



# MyCare Plus

## Premium Rates

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## Annual Premium (including GST) for \$600 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	248.78	283.02	205.07	235.83	306.29	355.88	249.42	295.16
42	257.07	292.54	211.22	243.10	317.09	368.51	257.50	305.06
43	265.79	302.49	217.69	250.75	328.44	381.83	266.06	315.33
44	275.10	312.98	224.59	258.78	340.47	395.85	275.10	326.30
45	284.89	324.21	231.87	267.34	353.21	410.61	284.57	337.80
46	295.32	336.09	239.63	276.33	366.74	426.40	294.68	350.00
47	306.50	348.66	247.92	285.90	381.13	443.09	305.43	362.89
48	318.33	362.03	256.69	296.12	396.38	460.80	316.88	376.64
49	331.00	376.21	266.06	306.93	412.59	479.52	328.97	391.09
50	344.49	391.30	276.01	318.43	429.82	499.37	341.87	406.49
51	358.82	407.30	286.60	330.52	448.17	520.45	355.51	422.81
52	374.13	424.42	297.89	343.42	467.70	542.86	370.06	440.04
53	390.50	442.61	309.93	357.11	488.46	566.67	385.57	458.39
54	408.04	462.08	322.77	371.77	510.66	592.08	402.05	477.86
55	426.77	482.78	336.46	387.34	534.41	619.16	419.65	498.57
56	446.94	504.99	351.23	404.03	559.82	647.99	438.54	520.72
57	468.61	528.95	367.01	421.95	587.11	678.86	458.66	544.26
58	491.88	554.63	384.02	441.00	616.43	711.82	480.27	569.40
59	517.02	582.19	402.27	461.44	647.89	747.40	503.44	596.26
60	544.04	611.77	421.74	483.37	682.02	785.75	528.53	625.31
61	573.20	643.71	442.71	506.86	718.93	827.11	555.60	656.66
62	604.66	678.06	465.29	532.06	759.11	872.16	585.02	690.63
63	638.63	715.19	489.47	559.18	803.14	921.27	617.12	727.60
64	675.44	755.31	515.58	588.23	851.40	975.20	652.38	768.10
65	715.51	798.97	543.83	619.80	904.79	1,034.80	691.17	812.77

## Annual Premium (including GST) for \$700 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	292.27	333.20	248.56	286.01	363.48	422.33	306.61	361.61
42	302.65	345.08	256.80	295.64	376.96	437.95	317.36	374.50
43	313.56	357.43	265.47	305.70	391.19	454.43	328.81	387.93
44	325.23	370.49	274.72	316.29	406.23	471.76	340.85	402.21
45	337.48	384.50	284.46	327.63	422.17	490.06	353.53	417.25
46	350.59	399.22	294.89	339.46	439.07	509.69	367.01	433.30
47	364.55	414.89	305.97	352.14	457.05	530.29	381.35	450.10
48	379.48	431.53	317.84	365.62	476.10	552.28	396.60	468.13
49	395.37	449.24	330.42	379.96	496.43	575.55	412.81	487.12
50	412.27	468.02	343.79	395.15	517.99	600.22	430.03	507.34
51	430.25	488.03	358.02	411.25	540.94	626.38	448.28	528.74
52	449.51	509.43	373.27	428.43	565.44	654.31	467.80	551.48
53	470.10	532.11	389.53	446.62	591.55	683.94	488.67	575.66
54	492.20	556.45	406.92	466.15	619.37	715.51	510.76	601.29
55	515.79	582.45	425.49	487.01	649.17	749.27	534.41	628.68
56	541.26	610.27	445.55	509.32	681.16	785.17	559.88	657.89
57	568.60	640.40	467.00	533.40	715.46	823.74	587.00	689.13
58	598.02	672.60	490.17	558.97	752.42	864.99	616.27	722.57
59	629.86	707.27	515.10	586.52	792.01	909.45	647.56	758.31
60	664.15	744.61	541.85	616.21	835.03	957.44	681.54	796.99
61	701.22	784.90	570.74	648.05	881.73	1,009.28	718.40	838.83
62	741.30	828.39	601.93	682.39	932.56	1,065.83	758.47	884.30
63	784.68	875.58	635.53	719.58	988.25	1,127.51	802.23	933.84
64	831.87	926.62	672.01	759.54	1,049.35	1,195.35	850.33	988.25
65	883.23	982.21	711.55	803.04	1,117.08	1,270.30	903.45	1,048.28

# MyCare Plus Annual Premium

## Annual Premium (including GST) for \$800 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	335.77	383.38	292.06	336.19	420.67	488.78	363.80	428.05
42	348.23	397.61	302.38	348.18	436.83	507.39	377.23	443.94
43	361.34	412.38	313.24	360.64	453.95	527.03	391.57	460.53
44	375.36	428.00	324.85	373.80	471.98	547.68	406.60	478.13
45	390.07	444.80	337.05	387.93	491.13	569.51	422.49	496.69
46	405.85	462.35	350.16	402.59	511.41	592.99	439.34	516.60
47	422.60	481.13	364.01	418.37	532.97	617.50	457.26	537.30
48	440.63	501.03	378.99	435.12	555.81	643.77	476.31	559.61
49	459.73	522.27	394.78	452.98	580.26	671.59	496.64	583.15
50	480.06	544.74	411.58	471.87	606.16	701.06	518.20	608.19
51	501.67	568.76	429.44	491.99	633.71	732.31	541.05	634.67
52	524.89	594.44	448.65	513.44	663.19	765.75	565.55	662.92
53	549.71	621.62	469.14	536.12	694.64	801.22	591.76	692.93
54	576.36	650.83	491.08	560.52	728.08	838.93	619.48	724.71
55	604.82	682.13	514.51	586.68	763.93	879.38	649.17	758.79
56	635.58	715.56	539.87	614.61	802.50	922.34	681.22	795.06
57	668.59	751.84	566.99	644.84	843.80	968.62	715.35	834.01
58	704.17	790.57	596.31	676.94	888.42	1,018.16	752.26	875.74
59	742.69	832.35	627.93	711.60	936.14	1,071.50	791.69	920.36
60	784.26	877.45	661.96	749.05	988.04	1,129.12	834.55	968.67
61	829.25	926.09	698.76	789.23	1,044.53	1,191.45	881.20	1,020.99
62	877.94	978.73	738.57	832.73	1,106.01	1,259.50	931.92	1,077.97
63	930.74	1,035.97	781.58	879.97	1,173.36	1,333.76	987.34	1,140.09
64	988.31	1,097.93	828.45	930.85	1,247.30	1,415.50	1,048.28	1,208.40
65	1,050.95	1,165.44	879.27	986.27	1,329.37	1,505.81	1,115.74	1,283.79

## Annual Premium (including GST) for \$900 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	379.26	433.56	335.55	386.38	477.86	555.22	420.99	494.50
42	393.81	450.15	347.96	400.72	496.69	576.84	437.10	513.39
43	409.11	467.32	361.02	415.59	516.70	599.63	454.32	533.13
44	425.49	485.51	374.98	431.32	537.73	623.60	472.35	554.05
45	442.66	505.09	389.64	448.22	560.09	648.96	491.45	576.14
46	461.12	525.48	405.42	465.72	583.74	676.29	511.67	599.90
47	480.64	547.36	422.06	484.60	608.88	704.70	533.18	624.51
48	501.78	570.52	440.14	504.61	635.53	735.25	556.03	651.10
49	524.09	595.29	459.14	526.01	664.10	767.62	580.48	679.18
50	547.84	621.46	479.36	548.59	694.32	801.91	606.37	709.04
51	573.09	649.49	500.87	572.72	726.48	838.24	633.81	740.60
52	600.27	679.45	524.03	598.45	760.93	877.19	663.29	774.36
53	629.32	711.12	548.75	625.63	797.74	918.49	694.86	810.20
54	660.51	745.20	575.23	654.89	836.79	962.36	728.19	848.14
55	693.84	781.80	603.53	686.35	878.68	1,009.49	763.93	888.90
56	729.90	820.85	634.19	719.90	923.84	1,059.51	802.55	932.24
57	768.58	863.28	666.98	756.28	972.15	1,113.50	843.70	978.89
58	810.31	908.54	702.46	794.90	1,024.42	1,171.33	888.26	1,028.91
59	855.52	957.44	740.76	836.69	1,080.27	1,233.55	935.82	1,082.41
60	904.36	1,010.29	782.06	881.89	1,141.05	1,300.80	987.56	1,140.35
61	957.28	1,067.27	826.79	930.42	1,207.33	1,373.61	1,044.00	1,203.16
62	1,014.57	1,129.06	875.21	983.06	1,279.45	1,453.17	1,105.36	1,271.64
63	1,076.79	1,196.37	927.64	1,040.36	1,358.47	1,540.00	1,172.45	1,346.33
64	1,144.74	1,269.23	984.88	1,102.15	1,445.25	1,635.66	1,246.23	1,428.56
65	1,218.68	1,348.68	1,047.00	1,169.51	1,541.66	1,741.32	1,328.03	1,519.29

## Annual Premium (including GST) for \$1,000 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	422.76	483.75	379.05	436.56	535.05	621.67	478.18	560.95
42	439.40	502.69	393.55	453.25	556.56	646.28	496.96	582.83
43	456.89	522.27	408.79	470.53	579.46	672.23	517.08	605.73
44	475.62	543.03	425.11	488.83	603.48	699.51	538.10	629.96
45	495.25	565.39	442.23	508.52	629.05	728.40	560.41	655.59
46	516.38	588.61	460.69	528.85	656.07	759.59	584.01	683.20
47	538.69	613.59	480.11	550.84	684.80	791.91	609.10	711.71
48	562.93	640.02	501.30	574.11	715.24	826.74	635.74	742.58
49	588.45	668.32	523.50	599.04	747.93	863.65	664.31	775.22
50	615.62	698.18	547.14	625.31	782.49	902.76	694.54	809.88
51	644.51	730.22	572.29	653.45	819.25	944.17	726.58	846.53
52	675.65	764.46	599.41	683.46	858.68	988.63	761.04	885.80
53	708.93	800.63	628.36	715.13	900.83	1,035.76	797.95	927.48
54	744.67	839.58	659.39	749.27	945.51	1,085.78	836.90	971.56
55	782.87	881.47	692.56	786.02	993.44	1,139.60	878.68	1,019.01
56	824.22	926.14	728.51	825.18	1,045.18	1,196.69	923.89	1,069.41
57	868.57	974.72	766.98	867.72	1,100.50	1,258.37	972.04	1,123.77
58	916.46	1,026.50	808.60	912.87	1,160.42	1,324.50	1,024.26	1,182.08
59	968.35	1,082.52	853.59	961.77	1,224.40	1,395.60	1,079.95	1,244.46
60	1,024.47	1,143.13	902.17	1,014.73	1,294.06	1,472.48	1,140.57	1,312.03
61	1,085.30	1,208.46	954.81	1,071.61	1,370.14	1,555.78	1,206.80	1,385.33
62	1,151.21	1,279.40	1,011.85	1,133.40	1,452.90	1,646.84	1,278.81	1,465.31
63	1,222.85	1,356.76	1,073.69	1,200.75	1,543.58	1,746.24	1,357.56	1,552.57
64	1,301.17	1,440.54	1,141.32	1,273.46	1,643.20	1,855.81	1,444.18	1,648.71
65	1,386.40	1,531.92	1,214.72	1,352.75	1,753.94	1,976.83	1,540.32	1,754.80

## Annual Premium (including GST) for \$1,100 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	466.25	533.93	422.54	486.74	592.25	688.12	535.37	627.39
42	484.98	555.22	439.13	505.79	616.43	715.72	556.83	652.27
43	504.67	577.21	456.57	525.48	642.21	744.83	579.83	678.33
44	525.74	600.54	475.24	546.34	669.23	775.43	603.85	705.88
45	547.84	625.68	494.82	568.81	698.01	807.85	629.37	735.04
46	571.65	651.74	515.95	591.98	728.40	842.89	656.34	766.49
47	596.74	679.82	538.16	617.07	760.72	879.11	685.01	798.92
48	624.08	709.52	562.45	643.61	794.96	918.22	715.46	834.07
49	652.81	741.35	587.86	672.07	831.76	959.68	748.14	871.25
50	683.41	774.89	614.93	702.03	870.66	1,003.61	782.71	910.73
51	715.94	810.95	643.71	734.18	912.01	1,050.10	819.35	952.46
52	751.03	849.47	674.80	768.47	956.42	1,100.07	858.78	997.24
53	788.54	890.13	707.97	804.64	1,003.93	1,153.03	901.05	1,044.75
54	828.82	933.95	743.54	843.64	1,054.22	1,209.21	945.61	1,094.98
55	871.89	981.14	781.58	885.69	1,108.20	1,269.72	993.44	1,149.13
56	918.54	1,031.43	822.83	930.47	1,166.51	1,333.86	1,045.23	1,206.59
57	968.56	1,086.16	866.97	979.16	1,228.84	1,403.25	1,100.39	1,268.65
58	1,022.60	1,144.47	914.74	1,030.84	1,296.41	1,477.67	1,160.25	1,335.25
59	1,081.18	1,207.60	966.42	1,086.85	1,368.53	1,557.65	1,224.08	1,406.52
60	1,144.58	1,275.98	1,022.28	1,147.58	1,447.07	1,644.16	1,293.58	1,483.72
61	1,213.33	1,349.64	1,082.84	1,212.79	1,532.94	1,737.95	1,369.60	1,567.50
62	1,287.85	1,429.73	1,148.48	1,283.73	1,626.35	1,840.51	1,452.26	1,658.98
63	1,368.90	1,517.15	1,219.75	1,361.15	1,728.69	1,952.48	1,542.67	1,758.81
64	1,457.61	1,611.85	1,297.75	1,444.77	1,841.15	2,075.96	1,642.13	1,868.86
65	1,554.12	1,715.16	1,382.44	1,535.99	1,966.23	2,212.33	1,752.61	1,990.31

## Annual Premium (including GST) for \$1,200 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	509.75	584.11	466.04	536.93	649.44	754.56	592.57	693.84
42	530.56	607.76	484.71	558.33	676.29	785.17	616.69	721.72
43	552.44	632.16	504.34	580.42	704.97	817.43	642.59	750.93
44	575.87	658.05	525.37	603.85	734.98	851.35	669.61	781.80
45	600.43	685.98	547.41	629.11	766.98	887.30	698.34	814.48
46	626.91	714.87	571.22	655.11	800.73	926.19	728.67	849.79
47	654.79	746.06	596.20	683.30	836.63	966.32	760.93	886.12
48	685.23	779.01	623.60	713.10	874.67	1,009.71	795.17	925.55
49	717.17	814.38	652.22	745.09	915.60	1,055.72	831.98	967.28
50	751.19	851.61	682.71	778.75	958.83	1,104.45	870.87	1,011.58
51	787.36	891.68	715.13	814.91	1,004.78	1,156.03	912.12	1,058.39
52	826.41	934.48	750.18	853.49	1,054.16	1,211.51	956.53	1,108.68
53	868.14	979.64	787.57	894.15	1,107.02	1,270.30	1,004.14	1,162.02
54	912.98	1,028.32	827.70	938.02	1,162.93	1,332.63	1,054.32	1,218.41
55	960.91	1,080.81	870.61	985.36	1,222.96	1,399.83	1,108.20	1,279.24
56	1,012.86	1,136.71	917.15	1,035.76	1,287.85	1,471.04	1,166.57	1,343.76
57	1,068.56	1,197.60	966.96	1,090.60	1,357.19	1,548.13	1,228.73	1,413.52
58	1,128.74	1,262.44	1,020.89	1,148.81	1,432.41	1,630.84	1,296.25	1,488.42
59	1,194.01	1,332.69	1,079.26	1,211.94	1,512.66	1,719.70	1,368.21	1,568.57
60	1,264.69	1,408.82	1,142.39	1,280.42	1,600.08	1,815.84	1,446.59	1,655.40
61	1,341.35	1,490.83	1,210.87	1,353.98	1,695.74	1,920.12	1,532.40	1,749.66
62	1,424.49	1,580.07	1,285.12	1,434.07	1,799.79	2,034.18	1,625.70	1,852.65
63	1,514.96	1,677.55	1,365.80	1,521.54	1,913.80	2,158.73	1,727.78	1,965.06
64	1,614.04	1,783.16	1,454.18	1,616.07	2,039.10	2,296.11	1,840.08	2,089.01
65	1,721.84	1,898.39	1,550.16	1,719.22	2,178.52	2,447.84	1,964.89	2,225.81

## Annual Premium (including GST) for \$1,300 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	553.24	634.30	509.53	587.11	706.63	821.01	649.76	760.29
42	576.14	660.30	530.29	610.86	736.16	854.61	676.56	791.16
43	600.22	687.10	552.12	635.37	767.73	890.03	705.34	823.53
44	626.00	715.56	575.50	661.37	800.73	927.26	735.36	857.71
45	653.02	746.27	600.00	689.40	835.94	966.75	767.30	893.93
46	682.18	778.00	626.49	718.24	873.07	1,009.49	801.00	933.09
47	712.83	812.29	654.25	749.54	912.55	1,053.52	836.85	973.33
48	746.38	848.51	684.75	782.60	954.39	1,101.19	874.89	1,017.04
49	781.53	887.40	716.58	818.12	999.43	1,151.75	915.81	1,063.31
50	818.98	928.33	750.50	855.47	1,047.00	1,205.30	959.04	1,112.43
51	858.78	972.42	786.56	895.64	1,097.55	1,261.96	1,004.89	1,164.32
52	901.80	1,019.50	825.56	938.50	1,151.91	1,322.95	1,054.27	1,220.12
53	947.75	1,069.14	867.18	983.65	1,210.12	1,387.58	1,107.24	1,279.29
54	997.13	1,122.70	911.85	1,032.39	1,271.64	1,456.06	1,163.04	1,341.83
55	1,049.94	1,180.48	959.63	1,085.03	1,337.71	1,529.94	1,222.96	1,409.35
56	1,107.18	1,242.00	1,011.47	1,141.05	1,409.19	1,608.21	1,287.91	1,480.93
57	1,168.55	1,309.04	1,066.95	1,202.04	1,485.53	1,693.01	1,357.08	1,558.40
58	1,234.89	1,380.41	1,127.03	1,266.77	1,568.41	1,784.01	1,432.25	1,641.59
59	1,306.84	1,457.77	1,192.09	1,337.02	1,656.79	1,881.76	1,512.34	1,730.62
60	1,384.79	1,541.66	1,262.49	1,413.26	1,753.09	1,987.53	1,599.60	1,827.08
61	1,469.38	1,632.02	1,338.89	1,495.16	1,858.54	2,102.28	1,695.20	1,931.83
62	1,561.13	1,730.40	1,421.76	1,584.40	1,973.24	2,227.85	1,799.15	2,046.32
63	1,661.01	1,837.94	1,511.86	1,681.93	2,098.91	2,364.97	1,912.89	2,171.30
64	1,770.48	1,954.46	1,610.62	1,787.38	2,237.05	2,516.27	2,038.03	2,309.17
65	1,889.57	2,081.63	1,717.89	1,902.46	2,390.81	2,683.35	2,177.18	2,461.32

## Annual Premium (including GST) for \$1,400 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	596.74	684.48	553.03	637.29	763.82	887.46	706.95	826.74
42	621.72	712.83	575.87	663.40	796.03	924.05	736.43	860.60
43	647.99	742.05	599.90	690.31	830.48	962.63	768.10	896.13
44	676.13	773.08	625.63	718.88	866.49	1,003.18	801.11	933.63
45	705.61	806.57	652.59	749.70	904.90	1,046.19	836.26	973.38
46	737.44	841.13	681.75	781.37	945.40	1,092.79	873.33	1,016.39
47	770.88	878.52	712.30	815.77	988.47	1,140.73	912.76	1,060.53
48	807.53	918.01	745.90	852.09	1,034.10	1,192.68	954.60	1,108.52
49	845.89	960.43	780.94	891.15	1,083.27	1,247.78	999.65	1,159.35
50	886.76	1,005.05	818.28	932.18	1,135.16	1,306.15	1,047.21	1,213.27
51	930.20	1,053.15	857.98	976.38	1,190.32	1,367.89	1,097.66	1,270.25
52	977.18	1,104.51	900.94	1,023.51	1,249.65	1,434.39	1,152.02	1,331.56
53	1,027.36	1,158.65	946.79	1,073.16	1,313.21	1,504.85	1,210.33	1,396.56
54	1,081.29	1,217.07	996.01	1,126.76	1,380.35	1,579.48	1,271.75	1,465.26
55	1,138.96	1,280.15	1,048.65	1,184.70	1,452.47	1,660.05	1,337.71	1,539.46
56	1,201.50	1,347.29	1,105.79	1,246.34	1,530.53	1,745.38	1,409.24	1,618.11
57	1,268.54	1,420.48	1,166.94	1,313.48	1,613.88	1,837.89	1,485.43	1,703.28
58	1,341.03	1,498.37	1,233.18	1,384.74	1,704.40	1,937.18	1,568.25	1,794.76
59	1,419.68	1,582.85	1,304.92	1,462.10	1,800.92	2,043.81	1,656.47	1,892.67
60	1,504.90	1,674.50	1,382.60	1,546.10	1,906.10	2,159.21	1,752.61	1,998.76
61	1,597.40	1,773.20	1,466.92	1,636.35	2,021.34	2,284.45	1,858.00	2,114.00
62	1,697.77	1,880.74	1,558.40	1,734.74	2,146.69	2,421.52	1,972.60	2,239.99
63	1,807.07	1,998.33	1,657.91	1,842.33	2,284.02	2,571.21	2,098.00	2,377.54
64	1,926.91	2,125.77	1,767.05	1,958.69	2,435.00	2,736.42	2,235.98	2,529.32
65	2,057.29	2,264.87	1,885.61	2,085.70	2,603.10	2,918.85	2,389.47	2,696.83

## Annual Premium (including GST) for \$1,500 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	640.23	734.66	596.53	687.48	821.01	953.91	764.14	893.18
42	667.31	765.37	621.46	715.94	855.89	993.50	796.29	930.04
43	695.77	796.99	647.67	745.26	893.24	1,035.23	830.86	968.72
44	726.26	830.59	675.76	776.39	932.24	1,079.10	866.86	1,009.55
45	758.20	866.86	705.18	809.99	973.86	1,125.64	905.22	1,052.83
46	792.71	904.26	737.02	844.50	1,017.73	1,176.09	945.67	1,099.69
47	828.93	944.76	770.35	882.00	1,064.38	1,227.93	988.68	1,147.74
48	868.68	987.50	807.05	921.59	1,113.82	1,284.16	1,034.32	1,200.01
49	910.25	1,033.46	845.30	964.18	1,167.10	1,343.81	1,083.48	1,255.38
50	954.55	1,081.77	886.07	1,008.90	1,223.33	1,407.00	1,135.38	1,314.12
51	1,001.63	1,133.88	929.40	1,057.11	1,283.09	1,473.82	1,190.43	1,376.18
52	1,052.56	1,189.52	976.32	1,108.52	1,347.40	1,545.83	1,249.76	1,443.00
53	1,106.97	1,248.16	1,026.40	1,162.66	1,416.31	1,622.12	1,313.43	1,513.84
54	1,165.44	1,311.45	1,080.17	1,221.14	1,489.07	1,702.91	1,380.46	1,588.68
55	1,227.99	1,379.82	1,137.68	1,284.37	1,567.23	1,790.16	1,452.47	1,669.57
56	1,295.82	1,452.58	1,200.11	1,351.62	1,651.87	1,882.56	1,530.58	1,755.28
57	1,368.53	1,531.92	1,266.93	1,424.92	1,742.23	1,982.76	1,613.77	1,848.16
58	1,447.18	1,616.34	1,339.32	1,502.71	1,840.40	2,090.35	1,704.24	1,947.94
59	1,532.51	1,707.93	1,417.75	1,587.18	1,945.05	2,205.86	1,800.60	2,054.72
60	1,625.01	1,807.34	1,502.71	1,678.94	2,059.11	2,330.89	1,905.62	2,170.44
61	1,725.43	1,914.39	1,594.94	1,777.54	2,184.14	2,466.62	2,020.80	2,296.17
62	1,834.41	2,031.07	1,695.04	1,885.07	2,320.13	2,615.19	2,146.05	2,433.66
63	1,953.12	2,158.73	1,803.97	2,002.72	2,469.13	2,777.45	2,283.11	2,583.78
64	2,083.34	2,297.08	1,923.49	2,130.00	2,632.95	2,956.57	2,433.93	2,749.47
65	2,225.01	2,448.11	2,053.33	2,268.94	2,815.38	3,154.36	2,601.76	2,932.34

# MyCare Plus Annual Premium

## Annual Premium (including GST) for \$1,600 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	683.73	784.85	640.02	737.66	878.20	1,020.35	821.33	959.63
42	712.89	817.91	667.04	768.47	915.76	1,062.94	856.16	999.49
43	743.54	851.93	695.45	800.20	955.99	1,107.82	893.61	1,041.32
44	776.39	888.10	725.89	833.90	997.99	1,155.01	932.61	1,085.46
45	810.79	927.16	757.77	870.28	1,042.82	1,205.09	974.18	1,132.27
46	847.98	967.39	792.28	907.63	1,090.06	1,259.39	1,018.00	1,182.99
47	886.98	1,010.99	828.39	948.23	1,140.30	1,315.14	1,064.60	1,234.94
48	929.83	1,057.00	868.20	991.09	1,193.53	1,375.65	1,114.03	1,291.49
49	974.61	1,106.49	909.66	1,037.20	1,250.94	1,439.85	1,167.32	1,351.41
50	1,022.33	1,158.49	953.85	1,085.62	1,311.50	1,507.84	1,223.55	1,414.97
51	1,073.05	1,214.61	1,000.82	1,137.84	1,375.86	1,579.75	1,283.20	1,482.11
52	1,127.94	1,274.53	1,051.70	1,193.53	1,445.14	1,657.27	1,347.50	1,554.44
53	1,186.58	1,337.66	1,106.01	1,252.17	1,519.40	1,739.39	1,416.52	1,631.11
54	1,249.60	1,405.82	1,164.32	1,315.51	1,597.78	1,826.33	1,489.17	1,712.11
55	1,317.01	1,479.49	1,226.70	1,384.05	1,681.99	1,920.28	1,567.23	1,799.69
56	1,390.14	1,557.87	1,294.43	1,456.91	1,773.20	2,019.73	1,651.92	1,892.46
57	1,468.52	1,643.36	1,366.93	1,536.36	1,870.57	2,127.64	1,742.12	1,993.04
58	1,553.32	1,734.31	1,445.46	1,620.68	1,976.40	2,243.52	1,840.24	2,101.11
59	1,645.34	1,833.02	1,530.58	1,712.27	2,089.18	2,367.91	1,944.73	2,216.77
60	1,745.12	1,940.18	1,622.82	1,811.78	2,212.12	2,502.57	2,058.63	2,342.12
61	1,853.45	2,055.58	1,722.97	1,918.72	2,346.94	2,648.79	2,183.60	2,478.33
62	1,971.05	2,181.41	1,831.68	2,035.41	2,493.58	2,808.86	2,319.49	2,627.33
63	2,099.18	2,319.12	1,950.02	2,163.11	2,654.24	2,983.70	2,468.22	2,790.03
64	2,239.78	2,468.38	2,079.92	2,301.30	2,830.90	3,176.72	2,631.88	2,969.62
65	2,392.73	2,631.34	2,221.05	2,452.17	3,027.67	3,389.87	2,814.05	3,167.84

## Annual Premium (including GST) for \$1,700 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	727.23	835.03	683.52	787.84	935.39	1,086.80	878.52	1,026.08
42	758.47	870.45	712.62	821.01	975.63	1,132.38	916.03	1,068.93
43	791.32	906.88	743.22	855.14	1,018.75	1,180.42	956.37	1,113.92
44	826.52	945.61	776.02	891.42	1,063.74	1,230.93	998.36	1,161.38
45	863.38	987.45	810.36	930.58	1,111.78	1,284.54	1,043.14	1,211.72
46	903.24	1,030.52	847.55	970.76	1,162.39	1,342.69	1,090.33	1,266.29
47	945.02	1,077.22	886.44	1,014.47	1,216.22	1,402.34	1,140.51	1,322.15
48	990.98	1,126.50	929.35	1,060.58	1,273.25	1,467.13	1,193.75	1,382.98
49	1,038.97	1,179.51	974.02	1,110.23	1,334.77	1,535.88	1,251.15	1,447.44
50	1,090.12	1,235.21	1,021.64	1,162.34	1,399.67	1,608.69	1,311.71	1,515.82
51	1,144.47	1,295.34	1,072.25	1,218.57	1,468.63	1,685.68	1,375.97	1,588.04
52	1,203.32	1,359.54	1,127.08	1,278.54	1,542.89	1,768.71	1,445.25	1,665.88
53	1,266.18	1,427.17	1,185.61	1,341.67	1,622.49	1,856.66	1,519.61	1,748.38
54	1,333.76	1,500.19	1,248.48	1,409.89	1,706.49	1,949.75	1,597.88	1,835.53
55	1,406.03	1,579.16	1,315.73	1,483.72	1,796.74	2,050.39	1,681.99	1,929.80
56	1,484.46	1,663.15	1,388.75	1,562.20	1,894.54	2,156.91	1,773.26	2,029.63
57	1,568.51	1,754.80	1,466.92	1,647.80	1,998.92	2,272.52	1,870.47	2,137.91
58	1,659.46	1,852.28	1,551.61	1,738.64	2,112.39	2,396.69	1,976.24	2,254.28
59	1,758.17	1,958.10	1,643.41	1,837.35	2,233.30	2,529.96	2,088.85	2,378.82
60	1,865.22	2,073.02	1,742.92	1,944.62	2,365.13	2,674.25	2,211.64	2,513.80
61	1,981.48	2,196.76	1,850.99	2,059.91	2,509.74	2,830.95	2,346.40	2,660.50
62	2,107.69	2,331.74	1,968.32	2,185.74	2,667.03	3,002.53	2,492.94	2,821.00
63	2,245.23	2,479.51	2,096.08	2,323.51	2,839.35	3,189.94	2,653.33	2,996.27
64	2,396.21	2,639.69	2,236.35	2,472.61	3,028.85	3,396.88	2,829.83	3,189.78
65	2,560.46	2,814.58	2,388.78	2,635.41	3,239.96	3,625.37	3,026.33	3,403.35



## Annual Premium (including GST) for \$1,800 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	770.72	885.21	727.01	838.02	992.59	1,153.25	935.72	1,092.52
42	804.05	922.98	758.20	873.55	1,035.49	1,201.82	975.89	1,138.37
43	839.09	961.82	791.00	910.09	1,081.50	1,253.02	1,019.12	1,186.52
44	876.65	1,003.13	826.15	948.93	1,129.49	1,306.84	1,064.12	1,237.29
45	915.97	1,047.74	862.96	990.87	1,180.75	1,363.98	1,112.10	1,291.17
46	958.51	1,093.65	902.81	1,033.89	1,234.73	1,425.99	1,162.66	1,349.59
47	1,003.07	1,143.46	944.49	1,080.70	1,292.13	1,489.55	1,216.43	1,409.35
48	1,052.13	1,195.99	990.50	1,130.08	1,352.96	1,558.62	1,273.46	1,474.46
49	1,103.33	1,252.54	1,038.38	1,183.26	1,418.61	1,631.91	1,334.99	1,543.48
50	1,157.90	1,311.93	1,089.42	1,239.06	1,487.84	1,709.54	1,399.88	1,616.66
51	1,215.89	1,376.07	1,143.67	1,299.30	1,561.40	1,791.61	1,468.74	1,693.97
52	1,278.70	1,444.55	1,202.47	1,363.55	1,640.63	1,880.15	1,542.99	1,777.32
53	1,345.79	1,516.67	1,265.22	1,431.18	1,725.59	1,973.94	1,622.71	1,865.65
54	1,417.91	1,594.57	1,332.63	1,504.26	1,815.20	2,073.18	1,706.60	1,958.96
55	1,495.06	1,678.83	1,404.75	1,583.39	1,911.50	2,180.50	1,796.74	2,059.91
56	1,578.79	1,768.44	1,483.07	1,667.49	2,015.88	2,294.08	1,894.60	2,166.80
57	1,668.50	1,866.24	1,566.91	1,759.24	2,127.27	2,417.40	1,998.81	2,282.79
58	1,765.61	1,970.24	1,657.75	1,856.61	2,248.39	2,549.86	2,112.23	2,407.45
59	1,871.00	2,083.18	1,756.24	1,962.43	2,377.43	2,692.01	2,232.98	2,540.88
60	1,985.33	2,205.86	1,863.03	2,077.46	2,518.14	2,845.93	2,364.65	2,685.49
61	2,109.51	2,337.95	1,979.02	2,201.10	2,672.54	3,013.12	2,509.20	2,842.67
62	2,244.33	2,482.08	2,104.96	2,336.08	2,840.48	3,196.20	2,666.39	3,014.67
63	2,391.29	2,639.90	2,242.13	2,483.90	3,024.46	3,396.18	2,838.44	3,202.51
64	2,552.65	2,811.00	2,392.79	2,643.92	3,226.80	3,617.03	3,027.78	3,409.93
65	2,728.18	2,997.82	2,556.50	2,818.65	3,452.25	3,860.88	3,238.62	3,638.86

## Annual Premium (including GST) for \$1,900 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	814.22	935.39	770.51	888.21	1,049.78	1,219.69	992.91	1,158.97
42	849.63	975.52	803.78	926.09	1,095.36	1,271.27	1,035.76	1,207.82
43	886.87	1,016.77	838.77	965.03	1,144.26	1,325.62	1,081.88	1,259.12
44	926.78	1,060.64	876.28	1,006.44	1,195.24	1,382.76	1,129.87	1,313.21
45	968.56	1,108.04	915.55	1,051.17	1,249.71	1,443.43	1,181.07	1,370.62
46	1,013.77	1,156.78	958.08	1,097.02	1,307.06	1,509.29	1,234.99	1,432.89
47	1,061.12	1,209.69	1,002.54	1,146.93	1,368.05	1,576.75	1,292.35	1,496.56
48	1,113.28	1,265.49	1,051.65	1,199.58	1,432.68	1,650.10	1,353.18	1,565.95
49	1,167.69	1,325.57	1,102.74	1,256.29	1,502.44	1,727.94	1,418.82	1,639.51
50	1,225.69	1,388.65	1,157.21	1,315.78	1,576.00	1,810.39	1,488.05	1,717.51
51	1,287.32	1,456.81	1,215.09	1,380.03	1,654.17	1,897.54	1,561.50	1,799.90
52	1,354.09	1,529.57	1,277.85	1,448.57	1,738.38	1,991.59	1,640.74	1,888.76
53	1,425.40	1,606.18	1,344.83	1,520.68	1,828.68	2,091.21	1,725.80	1,982.92
54	1,502.07	1,688.94	1,416.79	1,598.63	1,923.91	2,196.60	1,815.31	2,082.38
55	1,584.08	1,778.50	1,493.77	1,683.06	2,026.26	2,310.61	1,911.50	2,190.02
56	1,673.11	1,873.73	1,577.39	1,772.78	2,137.22	2,431.25	2,015.93	2,303.98
57	1,768.50	1,977.68	1,666.90	1,870.68	2,255.61	2,562.28	2,127.16	2,427.67
58	1,871.75	2,088.21	1,763.90	1,974.58	2,384.39	2,703.03	2,248.23	2,560.62
59	1,983.83	2,208.27	1,869.08	2,087.52	2,521.56	2,854.06	2,377.11	2,702.93
60	2,105.44	2,338.70	1,983.14	2,210.30	2,671.15	3,017.61	2,517.66	2,857.17
61	2,237.53	2,479.14	2,107.04	2,342.28	2,835.34	3,195.29	2,672.00	3,024.84
62	2,380.96	2,632.41	2,241.60	2,486.41	3,013.92	3,389.87	2,839.83	3,208.34
63	2,537.34	2,800.30	2,388.19	2,644.29	3,209.57	3,602.42	3,023.55	3,408.75
64	2,709.08	2,982.30	2,549.22	2,815.22	3,424.75	3,837.18	3,225.73	3,630.08
65	2,895.90	3,181.06	2,724.22	3,001.89	3,664.54	4,096.39	3,450.91	3,874.36

# MyCare Plus Annual Premium

## Annual Premium (including GST) for \$2,000 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	857.71	985.58	814.00	938.39	1,106.97	1,286.14	1,050.10	1,225.42
42	895.22	1,028.06	849.37	978.62	1,155.23	1,340.71	1,095.63	1,277.26
43	934.65	1,071.71	886.55	1,019.98	1,207.01	1,398.22	1,144.63	1,331.72
44	976.91	1,118.15	926.41	1,063.95	1,261.00	1,458.68	1,195.62	1,389.13
45	1,021.15	1,168.33	968.14	1,111.46	1,318.67	1,522.88	1,250.03	1,450.06
46	1,069.04	1,219.91	1,013.34	1,160.15	1,379.39	1,592.59	1,307.33	1,516.19
47	1,119.17	1,275.92	1,060.58	1,213.17	1,443.97	1,663.96	1,368.26	1,583.76
48	1,174.43	1,334.99	1,112.80	1,269.07	1,512.39	1,741.59	1,432.89	1,657.43
49	1,232.05	1,398.60	1,167.10	1,329.31	1,586.28	1,823.98	1,502.65	1,735.54
50	1,293.47	1,465.37	1,224.99	1,392.50	1,664.17	1,911.23	1,576.22	1,818.36
51	1,358.74	1,537.54	1,286.51	1,460.76	1,746.94	2,003.47	1,654.27	1,905.83
52	1,429.47	1,614.58	1,353.23	1,533.58	1,836.12	2,103.03	1,738.48	2,000.20
53	1,505.01	1,695.68	1,424.44	1,610.19	1,931.78	2,208.48	1,828.90	2,100.20
54	1,586.22	1,783.32	1,500.94	1,693.01	2,032.63	2,320.03	1,924.02	2,205.81
55	1,673.11	1,878.17	1,582.80	1,782.73	2,141.02	2,440.72	2,026.26	2,320.13
56	1,767.43	1,979.02	1,671.71	1,878.06	2,258.56	2,568.43	2,137.27	2,441.15
57	1,868.49	2,089.12	1,766.89	1,982.12	2,383.96	2,707.15	2,255.51	2,572.55
58	1,977.90	2,206.18	1,870.04	2,092.55	2,520.39	2,856.20	2,384.23	2,713.79
59	2,096.67	2,333.35	1,981.91	2,212.60	2,665.69	3,016.12	2,521.24	2,864.98
60	2,225.55	2,471.54	2,103.25	2,343.14	2,824.16	3,189.30	2,670.67	3,028.85
61	2,365.56	2,620.32	2,235.07	2,483.47	2,998.14	3,377.46	2,834.80	3,207.00
62	2,517.60	2,782.75	2,378.24	2,636.75	3,187.37	3,583.54	3,013.28	3,402.01
63	2,683.40	2,960.69	2,534.24	2,804.68	3,394.68	3,808.67	3,208.66	3,615.00
64	2,865.51	3,153.61	2,705.66	2,986.53	3,622.70	4,057.33	3,423.68	3,850.23
65	3,063.62	3,364.29	2,891.94	3,185.12	3,876.82	4,331.90	3,663.20	4,109.87

## Annual Premium (including GST) for \$2,100 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	901.21	1,035.76	857.50	988.57	1,164.16	1,352.59	1,107.29	1,291.86
42	940.80	1,080.59	894.95	1,031.16	1,215.09	1,410.15	1,155.49	1,346.70
43	982.42	1,126.66	934.32	1,074.92	1,269.77	1,470.82	1,207.39	1,404.32
44	1,027.04	1,175.66	976.54	1,121.47	1,326.75	1,534.59	1,261.37	1,465.04
45	1,073.75	1,228.63	1,020.73	1,171.76	1,387.63	1,602.33	1,318.99	1,529.51
46	1,124.30	1,283.04	1,068.61	1,223.28	1,451.72	1,675.89	1,379.66	1,599.49
47	1,177.21	1,342.15	1,118.63	1,279.40	1,519.88	1,751.16	1,444.18	1,670.97
48	1,235.58	1,404.48	1,173.95	1,338.57	1,592.11	1,833.07	1,512.61	1,748.92
49	1,296.41	1,471.62	1,231.46	1,402.34	1,670.11	1,920.01	1,586.49	1,831.57
50	1,361.25	1,542.08	1,292.77	1,469.22	1,752.34	2,012.08	1,664.39	1,919.21
51	1,430.16	1,618.27	1,357.94	1,541.50	1,839.70	2,109.40	1,747.04	2,011.76
52	1,504.85	1,699.59	1,428.61	1,618.59	1,933.86	2,214.47	1,836.23	2,111.65
53	1,584.62	1,785.19	1,504.05	1,699.70	2,034.87	2,325.75	1,931.99	2,217.47
54	1,670.38	1,877.69	1,585.10	1,787.38	2,141.34	2,443.45	2,032.73	2,329.23
55	1,762.13	1,977.84	1,671.82	1,882.40	2,255.77	2,570.84	2,141.02	2,450.25
56	1,861.75	2,084.31	1,766.04	1,983.35	2,379.89	2,705.60	2,258.61	2,578.33
57	1,968.48	2,200.56	1,866.88	2,093.56	2,512.31	2,852.03	2,383.85	2,717.43
58	2,084.04	2,324.15	1,976.18	2,210.51	2,656.38	3,009.38	2,520.22	2,866.96
59	2,209.50	2,458.43	2,094.74	2,337.68	2,809.82	3,178.17	2,665.37	3,027.03
60	2,345.65	2,604.38	2,223.35	2,475.98	2,977.17	3,360.98	2,823.68	3,200.53
61	2,493.58	2,761.51	2,363.10	2,624.66	3,160.94	3,559.62	2,997.61	3,389.17
62	2,654.24	2,933.08	2,514.87	2,787.08	3,360.82	3,777.21	3,186.73	3,595.68
63	2,829.45	3,121.08	2,680.30	2,965.08	3,579.79	4,014.91	3,393.77	3,821.24
64	3,021.95	3,324.92	2,862.09	3,157.84	3,820.65	4,277.49	3,621.63	4,070.39
65	3,231.35	3,547.53	3,059.67	3,368.36	4,089.11	4,567.40	3,875.49	4,345.38

## Annual Premium (including GST) for \$2,200 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	944.70	1,085.94	900.99	1,038.76	1,221.35	1,419.03	1,164.48	1,358.31
42	986.38	1,133.13	940.53	1,083.70	1,274.96	1,479.60	1,215.36	1,416.15
43	1,030.20	1,181.60	982.10	1,129.87	1,332.52	1,543.42	1,270.14	1,476.92
44	1,077.17	1,233.18	1,026.67	1,178.98	1,392.50	1,610.51	1,327.12	1,540.96
45	1,126.34	1,288.92	1,073.32	1,232.05	1,456.59	1,681.77	1,387.95	1,608.96
46	1,179.57	1,346.17	1,123.87	1,286.41	1,524.05	1,759.19	1,451.99	1,682.79
47	1,235.26	1,408.39	1,176.68	1,345.63	1,595.80	1,838.37	1,520.10	1,758.17
48	1,296.73	1,473.98	1,235.10	1,408.07	1,671.82	1,924.56	1,592.32	1,840.40
49	1,360.77	1,544.65	1,295.82	1,475.37	1,753.94	2,016.04	1,670.32	1,927.61
50	1,429.04	1,618.80	1,360.56	1,545.94	1,840.51	2,112.93	1,752.55	2,020.05
51	1,501.58	1,699.00	1,429.36	1,622.23	1,932.47	2,215.33	1,839.81	2,117.69
52	1,580.23	1,784.60	1,503.99	1,703.60	2,031.61	2,325.91	1,933.97	2,223.09
53	1,664.22	1,874.69	1,583.65	1,789.20	2,137.97	2,443.02	2,035.09	2,334.74
54	1,754.53	1,972.06	1,669.25	1,881.76	2,250.05	2,566.88	2,141.44	2,452.65
55	1,851.15	2,077.51	1,760.85	1,982.07	2,370.53	2,700.95	2,255.77	2,580.36
56	1,956.07	2,189.59	1,860.36	2,088.64	2,501.23	2,842.78	2,379.95	2,715.50
57	2,068.47	2,312.00	1,966.87	2,205.00	2,640.65	2,996.91	2,512.20	2,862.30
58	2,190.18	2,442.11	2,082.33	2,328.48	2,792.38	3,162.55	2,656.22	3,020.13
59	2,322.33	2,583.52	2,207.57	2,462.77	2,953.95	3,340.22	2,809.50	3,189.08
60	2,465.76	2,737.22	2,343.46	2,608.82	3,130.18	3,532.66	2,976.69	3,372.21
61	2,621.61	2,902.70	2,491.12	2,765.84	3,323.74	3,741.79	3,160.41	3,571.34
62	2,790.88	3,083.42	2,651.51	2,937.42	3,534.26	3,970.88	3,360.17	3,789.35
63	2,975.51	3,281.48	2,826.35	3,125.47	3,764.90	4,221.15	3,578.88	4,027.48
64	3,178.38	3,496.23	3,018.52	3,329.14	4,018.60	4,497.64	3,819.58	4,290.54
65	3,399.07	3,730.77	3,227.39	3,551.60	4,301.40	4,802.91	4,087.77	4,580.88

## Annual Premium (including GST) for \$2,300 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	988.20	1,136.13	944.49	1,088.94	1,278.54	1,485.48	1,221.67	1,424.76
42	1,031.96	1,185.67	986.11	1,136.23	1,334.83	1,549.04	1,275.23	1,485.59
43	1,077.97	1,236.55	1,029.88	1,184.81	1,395.28	1,616.02	1,332.90	1,549.52
44	1,127.30	1,290.69	1,076.79	1,236.49	1,458.25	1,686.43	1,392.87	1,616.88
45	1,178.93	1,349.22	1,125.91	1,292.35	1,525.55	1,761.22	1,456.91	1,688.41
46	1,234.83	1,409.30	1,179.14	1,349.54	1,596.39	1,842.49	1,524.32	1,766.09
47	1,293.31	1,474.62	1,234.73	1,411.87	1,671.71	1,925.57	1,596.01	1,845.38
48	1,357.88	1,543.48	1,296.25	1,477.56	1,751.54	2,016.04	1,672.04	1,931.89
49	1,425.13	1,617.68	1,360.18	1,548.40	1,837.78	2,112.07	1,754.16	2,023.64
50	1,496.82	1,695.52	1,428.34	1,622.66	1,928.68	2,213.78	1,840.72	2,120.90
51	1,573.01	1,779.73	1,500.78	1,702.96	2,025.24	2,321.26	1,932.58	2,223.62
52	1,655.61	1,869.61	1,579.37	1,788.61	2,129.35	2,437.35	2,031.72	2,334.53
53	1,743.83	1,964.20	1,663.26	1,878.71	2,241.06	2,560.30	2,138.18	2,452.01
54	1,838.69	2,066.44	1,753.41	1,976.13	2,358.76	2,690.30	2,250.16	2,576.08
55	1,940.18	2,177.18	1,849.87	2,081.74	2,485.29	2,831.06	2,370.53	2,710.47
56	2,050.39	2,294.88	1,954.68	2,193.93	2,622.57	2,979.95	2,501.29	2,852.67
57	2,168.46	2,423.44	2,066.87	2,316.44	2,769.00	3,141.79	2,640.55	3,007.18
58	2,296.33	2,560.08	2,188.47	2,446.45	2,928.38	3,315.72	2,792.22	3,173.30
59	2,435.16	2,708.60	2,320.40	2,587.85	3,098.08	3,502.27	2,953.63	3,351.13
60	2,585.87	2,870.06	2,463.57	2,741.66	3,283.19	3,704.34	3,129.70	3,543.89
61	2,749.63	3,043.88	2,619.15	2,907.03	3,486.54	3,923.96	3,323.21	3,753.51
62	2,927.52	3,233.75	2,788.15	3,087.75	3,707.71	4,164.55	3,533.62	3,983.02
63	3,121.56	3,441.87	2,972.41	3,285.86	3,950.01	4,427.39	3,763.99	4,233.72
64	3,334.82	3,667.53	3,174.96	3,500.45	4,216.55	4,717.79	4,017.53	4,510.69
65	3,566.79	3,914.01	3,395.11	3,734.84	4,513.69	5,038.42	4,300.06	4,816.39

## Annual Premium (including GST) for \$2,400 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,031.69	1,186.31	987.98	1,139.12	1,335.73	1,551.93	1,278.86	1,491.21
42	1,077.54	1,238.20	1,031.69	1,188.77	1,394.69	1,618.48	1,335.09	1,555.03
43	1,125.75	1,291.49	1,077.65	1,239.76	1,458.04	1,688.62	1,395.65	1,622.12
44	1,177.43	1,348.20	1,126.92	1,294.00	1,524.00	1,762.34	1,458.62	1,692.79
45	1,231.52	1,409.51	1,178.50	1,352.64	1,594.51	1,840.67	1,525.87	1,767.85
46	1,290.10	1,472.43	1,234.41	1,412.67	1,668.72	1,925.79	1,596.65	1,849.39
47	1,351.36	1,540.85	1,292.77	1,478.10	1,747.63	2,012.78	1,671.93	1,932.58
48	1,419.03	1,612.97	1,357.40	1,547.06	1,831.25	2,107.53	1,751.75	2,023.37
49	1,489.49	1,690.71	1,424.54	1,621.42	1,921.61	2,208.11	1,837.99	2,119.67
50	1,564.61	1,772.24	1,496.13	1,699.37	2,016.84	2,314.62	1,928.89	2,221.75
51	1,644.43	1,860.46	1,572.20	1,783.69	2,118.01	2,427.19	2,025.35	2,329.55
52	1,730.99	1,954.62	1,654.76	1,873.62	2,227.10	2,548.79	2,129.46	2,445.97
53	1,823.44	2,053.70	1,742.87	1,968.21	2,344.16	2,677.57	2,241.28	2,569.28
54	1,922.84	2,160.81	1,837.56	2,070.50	2,467.47	2,813.73	2,358.87	2,699.50
55	2,029.20	2,276.85	1,938.89	2,181.41	2,600.05	2,961.17	2,485.29	2,840.58
56	2,144.71	2,400.17	2,049.00	2,299.22	2,743.91	3,117.12	2,622.62	2,989.85
57	2,268.45	2,534.88	2,166.86	2,427.88	2,897.35	3,286.67	2,768.89	3,152.06
58	2,402.47	2,678.05	2,294.62	2,564.42	3,064.37	3,468.89	2,928.22	3,326.47
59	2,547.99	2,833.68	2,433.23	2,712.93	3,242.21	3,664.32	3,097.76	3,513.18
60	2,705.98	3,002.90	2,583.68	2,874.50	3,436.20	3,876.02	3,282.71	3,715.58
61	2,877.66	3,185.07	2,747.17	3,048.22	3,649.34	4,106.13	3,486.01	3,935.67
62	3,064.16	3,384.09	2,924.79	3,238.09	3,881.16	4,358.22	3,707.07	4,176.69
63	3,267.62	3,602.26	3,118.46	3,446.26	4,135.12	4,633.64	3,949.10	4,439.97
64	3,491.25	3,838.84	3,331.39	3,671.76	4,414.50	4,937.94	4,215.48	4,730.84
65	3,734.51	4,097.24	3,562.83	3,918.07	4,725.98	5,273.92	4,512.35	5,051.90

## Annual Premium (including GST) for \$2,500 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,075.19	1,236.49	1,031.48	1,189.31	1,392.93	1,618.38	1,336.06	1,557.65
42	1,123.13	1,290.74	1,077.28	1,241.31	1,454.56	1,687.93	1,394.96	1,624.47
43	1,173.52	1,346.43	1,125.43	1,294.70	1,520.79	1,761.22	1,458.41	1,694.72
44	1,227.56	1,405.71	1,177.05	1,351.52	1,589.75	1,838.26	1,524.38	1,768.71
45	1,284.11	1,469.81	1,231.09	1,412.94	1,663.48	1,920.12	1,594.84	1,847.30
46	1,345.36	1,535.56	1,289.67	1,475.80	1,741.05	2,009.09	1,668.99	1,932.69
47	1,409.40	1,607.09	1,350.82	1,544.33	1,823.55	2,099.98	1,747.85	2,019.79
48	1,480.18	1,682.47	1,418.55	1,616.56	1,910.97	2,199.01	1,831.47	2,114.86
49	1,553.85	1,763.73	1,488.91	1,694.45	2,005.45	2,304.14	1,921.83	2,215.70
50	1,632.39	1,848.96	1,563.91	1,776.09	2,105.01	2,415.47	2,017.06	2,322.60
51	1,715.85	1,941.19	1,643.63	1,864.42	2,210.78	2,533.12	2,118.12	2,435.48
52	1,806.37	2,039.63	1,730.14	1,958.64	2,324.84	2,660.23	2,227.21	2,557.41
53	1,903.05	2,143.21	1,822.48	2,057.72	2,447.25	2,794.84	2,344.37	2,686.56
54	2,007.00	2,255.19	1,921.72	2,164.88	2,576.19	2,937.15	2,467.58	2,822.93
55	2,118.23	2,376.52	2,027.92	2,281.08	2,714.80	3,091.28	2,600.05	2,970.69
56	2,239.03	2,505.46	2,143.32	2,404.50	2,865.25	3,254.30	2,743.96	3,127.02
57	2,368.45	2,646.32	2,266.85	2,539.32	3,025.69	3,431.54	2,897.24	3,296.94
58	2,508.62	2,796.02	2,400.76	2,682.38	3,200.37	3,622.06	3,064.21	3,479.64
59	2,660.82	2,958.76	2,546.07	2,838.01	3,386.34	3,826.37	3,241.89	3,675.24
60	2,826.08	3,135.74	2,703.78	3,007.34	3,589.21	4,047.70	3,435.72	3,887.26
61	3,005.68	3,326.26	2,875.20	3,189.40	3,812.14	4,288.29	3,648.81	4,117.84
62	3,200.80	3,534.42	3,061.43	3,388.42	4,054.60	4,551.89	3,880.52	4,370.36
63	3,413.67	3,762.66	3,264.52	3,606.65	4,320.23	4,839.88	4,134.21	4,646.21
64	3,647.68	4,010.15	3,487.83	3,843.07	4,612.45	5,158.10	4,413.43	4,951.00
65	3,902.24	4,280.48	3,730.56	4,101.31	4,938.26	5,509.43	4,724.64	5,287.41

## Annual Premium (including GST) for \$2,600 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,118.69	1,286.68	1,074.98	1,239.49	1,450.12	1,684.82	1,393.25	1,624.10
42	1,168.71	1,343.28	1,122.86	1,293.84	1,514.42	1,757.37	1,454.83	1,693.92
43	1,221.30	1,401.38	1,173.20	1,349.64	1,583.55	1,833.82	1,521.17	1,767.32
44	1,277.69	1,463.23	1,227.18	1,409.03	1,655.50	1,914.18	1,590.13	1,844.63
45	1,336.70	1,530.10	1,283.68	1,473.23	1,732.44	1,999.56	1,663.80	1,926.75
46	1,400.63	1,598.69	1,344.94	1,538.93	1,813.38	2,092.39	1,741.32	2,015.99
47	1,467.45	1,673.32	1,408.87	1,610.56	1,899.46	2,187.19	1,823.76	2,106.99
48	1,541.34	1,751.96	1,479.70	1,686.05	1,990.68	2,290.50	1,911.18	2,206.34
49	1,618.21	1,836.76	1,553.27	1,767.48	2,089.28	2,400.17	2,005.66	2,311.74
50	1,700.18	1,925.68	1,631.70	1,852.81	2,193.18	2,516.32	2,105.23	2,423.44
51	1,787.27	2,021.93	1,715.05	1,945.15	2,303.55	2,639.05	2,210.89	2,541.41
52	1,881.76	2,124.65	1,805.52	2,043.65	2,422.59	2,771.67	2,324.95	2,668.85
53	1,982.66	2,232.72	1,902.09	2,147.22	2,550.35	2,912.11	2,447.46	2,803.83
54	2,091.15	2,349.56	2,005.88	2,259.25	2,684.90	3,060.57	2,576.29	2,946.35
55	2,207.25	2,476.19	2,116.94	2,380.75	2,829.56	3,221.40	2,714.80	3,100.81
56	2,333.35	2,610.75	2,237.64	2,509.79	2,986.58	3,391.47	2,865.30	3,264.20
57	2,468.44	2,757.76	2,366.84	2,650.76	3,154.04	3,576.42	3,025.59	3,441.82
58	2,614.76	2,913.98	2,506.90	2,800.35	3,336.37	3,775.23	3,200.21	3,632.81
59	2,773.65	3,083.85	2,658.90	2,963.10	3,530.47	3,988.43	3,386.02	3,837.29
60	2,946.19	3,268.58	2,823.89	3,140.18	3,742.22	4,219.38	3,588.73	4,058.94
61	3,133.71	3,467.44	3,003.22	3,330.59	3,974.94	4,470.46	3,811.61	4,300.01
62	3,337.44	3,684.76	3,198.07	3,538.76	4,228.05	4,745.56	4,053.96	4,564.03
63	3,559.73	3,923.05	3,410.57	3,767.04	4,505.34	5,046.12	4,319.32	4,852.45
64	3,804.12	4,181.45	3,644.26	4,014.37	4,810.40	5,378.25	4,611.38	5,171.15
65	4,069.96	4,463.72	3,898.28	4,284.55	5,150.55	5,744.94	4,936.93	5,522.91

## Annual Premium (including GST) for \$2,700 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,162.18	1,336.86	1,118.47	1,289.67	1,507.31	1,751.27	1,450.44	1,690.55
42	1,214.29	1,395.82	1,168.44	1,346.38	1,574.29	1,826.81	1,514.69	1,763.36
43	1,269.07	1,456.32	1,220.98	1,404.59	1,646.30	1,906.42	1,583.92	1,839.92
44	1,327.82	1,520.74	1,277.31	1,466.54	1,721.26	1,990.09	1,655.88	1,920.54
45	1,389.29	1,590.39	1,336.27	1,533.52	1,801.40	2,079.01	1,732.76	2,006.20
46	1,455.90	1,661.82	1,400.20	1,602.06	1,885.71	2,175.68	1,813.65	2,099.29
47	1,525.50	1,739.55	1,466.92	1,676.80	1,975.38	2,274.39	1,899.68	2,194.20
48	1,602.49	1,821.46	1,540.85	1,755.55	2,070.40	2,381.98	1,990.90	2,297.83
49	1,682.58	1,909.79	1,617.63	1,840.51	2,173.12	2,496.20	2,089.50	2,407.77
50	1,767.96	2,002.40	1,699.48	1,929.53	2,281.35	2,617.17	2,193.39	2,524.29
51	1,858.70	2,102.66	1,786.47	2,025.88	2,396.32	2,744.98	2,303.66	2,647.34
52	1,957.14	2,209.66	1,880.90	2,128.66	2,520.33	2,883.12	2,422.69	2,780.29
53	2,062.26	2,322.22	1,981.69	2,236.73	2,653.44	3,029.38	2,550.56	2,921.10
54	2,175.31	2,443.93	2,090.03	2,353.63	2,793.61	3,184.00	2,685.00	3,069.78
55	2,296.27	2,575.86	2,205.97	2,480.42	2,944.32	3,351.51	2,829.56	3,230.92
56	2,427.67	2,716.03	2,331.96	2,615.08	3,107.92	3,528.65	2,986.64	3,401.37
57	2,568.43	2,869.21	2,466.83	2,762.21	3,282.39	3,721.30	3,153.93	3,586.69
58	2,720.90	3,031.95	2,613.05	2,918.32	3,472.36	3,928.40	3,336.21	3,785.98
59	2,886.49	3,208.93	2,771.73	3,088.18	3,674.59	4,150.48	3,530.14	3,999.34
60	3,066.30	3,401.42	2,944.00	3,273.02	3,895.23	4,391.07	3,741.74	4,230.62
61	3,261.73	3,608.63	3,131.25	3,471.78	4,137.74	4,652.63	3,974.41	4,482.18
62	3,474.08	3,835.09	3,334.71	3,689.09	4,401.50	4,939.23	4,227.41	4,757.70
63	3,705.78	4,083.44	3,556.63	3,927.44	4,690.45	5,252.36	4,504.43	5,058.69
64	3,960.55	4,352.76	3,800.69	4,185.68	5,008.35	5,598.40	4,809.33	5,391.30
65	4,237.68	4,646.96	4,066.00	4,467.79	5,362.84	5,980.44	5,149.21	5,758.42

# MyCare Plus Annual Premium

## Annual Premium (including GST) for \$2,800 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,205.68	1,387.04	1,161.97	1,339.85	1,564.50	1,817.72	1,507.63	1,756.99
42	1,259.87	1,448.35	1,214.02	1,398.92	1,634.16	1,896.25	1,574.56	1,832.80
43	1,316.85	1,511.27	1,268.75	1,459.53	1,709.06	1,979.02	1,646.68	1,912.52
44	1,377.95	1,578.25	1,327.44	1,524.05	1,787.01	2,066.01	1,721.63	1,996.46
45	1,441.88	1,650.69	1,388.86	1,593.82	1,870.36	2,158.46	1,801.72	2,085.64
46	1,511.16	1,724.95	1,455.47	1,665.19	1,958.05	2,258.98	1,885.98	2,182.59
47	1,583.55	1,805.79	1,524.96	1,743.03	2,051.30	2,361.60	1,975.59	2,281.40
48	1,663.64	1,890.96	1,602.00	1,825.05	2,150.11	2,473.47	2,070.61	2,389.31
49	1,746.94	1,982.82	1,681.99	1,913.53	2,256.95	2,592.24	2,173.33	2,503.80
50	1,835.75	2,079.12	1,767.27	2,006.25	2,369.52	2,718.01	2,281.56	2,625.14
51	1,930.12	2,183.39	1,857.89	2,106.62	2,489.09	2,850.91	2,396.43	2,753.27
52	2,032.52	2,294.67	1,956.28	2,213.67	2,618.08	2,994.56	2,520.44	2,891.73
53	2,141.87	2,411.73	2,061.30	2,326.23	2,756.53	3,146.66	2,653.65	3,038.37
54	2,259.47	2,538.31	2,174.19	2,448.00	2,902.32	3,307.42	2,793.72	3,193.20
55	2,385.30	2,675.54	2,294.99	2,580.09	3,059.08	3,481.62	2,944.32	3,361.03
56	2,521.99	2,821.32	2,426.28	2,720.37	3,229.26	3,665.82	3,107.98	3,538.54
57	2,668.42	2,980.65	2,566.82	2,873.65	3,410.73	3,866.18	3,282.28	3,731.57
58	2,827.05	3,149.92	2,719.19	3,036.29	3,608.36	4,081.57	3,472.20	3,939.15
59	2,999.32	3,334.01	2,884.56	3,213.26	3,818.72	4,312.53	3,674.27	4,161.39
60	3,186.41	3,534.26	3,064.11	3,405.86	4,048.24	4,562.75	3,894.75	4,402.30
61	3,389.76	3,749.82	3,259.27	3,612.96	4,300.54	4,834.80	4,137.21	4,664.34
62	3,610.72	3,985.43	3,471.35	3,839.43	4,574.95	5,132.90	4,400.86	4,951.37
63	3,851.84	4,243.83	3,702.68	4,087.83	4,875.56	5,458.61	4,689.54	5,264.94
64	4,116.99	4,524.07	3,957.13	4,356.99	5,206.30	5,818.55	5,007.28	5,611.45
65	4,405.40	4,830.19	4,233.72	4,651.02	5,575.13	6,215.95	5,361.50	5,993.93

## Annual Premium (including GST) for \$2,900 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,249.17	1,437.22	1,205.46	1,390.04	1,621.69	1,884.16	1,564.82	1,823.44
42	1,305.45	1,500.89	1,259.60	1,451.46	1,694.02	1,965.70	1,634.43	1,902.25
43	1,364.62	1,566.21	1,316.53	1,514.48	1,771.81	2,051.62	1,709.43	1,985.12
44	1,428.08	1,635.76	1,377.57	1,581.57	1,852.76	2,141.93	1,787.38	2,072.38
45	1,494.47	1,710.98	1,441.45	1,654.11	1,939.32	2,237.91	1,870.68	2,165.09
46	1,566.43	1,788.08	1,510.73	1,728.32	2,030.38	2,342.28	1,958.31	2,265.89
47	1,641.59	1,872.02	1,583.01	1,809.26	2,127.21	2,448.80	2,051.51	2,368.61
48	1,724.79	1,960.45	1,663.15	1,894.54	2,229.83	2,564.95	2,150.33	2,480.80
49	1,811.30	2,055.84	1,746.35	1,986.56	2,340.79	2,688.27	2,257.17	2,599.83
50	1,903.53	2,155.84	1,835.05	2,082.97	2,457.68	2,818.86	2,369.73	2,725.99
51	2,001.54	2,264.12	1,929.32	2,187.35	2,581.86	2,956.84	2,489.19	2,859.20
52	2,107.90	2,379.68	2,031.66	2,298.68	2,715.82	3,106.00	2,618.18	3,003.17
53	2,221.48	2,501.23	2,140.91	2,415.74	2,859.63	3,263.93	2,756.75	3,155.64
54	2,343.62	2,632.68	2,258.34	2,542.37	3,011.03	3,430.85	2,902.43	3,316.63
55	2,474.32	2,775.21	2,384.01	2,679.76	3,173.83	3,611.73	3,059.08	3,491.14
56	2,616.31	2,926.61	2,520.60	2,825.66	3,350.60	3,802.99	3,229.31	3,675.72
57	2,768.41	3,092.09	2,666.81	2,985.09	3,539.08	4,011.06	3,410.63	3,876.45
58	2,933.19	3,267.89	2,825.34	3,154.25	3,744.36	4,234.74	3,608.20	4,092.32
59	3,112.15	3,459.10	2,997.39	3,338.35	3,962.85	4,474.58	3,818.40	4,323.44
60	3,306.51	3,667.10	3,184.21	3,538.70	4,201.25	4,734.43	4,047.76	4,573.98
61	3,517.79	3,891.00	3,387.30	3,754.15	4,463.34	5,016.96	4,300.01	4,846.51
62	3,747.35	4,135.76	3,607.99	3,989.76	4,748.39	5,326.57	4,574.30	5,145.04
63	3,997.89	4,404.23	3,848.74	4,248.22	5,060.67	5,664.85	4,874.65	5,471.18
64	4,273.42	4,695.37	4,113.56	4,528.29	5,404.25	6,038.71	5,205.23	5,831.61
65	4,573.13	5,013.43	4,401.45	4,834.26	5,787.42	6,451.46	5,573.79	6,229.43

## Annual Premium (including GST) for \$3,000 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,292.67	1,487.41	1,248.96	1,440.22	1,678.88	1,950.61	1,622.01	1,889.89
42	1,351.04	1,553.43	1,305.19	1,503.99	1,753.89	2,035.14	1,694.29	1,971.69
43	1,412.40	1,621.16	1,364.30	1,569.42	1,834.57	2,124.22	1,772.19	2,057.72
44	1,478.21	1,693.28	1,427.70	1,639.08	1,918.51	2,217.84	1,853.13	2,148.29
45	1,547.06	1,771.28	1,494.04	1,714.41	2,008.28	2,317.35	1,939.64	2,244.54
46	1,621.69	1,851.21	1,566.00	1,791.45	2,102.71	2,425.58	2,030.65	2,349.19
47	1,699.64	1,938.25	1,641.06	1,875.50	2,203.13	2,536.01	2,127.43	2,455.81
48	1,785.94	2,029.95	1,724.31	1,964.04	2,309.54	2,656.44	2,230.04	2,572.28
49	1,875.66	2,128.87	1,810.71	2,059.59	2,424.62	2,784.30	2,341.00	2,695.87
50	1,971.31	2,232.56	1,902.83	2,159.69	2,545.85	2,919.71	2,457.90	2,826.83
51	2,072.96	2,344.85	2,000.74	2,268.08	2,674.63	3,062.77	2,581.96	2,965.13
52	2,183.28	2,464.69	2,107.04	2,383.69	2,813.57	3,217.44	2,715.93	3,114.61
53	2,301.09	2,590.74	2,220.52	2,505.24	2,962.72	3,381.20	2,859.84	3,272.92
54	2,427.78	2,727.06	2,342.50	2,636.75	3,119.75	3,554.27	3,011.14	3,440.05
55	2,563.35	2,874.88	2,473.04	2,779.43	3,288.59	3,741.84	3,173.83	3,621.25
56	2,710.63	3,031.90	2,614.92	2,930.94	3,471.94	3,940.17	3,350.65	3,812.89
57	2,868.40	3,203.53	2,766.81	3,096.53	3,667.43	4,155.93	3,538.97	4,021.33
58	3,039.34	3,385.85	2,931.48	3,272.22	3,880.36	4,387.91	3,744.20	4,245.49
59	3,224.98	3,584.18	3,110.22	3,463.43	4,106.98	4,636.63	3,962.53	4,485.49
60	3,426.62	3,799.94	3,304.32	3,671.54	4,354.26	4,906.11	4,200.77	4,745.66
61	3,645.81	4,032.19	3,515.32	3,895.34	4,626.15	5,199.13	4,462.81	5,028.68
62	3,883.99	4,286.10	3,744.63	4,140.10	4,921.84	5,520.24	4,747.75	5,338.71
63	4,143.95	4,564.62	3,994.79	4,408.61	5,245.78	5,871.09	5,059.76	5,677.42
64	4,429.85	4,866.68	4,270.00	4,699.60	5,602.20	6,258.86	5,403.18	6,051.76
65	4,740.85	5,196.67	4,569.17	5,017.50	5,999.70	6,686.97	5,786.08	6,464.94

## Annual Premium (including GST) for \$3,100 monthly benefits

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,336.16	1,537.59	1,292.45	1,490.40	1,736.08	2,017.06	1,679.20	1,956.33
42	1,396.62	1,605.96	1,350.77	1,556.53	1,813.76	2,104.58	1,754.16	2,041.13
43	1,460.18	1,676.10	1,412.08	1,624.37	1,897.32	2,196.82	1,834.94	2,130.32
44	1,528.33	1,750.79	1,477.83	1,696.59	1,984.26	2,293.76	1,918.88	2,224.21
45	1,599.65	1,831.57	1,546.63	1,774.70	2,077.24	2,396.80	2,008.60	2,323.99
46	1,676.96	1,914.34	1,621.26	1,854.58	2,175.04	2,508.88	2,102.98	2,432.48
47	1,757.69	2,004.48	1,699.11	1,941.73	2,279.05	2,623.21	2,203.34	2,543.02
48	1,847.09	2,099.45	1,785.46	2,033.54	2,389.26	2,747.92	2,309.76	2,663.77
49	1,940.02	2,201.90	1,875.07	2,132.62	2,508.45	2,880.33	2,424.83	2,791.90
50	2,039.10	2,309.27	1,970.62	2,236.41	2,634.02	3,020.56	2,546.07	2,927.68
51	2,144.39	2,425.58	2,072.16	2,348.81	2,767.39	3,168.70	2,674.73	3,071.06
52	2,258.66	2,549.70	2,182.43	2,468.70	2,911.31	3,328.88	2,813.67	3,226.05
53	2,380.70	2,680.24	2,300.13	2,594.75	3,065.82	3,498.47	2,962.94	3,390.19
54	2,511.93	2,821.43	2,426.65	2,731.12	3,228.46	3,677.70	3,119.85	3,563.47
55	2,652.37	2,974.55	2,562.06	2,879.10	3,403.35	3,871.96	3,288.59	3,751.37
56	2,804.95	3,137.19	2,709.24	3,036.23	3,593.27	4,077.34	3,471.99	3,950.07
57	2,968.39	3,314.97	2,866.80	3,207.97	3,795.77	4,300.81	3,667.32	4,166.21
58	3,145.48	3,503.82	3,037.62	3,390.19	4,016.35	4,541.08	3,880.19	4,398.66
59	3,337.81	3,709.26	3,223.05	3,588.51	4,251.11	4,798.68	4,106.66	4,647.55
60	3,546.73	3,932.79	3,424.43	3,804.39	4,507.27	5,077.79	4,353.78	4,917.35
61	3,773.84	4,173.37	3,643.35	4,036.52	4,788.95	5,381.30	4,625.61	5,210.85
62	4,020.63	4,436.43	3,881.26	4,290.43	5,095.29	5,713.91	4,921.20	5,532.38
63	4,290.00	4,725.01	4,140.85	4,569.01	5,430.89	6,077.33	5,244.87	5,883.66
64	4,586.29	5,037.99	4,426.43	4,870.91	5,800.15	6,479.01	5,601.13	6,271.91
65	4,908.57	5,379.91	4,736.89	5,200.74	6,211.99	6,922.47	5,998.37	6,700.45

## Annual Premium (including GST) for \$3,200 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,379.66	1,587.77	1,335.95	1,540.59	1,793.27	2,083.50	1,736.40	2,022.78
42	1,442.20	1,658.50	1,396.35	1,609.07	1,873.62	2,174.03	1,814.02	2,110.58
43	1,507.95	1,731.05	1,459.85	1,679.31	1,960.08	2,269.42	1,897.70	2,202.92
44	1,578.46	1,808.30	1,527.96	1,754.10	2,050.01	2,369.68	1,984.64	2,300.13
45	1,652.24	1,891.87	1,599.22	1,835.00	2,146.21	2,476.25	2,077.57	2,403.43
46	1,732.22	1,977.47	1,676.53	1,917.71	2,247.37	2,592.18	2,175.31	2,515.78
47	1,815.74	2,070.72	1,757.15	2,007.96	2,354.96	2,710.42	2,279.26	2,630.22
48	1,908.24	2,168.94	1,846.61	2,103.03	2,468.97	2,839.41	2,389.47	2,755.25
49	2,004.38	2,274.93	1,939.43	2,205.64	2,592.29	2,976.37	2,508.67	2,887.93
50	2,106.88	2,385.99	2,038.40	2,313.13	2,722.19	3,121.40	2,634.23	3,028.53
51	2,215.81	2,506.31	2,143.58	2,429.54	2,860.16	3,274.63	2,767.50	3,176.99
52	2,334.04	2,634.71	2,257.81	2,553.72	3,009.05	3,440.32	2,911.42	3,337.49
53	2,460.30	2,769.75	2,379.73	2,684.26	3,168.91	3,615.74	3,066.03	3,507.46
54	2,596.09	2,915.80	2,510.81	2,825.50	3,337.17	3,801.12	3,228.56	3,686.90
55	2,741.39	3,074.22	2,651.09	2,978.77	3,518.11	4,002.07	3,403.35	3,881.48
56	2,899.27	3,242.47	2,803.56	3,141.52	3,714.61	4,214.52	3,593.33	4,087.24
57	3,068.39	3,426.41	2,966.79	3,319.41	3,924.12	4,445.69	3,795.66	4,311.08
58	3,251.62	3,621.79	3,143.77	3,508.16	4,152.35	4,694.25	4,016.19	4,551.83
59	3,450.64	3,834.35	3,335.89	3,713.60	4,395.24	4,960.73	4,250.79	4,809.60
60	3,666.84	4,065.63	3,544.54	3,937.23	4,660.28	5,249.47	4,506.79	5,089.03
61	3,901.86	4,314.56	3,771.38	4,177.71	4,951.75	5,563.47	4,788.41	5,393.01
62	4,157.27	4,586.77	4,017.90	4,440.77	5,268.73	5,907.58	5,094.64	5,726.05
63	4,436.06	4,885.41	4,286.90	4,729.40	5,616.00	6,283.58	5,429.98	6,089.91
64	4,742.72	5,209.30	4,582.86	5,042.21	5,998.10	6,699.16	5,799.08	6,492.06
65	5,076.29	5,563.14	4,904.61	5,383.97	6,424.28	7,157.98	6,210.65	6,935.95

## Annual Premium (including GST) for \$3,300 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,423.15	1,637.96	1,379.44	1,590.77	1,850.46	2,149.95	1,793.59	2,089.23
42	1,487.78	1,711.04	1,441.93	1,661.60	1,933.49	2,243.47	1,873.89	2,180.02
43	1,555.73	1,785.99	1,507.63	1,734.26	2,022.84	2,342.02	1,960.45	2,275.52
44	1,628.59	1,865.81	1,578.09	1,811.62	2,115.76	2,445.59	2,050.39	2,376.04
45	1,704.83	1,952.16	1,651.81	1,895.29	2,215.17	2,555.70	2,146.53	2,482.88
46	1,787.49	2,040.60	1,731.80	1,980.84	2,319.71	2,675.48	2,247.64	2,599.08
47	1,873.78	2,136.95	1,815.20	2,074.20	2,430.88	2,797.62	2,355.18	2,717.43
48	1,969.39	2,238.44	1,907.76	2,172.53	2,548.69	2,930.89	2,469.19	2,846.74
49	2,068.74	2,347.95	2,003.79	2,278.67	2,676.12	3,072.40	2,592.50	2,983.96
50	2,174.67	2,462.71	2,106.19	2,389.85	2,810.36	3,222.25	2,722.40	3,129.38
51	2,287.23	2,587.05	2,215.01	2,510.27	2,952.93	3,380.56	2,860.27	3,282.92
52	2,409.43	2,719.73	2,333.19	2,638.73	3,106.80	3,551.76	3,009.16	3,448.93
53	2,539.91	2,859.25	2,459.34	2,773.76	3,272.01	3,733.02	3,169.13	3,624.73
54	2,680.24	3,010.18	2,594.96	2,919.87	3,445.88	3,924.55	3,337.28	3,810.32
55	2,830.42	3,173.89	2,740.11	3,078.44	3,632.86	4,132.18	3,518.11	4,011.59
56	2,993.59	3,347.76	2,897.88	3,246.81	3,835.95	4,351.69	3,714.67	4,224.41
57	3,168.38	3,537.85	3,066.78	3,430.85	4,052.46	4,590.57	3,924.01	4,455.96
58	3,357.77	3,739.76	3,249.91	3,626.12	4,288.35	4,847.42	4,152.19	4,705.00
59	3,563.47	3,959.43	3,448.72	3,838.68	4,539.37	5,122.79	4,394.92	4,971.65
60	3,786.94	4,198.47	3,664.64	4,070.07	4,813.29	5,421.16	4,659.80	5,260.71
61	4,029.89	4,455.75	3,899.40	4,318.89	5,114.55	5,745.63	4,951.21	5,575.18
62	4,293.91	4,737.10	4,154.54	4,591.10	5,442.18	6,101.25	5,268.09	5,919.72
63	4,582.11	5,045.80	4,432.96	4,889.79	5,801.11	6,489.82	5,615.09	6,296.15
64	4,899.16	5,380.60	4,739.30	5,213.52	6,196.05	6,919.32	5,997.03	6,712.22
65	5,244.02	5,746.38	5,072.34	5,567.21	6,636.57	7,393.49	6,422.94	7,171.46



## Annual Premium (including GST) for \$3,400 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,466.65	1,688.14	1,422.94	1,640.95	1,907.65	2,216.40	1,850.78	2,155.68
42	1,533.36	1,763.57	1,487.51	1,714.14	1,993.36	2,312.91	1,933.76	2,249.46
43	1,603.50	1,840.94	1,555.41	1,789.20	2,085.59	2,414.62	2,023.21	2,348.12
44	1,678.72	1,923.33	1,628.22	1,869.13	2,181.52	2,521.51	2,116.14	2,451.96
45	1,757.42	2,012.46	1,704.40	1,955.59	2,284.13	2,635.14	2,215.49	2,562.33
46	1,842.75	2,103.73	1,787.06	2,043.97	2,392.04	2,758.78	2,319.97	2,682.38
47	1,931.83	2,203.18	1,873.25	2,140.43	2,506.80	2,884.83	2,431.09	2,804.63
48	2,030.54	2,307.94	1,968.91	2,242.02	2,628.40	3,022.38	2,548.90	2,938.22
49	2,133.10	2,420.98	2,068.15	2,351.70	2,759.96	3,168.43	2,676.34	3,080.00
50	2,242.45	2,539.43	2,173.97	2,466.56	2,898.52	3,323.10	2,810.57	3,230.22
51	2,358.65	2,667.78	2,286.43	2,591.01	3,045.70	3,486.49	2,953.04	3,388.85
52	2,484.81	2,804.74	2,408.57	2,723.74	3,204.54	3,663.20	3,106.91	3,560.37
53	2,619.52	2,948.76	2,538.95	2,863.27	3,375.10	3,850.29	3,272.22	3,742.00
54	2,764.40	3,104.55	2,679.12	3,014.24	3,554.59	4,047.97	3,445.99	3,933.75
55	2,919.44	3,273.56	2,829.13	3,178.11	3,747.62	4,262.29	3,632.86	4,141.70
56	3,087.91	3,453.05	2,992.20	3,352.10	3,957.29	4,488.86	3,836.00	4,361.59
57	3,268.37	3,649.29	3,166.77	3,542.29	4,180.81	4,735.45	4,052.36	4,600.84
58	3,463.91	3,857.72	3,356.06	3,744.09	4,424.34	5,000.59	4,288.19	4,858.17
59	3,676.31	4,084.51	3,561.55	3,963.76	4,683.50	5,284.84	4,539.05	5,133.70
60	3,907.05	4,331.31	3,784.75	4,202.91	4,966.30	5,592.84	4,812.81	5,432.39
61	4,157.91	4,596.93	4,027.43	4,460.08	5,277.35	5,927.80	5,114.01	5,757.35
62	4,430.55	4,887.44	4,291.18	4,741.44	5,615.63	6,294.92	5,441.54	6,113.39
63	4,728.17	5,206.19	4,579.01	5,050.19	5,986.22	6,696.06	5,800.20	6,502.39
64	5,055.59	5,551.91	4,895.73	5,384.83	6,394.00	7,139.47	6,194.98	6,932.37
65	5,411.74	5,929.62	5,240.06	5,750.45	6,848.86	7,628.99	6,635.23	7,406.97

## Annual Premium (including GST) for \$3,500 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,510.14	1,738.32	1,466.44	1,691.14	1,964.84	2,282.85	1,907.97	2,222.12
42	1,578.95	1,816.11	1,533.10	1,766.68	2,053.22	2,382.36	1,993.62	2,318.90
43	1,651.28	1,895.88	1,603.18	1,844.15	2,148.35	2,487.22	2,085.97	2,420.71
44	1,728.85	1,980.84	1,678.35	1,926.64	2,247.27	2,597.43	2,181.89	2,527.88
45	1,810.01	2,072.75	1,756.99	2,015.88	2,353.09	2,714.59	2,284.45	2,641.78
46	1,898.02	2,166.86	1,842.33	2,107.10	2,464.37	2,842.08	2,392.31	2,765.68
47	1,989.88	2,269.42	1,931.30	2,206.66	2,582.71	2,972.03	2,507.01	2,891.84
48	2,091.69	2,377.43	2,030.06	2,311.52	2,708.12	3,113.86	2,628.62	3,029.71
49	2,197.46	2,494.01	2,132.51	2,424.73	2,843.79	3,264.46	2,760.17	3,176.03
50	2,310.24	2,616.15	2,241.76	2,543.28	2,986.69	3,423.95	2,898.74	3,331.07
51	2,430.08	2,748.51	2,357.85	2,671.74	3,138.47	3,592.42	3,045.81	3,494.78
52	2,560.19	2,889.75	2,483.95	2,808.75	3,302.29	3,774.64	3,204.65	3,671.81
53	2,699.13	3,038.27	2,618.56	2,952.77	3,478.20	3,967.56	3,375.32	3,859.28
54	2,848.55	3,198.93	2,763.28	3,108.62	3,663.31	4,171.40	3,554.70	4,057.17
55	3,008.47	3,373.23	2,918.16	3,277.78	3,862.38	4,392.40	3,747.62	4,271.81
56	3,182.23	3,558.34	3,086.52	3,457.38	4,078.63	4,626.04	3,957.34	4,498.76
57	3,368.36	3,760.73	3,266.76	3,653.73	4,309.16	4,880.32	4,180.70	4,745.72
58	3,570.06	3,975.69	3,462.20	3,862.06	4,560.34	5,153.76	4,424.18	5,011.35
59	3,789.14	4,209.59	3,674.38	4,088.84	4,827.63	5,446.89	4,683.18	5,295.75
60	4,027.16	4,464.15	3,904.86	4,335.75	5,119.31	5,764.52	4,965.82	5,604.07
61	4,285.94	4,738.12	4,155.45	4,601.27	5,440.15	6,109.97	5,276.81	5,939.52
62	4,567.19	5,037.77	4,427.82	4,891.77	5,789.07	6,488.59	5,614.99	6,307.06
63	4,874.22	5,366.59	4,725.07	5,210.58	6,171.33	6,902.30	5,985.31	6,708.63
64	5,212.02	5,723.22	5,052.17	5,556.14	6,591.95	7,359.62	6,392.93	7,152.52
65	5,579.46	6,112.86	5,407.78	5,933.69	7,061.14	7,864.50	6,847.52	7,642.48

**Annual Premium (including GST) for \$3,600 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,553.64	1,788.51	1,509.93	1,741.32	2,022.03	2,349.29	1,965.16	2,288.57
42	1,624.53	1,868.65	1,578.68	1,819.21	2,113.09	2,451.80	2,053.49	2,388.35
43	1,699.05	1,950.82	1,650.96	1,899.09	2,211.10	2,559.81	2,148.72	2,493.31
44	1,778.98	2,038.35	1,728.48	1,984.15	2,313.02	2,673.34	2,247.64	2,603.79
45	1,862.60	2,133.05	1,809.58	2,076.17	2,422.05	2,794.04	2,353.41	2,721.22
46	1,953.29	2,229.99	1,897.59	2,170.23	2,536.70	2,925.38	2,464.64	2,848.98
47	2,047.93	2,335.65	1,989.34	2,272.89	2,658.63	3,059.24	2,582.93	2,979.04
48	2,152.84	2,446.93	2,091.21	2,381.02	2,787.83	3,205.35	2,708.33	3,121.19
49	2,261.82	2,567.04	2,196.87	2,497.75	2,927.63	3,360.50	2,844.01	3,272.06
50	2,378.02	2,692.87	2,309.54	2,620.00	3,074.86	3,524.79	2,986.91	3,431.92
51	2,501.50	2,829.24	2,429.27	2,752.47	3,231.24	3,698.35	3,138.58	3,600.71
52	2,635.57	2,974.76	2,559.33	2,893.76	3,400.03	3,886.08	3,302.39	3,783.25
53	2,778.74	3,127.77	2,698.17	3,042.28	3,581.29	4,084.83	3,478.41	3,976.55
54	2,932.71	3,293.30	2,847.43	3,202.99	3,772.02	4,294.82	3,663.41	4,180.60
55	3,097.49	3,472.90	3,007.18	3,377.46	3,977.14	4,522.52	3,862.38	4,401.93
56	3,276.55	3,663.63	3,180.84	3,562.67	4,199.96	4,763.21	4,078.68	4,635.94
57	3,468.35	3,872.17	3,366.76	3,765.17	4,437.50	5,025.20	4,309.05	4,890.60
58	3,676.20	4,093.66	3,568.34	3,980.03	4,696.34	5,306.93	4,560.18	5,164.52
59	3,901.97	4,334.68	3,787.21	4,213.93	4,971.76	5,608.94	4,827.31	5,457.80
60	4,147.27	4,596.99	4,024.97	4,468.59	5,272.32	5,936.20	5,118.83	5,775.75
61	4,413.96	4,879.31	4,283.48	4,742.45	5,602.95	6,292.14	5,439.61	6,121.68
62	4,703.83	5,188.11	4,564.46	5,042.11	5,962.52	6,682.26	5,788.43	6,500.73
63	5,020.28	5,526.98	4,871.12	5,370.97	6,356.44	7,108.55	6,170.42	6,914.88
64	5,368.46	5,894.52	5,208.60	5,727.44	6,789.90	7,579.77	6,590.88	7,372.67
65	5,747.18	6,296.09	5,575.50	6,116.92	7,273.43	8,100.01	7,059.81	7,877.98

**Annual Premium (including GST) for \$3,700 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,597.14	1,838.69	1,553.43	1,791.50	2,079.22	2,415.74	2,022.35	2,355.02
42	1,670.11	1,921.19	1,624.26	1,871.75	2,172.96	2,521.24	2,113.36	2,457.79
43	1,746.83	2,005.77	1,698.73	1,954.03	2,273.86	2,632.41	2,211.48	2,565.91
44	1,829.11	2,095.86	1,778.61	2,041.67	2,378.77	2,749.26	2,313.39	2,679.71
45	1,915.19	2,193.34	1,862.17	2,136.47	2,491.01	2,873.49	2,422.37	2,800.67
46	2,008.55	2,293.12	1,952.86	2,233.36	2,609.03	3,008.68	2,536.97	2,932.28
47	2,105.97	2,401.88	2,047.39	2,339.13	2,734.55	3,146.44	2,658.84	3,066.25
48	2,213.99	2,516.43	2,152.36	2,450.51	2,867.55	3,296.83	2,788.05	3,212.68
49	2,326.18	2,640.06	2,261.23	2,570.78	3,011.46	3,456.53	2,927.84	3,368.09
50	2,445.81	2,769.59	2,377.33	2,696.72	3,163.03	3,625.64	3,075.07	3,532.77
51	2,572.92	2,909.97	2,500.70	2,833.20	3,324.01	3,804.28	3,231.35	3,706.64
52	2,710.95	3,059.77	2,634.71	2,978.77	3,497.78	3,997.52	3,400.14	3,894.69
53	2,858.34	3,217.28	2,777.77	3,131.78	3,684.38	4,202.10	3,581.50	4,093.82
54	3,016.87	3,387.67	2,931.59	3,297.37	3,880.73	4,418.24	3,772.12	4,304.02
55	3,186.51	3,572.57	3,096.21	3,477.13	4,091.89	4,652.63	3,977.14	4,532.04
56	3,370.87	3,768.91	3,275.16	3,667.96	4,321.30	4,900.39	4,200.02	4,773.11
57	3,568.34	3,983.61	3,466.75	3,876.61	4,565.85	5,170.08	4,437.40	5,035.47
58	3,782.34	4,211.63	3,674.49	4,097.99	4,832.33	5,460.10	4,696.18	5,317.69
59	4,014.80	4,459.76	3,900.04	4,339.01	5,115.88	5,770.99	4,971.43	5,619.85
60	4,267.37	4,729.83	4,145.07	4,601.43	5,425.33	6,107.88	5,271.84	5,947.43
61	4,541.99	5,020.49	4,411.50	4,883.64	5,765.75	6,474.30	5,602.41	6,303.85
62	4,840.47	5,338.44	4,701.10	5,192.44	6,135.97	6,875.93	5,961.88	6,694.40
63	5,166.33	5,687.37	5,017.18	5,531.37	6,541.55	7,314.79	6,355.53	7,121.12
64	5,524.89	6,065.83	5,365.03	5,898.75	6,987.85	7,799.93	6,788.83	7,592.83
65	5,914.91	6,479.33	5,743.23	6,300.16	7,485.72	8,335.51	7,272.09	8,113.49

**Annual Premium (including GST) for \$3,800 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,640.63	1,888.87	1,596.92	1,841.68	2,136.42	2,482.19	2,079.55	2,421.46
42	1,715.69	1,973.72	1,669.84	1,924.29	2,232.82	2,590.68	2,173.22	2,527.23
43	1,794.60	2,060.71	1,746.51	2,008.98	2,336.61	2,705.01	2,274.23	2,638.51
44	1,879.24	2,153.38	1,828.74	2,099.18	2,444.52	2,825.17	2,379.15	2,755.62
45	1,967.78	2,253.63	1,914.77	2,196.76	2,559.98	2,952.93	2,491.33	2,880.12
46	2,063.82	2,356.25	2,008.12	2,296.49	2,681.37	3,091.98	2,609.30	3,015.58
47	2,164.02	2,468.12	2,105.44	2,405.36	2,810.46	3,233.65	2,734.76	3,153.45
48	2,275.14	2,585.92	2,213.51	2,520.01	2,947.26	3,388.32	2,867.76	3,304.16
49	2,390.54	2,713.09	2,325.59	2,643.81	3,095.30	3,552.56	3,011.68	3,464.13
50	2,513.59	2,846.31	2,445.11	2,773.44	3,251.20	3,726.49	3,163.24	3,633.61
51	2,644.34	2,990.70	2,572.12	2,913.93	3,416.78	3,910.21	3,324.12	3,812.57
52	2,786.33	3,144.78	2,710.10	3,063.78	3,595.52	4,108.96	3,497.88	4,006.13
53	2,937.95	3,306.78	2,857.38	3,221.29	3,787.48	4,319.38	3,684.60	4,211.09
54	3,101.02	3,482.05	3,015.74	3,391.74	3,989.44	4,541.67	3,880.84	4,427.45
55	3,275.54	3,672.24	3,185.23	3,576.80	4,206.65	4,782.74	4,091.89	4,662.15
56	3,465.20	3,874.20	3,369.48	3,773.25	4,442.64	5,037.56	4,321.36	4,910.28
57	3,668.33	4,095.05	3,566.74	3,988.05	4,694.20	5,314.96	4,565.74	5,180.35
58	3,888.49	4,329.59	3,780.63	4,215.96	4,968.33	5,613.27	4,832.17	5,470.86
59	4,127.63	4,584.84	4,012.87	4,464.09	5,260.01	5,933.04	5,115.56	5,781.91
60	4,387.48	4,862.67	4,265.18	4,734.27	5,578.34	6,279.56	5,424.85	6,119.12
61	4,670.02	5,161.68	4,539.53	5,024.83	5,928.55	6,656.47	5,765.21	6,486.02
62	4,977.11	5,488.78	4,837.74	5,342.78	6,309.42	7,069.60	6,135.33	6,888.07
63	5,312.39	5,847.76	5,163.23	5,691.76	6,726.66	7,521.03	6,540.64	7,327.36
64	5,681.33	6,237.14	5,521.47	6,070.06	7,185.80	8,020.08	6,986.78	7,812.98
65	6,082.63	6,662.57	5,910.95	6,483.40	7,698.01	8,571.02	7,484.38	8,349.00

**Annual Premium (including GST) for \$3,900 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,684.13	1,939.05	1,640.42	1,891.87	2,193.61	2,548.63	2,136.74	2,487.91
42	1,761.27	2,026.26	1,715.42	1,976.83	2,292.69	2,660.13	2,233.09	2,596.68
43	1,842.38	2,115.66	1,794.28	2,063.92	2,399.37	2,777.61	2,336.99	2,711.11
44	1,929.37	2,210.89	1,878.87	2,156.69	2,510.27	2,901.09	2,444.90	2,831.54
45	2,020.37	2,313.93	1,967.36	2,257.06	2,628.94	3,032.38	2,560.30	2,959.57
46	2,119.08	2,419.38	2,063.39	2,359.62	2,753.70	3,175.28	2,681.63	3,098.88
47	2,222.07	2,534.35	2,163.49	2,471.59	2,886.38	3,320.85	2,810.68	3,240.66
48	2,336.29	2,655.42	2,274.66	2,589.51	3,026.98	3,479.80	2,947.48	3,395.65
49	2,454.90	2,786.12	2,389.95	2,716.84	3,179.13	3,648.59	3,095.51	3,560.16
50	2,581.38	2,923.03	2,512.90	2,850.16	3,339.36	3,827.34	3,251.41	3,734.46
51	2,715.77	3,071.44	2,643.54	2,994.66	3,509.55	4,016.14	3,416.88	3,918.50
52	2,861.72	3,229.80	2,785.48	3,148.80	3,693.27	4,220.40	3,595.63	4,117.57
53	3,017.56	3,396.29	2,936.99	3,310.79	3,890.57	4,436.65	3,787.69	4,328.36
54	3,185.18	3,576.42	3,099.90	3,486.11	4,098.15	4,665.09	3,989.55	4,550.87
55	3,364.56	3,771.91	3,274.25	3,676.47	4,321.41	4,912.85	4,206.65	4,792.26
56	3,559.52	3,979.49	3,463.80	3,878.54	4,563.98	5,174.73	4,442.69	5,047.46
57	3,768.33	4,206.49	3,666.73	4,099.49	4,822.54	5,459.84	4,694.09	5,325.23
58	3,994.63	4,447.56	3,886.78	4,333.93	5,104.33	5,766.44	4,968.17	5,624.03
59	4,240.46	4,709.93	4,125.71	4,589.18	5,404.14	6,095.09	5,259.69	5,943.96
60	4,507.59	4,995.51	4,385.29	4,867.11	5,731.35	6,451.24	5,577.86	6,290.80
61	4,798.04	5,302.87	4,667.55	5,166.01	6,091.35	6,838.64	5,928.01	6,668.19
62	5,113.74	5,639.11	4,974.38	5,493.11	6,482.86	7,263.27	6,308.77	7,081.74
63	5,458.44	6,008.16	5,309.29	5,852.15	6,911.77	7,727.27	6,725.75	7,533.60
64	5,837.76	6,408.44	5,677.90	6,241.36	7,383.75	8,240.23	7,184.73	8,033.13
65	6,250.35	6,845.81	6,078.67	6,666.64	7,910.30	8,806.53	7,696.67	8,584.50

**Annual Premium (including GST) for \$4,000 monthly benefits**

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,727.62	1,989.24	1,683.91	1,942.05	2,250.80	2,615.08	2,193.93	2,554.36
42	1,806.86	2,078.80	1,761.01	2,029.36	2,352.56	2,729.57	2,292.96	2,666.12
43	1,890.16	2,170.60	1,842.06	2,118.87	2,462.12	2,850.21	2,399.74	2,783.71
44	1,979.50	2,268.40	1,929.00	2,214.20	2,576.03	2,977.01	2,510.65	2,907.46
45	2,072.96	2,374.22	2,019.95	2,317.35	2,697.90	3,111.83	2,629.26	3,039.01
46	2,174.35	2,482.51	2,118.65	2,422.75	2,826.03	3,258.58	2,753.97	3,182.18
47	2,280.12	2,600.58	2,221.53	2,537.83	2,962.30	3,408.06	2,886.59	3,327.86
48	2,397.44	2,724.92	2,335.81	2,659.00	3,106.69	3,571.29	3,027.19	3,487.13
49	2,519.26	2,859.15	2,454.31	2,789.86	3,262.97	3,744.63	3,179.34	3,656.19
50	2,649.16	2,999.75	2,580.68	2,926.88	3,427.53	3,928.18	3,339.58	3,835.31
51	2,787.19	3,152.17	2,714.96	3,075.39	3,602.32	4,122.07	3,509.65	4,024.43
52	2,937.10	3,314.81	2,860.86	3,233.81	3,791.01	4,331.84	3,693.37	4,229.01
53	3,097.17	3,485.79	3,016.60	3,400.30	3,993.67	4,553.92	3,890.79	4,445.64
54	3,269.33	3,670.80	3,184.05	3,580.49	4,206.87	4,788.52	4,098.26	4,674.30
55	3,453.59	3,871.58	3,363.28	3,776.14	4,436.17	5,042.96	4,321.41	4,922.37
56	3,653.84	4,084.78	3,558.12	3,983.82	4,685.32	5,311.91	4,564.03	5,184.63
57	3,868.32	4,317.93	3,766.72	4,210.93	4,950.89	5,604.71	4,822.44	5,470.11
58	4,100.78	4,565.53	3,992.92	4,451.90	5,240.33	5,919.61	5,104.17	5,777.20
59	4,353.30	4,835.01	4,238.54	4,714.26	5,548.27	6,257.15	5,403.82	6,106.01
60	4,627.70	5,128.35	4,505.40	4,999.95	5,884.36	6,622.93	5,730.87	6,462.48
61	4,926.07	5,444.05	4,795.58	5,307.20	6,254.15	7,020.81	6,090.81	6,850.35
62	5,250.38	5,789.45	5,111.02	5,643.45	6,656.31	7,456.94	6,482.22	7,275.41
63	5,604.50	6,168.55	5,455.34	6,012.54	7,096.88	7,933.52	6,910.86	7,739.85
64	5,994.19	6,579.75	5,834.34	6,412.67	7,581.70	8,460.38	7,382.68	8,253.28
65	6,418.07	7,029.04	6,246.39	6,849.87	8,122.58	9,042.04	7,908.96	8,820.01

**Annual Premium (including GST) for \$4,100 monthly benefits**

Gender	Male				Female			
	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Basic ElderShield	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,771.12	2,039.42	1,727.41	1,992.23	2,307.99	2,681.53	2,251.12	2,620.80
42	1,852.44	2,131.33	1,806.59	2,081.90	2,412.42	2,799.01	2,352.82	2,735.56
43	1,937.93	2,225.55	1,889.83	2,173.81	2,524.88	2,922.81	2,462.50	2,856.31
44	2,029.63	2,325.91	1,979.13	2,271.72	2,641.78	3,052.92	2,576.40	2,983.37
45	2,125.56	2,434.52	2,072.54	2,377.65	2,766.86	3,191.28	2,698.22	3,118.46
46	2,229.61	2,545.64	2,173.92	2,485.88	2,898.36	3,341.88	2,826.30	3,265.48
47	2,338.16	2,666.81	2,279.58	2,604.06	3,038.21	3,495.26	2,962.51	3,415.07
48	2,458.59	2,794.41	2,396.96	2,728.50	3,186.41	3,662.77	3,106.91	3,578.62
49	2,583.62	2,932.17	2,518.67	2,862.89	3,346.80	3,840.66	3,263.18	3,752.22
50	2,716.94	3,076.46	2,648.46	3,003.60	3,515.70	4,029.03	3,427.75	3,936.16
51	2,858.61	3,232.90	2,786.39	3,156.13	3,695.08	4,228.00	3,602.42	4,130.36
52	3,012.48	3,399.82	2,936.24	3,318.82	3,888.75	4,443.28	3,791.12	4,340.46
53	3,176.78	3,575.30	3,096.21	3,489.81	4,096.76	4,671.19	3,993.88	4,562.91
54	3,353.49	3,765.17	3,268.21	3,674.86	4,315.58	4,911.94	4,206.97	4,797.72
55	3,542.61	3,971.25	3,452.30	3,875.81	4,550.92	5,173.08	4,436.17	5,052.49
56	3,748.16	4,190.07	3,652.45	4,089.11	4,806.65	5,449.08	4,685.37	5,321.81
57	3,968.31	4,429.37	3,866.71	4,322.37	5,079.24	5,749.59	4,950.78	5,614.99
58	4,206.92	4,683.50	4,099.06	4,569.86	5,376.32	6,072.79	5,240.16	5,930.37
59	4,466.13	4,960.09	4,351.37	4,839.34	5,692.40	6,419.20	5,547.95	6,268.06
60	4,747.80	5,261.19	4,625.50	5,132.79	6,037.37	6,794.61	5,883.88	6,634.16
61	5,054.09	5,585.24	4,923.61	5,448.39	6,416.95	7,202.97	6,253.62	7,032.52
62	5,387.02	5,939.78	5,247.65	5,793.78	6,829.76	7,650.61	6,655.67	7,469.08
63	5,750.55	6,328.94	5,601.40	6,172.94	7,281.99	8,139.76	7,095.97	7,946.09
64	6,150.63	6,751.06	5,990.77	6,583.98	7,779.65	8,680.54	7,580.63	8,473.44
65	6,585.80	7,212.28	6,414.12	7,033.11	8,334.87	9,277.54	8,121.25	9,055.52

**Annual Premium (including GST) for \$4,200 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,814.61	2,089.60	1,770.90	2,042.42	2,365.18	2,747.97	2,308.31	2,687.25
42	1,898.02	2,183.87	1,852.17	2,134.44	2,472.29	2,868.46	2,412.69	2,805.01
43	1,985.71	2,280.49	1,937.61	2,228.76	2,587.63	2,995.41	2,525.25	2,928.91
44	2,079.76	2,383.43	2,029.26	2,329.23	2,707.53	3,128.84	2,642.15	3,059.29
45	2,178.15	2,494.81	2,125.13	2,437.94	2,835.82	3,270.72	2,767.18	3,197.91
46	2,284.88	2,608.77	2,229.18	2,549.01	2,970.69	3,425.18	2,898.63	3,348.78
47	2,396.21	2,733.05	2,337.63	2,670.29	3,114.13	3,582.47	3,038.43	3,502.27
48	2,519.74	2,863.91	2,458.11	2,798.00	3,266.12	3,754.26	3,186.62	3,670.10
49	2,647.98	3,005.20	2,583.03	2,935.92	3,430.63	3,936.69	3,347.01	3,848.26
50	2,784.73	3,153.18	2,716.25	3,080.32	3,603.87	4,129.88	3,515.91	4,037.00
51	2,930.03	3,313.63	2,857.81	3,236.86	3,787.85	4,333.93	3,695.19	4,236.29
52	3,087.86	3,484.83	3,011.62	3,403.83	3,986.50	4,554.72	3,888.86	4,451.90
53	3,256.38	3,664.80	3,175.81	3,579.31	4,199.86	4,788.46	4,096.98	4,680.18
54	3,437.64	3,859.54	3,352.36	3,769.24	4,424.29	5,035.37	4,315.68	4,921.14
55	3,631.63	4,070.92	3,541.33	3,975.48	4,665.68	5,303.19	4,550.92	5,182.60
56	3,842.48	4,295.35	3,746.77	4,194.40	4,927.99	5,586.26	4,806.71	5,458.98
57	4,068.30	4,540.81	3,966.70	4,433.81	5,207.58	5,894.47	5,079.13	5,759.86
58	4,313.06	4,801.46	4,205.21	4,687.83	5,512.32	6,225.96	5,376.16	6,083.54
59	4,578.96	5,085.18	4,464.20	4,964.43	5,836.53	6,581.25	5,692.08	6,430.11
60	4,867.91	5,394.03	4,745.61	5,265.63	6,190.38	6,966.29	6,036.89	6,805.84
61	5,182.12	5,726.43	5,051.63	5,589.57	6,579.75	7,385.14	6,416.42	7,214.69
62	5,523.66	6,090.12	5,384.29	5,944.12	7,003.20	7,844.28	6,829.11	7,662.75
63	5,896.61	6,489.34	5,747.45	6,333.33	7,467.10	8,346.00	7,281.08	8,152.33
64	6,307.06	6,922.37	6,147.20	6,755.28	7,977.60	8,900.69	7,778.58	8,693.59
65	6,753.52	7,395.52	6,581.84	7,216.35	8,547.16	9,513.05	8,333.53	9,291.02

**Annual Premium (including GST) for \$4,300 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,858.11	2,139.79	1,814.40	2,092.60	2,422.37	2,814.42	2,365.50	2,753.70
42	1,943.60	2,236.41	1,897.75	2,186.97	2,532.16	2,937.90	2,472.56	2,874.45
43	2,033.48	2,335.44	1,985.39	2,283.70	2,650.39	3,068.01	2,588.01	3,001.51
44	2,129.89	2,440.94	2,079.38	2,386.74	2,773.28	3,204.76	2,707.90	3,135.21
45	2,230.74	2,555.11	2,177.72	2,498.24	2,904.78	3,350.17	2,836.14	3,277.36
46	2,340.14	2,671.90	2,284.45	2,612.14	3,043.03	3,508.48	2,970.96	3,432.08
47	2,454.26	2,799.28	2,395.68	2,736.53	3,190.04	3,669.67	3,114.34	3,589.48
48	2,580.89	2,933.41	2,519.26	2,867.49	3,345.84	3,845.74	3,266.34	3,761.59
49	2,712.34	3,078.23	2,647.39	3,008.95	3,514.47	4,032.72	3,430.85	3,944.29
50	2,852.51	3,229.90	2,784.03	3,157.04	3,692.04	4,230.73	3,604.08	4,137.85
51	3,001.46	3,394.36	2,929.23	3,317.59	3,880.62	4,439.86	3,787.96	4,342.22
52	3,163.24	3,569.84	3,087.00	3,488.84	4,084.24	4,666.16	3,986.61	4,563.34
53	3,335.99	3,754.31	3,255.42	3,668.82	4,302.95	4,905.74	4,200.07	4,797.45
54	3,521.80	3,953.92	3,436.52	3,863.61	4,533.00	5,158.79	4,424.40	5,044.57
55	3,720.66	4,170.59	3,630.35	4,075.15	4,780.44	5,433.30	4,665.68	5,312.71
56	3,936.80	4,400.64	3,841.09	4,299.69	5,049.33	5,723.43	4,928.05	5,596.15
57	4,168.29	4,652.25	4,066.70	4,545.25	5,335.93	6,039.35	5,207.48	5,904.74
58	4,419.21	4,919.43	4,311.35	4,805.80	5,648.32	6,379.13	5,512.16	6,236.71
59	4,691.79	5,210.26	4,577.03	5,089.51	5,980.66	6,743.30	5,836.21	6,592.16
60	4,988.02	5,526.87	4,865.72	5,398.47	6,343.39	7,137.97	6,189.90	6,977.52
61	5,310.14	5,867.61	5,179.66	5,730.76	6,742.55	7,567.31	6,579.22	7,396.86
62	5,660.30	6,240.45	5,520.93	6,094.45	7,176.65	8,037.95	7,002.56	7,856.42
63	6,042.66	6,649.73	5,893.51	6,493.72	7,652.21	8,552.24	7,466.19	8,358.57
64	6,463.50	7,093.67	6,303.64	6,926.59	8,175.55	9,120.84	7,976.53	8,913.74
65	6,921.24	7,578.76	6,749.56	7,399.59	8,759.45	9,748.56	8,545.82	9,526.53

**Annual Premium (including GST) for \$4,400 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,901.60	2,189.97	1,857.89	2,142.78	2,479.56	2,880.87	2,422.69	2,820.15
42	1,989.18	2,288.94	1,943.33	2,239.51	2,592.02	3,007.34	2,532.42	2,943.89
43	2,081.26	2,390.38	2,033.16	2,338.65	2,713.15	3,140.61	2,650.76	3,074.11
44	2,180.02	2,498.45	2,129.51	2,444.25	2,839.03	3,280.67	2,773.65	3,211.12
45	2,283.33	2,615.40	2,230.31	2,558.53	2,973.74	3,429.62	2,905.10	3,356.80
46	2,395.41	2,735.03	2,339.72	2,675.27	3,115.36	3,591.78	3,043.29	3,515.38
47	2,512.31	2,865.51	2,453.72	2,802.76	3,265.96	3,756.88	3,190.26	3,676.68
48	2,642.04	3,002.90	2,580.41	2,936.99	3,425.55	3,937.23	3,346.05	3,853.07
49	2,776.70	3,151.26	2,711.75	3,081.97	3,598.30	4,128.76	3,514.68	4,040.32
50	2,920.30	3,306.62	2,851.82	3,233.75	3,780.20	4,331.57	3,692.25	4,238.70
51	3,072.88	3,475.09	3,000.65	3,398.32	3,973.39	4,545.79	3,880.73	4,448.15
52	3,238.62	3,654.85	3,162.39	3,573.85	4,181.99	4,777.60	4,084.35	4,674.78
53	3,415.60	3,843.81	3,335.03	3,758.32	4,406.05	5,023.01	4,303.17	4,914.72
54	3,605.95	4,048.29	3,520.67	3,957.98	4,641.71	5,282.22	4,533.11	5,167.99
55	3,809.68	4,270.26	3,719.37	4,174.82	4,895.20	5,563.41	4,780.44	5,442.82
56	4,031.12	4,505.93	3,935.41	4,404.98	5,170.67	5,860.60	5,049.38	5,733.33
57	4,268.28	4,763.69	4,166.69	4,656.69	5,464.28	6,184.23	5,335.82	6,049.62
58	4,525.35	5,037.40	4,417.50	4,923.77	5,784.31	6,532.30	5,648.16	6,389.88
59	4,804.62	5,335.34	4,689.86	5,214.59	6,124.79	6,905.35	5,980.34	6,754.21
60	5,108.13	5,659.71	4,985.83	5,531.31	6,496.40	7,309.65	6,342.91	7,149.21
61	5,438.17	6,008.80	5,307.68	5,871.95	6,905.35	7,749.48	6,742.02	7,579.02
62	5,796.94	6,390.79	5,657.57	6,244.79	7,350.10	8,231.62	7,176.01	8,050.09
63	6,188.72	6,810.12	6,039.56	6,654.12	7,837.32	8,758.49	7,651.30	8,564.82
64	6,619.93	7,264.98	6,460.07	7,097.90	8,373.50	9,340.99	8,174.48	9,133.89
65	7,088.96	7,761.99	6,917.28	7,582.82	8,971.74	9,984.06	8,758.11	9,762.04

**Annual Premium (including GST) for \$4,500 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,945.10	2,240.15	1,901.39	2,192.97	2,536.76	2,947.32	2,479.89	2,886.59
42	2,034.77	2,341.48	1,988.92	2,292.05	2,651.89	3,076.79	2,592.29	3,013.33
43	2,129.03	2,445.32	2,080.94	2,393.59	2,775.90	3,213.21	2,713.52	3,146.71
44	2,230.15	2,555.96	2,179.64	2,501.77	2,904.78	3,356.59	2,839.41	3,287.04
45	2,335.92	2,675.70	2,282.90	2,618.83	3,042.71	3,509.07	2,974.07	3,436.25
46	2,450.67	2,798.16	2,394.98	2,738.40	3,187.69	3,675.08	3,115.63	3,598.68
47	2,570.35	2,931.75	2,511.77	2,868.99	3,341.88	3,844.08	3,266.18	3,763.89
48	2,703.19	3,072.40	2,641.56	3,006.49	3,505.27	4,028.71	3,425.77	3,944.56
49	2,841.06	3,224.28	2,776.12	3,155.00	3,682.14	4,224.79	3,598.52	4,136.35
50	2,988.08	3,383.34	2,919.60	3,310.47	3,868.37	4,432.42	3,780.42	4,339.55
51	3,144.30	3,555.82	3,072.08	3,479.05	4,066.16	4,651.72	3,973.50	4,554.08
52	3,314.00	3,739.86	3,237.77	3,658.87	4,279.73	4,889.04	4,182.10	4,786.22
53	3,495.21	3,933.32	3,414.64	3,847.83	4,509.14	5,140.28	4,406.26	5,032.00
54	3,690.11	4,142.67	3,604.83	4,052.36	4,750.43	5,405.64	4,641.82	5,291.42
55	3,898.71	4,369.93	3,808.40	4,274.49	5,009.95	5,693.52	4,895.20	5,572.93
56	4,125.44	4,611.22	4,029.73	4,510.26	5,292.01	5,997.78	5,170.72	5,870.50
57	4,368.28	4,875.13	4,266.68	4,768.13	5,592.62	6,329.10	5,464.17	6,194.50
58	4,631.50	5,155.37	4,523.64	5,041.73	5,920.31	6,685.47	5,784.15	6,543.05
59	4,917.45	5,460.42	4,802.70	5,339.67	6,268.92	7,067.40	6,124.47	6,916.27
60	5,228.23	5,792.55	5,105.93	5,664.15	6,649.41	7,481.33	6,495.92	7,320.89
61	5,566.19	6,149.99	5,435.71	6,013.13	7,068.15	7,931.64	6,904.82	7,761.19
62	5,933.58	6,541.12	5,794.21	6,395.12	7,523.54	8,425.29	7,349.46	8,243.76
63	6,334.77	6,970.52	6,185.62	6,814.51	8,022.43	8,964.73	7,836.41	8,771.06
64	6,776.36	7,436.29	6,616.51	7,269.21	8,571.45	9,561.15	8,372.43	9,354.05
65	7,256.69	7,945.23	7,085.01	7,766.06	9,184.02	10,219.57	8,970.40	9,997.55

Annual Premium (including GST) for \$4,600 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	1,988.60	2,290.34	1,944.89	2,243.15	2,593.95	3,013.76	2,537.08	2,953.04
42	2,080.35	2,394.02	2,034.50	2,344.58	2,711.75	3,146.23	2,652.16	3,082.78
43	2,176.81	2,500.27	2,128.71	2,448.53	2,838.66	3,285.81	2,776.28	3,219.31
44	2,280.28	2,613.48	2,229.77	2,559.28	2,970.53	3,432.51	2,905.16	3,362.96
45	2,388.51	2,735.99	2,335.49	2,679.12	3,111.67	3,588.51	3,043.03	3,515.70
46	2,505.94	2,861.29	2,450.25	2,801.53	3,260.02	3,758.38	3,187.96	3,681.98
47	2,628.40	2,997.98	2,569.82	2,935.22	3,417.79	3,931.29	3,342.09	3,851.09
48	2,764.35	3,141.89	2,702.71	3,075.98	3,584.98	4,120.20	3,505.48	4,036.04
49	2,905.42	3,297.31	2,840.48	3,228.03	3,765.97	4,320.82	3,682.35	4,232.39
50	3,055.87	3,460.06	2,987.39	3,387.19	3,956.54	4,533.27	3,868.59	4,440.39
51	3,215.72	3,636.56	3,143.50	3,559.78	4,158.93	4,757.65	4,066.27	4,660.01
52	3,389.39	3,824.88	3,313.15	3,743.88	4,377.48	5,000.48	4,279.84	4,897.66
53	3,574.82	4,022.83	3,494.25	3,937.33	4,612.24	5,257.55	4,509.35	5,149.27
54	3,774.26	4,237.04	3,688.99	4,146.73	4,859.14	5,529.06	4,750.53	5,414.84
55	3,987.73	4,469.60	3,897.42	4,374.16	5,124.71	5,823.64	5,009.95	5,703.05
56	4,219.76	4,716.51	4,124.05	4,615.55	5,413.34	6,134.95	5,292.06	6,007.68
57	4,468.27	4,986.57	4,366.67	4,879.57	5,720.97	6,473.98	5,592.52	6,339.38
58	4,737.64	5,273.33	4,629.78	5,159.70	6,056.31	6,838.64	5,920.15	6,696.22
59	5,030.28	5,585.51	4,915.53	5,464.76	6,413.05	7,229.46	6,268.60	7,078.32
60	5,348.34	5,925.39	5,226.04	5,796.99	6,802.42	7,653.01	6,648.93	7,492.57
61	5,694.22	6,291.17	5,563.73	6,154.32	7,230.95	8,113.81	7,067.62	7,943.36
62	6,070.22	6,691.46	5,930.85	6,545.46	7,696.99	8,618.96	7,522.90	8,437.43
63	6,480.83	7,130.91	6,331.67	6,974.90	8,207.54	9,170.97	8,021.52	8,977.30
64	6,932.80	7,607.59	6,772.94	7,440.51	8,769.40	9,781.30	8,570.38	9,574.20
65	7,424.41	8,128.47	7,252.73	7,949.30	9,396.31	10,455.08	9,182.69	10,233.05

Annual Premium (including GST) for \$4,700 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	2,032.09	2,340.52	1,988.38	2,293.33	2,651.14	3,080.21	2,594.27	3,019.49
42	2,125.93	2,446.56	2,080.08	2,397.12	2,771.62	3,215.67	2,712.02	3,152.22
43	2,224.58	2,555.21	2,176.49	2,503.48	2,901.41	3,358.41	2,839.03	3,291.91
44	2,330.41	2,670.99	2,279.90	2,616.79	3,036.29	3,508.42	2,970.91	3,438.87
45	2,441.10	2,796.28	2,388.08	2,739.41	3,180.63	3,667.96	3,111.99	3,595.15
46	2,561.21	2,924.42	2,505.51	2,864.66	3,332.35	3,841.67	3,260.29	3,765.28
47	2,686.45	3,064.21	2,627.87	3,001.46	3,493.71	4,018.49	3,418.01	3,938.30
48	2,825.50	3,211.39	2,763.86	3,145.48	3,664.70	4,211.68	3,585.20	4,127.53
49	2,969.79	3,370.34	2,904.84	3,301.06	3,849.81	4,416.85	3,766.19	4,328.42
50	3,123.65	3,536.78	3,055.17	3,463.91	4,044.71	4,634.12	3,956.75	4,541.24
51	3,287.15	3,717.29	3,214.92	3,640.51	4,251.70	4,863.58	4,159.04	4,765.94
52	3,464.77	3,909.89	3,388.53	3,828.89	4,475.22	5,111.93	4,377.58	5,009.10
53	3,654.42	4,112.33	3,573.85	4,026.84	4,715.33	5,374.82	4,612.45	5,266.54
54	3,858.42	4,331.41	3,773.14	4,241.11	4,967.85	5,652.49	4,859.24	5,538.27
55	4,076.75	4,569.27	3,986.45	4,473.83	5,239.47	5,953.75	5,124.71	5,833.16
56	4,314.08	4,821.79	4,218.37	4,720.84	5,534.68	6,272.13	5,413.40	6,144.85
57	4,568.26	5,098.02	4,466.66	4,991.02	5,849.32	6,618.86	5,720.86	6,484.25
58	4,843.78	5,391.30	4,735.93	5,277.67	6,192.30	6,991.81	6,056.15	6,849.39
59	5,143.12	5,710.59	5,028.36	5,589.84	6,557.17	7,391.51	6,412.72	7,240.37
60	5,468.45	6,058.23	5,346.15	5,929.83	6,955.43	7,824.70	6,801.94	7,664.25
61	5,822.24	6,432.36	5,691.76	6,295.51	7,393.75	8,295.98	7,230.42	8,125.53
62	6,206.86	6,841.79	6,067.49	6,695.79	7,870.44	8,812.63	7,696.35	8,631.10
63	6,626.88	7,291.30	6,477.73	7,135.30	8,392.65	9,377.21	8,206.63	9,183.54
64	7,089.23	7,778.90	6,929.37	7,611.82	8,967.35	10,001.45	8,768.33	9,794.35
65	7,592.13	8,311.71	7,420.45	8,132.54	9,608.60	10,690.58	9,394.97	10,468.56

**Annual Premium (including GST) for \$4,800 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	2,075.59	2,390.70	2,031.88	2,343.51	2,708.33	3,146.66	2,651.46	3,085.93
42	2,171.51	2,499.09	2,125.66	2,449.66	2,831.49	3,285.11	2,771.89	3,221.66
43	2,272.36	2,610.16	2,224.26	2,558.42	2,964.17	3,431.01	2,901.79	3,364.51
44	2,380.54	2,728.50	2,330.03	2,674.30	3,102.04	3,584.34	3,036.66	3,514.79
45	2,493.69	2,856.58	2,440.67	2,799.71	3,249.59	3,747.41	3,180.95	3,674.59
46	2,616.47	2,987.55	2,560.78	2,927.79	3,404.69	3,924.97	3,332.62	3,848.58
47	2,744.50	3,130.45	2,685.91	3,067.69	3,569.63	4,105.70	3,493.92	4,025.50
48	2,886.65	3,280.89	2,825.01	3,214.98	3,744.41	4,303.17	3,664.91	4,219.01
49	3,034.15	3,443.37	2,969.20	3,374.08	3,933.64	4,512.89	3,850.02	4,424.45
50	3,191.44	3,613.50	3,122.96	3,540.63	4,132.88	4,734.96	4,044.92	4,642.09
51	3,358.57	3,798.02	3,286.34	3,721.25	4,344.47	4,969.51	4,251.81	4,871.87
52	3,540.15	3,994.90	3,463.91	3,913.90	4,572.97	5,223.37	4,475.33	5,120.54
53	3,734.03	4,201.84	3,653.46	4,116.34	4,818.42	5,492.10	4,715.54	5,383.81
54	3,942.58	4,425.79	3,857.30	4,335.48	5,076.56	5,775.91	4,967.96	5,661.69
55	4,165.78	4,668.95	4,075.47	4,573.50	5,354.23	6,083.86	5,239.47	5,963.27
56	4,408.40	4,927.08	4,312.69	4,826.13	5,656.02	6,409.30	5,534.74	6,282.02
57	4,668.25	5,209.46	4,566.65	5,102.46	5,977.66	6,763.74	5,849.21	6,629.13
58	4,949.93	5,509.27	4,842.07	5,395.64	6,328.30	7,144.98	6,192.14	7,002.56
59	5,255.95	5,835.67	5,141.19	5,714.92	6,701.30	7,553.56	6,556.85	7,402.42
60	5,588.56	6,191.07	5,466.26	6,062.67	7,108.44	7,996.38	6,954.95	7,835.93
61	5,950.27	6,573.55	5,819.78	6,436.69	7,556.55	8,478.15	7,393.22	8,307.69
62	6,343.50	6,992.13	6,204.13	6,846.13	8,043.89	9,006.30	7,869.80	8,824.77
63	6,772.94	7,451.69	6,623.78	7,295.69	8,577.76	9,583.46	8,391.74	9,389.79
64	7,245.67	7,950.21	7,085.81	7,783.13	9,165.30	10,221.60	8,966.28	10,014.50
65	7,759.85	8,494.94	7,588.17	8,315.77	9,820.89	10,926.09	9,607.26	10,704.07

**Annual Premium (including GST) for \$4,900 monthly benefits**

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	2,119.08	2,440.88	2,075.37	2,393.70	2,765.52	3,213.10	2,708.65	3,152.38
42	2,217.09	2,551.63	2,171.24	2,502.20	2,891.35	3,354.56	2,831.76	3,291.11
43	2,320.13	2,665.10	2,272.04	2,613.37	3,026.92	3,503.61	2,964.54	3,437.11
44	2,430.67	2,786.01	2,380.16	2,731.82	3,167.79	3,660.26	3,102.41	3,590.71
45	2,546.28	2,916.87	2,493.26	2,860.00	3,318.55	3,826.86	3,249.91	3,754.04
46	2,671.74	3,050.68	2,616.04	2,990.92	3,477.02	4,008.27	3,404.95	3,931.88
47	2,802.54	3,196.68	2,743.96	3,133.92	3,645.54	4,192.90	3,569.84	4,112.71
48	2,947.80	3,350.38	2,886.16	3,284.47	3,824.13	4,394.65	3,744.63	4,310.50
49	3,098.51	3,516.39	3,033.56	3,447.11	4,017.48	4,608.92	3,933.86	4,520.48
50	3,259.22	3,690.22	3,190.74	3,617.35	4,221.04	4,835.81	4,133.09	4,742.94
51	3,429.99	3,878.75	3,357.77	3,801.98	4,437.24	5,075.44	4,344.57	4,977.80
52	3,615.53	4,079.91	3,539.29	3,998.91	4,670.71	5,334.81	4,573.07	5,231.98
53	3,813.64	4,291.34	3,733.07	4,205.85	4,921.52	5,609.37	4,818.64	5,501.08
54	4,026.73	4,520.16	3,941.45	4,429.85	5,185.27	5,899.34	5,076.67	5,785.12
55	4,254.80	4,768.62	4,164.49	4,673.17	5,468.98	6,213.97	5,354.23	6,093.38
56	4,502.72	5,032.37	4,407.01	4,931.42	5,777.36	6,546.47	5,656.07	6,419.20
57	4,768.24	5,320.90	4,666.64	5,213.90	6,106.01	6,908.62	5,977.56	6,774.01
58	5,056.07	5,627.24	4,948.22	5,513.60	6,464.30	7,298.15	6,328.14	7,155.73
59	5,368.78	5,960.76	5,254.02	5,840.01	6,845.43	7,715.61	6,700.98	7,564.47
60	5,708.66	6,323.91	5,586.36	6,195.51	7,261.45	8,168.06	7,107.96	8,007.61
61	6,078.30	6,714.73	5,947.81	6,577.88	7,719.35	8,660.31	7,556.02	8,489.86
62	6,480.13	7,142.46	6,340.77	6,996.46	8,217.33	9,199.97	8,043.24	9,018.44
63	6,918.99	7,612.09	6,769.84	7,456.08	8,762.87	9,789.70	8,576.85	9,596.03
64	7,402.10	8,121.51	7,242.24	7,954.43	9,363.25	10,441.76	9,164.23	10,234.66
65	7,927.58	8,678.18	7,755.90	8,499.01	10,033.18	11,161.60	9,819.55	10,939.57



## Annual Premium (including GST) for \$5,000 monthly benefits

Gender	Male				Female			
Basic ElderShield	ElderShield300		ElderShield400		ElderShield300		ElderShield400	
Benefit Payout Duration	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime	12 years	Lifetime
Entry Age (ANB)								
41	2,162.58	2,491.07	2,118.87	2,443.88	2,822.71	3,279.55	2,765.84	3,218.83
42	2,262.68	2,604.17	2,216.83	2,554.73	2,951.22	3,424.00	2,891.62	3,360.55
43	2,367.91	2,720.05	2,319.81	2,668.31	3,089.68	3,576.21	3,027.30	3,509.71
44	2,480.80	2,843.53	2,430.29	2,789.33	3,233.54	3,736.17	3,168.16	3,666.62
45	2,598.87	2,977.17	2,545.85	2,920.30	3,387.51	3,906.30	3,318.87	3,833.49
46	2,727.00	3,113.81	2,671.31	3,054.05	3,549.35	4,091.57	3,477.29	4,015.18
47	2,860.59	3,262.91	2,802.01	3,200.16	3,721.46	4,280.11	3,645.76	4,199.91
48	3,008.95	3,419.88	2,947.32	3,353.97	3,903.84	4,486.14	3,824.34	4,401.98
49	3,162.87	3,589.42	3,097.92	3,520.14	4,101.31	4,704.95	4,017.69	4,616.52
50	3,327.00	3,766.94	3,258.52	3,694.07	4,309.21	4,936.66	4,221.26	4,843.78
51	3,501.41	3,959.48	3,429.19	3,882.71	4,530.01	5,181.37	4,437.34	5,083.73
52	3,690.91	4,164.92	3,614.67	4,083.92	4,768.46	5,446.25	4,670.82	5,343.42
53	3,893.25	4,380.85	3,812.68	4,295.35	5,024.61	5,726.64	4,921.73	5,618.36
54	4,110.89	4,614.54	4,025.61	4,524.23	5,293.99	6,022.76	5,185.38	5,908.54
55	4,343.83	4,868.29	4,253.52	4,772.84	5,583.74	6,344.08	5,468.98	6,223.49
56	4,597.04	5,137.66	4,501.33	5,036.70	5,898.70	6,683.65	5,777.41	6,556.37
57	4,868.23	5,432.34	4,766.64	5,325.34	6,234.36	7,053.49	6,105.90	6,918.89
58	5,162.22	5,745.20	5,054.36	5,631.57	6,600.30	7,451.32	6,464.14	7,308.90
59	5,481.61	6,085.84	5,366.85	5,965.09	6,989.56	7,877.66	6,845.11	7,726.52
60	5,828.77	6,456.75	5,706.47	6,328.35	7,414.46	8,339.74	7,260.97	8,179.29
61	6,206.32	6,855.92	6,075.83	6,719.07	7,882.16	8,842.48	7,718.82	8,672.03
62	6,616.77	7,292.80	6,477.41	7,146.80	8,390.78	9,393.64	8,216.69	9,212.11
63	7,065.05	7,772.48	6,915.89	7,616.47	8,947.98	9,995.94	8,761.96	9,802.27
64	7,558.53	8,292.82	7,398.68	8,125.74	9,561.20	10,661.91	9,362.18	10,454.81
65	8,095.30	8,861.42	7,923.62	8,682.25	10,245.46	11,397.11	10,031.84	11,175.08

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