28	319.18	346.48	371.25
38	302.49	329.73	358.44	384.40	407.96
39	340.26	370.45	397.67	422.28	444.60
40	382.24	410.77	436.48	459.71	480.80
41	423.88	450.72	474.90	496.76	516.59
42	465.04	490.16	512.80	533.27	551.84
43	504.97	528.37	549.45	568.51	585.81
44	543.35	565.01	584.54	602.19	618.20
45	580.08	600.00	617.96	634.19	648.92
46	614.39	632.58	648.97	663.78	677.22
47	645.38	661.81	676.63	690.03	702.19
48	671.49	686.21	699.48	711.46	722.33
49	691.42	704.42	716.14	726.74	736.35
50	704.78	716.10	726.32	735.56	743.93
51	712.02	721.73	730.47	738.37	745.54
52	709.89	718.01	725.34	731.97	737.97
53	698.19	704.82	710.77	716.17	721.08
54	675.26	680.47	685.17	689.42	693.27
55	642.41	646.32	649.84	653.04	655.92
56	587.91	590.66	593.13	595.37	597.39

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>57</b>	515.18	516.92	518.48	519.89	521.17
<b>58</b>	421.42	422.33	423.15	423.88	424.57
<b>59</b>	303.37	303.70	303.99	304.26	304.49
<b>60</b>	157.21	157.21	157.21	157.21	157.21

  

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	88.77	93.56	98.65	104.07	109.90
<b>21</b>	92.76	98.08	103.75	109.85	116.43
<b>22</b>	97.58	103.52	109.91	116.81	124.21
<b>23</b>	103.16	109.86	117.08	124.85	133.17
<b>24</b>	109.93	117.51	125.65	134.39	143.75
<b>25</b>	117.98	126.53	135.71	145.53	156.03
<b>26</b>	127.61	137.23	147.55	158.58	170.35
<b>27</b>	138.92	149.76	161.34	173.72	186.88
<b>28</b>	152.28	164.45	177.44	191.29	205.97
<b>29</b>	167.95	181.62	196.15	211.61	227.98
<b>30</b>	186.05	201.33	217.58	234.78	253.00
<b>31</b>	206.76	223.83	241.93	261.07	281.28
<b>32</b>	230.32	249.34	269.48	290.72	310.22
<b>33</b>	257.53	278.69	301.02	321.47	340.24
<b>34</b>	288.47	311.96	333.41	353.06	371.10
<b>35</b>	323.14	345.65	366.21	385.07	402.37
<b>36</b>	358.30	379.83	399.50	417.53	434.07
<b>37</b>	393.76	414.30	433.07	450.26	466.04
<b>38</b>	429.37	448.90	466.75	483.11	498.11

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>39</b>	464.91	483.42	500.34	515.84	530.06
<b>40</b>	499.98	517.47	533.44	548.07	561.51
<b>41</b>	534.63	551.08	566.11	579.88	592.51
<b>42</b>	568.72	584.12	598.19	611.09	622.92
<b>43</b>	601.54	615.88	629.00	640.99	652.01
<b>44</b>	632.76	646.05	658.18	669.30	679.51
<b>45</b>	662.32	674.53	685.69	695.92	705.30
<b>46</b>	689.44	700.58	710.77	720.10	728.67
<b>47</b>	713.24	723.32	732.54	740.97	748.70
<b>48</b>	732.23	741.24	749.49	757.04	763.98
<b>49</b>	745.09	753.06	760.36	767.03	773.16
<b>50</b>	751.55	758.50	764.84	770.66	776.00
<b>51</b>	752.05	758.00	763.43	768.42	772.98
<b>52</b>	743.44	748.42	752.97	757.13	760.97
<b>53</b>	725.53	729.59	733.31	736.71	739.82
<b>54</b>	696.77	699.96	702.90	705.57	708.02
<b>55</b>	658.55	660.96	663.14	665.15	666.99
<b>56</b>	599.23	600.91	602.45	603.86	605.14
<b>57</b>	522.34	523.39	524.37	525.25	526.07
<b>58</b>	425.18	425.74	426.25	426.72	427.15
<b>59</b>	304.70	304.91	305.08	305.25	305.40
<b>60</b>	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 1B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE  
ANNUAL PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR MALE SCHEME MEMBER  
(LOANS UNDER CONCESSIONARY INTEREST RATE)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	1	2	3	4	5
20	4.33	8.48	6.18	5.42	5.03
21	4.33	8.48	6.18	5.42	5.03
22	4.33	8.48	6.18	5.42	5.03
23	4.33	8.48	6.18	5.42	5.03
24	4.33	8.48	6.18	5.42	5.03
25	4.33	8.48	6.18	5.42	5.03
26	4.72	8.87	6.57	5.81	5.42
27	4.72	8.87	6.57	5.81	5.42
28	4.72	8.87	6.57	5.81	5.42
29	4.72	8.87	6.57	5.81	5.42
30	4.72	8.87	6.57	5.81	5.42
31	4.72	8.87	6.57	5.81	5.42
32	4.72	8.87	6.57	5.81	5.42
33	4.72	8.87	6.57	5.81	5.42
34	4.72	8.87	6.57	5.81	5.42
35	4.72	8.87	6.57	5.88	5.52
36	4.79	9.17	7.04	6.49	5.74
37	5.13	10.09	7.77	7.17	6.40
38	5.41	10.54	8.00	7.36	7.18
39	5.68	11.74	8.95	8.23	8.06

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>40</b>	6.41	13.14	10.04	9.26	9.06
<b>41</b>	6.43	13.16	10.06	9.28	9.08
<b>42</b>	6.87	13.30	10.35	9.50	9.29
<b>43</b>	7.31	14.29	10.64	9.72	9.49
<b>44</b>	7.75	15.48	11.40	10.37	10.12
<b>45</b>	8.19	16.90	12.35	11.20	10.92
<b>46</b>	8.63	20.84	15.17	13.82	13.48
<b>47</b>	9.28	22.88	16.64	15.05	14.67
<b>48</b>	10.08	25.24	18.28	16.50	16.06
<b>49</b>	11.05	27.94	20.17	18.19	17.68
<b>50</b>	12.21	31.01	22.34	20.13	19.57
<b>51</b>	13.57	34.45	24.82	22.35	21.70
<b>52</b>	14.47	37.65	26.94	24.19	23.46
<b>53</b>	15.63	41.31	29.42	26.35	25.54
<b>54</b>	17.01	45.47	32.27	28.86	27.95
<b>55</b>	18.71	50.17	35.56	31.77	30.29
<b>56</b>	24.02	61.94	44.30	39.71	37.38
<b>57</b>	28.99	70.83	51.34	46.25	43.06
<b>58</b>	34.34	80.45	58.94	53.33	49.11
<b>59</b>	40.10	90.88	67.16	60.97	55.56
<b>60</b>	46.31	102.17	76.04	69.20	64.04
<b>61</b>	47.09	102.95	76.82	69.98	65.62
<b>62</b>	50.51	109.45	81.81	74.55	89.98
<b>63</b>	56.63	121.26	90.92	116.14	129.82
<b>64</b>	63.29	134.08	179.55	202.26	215.88
<b>65</b>	70.51	104.90	116.36	122.09	122.47

SECOND SCHEDULE — *continued*

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	4.84	4.71	4.63	4.59	4.56
<b>21</b>	4.84	4.71	4.63	4.59	4.56
<b>22</b>	4.84	4.71	4.63	4.59	4.56
<b>23</b>	4.84	4.71	4.63	4.59	4.56
<b>24</b>	4.84	4.71	4.63	4.59	4.56
<b>25</b>	4.84	4.71	4.63	4.59	4.56
<b>26</b>	5.20	5.05	4.95	4.89	4.84
<b>27</b>	5.20	5.05	4.95	4.89	4.84
<b>28</b>	5.20	5.05	4.95	4.89	4.84
<b>29</b>	5.20	5.05	4.95	4.89	4.84
<b>30</b>	5.20	5.05	4.95	4.89	4.84
<b>31</b>	5.20	5.05	4.95	4.89	4.84
<b>32</b>	5.20	5.05	4.95	4.89	5.02
<b>33</b>	5.20	5.05	5.12	5.09	5.25
<b>34</b>	5.32	5.20	5.30	5.30	5.49
<b>35</b>	5.45	5.35	5.48	5.51	5.73
<b>36</b>	5.73	5.82	5.97	6.17	6.40
<b>37</b>	6.35	6.39	6.50	6.66	6.85
<b>38</b>	7.06	7.05	7.12	7.23	7.40
<b>39</b>	7.89	7.83	7.87	7.94	8.07
<b>40</b>	8.76	8.52	8.44	8.42	8.47

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>41</b>	8.78	8.61	8.53	8.51	8.55
<b>42</b>	8.97	8.81	8.73	8.73	8.78
<b>43</b>	9.16	9.00	8.93	8.95	9.02
<b>44</b>	9.80	9.64	9.59	9.64	9.75
<b>45</b>	10.58	10.43	10.41	10.48	10.63
<b>46</b>	13.13	13.03	13.08	13.25	13.50
<b>47</b>	14.32	14.24	14.34	14.56	14.88
<b>48</b>	15.72	15.67	15.82	16.11	16.51
<b>49</b>	17.33	17.34	17.54	17.89	18.36
<b>50</b>	19.22	19.25	19.51	19.93	20.50
<b>51</b>	21.36	21.43	21.75	22.27	22.91
<b>52</b>	23.17	23.33	23.78	24.43	25.23
<b>53</b>	25.29	25.56	26.13	26.93	27.90
<b>54</b>	27.76	28.12	28.82	29.78	30.92
<b>55</b>	30.09	30.51	31.32	32.40	33.71
<b>56</b>	37.16	37.67	38.72	40.06	41.65
<b>57</b>	42.71	43.14	44.18	45.58	52.28
<b>58</b>	48.61	48.95	50.02	57.68	63.72
<b>59</b>	54.73	54.79	63.82	70.75	76.22
<b>60</b>	64.40	73.61	82.06	88.39	89.76
<b>61</b>	74.78	83.17	89.45	94.18	97.82
<b>62</b>	101.09	108.87	114.80	119.35	122.94
<b>63</b>	139.95	147.18	152.75	157.14	160.68
<b>64</b>	225.67	232.85	238.42	242.89	246.59
<b>65</b>	123.96	125.44	126.93	128.41	129.89

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	4.97	4.91	4.89	4.88	4.90
<b>21</b>	4.97	4.91	4.89	4.88	4.90
<b>22</b>	4.97	4.91	4.89	4.88	4.90
<b>23</b>	4.97	4.91	4.89	4.88	4.90
<b>24</b>	4.97	4.91	4.89	4.88	4.90
<b>25</b>	4.97	4.91	4.89	4.88	4.90
<b>26</b>	5.23	5.16	4.89	4.88	4.90
<b>27</b>	5.23	5.16	4.98	5.01	4.90
<b>28</b>	5.23	5.16	5.07	5.09	5.03
<b>29</b>	5.23	5.16	5.15	5.17	5.35
<b>30</b>	5.35	5.35	5.24	5.37	5.55
<b>31</b>	5.35	5.45	5.32	5.51	5.73
<b>32</b>	5.63	5.74	5.50	5.68	5.91
<b>33</b>	5.91	6.04	5.69	5.86	6.25
<b>34</b>	6.19	6.34	5.88	6.04	6.69
<b>35</b>	6.47	6.64	6.85	7.08	6.91
<b>36</b>	7.06	7.05	7.07	7.11	7.17
<b>37</b>	7.57	7.53	7.53	7.55	7.57
<b>38</b>	7.76	8.11	8.07	8.03	8.02
<b>39</b>	8.29	8.52	8.55	8.58	8.90
<b>40</b>	8.89	10.03	10.14	10.28	10.45
<b>41</b>	9.73	10.09	10.21	10.37	10.47
<b>42</b>	9.75	10.45	10.68	10.95	10.76
<b>43</b>	10.53	10.81	11.15	11.54	11.95
<b>44</b>	11.48	11.89	12.36	12.88	13.45
<b>45</b>	12.44	12.75	13.12	13.55	14.06

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>46</b>	15.59	15.83	16.16	16.55	16.99
<b>47</b>	17.20	17.44	17.77	18.16	18.60
<b>48</b>	19.03	19.26	19.55	19.92	20.34
<b>49</b>	21.09	21.29	21.54	21.86	22.21
<b>50</b>	23.66	24.02	24.50	25.07	25.67
<b>51</b>	26.55	27.08	27.85	28.68	29.57
<b>52</b>	29.42	30.17	31.25	32.42	35.82
<b>53</b>	32.67	33.68	35.11	39.30	42.87
<b>54</b>	36.11	37.11	42.33	46.86	50.86
<b>55</b>	39.74	45.23	50.21	54.52	58.29
<b>56</b>	48.12	53.48	58.34	62.59	66.31
<b>57</b>	58.25	63.23	67.73	71.63	75.06
<b>58</b>	69.25	73.88	77.97	81.55	84.67
<b>59</b>	81.35	83.86	87.52	90.69	93.47
<b>60</b>	90.41	93.15	96.23	98.89	101.23
<b>61</b>	101.41	104.41	106.98	109.18	111.11
<b>62</b>	126.22	128.96	131.32	133.37	135.16
<b>63</b>	163.65	166.16	168.32	170.20	171.88
<b>64</b>	249.39	251.79	253.86	255.68	257.30
<b>65</b>	130.62	131.25	131.80	132.28	132.73

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	4.90	4.89	4.89	4.89	4.88
<b>21</b>	4.90	4.89	4.89	4.89	4.88
<b>22</b>	4.90	4.89	4.89	4.89	4.88

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>23</b>	4.90	4.89	4.89	4.89	4.88
<b>24</b>	4.90	4.89	4.89	4.89	5.01
<b>25</b>	4.90	4.89	4.89	5.02	5.17
<b>26</b>	4.90	4.89	5.02	5.18	5.33
<b>27</b>	4.99	4.94	5.06	5.18	5.42
<b>28</b>	5.08	5.17	5.26	5.37	5.51
<b>29</b>	5.39	5.45	5.54	5.63	5.75
<b>30</b>	5.57	5.61	5.64	5.73	5.82
<b>31</b>	5.74	5.74	5.78	5.83	5.90
<b>32</b>	5.92	5.93	5.98	6.05	6.14
<b>33</b>	6.25	6.27	6.32	6.39	6.48
<b>34</b>	6.70	6.72	6.76	6.86	6.95
<b>35</b>	6.95	7.02	7.11	7.23	7.40
<b>36</b>	7.26	7.37	7.52	7.71	7.95
<b>37</b>	7.75	7.97	8.24	8.55	8.91
<b>38</b>	8.69	8.64	9.04	9.48	9.99
<b>39</b>	8.89	9.38	9.91	10.51	10.79
<b>40</b>	10.28	10.55	10.87	11.23	11.62
<b>41</b>	10.74	11.07	11.43	11.84	12.09
<b>42</b>	11.05	11.37	11.71	12.08	12.50
<b>43</b>	12.24	12.57	12.90	13.26	13.63
<b>44</b>	13.74	14.02	14.31	14.60	14.90
<b>45</b>	14.46	14.86	15.36	15.86	16.35
<b>46</b>	17.56	18.16	18.90	19.66	20.45
<b>47</b>	19.23	19.88	20.79	21.74	23.55
<b>48</b>	21.06	21.77	22.87	25.02	26.87

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>49</b>	22.73	23.24	25.87	28.26	30.42
<b>50</b>	26.67	29.15	31.68	33.93	35.94
<b>51</b>	32.58	35.17	37.74	40.06	42.15
<b>52</b>	38.96	41.68	44.34	46.74	48.92
<b>53</b>	46.17	49.07	51.82	54.29	56.54
<b>54</b>	54.35	57.46	60.27	62.85	65.19
<b>55</b>	61.67	64.72	67.48	69.99	72.28
<b>56</b>	69.59	72.52	75.21	77.66	79.90
<b>57</b>	78.11	80.86	83.36	85.61	87.70
<b>58</b>	87.49	90.02	92.31	94.41	96.33
<b>59</b>	95.99	98.25	100.32	102.18	103.91
<b>60</b>	103.41	105.38	107.16	108.79	110.29
<b>61</b>	113.00	114.70	116.26	117.67	118.98
<b>62</b>	136.85	138.37	139.76	141.02	142.18
<b>63</b>	173.37	174.69	175.92	177.02	178.04
<b>64</b>	258.64	259.85	260.96	261.96	262.89
<b>65</b>	133.33	133.88	134.44	134.94	135.45

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	4.91	4.94	4.97	5.00	5.02
<b>21</b>	4.95	5.02	5.08	5.15	5.22
<b>22</b>	5.03	5.14	5.20	5.26	5.33
<b>23</b>	5.12	5.26	5.31	5.37	5.44
<b>24</b>	5.20	5.37	5.42	5.48	5.55
<b>25</b>	5.29	5.49	5.53	5.59	5.66

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>26</b>	5.37	5.61	5.65	5.70	5.77
<b>27</b>	5.57	5.66	5.72	5.84	5.95
<b>28</b>	5.80	5.92	6.04	6.19	6.35
<b>29</b>	5.87	6.02	6.28	6.44	6.55
<b>30</b>	5.99	6.36	6.51	6.67	6.85
<b>31</b>	6.28	6.44	6.60	6.79	7.00
<b>32</b>	6.56	6.72	6.90	7.09	7.30
<b>33</b>	6.94	7.10	7.29	7.48	7.68
<b>34</b>	7.44	7.60	7.78	7.96	8.15
<b>35</b>	7.93	8.08	8.28	8.45	8.64
<b>36</b>	8.51	8.67	8.84	9.01	9.20
<b>37</b>	9.52	9.67	9.84	10.02	10.19
<b>38</b>	10.62	10.78	10.94	11.10	11.26
<b>39</b>	11.21	11.98	12.13	12.26	12.39
<b>40</b>	12.33	13.01	13.48	13.83	14.19
<b>41</b>	12.98	13.47	13.82	14.18	14.57
<b>42</b>	13.50	13.94	14.46	14.99	15.95
<b>43</b>	14.86	15.48	16.20	17.44	18.56
<b>44</b>	16.32	17.04	18.63	20.09	21.43
<b>45</b>	18.06	19.68	21.26	22.71	24.05
<b>46</b>	22.40	24.17	25.88	27.47	28.92
<b>47</b>	25.52	27.29	28.99	30.55	32.02
<b>48</b>	28.83	30.65	32.32	33.88	35.34
<b>49</b>	32.41	34.21	35.90	37.46	38.91
<b>50</b>	37.95	39.78	41.49	43.07	44.52
<b>51</b>	44.16	46.02	47.73	49.32	50.80

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>52</b>	50.95	52.82	54.57	56.19	57.68
<b>53</b>	58.60	60.49	62.24	63.89	65.41
<b>54</b>	67.27	69.17	70.94	72.59	74.12
<b>55</b>	74.30	76.16	77.89	79.50	81.03
<b>56</b>	81.86	83.67	85.35	86.92	88.40
<b>57</b>	89.54	91.25	92.84	94.32	95.72
<b>58</b>	98.06	99.65	101.15	102.53	103.85
<b>59</b>	105.47	106.93	108.29	109.57	110.77
<b>60</b>	111.69	112.99	114.20	115.35	116.43
<b>61</b>	120.22	121.39	122.48	123.52	124.50
<b>62</b>	143.27	144.28	145.24	146.13	146.97
<b>63</b>	178.98	179.84	180.65	181.41	182.12
<b>64</b>	263.70	264.45	265.15	265.82	266.43
<b>65</b>	135.96	136.47	136.95	137.44	137.90

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	5.05	5.08	5.11	5.14	5.16
<b>21</b>	5.28	5.35	5.42	5.48	5.55
<b>22</b>	5.39	5.45	5.51	5.58	5.65
<b>23</b>	5.49	5.55	5.60	5.67	5.74
<b>24</b>	5.59	5.65	5.70	5.77	5.84
<b>25</b>	5.70	5.74	5.79	5.87	5.94
<b>26</b>	5.80	5.84	5.89	5.96	6.03
<b>27</b>	6.00	6.07	6.14	6.22	6.33
<b>28</b>	6.40	6.45	6.53	6.62	6.62

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>29</b>	6.57	6.60	6.62	6.65	6.92
<b>30</b>	7.02	7.11	7.19	7.28	7.21
<b>31</b>	7.10	7.19	7.28	7.39	7.50
<b>32</b>	7.40	7.49	7.60	7.71	7.81
<b>33</b>	7.78	7.88	7.99	8.10	8.22
<b>34</b>	8.26	8.37	8.48	8.59	8.72
<b>35</b>	8.81	8.98	9.16	9.34	9.52
<b>36</b>	9.44	9.70	9.95	10.21	10.47
<b>37</b>	10.56	10.98	11.36	11.77	12.42
<b>38</b>	11.81	12.38	12.93	13.75	14.49
<b>39</b>	13.21	14.07	14.24	15.11	15.86
<b>40</b>	14.52	14.64	15.67	16.54	17.34
<b>41</b>	14.71	15.77	16.68	17.51	18.29
<b>42</b>	17.09	18.15	19.09	19.95	20.76
<b>43</b>	19.70	20.77	21.72	22.61	23.44
<b>44</b>	22.56	23.61	24.59	25.50	26.35
<b>45</b>	25.21	26.28	27.28	28.20	29.07
<b>46</b>	30.17	31.31	32.40	33.38	34.32
<b>47</b>	33.26	34.41	35.49	36.49	37.43
<b>48</b>	36.57	37.72	38.79	39.80	40.73
<b>49</b>	40.12	41.26	42.34	43.34	44.28
<b>50</b>	45.79	46.95	48.06	49.08	50.05
<b>51</b>	52.08	53.28	54.40	55.47	56.44
<b>52</b>	58.99	60.21	61.36	62.43	63.43
<b>53</b>	66.74	67.97	69.13	70.22	71.26
<b>54</b>	75.47	76.72	77.90	79.00	80.05

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>55</b>	82.33	83.57	84.72	85.82	86.85
<b>56</b>	89.67	90.88	92.02	93.08	94.11
<b>57</b>	96.94	98.09	99.18	100.20	101.17
<b>58</b>	105.00	106.08	107.13	108.10	109.04
<b>59</b>	111.82	112.83	113.79	114.70	115.57
<b>60</b>	117.39	118.31	119.18	120.02	120.82
<b>61</b>	125.39	126.22	127.03	127.83	128.56
<b>62</b>	147.75	148.48	149.17	149.84	150.47
<b>63</b>	182.76	183.37	183.96	184.52	185.04
<b>64</b>	266.97	267.48	267.98	268.43	268.89
<b>65</b>	138.34	138.74	139.17	139.57	139.96

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>20</b>	5.19	5.22	5.25	5.28	5.30
<b>21</b>	5.61	5.68	5.75	5.81	5.88
<b>22</b>	5.75	5.85	5.96	6.06	6.45
<b>23</b>	5.85	5.96	6.07	6.19	6.54
<b>24</b>	5.95	6.06	6.17	6.27	6.64
<b>25</b>	6.04	6.15	6.25	6.35	6.73
<b>26</b>	6.30	6.43	6.56	6.69	6.83
<b>27</b>	6.59	6.72	6.84	6.98	7.11
<b>28</b>	6.88	7.01	7.12	7.26	7.38
<b>29</b>	7.17	7.30	7.39	7.54	7.66
<b>30</b>	7.46	7.59	7.67	7.83	7.93
<b>31</b>	7.75	7.88	7.94	8.11	8.20

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>32</b>	8.17	8.34	8.61	8.88	9.29
<b>33</b>	8.70	8.99	9.39	9.97	10.50
<b>34</b>	9.21	9.47	10.29	11.08	11.81
<b>35</b>	10.29	11.03	11.86	12.64	13.37
<b>36</b>	11.38	12.21	13.12	13.97	14.77
<b>37</b>	13.35	14.20	15.10	15.94	16.74
<b>38</b>	15.45	16.35	17.25	18.08	18.89
<b>39</b>	16.82	17.74	18.59	19.39	20.17
<b>40</b>	18.29	19.14	19.96	20.71	21.43
<b>41</b>	19.12	19.89	20.62	21.31	21.97
<b>42</b>	21.59	22.36	23.10	23.79	24.44
<b>43</b>	24.27	25.05	25.79	26.48	27.14
<b>44</b>	27.19	27.98	28.71	29.41	30.07
<b>45</b>	29.90	30.67	31.41	32.10	32.74
<b>46</b>	35.19	36.01	36.77	37.49	38.17
<b>47</b>	38.28	39.09	39.85	40.58	41.27
<b>48</b>	41.59	42.40	43.15	43.87	44.55
<b>49</b>	45.14	45.93	46.68	47.39	48.07
<b>50</b>	50.91	51.73	52.49	53.23	53.92
<b>51</b>	57.33	58.15	58.95	59.68	60.38
<b>52</b>	64.33	65.19	66.00	66.74	67.46
<b>53</b>	72.18	73.03	73.84	74.62	75.36
<b>54</b>	80.97	81.85	82.68	83.45	84.21
<b>55</b>	87.76	88.61	89.43	90.20	90.94
<b>56</b>	94.99	95.83	96.62	97.39	98.12
<b>57</b>	102.03	102.84	103.60	104.34	105.04

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>58</b>	109.84	110.62	111.36	112.09	112.74
<b>59</b>	116.33	117.06	117.75	118.42	119.05
<b>60</b>	121.52	122.19	122.83	123.46	124.04
<b>61</b>	129.21	129.84	130.44	131.03	131.58
<b>62</b>	151.03	151.57	152.08	152.59	153.05
<b>63</b>	185.52	185.97	186.38	186.81	187.20
<b>64</b>	269.28	269.65	270.02	270.36	270.68
<b>65</b>	140.31	140.64	140.95	141.30	141.60

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>20</b>	5.37	5.57	5.84	6.14	6.93
<b>21</b>	5.97	6.14	6.76	6.89	7.03
<b>22</b>	6.58	6.72	6.85	6.99	7.39
<b>23</b>	6.68	6.81	6.95	7.35	7.77
<b>24</b>	6.77	6.91	7.31	7.73	8.17
<b>25</b>	6.87	7.27	7.69	8.13	8.57
<b>26</b>	7.23	7.65	8.09	8.53	9.00
<b>27</b>	7.58	8.06	8.47	8.98	9.58
<b>28</b>	7.92	8.48	9.17	9.57	10.20
<b>29</b>	8.27	8.89	9.54	10.21	10.83
<b>30</b>	8.62	9.31	10.11	10.78	11.44
<b>31</b>	8.97	9.72	10.43	11.10	11.74
<b>32</b>	10.08	10.83	11.55	12.22	12.88
<b>33</b>	11.28	12.04	12.77	13.46	14.12
<b>34</b>	12.61	13.38	14.10	14.80	15.48

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>35</b>	14.19	14.96	15.70	16.41	17.09
<b>36</b>	15.58	16.36	17.10	17.81	18.48
<b>37</b>	17.55	18.32	19.06	19.75	20.42
<b>38</b>	19.69	20.45	21.17	21.86	22.53
<b>39</b>	20.92	21.66	22.34	23.01	24.39
<b>40</b>	22.15	22.84	23.51	24.13	24.73
<b>41</b>	22.64	23.28	23.90	24.48	25.04
<b>42</b>	25.12	25.75	26.36	26.95	27.51
<b>43</b>	27.82	28.44	29.05	29.63	30.18
<b>44</b>	30.73	31.37	31.97	32.54	33.09
<b>45</b>	33.40	34.02	34.61	35.17	35.70
<b>46</b>	38.85	39.49	40.08	40.66	41.21
<b>47</b>	41.92	42.55	43.15	43.71	44.26
<b>48</b>	45.20	45.83	46.41	46.97	47.51
<b>49</b>	48.70	49.32	49.90	50.45	50.98
<b>50</b>	54.55	55.18	55.78	56.32	56.86
<b>51</b>	61.03	61.66	62.26	62.81	63.36
<b>52</b>	68.14	68.77	69.36	69.93	70.49
<b>53</b>	76.04	76.68	77.30	77.87	78.42
<b>54</b>	84.89	85.53	86.16	86.74	87.31
<b>55</b>	91.61	92.23	92.85	93.43	93.98
<b>56</b>	98.76	99.38	99.96	100.53	101.08
<b>57</b>	105.67	106.26	106.83	107.39	107.92
<b>58</b>	113.34	113.92	114.47	115.01	115.53
<b>59</b>	119.62	120.17	120.68	121.18	121.68
<b>60</b>	124.57	125.08	125.56	126.03	126.48

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>61</b>	132.08	132.56	133.02	133.46	133.89
<b>62</b>	153.49	153.89	154.28	154.65	155.03
<b>63</b>	187.56	187.89	188.22	188.53	188.82
<b>64</b>	270.98	271.25	271.52	271.78	272.03
<b>65</b>	141.87	142.12	142.38	142.64	142.88

TABLE 2A

*(For policies entered into or adjusted on or after  
1 December 1997 but before 1 March 2001)*

HOME PROTECTION INSURANCE  
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HDB, JTC OR MINDEF)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	3.27	5.96	8.62	11.23	13.80
<b>21</b>	3.27	5.96	8.62	11.23	13.80
<b>22</b>	3.27	5.96	8.62	11.23	13.80
<b>23</b>	3.27	5.96	8.62	11.23	13.80
<b>24</b>	3.27	5.96	8.62	11.23	13.80
<b>25</b>	3.27	5.96	8.62	11.23	13.80
<b>26</b>	3.27	5.96	8.62	11.23	13.80
<b>27</b>	3.27	5.96	8.62	11.23	13.80
<b>28</b>	3.27	5.96	8.62	11.23	13.80
<b>29</b>	3.27	5.96	8.62	11.23	13.80
<b>30</b>	3.27	5.96	8.62	11.23	13.89
<b>31</b>	3.27	5.96	8.62	11.34	14.15

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>32</b>	3.27	5.96	8.74	11.67	14.73
<b>33</b>	3.27	6.17	9.22	12.41	15.78
<b>34</b>	3.47	6.65	9.99	13.52	17.22
<b>35</b>	3.68	7.18	10.86	14.75	18.87
<b>36</b>	4.01	7.86	11.93	16.25	20.88
<b>37</b>	4.38	8.65	13.20	18.06	23.26
<b>38</b>	4.80	9.57	14.71	20.19	26.02
<b>39</b>	5.32	10.75	16.51	22.65	29.18
<b>40</b>	5.95	12.02	18.46	25.33	32.64
<b>41</b>	6.74	13.53	20.75	28.43	36.64
<b>42</b>	7.80	15.38	23.47	32.10	41.36
<b>43</b>	8.79	17.33	26.42	36.17	46.68
<b>44</b>	9.89	19.49	29.77	40.88	52.96
<b>45</b>	11.32	22.19	33.93	46.74	60.79
<b>46</b>	13.10	25.55	39.15	54.09	70.61
<b>47</b>	15.34	29.83	45.76	63.40	82.54
<b>48</b>	18.10	35.14	54.00	74.39	96.23
<b>49</b>	21.75	41.99	63.69	86.83	111.49
<b>50</b>	26.11	49.05	73.52	99.52	127.19
<b>51</b>	31.76	57.56	85.01	114.17	145.13
<b>52</b>	37.41	66.37	97.13	129.78	164.40
<b>53</b>	43.93	76.38	110.82	147.32	185.95
<b>54</b>	51.33	87.67	126.16	166.90	209.94
<b>55</b>	61.95	102.54	145.48	190.86	238.76
<b>56</b>	69.04	114.34	162.21	212.72	265.96
<b>57</b>	76.86	127.38	180.68	236.85	270.47

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>58</b>	85.39	141.67	200.95	230.53	248.24
<b>59</b>	94.86	157.46	178.31	188.71	194.94
<b>60</b>	105.26	105.26	105.26	105.26	105.26

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	16.35	18.85	21.30	23.74	26.12
<b>21</b>	16.35	18.85	21.30	23.74	26.12
<b>22</b>	16.35	18.85	21.30	23.74	26.12
<b>23</b>	16.35	18.85	21.30	23.74	26.12
<b>24</b>	16.35	18.85	21.30	23.74	26.12
<b>25</b>	16.35	18.85	21.30	23.74	26.16
<b>26</b>	16.35	18.85	21.30	23.77	26.28
<b>27</b>	16.35	18.85	21.36	23.91	26.53
<b>28</b>	16.35	18.91	21.52	24.21	27.01
<b>29</b>	16.41	19.09	21.85	24.75	27.76
<b>30</b>	16.63	19.49	22.46	25.60	28.90
<b>31</b>	17.10	20.20	23.46	26.90	30.54
<b>32</b>	17.96	21.35	24.94	28.75	32.83
<b>33</b>	19.33	23.08	27.09	31.35	35.89
<b>34</b>	21.16	25.35	29.84	34.60	39.68
<b>35</b>	23.27	27.98	32.99	38.32	43.99
<b>36</b>	25.83	31.09	36.69	42.66	49.03

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>37</b>	28.80	34.69	40.98	47.67	54.83
<b>38</b>	32.23	38.83	45.88	53.41	61.50
<b>39</b>	36.13	43.54	51.47	59.99	69.20
<b>40</b>	40.44	48.77	57.74	67.46	78.03
<b>41</b>	45.42	54.87	65.11	76.28	88.55
<b>42</b>	51.32	62.13	73.94	86.92	101.09
<b>43</b>	58.11	70.60	84.36	99.37	115.62
<b>44</b>	66.20	80.78	96.71	113.91	132.42
<b>45</b>	76.30	93.20	111.46	131.06	152.03
<b>46</b>	88.59	107.97	128.72	150.92	174.57
<b>47</b>	103.10	125.12	148.60	173.59	200.16
<b>48</b>	119.55	144.36	170.76	198.81	228.53
<b>49</b>	137.71	165.58	195.13	226.47	259.64
<b>50</b>	156.55	187.72	220.72	255.66	292.57
<b>51</b>	177.97	212.75	249.54	288.41	329.42
<b>52</b>	201.04	239.80	280.75	323.93	358.28
<b>53</b>	226.78	269.91	315.41	350.61	378.63
<b>54</b>	255.39	303.32	339.10	366.81	388.84
<b>55</b>	289.24	325.18	352.01	372.78	389.31
<b>56</b>	301.34	326.54	345.34	359.90	371.48
<b>57</b>	292.80	308.71	320.58	329.77	337.08
<b>58</b>	260.00	268.39	274.64	279.48	283.34
<b>59</b>	199.06	202.02	204.21	205.92	207.27
<b>60</b>	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	28.46	30.76	33.03	35.25	37.44
<b>21</b>	28.46	30.76	33.03	35.27	37.51
<b>22</b>	28.46	30.76	33.06	35.34	37.68
<b>23</b>	28.46	30.78	33.14	35.51	37.95
<b>24</b>	28.50	30.90	33.33	35.83	38.41
<b>25</b>	28.60	31.10	33.67	36.32	39.08
<b>26</b>	28.84	31.48	34.21	37.07	40.06
<b>27</b>	29.25	32.07	35.02	38.13	41.41
<b>28</b>	29.92	32.98	36.21	39.62	43.24
<b>29</b>	30.93	34.29	37.85	41.62	45.63
<b>30</b>	32.40	36.10	40.06	44.24	48.69
<b>31</b>	34.43	38.56	42.93	47.60	52.59
<b>32</b>	37.15	41.76	46.65	51.88	57.46
<b>33</b>	40.72	45.86	51.35	57.22	63.49
<b>34</b>	45.08	50.84	57.00	63.61	70.73
<b>35</b>	50.05	56.53	63.47	70.96	79.10
<b>36</b>	55.84	63.14	71.03	79.60	88.96
<b>37</b>	62.52	70.82	79.85	89.74	100.51
<b>38</b>	70.24	79.76	90.18	101.54	113.87
<b>39</b>	79.22	90.23	102.23	115.23	129.25
<b>40</b>	89.65	102.33	116.06	130.86	146.78
<b>41</b>	101.95	116.46	132.10	148.89	166.90
<b>42</b>	116.45	132.98	150.72	169.72	189.98
<b>43</b>	133.11	151.85	171.90	193.30	216.05
<b>44</b>	152.26	173.43	196.01	220.03	245.52
<b>45</b>	174.41	198.25	223.58	250.46	278.94

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>46</b>	199.74	226.47	254.81	284.81	316.52
<b>47</b>	228.35	258.23	289.83	323.23	351.93
<b>48</b>	260.02	293.31	328.46	358.37	384.07
<b>49</b>	294.68	331.70	362.79	389.23	411.96
<b>50</b>	331.53	363.78	390.88	413.92	433.71
<b>51</b>	362.77	390.39	413.58	433.29	450.24
<b>52</b>	386.24	409.37	428.80	445.32	459.51
<b>53</b>	401.40	420.26	436.09	449.57	461.14
<b>54</b>	406.77	421.60	434.06	444.66	453.77
<b>55</b>	402.74	413.87	423.21	431.16	437.99
<b>56</b>	380.89	388.68	395.23	400.80	405.59
<b>57</b>	343.03	347.95	352.09	355.61	358.62
<b>58</b>	286.46	289.05	291.24	293.09	294.68
<b>59</b>	208.37	209.28	210.04	210.70	211.26
<b>60</b>	105.26	105.26	105.26	105.26	105.26

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	39.65	41.86	44.11	46.43	48.80
<b>21</b>	39.80	42.10	44.48	46.91	49.45
<b>22</b>	40.05	42.48	44.99	47.60	50.34
<b>23</b>	40.45	43.06	45.76	48.59	51.56
<b>24</b>	41.08	43.88	46.81	49.90	53.15
<b>25</b>	41.98	45.02	48.22	51.60	55.20
<b>26</b>	43.22	46.56	50.07	53.81	57.77
<b>27</b>	44.89	48.56	52.46	56.59	61.00

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>28</b>	47.08	51.15	55.47	60.08	65.02
<b>29</b>	49.89	54.41	59.25	64.41	69.97
<b>30</b>	53.45	58.50	63.93	69.77	76.08
<b>31</b>	57.90	63.58	69.71	76.36	83.61
<b>32</b>	63.42	69.86	76.86	84.47	92.77
<b>33</b>	70.27	77.61	85.63	94.36	103.82
<b>34</b>	78.45	86.90	96.10	106.07	116.83
<b>35</b>	88.00	97.68	108.19	119.54	131.74
<b>36</b>	99.19	110.26	122.22	135.07	148.87
<b>37</b>	112.18	124.78	138.34	152.88	168.44
<b>38</b>	127.16	141.45	156.78	173.18	190.67
<b>39</b>	144.33	160.50	177.77	196.21	215.83
<b>40</b>	163.83	182.05	201.47	222.12	244.08
<b>41</b>	186.10	206.57	228.34	251.46	275.94
<b>42</b>	211.56	234.51	258.85	284.63	307.58
<b>43</b>	240.24	265.89	293.03	317.07	338.45
<b>44</b>	272.55	301.14	326.29	348.55	368.36
<b>45</b>	309.05	335.37	358.52	379.00	397.24
<b>46</b>	344.02	368.04	389.18	407.90	424.55
<b>47</b>	376.81	398.55	417.69	434.61	449.69
<b>48</b>	406.35	425.82	442.95	458.11	471.61
<b>49</b>	431.66	448.88	464.03	477.44	489.36
<b>50</b>	450.88	465.87	479.07	490.76	501.16
<b>51</b>	464.95	477.79	489.09	499.09	507.99
<b>52</b>	471.82	482.59	492.05	500.44	507.90
<b>53</b>	471.18	479.95	487.68	494.51	500.59

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>54</b>	461.66	468.56	474.63	480.01	484.79
<b>55</b>	443.91	449.09	453.64	457.66	461.25
<b>56</b>	409.74	413.37	416.56	419.38	421.88
<b>57</b>	361.25	363.53	365.54	367.34	368.92
<b>58</b>	296.07	297.26	298.33	299.26	300.11
<b>59</b>	211.75	212.18	212.54	212.87	213.17
<b>60</b>	105.26	105.26	105.26	105.26	105.26

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	51.25	53.81	56.47	59.26	62.20
<b>21</b>	52.08	54.86	57.74	60.80	64.02
<b>22</b>	53.22	56.22	59.40	62.74	66.29
<b>23</b>	54.68	57.99	61.48	65.18	69.11
<b>24</b>	56.58	60.22	64.08	68.20	72.60
<b>25</b>	58.98	63.02	67.31	71.92	76.90
<b>26</b>	61.98	66.48	71.30	76.52	82.19
<b>27</b>	65.71	70.77	76.23	82.18	88.64
<b>28</b>	70.31	76.04	82.29	89.08	96.43
<b>29</b>	75.98	82.55	89.68	97.40	105.74
<b>30</b>	82.98	90.47	98.59	107.36	116.80
<b>31</b>	91.49	100.03	109.25	119.18	129.86
<b>32</b>	101.75	111.47	121.92	133.14	145.18
<b>33</b>	114.06	125.06	136.87	149.52	163.04
<b>34</b>	128.42	140.86	154.18	168.41	183.57
<b>35</b>	144.84	158.86	173.84	189.81	206.78

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>36</b>	163.65	179.41	196.22	214.08	233.03
<b>37</b>	185.04	202.74	221.53	241.49	259.58
<b>38</b>	209.29	229.09	250.08	269.06	286.28
<b>39</b>	236.66	258.75	278.67	296.66	313.00
<b>40</b>	267.32	288.21	307.02	324.04	339.47
<b>41</b>	297.83	317.48	335.19	351.20	365.73
<b>42</b>	328.08	346.48	363.09	378.09	391.70
<b>43</b>	357.55	374.73	390.18	404.16	416.85
<b>44</b>	386.08	401.98	416.31	429.27	441.02
<b>45</b>	413.54	428.18	441.36	453.29	464.11
<b>46</b>	439.44	452.81	464.86	475.74	485.62
<b>47</b>	463.15	475.26	486.14	496.01	504.94
<b>48</b>	483.67	494.50	504.25	513.07	521.08
<b>49</b>	500.03	509.60	518.23	526.03	533.12
<b>50</b>	510.44	518.80	526.32	533.12	539.28
<b>51</b>	515.95	523.09	529.53	535.35	540.63
<b>52</b>	514.56	520.54	525.94	530.81	535.23
<b>53</b>	506.02	510.90	515.30	519.26	522.88
<b>54</b>	489.08	492.91	496.37	499.49	502.33
<b>55</b>	464.46	467.34	469.93	472.28	474.40
<b>56</b>	424.14	426.16	427.96	429.62	431.11
<b>57</b>	370.33	371.61	372.76	373.80	374.74
<b>58</b>	300.85	301.52	302.12	302.67	303.17
<b>59</b>	213.43	213.67	213.87	214.06	214.25
<b>60</b>	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	65.28	68.55	72.01	75.71	79.68
<b>21</b>	67.41	71.03	74.89	79.04	83.52
<b>22</b>	70.06	74.10	78.43	83.13	88.22
<b>23</b>	73.32	77.87	82.79	88.12	93.90
<b>24</b>	77.35	82.51	88.10	94.15	100.67
<b>25</b>	82.31	88.17	94.52	101.36	108.73
<b>26</b>	88.35	95.00	102.19	109.92	118.23
<b>27</b>	95.64	103.17	111.30	120.03	129.37
<b>28</b>	104.35	112.89	122.06	131.88	142.38
<b>29</b>	114.72	124.36	134.68	145.72	157.50
<b>30</b>	126.93	137.80	149.40	161.79	174.98
<b>31</b>	141.28	153.50	166.51	180.39	195.11
<b>32</b>	158.02	171.72	186.30	201.78	216.00
<b>33</b>	177.46	192.80	209.09	224.00	237.68
<b>34</b>	199.71	216.84	232.50	246.84	259.99
<b>35</b>	224.79	241.24	256.25	270.01	282.63
<b>36</b>	250.29	266.00	280.37	293.54	305.62
<b>37</b>	276.04	291.04	304.75	317.32	328.84
<b>38</b>	301.93	316.21	329.26	341.22	352.18
<b>39</b>	327.86	341.39	353.77	365.11	375.51
<b>40</b>	353.50	366.29	378.00	388.71	398.55
<b>41</b>	378.93	390.99	401.99	412.07	421.34
<b>42</b>	404.06	415.36	425.67	435.11	443.78
<b>43</b>	428.38	438.91	448.52	457.33	465.41
<b>44</b>	451.72	461.46	470.37	478.53	486.02
<b>45</b>	473.94	482.92	491.12	498.62	505.52

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	26	27	28	29	30
46	494.60	502.79	510.28	517.14	523.45
47	513.08	520.49	527.26	533.47	539.18
48	528.36	535.00	541.07	546.62	551.71
49	539.55	545.42	550.78	555.70	560.21
50	544.88	550.01	554.68	558.96	562.90
51	545.43	549.81	553.80	557.47	560.84
52	539.26	542.93	546.28	549.36	552.17
53	526.15	529.14	531.88	534.38	536.68
54	504.91	507.26	509.42	511.39	513.18
55	476.34	478.11	479.71	481.19	482.54
56	432.46	433.70	434.84	435.86	436.82
57	375.59	376.38	377.08	377.74	378.34
58	303.62	304.02	304.41	304.75	305.07
59	214.40	214.54	214.68	214.79	214.92
60	105.26	105.26	105.26	105.26	105.26

TABLE 2B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE  
ANNUAL PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR FEMALE SCHEME MEMBER  
(LOANS UNDER CONCESSIONARY INTEREST RATE)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	1	2	3	4	5
20	4.13	8.23	5.93	5.21	4.83
21	4.13	8.28	5.93	5.22	4.83

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>22</b>	4.13	8.28	5.98	5.22	4.83
<b>23</b>	4.13	8.28	5.98	5.22	4.83
<b>24</b>	4.13	8.28	5.98	5.22	4.83
<b>25</b>	4.13	8.28	5.98	5.22	4.83
<b>26</b>	4.13	8.28	5.98	5.22	4.83
<b>27</b>	4.15	8.30	6.00	5.24	4.85
<b>28</b>	4.16	8.31	6.01	5.25	4.86
<b>29</b>	4.17	8.32	6.02	5.26	4.87
<b>30</b>	4.18	8.33	6.03	5.27	4.88
<b>31</b>	4.20	8.35	6.05	5.29	4.90
<b>32</b>	4.22	8.37	6.07	5.31	4.92
<b>33</b>	4.24	8.39	6.09	5.33	4.94
<b>34</b>	4.26	8.41	6.11	5.35	4.96
<b>35</b>	4.28	8.43	6.13	5.37	4.98
<b>36</b>	4.30	8.45	6.15	5.39	5.00
<b>37</b>	4.35	8.50	6.20	5.44	5.05
<b>38</b>	4.39	8.54	6.24	5.72	5.57
<b>39</b>	4.50	9.00	6.87	6.32	6.17
<b>40</b>	4.98	9.94	7.62	7.02	6.86
<b>41</b>	5.55	11.01	8.47	7.83	7.65
<b>42</b>	5.93	11.89	9.13	8.43	8.38
<b>43</b>	6.30	12.76	9.78	9.03	9.21
<b>44</b>	6.67	13.64	10.43	9.62	9.37
<b>45</b>	7.04	14.51	11.08	10.22	9.53
<b>46</b>	7.41	15.38	11.73	10.81	10.58
<b>47</b>	7.55	16.45	12.37	11.34	11.09

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>48</b>	7.80	17.74	13.19	12.04	11.76
<b>49</b>	9.34	21.55	15.88	14.53	14.19
<b>50</b>	10.00	23.60	17.36	15.77	15.39
<b>51</b>	10.80	25.96	19.00	17.22	16.78
<b>52</b>	11.93	28.82	21.05	19.07	18.56
<b>53</b>	13.25	32.05	23.38	21.17	20.61
<b>54</b>	14.79	35.67	26.04	23.57	22.92
<b>55</b>	16.54	39.72	29.01	26.26	25.53
<b>56</b>	18.54	44.22	32.33	29.26	28.45
<b>57</b>	18.92	45.10	32.99	29.86	28.51
<b>58</b>	19.29	45.97	33.64	30.46	28.93
<b>59</b>	19.66	46.85	34.29	31.05	34.30
<b>60</b>	20.03	47.72	34.94	31.65	36.02
<b>61</b>	20.83	66.94	45.43	39.82	38.25
<b>62</b>	25.81	76.59	52.87	46.68	61.88
<b>63</b>	31.24	87.10	60.97	82.87	95.98
<b>64</b>	31.24	87.10	117.26	134.52	144.87
<b>65</b>	34.66	60.74	69.44	73.78	76.39

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	4.60	4.44	4.32	4.25	4.19
<b>21</b>	4.60	4.44	4.32	4.25	4.19
<b>22</b>	4.60	4.44	4.32	4.25	4.19
<b>23</b>	4.60	4.44	4.32	4.25	4.19
<b>24</b>	4.60	4.44	4.32	4.25	4.19
<b>25</b>	4.60	4.44	4.32	4.25	4.19
<b>26</b>	4.60	4.44	4.32	4.25	4.19
<b>27</b>	4.61	4.45	4.33	4.26	4.19
<b>28</b>	4.62	4.46	4.34	4.26	4.20
<b>29</b>	4.63	4.47	4.35	4.27	4.20
<b>30</b>	4.64	4.47	4.36	4.28	4.21
<b>31</b>	4.66	4.48	4.36	4.28	4.21
<b>32</b>	4.67	4.50	4.37	4.29	4.21
<b>33</b>	4.69	4.51	4.38	4.29	4.21
<b>34</b>	4.71	4.52	4.39	4.30	4.21
<b>35</b>	4.73	4.54	4.40	4.30	4.39
<b>36</b>	4.74	4.55	4.61	4.71	4.82
<b>37</b>	4.94	4.91	4.93	5.00	5.08
<b>38</b>	5.41	5.35	5.33	5.38	5.45
<b>39</b>	5.96	5.87	5.83	5.84	5.88
<b>40</b>	6.63	6.49	6.42	6.42	6.43
<b>41</b>	7.37	7.21	7.11	7.08	7.08
<b>42</b>	8.10	7.94	7.87	7.85	7.87
<b>43</b>	8.87	8.59	8.45	8.40	8.40
<b>44</b>	9.05	8.62	8.55	8.54	8.61
<b>45</b>	9.23	9.08	9.03	9.03	9.10

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>46</b>	10.29	10.14	10.11	10.14	10.24
<b>47</b>	10.72	10.52	10.42	10.42	10.48
<b>48</b>	11.30	11.03	10.90	10.85	10.88
<b>49</b>	13.64	13.36	13.22	13.20	13.26
<b>50</b>	14.71	14.29	14.06	13.94	13.90
<b>51</b>	15.96	15.43	15.06	14.85	14.72
<b>52</b>	17.50	16.79	16.24	15.84	15.53
<b>53</b>	19.31	18.37	17.63	17.02	16.54
<b>54</b>	21.35	20.17	19.21	18.42	17.72
<b>55</b>	23.85	22.63	21.66	20.86	20.18
<b>56</b>	26.70	25.44	24.47	23.71	23.10
<b>57</b>	27.39	26.81	26.56	26.55	30.21
<b>58</b>	28.47	28.59	29.10	34.34	38.39
<b>59</b>	34.51	35.45	43.17	49.19	54.02
<b>60</b>	36.76	46.64	54.21	60.21	65.15
<b>61</b>	51.00	60.43	67.78	73.77	78.78
<b>62</b>	73.50	82.21	89.11	94.82	99.66
<b>63</b>	106.53	112.34	117.25	121.55	125.43
<b>64</b>	153.88	160.91	166.71	171.69	176.08
<b>65</b>	78.83	81.27	83.71	86.16	88.60

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	4.57	4.50	4.45	4.42	4.41
<b>21</b>	4.57	4.50	4.45	4.42	4.41
<b>22</b>	4.57	4.50	4.45	4.42	4.41

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>23</b>	4.57	4.50	4.45	4.42	4.41
<b>24</b>	4.57	4.50	4.45	4.42	4.41
<b>25</b>	4.57	4.50	4.45	4.42	4.41
<b>26</b>	4.57	4.50	4.45	4.42	4.41
<b>27</b>	4.58	4.50	4.46	4.43	4.42
<b>28</b>	4.58	4.51	4.47	4.43	4.43
<b>29</b>	4.59	4.52	4.47	4.44	4.44
<b>30</b>	4.59	4.52	4.48	4.45	4.45
<b>31</b>	4.60	4.53	4.49	4.46	4.57
<b>32</b>	4.64	4.58	4.55	4.65	4.77
<b>33</b>	4.67	4.62	4.67	4.75	4.85
<b>34</b>	4.71	4.79	4.73	4.81	4.91
<b>35</b>	4.91	4.95	5.02	5.11	5.23
<b>36</b>	5.37	5.41	5.49	5.59	5.72
<b>37</b>	5.68	5.74	5.81	5.92	6.05
<b>38</b>	6.09	6.14	6.22	6.34	6.49
<b>39</b>	6.61	6.66	6.75	6.87	7.02
<b>40</b>	7.23	7.28	7.39	7.52	7.69
<b>41</b>	7.98	8.04	8.15	8.30	8.49
<b>42</b>	8.35	8.50	9.16	9.37	9.60
<b>43</b>	8.56	9.73	9.88	10.08	10.33
<b>44</b>	9.78	9.92	10.14	10.38	10.68
<b>45</b>	10.27	10.37	10.51	11.03	11.36
<b>46</b>	11.50	11.54	11.62	11.74	11.90
<b>47</b>	11.88	11.93	12.00	12.13	12.26
<b>48</b>	12.41	12.44	12.51	12.59	12.70

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>49</b>	15.11	15.11	15.10	15.14	15.18
<b>50</b>	15.98	16.07	16.15	16.36	16.59
<b>51</b>	17.01	17.20	17.39	17.79	18.23
<b>52</b>	18.12	18.48	18.84	19.50	21.64
<b>53</b>	19.39	19.93	20.47	23.16	25.40
<b>54</b>	20.35	22.00	23.64	26.79	29.60
<b>55</b>	24.05	27.38	30.83	33.78	36.30
<b>56</b>	27.21	30.48	33.83	36.71	39.26
<b>57</b>	34.38	37.78	41.12	44.05	46.66
<b>58</b>	42.66	46.23	49.59	52.58	55.24
<b>59</b>	58.78	62.90	66.51	69.73	72.63
<b>60</b>	69.60	73.44	76.86	79.89	82.65
<b>61</b>	82.87	86.47	89.63	92.49	95.10
<b>62</b>	103.45	106.80	109.78	112.47	114.95
<b>63</b>	128.02	130.41	132.60	134.64	136.60
<b>64</b>	179.14	181.93	184.44	186.76	188.95
<b>65</b>	89.90	91.21	92.51	93.81	95.12

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	4.41	4.40	4.39	4.38	4.37
<b>21</b>	4.41	4.40	4.39	4.38	4.37
<b>22</b>	4.41	4.40	4.39	4.38	4.37
<b>23</b>	4.41	4.40	4.39	4.38	4.37
<b>24</b>	4.41	4.40	4.39	4.38	4.37
<b>25</b>	4.41	4.40	4.39	4.38	4.37

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>26</b>	4.41	4.40	4.39	4.38	4.37
<b>27</b>	4.44	4.44	4.44	4.44	4.38
<b>28</b>	4.47	4.47	4.48	4.49	4.39
<b>29</b>	4.50	4.51	4.53	4.55	4.42
<b>30</b>	4.53	4.55	4.57	4.61	4.47
<b>31</b>	4.56	4.58	4.62	4.66	4.73
<b>32</b>	4.80	4.84	4.89	4.97	5.06
<b>33</b>	4.89	4.95	5.01	5.11	5.21
<b>34</b>	4.99	5.04	5.15	5.25	5.39
<b>35</b>	5.31	5.40	5.52	5.65	5.81
<b>36</b>	5.81	5.91	6.04	6.18	6.33
<b>37</b>	6.16	6.26	6.40	6.56	6.72
<b>38</b>	6.59	6.72	6.87	7.02	7.21
<b>39</b>	7.15	7.28	7.44	7.61	7.78
<b>40</b>	7.84	8.02	8.20	8.40	8.62
<b>41</b>	8.68	8.88	9.11	9.35	9.60
<b>42</b>	9.80	10.02	10.25	10.35	10.75
<b>43</b>	10.73	10.93	11.14	11.23	11.52
<b>44</b>	10.86	11.04	11.74	11.64	11.90
<b>45</b>	11.79	11.67	12.20	11.78	12.06
<b>46</b>	12.12	12.37	12.66	12.97	13.30
<b>47</b>	12.65	13.07	13.57	14.08	15.21
<b>48</b>	13.27	13.86	14.57	15.98	17.24
<b>49</b>	15.94	16.73	18.64	20.36	21.91
<b>50</b>	17.63	19.70	21.65	23.39	24.99
<b>51</b>	20.66	22.81	24.84	26.67	28.32

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>52</b>	24.07	26.25	28.27	30.11	31.79
<b>53</b>	27.85	30.04	32.07	33.91	35.61
<b>54</b>	32.05	34.27	36.29	38.15	39.87
<b>55</b>	38.82	41.08	43.15	45.05	46.81
<b>56</b>	41.62	43.77	45.73	47.53	49.22
<b>57</b>	49.00	51.16	53.13	54.95	56.65
<b>58</b>	57.58	59.72	61.67	63.48	65.17
<b>59</b>	75.07	77.31	79.36	81.26	83.05
<b>60</b>	84.97	87.10	89.07	90.92	92.63
<b>61</b>	97.30	99.32	101.18	102.95	104.59
<b>62</b>	116.95	118.80	120.53	122.13	123.66
<b>63</b>	137.93	139.18	140.39	141.53	142.64
<b>64</b>	190.52	191.97	193.35	194.66	195.91
<b>65</b>	95.83	96.55	97.27	97.99	98.71

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	4.42	4.46	4.51	4.55	4.59
<b>21</b>	4.42	4.46	4.51	4.55	4.59
<b>22</b>	4.42	4.46	4.51	4.55	4.65
<b>23</b>	4.42	4.46	4.51	4.59	4.71
<b>24</b>	4.42	4.46	4.54	4.64	4.77
<b>25</b>	4.42	4.48	4.58	4.69	4.83
<b>26</b>	4.48	4.58	4.69	4.79	4.90
<b>27</b>	4.59	4.70	4.81	4.92	4.97
<b>28</b>	4.71	4.81	4.93	5.05	5.06

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>29</b>	4.82	4.93	5.06	5.19	5.17
<b>30</b>	4.93	5.05	5.18	5.32	5.29
<b>31</b>	5.05	5.16	5.31	5.45	5.60
<b>32</b>	5.20	5.38	5.63	5.76	5.90
<b>33</b>	5.43	5.79	5.91	6.04	6.18
<b>34</b>	5.75	5.88	6.00	6.15	6.30
<b>35</b>	6.22	6.37	6.50	6.67	6.83
<b>36</b>	6.78	6.94	7.09	7.25	7.43
<b>37</b>	7.19	7.32	7.48	7.62	7.78
<b>38</b>	7.69	7.80	7.95	8.07	8.20
<b>39</b>	8.27	8.38	8.48	8.58	8.68
<b>40</b>	9.16	9.29	9.45	9.61	9.79
<b>41</b>	10.19	10.33	10.57	10.82	11.07
<b>42</b>	11.48	11.69	12.07	12.45	13.20
<b>43</b>	11.84	12.27	12.96	13.79	14.73
<b>44</b>	12.38	13.38	14.30	15.31	16.21
<b>45</b>	13.10	14.06	15.12	16.06	16.92
<b>46</b>	14.45	15.42	16.50	17.45	18.33
<b>47</b>	16.42	17.45	18.54	19.52	20.43
<b>48</b>	18.48	19.62	20.73	21.74	22.69
<b>49</b>	23.38	24.73	25.96	27.10	28.16
<b>50</b>	26.44	27.77	29.03	30.18	31.24
<b>51</b>	29.78	31.13	32.36	33.51	34.57
<b>52</b>	33.24	34.58	35.83	36.98	38.07
<b>53</b>	37.06	38.41	39.65	40.81	41.90
<b>54</b>	41.31	42.65	43.89	45.06	46.16

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>55</b>	48.28	49.66	50.94	52.13	53.29
<b>56</b>	50.63	51.95	53.17	54.34	55.42
<b>57</b>	58.08	59.39	60.63	61.81	62.92
<b>58</b>	66.59	67.92	69.19	70.35	71.49
<b>59</b>	84.53	85.93	87.25	88.50	89.70
<b>60</b>	94.06	95.43	96.70	97.91	99.08
<b>61</b>	105.98	107.27	108.52	109.70	110.83
<b>62</b>	124.39	125.10	125.79	126.46	127.09
<b>63</b>	143.42	144.17	144.91	145.61	146.28
<b>64</b>	196.83	197.70	198.55	199.37	200.13
<b>65</b>	99.40	100.09	100.76	101.43	102.09

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	4.55	4.64	4.76	4.88	4.91
<b>21</b>	4.68	4.80	4.92	5.06	5.10
<b>22</b>	4.73	4.83	4.94	5.06	5.10
<b>23</b>	4.78	4.87	4.96	5.06	5.10
<b>24</b>	4.83	4.90	4.98	5.06	5.10
<b>25</b>	4.88	4.94	5.00	5.06	5.10
<b>26</b>	4.94	4.98	5.02	5.06	5.10
<b>27</b>	5.00	5.05	5.10	5.18	5.25
<b>28</b>	5.11	5.16	5.23	5.31	5.42
<b>29</b>	5.22	5.29	5.37	5.48	5.56
<b>30</b>	5.36	5.44	5.66	5.62	5.75
<b>31</b>	5.65	5.72	5.81	5.90	6.00

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>32</b>	5.96	6.03	6.08	6.13	6.15
<b>33</b>	6.22	6.24	6.26	6.27	6.29
<b>34</b>	6.33	6.36	6.38	6.41	6.44
<b>35</b>	6.91	6.97	7.07	7.16	7.25
<b>36</b>	7.54	7.67	7.83	8.00	8.17
<b>37</b>	7.99	8.22	8.50	8.78	9.27
<b>38</b>	8.52	8.84	9.26	9.88	10.44
<b>39</b>	9.05	9.43	10.23	10.99	11.69
<b>40</b>	10.32	11.16	12.00	12.79	13.52
<b>41</b>	12.06	12.98	13.89	14.74	15.55
<b>42</b>	14.24	15.17	16.11	16.98	17.78
<b>43</b>	15.70	16.62	17.53	18.38	19.20
<b>44</b>	17.14	18.09	18.98	19.82	20.60
<b>45</b>	17.88	18.75	19.59	20.37	21.10
<b>46</b>	19.25	20.09	20.88	21.62	22.33
<b>47</b>	21.33	22.18	22.97	23.72	24.40
<b>48</b>	23.59	24.43	25.22	25.95	26.65
<b>49</b>	29.13	30.03	30.87	31.68	32.42
<b>50</b>	32.20	33.09	33.94	34.72	35.48
<b>51</b>	35.52	36.43	37.26	38.05	38.79
<b>52</b>	39.02	39.92	40.75	41.52	42.27
<b>53</b>	42.85	43.74	44.59	45.38	46.13
<b>54</b>	47.11	48.00	48.84	49.64	50.40
<b>55</b>	54.24	55.15	56.02	56.83	57.62
<b>56</b>	56.35	57.23	58.05	58.83	59.60
<b>57</b>	63.85	64.74	65.58	66.40	67.17

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>58</b>	72.43	73.33	74.18	75.01	75.79
<b>59</b>	90.68	91.64	92.54	93.40	94.24
<b>60</b>	100.04	100.97	101.85	102.71	103.52
<b>61</b>	111.77	112.66	113.53	114.35	115.15
<b>62</b>	127.56	128.01	128.44	128.87	129.28
<b>63</b>	146.78	147.26	147.72	148.18	148.61
<b>64</b>	200.73	201.29	201.83	202.37	202.87
<b>65</b>	102.60	103.09	103.58	104.07	104.55

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>20</b>	4.97	5.02	5.07	5.12	5.17
<b>21</b>	5.16	5.21	5.27	5.32	5.37
<b>22</b>	5.16	5.21	5.27	5.32	5.37
<b>23</b>	5.16	5.21	5.27	5.32	5.37
<b>24</b>	5.16	5.21	5.27	5.32	5.37
<b>25</b>	5.16	5.21	5.27	5.32	5.37
<b>26</b>	5.16	5.21	5.27	5.32	5.37
<b>27</b>	5.31	5.38	5.45	5.51	5.58
<b>28</b>	5.50	5.57	5.64	5.71	5.79
<b>29</b>	5.65	5.73	5.82	5.90	5.99
<b>30</b>	5.84	5.93	6.02	6.10	6.20
<b>31</b>	6.13	6.20	6.28	6.34	6.40
<b>32</b>	6.26	6.38	6.53	6.60	7.25
<b>33</b>	6.44	6.70	6.77	7.29	7.77
<b>34</b>	6.70	6.79	7.31	7.80	8.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>35</b>	7.69	8.09	8.57	9.03	9.43
<b>36</b>	8.66	9.09	9.58	10.06	10.47
<b>37</b>	9.80	10.28	10.80	11.30	11.74
<b>38</b>	11.03	11.58	12.14	12.65	13.13
<b>39</b>	12.36	12.99	13.55	14.11	14.62
<b>40</b>	14.21	14.86	15.46	16.04	16.57
<b>41</b>	16.24	16.92	17.55	18.14	18.71
<b>42</b>	18.52	19.20	19.84	20.45	21.02
<b>43</b>	19.90	20.57	21.21	21.79	22.35
<b>44</b>	21.28	21.94	22.55	23.12	23.67
<b>45</b>	21.76	22.37	22.95	23.49	24.01
<b>46</b>	22.95	23.54	24.11	24.65	25.15
<b>47</b>	25.04	25.64	26.19	26.72	27.22
<b>48</b>	27.27	27.86	28.43	28.96	29.46
<b>49</b>	33.09	33.72	34.34	34.91	35.44
<b>50</b>	36.14	36.77	37.37	37.93	38.48
<b>51</b>	39.45	40.07	40.67	41.24	41.77
<b>52</b>	42.95	43.58	44.17	44.74	45.28
<b>53</b>	46.79	47.42	48.03	48.59	49.14
<b>54</b>	51.05	51.68	52.28	52.86	53.40
<b>55</b>	58.30	58.93	59.55	60.13	60.70
<b>56</b>	60.24	60.87	61.44	62.00	62.56
<b>57</b>	67.83	68.45	69.04	69.63	70.18
<b>58</b>	76.45	77.08	77.69	78.28	78.84
<b>59</b>	94.94	95.61	96.26	96.88	97.49
<b>60</b>	104.20	104.85	105.50	106.10	106.69

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>61</b>	115.83	116.46	117.08	117.68	118.25
<b>62</b>	129.59	129.90	130.18	130.46	130.74
<b>63</b>	148.95	149.28	149.58	149.89	150.18
<b>64</b>	203.28	203.67	204.03	204.39	204.74
<b>65</b>	104.92	105.28	105.64	106.00	106.36

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>20</b>	5.27	5.36	5.45	5.54	6.55
<b>21</b>	5.65	5.93	6.21	6.49	6.77
<b>22</b>	5.65	5.93	6.21	6.49	6.77
<b>23</b>	5.65	5.93	6.21	6.49	6.77
<b>24</b>	5.65	5.93	6.21	6.49	6.77
<b>25</b>	5.65	5.93	6.21	6.49	6.77
<b>26</b>	5.65	5.93	6.21	6.49	6.77
<b>27</b>	5.92	6.25	6.60	6.93	7.25
<b>28</b>	6.19	6.58	6.98	7.36	7.72
<b>29</b>	6.46	6.91	7.36	7.79	8.19
<b>30</b>	6.72	7.24	7.74	8.22	8.67
<b>31</b>	7.00	7.57	8.13	8.65	9.14
<b>32</b>	7.84	8.42	8.96	9.47	9.96
<b>33</b>	8.33	8.86	9.36	9.84	10.30
<b>34</b>	8.78	9.27	9.74	10.19	10.61
<b>35</b>	9.95	10.43	10.89	11.33	11.74
<b>36</b>	10.96	11.44	11.88	12.31	12.70
<b>37</b>	12.24	12.71	13.17	13.59	13.99

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>38</b>	13.63	14.11	14.57	15.00	15.38
<b>39</b>	15.14	15.62	16.06	16.50	16.90
<b>40</b>	17.08	17.58	18.04	18.46	18.89
<b>41</b>	19.23	19.73	20.20	20.64	21.07
<b>42</b>	21.55	22.06	22.54	22.99	23.42
<b>43</b>	22.87	23.36	23.83	24.26	25.65
<b>44</b>	24.17	24.65	25.10	25.53	25.92
<b>45</b>	24.50	24.95	25.39	25.79	26.19
<b>46</b>	25.61	26.04	26.46	26.86	27.25
<b>47</b>	27.69	28.12	28.54	28.93	29.32
<b>48</b>	29.93	30.35	30.77	31.16	31.54
<b>49</b>	35.94	36.39	36.85	37.28	37.68
<b>50</b>	38.96	39.43	39.87	40.31	40.71
<b>51</b>	42.26	42.71	43.15	43.57	43.98
<b>52</b>	45.76	46.23	46.68	47.09	47.50
<b>53</b>	49.62	50.08	50.53	50.94	51.35
<b>54</b>	53.87	54.33	54.77	55.20	55.61
<b>55</b>	61.18	61.66	62.11	62.54	62.96
<b>56</b>	63.01	63.46	63.91	64.32	64.72
<b>57</b>	70.66	71.11	71.56	71.99	72.39
<b>58</b>	79.33	79.79	80.24	80.68	81.08
<b>59</b>	98.00	98.48	98.95	99.42	99.85
<b>60</b>	107.20	107.68	108.14	108.60	109.02
<b>61</b>	118.75	119.21	119.67	120.11	120.54
<b>62</b>	130.95	131.16	131.37	131.56	131.75
<b>63</b>	150.41	150.63	150.86	151.06	151.27

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>64</b>	205.02	205.28	205.56	205.80	206.05
<b>65</b>	106.62	106.88	107.15	107.42	107.68

TABLE 3A

*(For policies entered into or adjusted on or after  
1 December 1997 but before 1 March 2001)*

HOME PROTECTION INSURANCE  
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR MALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.88	8.22	11.54	14.88	18.22
<b>21</b>	4.88	8.22	11.61	14.98	18.37
<b>22</b>	4.88	8.32	11.75	15.18	18.59
<b>23</b>	4.88	8.32	11.79	15.23	18.68
<b>24</b>	4.88	8.38	11.87	15.35	18.80
<b>25</b>	4.88	8.38	11.90	15.39	18.87
<b>26</b>	4.88	8.44	11.97	15.48	19.00
<b>27</b>	4.88	8.44	11.97	15.53	19.14
<b>28</b>	4.88	8.44	12.04	15.72	19.50
<b>29</b>	4.88	8.55	12.29	16.16	20.04
<b>30</b>	4.88	8.71	12.67	16.63	20.70
<b>31</b>	4.88	8.93	12.96	17.12	21.49
<b>32</b>	4.88	8.95	13.20	17.68	22.42
<b>33</b>	4.88	9.28	13.92	18.81	24.01
<b>34</b>	5.19	9.99	15.09	20.49	26.22

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>35</b>	5.49	10.78	16.38	22.35	28.71
<b>36</b>	5.99	11.80	18.01	24.63	31.79
<b>37</b>	6.53	12.97	19.90	27.37	35.41
<b>38</b>	7.16	14.38	22.20	30.61	39.62
<b>39</b>	7.94	16.14	24.93	34.35	44.42
<b>40</b>	8.87	18.05	27.87	38.40	49.68
<b>41</b>	10.09	20.34	31.31	43.10	55.78
<b>42</b>	11.63	23.10	35.42	48.67	62.95
<b>43</b>	13.13	26.01	39.88	54.83	71.06
<b>44</b>	14.76	29.25	44.91	61.95	80.59
<b>45</b>	16.89	33.33	51.21	70.83	92.51
<b>46</b>	19.56	38.37	59.07	81.97	106.99
<b>47</b>	22.89	44.79	69.05	95.46	123.91
<b>48</b>	27.03	52.78	80.67	110.59	142.64
<b>49</b>	32.49	61.81	93.21	126.80	162.66
<b>50</b>	38.99	71.84	107.00	144.54	184.56
<b>51</b>	47.42	84.22	123.54	165.41	210.01
<b>52</b>	55.88	97.00	140.84	187.51	237.14
<b>53</b>	65.62	111.49	160.35	212.30	267.44
<b>54</b>	76.65	127.81	182.20	239.94	301.10
<b>55</b>	92.51	149.45	209.88	273.93	341.66
<b>56</b>	103.11	166.44	233.52	304.50	379.44
<b>57</b>	114.80	185.09	259.46	338.03	384.93
<b>58</b>	127.57	205.56	287.94	328.97	353.47
<b>59</b>	141.70	228.12	256.85	271.18	279.71
<b>60</b>	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	21.57	24.88	28.19	31.49	34.73
<b>21</b>	21.74	25.10	28.43	31.74	35.03
<b>22</b>	22.00	25.38	28.73	32.07	35.42
<b>23</b>	22.10	25.50	28.88	32.29	35.74
<b>24</b>	22.25	25.68	29.13	32.64	36.16
<b>25</b>	22.35	25.86	29.42	33.02	36.67
<b>26</b>	22.57	26.20	29.85	33.59	37.42
<b>27</b>	22.85	26.58	30.38	34.32	38.41
<b>28</b>	23.29	27.19	31.23	35.42	39.83
<b>29</b>	24.03	28.17	32.49	37.02	41.81
<b>30</b>	24.95	29.40	34.08	39.03	44.26
<b>31</b>	26.08	30.92	36.03	41.48	47.30
<b>32</b>	27.43	32.73	38.39	44.44	50.91
<b>33</b>	29.53	35.41	41.73	48.48	55.71
<b>34</b>	32.34	38.92	45.97	53.51	61.59
<b>35</b>	35.59	42.93	50.83	59.28	68.31
<b>36</b>	39.48	47.73	56.55	66.00	76.14
<b>37</b>	44.02	53.25	63.13	73.74	85.13
<b>38</b>	49.26	59.59	70.68	82.61	95.48
<b>39</b>	55.23	66.82	79.30	92.77	107.43
<b>40</b>	61.80	74.86	88.96	104.32	121.16
<b>41</b>	69.44	84.20	100.31	117.98	137.29
<b>42</b>	78.43	95.33	113.89	134.19	156.19
<b>43</b>	88.79	108.32	129.67	152.81	177.76

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>44</b>	101.14	123.63	147.97	174.19	202.33
<b>45</b>	116.21	141.85	169.42	198.99	230.60
<b>46</b>	133.99	163.01	194.08	227.26	262.61
<b>47</b>	154.42	187.05	221.87	258.96	298.37
<b>48</b>	176.88	213.37	252.24	293.55	337.39
<b>49</b>	200.89	241.59	284.85	330.75	379.38
<b>50</b>	227.17	272.45	320.51	371.41	425.23
<b>51</b>	257.40	307.73	361.02	417.37	476.85
<b>52</b>	289.80	345.60	404.61	466.89	516.18
<b>53</b>	325.87	387.64	452.87	503.09	542.85
<b>54</b>	365.80	434.11	484.90	524.01	554.97
<b>55</b>	413.19	463.90	501.60	530.64	553.62
<b>56</b>	429.10	464.31	490.49	510.66	526.61
<b>57</b>	416.01	438.03	454.42	467.04	477.03
<b>58</b>	369.70	381.22	389.78	396.37	401.57
<b>59</b>	285.38	289.39	292.38	294.67	296.50
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	37.97	41.20	44.47	47.72	50.98
<b>21</b>	38.33	41.65	44.96	48.30	51.71
<b>22</b>	38.80	42.18	45.60	49.10	52.67
<b>23</b>	39.19	42.68	46.25	49.93	53.72
<b>24</b>	39.74	43.40	47.17	51.07	55.14
<b>25</b>	40.42	44.27	48.30	52.50	56.90

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>26</b>	41.40	45.54	49.87	54.41	59.24
<b>27</b>	42.67	47.15	51.85	56.86	62.16
<b>28</b>	44.44	49.32	54.51	60.03	65.89
<b>29</b>	46.85	52.24	57.98	64.09	70.61
<b>30</b>	49.87	55.84	62.21	69.01	76.27
<b>31</b>	53.50	60.15	67.24	74.84	82.94
<b>32</b>	57.83	65.24	73.17	81.64	90.74
<b>33</b>	63.45	71.72	80.59	90.09	100.33
<b>34</b>	70.26	79.52	89.46	100.18	111.79
<b>35</b>	78.01	88.42	99.64	111.80	125.07
<b>36</b>	87.04	98.77	111.51	125.42	140.57
<b>37</b>	97.43	110.77	125.36	141.26	158.48
<b>38</b>	109.47	124.75	141.44	159.52	179.03
<b>39</b>	123.47	140.97	159.95	180.44	202.46
<b>40</b>	139.54	159.47	180.97	204.10	228.86
<b>41</b>	158.22	180.81	205.09	231.09	258.85
<b>42</b>	179.92	205.43	232.71	261.86	292.91
<b>43</b>	204.53	233.20	263.79	296.36	330.98
<b>44</b>	232.42	264.54	298.72	335.03	373.52
<b>45</b>	264.30	300.16	338.23	378.58	421.28
<b>46</b>	300.23	340.14	382.44	427.18	474.39
<b>47</b>	340.22	384.55	431.42	480.89	523.04
<b>48</b>	383.82	432.91	484.71	528.44	565.69
<b>49</b>	430.78	485.03	530.28	568.45	600.98
<b>50</b>	482.04	528.75	567.71	600.58	628.59
<b>51</b>	524.92	564.45	597.42	625.24	648.93

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>52</b>	556.01	588.76	616.06	639.12	658.75
<b>53</b>	574.98	601.39	623.42	642.00	657.83
<b>54</b>	579.99	600.56	617.71	632.18	644.51
<b>55</b>	572.19	587.46	600.20	610.94	620.09
<b>56</b>	539.49	550.10	558.94	566.40	572.75
<b>57</b>	485.10	491.74	497.26	501.93	505.91
<b>58</b>	405.80	409.27	412.15	414.60	416.67
<b>59</b>	297.96	299.18	300.19	301.03	301.76
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	54.30	57.69	61.17	64.78	68.51
<b>21</b>	55.20	58.78	62.48	66.35	70.39
<b>22</b>	56.37	60.20	64.19	68.37	72.78
<b>23</b>	57.67	61.79	66.13	70.70	75.54
<b>24</b>	59.40	63.89	68.63	73.65	78.98
<b>25</b>	61.56	66.48	71.70	77.23	83.12
<b>26</b>	64.35	69.78	75.54	81.68	88.20
<b>27</b>	67.80	73.80	80.21	87.03	94.31
<b>28</b>	72.16	78.81	85.94	93.56	101.73
<b>29</b>	77.57	85.01	92.96	101.51	110.74
<b>30</b>	84.03	92.34	101.29	110.94	121.44
<b>31</b>	91.62	100.98	111.09	122.08	134.04
<b>32</b>	100.52	111.10	122.63	135.16	148.72
<b>33</b>	111.42	123.50	136.63	150.85	166.20

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	16	17	18	19	20
34	124.45	138.22	153.13	169.24	186.55
35	139.51	155.16	172.03	190.20	209.67
36	156.99	174.71	193.75	214.19	236.02
37	177.08	197.06	218.50	241.41	265.83
38	200.02	222.51	246.54	272.16	299.41
39	226.07	251.28	278.17	306.76	337.10
40	255.32	283.53	313.52	345.34	379.02
41	288.45	319.91	353.28	388.61	425.91
42	325.91	360.91	397.95	437.07	471.49
43	367.68	406.53	447.54	483.45	515.06
44	414.23	457.24	494.68	527.48	556.33
45	466.33	505.34	539.31	569.06	595.24
46	514.98	550.10	580.68	607.48	631.05
47	559.27	590.62	617.92	641.84	662.89
48	597.70	625.41	649.54	670.68	689.27
49	628.93	653.13	674.20	692.67	708.91
50	652.66	673.48	691.63	707.52	721.50
51	669.30	686.93	702.28	715.73	727.56
52	675.62	690.24	702.95	714.09	723.90
53	671.45	683.23	693.49	702.46	710.37
54	655.12	664.29	672.28	679.28	685.43
55	627.96	634.77	640.70	645.90	650.47
56	578.23	582.96	587.07	590.67	593.85
57	509.33	512.28	514.86	517.12	519.10
58	418.45	420.01	421.35	422.52	423.57
59	302.39	302.93	303.39	303.81	304.17

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>60</b>	157.21	157.21	157.21	157.21	157.21

  

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	72.41	76.52	80.83	85.37	90.18
<b>21</b>	74.64	79.13	83.85	88.85	94.16
<b>22</b>	77.43	82.35	87.54	93.08	98.95
<b>23</b>	80.64	86.07	91.84	97.96	104.52
<b>24</b>	84.62	90.63	97.03	103.89	111.25
<b>25</b>	89.38	96.07	103.23	110.93	119.28
<b>26</b>	95.19	102.67	110.73	119.47	128.94
<b>27</b>	102.12	110.55	119.71	129.62	140.32
<b>28</b>	110.55	120.13	130.52	141.73	153.83
<b>29</b>	120.75	131.65	143.42	156.10	169.73
<b>30</b>	132.85	145.19	158.48	172.77	188.09
<b>31</b>	146.97	160.92	175.91	191.99	209.17
<b>32</b>	163.34	179.08	195.94	213.95	233.18
<b>33</b>	182.69	200.38	219.28	239.45	260.91
<b>34</b>	205.10	224.93	246.09	268.60	292.48
<b>35</b>	230.48	252.66	276.28	301.33	327.88
<b>36</b>	259.30	284.06	310.35	338.19	367.60
<b>37</b>	291.80	319.39	348.58	379.43	407.04
<b>38</b>	328.33	358.96	391.31	420.19	446.02
<b>39</b>	369.21	403.14	433.33	460.28	484.38
<b>40</b>	414.61	446.16	474.24	499.31	521.73
<b>41</b>	458.88	488.12	514.14	537.36	558.14

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>42</b>	501.91	528.89	552.88	574.32	593.48
<b>43</b>	542.98	567.75	589.80	609.47	627.07
<b>44</b>	581.83	604.45	624.58	642.53	658.61
<b>45</b>	618.37	638.89	657.15	673.44	688.03
<b>46</b>	651.88	670.37	686.80	701.48	714.60
<b>47</b>	681.48	697.96	712.65	725.75	737.47
<b>48</b>	705.70	720.28	733.25	744.82	755.19
<b>49</b>	723.25	735.98	747.30	757.41	766.46
<b>50</b>	733.87	744.82	754.58	763.27	771.07
<b>51</b>	738.03	747.29	755.55	762.91	769.50
<b>52</b>	732.56	740.24	747.09	753.18	758.64
<b>53</b>	717.37	723.56	729.07	734.00	738.40
<b>54</b>	690.87	695.69	699.99	703.82	707.25
<b>55</b>	654.50	658.09	661.28	664.12	666.66
<b>56</b>	596.65	599.13	601.36	603.33	605.10
<b>57</b>	520.87	522.41	523.80	525.04	526.15
<b>58</b>	424.47	425.30	426.02	426.67	427.24
<b>59</b>	304.49	304.76	305.02	305.25	305.44
<b>60</b>	157.21	157.21	157.21	157.21	157.21

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	95.27	100.67	106.42	112.59	119.25
<b>21</b>	99.78	105.80	112.25	119.22	126.74
<b>22</b>	105.24	111.97	119.26	127.14	135.63
<b>23</b>	111.57	119.20	127.44	136.34	145.90

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>24</b>	119.23	127.87	137.19	147.21	157.96
<b>25</b>	128.32	138.07	148.59	159.86	171.93
<b>26</b>	139.15	150.17	161.99	174.65	188.18
<b>27</b>	151.87	164.27	177.55	191.73	206.87
<b>28</b>	166.84	180.76	195.64	211.52	228.41
<b>29</b>	184.33	199.94	216.60	234.31	253.10
<b>30</b>	204.47	221.94	240.51	260.25	281.13
<b>31</b>	227.49	246.98	267.67	289.59	312.74
<b>32</b>	253.63	275.34	298.33	322.62	344.56
<b>33</b>	283.68	307.80	333.29	356.27	377.03
<b>34</b>	317.79	344.52	368.59	390.30	409.91
<b>35</b>	355.92	381.12	403.81	424.28	442.77
<b>36</b>	393.98	417.69	439.04	458.29	475.69
<b>37</b>	431.78	454.04	474.07	492.15	508.47
<b>38</b>	469.19	490.02	508.77	525.68	540.96
<b>39</b>	506.01	525.45	542.94	558.74	572.99
<b>40</b>	541.83	559.91	576.19	590.87	604.13
<b>41</b>	576.77	593.53	608.60	622.21	634.50
<b>42</b>	610.67	626.12	640.04	652.58	663.92
<b>43</b>	642.85	657.04	669.82	681.35	691.75
<b>44</b>	673.03	685.97	697.63	708.17	717.67
<b>45</b>	701.10	712.85	723.43	732.98	741.61
<b>46</b>	726.38	736.96	746.50	755.09	762.85
<b>47</b>	747.98	757.43	765.94	773.61	780.55
<b>48</b>	764.47	772.82	780.34	787.12	793.24
<b>49</b>	774.58	781.85	788.42	794.36	799.70

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>50</b>	778.05	784.32	789.97	795.07	799.69
<b>51</b>	775.41	780.73	785.51	789.82	793.72
<b>52</b>	763.53	767.94	771.91	775.48	778.72
<b>53</b>	742.35	745.89	749.10	751.97	754.59
<b>54</b>	710.33	713.09	715.58	717.83	719.85
<b>55</b>	668.96	671.00	672.85	674.52	676.03
<b>56</b>	606.69	608.11	609.39	610.54	611.59
<b>57</b>	527.14	528.03	528.83	529.56	530.22
<b>58</b>	427.76	428.22	428.63	429.02	429.37
<b>59</b>	305.64	305.80	305.93	306.07	306.18
<b>60</b>	157.21	157.21	157.21	157.21	157.21

TABLE 3B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE  
ANNUAL PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR MALE SCHEME MEMBER  
(LOANS UNDER MARKET INTEREST RATE)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.34	8.51	6.22	5.45	5.07
<b>21</b>	4.34	8.51	6.22	5.45	5.07
<b>22</b>	4.34	8.51	6.22	5.45	5.07
<b>23</b>	4.34	8.51	6.22	5.45	5.07
<b>24</b>	4.34	8.51	6.22	5.45	5.07
<b>25</b>	4.34	8.51	6.22	5.45	5.07

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>26</b>	4.73	8.90	6.61	5.84	5.46
<b>27</b>	4.73	8.90	6.61	5.84	5.46
<b>28</b>	4.73	8.90	6.61	5.84	5.46
<b>29</b>	4.73	8.90	6.61	5.84	5.46
<b>30</b>	4.73	8.90	6.61	5.84	5.46
<b>31</b>	4.73	8.90	6.61	5.84	5.46
<b>32</b>	4.73	8.90	6.61	5.84	5.46
<b>33</b>	4.73	8.90	6.61	5.84	5.46
<b>34</b>	4.73	8.90	6.61	5.84	5.46
<b>35</b>	4.73	8.90	6.61	5.91	5.56
<b>36</b>	4.79	9.19	7.09	6.54	5.79
<b>37</b>	5.14	10.11	7.81	7.21	6.45
<b>38</b>	5.42	10.58	8.05	7.40	7.25
<b>39</b>	5.69	11.79	8.99	8.29	8.13
<b>40</b>	6.42	13.18	10.09	9.32	9.14
<b>41</b>	6.44	13.20	10.11	9.34	9.16
<b>42</b>	6.88	13.34	10.40	9.57	9.38
<b>43</b>	7.32	14.35	10.70	9.79	9.59
<b>44</b>	7.76	15.54	11.47	10.46	10.23
<b>45</b>	8.21	16.97	12.42	11.29	11.04
<b>46</b>	8.65	20.85	15.18	13.93	13.63
<b>47</b>	9.30	22.97	16.75	15.18	14.82
<b>48</b>	10.10	25.34	18.39	16.64	16.24
<b>49</b>	11.07	28.06	20.30	18.34	17.88
<b>50</b>	12.25	31.12	22.49	20.31	19.79
<b>51</b>	13.61	34.58	24.98	22.54	21.94

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>52</b>	14.51	37.79	27.11	24.40	23.73
<b>53</b>	15.66	41.48	29.61	26.59	25.84
<b>54</b>	17.07	45.64	32.49	29.12	28.28
<b>55</b>	18.75	50.37	35.79	32.06	30.72
<b>56</b>	24.08	62.18	44.59	40.07	37.97
<b>57</b>	29.05	71.09	51.65	46.65	43.81
<b>58</b>	34.41	80.75	59.29	53.75	50.04
<b>59</b>	40.18	91.22	67.54	61.43	56.69
<b>60</b>	46.40	102.52	76.46	69.71	65.17
<b>61</b>	47.18	103.30	77.24	70.49	66.63
<b>62</b>	50.60	109.83	82.25	75.09	91.06
<b>63</b>	56.73	121.67	91.40	116.84	130.89
<b>64</b>	63.41	134.52	180.26	203.12	216.81
<b>65</b>	70.64	105.12	116.61	122.35	122.75

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	4.88	4.77	4.69	4.64	4.63
<b>21</b>	4.88	4.77	4.69	4.64	4.63
<b>22</b>	4.88	4.77	4.69	4.64	4.63
<b>23</b>	4.88	4.77	4.69	4.64	4.63

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>24</b>	4.88	4.77	4.69	4.64	4.63
<b>25</b>	4.88	4.77	4.69	4.64	4.63
<b>26</b>	5.24	5.11	5.01	4.94	4.91
<b>27</b>	5.24	5.11	5.01	4.94	4.91
<b>28</b>	5.24	5.11	5.01	4.94	4.91
<b>29</b>	5.24	5.11	5.01	4.94	4.91
<b>30</b>	5.24	5.11	5.01	4.94	4.91
<b>31</b>	5.24	5.11	5.01	4.94	4.91
<b>32</b>	5.24	5.11	5.01	4.95	5.10
<b>33</b>	5.24	5.11	5.19	5.16	5.33
<b>34</b>	5.37	5.25	5.37	5.38	5.60
<b>35</b>	5.51	5.41	5.56	5.60	5.84
<b>36</b>	5.79	5.90	6.05	6.28	6.53
<b>37</b>	6.42	6.47	6.60	6.77	6.98
<b>38</b>	7.14	7.14	7.24	7.36	7.55
<b>39</b>	7.98	7.94	7.98	8.08	8.24
<b>40</b>	8.84	8.61	8.56	8.56	8.63
<b>41</b>	8.87	8.73	8.67	8.67	8.73
<b>42</b>	9.07	8.93	8.87	8.90	8.98
<b>43</b>	9.27	9.14	9.09	9.14	9.24
<b>44</b>	9.92	9.79	9.77	9.85	9.99
<b>45</b>	10.72	10.60	10.61	10.71	10.90
<b>46</b>	13.31	13.23	13.32	13.54	13.83
<b>47</b>	14.50	14.47	14.62	14.88	15.24
<b>48</b>	15.93	15.92	16.12	16.46	16.91
<b>49</b>	17.58	17.62	17.88	18.27	18.81

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>50</b>	19.49	19.57	19.88	20.37	20.99
<b>51</b>	21.65	21.78	22.17	22.75	23.46
<b>52</b>	23.50	23.72	24.23	24.96	25.84
<b>53</b>	25.65	25.99	26.64	27.51	28.57
<b>54</b>	28.15	28.59	29.37	30.42	31.66
<b>55</b>	30.59	31.07	31.98	33.16	34.54
<b>56</b>	37.82	38.41	39.54	41.01	42.72
<b>57</b>	43.53	44.01	45.17	46.68	53.57
<b>58</b>	49.59	49.97	51.16	59.04	65.21
<b>59</b>	55.86	55.92	65.19	72.31	77.91
<b>60</b>	65.41	74.77	83.31	89.75	91.17
<b>61</b>	75.94	84.42	90.81	95.59	99.29
<b>62</b>	102.28	110.12	116.10	120.69	124.30
<b>63</b>	141.06	148.32	153.94	158.34	161.89
<b>64</b>	226.64	233.83	239.42	243.90	247.62
<b>65</b>	124.24	125.73	127.20	128.69	130.17

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	5.04	4.99	4.97	4.98	5.00
<b>21</b>	5.04	4.99	4.97	4.98	5.00
<b>22</b>	5.04	4.99	4.97	4.98	5.00
<b>23</b>	5.04	4.99	4.97	4.98	5.00
<b>24</b>	5.04	4.99	4.97	4.98	5.00
<b>25</b>	5.04	4.99	4.97	4.98	5.00
<b>26</b>	5.30	5.24	4.97	4.98	5.00

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>27</b>	5.30	5.24	5.06	5.11	5.00
<b>28</b>	5.30	5.24	5.15	5.19	5.14
<b>29</b>	5.30	5.24	5.25	5.28	5.48
<b>30</b>	5.44	5.44	5.35	5.49	5.68
<b>31</b>	5.44	5.56	5.44	5.64	5.87
<b>32</b>	5.73	5.86	5.62	5.82	6.07
<b>33</b>	6.01	6.17	5.83	6.02	6.43
<b>34</b>	6.32	6.47	6.04	6.20	6.88
<b>35</b>	6.67	6.91	7.20	7.52	7.44
<b>36</b>	7.33	7.47	7.66	7.88	8.12
<b>37</b>	7.94	8.15	8.41	8.71	9.04
<b>38</b>	8.67	8.96	9.29	9.65	10.08
<b>39</b>	8.83	9.22	10.31	10.77	11.28
<b>40</b>	9.07	10.55	10.99	11.49	12.05
<b>41</b>	10.25	10.94	11.42	11.97	12.49
<b>42</b>	10.58	11.15	12.13	12.68	12.76
<b>43</b>	10.91	11.35	12.44	12.99	13.03
<b>44</b>	11.78	12.23	12.74	13.31	13.93
<b>45</b>	12.77	13.12	13.53	14.01	14.56
<b>46</b>	15.99	16.27	16.65	17.06	17.55
<b>47</b>	17.63	17.92	18.28	18.70	19.18
<b>48</b>	19.50	19.76	20.09	20.49	20.93
<b>49</b>	21.61	21.83	22.10	22.43	22.81
<b>50</b>	24.24	24.61	25.12	25.71	26.35
<b>51</b>	27.18	27.73	28.52	29.40	30.34
<b>52</b>	30.11	30.89	32.01	33.24	36.73

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>53</b>	33.44	34.46	35.96	40.27	43.91
<b>54</b>	36.91	37.91	43.26	47.92	52.00
<b>55</b>	40.73	46.30	51.39	55.79	59.61
<b>56</b>	49.32	54.76	59.72	64.04	67.82
<b>57</b>	59.67	64.73	69.30	73.26	76.73
<b>58</b>	70.86	75.56	79.75	83.36	86.53
<b>59</b>	83.16	85.77	89.49	92.72	95.52
<b>60</b>	91.88	94.66	97.78	100.46	102.81
<b>61</b>	102.92	105.96	108.55	110.76	112.70
<b>62</b>	127.59	130.38	132.75	134.81	136.60
<b>63</b>	164.86	167.38	169.55	171.43	173.10
<b>64</b>	250.42	252.80	254.88	256.70	258.31
<b>65</b>	130.89	131.52	132.08	132.55	132.99

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	5.00	4.99	4.99	4.99	4.98
<b>21</b>	5.00	4.99	4.99	4.99	4.98
<b>22</b>	5.00	4.99	4.99	4.99	4.98
<b>23</b>	5.00	4.99	4.99	4.99	5.01
<b>24</b>	5.00	4.99	4.99	5.02	5.14
<b>25</b>	5.00	4.99	5.02	5.15	5.31
<b>26</b>	5.00	5.02	5.15	5.32	5.49
<b>27</b>	5.12	5.07	5.20	5.34	5.60
<b>28</b>	5.21	5.31	5.41	5.55	5.70
<b>29</b>	5.53	5.60	5.71	5.82	5.96

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>30</b>	5.71	5.76	5.82	5.92	6.04
<b>31</b>	5.89	5.92	5.97	6.05	6.13
<b>32</b>	6.09	6.13	6.20	6.28	6.39
<b>33</b>	6.45	6.49	6.56	6.66	6.77
<b>34</b>	6.91	6.96	7.03	7.15	7.28
<b>35</b>	7.45	7.49	7.53	7.61	7.73
<b>36</b>	8.11	8.11	8.13	8.19	8.27
<b>37</b>	9.03	9.04	9.08	9.15	9.23
<b>38</b>	10.08	10.11	10.15	10.20	10.30
<b>39</b>	11.27	11.30	11.33	11.39	11.46
<b>40</b>	12.30	12.30	12.31	12.34	12.37
<b>41</b>	12.49	12.51	12.54	12.59	13.14
<b>42</b>	12.86	12.52	12.63	12.74	13.69
<b>43</b>	13.22	13.43	13.63	13.85	14.06
<b>44</b>	14.22	14.51	14.80	15.10	15.39
<b>45</b>	14.98	15.39	15.91	16.41	16.92
<b>46</b>	18.16	18.79	19.56	20.35	21.16
<b>47</b>	19.86	20.57	21.53	22.51	24.39
<b>48</b>	21.72	22.51	23.68	25.90	27.83
<b>49</b>	23.42	24.04	26.78	29.24	31.50
<b>50</b>	27.46	30.06	32.69	35.02	37.12
<b>51</b>	33.49	36.19	38.85	41.25	43.40
<b>52</b>	40.00	42.80	45.55	48.00	50.24
<b>53</b>	47.31	50.29	53.09	55.62	57.92
<b>54</b>	55.57	58.76	61.62	64.24	66.61
<b>55</b>	63.07	66.16	68.96	71.50	73.84

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>56</b>	71.14	74.13	76.85	79.33	81.59
<b>57</b>	79.84	82.62	85.15	87.43	89.53
<b>58</b>	89.39	91.95	94.26	96.39	98.33
<b>59</b>	98.08	100.38	102.46	104.34	106.07
<b>60</b>	105.00	106.99	108.78	110.41	111.91
<b>61</b>	114.61	116.32	117.88	119.29	120.60
<b>62</b>	138.29	139.80	141.21	142.44	143.61
<b>63</b>	174.59	175.92	177.13	178.22	179.24
<b>64</b>	259.65	260.85	261.95	262.94	263.86
<b>65</b>	133.59	134.14	134.70	135.20	135.69

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	5.01	5.04	5.10	5.13	5.16
<b>21</b>	5.05	5.15	5.21	5.29	5.38
<b>22</b>	5.16	5.27	5.34	5.42	5.51
<b>23</b>	5.25	5.40	5.47	5.55	5.63
<b>24</b>	5.34	5.53	5.60	5.67	5.77
<b>25</b>	5.45	5.67	5.72	5.81	5.89
<b>26</b>	5.55	5.80	5.87	5.93	6.02
<b>27</b>	5.76	5.87	5.95	6.09	6.23
<b>28</b>	6.02	6.15	6.30	6.47	6.66
<b>29</b>	6.10	6.27	6.55	6.72	6.85
<b>30</b>	6.22	6.62	6.77	6.95	7.15
<b>31</b>	6.54	6.70	6.88	7.09	7.32
<b>32</b>	6.83	7.00	7.19	7.39	7.60

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>33</b>	7.25	7.40	7.58	7.77	7.98
<b>34</b>	7.76	7.91	8.07	8.25	8.42
<b>35</b>	8.26	8.42	8.61	8.76	8.95
<b>36</b>	8.85	9.01	9.19	9.36	9.54
<b>37</b>	9.86	10.03	10.22	10.41	10.59
<b>38</b>	10.98	11.15	11.34	11.52	11.71
<b>39</b>	11.77	12.37	12.56	12.74	12.90
<b>40</b>	12.68	13.61	13.95	14.35	14.77
<b>41</b>	13.58	13.94	14.34	14.76	15.19
<b>42</b>	13.96	14.45	15.03	15.61	16.64
<b>43</b>	15.38	16.07	16.86	18.18	19.36
<b>44</b>	16.92	17.74	19.41	20.94	22.34
<b>45</b>	18.73	20.46	22.11	23.63	25.03
<b>46</b>	23.23	25.09	26.88	28.53	30.04
<b>47</b>	26.45	28.31	30.07	31.69	33.21
<b>48</b>	29.87	31.74	33.49	35.09	36.59
<b>49</b>	33.55	35.41	37.15	38.73	40.22
<b>50</b>	39.17	41.06	42.80	44.40	45.90
<b>51</b>	45.47	47.37	49.11	50.72	52.22
<b>52</b>	52.31	54.22	55.99	57.64	59.15
<b>53</b>	60.01	61.94	63.71	65.37	66.90
<b>54</b>	68.72	70.62	72.43	74.09	75.62
<b>55</b>	75.88	77.76	79.50	81.12	82.65
<b>56</b>	83.58	85.40	87.09	88.66	90.14
<b>57</b>	91.40	93.11	94.71	96.20	97.59
<b>58</b>	100.07	101.67	103.15	104.54	105.86

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>59</b>	107.64	109.11	110.46	111.74	112.94
<b>60</b>	113.31	114.62	115.82	116.96	118.04
<b>61</b>	121.85	123.01	124.09	125.13	126.09
<b>62</b>	144.69	145.70	146.64	147.53	148.36
<b>63</b>	180.17	181.03	181.81	182.58	183.28
<b>64</b>	264.66	265.39	266.09	266.73	267.33
<b>65</b>	136.20	136.71	137.19	137.67	138.13

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	5.21	5.26	5.31	5.36	5.41
<b>21</b>	5.46	5.55	5.64	5.73	5.81
<b>22</b>	5.59	5.68	5.76	5.85	5.94
<b>23</b>	5.71	5.78	5.85	5.93	5.99
<b>24</b>	5.82	5.90	5.96	6.02	6.10
<b>25</b>	5.95	6.00	6.04	6.13	6.21
<b>26</b>	6.06	6.09	6.15	6.23	6.32
<b>27</b>	6.28	6.34	6.41	6.49	6.58
<b>28</b>	6.71	6.74	6.80	6.87	6.98
<b>29</b>	6.86	6.89	6.89	7.22	7.39
<b>30</b>	7.34	7.40	7.49	7.57	7.48
<b>31</b>	7.39	7.49	7.57	7.66	7.75
<b>32</b>	7.69	7.80	7.90	8.00	8.11
<b>33</b>	8.09	8.20	8.32	8.44	8.56
<b>34</b>	8.55	8.69	8.83	8.98	9.12
<b>35</b>	9.14	9.34	9.54	9.75	9.97

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>36</b>	9.82	10.10	10.38	10.67	10.97
<b>37</b>	10.99	11.42	11.84	12.28	12.97
<b>38</b>	12.27	12.87	13.45	14.32	15.10
<b>39</b>	13.71	14.57	14.84	15.74	16.53
<b>40</b>	15.14	15.27	16.32	17.23	18.06
<b>41</b>	15.34	16.42	17.37	18.23	19.04
<b>42</b>	17.82	18.91	19.89	20.78	21.61
<b>43</b>	20.54	21.65	22.63	23.56	24.41
<b>44</b>	23.52	24.61	25.64	26.57	27.45
<b>45</b>	26.24	27.35	28.38	29.33	30.21
<b>46</b>	31.33	32.52	33.62	34.65	35.60
<b>47</b>	34.48	35.66	36.77	37.79	38.76
<b>48</b>	37.86	39.04	40.13	41.15	42.09
<b>49</b>	41.46	42.63	43.72	44.73	45.68
<b>50</b>	47.19	48.38	49.49	50.52	51.50
<b>51</b>	53.53	54.74	55.87	56.94	57.92
<b>52</b>	60.48	61.71	62.85	63.94	64.94
<b>53</b>	68.25	69.47	70.64	71.73	72.76
<b>54</b>	76.98	78.22	79.41	80.50	81.56
<b>55</b>	83.96	85.19	86.33	87.43	88.45
<b>56</b>	91.41	92.62	93.76	94.81	95.83
<b>57</b>	98.81	99.96	101.03	102.04	103.01
<b>58</b>	107.01	108.09	109.13	110.08	111.00
<b>59</b>	114.00	114.99	115.94	116.85	117.71
<b>60</b>	118.98	119.88	120.76	121.60	122.36
<b>61</b>	126.96	127.80	128.61	129.37	130.09

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>62</b>	149.13	149.84	150.53	151.18	151.80
<b>63</b>	183.91	184.51	185.08	185.62	186.15
<b>64</b>	267.87	268.37	268.85	269.30	269.74
<b>65</b>	138.57	138.97	139.39	139.79	140.18

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>20</b>	5.58	5.75	5.92	6.09	6.25
<b>21</b>	5.94	6.08	6.21	6.35	6.48
<b>22</b>	6.00	6.11	6.23	6.35	6.70
<b>23</b>	6.11	6.23	6.36	6.44	6.77
<b>24</b>	6.22	6.35	6.42	6.50	6.83
<b>25</b>	6.33	6.40	6.48	6.54	6.89
<b>26</b>	6.55	6.66	6.75	6.85	6.95
<b>27</b>	6.83	6.95	7.06	7.17	7.27
<b>28</b>	7.23	7.31	7.40	7.49	7.56
<b>29</b>	7.51	7.64	7.89	7.98	8.07
<b>30</b>	7.71	7.86	7.95	8.14	8.27
<b>31</b>	8.02	8.16	8.25	8.45	8.55
<b>32</b>	8.50	8.67	8.96	9.27	9.71
<b>33</b>	9.07	9.36	9.80	10.41	10.95
<b>34</b>	9.61	9.87	10.72	11.54	12.31
<b>35</b>	10.76	11.52	12.38	13.18	13.94
<b>36</b>	11.90	12.75	13.69	14.55	15.39
<b>37</b>	13.93	14.80	15.73	16.59	17.41
<b>38</b>	16.10	17.00	17.94	18.80	19.62

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>39</b>	17.50	18.46	19.34	20.16	20.95
<b>40</b>	19.04	19.92	20.76	21.53	22.26
<b>41</b>	19.90	20.69	21.44	22.14	22.82
<b>42</b>	22.47	23.27	24.02	24.73	25.40
<b>43</b>	25.27	26.07	26.82	27.53	28.20
<b>44</b>	28.32	29.12	29.87	30.59	31.25
<b>45</b>	31.07	31.86	32.60	33.31	33.96
<b>46</b>	36.49	37.32	38.09	38.81	39.50
<b>47</b>	39.62	40.44	41.21	41.94	42.62
<b>48</b>	42.98	43.79	44.53	45.27	45.94
<b>49</b>	46.55	47.35	48.10	48.81	49.48
<b>50</b>	52.37	53.18	53.95	54.67	55.35
<b>51</b>	58.81	59.62	60.42	61.14	61.84
<b>52</b>	65.83	66.68	67.48	68.22	68.92
<b>53</b>	73.68	74.52	75.34	76.09	76.82
<b>54</b>	82.46	83.32	84.14	84.91	85.65
<b>55</b>	89.35	90.20	91.00	91.76	92.47
<b>56</b>	96.70	97.53	98.30	99.05	99.76
<b>57</b>	103.85	104.65	105.41	106.12	106.82
<b>58</b>	111.81	112.58	113.29	114.00	114.65
<b>59</b>	118.45	119.17	119.83	120.50	121.12
<b>60</b>	123.05	123.72	124.35	124.96	125.53
<b>61</b>	130.74	131.36	131.94	132.52	133.06
<b>62</b>	152.35	152.88	153.38	153.88	154.33
<b>63</b>	186.60	187.05	187.46	187.86	188.24
<b>64</b>	270.12	270.48	270.82	271.16	271.46

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>65</b>	140.53	140.85	141.16	141.49	141.81

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>20</b>	6.42	6.59	6.76	6.93	7.09
<b>21</b>	6.62	6.75	6.89	7.02	7.15
<b>22</b>	6.81	6.91	7.01	7.11	7.52
<b>23</b>	6.87	6.97	7.07	7.48	7.92
<b>24</b>	6.93	7.03	7.44	7.88	8.34
<b>25</b>	6.99	7.40	7.84	8.30	8.77
<b>26</b>	7.36	7.80	8.26	8.73	9.22
<b>27</b>	7.77	8.28	8.71	9.25	9.88
<b>28</b>	8.11	8.78	9.25	9.93	10.58
<b>29</b>	8.45	9.27	9.95	10.65	11.31
<b>30</b>	8.97	9.72	10.53	11.24	11.92
<b>31</b>	9.38	10.14	10.89	11.58	12.25
<b>32</b>	10.53	11.30	12.05	12.74	13.43
<b>33</b>	11.77	12.56	13.30	14.01	14.69
<b>34</b>	13.14	13.93	14.68	15.39	16.07
<b>35</b>	14.77	15.58	16.32	17.06	17.74
<b>36</b>	16.21	17.01	17.76	18.49	19.17
<b>37</b>	18.24	19.02	19.77	20.48	21.16
<b>38</b>	20.43	21.21	21.94	22.64	23.31
<b>39</b>	21.72	22.47	23.17	23.83	24.47
<b>40</b>	23.00	23.71	24.37	25.00	25.61
<b>41</b>	23.51	24.14	24.77	25.36	25.92

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>42</b>	26.08	26.72	27.34	27.92	28.49
<b>43</b>	28.89	29.51	30.14	30.71	31.26
<b>44</b>	31.92	32.56	33.17	33.73	34.28
<b>45</b>	34.62	35.24	35.83	36.39	36.92
<b>46</b>	40.18	40.82	41.41	42.00	42.53
<b>47</b>	43.28	43.91	44.50	45.06	45.60
<b>48</b>	46.59	47.20	47.79	48.34	48.87
<b>49</b>	50.12	50.72	51.29	51.85	52.36
<b>50</b>	56.00	56.61	57.18	57.73	58.26
<b>51</b>	62.48	63.10	63.67	64.24	64.75
<b>52</b>	69.60	70.21	70.79	71.35	71.90
<b>53</b>	77.48	78.10	78.70	79.28	79.81
<b>54</b>	86.32	86.94	87.54	88.11	88.66
<b>55</b>	93.12	93.74	94.33	94.89	95.43
<b>56</b>	100.40	100.99	101.58	102.13	102.65
<b>57</b>	107.42	108.01	108.55	109.10	109.61
<b>58</b>	115.23	115.79	116.34	116.85	117.35
<b>59</b>	121.69	122.20	122.70	123.19	123.68
<b>60</b>	126.05	126.55	127.01	127.46	127.91
<b>61</b>	133.55	134.01	134.45	134.89	135.30
<b>62</b>	154.76	155.14	155.52	155.88	156.24
<b>63</b>	188.58	188.91	189.21	189.50	189.80
<b>64</b>	271.75	272.02	272.28	272.52	272.75
<b>65</b>	142.07	142.32	142.57	142.83	143.07

SECOND SCHEDULE — *continued*

TABLE 4A

(For policies entered into or adjusted on or after  
1 December 1997 but before 1 March 2001)

HOME PROTECTION INSURANCE  
SINGLE PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR FEMALE SCHEME MEMBER  
(PROPERTY PURCHASED FROM HUDC)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	1	2	3	4	5
20	3.27	5.99	8.70	11.39	14.05
21	3.27	5.99	8.70	11.39	14.05
22	3.27	5.99	8.70	11.39	14.05
23	3.27	5.99	8.70	11.39	14.05
24	3.27	5.99	8.70	11.39	14.05
25	3.27	5.99	8.70	11.39	14.05
26	3.27	5.99	8.70	11.39	14.05
27	3.27	5.99	8.70	11.39	14.05
28	3.27	5.99	8.70	11.39	14.05
29	3.27	5.99	8.70	11.39	14.05
30	3.27	5.99	8.70	11.39	14.13
31	3.27	5.99	8.70	11.50	14.41
32	3.27	5.99	8.84	11.85	15.02
33	3.27	6.20	9.31	12.61	16.09
34	3.47	6.69	10.10	13.71	17.56
35	3.68	7.22	10.97	14.97	19.24
36	4.01	7.90	12.06	16.50	21.29
37	4.38	8.70	13.34	18.35	23.74
38	4.80	9.63	14.88	20.51	26.54
39	5.32	10.81	16.70	23.01	29.77

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>40</b>	5.95	12.10	18.68	25.73	33.29
<b>41</b>	6.74	13.61	20.97	28.87	37.38
<b>42</b>	7.80	15.47	23.72	32.61	42.19
<b>43</b>	8.79	17.43	26.70	36.74	47.63
<b>44</b>	9.89	19.60	30.10	41.51	54.04
<b>45</b>	11.32	22.33	34.32	47.47	62.04
<b>46</b>	13.10	25.70	39.57	54.95	72.07
<b>47</b>	15.34	30.00	46.26	64.40	84.25
<b>48</b>	18.10	35.35	54.60	75.57	98.19
<b>49</b>	21.75	42.23	64.38	88.17	113.71
<b>50</b>	26.11	49.34	74.29	101.05	129.69
<b>51</b>	31.76	57.89	85.88	115.87	147.94
<b>52</b>	37.41	66.73	98.11	131.69	167.53
<b>53</b>	43.93	76.78	111.92	149.45	189.45
<b>54</b>	51.33	88.11	127.40	169.27	213.85
<b>55</b>	61.95	103.05	146.86	193.50	243.10
<b>56</b>	69.04	114.90	163.75	215.68	270.80
<b>57</b>	76.86	128.00	182.40	240.14	274.61
<b>58</b>	85.39	142.37	202.86	232.98	250.97
<b>59</b>	94.86	158.24	179.31	189.81	196.08
<b>60</b>	105.26	105.26	105.26	105.26	105.26

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	6	7	8	9	10
20	16.70	19.31	21.90	24.46	27.00
21	16.70	19.31	21.90	24.46	27.00
22	16.70	19.31	21.90	24.46	27.00
23	16.70	19.31	21.90	24.46	27.00
24	16.70	19.31	21.90	24.46	27.00
25	16.70	19.31	21.90	24.46	27.03
26	16.70	19.31	21.90	24.51	27.17
27	16.70	19.31	21.95	24.66	27.45
28	16.70	19.37	22.12	24.97	27.95
29	16.77	19.56	22.49	25.55	28.77
30	17.00	20.00	23.13	26.45	29.98
31	17.50	20.74	24.18	27.82	31.73
32	18.37	21.93	25.73	29.78	34.12
33	19.78	23.72	27.95	32.49	37.34
34	21.67	26.08	30.80	35.87	41.30
35	23.84	28.78	34.06	39.74	45.81
36	26.45	31.98	37.90	44.24	51.06
37	29.51	35.69	42.33	49.45	57.11
38	33.02	39.95	47.40	55.41	64.06
39	37.02	44.80	53.18	62.23	72.10
40	41.43	50.18	59.66	69.99	81.33
41	46.54	56.45	67.28	79.17	92.32
42	52.59	63.93	76.43	90.25	105.43
43	59.54	72.67	87.22	103.21	120.61
44	67.85	83.19	100.03	118.35	138.16
45	78.22	95.99	115.29	136.14	158.59

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>46</b>	90.83	111.17	133.14	156.74	182.04
<b>47</b>	105.69	128.81	153.62	180.19	208.61
<b>48</b>	122.50	148.57	176.47	206.27	238.04
<b>49</b>	141.05	170.31	201.54	234.83	270.27
<b>50</b>	160.32	193.02	227.90	265.00	304.45
<b>51</b>	182.17	218.68	257.54	298.83	342.64
<b>52</b>	205.74	246.41	289.66	335.54	371.84
<b>53</b>	232.03	277.30	325.33	362.33	391.60
<b>54</b>	261.23	311.52	348.93	377.72	400.50
<b>55</b>	295.75	333.06	360.82	382.19	399.11
<b>56</b>	307.32	333.22	352.47	367.31	379.04
<b>57</b>	297.45	313.65	325.67	334.95	342.29
<b>58</b>	262.89	271.33	277.62	282.46	286.29
<b>59</b>	200.23	203.16	205.36	207.05	208.38
<b>60</b>	105.26	105.26	105.26	105.26	105.26

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	29.50	31.94	34.37	36.75	39.14
<b>21</b>	29.50	31.94	34.37	36.78	39.22
<b>22</b>	29.50	31.94	34.41	36.89	39.39
<b>23</b>	29.50	31.98	34.50	37.07	39.70
<b>24</b>	29.53	32.08	34.70	37.41	40.21
<b>25</b>	29.65	32.33	35.09	37.95	40.97
<b>26</b>	29.90	32.73	35.68	38.77	42.05
<b>27</b>	30.35	33.39	36.58	39.95	43.55

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	11	12	13	14	15
28	31.08	34.37	37.87	41.58	45.54
29	32.17	35.79	39.66	43.76	48.15
30	33.74	37.75	42.02	46.59	51.48
31	35.90	40.35	45.13	50.21	55.66
32	38.77	43.75	49.08	54.78	60.88
33	42.53	48.09	54.05	60.45	67.32
34	47.10	53.33	60.03	67.22	75.04
35	52.31	59.32	66.86	75.04	83.97
36	58.38	66.28	74.85	84.21	94.52
37	65.38	74.36	84.17	94.99	106.84
38	73.47	83.77	95.12	107.56	121.10
39	82.88	94.81	107.86	122.09	137.53
40	93.84	107.57	122.53	138.73	156.22
41	106.75	122.47	139.51	157.87	177.65
42	121.96	139.87	159.18	179.94	202.20
43	139.44	159.74	181.55	204.93	229.91
44	159.51	182.42	206.97	233.20	261.16
45	182.67	208.45	235.98	265.31	296.52
46	209.11	238.00	268.77	301.51	336.25
47	238.91	271.20	305.50	341.93	372.95
48	271.87	307.83	345.98	378.19	405.62
49	307.94	347.92	381.24	409.37	433.33
50	346.30	380.73	409.42	433.63	454.26
51	378.07	407.20	431.49	451.97	469.44
52	401.19	425.31	445.42	462.40	476.87
53	415.27	434.70	450.93	464.63	476.29

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>54</b>	418.93	434.07	446.69	457.35	466.43
<b>55</b>	412.77	424.02	433.37	441.28	448.02
<b>56</b>	388.53	396.33	402.82	408.31	412.98
<b>57</b>	348.22	353.10	357.17	360.60	363.52
<b>58</b>	289.39	291.93	294.05	295.84	297.36
<b>59</b>	209.46	210.35	211.09	211.71	212.24
<b>60</b>	105.26	105.26	105.26	105.26	105.26

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	41.50	43.92	46.38	48.88	51.48
<b>21</b>	41.67	44.18	46.76	49.45	52.23
<b>22</b>	41.97	44.61	47.37	50.24	53.26
<b>23</b>	42.43	45.26	48.23	51.35	54.64
<b>24</b>	43.13	46.18	49.42	52.83	56.44
<b>25</b>	44.13	47.47	51.00	54.75	58.73
<b>26</b>	45.50	49.18	53.07	57.22	61.63
<b>27</b>	47.35	51.40	55.71	60.31	65.22
<b>28</b>	49.76	54.24	59.04	64.17	69.68
<b>29</b>	52.83	57.82	63.19	68.94	75.15
<b>30</b>	56.70	62.29	68.31	74.81	81.89
<b>31</b>	61.52	67.80	74.61	82.03	90.16
<b>32</b>	67.47	74.59	82.36	90.87	100.19
<b>33</b>	74.80	82.94	91.87	101.64	112.27
<b>34</b>	83.58	92.94	103.18	114.34	126.44
<b>35</b>	93.80	104.57	116.26	128.96	142.67

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>36</b>	105.81	118.10	131.41	145.80	161.29
<b>37</b>	119.74	133.73	148.83	165.09	182.54
<b>38</b>	135.80	151.64	168.72	187.03	206.63
<b>39</b>	154.18	172.10	191.33	211.90	233.87
<b>40</b>	175.05	195.23	216.81	239.89	264.44
<b>41</b>	198.85	221.51	245.71	271.47	298.85
<b>42</b>	226.00	251.40	278.42	307.15	332.41
<b>43</b>	256.55	284.91	315.05	341.43	364.63
<b>44</b>	290.92	322.51	350.03	374.14	395.34
<b>45</b>	329.66	358.35	383.34	405.21	424.46
<b>46</b>	366.11	391.95	414.45	434.18	451.51
<b>47</b>	399.63	422.71	442.81	460.41	475.92
<b>48</b>	429.20	449.60	467.39	482.95	496.65
<b>49</b>	453.93	471.76	487.28	500.87	512.84
<b>50</b>	472.00	487.34	500.71	512.41	522.73
<b>51</b>	484.44	497.42	508.74	518.64	527.36
<b>52</b>	489.29	500.06	509.43	517.63	524.85
<b>53</b>	486.31	494.99	502.54	509.15	514.98
<b>54</b>	474.23	480.98	486.87	492.02	496.55
<b>55</b>	453.82	458.83	463.20	467.02	470.38
<b>56</b>	417.01	420.49	423.52	426.17	428.50
<b>57</b>	366.03	368.20	370.10	371.75	373.23
<b>58</b>	298.68	299.82	300.81	301.67	302.43
<b>59</b>	212.70	213.10	213.44	213.75	214.01
<b>60</b>	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	54.18	57.00	59.97	63.07	66.35
<b>21</b>	55.14	58.21	61.44	64.85	68.45
<b>22</b>	56.44	59.78	63.33	67.07	71.06
<b>23</b>	58.12	61.79	65.70	69.86	74.30
<b>24</b>	60.27	64.33	68.65	73.29	78.28
<b>25</b>	62.97	67.49	72.32	77.53	83.17
<b>26</b>	66.33	71.38	76.84	82.72	89.18
<b>27</b>	70.49	76.19	82.36	89.11	96.48
<b>28</b>	75.63	82.08	89.16	96.86	105.24
<b>29</b>	81.92	89.33	97.41	106.18	115.69
<b>30</b>	89.65	98.11	107.33	117.30	128.06
<b>31</b>	99.03	108.69	119.16	130.46	142.62
<b>32</b>	110.33	121.30	133.16	145.93	159.62
<b>33</b>	123.79	136.22	149.62	164.00	179.40
<b>34</b>	139.49	153.55	168.64	184.80	202.06
<b>35</b>	157.42	173.25	190.21	208.32	227.62
<b>36</b>	177.92	195.71	214.72	234.98	256.51
<b>37</b>	201.21	221.17	242.41	265.02	285.23
<b>38</b>	227.57	249.87	273.57	294.75	313.68
<b>39</b>	257.28	282.15	304.28	324.04	341.71
<b>40</b>	290.52	313.68	334.27	352.64	369.09
<b>41</b>	323.04	344.50	363.59	380.64	395.88
<b>42</b>	354.75	374.56	392.18	407.90	421.98
<b>43</b>	385.15	403.35	419.54	433.99	446.91
<b>44</b>	414.09	430.71	445.50	458.71	470.52
<b>45</b>	441.48	456.57	470.00	481.97	492.70

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>46</b>	466.85	480.45	492.54	503.34	513.00
<b>47</b>	489.61	501.76	512.55	522.21	530.82
<b>48</b>	508.76	519.49	529.05	537.56	545.20
<b>49</b>	523.41	532.79	541.13	548.59	555.25
<b>50</b>	531.82	539.90	547.09	553.50	559.23
<b>51</b>	535.06	541.89	547.97	553.41	558.26
<b>52</b>	531.23	536.89	541.94	546.43	550.44
<b>53</b>	520.13	524.69	528.74	532.38	535.62
<b>54</b>	500.57	504.11	507.27	510.09	512.63
<b>55</b>	473.36	476.00	478.34	480.44	482.31
<b>56</b>	430.56	432.40	434.01	435.48	436.77
<b>57</b>	374.50	375.65	376.67	377.58	378.39
<b>58</b>	303.10	303.70	304.24	304.70	305.14
<b>59</b>	214.25	214.45	214.63	214.79	214.95
<b>60</b>	105.26	105.26	105.26	105.26	105.26

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	69.81	73.49	77.39	81.60	86.11
<b>21</b>	72.28	76.36	80.73	85.46	90.60
<b>22</b>	75.32	79.89	84.83	90.20	96.06
<b>23</b>	79.07	84.22	89.86	95.98	102.61
<b>24</b>	83.68	89.55	95.96	102.91	110.42
<b>25</b>	89.33	96.03	103.32	111.17	119.67
<b>26</b>	96.19	103.82	112.07	120.97	130.54
<b>27</b>	104.45	113.10	122.43	132.47	143.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>28</b>	114.31	124.08	134.62	145.93	158.03
<b>29</b>	125.96	136.99	148.86	161.57	175.13
<b>30</b>	139.65	152.11	165.42	179.67	194.83
<b>31</b>	155.68	169.66	184.59	200.52	217.44
<b>32</b>	174.31	189.98	206.68	224.45	240.50
<b>33</b>	195.85	213.38	232.03	248.84	264.04
<b>34</b>	220.46	240.02	257.64	273.52	287.87
<b>35</b>	248.16	266.61	283.22	298.20	311.74
<b>36</b>	275.84	293.19	308.82	322.92	335.66
<b>37</b>	303.36	319.66	334.35	347.59	359.53
<b>38</b>	330.66	345.92	359.67	372.06	383.25
<b>39</b>	357.57	371.81	384.64	396.22	406.68
<b>40</b>	383.84	397.11	409.05	419.80	429.54
<b>41</b>	409.55	421.84	432.91	442.90	451.91
<b>42</b>	434.60	445.94	456.16	465.38	473.70
<b>43</b>	458.51	468.94	478.32	486.78	494.44
<b>44</b>	481.11	490.63	499.21	506.94	513.92
<b>45</b>	502.32	510.96	518.75	525.76	532.11
<b>46</b>	521.66	529.45	536.47	542.79	548.51
<b>47</b>	538.57	545.52	551.78	557.44	562.53
<b>48</b>	552.04	558.19	563.73	568.72	573.23
<b>49</b>	561.21	566.59	571.42	575.78	579.73
<b>50</b>	564.37	569.00	573.16	576.92	580.32
<b>51</b>	562.60	566.52	570.05	573.23	576.09
<b>52</b>	554.05	557.30	560.21	562.85	565.23
<b>53</b>	538.53	541.14	543.49	545.61	547.53

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>54</b>	514.89	516.92	518.75	520.40	521.89
<b>55</b>	483.98	485.50	486.85	488.08	489.19
<b>56</b>	437.93	438.99	439.93	440.77	441.56
<b>57</b>	379.11	379.77	380.36	380.90	381.39
<b>58</b>	305.52	305.85	306.16	306.44	306.68
<b>59</b>	215.08	215.20	215.30	215.39	215.49
<b>60</b>	105.26	105.26	105.26	105.26	105.26

TABLE 4B

*(For policies entered into, adjusted or renewed with  
policy year commencing on or after 1 July 2021)*

HOME PROTECTION INSURANCE  
ANNUAL PREMIUM RATE PER \$10,000 INITIAL COVER  
FOR FEMALE SCHEME MEMBER  
(LOANS UNDER MARKET INTEREST RATE)

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b>	4.14	8.23	5.93	5.21	4.87
<b>21</b>	4.14	8.31	5.93	5.25	4.87
<b>22</b>	4.14	8.31	6.02	5.25	4.87
<b>23</b>	4.14	8.31	6.02	5.25	4.87
<b>24</b>	4.14	8.31	6.02	5.25	4.87
<b>25</b>	4.14	8.31	6.02	5.25	4.87
<b>26</b>	4.14	8.31	6.02	5.25	4.87
<b>27</b>	4.16	8.33	6.04	5.27	4.89
<b>28</b>	4.17	8.34	6.05	5.28	4.90
<b>29</b>	4.18	8.35	6.06	5.29	4.91

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>30</b>	4.19	8.36	6.07	5.30	4.92
<b>31</b>	4.21	8.38	6.09	5.32	4.94
<b>32</b>	4.23	8.40	6.11	5.34	4.96
<b>33</b>	4.25	8.42	6.13	5.36	4.98
<b>34</b>	4.27	8.44	6.15	5.38	5.00
<b>35</b>	4.29	8.46	6.17	5.40	5.02
<b>36</b>	4.31	8.48	6.19	5.42	5.04
<b>37</b>	4.36	8.53	6.24	5.47	5.09
<b>38</b>	4.40	8.57	6.28	5.75	5.61
<b>39</b>	4.50	9.02	6.92	6.37	6.22
<b>40</b>	4.99	9.96	7.66	7.06	6.91
<b>41</b>	5.56	11.05	8.52	7.87	7.72
<b>42</b>	5.94	11.94	9.17	8.49	8.45
<b>43</b>	6.31	12.80	9.83	9.09	9.29
<b>44</b>	6.68	13.68	10.48	9.68	9.45
<b>45</b>	7.05	14.55	11.13	10.29	9.62
<b>46</b>	7.42	15.44	11.79	10.88	10.68
<b>47</b>	7.56	16.51	12.44	11.43	11.20
<b>48</b>	7.82	17.81	13.26	12.13	11.88
<b>49</b>	9.36	21.56	15.89	14.64	14.34
<b>50</b>	10.02	23.69	17.47	15.90	15.54
<b>51</b>	10.82	26.06	19.11	17.36	16.96
<b>52</b>	11.95	28.94	21.18	19.22	18.76
<b>53</b>	13.29	32.16	23.53	21.35	20.83
<b>54</b>	14.83	35.80	26.20	23.76	23.16
<b>55</b>	16.58	39.86	29.18	26.47	25.80

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>56</b>	18.57	44.39	32.52	29.50	28.75
<b>57</b>	18.98	45.27	33.21	30.12	28.84
<b>58</b>	19.33	46.17	33.87	30.75	29.29
<b>59</b>	19.72	47.09	34.58	31.41	34.73
<b>60</b>	20.09	47.98	35.25	32.05	36.50
<b>61</b>	20.90	67.24	45.78	40.24	38.78
<b>62</b>	25.89	76.93	53.25	47.14	62.53
<b>63</b>	31.33	87.45	61.39	83.48	96.73
<b>64</b>	31.33	87.45	117.81	135.17	145.57
<b>65</b>	34.75	60.91	69.63	73.99	76.60

- Where the premium payable is less than \$1, the minimum premium of \$1 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>20</b>	4.64	4.50	4.38	4.30	4.26
<b>21</b>	4.64	4.50	4.38	4.30	4.26
<b>22</b>	4.64	4.50	4.38	4.30	4.26
<b>23</b>	4.64	4.50	4.38	4.30	4.26
<b>24</b>	4.64	4.50	4.38	4.30	4.26
<b>25</b>	4.64	4.50	4.38	4.30	4.26
<b>26</b>	4.64	4.50	4.38	4.30	4.26
<b>27</b>	4.65	4.51	4.39	4.31	4.26

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>28</b>	4.66	4.52	4.40	4.31	4.27
<b>29</b>	4.67	4.53	4.41	4.32	4.27
<b>30</b>	4.68	4.53	4.42	4.33	4.28
<b>31</b>	4.70	4.54	4.42	4.33	4.28
<b>32</b>	4.71	4.56	4.43	4.34	4.28
<b>33</b>	4.73	4.57	4.44	4.34	4.28
<b>34</b>	4.75	4.58	4.45	4.35	4.28
<b>35</b>	4.77	4.60	4.46	4.36	4.47
<b>36</b>	4.78	4.61	4.68	4.78	4.90
<b>37</b>	4.99	4.96	5.00	5.08	5.19
<b>38</b>	5.47	5.41	5.41	5.47	5.56
<b>39</b>	6.02	5.95	5.91	5.95	6.01
<b>40</b>	6.70	6.57	6.52	6.53	6.56
<b>41</b>	7.45	7.30	7.23	7.21	7.23
<b>42</b>	8.19	8.05	7.98	7.99	8.04
<b>43</b>	8.95	8.68	8.57	8.54	8.56
<b>44</b>	9.14	8.74	8.69	8.70	8.79
<b>45</b>	9.33	9.20	9.17	9.20	9.30
<b>46</b>	10.40	10.28	10.27	10.33	10.46
<b>47</b>	10.84	10.67	10.60	10.63	10.72
<b>48</b>	11.44	11.20	11.10	11.08	11.15
<b>49</b>	13.82	13.56	13.46	13.49	13.59
<b>50</b>	14.89	14.51	14.33	14.24	14.24
<b>51</b>	16.16	15.66	15.34	15.17	15.08
<b>52</b>	17.74	17.04	16.54	16.17	15.91
<b>53</b>	19.56	18.65	17.95	17.37	16.92

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>54</b>	21.62	20.47	19.55	18.79	18.12
<b>55</b>	24.16	22.97	22.04	21.29	20.66
<b>56</b>	27.04	25.84	24.92	24.21	23.66
<b>57</b>	27.76	27.25	27.07	27.13	30.90
<b>58</b>	28.90	29.08	29.69	35.07	39.20
<b>59</b>	35.03	36.07	43.95	50.10	55.02
<b>60</b>	37.35	47.39	55.07	61.17	66.17
<b>61</b>	51.70	61.24	68.69	74.73	79.79
<b>62</b>	74.28	83.07	90.02	95.77	100.63
<b>63</b>	107.34	113.19	118.13	122.45	126.34
<b>64</b>	154.61	161.66	167.47	172.46	176.86
<b>65</b>	79.04	81.48	83.92	86.38	88.81

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>20</b>	4.64	4.58	4.53	4.52	4.51
<b>21</b>	4.64	4.58	4.53	4.52	4.51
<b>22</b>	4.64	4.58	4.53	4.52	4.51
<b>23</b>	4.64	4.58	4.53	4.52	4.51
<b>24</b>	4.64	4.58	4.53	4.52	4.51
<b>25</b>	4.64	4.58	4.53	4.52	4.51
<b>26</b>	4.64	4.58	4.53	4.52	4.51
<b>27</b>	4.65	4.58	4.54	4.53	4.52
<b>28</b>	4.65	4.59	4.55	4.53	4.53
<b>29</b>	4.66	4.60	4.55	4.54	4.54
<b>30</b>	4.66	4.60	4.56	4.55	4.55

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>31</b>	4.67	4.61	4.57	4.56	4.68
<b>32</b>	4.71	4.66	4.65	4.76	4.90
<b>33</b>	4.76	4.71	4.78	4.87	4.98
<b>34</b>	4.80	4.90	4.85	4.94	5.05
<b>35</b>	5.01	5.07	5.14	5.25	5.39
<b>36</b>	5.47	5.54	5.63	5.75	5.90
<b>37</b>	5.81	5.87	5.97	6.08	6.24
<b>38</b>	6.23	6.29	6.39	6.53	6.70
<b>39</b>	6.76	6.82	6.94	7.09	7.25
<b>40</b>	7.39	7.47	7.60	7.76	7.96
<b>41</b>	8.16	8.25	8.38	8.55	8.78
<b>42</b>	8.51	8.56	9.42	9.66	9.93
<b>43</b>	8.74	9.96	10.14	10.37	10.66
<b>44</b>	10.01	10.18	10.43	10.71	11.05
<b>45</b>	10.52	10.64	10.81	11.38	11.75
<b>46</b>	11.76	11.82	11.93	12.08	12.27
<b>47</b>	12.17	12.23	12.33	12.48	12.64
<b>48</b>	12.73	12.77	12.85	12.95	13.07
<b>49</b>	15.48	15.47	15.50	15.53	15.58
<b>50</b>	16.37	16.48	16.58	16.80	17.04
<b>51</b>	17.42	17.64	17.85	18.28	18.73
<b>52</b>	18.56	18.95	19.33	20.04	22.22
<b>53</b>	19.86	20.43	21.00	23.77	26.07
<b>54</b>	20.82	22.53	24.23	27.45	30.32
<b>55</b>	24.62	28.04	31.57	34.56	37.15
<b>56</b>	27.86	31.21	34.60	37.55	40.12

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>57</b>	35.15	38.62	42.02	44.98	47.62
<b>58</b>	43.53	47.16	50.57	53.59	56.28
<b>59</b>	59.84	64.01	67.67	70.93	73.84
<b>60</b>	70.67	74.55	78.00	81.04	83.83
<b>61</b>	83.91	87.53	90.72	93.59	96.21
<b>62</b>	104.44	107.81	110.79	113.49	115.97
<b>63</b>	128.94	131.35	133.54	135.56	137.52
<b>64</b>	179.93	182.70	185.22	187.54	189.70
<b>65</b>	90.11	91.41	92.71	94.02	95.33

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>20</b>	4.51	4.50	4.49	4.48	4.47
<b>21</b>	4.51	4.50	4.49	4.48	4.47
<b>22</b>	4.51	4.50	4.49	4.48	4.47
<b>23</b>	4.51	4.50	4.49	4.48	4.47
<b>24</b>	4.51	4.50	4.49	4.48	4.47
<b>25</b>	4.51	4.50	4.49	4.48	4.47
<b>26</b>	4.51	4.50	4.49	4.48	4.50
<b>27</b>	4.54	4.54	4.54	4.57	4.51
<b>28</b>	4.57	4.57	4.61	4.62	4.53
<b>29</b>	4.60	4.64	4.66	4.69	4.58
<b>30</b>	4.66	4.68	4.71	4.77	4.65
<b>31</b>	4.69	4.72	4.77	4.84	4.92
<b>32</b>	4.94	4.99	5.06	5.16	5.25
<b>33</b>	5.03	5.10	5.19	5.30	5.43

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>34</b>	5.14	5.22	5.34	5.47	5.62
<b>35</b>	5.48	5.59	5.73	5.86	6.04
<b>36</b>	6.00	6.11	6.25	6.41	6.56
<b>37</b>	6.35	6.47	6.62	6.78	6.95
<b>38</b>	6.81	6.94	7.08	7.25	7.42
<b>39</b>	7.39	7.51	7.66	7.81	7.98
<b>40</b>	8.11	8.27	8.44	8.64	8.84
<b>41</b>	8.97	9.17	9.38	9.60	9.84
<b>42</b>	10.12	10.32	10.54	10.77	11.02
<b>43</b>	11.10	11.29	12.13	12.71	13.02
<b>44</b>	11.22	12.03	12.59	12.88	13.20
<b>45</b>	12.22	12.52	13.44	13.08	13.43
<b>46</b>	12.48	12.73	13.70	13.34	13.67
<b>47</b>	13.02	13.45	13.96	14.48	15.64
<b>48</b>	13.65	14.25	14.99	16.43	17.71
<b>49</b>	16.35	17.13	19.11	20.89	22.47
<b>50</b>	18.10	20.21	22.21	24.00	25.62
<b>51</b>	21.23	23.41	25.49	27.33	29.03
<b>52</b>	24.71	26.92	28.98	30.86	32.56
<b>53</b>	28.56	30.80	32.86	34.73	36.44
<b>54</b>	32.84	35.08	37.15	39.03	40.78
<b>55</b>	39.70	42.00	44.10	46.04	47.80
<b>56</b>	42.53	44.70	46.68	48.51	50.22
<b>57</b>	49.99	52.17	54.15	55.99	57.70
<b>58</b>	58.63	60.78	62.77	64.58	66.29
<b>59</b>	76.31	78.56	80.62	82.52	84.31

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>60</b>	86.16	88.30	90.27	92.12	93.83
<b>61</b>	98.41	100.42	102.30	104.05	105.70
<b>62</b>	117.97	119.82	121.55	123.15	124.67
<b>63</b>	138.84	140.10	141.32	142.43	143.54
<b>64</b>	191.26	192.74	194.10	195.41	196.63
<b>65</b>	96.04	96.75	97.46	98.19	98.90

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>20</b>	4.52	4.56	4.61	4.65	4.69
<b>21</b>	4.52	4.56	4.61	4.65	4.72
<b>22</b>	4.52	4.56	4.61	4.68	4.78
<b>23</b>	4.52	4.56	4.64	4.72	4.85
<b>24</b>	4.52	4.59	4.67	4.78	4.93
<b>25</b>	4.55	4.61	4.72	4.85	5.01
<b>26</b>	4.61	4.72	4.85	4.97	5.09
<b>27</b>	4.73	4.86	4.99	5.11	5.19
<b>28</b>	4.87	4.99	5.12	5.27	5.29
<b>29</b>	5.00	5.12	5.28	5.42	5.42
<b>30</b>	5.12	5.30	5.47	5.66	5.54
<b>31</b>	5.26	5.37	5.53	5.68	5.85
<b>32</b>	5.41	5.60	5.86	6.00	6.13
<b>33</b>	5.66	6.03	6.13	6.26	6.39
<b>34</b>	5.99	6.10	6.22	6.36	6.50
<b>35</b>	6.45	6.60	6.73	6.90	7.05
<b>36</b>	7.03	7.18	7.32	7.49	7.67

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>37</b>	7.42	7.57	7.72	7.87	8.03
<b>38</b>	7.91	8.05	8.20	8.33	8.48
<b>39</b>	8.49	8.62	8.74	8.86	8.98
<b>40</b>	9.41	9.56	9.76	9.94	10.13
<b>41</b>	10.49	10.64	10.92	11.19	11.48
<b>42</b>	11.80	12.05	12.46	12.89	13.62
<b>43</b>	13.48	13.99	14.51	14.88	15.90
<b>44</b>	13.75	14.31	14.73	15.78	16.73
<b>45</b>	14.03	14.49	15.59	16.58	17.47
<b>46</b>	14.86	15.89	17.00	17.99	18.89
<b>47</b>	16.88	17.96	19.08	20.10	21.02
<b>48</b>	19.00	20.16	21.30	22.35	23.31
<b>49</b>	23.99	25.36	26.62	27.79	28.86
<b>50</b>	27.11	28.47	29.74	30.92	31.99
<b>51</b>	30.51	31.88	33.13	34.29	35.38
<b>52</b>	34.04	35.39	36.66	37.82	38.92
<b>53</b>	37.92	39.28	40.53	41.71	42.80
<b>54</b>	42.23	43.59	44.83	46.02	47.12
<b>55</b>	49.29	50.68	51.96	53.16	54.31
<b>56</b>	51.64	52.95	54.18	55.35	56.43
<b>57</b>	59.13	60.46	61.70	62.88	63.99
<b>58</b>	67.70	69.04	70.30	71.46	72.60
<b>59</b>	85.80	87.20	88.51	89.75	90.95
<b>60</b>	95.25	96.62	97.89	99.09	100.25
<b>61</b>	107.08	108.37	109.61	110.79	111.90
<b>62</b>	125.38	126.10	126.77	127.44	128.05

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>63</b>	144.31	145.06	145.78	146.48	147.13
<b>64</b>	197.56	198.42	199.26	200.06	200.82
<b>65</b>	99.59	100.27	100.95	101.62	102.27

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>20</b>	4.68	4.77	4.90	5.04	5.09
<b>21</b>	4.81	4.94	5.08	5.08	5.14
<b>22</b>	4.87	4.99	5.12	5.12	5.18
<b>23</b>	4.94	5.05	5.16	5.17	5.22
<b>24</b>	5.01	5.10	5.20	5.21	5.27
<b>25</b>	5.08	5.17	5.21	5.26	5.31
<b>26</b>	5.16	5.21	5.27	5.30	5.35
<b>27</b>	5.23	5.30	5.32	5.33	5.36
<b>28</b>	5.36	5.38	5.38	5.42	5.47
<b>29</b>	5.44	5.44	5.48	5.53	5.58
<b>30</b>	5.58	5.62	5.67	5.73	5.79
<b>31</b>	5.89	5.92	5.98	6.04	6.10
<b>32</b>	6.16	6.21	6.26	6.30	6.35
<b>33</b>	6.42	6.45	6.50	6.52	6.56
<b>34</b>	6.54	6.60	6.63	6.68	6.74
<b>35</b>	7.13	7.22	7.35	7.45	7.56
<b>36</b>	7.80	7.94	8.12	8.32	8.51
<b>37</b>	8.78	9.60	9.86	10.12	10.34
<b>38</b>	9.34	9.66	9.98	10.24	10.81
<b>39</b>	10.02	9.73	10.57	11.36	12.09

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>40</b>	10.70	11.55	12.42	13.24	13.98
<b>41</b>	12.51	13.44	14.38	15.25	16.07
<b>42</b>	14.67	15.66	16.57	17.48	18.34
<b>43</b>	16.96	17.90	18.89	19.82	20.67
<b>44</b>	17.69	18.67	19.59	20.44	21.24
<b>45</b>	18.46	19.36	20.21	21.01	21.75
<b>46</b>	19.84	20.70	21.50	22.26	22.97
<b>47</b>	21.94	22.81	23.61	24.37	25.06
<b>48</b>	24.22	25.08	25.87	26.62	27.32
<b>49</b>	29.85	30.76	31.61	32.42	33.16
<b>50</b>	32.96	33.86	34.71	35.50	36.26
<b>51</b>	36.33	37.24	38.08	38.87	39.60
<b>52</b>	39.88	40.77	41.61	42.39	43.14
<b>53</b>	43.76	44.65	45.49	46.29	47.04
<b>54</b>	48.07	48.96	49.79	50.60	51.34
<b>55</b>	55.27	56.18	57.05	57.85	58.64
<b>56</b>	57.35	58.22	59.05	59.83	60.58
<b>57</b>	64.91	65.80	66.62	67.43	68.20
<b>58</b>	73.54	74.42	75.27	76.08	76.86
<b>59</b>	91.93	92.88	93.76	94.61	95.44
<b>60</b>	101.20	102.12	103.00	103.84	104.63
<b>61</b>	112.84	113.71	114.56	115.38	116.18
<b>62</b>	128.52	128.95	129.37	129.79	130.19
<b>63</b>	147.63	148.08	148.55	149.00	149.42
<b>64</b>	201.41	201.96	202.50	203.02	203.52
<b>65</b>	102.77	103.26	103.76	104.23	104.72

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>20</b>	5.17	5.24	5.29	5.38	5.39
<b>21</b>	5.20	5.26	5.32	5.40	5.41
<b>22</b>	5.23	5.29	5.34	5.42	5.44
<b>23</b>	5.27	5.31	5.36	5.45	5.47
<b>24</b>	5.30	5.34	5.38	5.47	5.49
<b>25</b>	5.33	5.36	5.40	5.49	5.52
<b>26</b>	5.36	5.39	5.43	5.51	5.55
<b>27</b>	5.39	5.40	5.45	5.55	5.61
<b>28</b>	5.52	5.57	5.68	5.74	5.84
<b>29</b>	5.65	5.77	5.85	5.95	6.03
<b>30</b>	5.88	5.96	6.07	6.14	6.23
<b>31</b>	6.28	6.29	6.37	6.44	6.50
<b>32</b>	6.44	6.57	6.70	6.75	7.25
<b>33</b>	6.74	6.95	6.97	7.51	8.02
<b>34</b>	6.95	6.99	7.53	8.05	8.53
<b>35</b>	8.00	8.38	8.87	9.32	9.73
<b>36</b>	9.00	9.42	9.92	10.40	10.82
<b>37</b>	10.94	11.54	12.09	12.65	13.15
<b>38</b>	11.42	11.98	12.56	13.07	13.56
<b>39</b>	12.77	13.43	14.02	14.59	15.11
<b>40</b>	14.69	15.36	15.98	16.57	17.11
<b>41</b>	16.79	17.47	18.12	18.73	19.30
<b>42</b>	19.08	19.79	20.43	21.04	21.61
<b>43</b>	21.42	22.11	22.78	23.38	23.96
<b>44</b>	21.93	22.60	23.22	23.80	24.35
<b>45</b>	22.42	23.04	23.63	24.17	24.69

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
<b>46</b>	23.61	24.20	24.77	25.31	25.81
<b>47</b>	25.71	26.31	26.87	27.39	27.89
<b>48</b>	27.95	28.54	29.11	29.63	30.13
<b>49</b>	33.83	34.47	35.08	35.65	36.17
<b>50</b>	36.92	37.55	38.15	38.70	39.25
<b>51</b>	40.27	40.88	41.48	42.04	42.57
<b>52</b>	43.81	44.43	45.02	45.59	46.11
<b>53</b>	47.69	48.31	48.91	49.46	50.00
<b>54</b>	51.99	52.61	53.21	53.77	54.31
<b>55</b>	59.31	59.93	60.54	61.11	61.67
<b>56</b>	61.21	61.83	62.41	62.96	63.49
<b>57</b>	68.85	69.46	70.05	70.62	71.16
<b>58</b>	77.51	78.13	78.72	79.31	79.85
<b>59</b>	96.13	96.80	97.43	98.03	98.63
<b>60</b>	105.31	105.95	106.58	107.18	107.76
<b>61</b>	116.84	117.46	118.07	118.65	119.21
<b>62</b>	130.49	130.79	131.06	131.32	131.59
<b>63</b>	149.75	150.06	150.36	150.65	150.94
<b>64</b>	203.92	204.30	204.65	205.00	205.35
<b>65</b>	105.08	105.44	105.80	106.15	106.50

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>20</b>	5.51	5.61	5.63	5.68	6.60
<b>21</b>	5.72	6.02	6.24	6.49	6.77
<b>22</b>	5.76	6.06	6.31	6.58	6.87

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>23</b>	5.80	6.11	6.38	6.66	6.98
<b>24</b>	5.84	6.16	6.44	6.74	7.08
<b>25</b>	5.88	6.21	6.51	6.82	7.19
<b>26</b>	5.92	6.26	6.58	6.90	7.29
<b>27</b>	5.97	6.29	6.63	6.95	7.32
<b>28</b>	6.23	6.61	7.00	7.39	7.78
<b>29</b>	6.49	6.93	7.39	7.85	8.26
<b>30</b>	6.78	7.31	7.83	8.32	8.78
<b>31</b>	7.12	7.71	8.27	8.79	9.31
<b>32</b>	7.85	8.43	8.96	9.48	10.26
<b>33</b>	8.60	9.14	9.67	10.14	10.62
<b>34</b>	9.06	9.58	10.04	10.51	10.94
<b>35</b>	10.27	10.76	11.24	11.68	12.11
<b>36</b>	11.32	11.81	12.26	12.69	13.10
<b>37</b>	13.67	14.18	14.68	15.13	15.56
<b>38</b>	14.08	14.58	15.04	15.47	15.86
<b>39</b>	15.63	16.11	16.58	17.01	17.42
<b>40</b>	17.64	18.13	18.59	19.03	19.45
<b>41</b>	19.84	20.34	20.81	21.25	21.69
<b>42</b>	22.15	22.66	23.13	23.58	26.03
<b>43</b>	24.49	24.99	25.46	25.90	26.32
<b>44</b>	24.85	25.32	25.78	26.20	26.59
<b>45</b>	25.17	25.63	26.06	26.46	26.86
<b>46</b>	26.27	26.70	27.12	27.51	27.89
<b>47</b>	28.36	28.79	29.20	29.59	29.96
<b>48</b>	30.60	31.02	31.42	31.81	32.18

SECOND SCHEDULE — *continued*

Age Next Birthday	Term of Loan ( <i>years</i> )				
	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
<b>49</b>	36.67	37.12	37.57	37.98	38.38
<b>50</b>	39.73	40.18	40.61	41.04	41.43
<b>51</b>	43.05	43.49	43.93	44.34	44.73
<b>52</b>	46.59	47.04	47.48	47.88	48.28
<b>53</b>	50.46	50.94	51.36	51.77	52.17
<b>54</b>	54.77	55.22	55.65	56.06	56.46
<b>55</b>	62.14	62.61	63.04	63.46	63.86
<b>56</b>	63.94	64.38	64.81	65.20	65.60
<b>57</b>	71.64	72.07	72.51	72.92	73.32
<b>58</b>	80.33	80.79	81.22	81.64	82.03
<b>59</b>	99.13	99.59	100.06	100.50	100.93
<b>60</b>	108.25	108.71	109.16	109.59	110.02
<b>61</b>	119.68	120.14	120.60	121.02	121.44
<b>62</b>	131.79	131.98	132.20	132.36	132.55
<b>63</b>	151.16	151.37	151.58	151.77	151.97
<b>64</b>	205.61	205.86	206.13	206.36	206.60
<b>65</b>	106.77	107.04	107.31	107.56	107.82

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**THIRD SCHEDULE**

Regulations 2(1) and 17(5) and (9)

**TABLE 1***(For policies entered into or adjusted before 1 March 2001)*

**HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS PURCHASED PROPERTY  
FROM HDB, JTC OR MINDEF**

Term of Loan (years)	Policy Year					
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1</b>	10,000					
<b>2</b>	10,000	5,152				
<b>3</b>	10,000	6,867	3,537			
<b>4</b>	10,000	7,723	5,303	2,732		
<b>5</b>	10,000	8,235	6,359	4,367	2,250	
<b>6</b>	10,000	8,575	7,062	5,453	3,745	1,929
<b>7</b>	10,000	8,818	7,561	6,227	4,809	3,302
<b>8</b>	10,000	8,999	7,935	6,804	5,603	4,327
<b>9</b>	10,000	9,139	8,224	7,251	6,218	5,121
<b>10</b>	10,000	9,250	8,454	7,607	6,708	5,752
<b>11</b>	10,000	9,341	8,640	7,896	7,106	6,265
<b>12</b>	10,000	9,416	8,795	8,136	7,435	6,691
<b>13</b>	10,000	9,479	8,925	8,337	7,712	7,048
<b>14</b>	10,000	9,532	9,036	8,508	7,947	7,351
<b>15</b>	10,000	9,579	9,131	8,655	8,149	7,612
<b>16</b>	10,000	9,618	9,213	8,782	8,325	7,838
<b>17</b>	10,000	9,653	9,285	8,894	8,478	8,036
<b>18</b>	10,000	9,684	9,348	8,992	8,613	8,210
<b>19</b>	10,000	9,711	9,404	9,078	8,732	8,364
<b>20</b>	10,000	9,735	9,454	9,155	8,838	8,501

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	1	2	3	4	5	6
21	10,000	9,757	9,499	9,224	8,933	8,623
22	10,000	9,776	9,539	9,286	9,018	8,733
23	10,000	9,794	9,575	9,342	9,095	8,832
24	10,000	9,810	9,608	9,393	9,164	8,922
25	10,000	9,824	9,637	9,438	9,227	9,003
26	10,000	9,837	9,664	9,480	9,285	9,077
27	10,000	9,849	9,689	9,518	9,337	9,145
28	10,000	9,860	9,711	9,553	9,385	9,206
29	10,000	9,870	9,732	9,585	9,428	9,263
30	10,000	9,879	9,750	9,614	9,469	9,314

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,701					
8	2,971	1,531				
9	3,954	2,715	1,399			
10	4,737	3,658	2,512	1,294		
11	5,373	4,425	3,417	2,346	1,209	

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
12	5,899	5,059	4,166	3,217	2,209	1,138
13	6,342	5,592	4,795	3,949	3,050	2,094
14	6,718	6,045	5,331	4,571	3,764	2,907
15	7,041	6,435	5,790	5,106	4,378	3,606
16	7,322	6,773	6,189	5,570	4,911	4,211
17	7,567	7,068	6,538	5,975	5,376	4,741
18	7,782	7,327	6,844	6,331	5,786	5,207
19	7,973	7,557	7,116	6,647	6,148	5,619
20	8,143	7,762	7,357	6,928	6,471	5,986
21	8,294	7,945	7,573	7,179	6,759	6,314
22	8,430	8,109	7,767	7,404	7,018	6,608
23	8,553	8,257	7,942	7,607	7,251	6,873
24	8,664	8,391	8,100	7,791	7,462	7,113
25	8,765	8,512	8,243	7,957	7,653	7,331
26	8,857	8,622	8,373	8,109	7,827	7,529
27	8,940	8,723	8,492	8,247	7,986	7,709
28	9,016	8,815	8,601	8,373	8,131	7,874
29	9,086	8,899	8,700	8,489	8,264	8,025
30	9,150	8,976	8,791	8,595	8,386	8,164

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
1						
2						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
3						
4						
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6						
7						
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9						
10						
11						
12						
13	1,079					
14	1,996	1,028				
15	2,784	1,912	985			
16	3,468	2,678	1,839	947		
17	4,065	3,348	2,585	1,775	915	
18	4,591	3,937	3,242	2,504	1,719	886
19	5,056	4,458	3,823	3,148	2,431	1,670
20	5,470	4,922	4,340	3,722	3,065	2,367
21	5,840	5,337	4,803	4,235	3,632	2,991
22	6,172	5,710	5,218	4,695	4,140	3,550
23	6,472	6,045	5,592	5,110	4,599	4,055
24	6,743	6,349	5,930	5,486	5,013	4,511
25	6,988	6,624	6,237	5,826	5,389	4,925
26	7,211	6,874	6,516	6,135	5,731	5,301
27	7,415	7,103	6,770	6,418	6,043	5,644

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
28	7,601	7,311	7,003	6,676	6,328	5,958
29	7,772	7,502	7,216	6,912	6,589	6,245
30	7,928	7,678	7,412	7,129	6,828	6,509
Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
1						
2						
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17						
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THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
19	860					
20	1,625	837				
21	2,310	1,586	817			
22	2,924	2,258	1,550	799		
23	3,477	2,863	2,211	1,518	782	
24	3,978	3,411	2,809	2,169	1,490	767
25	4,432	3,908	3,351	2,760	2,131	1,463
26	4,845	4,360	3,844	3,296	2,715	2,096
27	5,221	4,772	4,294	3,786	3,247	2,674
28	5,565	5,148	4,705	4,234	3,733	3,201
29	5,881	5,493	5,081	4,643	4,178	3,684
30	6,170	5,809	5,426	5,020	4,587	4,128

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
1						
2						
3						
4						
5						
6						
7						
8						
9						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25	754					
26	1,439	742				
27	2,065	1,418	730			
28	2,636	2,036	1,398	720		
29	3,160	2,602	2,009	1,380	711	
30	3,640	3,121	2,570	1,985	1,363	702

THIRD SCHEDULE — *continued*

TABLE 2

(For policies entered into or adjusted on or after  
1 November 1981 but before 1 July 1986)

HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS PURCHASED PROPERTY  
FROM HUDC

Term of Loan (years)	Policy Year					
	1	2	3	4	5	6
1	10,000					
2	10,000	5,261				
3	10,000	7,008	3,687			
4	10,000	7,877	5,520	2,904		
5	10,000	8,394	6,612	4,634	2,438	
6	10,000	8,736	7,333	5,776	4,048	2,130
7	10,000	8,978	7,843	6,584	5,186	3,634
8	10,000	9,157	8,221	7,182	6,029	4,749
9	10,000	9,294	8,510	7,640	6,675	5,603
10	10,000	9,402	8,738	8,001	7,184	6,276
11	10,000	9,489	8,921	8,291	7,592	6,816
12	10,000	9,560	9,071	8,529	7,926	7,258
13	10,000	9,618	9,195	8,725	8,203	7,624
14	10,000	9,668	9,299	8,889	8,435	7,931
15	10,000	9,709	9,387	9,029	8,631	8,190
16	10,000	9,745	9,462	9,147	8,798	8,411
17	10,000	9,775	9,526	9,249	8,942	8,601
18	10,000	9,802	9,581	9,337	9,065	8,764
19	10,000	9,824	9,629	9,413	9,173	8,906
20	10,000	9,844	9,671	9,479	9,266	9,030

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	1	2	3	4	5	6
21	10,000	9,862	9,708	9,538	9,348	9,138
22	10,000	9,877	9,740	9,588	9,420	9,233
23	10,000	9,890	9,769	9,633	9,483	9,317
24	10,000	9,902	9,793	9,673	9,539	9,390
25	10,000	9,913	9,816	9,708	9,588	9,456
26	10,000	9,922	9,835	9,739	9,632	9,513
27	10,000	9,930	9,853	9,766	9,671	9,565
28	10,000	9,937	9,868	9,791	9,705	9,610
29	10,000	9,944	9,882	9,813	9,736	9,651
30	10,000	9,950	9,894	9,832	9,763	9,687

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,912					
8	3,328	1,751				
9	4,413	3,093	1,627			
10	5,268	4,149	2,908	1,530		
11	5,955	4,999	3,937	2,759	1,452	

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
12	6,516	5,693	4,779	3,764	2,638	1,388
13	6,981	6,268	5,476	4,596	3,620	2,537
14	7,371	6,749	6,059	5,294	4,444	3,500
15	7,700	7,156	6,553	5,883	5,140	4,314
16	7,981	7,504	6,974	6,386	5,733	5,009
17	8,222	7,802	7,335	6,817	6,242	5,604
18	8,430	8,059	7,647	7,189	6,682	6,118
19	8,610	8,282	7,917	7,512	7,063	6,565
20	8,768	8,476	8,153	7,794	7,395	6,953
21	8,905	8,646	8,359	8,040	7,686	7,293
22	9,026	8,795	8,540	8,256	7,941	7,591
23	9,132	8,927	8,699	8,446	8,165	7,854
24	9,226	9,043	8,839	8,614	8,363	8,086
25	9,308	9,145	8,963	8,762	8,538	8,290
26	9,382	9,236	9,073	8,893	8,694	8,472
27	9,447	9,316	9,171	9,010	8,831	8,633
28	9,505	9,388	9,258	9,114	8,954	8,776
29	9,556	9,452	9,335	9,206	9,063	8,904
30	9,602	9,508	9,404	9,288	9,160	9,017

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
1						
2						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13	1,335					
14	2,453	1,290				
15	3,398	2,382	1,253			
16	4,204	3,312	2,321	1,221		
17	4,896	4,110	3,237	2,269	1,193	
18	5,493	4,799	4,028	3,173	2,224	1,170
19	6,011	5,397	4,715	3,958	3,117	2,185
20	6,462	5,917	5,313	4,641	3,896	3,069
21	6,857	6,373	5,836	5,239	4,577	3,842
22	7,203	6,773	6,294	5,764	5,175	4,521
23	7,508	7,124	6,698	6,225	5,700	5,118
24	7,777	7,435	7,055	6,633	6,164	5,645
25	8,015	7,709	7,370	6,993	6,575	6,111
26	8,226	7,952	7,649	7,312	6,938	6,523
27	8,413	8,168	7,897	7,595	7,261	6,890

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
28	8,579	8,360	8,117	7,847	7,548	7,216
29	8,727	8,531	8,313	8,071	7,803	7,506
30	8,859	8,683	8,488	8,271	8,031	7,764

Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
1						
2						
3						
4						
5						
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7						
8						
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10						
11						
12						
13						
14						
15						
16						
17						
18						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
19	1,149					
20	2,151	1,131				
21	3,026	2,121	1,116			
22	3,795	2,989	2,095	1,102		
23	4,471	3,753	2,956	2,072	1,090	
24	5,068	4,427	3,716	2,927	2,051	1,079
25	5,595	5,023	4,389	3,684	2,902	2,033
26	6,063	5,552	4,984	4,354	3,655	2,879
27	6,478	6,020	5,513	4,949	4,324	3,630
28	6,847	6,437	5,983	5,478	4,918	4,297
29	7,175	6,808	6,401	5,949	5,448	4,891
30	7,468	7,139	6,774	6,369	5,919	5,420

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
1						
2						
3						
4						
5						
6						
7						
8						
9						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25	1,070					
26	2,018	1,061				
27	2,859	2,003	1,054			
28	3,607	2,841	1,991	1,047		
29	4,273	3,587	2,825	1,980	1,041	
30	4,866	4,251	3,569	2,811	1,970	1,036

THIRD SCHEDULE — *continued*

TABLE 2A

(For policies entered into or adjusted on or after  
1 July 1986 but before 1 March 2001)

HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS PURCHASED PROPERTY  
FROM HUDC

Term of Loan (years)	Policy Year					
	1	2	3	4	5	6
1	10,000					
2	10,000	5,215				
3	10,000	6,949	3,624			
4	10,000	7,813	5,430	2,832		
5	10,000	8,329	6,508	4,523	2,359	
6	10,000	8,671	7,222	5,643	3,921	2,045
7	10,000	8,913	7,728	6,437	5,029	3,495
8	10,000	9,093	8,105	7,028	5,853	4,573
9	10,000	9,232	8,395	7,482	6,488	5,404
10	10,000	9,342	8,624	7,842	6,990	6,061
11	10,000	9,431	8,810	8,133	7,396	6,592
12	10,000	9,503	8,962	8,372	7,729	7,029
13	10,000	9,564	9,089	8,572	8,008	7,393
14	10,000	9,616	9,197	8,740	8,242	7,700
15	10,000	9,659	9,288	8,884	8,442	7,962
16	10,000	9,697	9,367	9,007	8,614	8,187
17	10,000	9,730	9,435	9,113	8,763	8,381
18	10,000	9,758	9,494	9,206	8,893	8,551
19	10,000	9,783	9,546	9,288	9,006	8,699
20	10,000	9,805	9,591	9,359	9,106	8,830

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	1	2	3	4	5	6
21	10,000	9,824	9,632	9,423	9,194	8,946
22	10,000	9,841	9,668	9,479	9,273	9,048
23	10,000	9,856	9,699	9,529	9,342	9,139
24	10,000	9,870	9,728	9,573	9,404	9,221
25	10,000	9,882	9,753	9,613	9,460	9,293
26	10,000	9,893	9,776	9,649	9,510	9,359
27	10,000	9,903	9,797	9,681	9,555	9,417
28	10,000	9,911	9,815	9,710	9,595	9,470
29	10,000	9,919	9,832	9,736	9,632	9,518
30	10,000	9,927	9,847	9,760	9,665	9,561

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,823					
8	3,178	1,658				
9	4,222	2,934	1,530			
10	5,048	3,944	2,741	1,430		
11	5,716	4,761	3,720	2,585	1,348	

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	7	8	9	10	11	12
12	6,265	5,432	4,524	3,535	2,457	1,281
13	6,722	5,992	5,195	4,327	3,381	2,350
14	7,109	6,464	5,761	4,996	4,161	3,251
15	7,438	6,866	6,244	5,565	4,825	4,019
16	7,720	7,212	6,658	6,055	5,397	4,679
17	7,965	7,512	7,017	6,478	5,891	5,251
18	8,178	7,772	7,330	6,847	6,321	5,748
19	8,365	8,001	7,603	7,170	6,699	6,184
20	8,529	8,202	7,844	7,455	7,030	6,568
21	8,675	8,379	8,057	7,706	7,324	6,906
22	8,803	8,537	8,246	7,929	7,584	7,207
23	8,918	8,677	8,414	8,127	7,815	7,475
24	9,020	8,802	8,564	8,304	8,021	7,713
25	9,112	8,914	8,698	8,463	8,206	7,927
26	9,194	9,014	8,818	8,605	8,372	8,118
27	9,268	9,104	8,926	8,732	8,521	8,291
28	9,334	9,186	9,024	8,847	8,655	8,446
29	9,394	9,259	9,112	8,951	8,776	8,585
30	9,448	9,325	9,191	9,045	8,885	8,712

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
1						
2						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13	1,225					
14	2,259	1,178				
15	3,140	2,182	1,138			
16	3,897	3,045	2,116	1,104		
17	4,553	3,792	2,963	2,059	1,074	
18	5,123	4,442	3,700	2,891	2,009	1,048
19	5,623	5,012	4,346	3,620	2,828	1,965
20	6,063	5,513	4,914	4,261	3,549	2,773
21	6,452	5,956	5,416	4,828	4,186	3,486
22	6,797	6,349	5,862	5,330	4,751	4,119
23	7,103	6,699	6,258	5,777	5,253	4,682
24	7,377	7,011	6,612	6,176	5,702	5,185
25	7,622	7,290	6,928	6,534	6,104	5,635
26	7,842	7,540	7,212	6,854	6,464	6,038
27	8,039	7,766	7,467	7,142	6,787	6,401

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	13	14	15	16	17	18
28	8,217	7,968	7,697	7,401	7,079	6,727
29	8,378	8,151	7,904	7,635	7,341	7,022
30	8,522	8,316	8,091	7,846	7,579	7,287

  

Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	19	20	21	22	23	24
19	1,025					
20	1,927	1,005				
21	2,724	1,893	987			
22	3,431	2,681	1,863	972		
23	4,060	3,382	2,642	1,836	958	
24	4,622	4,007	3,338	2,608	1,812	945
25	5,124	4,567	3,960	3,298	2,577	1,791
26	5,574	5,069	4,518	3,917	3,263	2,549
27	5,979	5,520	5,020	4,474	3,879	3,231
28	6,344	5,926	5,471	4,975	4,434	3,845
29	6,673	6,293	5,879	5,427	4,935	4,399
30	6,970	6,624	6,247	5,836	5,387	4,899

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
1						
2						
3						
4						
5						
6						
7						
8						
9						

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year					
	25	26	27	28	29	30
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25	934					
26	1,772	924				
27	2,525	1,754	915			
28	3,203	2,502	1,739	907		
29	3,814	3,177	2,482	1,725	900	
30	4,366	3,786	3,153	2,464	1,712	893

THIRD SCHEDULE — *continued*

TABLE 3

(For policies entered into or adjusted on or after 1 January 2003  
other than policies to which Table 5 apply)

HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS TAKEN UP A LOAN  
UNDER CONCESSIONARY INTEREST RATE

Term of Loan (years)	Policy Year				
	1	2	3	4	5
1	10,000				
2	10,000	5,121			
3	10,000	6,827	3,497		
4	10,000	7,679	5,243	2,685	
5	10,000	8,190	6,290	4,294	2,199
6	10,000	8,529	6,986	5,365	3,663
7	10,000	8,771	7,482	6,128	4,706
8	10,000	8,952	7,853	6,698	5,486
9	10,000	9,093	8,140	7,140	6,091
10	10,000	9,204	8,370	7,493	6,573
11	10,000	9,296	8,557	7,780	6,966
12	10,000	9,371	8,712	8,019	7,292
13	10,000	9,435	8,842	8,220	7,566
14	10,000	9,489	8,954	8,391	7,800
15	10,000	9,536	9,049	8,539	8,002
16	10,000	9,577	9,133	8,667	8,178
17	10,000	9,613	9,206	8,780	8,332
18	10,000	9,644	9,271	8,879	8,467
19	10,000	9,672	9,328	8,967	8,588
20	10,000	9,697	9,380	9,046	8,696

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
21	10,000	9,720	9,426	9,117	8,793
22	10,000	9,740	9,467	9,181	8,880
23	10,000	9,758	9,505	9,239	8,959
24	10,000	9,775	9,539	9,291	9,031
25	10,000	9,790	9,570	9,339	9,096
26	10,000	9,804	9,598	9,383	9,156
27	10,000	9,817	9,625	9,423	9,211
28	10,000	9,828	9,648	9,460	9,261
29	10,000	9,839	9,671	9,494	9,308
30	10,000	9,849	9,691	9,525	9,351
31	10,000	9,858	9,710	9,554	9,390
32	10,000	9,867	9,727	9,581	9,427
33	10,000	9,875	9,743	9,606	9,461
34	10,000	9,882	9,759	9,629	9,493
35	10,000	9,889	9,773	9,650	9,522
36	10,000	9,895	9,786	9,671	9,550
37	10,000	9,901	9,798	9,689	9,575
38	10,000	9,907	9,809	9,707	9,599
39	10,000	9,912	9,820	9,723	9,622
40	10,000	9,917	9,830	9,739	9,643

Term of Loan (years)	Policy Year				
	6	7	8	9	10
1					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
2					
3					
4					
5					
6	1,876				
7	3,213	1,645			
8	4,213	2,876	1,473		
9	4,988	3,831	2,616	1,339	
10	5,606	4,592	3,526	2,408	1,233
11	6,110	5,212	4,268	3,278	2,238
12	6,528	5,726	4,884	4,000	3,072
13	6,880	6,159	5,403	4,608	3,774
14	7,180	6,529	5,845	5,127	4,373
15	7,439	6,847	6,226	5,574	4,890
16	7,664	7,124	6,558	5,963	5,339
17	7,861	7,367	6,849	6,304	5,732
18	8,035	7,582	7,105	6,605	6,080
19	8,190	7,772	7,333	6,873	6,389
20	8,328	7,942	7,537	7,112	6,665
21	8,453	8,095	7,720	7,326	6,912
22	8,564	8,233	7,885	7,520	7,136
23	8,666	8,358	8,034	7,695	7,338
24	8,758	8,471	8,170	7,854	7,522
25	8,842	8,574	8,294	7,999	7,689
26	8,918	8,669	8,407	8,131	7,842

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
27	8,989	8,755	8,510	8,253	7,983
28	9,053	8,835	8,605	8,364	8,111
29	9,113	8,908	8,693	8,467	8,230
30	9,168	8,976	8,774	8,562	8,340
31	9,219	9,038	8,849	8,650	8,441
32	9,266	9,096	8,918	8,731	8,535
33	9,309	9,150	8,983	8,807	8,622
34	9,350	9,200	9,042	8,877	8,703
35	9,388	9,246	9,098	8,942	8,779
36	9,423	9,290	9,150	9,003	8,849
37	9,456	9,330	9,198	9,060	8,915
38	9,486	9,368	9,244	9,113	8,976
39	9,515	9,403	9,286	9,163	9,033
40	9,542	9,436	9,325	9,209	9,087

Term of Loan (years)	Policy Year				
	11	12	13	14	15
1					
2					
3					
4					
5					
6					
7					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
8					
9					
10					
11	1,146				
12	2,097	1,074			
13	2,899	1,979	1,013		
14	3,582	2,751	1,878	962	
15	4,171	3,416	2,623	1,791	917
16	4,683	3,994	3,271	2,512	1,715
17	5,132	4,502	3,840	3,145	2,415
18	5,529	4,950	4,342	3,703	3,033
19	5,881	5,347	4,787	4,199	3,582
20	6,196	5,703	5,186	4,643	4,072
21	6,478	6,022	5,543	5,041	4,513
22	6,733	6,310	5,866	5,399	4,910
23	6,964	6,570	6,158	5,724	5,269
24	7,173	6,807	6,423	6,019	5,596
25	7,364	7,023	6,664	6,288	5,893
26	7,539	7,220	6,885	6,534	6,165
27	7,699	7,401	7,088	6,759	6,415
28	7,846	7,567	7,274	6,967	6,644
29	7,981	7,720	7,446	7,157	6,855
30	8,106	7,861	7,604	7,333	7,050
31	8,222	7,992	7,750	7,496	7,230
32	8,329	8,113	7,886	7,647	7,397

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
33	8,429	8,225	8,011	7,787	7,552
34	8,521	8,329	8,128	7,917	7,696
35	8,607	8,427	8,237	8,038	7,830
36	8,687	8,517	8,339	8,151	7,954
37	8,762	8,602	8,433	8,257	8,071
38	8,832	8,681	8,522	8,355	8,180
39	8,897	8,754	8,604	8,447	8,282
40	8,958	8,823	8,682	8,533	8,377

Term of Loan (years)	Policy Year				
	16	17	18	19	20
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
14					
15					
16	878				
17	1,649	844			
18	2,329	1,590	814		
19	2,934	2,253	1,538	788	
20	3,474	2,845	2,185	1,492	764
21	3,958	3,376	2,765	2,124	1,450
22	4,395	3,856	3,289	2,693	2,068
23	4,791	4,289	3,762	3,209	2,628
24	5,151	4,683	4,193	3,678	3,137
25	5,478	5,043	4,585	4,105	3,601
26	5,778	5,371	4,944	4,496	4,025
27	6,052	5,672	5,273	4,854	4,413
28	6,305	5,949	5,575	5,183	4,770
29	6,537	6,204	5,853	5,486	5,099
30	6,752	6,439	6,110	5,765	5,403
31	6,950	6,656	6,348	6,024	5,684
32	7,134	6,858	6,568	6,263	5,944
33	7,304	7,045	6,772	6,486	6,185
34	7,463	7,218	6,962	6,692	6,410
35	7,610	7,380	7,139	6,885	6,618
36	7,748	7,531	7,303	7,064	6,813
37	7,876	7,672	7,457	7,231	6,995
38	7,996	7,803	7,600	7,388	7,164

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
39	8,108	7,926	7,735	7,534	7,323
40	8,213	8,041	7,860	7,671	7,471

Term of Loan (years)	Policy Year				
	21	22	23	24	25
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
20					
21	742				
22	1,412	723			
23	2,018	1,378	706		
24	2,569	1,973	1,347	690	
25	3,071	2,515	1,932	1,319	675
26	3,530	3,011	2,466	1,894	1,293
27	3,951	3,466	2,956	2,421	1,859
28	4,338	3,883	3,406	2,906	2,380
29	4,694	4,268	3,821	3,352	2,859
30	5,023	4,623	4,204	3,764	3,301
31	5,327	4,952	4,558	4,144	3,710
32	5,608	5,256	4,886	4,497	4,089
33	5,870	5,538	5,190	4,825	4,441
34	6,112	5,801	5,473	5,129	4,768
35	6,339	6,045	5,736	5,412	5,072
36	6,549	6,272	5,982	5,676	5,356
37	6,746	6,485	6,211	5,923	5,621
38	6,930	6,683	6,425	6,153	5,868
39	7,101	6,869	6,625	6,368	6,099
40	7,262	7,043	6,812	6,570	6,316

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
26	662				
27	1,269	650			
28	1,827	1,248	639		
29	2,341	1,798	1,228	629	
30	2,816	2,306	1,771	1,209	619
31	3,255	2,776	2,274	1,746	1,192
32	3,661	3,211	2,739	2,243	1,723
33	4,038	3,615	3,171	2,705	2,215
34	4,389	3,991	3,573	3,134	2,673
35	4,715	4,340	3,947	3,533	3,099
36	5,019	4,666	4,295	3,906	3,496
37	5,303	4,970	4,620	4,253	3,867
38	5,568	5,254	4,924	4,577	4,213
39	5,816	5,520	5,208	4,881	4,537
40	6,049	5,768	5,474	5,165	4,840

Term of Loan (years)	Policy Year				
	31	32	33	34	35
1					
2					
3					
4					
5					
6					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31	610				

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
32	1,176	602			
33	1,701	1,161	595		
34	2,189	1,681	1,148	588	
35	2,644	2,165	1,663	1,135	581
36	3,067	2,616	2,142	1,645	1,123
37	3,462	3,037	2,590	2,121	1,629
38	3,831	3,430	3,009	2,566	2,102
39	4,176	3,798	3,400	2,982	2,544
40	4,500	4,142	3,766	3,372	2,958

Term of Loan (years)	Policy Year				
	36	37	38	39	40
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36	575				
37	1,112	569			

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
38	1,614	1,102	564		
39	2,083	1,600	1,092	559	
40	2,523	2,066	1,587	1,083	555

TABLE 4

(For policies entered into or adjusted on or after 1 January 2003  
other than policies to which Table 6 apply)

HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS TAKEN UP A LOAN  
UNDER MARKET INTEREST RATE

Term of Loan (years)	Policy Year				
	1	2	3	4	5
1	10,000				
2	10,000	5,180			
3	10,000	6,904	3,577		
4	10,000	7,764	5,360	2,777	
5	10,000	8,278	6,427	4,438	2,299
6	10,000	8,619	7,135	5,540	3,825
7	10,000	8,861	7,638	6,323	4,909
8	10,000	9,042	8,013	6,907	5,718
9	10,000	9,182	8,303	7,358	6,342
10	10,000	9,293	8,533	7,716	6,838
11	10,000	9,383	8,719	8,006	7,240
12	10,000	9,457	8,873	8,246	7,572
13	10,000	9,519	9,002	8,447	7,850

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
14	10,000	9,572	9,111	8,617	8,085
15	10,000	9,617	9,205	8,763	8,287
16	10,000	9,656	9,286	8,888	8,461
17	10,000	9,689	9,356	8,998	8,613
18	10,000	9,719	9,418	9,094	8,746
19	10,000	9,745	9,472	9,179	8,863
20	10,000	9,769	9,520	9,253	8,967
21	10,000	9,789	9,563	9,320	9,059
22	10,000	9,808	9,601	9,380	9,141
23	10,000	9,824	9,636	9,433	9,215
24	10,000	9,839	9,666	9,481	9,282
25	10,000	9,852	9,694	9,524	9,342
26	10,000	9,865	9,719	9,563	9,396
27	10,000	9,875	9,742	9,599	9,445
28	10,000	9,885	9,763	9,631	9,489
29	10,000	9,895	9,782	9,660	9,530
30	10,000	9,903	9,799	9,687	9,567
31	10,000	9,910	9,814	9,711	9,601
32	10,000	9,917	9,829	9,734	9,632
33	10,000	9,924	9,842	9,754	9,660
34	10,000	9,929	9,854	9,773	9,686
35	10,000	9,935	9,865	9,790	9,710
36	10,000	9,940	9,875	9,806	9,731
37	10,000	9,944	9,884	9,820	9,751
38	10,000	9,948	9,893	9,834	9,770

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
<b>39</b>	10,000	9,952	9,901	9,846	9,787
<b>40</b>	10,000	9,955	9,908	9,857	9,803

  

Term of Loan (years)	Policy Year				
	6	7	8	9	10
<b>1</b>					
<b>2</b>					
<b>3</b>					
<b>4</b>					
<b>5</b>					
<b>6</b>	1,981				
<b>7</b>	3,390	1,756			
<b>8</b>	4,439	3,065	1,588		
<b>9</b>	5,250	4,076	2,814	1,458	
<b>10</b>	5,894	4,879	3,788	2,615	1,355
<b>11</b>	6,416	5,530	4,578	3,554	2,454
<b>12</b>	6,847	6,068	5,230	4,329	3,361
<b>13</b>	7,208	6,518	5,776	4,979	4,121
<b>14</b>	7,514	6,899	6,239	5,529	4,765
<b>15</b>	7,776	7,226	6,635	6,000	5,317
<b>16</b>	8,002	7,508	6,977	6,407	5,794
<b>17</b>	8,199	7,754	7,275	6,761	6,208
<b>18</b>	8,371	7,969	7,537	7,071	6,572
<b>19</b>	8,524	8,159	7,767	7,345	6,892

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
20	8,658	8,327	7,970	7,587	7,175
21	8,778	8,476	8,152	7,803	7,428
22	8,885	8,610	8,313	7,995	7,653
23	8,981	8,729	8,459	8,168	7,855
24	9,067	8,837	8,589	8,323	8,037
25	9,145	8,934	8,707	8,463	8,200
26	9,215	9,022	8,813	8,589	8,349
27	9,279	9,101	8,910	8,704	8,483
28	9,337	9,173	8,997	8,808	8,605
29	9,390	9,239	9,077	8,903	8,716
30	9,438	9,299	9,150	8,989	8,817
31	9,482	9,354	9,216	9,068	8,909
32	9,522	9,404	9,277	9,140	8,993
33	9,558	9,449	9,332	9,206	9,071
34	9,592	9,491	9,383	9,267	9,142
35	9,623	9,530	9,430	9,322	9,207
36	9,651	9,565	9,473	9,373	9,266
37	9,677	9,598	9,512	9,420	9,321
38	9,701	9,628	9,549	9,463	9,372
39	9,724	9,655	9,582	9,503	9,418
40	9,744	9,681	9,613	9,540	9,461

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11	1,271				
12	2,321	1,202			
13	3,200	2,209	1,144		
14	3,945	3,063	2,115	1,095	
15	4,583	3,794	2,946	2,034	1,053
16	5,134	4,425	3,663	2,844	1,964
17	5,614	4,975	4,288	3,550	2,756
18	6,034	5,457	4,836	4,168	3,450
19	6,405	5,881	5,318	4,713	4,062
20	6,733	6,257	5,745	5,195	4,604
21	7,024	6,591	6,125	5,624	5,086
22	7,285	6,890	6,465	6,008	5,516
23	7,519	7,157	6,769	6,351	5,902
24	7,729	7,398	7,042	6,660	6,249
25	7,918	7,615	7,289	6,939	6,562

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
26	8,090	7,811	7,512	7,191	6,845
27	8,245	7,989	7,715	7,419	7,102
28	8,386	8,151	7,898	7,627	7,335
29	8,514	8,298	8,065	7,815	7,547
30	8,631	8,432	8,218	7,987	7,740
31	8,738	8,554	8,357	8,144	7,916
32	8,836	8,666	8,484	8,288	8,077
33	8,925	8,769	8,600	8,420	8,225
34	9,007	8,863	8,707	8,540	8,360
35	9,082	8,949	8,805	8,651	8,485
36	9,151	9,028	8,895	8,752	8,599
37	9,215	9,101	8,978	8,846	8,704
38	9,273	9,168	9,054	8,932	8,800
39	9,327	9,229	9,124	9,011	8,889
40	9,377	9,286	9,189	9,084	8,971

Term of Loan (years)	Policy Year				
	16	17	18	19	20
1					
2					
3					
4					
5					
6					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
7					
8					
9					
10					
11					
12					
13					
14					
15					
16	1,017				
17	1,903	986			
18	2,679	1,849	958		
19	3,363	2,611	1,802	934	
20	3,968	3,285	2,550	1,761	912
21	4,507	3,885	3,216	2,497	1,724
22	4,988	4,420	3,810	3,154	2,449
23	5,420	4,901	4,343	3,743	3,099
24	5,807	5,333	4,822	4,273	3,683
25	6,157	5,722	5,254	4,751	4,210
26	6,474	6,074	5,645	5,183	4,687
27	6,760	6,393	5,999	5,575	5,119
28	7,021	6,683	6,320	5,930	5,511
29	7,258	6,947	6,613	6,254	5,868
30	7,474	7,187	6,880	6,549	6,194
31	7,671	7,407	7,123	6,818	6,491

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
32	7,851	7,608	7,346	7,065	6,762
33	8,016	7,791	7,550	7,290	7,011
34	8,167	7,960	7,737	7,497	7,239
35	8,306	8,114	7,908	7,687	7,448
36	8,434	8,256	8,066	7,861	7,640
37	8,551	8,387	8,211	8,021	7,817
38	8,659	8,507	8,344	8,169	7,980
39	8,759	8,618	8,467	8,304	8,130
40	8,850	8,720	8,580	8,430	8,268

Term of Loan (years)	Policy Year				
	21	22	23	24	25
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
13					
14					
15					
16					
17					
18					
19					
20					
21	893				
22	1,691	876			
23	2,406	1,661	860		
24	3,049	2,367	1,634	846	
25	3,629	3,004	2,332	1,610	834
26	4,154	3,580	2,964	2,301	1,589
27	4,629	4,102	3,536	2,927	2,272
28	5,061	4,576	4,055	3,495	2,893
29	5,453	5,007	4,528	4,013	3,459
30	5,811	5,401	4,959	4,484	3,974
31	6,138	5,760	5,352	4,915	4,444
32	6,437	6,088	5,712	5,308	4,874
33	6,711	6,388	6,042	5,669	5,268
34	6,962	6,664	6,344	5,999	5,629
35	7,192	6,917	6,621	6,302	5,960
36	7,404	7,149	6,875	6,581	6,265
37	7,598	7,363	7,109	6,837	6,544

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
38	7,777	7,559	7,325	7,073	6,802
39	7,942	7,740	7,523	7,290	7,039
40	8,094	7,907	7,706	7,490	7,258
Term of Loan (years)	Policy Year				
	26	27	28	29	30
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
19					
20					
21					
22					
23					
24					
25					
26	823				
27	1,569	813			
28	2,246	1,551	803		
29	2,863	2,223	1,535	795	
30	3,425	2,835	2,201	1,520	787
31	3,938	3,395	2,810	2,182	1,506
32	4,408	3,906	3,367	2,787	2,164
33	4,837	4,374	3,876	3,341	2,766
34	5,231	4,803	4,343	3,849	3,318
35	5,593	5,197	4,772	4,315	3,824
36	5,925	5,559	5,166	4,744	4,289
37	6,230	5,892	5,528	5,137	4,717
38	6,511	6,198	5,861	5,500	5,111
39	6,770	6,480	6,168	5,834	5,474
40	7,008	6,740	6,451	6,141	5,808

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
26					
27					
28					
29					
30					
31	780				
32	1,494	774			
33	2,147	1,483	768		
34	2,746	2,132	1,472	762	
35	3,296	2,729	2,118	1,463	757
36	3,801	3,276	2,712	2,106	1,454
37	4,266	3,780	3,258	2,697	2,094
38	4,693	4,244	3,761	3,242	2,683
39	5,087	4,671	4,224	3,743	3,226
40	5,450	5,064	4,650	4,205	3,726

Term of Loan (years)	Policy Year				
	36	37	38	39	40
1					
2					
3					
4					
5					
6					

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 THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
32					
33					
34					
35					
36	753				
37	1,446	749			
38	2,083	1,438	745		
39	2,671	2,073	1,431	741	
40	3,212	2,659	2,064	1,425	738

TABLE 5

*(For policies entered into, adjusted or renewed with policy year commencing on or after 1 July 2006)*

HOME PROTECTION INSURANCE  
 AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
 FOR SCHEME MEMBER WHO HAS TAKEN UP A LOAN  
 UNDER CONCESSIONARY INTEREST RATE

For policy years from 1 July 2006, the sum assured payable will be pro-rated in accordance with the formula  $A - [(B \times C) / 12]$ , where —

- (a) A is the sum assured payable at the commencement/renewal date immediately prior to the death or incapacity;
- (b) B is the number of months which have lapsed between the commencement/renewal date immediately prior to the death or incapacity and the date of death or incapacity; and
- (c) C is the difference in the sum assured between the commencement/renewal date immediately prior to the death or incapacity and the renewal date falling immediately after the death or incapacity.

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
1	10,000				
2	10,000	5,074			
3	10,000	6,765	3,432		
4	10,000	7,610	5,148	2,612	
5	10,000	8,116	6,176	4,178	2,120
6	10,000	8,454	6,862	5,222	3,532
7	10,000	8,695	7,351	5,966	4,540
8	10,000	8,875	7,717	6,524	5,295
9	10,000	9,016	8,002	6,958	5,882
10	10,000	9,128	8,229	7,304	6,351
11	10,000	9,219	8,415	7,587	6,734
12	10,000	9,295	8,570	7,822	7,052
13	10,000	9,360	8,700	8,021	7,321
14	10,000	9,415	8,812	8,191	7,551
15	10,000	9,462	8,909	8,338	7,751
16	10,000	9,504	8,993	8,467	7,924
17	10,000	9,540	9,067	8,580	8,078
18	10,000	9,573	9,133	8,680	8,213
19	10,000	9,602	9,192	8,769	8,334
20	10,000	9,628	9,245	8,850	8,443
21	10,000	9,651	9,292	8,922	8,541
22	10,000	9,673	9,335	8,988	8,630
23	10,000	9,692	9,374	9,048	8,711
24	10,000	9,710	9,410	9,102	8,785
25	10,000	9,726	9,443	9,152	8,853

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
26	10,000	9,741	9,473	9,198	8,915
27	10,000	9,754	9,501	9,241	8,972
28	10,000	9,767	9,527	9,280	9,025
29	10,000	9,779	9,551	9,316	9,075
30	10,000	9,790	9,573	9,350	9,121
31	10,000	9,800	9,594	9,382	9,163
32	10,000	9,810	9,613	9,411	9,203
33	10,000	9,818	9,631	9,439	9,240
34	10,000	9,827	9,648	9,465	9,275
35	10,000	9,835	9,664	9,489	9,308
36	10,000	9,842	9,679	9,512	9,339
37	10,000	9,849	9,693	9,533	9,368
38	10,000	9,855	9,706	9,553	9,395
39	10,000	9,862	9,719	9,572	9,421
40	10,000	9,867	9,731	9,590	9,445

Term of Loan (years)	Policy Year				
	6	7	8	9	10
1					
2					
3					
4					
5					
6	1,792				

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
7	3,071	1,558			
8	4,030	2,726	1,383		
9	4,774	3,633	2,458	1,247	
10	5,369	4,358	3,316	2,243	1,138
11	5,855	4,950	4,017	3,057	2,068
12	6,259	5,442	4,601	3,734	2,842
13	6,601	5,858	5,094	4,306	3,495
14	6,893	6,214	5,515	4,796	4,054
15	7,145	6,522	5,880	5,219	4,538
16	7,366	6,791	6,199	5,588	4,960
17	7,560	7,028	6,479	5,914	5,332
18	7,733	7,237	6,727	6,202	5,661
19	7,886	7,425	6,949	6,460	5,955
20	8,024	7,593	7,148	6,691	6,219
21	8,149	7,744	7,328	6,899	6,457
22	8,261	7,882	7,491	7,088	6,673
23	8,364	8,007	7,639	7,260	6,870
24	8,458	8,121	7,774	7,417	7,049
25	8,544	8,226	7,898	7,561	7,214
26	8,623	8,322	8,012	7,693	7,365
27	8,696	8,411	8,118	7,816	7,504
28	8,763	8,493	8,215	7,929	7,634
29	8,826	8,570	8,305	8,033	7,753
30	8,884	8,640	8,389	8,131	7,865
31	8,938	8,706	8,468	8,222	7,968

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
32	8,989	8,768	8,541	8,306	8,065
33	9,036	8,826	8,609	8,385	8,156
34	9,080	8,880	8,673	8,460	8,240
35	9,122	8,930	8,733	8,529	8,320
36	9,161	8,978	8,789	8,595	8,394
37	9,198	9,023	8,842	8,656	8,465
38	9,232	9,065	8,892	8,714	8,531
39	9,265	9,105	8,939	8,769	8,594
40	9,296	9,142	8,984	8,821	8,653

Term of Loan (years)	Policy Year				
	11	12	13	14	15
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11	1,049				
12	1,922	975			

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
13	2,660	1,799	913		
14	3,291	2,504	1,694	859	
15	3,836	3,114	2,369	1,603	813
16	4,313	3,646	2,959	2,252	1,523
17	4,732	4,114	3,478	2,823	2,148
18	5,104	4,530	3,939	3,330	2,703
19	5,436	4,901	4,350	3,782	3,197
20	5,734	5,233	4,718	4,188	3,641
21	6,002	5,534	5,051	4,554	4,042
22	6,246	5,806	5,352	4,886	4,405
23	6,468	6,053	5,627	5,188	4,735
24	6,670	6,280	5,878	5,463	5,037
25	6,856	6,487	6,107	5,716	5,314
26	7,026	6,678	6,319	5,949	5,568
27	7,184	6,854	6,514	6,164	5,803
28	7,330	7,017	6,694	6,362	6,020
29	7,465	7,168	6,861	6,546	6,221
30	7,590	7,308	7,017	6,717	6,409
31	7,707	7,439	7,162	6,877	6,583
32	7,817	7,561	7,297	7,025	6,746
33	7,919	7,675	7,423	7,164	6,898
34	8,014	7,781	7,542	7,295	7,040
35	8,104	7,882	7,653	7,417	7,174
36	8,188	7,976	7,757	7,532	7,300
37	8,268	8,065	7,855	7,640	7,418

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
38	8,342	8,148	7,948	7,742	7,529
39	8,413	8,227	8,035	7,838	7,635
40	8,480	8,301	8,118	7,929	7,734

Term of Loan (years)	Policy Year				
	16	17	18	19	20
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16	773				
17	1,453	737			
18	2,057	1,391	706		

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
19	2,595	1,975	1,336	678	
20	3,078	2,498	1,901	1,286	653
21	3,514	2,971	2,411	1,835	1,241
22	3,909	3,399	2,874	2,332	1,775
23	4,269	3,789	3,294	2,785	2,261
24	4,597	4,145	3,679	3,199	2,704
25	4,899	4,471	4,031	3,578	3,111
26	5,176	4,772	4,355	3,927	3,485
27	5,431	5,049	4,654	4,248	3,830
28	5,668	5,305	4,931	4,546	4,149
29	5,887	5,542	5,187	4,822	4,445
30	6,091	5,763	5,426	5,078	4,721
31	6,280	5,969	5,648	5,317	4,977
32	6,458	6,161	5,855	5,540	5,216
33	6,623	6,340	6,049	5,749	5,440
34	6,778	6,508	6,230	5,944	5,649
35	6,924	6,666	6,401	6,127	5,846
36	7,061	6,814	6,561	6,300	6,031
37	7,189	6,954	6,711	6,462	6,204
38	7,311	7,085	6,853	6,614	6,368
39	7,425	7,210	6,987	6,759	6,523
40	7,533	7,327	7,114	6,895	6,669

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21	630				
22	1,201	609			
23	1,720	1,164	590		
24	2,195	1,670	1,130	573	
25	2,630	2,135	1,624	1,099	558

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
26	3,030	2,562	2,079	1,582	1,070
27	3,400	2,956	2,499	2,028	1,543
28	3,741	3,320	2,887	2,441	1,981
29	4,058	3,658	3,247	2,823	2,387
30	4,352	3,972	3,581	3,179	2,764
31	4,626	4,265	3,893	3,510	3,115
32	4,882	4,538	4,184	3,819	3,443
33	5,121	4,793	4,456	4,108	3,749
34	5,346	5,033	4,710	4,379	4,037
35	5,556	5,257	4,949	4,633	4,306
36	5,753	5,468	5,174	4,871	4,559
37	5,939	5,667	5,385	5,096	4,798
38	6,115	5,854	5,585	5,308	5,022
39	6,280	6,030	5,773	5,507	5,234
40	6,436	6,197	5,950	5,696	5,434

Term of Loan (years)	Policy Year				
	26	27	28	29	30
1					
2					
3					
4					
5					
6					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26	543				
27	1,044	530			
28	1,507	1,020	517		
29	1,937	1,474	997	506	
30	2,337	1,896	1,443	976	495
31	2,709	2,290	1,859	1,414	957

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
32	3,056	2,657	2,246	1,823	1,387
33	3,380	3,000	2,609	2,205	1,790
34	3,685	3,322	2,948	2,564	2,167
35	3,970	3,624	3,267	2,900	2,521
36	4,238	3,907	3,566	3,215	2,854
37	4,490	4,174	3,848	3,512	3,167
38	4,728	4,425	4,114	3,792	3,462
39	4,953	4,663	4,364	4,057	3,740
40	5,165	4,887	4,601	4,306	4,003

Term of Loan (years)	Policy Year				
	31	32	33	34	35
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31	485				
32	938	476			
33	1,362	921	468		
34	1,759	1,339	905	459	
35	2,131	1,730	1,316	891	452
36	2,481	2,098	1,703	1,296	876
37	2,811	2,444	2,066	1,677	1,276

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
38	3,121	2,770	2,408	2,036	1,653
39	3,414	3,078	2,732	2,375	2,008
40	3,690	3,368	3,037	2,695	2,344

  

Term of Loan (years)	Policy Year				
	36	37	38	39	40
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36	445				
37	863	438			
38	1,258	851	432		
39	1,630	1,240	839	426	
40	1,981	1,608	1,224	828	420

THIRD SCHEDULE — *continued*

TABLE 6

(For policies entered into, adjusted or renewed with policy year commencing on or after 1 July 2006)

HOME PROTECTION INSURANCE  
AMOUNT PAYABLE FOR INITIAL COVER OF \$10,000  
FOR SCHEME MEMBER WHO HAS TAKEN UP A LOAN  
UNDER MARKET INTEREST RATE

For policy years from 1 July 2006, the sum assured payable will be pro-rated in accordance with the formula  $A - [(B \times C)/12]$ , where —

- (a) A is the sum assured payable at the commencement/renewal date immediately prior to the death or incapacity;
- (b) B is the number of months which have lapsed between the commencement/renewal date immediately prior to the death or incapacity and the date of death or incapacity; and
- (c) C is the difference in the sum assured between the commencement/renewal date immediately prior to the death or incapacity and the renewal date falling immediately after the death or incapacity.

Term of Loan (years)	Policy Year				
	1	2	3	4	5
1	10,000				
2	10,000	5,098			
3	10,000	6,797	3,465		
4	10,000	7,645	5,196	2,649	
5	10,000	8,154	6,234	4,237	2,160
6	10,000	8,492	6,924	5,294	3,598
7	10,000	8,734	7,417	6,048	4,624
8	10,000	8,915	7,786	6,612	5,391
9	10,000	9,055	8,072	7,050	5,987
10	10,000	9,167	8,301	7,400	6,463
11	10,000	9,259	8,487	7,685	6,851

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
12	10,000	9,334	8,642	7,923	7,174
13	10,000	9,399	8,773	8,123	7,446
14	10,000	9,453	8,885	8,293	7,679
15	10,000	9,501	8,981	8,441	7,879
16	10,000	9,542	9,065	8,570	8,054
17	10,000	9,578	9,139	8,683	8,208
18	10,000	9,610	9,205	8,783	8,344
19	10,000	9,639	9,263	8,872	8,465
20	10,000	9,664	9,315	8,952	8,574
21	10,000	9,687	9,362	9,024	8,672
22	10,000	9,708	9,404	9,089	8,760
23	10,000	9,727	9,443	9,148	8,840
24	10,000	9,744	9,478	9,201	8,913
25	10,000	9,760	9,510	9,250	8,980
26	10,000	9,774	9,540	9,296	9,042
27	10,000	9,788	9,567	9,337	9,098
28	10,000	9,800	9,592	9,375	9,150
29	10,000	9,811	9,615	9,411	9,198
30	10,000	9,822	9,636	9,443	9,243
31	10,000	9,831	9,656	9,474	9,284
32	10,000	9,841	9,675	9,502	9,323
33	10,000	9,849	9,692	9,529	9,359
34	10,000	9,857	9,708	9,553	9,392
35	10,000	9,864	9,723	9,576	9,423
36	10,000	9,871	9,737	9,598	9,453

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	1	2	3	4	5
37	10,000	9,878	9,750	9,618	9,480
38	10,000	9,884	9,763	9,637	9,506
39	10,000	9,889	9,774	9,655	9,530
40	10,000	9,895	9,785	9,671	9,553

  

Term of Loan (years)	Policy Year				
	6	7	8	9	10
1					
2					
3					
4					
5					
6	1,834				
7	3,142	1,602			
8	4,122	2,801	1,428		
9	4,882	3,732	2,537	1,293	
10	5,489	4,475	3,421	2,325	1,185
11	5,984	5,082	4,143	3,168	2,153
12	6,395	5,586	4,744	3,868	2,957
13	6,742	6,011	5,250	4,458	3,635
14	7,039	6,374	5,682	4,963	4,214
15	7,295	6,687	6,056	5,398	4,715
16	7,518	6,961	6,381	5,778	5,151
17	7,714	7,201	6,667	6,112	5,534

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	6	7	8	9	10
18	7,888	7,414	6,920	6,407	5,873
19	8,043	7,603	7,146	6,670	6,176
20	8,181	7,773	7,348	6,906	6,446
21	8,306	7,925	7,529	7,118	6,690
22	8,418	8,063	7,694	7,310	6,910
23	8,521	8,189	7,843	7,484	7,110
24	8,614	8,303	7,979	7,642	7,292
25	8,699	8,407	8,103	7,787	7,459
26	8,778	8,503	8,218	7,921	7,612
27	8,850	8,591	8,323	8,043	7,752
28	8,916	8,673	8,419	8,156	7,882
29	8,977	8,748	8,509	8,260	8,002
30	9,034	8,817	8,592	8,357	8,113
31	9,087	8,882	8,669	8,447	8,216
32	9,136	8,942	8,740	8,530	8,312
33	9,182	8,998	8,807	8,608	8,402
34	9,225	9,051	8,869	8,681	8,485
35	9,265	9,099	8,928	8,749	8,563
36	9,302	9,145	8,982	8,813	8,636
37	9,337	9,188	9,033	8,872	8,705
38	9,370	9,228	9,081	8,928	8,769
39	9,401	9,266	9,126	8,981	8,829
40	9,430	9,302	9,169	9,030	8,886

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11	1,098				
12	2,010	1,025			
13	2,779	1,889	963		
14	3,436	2,627	1,786	910	
15	4,004	3,265	2,496	1,696	865
16	4,499	3,821	3,115	2,382	1,619
17	4,934	4,309	3,659	2,984	2,281
18	5,318	4,741	4,141	3,517	2,867
19	5,661	5,126	4,570	3,991	3,390
20	5,968	5,471	4,954	4,416	3,857
21	6,244	5,781	5,300	4,799	4,278
22	6,494	6,062	5,613	5,145	4,659
23	6,721	6,317	5,897	5,459	5,005
24	6,928	6,549	6,155	5,746	5,320
25	7,117	6,762	6,392	6,008	5,608

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	11	12	13	14	15
26	7,291	6,956	6,609	6,248	5,872
27	7,450	7,136	6,809	6,469	6,115
28	7,597	7,301	6,993	6,672	6,339
29	7,733	7,454	7,163	6,861	6,546
30	7,859	7,595	7,321	7,035	6,739
31	7,976	7,727	7,467	7,197	6,917
32	8,085	7,849	7,604	7,348	7,083
33	8,187	7,963	7,731	7,489	7,237
34	8,281	8,069	7,849	7,620	7,382
35	8,370	8,169	7,960	7,743	7,516
36	8,453	8,262	8,064	7,857	7,643
37	8,531	8,349	8,161	7,965	7,761
38	8,603	8,431	8,252	8,066	7,872
39	8,672	8,508	8,338	8,161	7,977
40	8,737	8,581	8,419	8,250	8,075

Term of Loan (years)	Policy Year				
	16	17	18	19	20
1					
2					
3					
4					
5					
6					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
7					
8					
9					
10					
11					
12					
13					
14					
15					
16	825				
17	1,550	790			
18	2,192	1,490	760		
19	2,764	2,113	1,436	732	
20	3,276	2,671	2,042	1,388	708
21	3,737	3,173	2,587	1,978	1,344
22	4,153	3,627	3,081	2,512	1,920
23	4,532	4,040	3,528	2,996	2,443
24	4,877	4,416	3,937	3,438	2,920
25	5,192	4,760	4,310	3,842	3,356
26	5,481	5,075	4,652	4,213	3,755
27	5,747	5,365	4,967	4,553	4,123
28	5,993	5,632	5,257	4,868	4,462
29	6,220	5,880	5,526	5,158	4,776
30	6,430	6,109	5,775	5,427	5,066
31	6,625	6,321	6,006	5,677	5,336

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	16	17	18	19	20
32	6,807	6,519	6,221	5,910	5,587
33	6,976	6,704	6,421	6,127	5,821
34	7,134	6,876	6,608	6,329	6,039
35	7,281	7,037	6,783	6,518	6,243
36	7,420	7,187	6,946	6,695	6,434
37	7,549	7,329	7,100	6,861	6,613
38	7,671	7,461	7,244	7,017	6,781
39	7,785	7,586	7,379	7,163	6,939
40	7,893	7,703	7,506	7,301	7,088

Term of Loan (years)	Policy Year				
	21	22	23	24	25
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
13					
14					
15					
16					
17					
18					
19					
20					
21	685				
22	1,305	665			
23	1,868	1,270	647		
24	2,381	1,820	1,237	631	
25	2,850	2,324	1,776	1,207	615
26	3,280	2,785	2,271	1,736	1,180
27	3,676	3,210	2,726	2,223	1,699
28	4,041	3,602	3,146	2,672	2,178
29	4,378	3,964	3,534	3,087	2,621
30	4,691	4,300	3,894	3,471	3,032
31	4,981	4,611	4,227	3,828	3,412
32	5,251	4,901	4,538	4,160	3,767
33	5,502	5,172	4,827	4,469	4,097
34	5,737	5,424	5,097	4,758	4,405
35	5,957	5,659	5,350	5,028	4,694
36	6,163	5,880	5,587	5,281	4,963
37	6,355	6,087	5,808	5,518	5,216

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	21	22	23	24	25
38	6,536	6,281	6,016	5,741	5,454
39	6,706	6,464	6,212	5,950	5,677
40	6,866	6,636	6,396	6,147	5,887
Term of Loan (years)	Policy Year				
	26	27	28	29	30
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	26	27	28	29	30
19					
20					
21					
22					
23					
24					
25					
26	602				
27	1,155	589			
28	1,665	1,132	577		
29	2,137	1,634	1,111	566	
30	2,574	2,099	1,605	1,091	556
31	2,980	2,531	2,064	1,578	1,072
32	3,358	2,933	2,491	2,031	1,553
33	3,710	3,307	2,889	2,453	2,000
34	4,038	3,657	3,260	2,847	2,418
35	4,346	3,984	3,607	3,216	2,809
36	4,633	4,290	3,932	3,561	3,174
37	4,903	4,576	4,237	3,884	3,517
38	5,156	4,846	4,523	4,188	3,839
39	5,394	5,099	4,792	4,473	4,141
40	5,617	5,337	5,045	4,742	4,426

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	31	32	33	34	35
26					
27					
28					
29					
30					
31	547				
32	1,055	538			
33	1,529	1,039	530		
34	1,972	1,507	1,024	522	
35	2,385	1,945	1,487	1,011	515
36	2,772	2,354	1,920	1,468	997
37	3,135	2,738	2,326	1,896	1,450
38	3,476	3,099	2,707	2,299	1,874
39	3,797	3,438	3,065	2,677	2,273
40	4,098	3,757	3,402	3,032	2,649

Term of Loan (years)	Policy Year				
	36	37	38	39	40
1					
2					
3					
4					
5					
6					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					

THIRD SCHEDULE — *continued*

Term of Loan (years)	Policy Year				
	36	37	38	39	40
32					
33					
34					
35					
36	509				
37	985	502			
38	1,433	974	496		
39	1,853	1,417	963	491	
40	2,249	1,834	1,402	953	486

## FOURTH SCHEDULE

Regulation 24(1)

## APPLICABLE REFUND

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
1. Regulation 7(2)(b)	Surrender value of SP cover on the relevant date	—	Date of the cessation of the insurance cover under regulation 7(1)
2. Regulation 14(1)(b)	Surrender value of SP cover on the relevant date	Proportion of the premium for the policy year in which the AP cover ceases that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date	Date of the cessation of the insurance cover under regulation 14(1)(a)
3. Regulation 15(1)(b)	Surrender value of SP cover on the relevant date	Proportion of the premium for the policy year in which the AP cover ceases that corresponds to the	Date of the cessation of the insurance cover under regulation 15(1)(a)

FOURTH SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
		unexpired portion of the cover in the policy year, calculated with reference to the relevant date	
4. Regulation 16(3)	Surrender value of the SP cover on the relevant date	Proportion of the premium for the policy year in which the AP cover ceases that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date	Relevant date under regulation 16(2)
5. Regulation 17(1)	Surrender value of the SP cover on the relevant date	Proportion of the premium for the policy year in which the AP cover ceases that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date	Date of the cessation of the insurance cover by virtue of section 30(2) of the Act
6. Regulation 18(3), in relation to termination under regulation 18(2)(a)	<p>(a) Surrender value of the SP cover on the relevant date; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of the Scheme member's account in the Fund</p>	<p>(a) Proportion of the premium for the policy year in which the AP cover ceases that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in</p>	Date of termination of the insurance cover under regulation 18(2)(a)

FOURTH SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
		paragraph (a) had been standing to the credit of the Scheme member's account in the Fund	
7. Regulation 18(3), in relation to cancellation under regulation 18(2)(b), (c) or (d)	<p>(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount of the premiums had been standing to the credit of that Scheme member's account in the Fund</p>	<p>(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount of the premiums had been standing to the credit of that Scheme member's account in the Fund</p>	—
8. Regulation 19(3)(b), in relation to cancellation under regulation 19(3)(a)	<p>(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount of the premiums had</p>	<p>(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount of the premiums had</p>	—

FOURTH SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
	been standing to the credit of that Scheme member's account in the Fund	been standing to the credit of that Scheme member's account in the Fund	
9. Regulation 19(3)(b), in relation to termination under regulation 19(3)(a)	(a) Surrender value of the SP cover on relevant date; and  (b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of the CPF member's account in the Fund	(a) Proportion of the premium for the policy year in which the AP cover is terminated that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date; and  (b) the whole or any part, that the Board may determine, of the interest that would have been payable if that amount had been standing to the credit of the CPF member's account in the Fund	Date of the termination of the insurance cover under regulation 19(3)(a)
10. Regulation 20(2), in relation to cancellation under regulation 20(1)(c)	(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and  (b) the whole or any part, that the Board may determine, of the interest that would have been	(a) An amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and  (b) the whole or any part, that the Board may determine, of the interest that would have been	—

FOURTH SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
	payable if the amount of the premiums had been standing to the credit of that Scheme member's account in the Fund	payable if the amount of the premiums had been standing to the credit of that Scheme member's account in the Fund	
11. Regulation 20(2), in relation to termination under regulation 20(1)(d)	Surrender value of the SP cover on relevant date	Proportion of the premium for the policy year in which the AP cover is terminated that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date	Date of the termination of the insurance cover under regulation 20(1)(d)
12. Regulation 22(1)(a)	<p>(a) The amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of that Scheme member's account in the Fund</p>	<p>(a) The amount of all the premiums paid by the Scheme member for the insurance cover, as determined by the Board; and</p> <p>(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of that Scheme member's account in the Fund</p>	—
13. Regulation 22(1)(b)	(a) Surrender value of the SP cover on relevant date; and	(a) Proportion of the premium for the policy year in which the AP	Date of death or incapacity of the Scheme member, as the case may be

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Regulation to which applicable refund relates</i>	<i>Amount for SP cover</i>	<i>Amount for AP cover</i>	<i>Relevant date</i>
	(b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of the Scheme member's account in the Fund	cover is terminated that corresponds to the unexpired portion of the cover in the policy year, calculated with reference to the relevant date; and  (b) the whole or any part, that the Board may determine, of the interest that would have been payable if the amount mentioned in paragraph (a) had been standing to the credit of the Scheme member's account in the Fund	

Made on 28 March 2024.

NG CHEE KHERN  
*Permanent Secretary,  
 Ministry of Manpower,  
 Singapore.*

[Plg&Pol/CPFPol/Legis/CPFSL/2024; AG/LEGIS/SL/36/2020/26  
 Vol. 1]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act 1953).