

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

<b>Worldwide excluding North America and the Caribbean (NAE)</b>										
<b>Annual Deductible</b>										
<b>Age</b>	<b>Nil</b>		<b>\$500</b>		<b>\$1,000</b>		<b>\$2,000</b>		<b>\$5,000</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0	\$798	\$648	\$657	\$530	\$481	\$382	\$474	\$373	\$341	\$282
1	\$797	\$597	\$670	\$497	\$507	\$368	\$496	\$364	\$374	\$280
2	\$791	\$552	\$675	\$469	\$530	\$363	\$504	\$345	\$397	\$277
3	\$780	\$512	\$676	\$443	\$548	\$356	\$505	\$328	\$412	\$273
4	\$764	\$477	\$670	\$419	\$557	\$351	\$500	\$311	\$420	\$267
5	\$745	\$448	\$660	\$400	\$561	\$346	\$490	\$297	\$422	\$262
6	\$723	\$422	\$647	\$383	\$559	\$340	\$476	\$282	\$418	\$255
7	\$707	\$408	\$638	\$374	\$560	\$341	\$464	\$274	\$415	\$254
8	\$693	\$399	\$629	\$370	\$558	\$342	\$453	\$268	\$412	\$253
9	\$679	\$396	\$619	\$369	\$553	\$345	\$439	\$264	\$405	\$252
10	\$660	\$397	\$606	\$371	\$546	\$349	\$423	\$262	\$395	\$253
11	\$643	\$403	\$594	\$376	\$536	\$354	\$407	\$264	\$384	\$256
12	\$625	\$413	\$578	\$386	\$523	\$361	\$389	\$267	\$370	\$260
13	\$606	\$428	\$560	\$399	\$508	\$371	\$372	\$273	\$354	\$265
14	\$586	\$449	\$543	\$416	\$491	\$382	\$355	\$281	\$339	\$273
15	\$568	\$475	\$525	\$437	\$472	\$396	\$335	\$295	\$322	\$282
16	\$548	\$506	\$505	\$463	\$450	\$412	\$316	\$309	\$306	\$294
17	\$529	\$542	\$485	\$490	\$430	\$429	\$300	\$327	\$290	\$307
18	\$511	\$582	\$464	\$522	\$405	\$448	\$284	\$350	\$272	\$322
19	\$493	\$628	\$445	\$558	\$381	\$470	\$269	\$374	\$257	\$341
20	\$476	\$676	\$426	\$598	\$358	\$492	\$256	\$404	\$240	\$362
21	\$462	\$731	\$407	\$639	\$332	\$521	\$247	\$435	\$226	\$385
22	\$450	\$787	\$391	\$685	\$310	\$548	\$239	\$470	\$215	\$408
23	\$440	\$847	\$378	\$732	\$287	\$578	\$236	\$505	\$206	\$436
24	\$435	\$908	\$365	\$779	\$267	\$608	\$235	\$545	\$199	\$463
25	\$430	\$970	\$358	\$829	\$251	\$642	\$236	\$585	\$197	\$492
26	\$432	\$1,033	\$354	\$879	\$243	\$673	\$239	\$625	\$198	\$521
27	\$439	\$1,093	\$353	\$930	\$254	\$708	\$231	\$666	\$201	\$552
28	\$449	\$1,154	\$356	\$978	\$268	\$743	\$227	\$708	\$207	\$581
29	\$465	\$1,213	\$366	\$1,028	\$288	\$774	\$228	\$749	\$217	\$611
30	\$487	\$1,269	\$381	\$1,076	\$308	\$809	\$234	\$788	\$233	\$640

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

<b>Worldwide excluding North America and the Caribbean (NAE)</b>										
<b>Annual Deductible</b>										
<b>Age</b>	<b>Nil</b>		<b>\$500</b>		<b>\$1,000</b>		<b>\$2,000</b>		<b>\$5,000</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
31	\$511	\$1,324	\$399	\$1,121	\$334	\$843	\$250	\$827	\$246	\$669
32	\$542	\$1,376	\$425	\$1,166	\$363	\$878	\$272	\$865	\$264	\$697
33	\$578	\$1,426	\$455	\$1,208	\$393	\$912	\$294	\$901	\$287	\$723
34	\$619	\$1,472	\$489	\$1,251	\$427	\$945	\$320	\$934	\$316	\$749
35	\$663	\$1,519	\$531	\$1,293	\$463	\$980	\$355	\$968	\$349	\$775
36	\$715	\$1,564	\$576	\$1,333	\$501	\$1,016	\$388	\$999	\$379	\$799
37	\$769	\$1,607	\$625	\$1,373	\$541	\$1,052	\$433	\$1,030	\$412	\$823
38	\$828	\$1,649	\$680	\$1,413	\$583	\$1,088	\$482	\$1,062	\$447	\$847
39	\$892	\$1,693	\$740	\$1,455	\$628	\$1,127	\$537	\$1,092	\$484	\$868
40	\$962	\$1,736	\$805	\$1,495	\$673	\$1,166	\$595	\$1,122	\$523	\$891
41	\$1,034	\$1,779	\$875	\$1,539	\$723	\$1,208	\$660	\$1,151	\$563	\$915
42	\$1,114	\$1,823	\$951	\$1,583	\$772	\$1,251	\$732	\$1,181	\$604	\$939
43	\$1,199	\$1,869	\$1,032	\$1,629	\$823	\$1,296	\$807	\$1,211	\$649	\$962
44	\$1,287	\$1,915	\$1,118	\$1,676	\$887	\$1,343	\$876	\$1,241	\$695	\$986
45	\$1,382	\$1,965	\$1,210	\$1,727	\$973	\$1,392	\$931	\$1,271	\$742	\$1,010
46	\$1,483	\$2,018	\$1,309	\$1,780	\$1,067	\$1,445	\$989	\$1,305	\$792	\$1,035
47	\$1,590	\$2,070	\$1,412	\$1,834	\$1,164	\$1,500	\$1,049	\$1,336	\$845	\$1,061
48	\$1,702	\$2,125	\$1,521	\$1,892	\$1,269	\$1,558	\$1,111	\$1,369	\$897	\$1,088
49	\$1,821	\$2,184	\$1,639	\$1,953	\$1,378	\$1,619	\$1,177	\$1,404	\$953	\$1,114
50	\$1,947	\$2,246	\$1,762	\$2,017	\$1,495	\$1,682	\$1,244	\$1,439	\$1,011	\$1,142
51	\$2,078	\$2,311	\$1,893	\$2,082	\$1,617	\$1,750	\$1,314	\$1,477	\$1,072	\$1,171
52	\$2,220	\$2,378	\$2,030	\$2,154	\$1,748	\$1,820	\$1,387	\$1,515	\$1,136	\$1,200
53	\$2,366	\$2,451	\$2,176	\$2,227	\$1,887	\$1,895	\$1,465	\$1,555	\$1,202	\$1,232
54	\$2,522	\$2,525	\$2,330	\$2,306	\$2,031	\$1,974	\$1,544	\$1,597	\$1,272	\$1,265
55	\$2,685	\$2,604	\$2,491	\$2,388	\$2,185	\$2,055	\$1,629	\$1,641	\$1,345	\$1,299
56	\$2,855	\$2,685	\$2,661	\$2,474	\$2,345	\$2,141	\$1,717	\$1,688	\$1,421	\$1,335
57	\$3,035	\$2,773	\$2,841	\$2,565	\$2,513	\$2,231	\$1,810	\$1,735	\$1,502	\$1,373
58	\$3,229	\$2,868	\$3,033	\$2,664	\$2,694	\$2,328	\$1,909	\$1,788	\$1,587	\$1,414
59	\$3,437	\$2,972	\$3,240	\$2,771	\$2,889	\$2,433	\$2,017	\$1,847	\$1,681	\$1,460
60	\$3,654	\$3,079	\$3,457	\$2,882	\$3,092	\$2,543	\$2,129	\$1,909	\$1,779	\$1,508
61	\$3,880	\$3,191	\$3,681	\$2,998	\$3,304	\$2,656	\$2,246	\$1,971	\$1,881	\$1,557
62	\$4,115	\$3,306	\$3,916	\$3,118	\$3,526	\$2,774	\$2,370	\$2,038	\$1,988	\$1,609
63	\$4,360	\$3,427	\$4,161	\$3,242	\$3,755	\$2,895	\$2,500	\$2,108	\$2,101	\$1,664
64	\$4,614	\$3,551	\$4,416	\$3,372	\$3,994	\$3,022	\$2,636	\$2,182	\$2,220	\$1,722
65	\$4,878	\$3,680	\$4,680	\$3,507	\$4,243	\$3,153	\$2,778	\$2,259	\$2,344	\$1,783

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$1,470	\$1,242	\$1,236	\$1,041	\$934	\$778	\$909	\$757	\$670	\$570
1	\$1,427	\$1,144	\$1,214	\$971	\$946	\$748	\$897	\$710	\$690	\$552
2	\$1,382	\$1,058	\$1,191	\$908	\$951	\$721	\$880	\$665	\$702	\$535
3	\$1,338	\$982	\$1,164	\$854	\$950	\$695	\$859	\$625	\$708	\$518
4	\$1,293	\$917	\$1,134	\$806	\$943	\$673	\$834	\$589	\$707	\$503
5	\$1,247	\$861	\$1,103	\$765	\$932	\$652	\$808	\$557	\$700	\$487
6	\$1,202	\$814	\$1,071	\$730	\$917	\$634	\$778	\$529	\$688	\$474
7	\$1,172	\$786	\$1,051	\$711	\$909	\$627	\$757	\$512	\$682	\$467
8	\$1,149	\$769	\$1,035	\$700	\$904	\$625	\$738	\$501	\$676	\$465
9	\$1,128	\$762	\$1,021	\$697	\$897	\$627	\$721	\$495	\$668	\$466
10	\$1,108	\$763	\$1,006	\$699	\$888	\$631	\$702	\$492	\$658	\$468
11	\$1,091	\$771	\$992	\$709	\$878	\$640	\$685	\$494	\$647	\$473
12	\$1,075	\$789	\$979	\$723	\$867	\$651	\$669	\$502	\$635	\$481
13	\$1,062	\$814	\$967	\$746	\$856	\$667	\$653	\$514	\$624	\$492
14	\$1,050	\$847	\$955	\$772	\$842	\$686	\$640	\$531	\$612	\$506
15	\$1,040	\$889	\$946	\$806	\$829	\$708	\$627	\$553	\$599	\$525
16	\$1,033	\$938	\$936	\$846	\$814	\$735	\$617	\$579	\$588	\$545
17	\$1,027	\$995	\$926	\$892	\$799	\$763	\$609	\$611	\$577	\$569
18	\$1,023	\$1,056	\$918	\$942	\$782	\$797	\$600	\$646	\$564	\$593
19	\$1,021	\$1,127	\$912	\$998	\$767	\$832	\$597	\$688	\$555	\$623
20	\$1,022	\$1,201	\$904	\$1,057	\$751	\$871	\$596	\$730	\$547	\$656
21	\$1,024	\$1,283	\$901	\$1,121	\$735	\$913	\$597	\$780	\$540	\$690
22	\$1,028	\$1,365	\$897	\$1,189	\$720	\$955	\$600	\$831	\$534	\$728
23	\$1,036	\$1,451	\$896	\$1,257	\$706	\$1,001	\$607	\$885	\$533	\$764
24	\$1,045	\$1,538	\$897	\$1,326	\$694	\$1,047	\$618	\$940	\$532	\$803
25	\$1,057	\$1,623	\$900	\$1,397	\$686	\$1,092	\$630	\$995	\$531	\$842
26	\$1,071	\$1,708	\$907	\$1,464	\$677	\$1,137	\$647	\$1,050	\$537	\$880
27	\$1,089	\$1,789	\$914	\$1,531	\$674	\$1,182	\$666	\$1,104	\$543	\$918
28	\$1,109	\$1,867	\$925	\$1,594	\$689	\$1,227	\$674	\$1,158	\$553	\$955
29	\$1,132	\$1,940	\$941	\$1,656	\$712	\$1,269	\$679	\$1,207	\$564	\$991
30	\$1,159	\$2,009	\$960	\$1,713	\$739	\$1,310	\$688	\$1,255	\$580	\$1,025

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31	\$1,188	\$2,072	\$982	\$1,766	\$768	\$1,349	\$700	\$1,299	\$597	\$1,055
32	\$1,221	\$2,132	\$1,009	\$1,817	\$798	\$1,390	\$719	\$1,343	\$619	\$1,084
33	\$1,258	\$2,188	\$1,040	\$1,865	\$831	\$1,428	\$743	\$1,382	\$640	\$1,112
34	\$1,299	\$2,238	\$1,075	\$1,910	\$865	\$1,463	\$771	\$1,418	\$665	\$1,138
35	\$1,343	\$2,285	\$1,114	\$1,953	\$902	\$1,501	\$804	\$1,454	\$692	\$1,164
36	\$1,393	\$2,329	\$1,160	\$1,994	\$940	\$1,537	\$845	\$1,486	\$721	\$1,187
37	\$1,446	\$2,371	\$1,208	\$2,034	\$979	\$1,574	\$890	\$1,517	\$753	\$1,209
38	\$1,504	\$2,412	\$1,263	\$2,074	\$1,021	\$1,611	\$940	\$1,547	\$786	\$1,230
39	\$1,566	\$2,453	\$1,324	\$2,115	\$1,064	\$1,650	\$995	\$1,576	\$822	\$1,252
40	\$1,634	\$2,492	\$1,389	\$2,156	\$1,109	\$1,691	\$1,057	\$1,602	\$860	\$1,274
41	\$1,707	\$2,534	\$1,460	\$2,198	\$1,155	\$1,733	\$1,125	\$1,632	\$899	\$1,295
42	\$1,785	\$2,575	\$1,536	\$2,241	\$1,204	\$1,777	\$1,198	\$1,659	\$940	\$1,316
43	\$1,870	\$2,619	\$1,619	\$2,287	\$1,277	\$1,824	\$1,255	\$1,688	\$985	\$1,338
44	\$1,961	\$2,662	\$1,708	\$2,333	\$1,362	\$1,873	\$1,308	\$1,716	\$1,031	\$1,358
45	\$2,057	\$2,710	\$1,803	\$2,383	\$1,453	\$1,925	\$1,363	\$1,746	\$1,079	\$1,382
46	\$2,160	\$2,760	\$1,906	\$2,438	\$1,552	\$1,981	\$1,421	\$1,775	\$1,130	\$1,406
47	\$2,270	\$2,812	\$2,014	\$2,493	\$1,657	\$2,039	\$1,481	\$1,806	\$1,183	\$1,429
48	\$2,387	\$2,866	\$2,131	\$2,550	\$1,768	\$2,100	\$1,543	\$1,838	\$1,238	\$1,456
49	\$2,511	\$2,924	\$2,254	\$2,614	\$1,888	\$2,166	\$1,610	\$1,873	\$1,297	\$1,481
50	\$2,643	\$2,987	\$2,386	\$2,680	\$2,014	\$2,234	\$1,681	\$1,907	\$1,359	\$1,510
51	\$2,783	\$3,052	\$2,526	\$2,751	\$2,147	\$2,307	\$1,751	\$1,945	\$1,422	\$1,537
52	\$2,931	\$3,121	\$2,674	\$2,826	\$2,291	\$2,384	\$1,829	\$1,983	\$1,489	\$1,569
53	\$3,088	\$3,194	\$2,831	\$2,904	\$2,440	\$2,465	\$1,908	\$2,024	\$1,559	\$1,601
54	\$3,253	\$3,272	\$2,998	\$2,987	\$2,599	\$2,550	\$1,993	\$2,066	\$1,634	\$1,634
55	\$3,428	\$3,354	\$3,172	\$3,075	\$2,768	\$2,640	\$2,081	\$2,111	\$1,712	\$1,670
56	\$3,611	\$3,440	\$3,357	\$3,168	\$2,943	\$2,734	\$2,173	\$2,157	\$1,794	\$1,707
57	\$3,805	\$3,532	\$3,552	\$3,265	\$3,130	\$2,833	\$2,272	\$2,209	\$1,881	\$1,747
58	\$4,014	\$3,633	\$3,762	\$3,371	\$3,330	\$2,942	\$2,378	\$2,265	\$1,973	\$1,790
59	\$4,242	\$3,745	\$3,989	\$3,490	\$3,546	\$3,060	\$2,494	\$2,328	\$2,075	\$1,840
60	\$4,477	\$3,861	\$4,227	\$3,612	\$3,771	\$3,183	\$2,615	\$2,394	\$2,183	\$1,892
61	\$4,725	\$3,982	\$4,474	\$3,740	\$4,007	\$3,309	\$2,743	\$2,463	\$2,295	\$1,946
62	\$4,981	\$4,108	\$4,733	\$3,872	\$4,251	\$3,440	\$2,877	\$2,535	\$2,412	\$2,002
63	\$5,248	\$4,237	\$5,003	\$4,010	\$4,506	\$3,577	\$3,017	\$2,610	\$2,536	\$2,062
64	\$5,527	\$4,373	\$5,283	\$4,152	\$4,771	\$3,718	\$3,165	\$2,690	\$2,667	\$2,126
65	\$5,815	\$4,514	\$5,574	\$4,300	\$5,047	\$3,865	\$3,321	\$2,775	\$2,804	\$2,193

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

<b>Worldwide excluding North America and the Caribbean (NAE)</b>										
<b>Annual Deductible</b>										
<b>Age</b>	<b>Nil</b>		<b>\$500</b>		<b>\$1,000</b>		<b>\$2,000</b>		<b>\$5,000</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0	\$877	\$712	\$722	\$583	\$528	\$420	\$521	\$410	\$375	\$311
1	\$876	\$656	\$735	\$547	\$557	\$404	\$545	\$400	\$411	\$308
2	\$868	\$607	\$742	\$515	\$583	\$399	\$553	\$380	\$436	\$305
3	\$857	\$562	\$743	\$486	\$602	\$392	\$554	\$361	\$452	\$300
4	\$839	\$524	\$736	\$461	\$613	\$386	\$549	\$342	\$461	\$294
5	\$819	\$491	\$726	\$440	\$616	\$380	\$539	\$325	\$464	\$287
6	\$794	\$465	\$711	\$421	\$614	\$374	\$523	\$310	\$459	\$281
7	\$777	\$448	\$701	\$411	\$615	\$375	\$511	\$301	\$457	\$280
8	\$762	\$438	\$692	\$405	\$613	\$376	\$498	\$294	\$452	\$279
9	\$745	\$435	\$681	\$406	\$609	\$378	\$482	\$291	\$445	\$278
10	\$726	\$436	\$667	\$408	\$599	\$383	\$466	\$288	\$434	\$279
11	\$707	\$443	\$652	\$415	\$589	\$389	\$448	\$290	\$421	\$281
12	\$687	\$454	\$634	\$426	\$574	\$397	\$429	\$294	\$407	\$285
13	\$666	\$471	\$617	\$440	\$558	\$408	\$409	\$300	\$390	\$291
14	\$645	\$493	\$598	\$458	\$540	\$420	\$389	\$310	\$372	\$300
15	\$624	\$521	\$578	\$480	\$518	\$435	\$369	\$324	\$354	\$309
16	\$602	\$555	\$555	\$508	\$496	\$453	\$349	\$340	\$336	\$324
17	\$582	\$595	\$534	\$539	\$471	\$471	\$330	\$360	\$317	\$339
18	\$561	\$640	\$512	\$575	\$445	\$492	\$313	\$384	\$300	\$355
19	\$542	\$689	\$490	\$613	\$419	\$516	\$296	\$412	\$281	\$376
20	\$523	\$744	\$469	\$657	\$391	\$542	\$282	\$443	\$265	\$398
21	\$508	\$804	\$448	\$704	\$366	\$572	\$272	\$479	\$249	\$423
22	\$494	\$866	\$431	\$752	\$340	\$602	\$262	\$517	\$238	\$450
23	\$484	\$931	\$414	\$805	\$315	\$635	\$258	\$556	\$228	\$480
24	\$476	\$998	\$402	\$857	\$295	\$668	\$257	\$599	\$220	\$510
25	\$473	\$1,066	\$393	\$912	\$275	\$704	\$260	\$643	\$216	\$541
26	\$475	\$1,135	\$390	\$967	\$267	\$740	\$263	\$689	\$217	\$573
27	\$482	\$1,203	\$389	\$1,022	\$279	\$776	\$252	\$731	\$220	\$607
28	\$495	\$1,268	\$393	\$1,076	\$296	\$815	\$249	\$778	\$229	\$640
29	\$511	\$1,333	\$403	\$1,129	\$316	\$852	\$250	\$822	\$241	\$671
30	\$535	\$1,396	\$417	\$1,182	\$340	\$890	\$256	\$865	\$250	\$704

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

<b>Worldwide excluding North America and the Caribbean (NAE)</b>										
<b>Annual Deductible</b>										
<b>Age</b>	<b>Nil</b>		<b>\$500</b>		<b>\$1,000</b>		<b>\$2,000</b>		<b>\$5,000</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
31	\$561	\$1,455	\$439	\$1,231	\$366	\$926	\$276	\$907	\$269	\$735
32	\$596	\$1,513	\$467	\$1,281	\$398	\$964	\$297	\$950	\$289	\$766
33	\$635	\$1,567	\$500	\$1,329	\$433	\$1,002	\$323	\$990	\$315	\$795
34	\$679	\$1,620	\$537	\$1,374	\$469	\$1,038	\$353	\$1,026	\$346	\$824
35	\$729	\$1,669	\$583	\$1,420	\$510	\$1,077	\$382	\$1,063	\$376	\$850
36	\$785	\$1,719	\$632	\$1,464	\$551	\$1,116	\$426	\$1,098	\$417	\$876
37	\$845	\$1,765	\$688	\$1,508	\$595	\$1,155	\$475	\$1,133	\$452	\$904
38	\$910	\$1,813	\$747	\$1,553	\$642	\$1,196	\$529	\$1,167	\$491	\$929
39	\$981	\$1,861	\$813	\$1,598	\$690	\$1,238	\$590	\$1,200	\$532	\$956
40	\$1,057	\$1,907	\$884	\$1,643	\$741	\$1,282	\$656	\$1,232	\$574	\$981
41	\$1,138	\$1,954	\$963	\$1,690	\$793	\$1,326	\$727	\$1,265	\$618	\$1,007
42	\$1,225	\$2,004	\$1,045	\$1,740	\$848	\$1,374	\$804	\$1,298	\$665	\$1,032
43	\$1,317	\$2,054	\$1,134	\$1,790	\$905	\$1,424	\$886	\$1,331	\$713	\$1,057
44	\$1,414	\$2,105	\$1,229	\$1,842	\$975	\$1,475	\$963	\$1,363	\$764	\$1,084
45	\$1,520	\$2,159	\$1,329	\$1,898	\$1,071	\$1,531	\$1,024	\$1,398	\$815	\$1,110
46	\$1,629	\$2,217	\$1,437	\$1,956	\$1,172	\$1,588	\$1,087	\$1,433	\$871	\$1,138
47	\$1,747	\$2,274	\$1,552	\$2,015	\$1,279	\$1,648	\$1,153	\$1,467	\$928	\$1,165
48	\$1,870	\$2,336	\$1,673	\$2,080	\$1,394	\$1,713	\$1,221	\$1,505	\$986	\$1,194
49	\$2,001	\$2,400	\$1,801	\$2,146	\$1,515	\$1,779	\$1,293	\$1,542	\$1,048	\$1,224
50	\$2,139	\$2,469	\$1,936	\$2,216	\$1,643	\$1,848	\$1,367	\$1,582	\$1,112	\$1,255
51	\$2,284	\$2,539	\$2,080	\$2,289	\$1,778	\$1,923	\$1,445	\$1,622	\$1,179	\$1,286
52	\$2,439	\$2,614	\$2,231	\$2,367	\$1,921	\$2,001	\$1,525	\$1,664	\$1,248	\$1,319
53	\$2,601	\$2,693	\$2,391	\$2,449	\$2,073	\$2,082	\$1,609	\$1,710	\$1,322	\$1,355
54	\$2,771	\$2,774	\$2,560	\$2,535	\$2,232	\$2,168	\$1,698	\$1,755	\$1,398	\$1,390
55	\$2,951	\$2,861	\$2,738	\$2,625	\$2,400	\$2,258	\$1,791	\$1,803	\$1,478	\$1,428
56	\$3,138	\$2,951	\$2,925	\$2,719	\$2,577	\$2,352	\$1,887	\$1,854	\$1,562	\$1,466
57	\$3,336	\$3,048	\$3,122	\$2,818	\$2,762	\$2,450	\$1,988	\$1,906	\$1,650	\$1,508
58	\$3,548	\$3,151	\$3,333	\$2,926	\$2,961	\$2,557	\$2,097	\$1,965	\$1,745	\$1,553
59	\$3,777	\$3,265	\$3,561	\$3,045	\$3,175	\$2,674	\$2,216	\$2,029	\$1,847	\$1,604
60	\$4,016	\$3,384	\$3,798	\$3,167	\$3,399	\$2,794	\$2,339	\$2,097	\$1,955	\$1,656
61	\$4,264	\$3,506	\$4,046	\$3,295	\$3,632	\$2,919	\$2,469	\$2,167	\$2,067	\$1,711
62	\$4,523	\$3,633	\$4,303	\$3,427	\$3,874	\$3,048	\$2,605	\$2,240	\$2,185	\$1,769
63	\$4,792	\$3,765	\$4,572	\$3,564	\$4,127	\$3,182	\$2,747	\$2,316	\$2,309	\$1,829
64	\$5,071	\$3,902	\$4,852	\$3,706	\$4,390	\$3,321	\$2,896	\$2,397	\$2,439	\$1,892
65	\$5,361	\$4,045	\$5,143	\$3,853	\$4,663	\$3,465	\$3,053	\$2,482	\$2,577	\$1,959

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$2,608	\$2,328	\$2,186	\$1,967	\$1,866	\$1,689	\$1,460	\$1,306	\$1,194	\$1,051
1	\$2,556	\$2,240	\$2,152	\$1,897	\$1,873	\$1,658	\$1,467	\$1,290	\$1,188	\$1,035
2	\$2,505	\$2,163	\$2,118	\$1,835	\$1,874	\$1,628	\$1,470	\$1,274	\$1,181	\$1,020
3	\$2,454	\$2,095	\$2,083	\$1,781	\$1,868	\$1,602	\$1,469	\$1,260	\$1,174	\$1,007
4	\$2,405	\$2,035	\$2,048	\$1,733	\$1,858	\$1,576	\$1,464	\$1,245	\$1,166	\$995
5	\$2,357	\$1,985	\$2,012	\$1,693	\$1,843	\$1,553	\$1,455	\$1,233	\$1,156	\$985
6	\$2,309	\$1,943	\$1,977	\$1,658	\$1,824	\$1,533	\$1,444	\$1,222	\$1,145	\$976
7	\$2,264	\$1,908	\$1,943	\$1,630	\$1,803	\$1,515	\$1,431	\$1,210	\$1,134	\$968
8	\$2,220	\$1,880	\$1,909	\$1,609	\$1,779	\$1,499	\$1,414	\$1,202	\$1,122	\$962
9	\$2,177	\$1,859	\$1,875	\$1,592	\$1,752	\$1,486	\$1,396	\$1,194	\$1,109	\$957
10	\$2,137	\$1,846	\$1,843	\$1,581	\$1,723	\$1,476	\$1,376	\$1,188	\$1,095	\$954
11	\$2,099	\$1,838	\$1,812	\$1,575	\$1,693	\$1,469	\$1,355	\$1,183	\$1,080	\$952
12	\$2,063	\$1,835	\$1,782	\$1,574	\$1,663	\$1,464	\$1,333	\$1,180	\$1,066	\$951
13	\$2,029	\$1,839	\$1,753	\$1,578	\$1,633	\$1,462	\$1,311	\$1,179	\$1,051	\$950
14	\$1,997	\$1,847	\$1,726	\$1,586	\$1,603	\$1,463	\$1,289	\$1,180	\$1,034	\$951
15	\$1,968	\$1,860	\$1,702	\$1,598	\$1,573	\$1,467	\$1,266	\$1,183	\$1,019	\$953
16	\$1,943	\$1,879	\$1,679	\$1,614	\$1,544	\$1,473	\$1,243	\$1,188	\$1,003	\$956
17	\$1,919	\$1,900	\$1,658	\$1,634	\$1,516	\$1,483	\$1,222	\$1,195	\$988	\$961
18	\$1,898	\$1,927	\$1,641	\$1,657	\$1,490	\$1,496	\$1,201	\$1,203	\$972	\$967
19	\$1,881	\$1,957	\$1,625	\$1,684	\$1,466	\$1,512	\$1,182	\$1,214	\$957	\$974
20	\$1,866	\$1,990	\$1,612	\$1,714	\$1,445	\$1,531	\$1,164	\$1,227	\$943	\$984
21	\$1,856	\$2,027	\$1,603	\$1,747	\$1,427	\$1,552	\$1,148	\$1,242	\$930	\$993
22	\$1,849	\$2,067	\$1,595	\$1,783	\$1,410	\$1,577	\$1,134	\$1,260	\$918	\$1,005
23	\$1,846	\$2,109	\$1,592	\$1,821	\$1,398	\$1,605	\$1,123	\$1,279	\$906	\$1,018
24	\$1,845	\$2,155	\$1,591	\$1,862	\$1,389	\$1,635	\$1,114	\$1,301	\$897	\$1,032
25	\$1,848	\$2,202	\$1,594	\$1,907	\$1,384	\$1,669	\$1,108	\$1,326	\$890	\$1,049
26	\$1,856	\$2,252	\$1,602	\$1,953	\$1,383	\$1,705	\$1,105	\$1,352	\$884	\$1,066
27	\$1,867	\$2,304	\$1,613	\$2,001	\$1,387	\$1,744	\$1,106	\$1,381	\$880	\$1,086
28	\$1,884	\$2,358	\$1,627	\$2,052	\$1,396	\$1,786	\$1,110	\$1,413	\$879	\$1,107
29	\$1,903	\$2,414	\$1,647	\$2,104	\$1,409	\$1,831	\$1,118	\$1,447	\$881	\$1,130
30	\$1,928	\$2,472	\$1,670	\$2,159	\$1,428	\$1,880	\$1,130	\$1,484	\$885	\$1,155

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31	\$1,958	\$2,531	\$1,698	\$2,215	\$1,451	\$1,930	\$1,146	\$1,523	\$892	\$1,181
32	\$1,992	\$2,591	\$1,730	\$2,273	\$1,480	\$1,984	\$1,168	\$1,565	\$903	\$1,210
33	\$2,031	\$2,654	\$1,769	\$2,333	\$1,515	\$2,040	\$1,194	\$1,609	\$918	\$1,241
34	\$2,075	\$2,718	\$1,811	\$2,395	\$1,555	\$2,099	\$1,225	\$1,656	\$936	\$1,275
35	\$2,124	\$2,783	\$1,859	\$2,459	\$1,603	\$2,162	\$1,261	\$1,706	\$959	\$1,310
36	\$2,178	\$2,849	\$1,912	\$2,525	\$1,655	\$2,226	\$1,302	\$1,758	\$986	\$1,348
37	\$2,238	\$2,917	\$1,970	\$2,591	\$1,715	\$2,294	\$1,349	\$1,814	\$1,018	\$1,388
38	\$2,304	\$2,986	\$2,035	\$2,660	\$1,781	\$2,364	\$1,402	\$1,872	\$1,055	\$1,432
39	\$2,375	\$3,056	\$2,105	\$2,731	\$1,854	\$2,437	\$1,461	\$1,932	\$1,097	\$1,477
40	\$2,452	\$3,128	\$2,182	\$2,803	\$1,933	\$2,512	\$1,526	\$1,995	\$1,144	\$1,526
41	\$2,536	\$3,201	\$2,265	\$2,877	\$2,021	\$2,590	\$1,598	\$2,062	\$1,198	\$1,577
42	\$2,624	\$3,275	\$2,354	\$2,953	\$2,115	\$2,672	\$1,677	\$2,131	\$1,258	\$1,632
43	\$2,720	\$3,351	\$2,449	\$3,030	\$2,217	\$2,755	\$1,762	\$2,203	\$1,324	\$1,689
44	\$2,823	\$3,428	\$2,552	\$3,110	\$2,325	\$2,842	\$1,854	\$2,278	\$1,397	\$1,750
45	\$2,932	\$3,506	\$2,662	\$3,192	\$2,442	\$2,931	\$1,954	\$2,358	\$1,477	\$1,815
46	\$3,048	\$3,586	\$2,778	\$3,275	\$2,567	\$3,024	\$2,061	\$2,439	\$1,564	\$1,882
47	\$3,171	\$3,669	\$2,903	\$3,361	\$2,699	\$3,119	\$2,176	\$2,524	\$1,658	\$1,953
48	\$3,301	\$3,752	\$3,034	\$3,449	\$2,840	\$3,217	\$2,299	\$2,611	\$1,761	\$2,028
49	\$3,439	\$3,838	\$3,174	\$3,540	\$2,988	\$3,318	\$2,430	\$2,703	\$1,872	\$2,107
50	\$3,585	\$3,926	\$3,322	\$3,633	\$3,146	\$3,421	\$2,569	\$2,797	\$1,991	\$2,190
51	\$3,739	\$4,016	\$3,477	\$3,729	\$3,311	\$3,528	\$2,717	\$2,896	\$2,118	\$2,276
52	\$3,901	\$4,109	\$3,642	\$3,827	\$3,487	\$3,638	\$2,874	\$2,998	\$2,255	\$2,368
53	\$4,071	\$4,203	\$3,815	\$3,928	\$3,670	\$3,751	\$3,039	\$3,103	\$2,401	\$2,464
54	\$4,250	\$4,301	\$3,997	\$4,032	\$3,863	\$3,868	\$3,213	\$3,213	\$2,555	\$2,564
55	\$4,437	\$4,401	\$4,188	\$4,141	\$4,064	\$3,987	\$3,396	\$3,326	\$2,720	\$2,668
56	\$4,633	\$4,505	\$4,389	\$4,252	\$4,276	\$4,111	\$3,590	\$3,443	\$2,895	\$2,778
57	\$4,839	\$4,612	\$4,599	\$4,366	\$4,496	\$4,237	\$3,792	\$3,565	\$3,081	\$2,892
58	\$5,055	\$4,724	\$4,818	\$4,486	\$4,726	\$4,368	\$4,005	\$3,690	\$3,276	\$3,012
59	\$5,280	\$4,838	\$5,049	\$4,608	\$4,967	\$4,502	\$4,227	\$3,820	\$3,482	\$3,136
60	\$5,516	\$4,956	\$5,290	\$4,735	\$5,217	\$4,641	\$4,460	\$3,954	\$3,700	\$3,266
61	\$5,761	\$5,079	\$5,541	\$4,867	\$5,478	\$4,783	\$4,703	\$4,093	\$3,927	\$3,401
62	\$6,018	\$5,207	\$5,803	\$5,004	\$5,748	\$4,931	\$4,957	\$4,237	\$4,167	\$3,542
63	\$6,285	\$5,340	\$6,077	\$5,145	\$6,031	\$5,082	\$5,222	\$4,386	\$4,419	\$3,689
64	\$6,564	\$5,478	\$6,361	\$5,292	\$6,323	\$5,239	\$5,499	\$4,540	\$4,682	\$3,842
65	\$6,855	\$5,621	\$6,659	\$5,445	\$6,627	\$5,400	\$5,787	\$4,699	\$4,957	\$4,001



Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide excluding North America and the Caribbean (NAE)										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$2,110	\$1,854	\$1,761	\$1,565	\$1,490	\$1,334	\$1,169	\$1,032	\$961	\$832
1	\$2,063	\$1,761	\$1,731	\$1,490	\$1,498	\$1,296	\$1,174	\$1,007	\$954	\$810
2	\$2,015	\$1,680	\$1,700	\$1,426	\$1,499	\$1,261	\$1,176	\$986	\$946	\$789
3	\$1,966	\$1,609	\$1,668	\$1,368	\$1,494	\$1,228	\$1,174	\$965	\$937	\$771
4	\$1,919	\$1,547	\$1,634	\$1,317	\$1,483	\$1,199	\$1,168	\$947	\$927	\$755
5	\$1,873	\$1,494	\$1,600	\$1,274	\$1,468	\$1,172	\$1,158	\$930	\$917	\$742
6	\$1,826	\$1,449	\$1,566	\$1,239	\$1,449	\$1,149	\$1,145	\$916	\$905	\$730
7	\$1,781	\$1,413	\$1,532	\$1,209	\$1,428	\$1,130	\$1,131	\$903	\$893	\$721
8	\$1,737	\$1,384	\$1,498	\$1,187	\$1,403	\$1,112	\$1,113	\$892	\$881	\$714
9	\$1,694	\$1,363	\$1,464	\$1,169	\$1,376	\$1,099	\$1,095	\$884	\$867	\$708
10	\$1,654	\$1,348	\$1,431	\$1,158	\$1,347	\$1,089	\$1,074	\$877	\$853	\$703
11	\$1,615	\$1,341	\$1,399	\$1,152	\$1,317	\$1,080	\$1,053	\$872	\$838	\$700
12	\$1,578	\$1,339	\$1,368	\$1,151	\$1,286	\$1,076	\$1,031	\$870	\$823	\$699
13	\$1,543	\$1,342	\$1,339	\$1,154	\$1,256	\$1,075	\$1,008	\$869	\$808	\$700
14	\$1,511	\$1,351	\$1,311	\$1,162	\$1,225	\$1,077	\$985	\$870	\$792	\$702
15	\$1,481	\$1,366	\$1,285	\$1,174	\$1,195	\$1,083	\$962	\$874	\$777	\$706
16	\$1,453	\$1,384	\$1,261	\$1,191	\$1,165	\$1,091	\$939	\$881	\$760	\$711
17	\$1,430	\$1,408	\$1,239	\$1,211	\$1,137	\$1,102	\$918	\$889	\$746	\$717
18	\$1,408	\$1,435	\$1,220	\$1,235	\$1,110	\$1,115	\$897	\$898	\$730	\$725
19	\$1,389	\$1,466	\$1,203	\$1,263	\$1,087	\$1,133	\$879	\$911	\$716	\$734
20	\$1,374	\$1,501	\$1,189	\$1,293	\$1,065	\$1,154	\$860	\$926	\$702	\$745
21	\$1,363	\$1,539	\$1,177	\$1,327	\$1,045	\$1,176	\$845	\$942	\$689	\$756
22	\$1,354	\$1,580	\$1,169	\$1,363	\$1,030	\$1,202	\$830	\$961	\$678	\$769
23	\$1,351	\$1,624	\$1,164	\$1,403	\$1,017	\$1,231	\$819	\$983	\$667	\$784
24	\$1,350	\$1,671	\$1,163	\$1,444	\$1,007	\$1,263	\$811	\$1,005	\$658	\$800
25	\$1,353	\$1,719	\$1,165	\$1,488	\$1,002	\$1,298	\$804	\$1,031	\$651	\$818
26	\$1,361	\$1,771	\$1,171	\$1,535	\$1,001	\$1,335	\$802	\$1,059	\$646	\$836
27	\$1,372	\$1,824	\$1,181	\$1,584	\$1,004	\$1,375	\$801	\$1,089	\$643	\$857
28	\$1,388	\$1,880	\$1,196	\$1,635	\$1,012	\$1,418	\$805	\$1,121	\$642	\$880
29	\$1,409	\$1,936	\$1,214	\$1,687	\$1,026	\$1,464	\$814	\$1,156	\$644	\$903
30	\$1,435	\$1,995	\$1,237	\$1,742	\$1,043	\$1,512	\$826	\$1,193	\$648	\$928

Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

Worldwide excluding North America and the Caribbean (NAE)										
Annual Deductible										
Age	Nil		\$500		\$1,000		\$2,000		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31	\$1,465	\$2,056	\$1,265	\$1,798	\$1,066	\$1,563	\$842	\$1,232	\$655	\$956
32	\$1,499	\$2,118	\$1,297	\$1,857	\$1,095	\$1,616	\$862	\$1,273	\$666	\$985
33	\$1,539	\$2,182	\$1,334	\$1,917	\$1,130	\$1,672	\$888	\$1,317	\$681	\$1,016
34	\$1,584	\$2,245	\$1,377	\$1,979	\$1,170	\$1,730	\$918	\$1,364	\$699	\$1,049
35	\$1,635	\$2,311	\$1,424	\$2,041	\$1,216	\$1,791	\$954	\$1,412	\$722	\$1,084
36	\$1,690	\$2,378	\$1,478	\$2,106	\$1,269	\$1,855	\$995	\$1,464	\$749	\$1,121
37	\$1,751	\$2,447	\$1,537	\$2,173	\$1,328	\$1,921	\$1,041	\$1,517	\$780	\$1,160
38	\$1,818	\$2,516	\$1,602	\$2,241	\$1,393	\$1,989	\$1,093	\$1,573	\$817	\$1,202
39	\$1,891	\$2,587	\$1,672	\$2,310	\$1,465	\$2,060	\$1,152	\$1,632	\$858	\$1,246
40	\$1,969	\$2,659	\$1,749	\$2,382	\$1,544	\$2,134	\$1,215	\$1,693	\$904	\$1,293
41	\$2,055	\$2,733	\$1,831	\$2,456	\$1,630	\$2,210	\$1,286	\$1,757	\$957	\$1,342
42	\$2,145	\$2,807	\$1,921	\$2,530	\$1,723	\$2,289	\$1,364	\$1,824	\$1,016	\$1,395
43	\$2,243	\$2,883	\$2,017	\$2,606	\$1,824	\$2,370	\$1,447	\$1,893	\$1,080	\$1,449
44	\$2,347	\$2,959	\$2,120	\$2,684	\$1,932	\$2,453	\$1,539	\$1,965	\$1,152	\$1,508
45	\$2,459	\$3,039	\$2,230	\$2,765	\$2,048	\$2,540	\$1,637	\$2,040	\$1,230	\$1,569
46	\$2,576	\$3,118	\$2,347	\$2,847	\$2,171	\$2,630	\$1,742	\$2,119	\$1,315	\$1,633
47	\$2,701	\$3,200	\$2,472	\$2,931	\$2,302	\$2,721	\$1,855	\$2,200	\$1,408	\$1,701
48	\$2,834	\$3,283	\$2,604	\$3,018	\$2,441	\$2,815	\$1,976	\$2,285	\$1,508	\$1,772
49	\$2,974	\$3,368	\$2,744	\$3,106	\$2,589	\$2,913	\$2,104	\$2,372	\$1,616	\$1,847
50	\$3,121	\$3,456	\$2,892	\$3,197	\$2,745	\$3,013	\$2,241	\$2,463	\$1,732	\$1,925
51	\$3,275	\$3,545	\$3,048	\$3,291	\$2,909	\$3,116	\$2,387	\$2,556	\$1,857	\$2,009
52	\$3,439	\$3,637	\$3,213	\$3,388	\$3,082	\$3,222	\$2,540	\$2,654	\$1,991	\$2,095
53	\$3,610	\$3,731	\$3,386	\$3,487	\$3,264	\$3,332	\$2,703	\$2,755	\$2,133	\$2,186
54	\$3,790	\$3,827	\$3,568	\$3,590	\$3,455	\$3,444	\$2,875	\$2,860	\$2,285	\$2,281
55	\$3,980	\$3,927	\$3,758	\$3,695	\$3,654	\$3,560	\$3,055	\$2,968	\$2,446	\$2,380
56	\$4,177	\$4,030	\$3,959	\$3,804	\$3,864	\$3,679	\$3,245	\$3,081	\$2,617	\$2,485
57	\$4,384	\$4,136	\$4,168	\$3,917	\$4,082	\$3,803	\$3,444	\$3,198	\$2,799	\$2,595
58	\$4,600	\$4,247	\$4,388	\$4,033	\$4,310	\$3,929	\$3,653	\$3,319	\$2,989	\$2,709
59	\$4,827	\$4,360	\$4,617	\$4,154	\$4,547	\$4,060	\$3,873	\$3,444	\$3,191	\$2,827
60	\$5,062	\$4,478	\$4,857	\$4,279	\$4,796	\$4,195	\$4,101	\$3,574	\$3,404	\$2,952
61	\$5,309	\$4,600	\$5,108	\$4,408	\$5,053	\$4,334	\$4,341	\$3,708	\$3,628	\$3,083
62	\$5,565	\$4,727	\$5,368	\$4,542	\$5,322	\$4,477	\$4,592	\$3,847	\$3,863	\$3,218
63	\$5,832	\$4,859	\$5,641	\$4,681	\$5,601	\$4,626	\$4,852	\$3,991	\$4,109	\$3,360
64	\$6,111	\$4,996	\$5,925	\$4,827	\$5,891	\$4,778	\$5,125	\$4,141	\$4,367	\$3,507
65	\$6,400	\$5,138	\$6,220	\$4,977	\$6,192	\$4,937	\$5,409	\$4,296	\$4,637	\$3,661



Rates are valid from 1 July 2013. All monetary amounts shown below are in US\$. Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax.

**Optional Maternity**

Maternity Benefit is applicable only to the adult female between 18 and 45 years of age who has selected an AAA Nil Deductible Plan. Maternity premiums are the same regardless of area of cover chosen on the AAA Nil Deductible Plan, but the maternity benefit will follow the area of cover chosen on the AAA Nil Deductible Plan.

Age	0-17	18-25	26-37	38-45	45-65
Maternity	Not Available	\$670	\$1,854	\$1,030	Not Available

**Optional Dental**

Dental premiums are the same regardless of area of cover chosen, but the dental benefit will follow the area of cover chosen on the medical plan.

Dental Premium per Individual per Year:\$412