

**CENTRAL PROVIDENT FUND ACT**  
(CHAPTER 36)

**CENTRAL PROVIDENT FUND  
(HOME PROTECTION  
INSURANCE SCHEME)  
REGULATIONS**

**Rg 11**

**G.N. No.  
S 84/2001**

Amended by  
S 693/2002  
S 62/2004

**REVISED EDITION 2005**  
(31.3.2005)

**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36, SECTION 39)**

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(HOME PROTECTION INSURANCE SCHEME)  
REGULATIONS**

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[1st March 2001]

PART I

PRELIMINARY

**Citation**

1. These Regulations may be cited as the Central Provident Fund (Home Protection Insurance Scheme) Regulations.

**Definitions**

2. In these Regulations, unless the context otherwise requires —
- “Housing Authority” has the meaning assigned to it in Part IV of the Act;
- “housing loan” means —
- (a) a loan obtained by an insured from a Housing Authority or an approved mortgagee for the purchase of a property from the Housing Authority; or

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

“insured” means any person insured under the Scheme;

“member” means any person to whose credit any amount is standing in the Fund;

“mortgage” includes any charge on a property;

“property” means a house or flat or any estate or interest in a house or flat purchased by a member from a Housing Authority;

“Scheme” means the Home Protection Insurance Scheme established and maintained by the Board under Part IV of the Act.

## PART II

### APPLICATION OF SCHEME TO PERSONS INSURED BEFORE 1ST MARCH 2001

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

3. This Part shall apply to every person (referred to in this Part as an insured) who was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority and who —

(a) has not adjusted his housing loan on or after 1st March 2001;  
or

(b) has adjusted his housing loan on or after 1st March 2001 but who has obtained approval from the Board under regulation 10A (3) to continue to be covered under this Part.

#### **Period of cover**

4.—(1) An insured to which this Part applies shall be covered under the Scheme with effect from the date the premium payable under the Scheme was paid by the insured or deducted from the insured’s contributions standing to his credit in the Fund.



(2) Where the date of repayment of the housing loan, or the date of discharge of the mortgage of the property of an insured falls before the insured attains the age of 55 years, the period of cover shall be from the date the premium is paid or deducted to the date the housing loan is repaid or mortgage is discharged.

### **Disposal of property by insured**

5. Where an insured has sold, transferred or otherwise disposed of his property, the Board shall refund to the insured by crediting to his account in the Fund an amount which represents the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and the surrender value shall be ascertained on the date of the sale, transfer or disposal of the property by the insured.

### **Board exempted from payment**

6.—(1) Where the Board is exempted from making any payment to an insured under the Scheme by section 36 (9) (d) or (10) of the Act, the Board shall refund to the insured or the insured's estate, as the case may be, by crediting to his account in the Fund an amount which represents the surrender value of the insurance cover calculated in accordance with the applicable Table set out in the First Schedule and the surrender value shall be ascertained on the date of his death or incapacity, as the case may be.

(2) Where the Board is exempted from making any payment to an insured under the Scheme by section 36 (9) (a), (b) or (c) of the Act, the Board shall refund to the insured or the insured's estate, as the case may be, by crediting to his account in the Fund an amount which the Board determines to be the premium paid by the insured under the Scheme.

### **Full redemption or partial discharge of mortgaged property**

7.—(1) Where the housing loan of an insured has been fully redeemed or reduced (whether by a partial discharge of the mortgaged property or otherwise), the Board shall, subject to such terms and conditions as it may impose, refund to the insured by crediting to his account in the Fund an amount which represents the surrender value of his insurance cover under the Scheme calculated in accordance with the applicable Table set out in the First Schedule.

(2) The surrender value shall be ascertained on the date of the full redemption or reduction of the housing loan.

**Amount payable by Board to Housing Authority or approved mortgagee on death or incapacity of insured under Scheme**

8. If the premium which an insured is liable to pay in accordance with Table 1A, 2A, 3A or 4A, as the case may be, of the Second Schedule has not been fully paid or deducted from the contributions standing to his credit in the Fund at the time of his death or incapacity, the amount payable by the Board on the death or incapacity of the insured shall be calculated in accordance with the applicable Table set out in the Third Schedule.

**PART III**

**APPLICATION OF SCHEME TO PERSONS INSURED  
ON OR AFTER 1ST MARCH 2001**

**Application of this Part**

9. This Part shall apply to every person (referred to in this Part as an insured) who —

- (a) becomes a member of the Scheme on or after 1st March 2001;
- (b) was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority and who —
  - (i) has adjusted his housing loan on or after 1st March 2001; and
  - (ii) has not made an application under regulation 10A (1) or whose application under regulation 10A (1) has not been approved by the Board;
- (c) being a member of the Scheme on 28th February 2001, attains the age of 60 years on 28th February 2001 and chooses to continue to be covered by the Scheme; or
- (d) being a member of the Scheme on 28th February 2001, attains the age of —

- (i) 55 years after that date if he became a member before 1st March 1995; or
- (ii) 60 years after that date if he became a member on or after 1st March 1995,

as the case may be.

### **Transfer of cover under Part II to Part III**

**10.**—(1) Every insured referred to in regulation 9 (b), (c) or (d) shall cease to be covered by Part II —

- (a) in the case of an insured referred to in regulation 9 (b), upon the insured adjusting his housing loan;
- (b) in the case of an insured referred to in regulation 9 (c), upon the insured choosing to continue to be covered by the Scheme; or
- (c) in the case of an insured referred to in regulation 9 (d), upon the insured attaining the age of —
  - (i) 55 years after 28th February 2001 if he became a member before 1st March 1995; or
  - (ii) 60 years after 28th February 2001 if he became a member on or after 1st March 1995,

as the case may be.

(2) Upon the cessation of cover under Part II, an insured shall be covered under Part III and an amount which represents the surrender value of an insured's cover under Part II calculated in accordance with the applicable Table set out in the First Schedule shall be refunded to the insured, unless the Board has earlier made any payment to the insured in respect of any previous claims made under the Scheme.

### **Retention of cover under Part II**

**10A.**—(1) An insured who —

- (a) was a member of the Scheme on 28th February 2001 and remains a member with regard to any property he has purchased from a Housing Authority; and
- (b) has adjusted his housing loan on or after 1st March 2001,

may apply to the Board at any time to continue to be covered under Part II.

(2) An application under paragraph (1) shall be made in such manner as the Board may determine.

(3) The Board may approve an application under paragraph (1) subject to such terms and conditions as the Board may impose.

### **Premium**

**11.**—(1) An insured to which this Part applies shall pay a premium based on the extent to which he is covered under the Scheme calculated in accordance with Table 1B, 2B, 3B or 4B, as the case may be, of the Second Schedule.

(2) The premium shall be payable annually at the beginning of each policy year.

(3) The first premium required to be paid by an insured or (as the case may be) a member in accordance with regulation 12 (2) shall become payable on —

- (a) the date of the commencement of the housing loan provided that the loan document or the instrument of mortgage of the property has been executed before hand;
- (b) the date of the possession of the property by the insured;
- (c) the date of withdrawal of any money standing to the credit of the account of a member or the insured, as the case may be, for repayment of instalments of housing loan taken by the insured for the purchase of the property provided that the loan document or the instrument of mortgage has been executed before hand; or
- (d) such other date as the Board may, in its discretion, determine,

whichever is the earliest.

(4) In this section, “loan document” means any agreement or other document evidencing a loan granted by the Housing Authority or approved mortgagee to a member of the Scheme for the purchase of an immovable property.

### **Payment by member**

**12.**—(1) The annual premium payable by an insured under this Part may —

- (a) be deducted by the Board in the manner authorised by section 32 (2) or (3) of the Act; or
- (b) be paid in such other manner as may be approved by the Board.

(2) Notwithstanding paragraph (1), a member may pay the annual premium payable by an insured under this Part on the insured's behalf if the member is the insured's spouse and jointly owns the property with the insured.

### **Commencement of cover**

**13.**—(1) An insured to which this Part applies shall be covered under the Scheme with effect from the date the first annual premium payable under this Part is paid.

(2) If the annual premium for the first year for which an insured is liable to pay under this Part has not been fully paid in such manner and within such time as the Board may determine, the insured shall not be covered under the Scheme.

(3) If the annual premium for any subsequent year for which an insured is liable to pay under this Part has not been fully paid in such manner and within such time as the Board may determine, the insured shall cease to be covered under the Scheme with effect from the day the premium is due.

### **Period of cover**

**14.**—(1) Where the date for the repayment of the housing loan or the date for the discharge of the mortgage of the property falls on or before the date an insured attains the age of 65 years, the period of cover shall end on the day the housing loan is repaid or the mortgage is discharged.

(2) Where the date for the mortgage of the housing loan or the date for the discharge of the mortgage of the property falls after the date an insured attains the age of 65 years, the period of cover shall

end on the eve of the day in the period of 12 months immediately after he attains the age of 65 years that corresponds with the day the premium was payable.

### **Disposal of property by insured**

**15.**—(1) Where an insured has sold, transferred or otherwise disposed of his property, he shall cease to be covered under the Scheme on the day the sale, transfer or disposition of the property by him is completed and there shall be no surrender value for the cover.

(2) The Board shall refund a proportionate amount of the premium in respect of the unexpired portion of the cover (if the annual premium has already been paid or deducted) subject to such conditions as the Board may, in its discretion, impose.

### **Board exempted from payment**

**16.**—(1) Where the Board is exempted from making any payment to an insured under the Scheme by section 36 (9) (d) or (10) of the Act, the insured shall cease to be covered under the Scheme on the date of his death or incapacity, as the case may be, and there shall be neither any surrender value nor premium refund for the cover.

(2) Where the Board is exempted from making any payment to an insured under the Scheme by section 36 (9) (a), (b) or (c) of the Act, the Board shall refund to the insured or the insured's estate or the member who paid the premium of the insured, as the case may be, by crediting to his account in the Fund an amount which the Board determines to be the annual premium paid by the insured or the member under the Scheme.

### **Full redemption or partial discharge of mortgaged property**

**17.** Where the housing loan of an insured has been fully redeemed or reduced (whether by a partial discharge of the mortgaged property or otherwise), the Board shall, subject to such terms and conditions as it may impose, refund to the insured or member who paid the premium of the insured, as the case may be, by crediting to his account in the Fund an amount which represents a proportionate amount of the premium in respect of the unexpired portion of the cover calculated with reference to the date of the full redemption or reduction of the housing loan.

## PART IV

### GENERAL PROVISIONS

#### **Co-purchasers and co-owners**

**18.**—(1) Where property is purchased or owned by 2 or more members or there is more than one insured under the Scheme in respect of the same property, the extent to which each co-purchaser or co-owner is covered under the Scheme shall not be less than the percentage of the housing loan which each co-purchaser or co-owner declares as his liability for repayment but not exceeding 100% of the housing loan.

(2) The extent to which each co-purchaser or co-owner declares as his liability for repayment shall not, when aggregated, be less than 100% of the housing loan.

(3) The premium payable by each co-purchaser or co-owner shall be based on the extent of his cover under the Scheme calculated in accordance with the applicable Table set out in the Second Schedule.

#### **Exemption from Scheme**

**19.**—(1) The Board may, on application being made to it by any member, exempt him from the Scheme if the Board is satisfied that —

- (a) there is in force an appropriate policy of insurance and the amount payable under the policy is sufficient to discharge the housing loan owing to the Housing Authority or approved mortgagee which the member declares to the Board as his liability for repayment in the event of the death or incapacity of that member; or
- (b) the amount of the housing loan owing to the Housing Authority or approved mortgagee does not exceed \$3,000 or such other amount as may be determined from time to time by the Minister and the loan will be repaid in 2 years or such other period as may be directed by the Minister.

(2) The Board may revoke the exemption granted to a member under paragraph (1) and require the person to be covered under the Scheme based on the percentage of the housing loan which the member declares as his liability for repayment if —

- (a) the policy of insurance referred to in paragraph (1) (a) is no longer in force or is insufficient to discharge the percentage of the housing loan owing to the Housing Authority; or
- (b) the policy of insurance is no longer in force or is insufficient to discharge the housing loan owing to the approved mortgagee.

### **Death or incapacity of insured**

**20.**—(1) The amount payable to a Housing Authority or an approved mortgagee under section 36 (1) or (2) of the Act on the death or incapacity of an insured shall be —

- (a) an amount calculated in accordance with the applicable Table set out in the Third Schedule; or
- (b) the principal sum and the accrued interest owing to the Housing Authority or approved mortgagee,

whichever is the lesser.

(2) Where the Board has taken more than 2 months to approve any claim from the time the Board had notice of the death of an insured, the amount payable by the Board to the Housing Authority or approved mortgagee shall not exceed the amount which is necessary to repay the outstanding amount of any loan and interest accruing thereon in order to secure the discharge of the mortgage of the property at the time of the death or incapacity of the insured.

(3) Nothing in these Regulations shall be construed to require the Board to make any payment to a Housing Authority or an approved mortgagee to discharge the whole or any part of the mortgaged property belonging to an insured if the death or incapacity of the insured occurred at any time prior to the commencement of his cover under the Scheme.

### **Death or incapacity where there are 2 or more insured**

**21.** Where there are 2 or more insured in respect of any property, the Board shall, on the death or incapacity of any of the insured, pay to the Housing Authority or an approved mortgagee for the purpose of discharging part of the mortgaged property, a sum based on the amount of premium paid by the insured who has died or become incapacitated, as the case may be, calculated in accordance with the applicable Table set out in the Third Schedule.



### **Notional date of birth**

**22.** For the purposes of these Regulations, where the date of birth of an insured cannot be ascertained or is doubtful, his date of birth shall be deemed to be 1st January of the year in which he was born.

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

**23.** All moneys in the Home Protection Fund may from time to time be invested by the Board in such manner as the Board thinks fit.

### **Application to withdraw money in Fund, etc.**

**24.** Every application by a member —

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

shall be made in such form and supported by such evidence as the Board may require.

### **Acronyms used in Schedules**

**25.** In the Schedules —

“HDB” means the Housing and Development Board;

“HUDC” means the Housing and Urban Development Company (Private) Limited;

“JTC” means the Jurong Town Corporation;

“Mindef” means the Ministry of Defence.

### **Transitional provision**

**26.** Where the period of cover resulting from any application to become a member of the Scheme commences on or after 1st March 2001, that application shall be deemed to be an application made under Part III of these Regulations.

FIRST SCHEDULE

Regulations 5, 6 (1),  
7 (1) and 10 (2)

TABLE 1

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.75	7.97	11.13	14.31	17.46	20.58
21	4.75	7.97	11.21	14.41	17.60	20.76
22	4.75	8.08	11.35	14.60	17.81	20.99
23	4.75	8.08	11.39	14.65	17.89	21.09
24	4.75	8.13	11.46	14.75	18.03	21.24
25	4.75	8.13	11.48	14.81	18.08	21.36
26	4.75	8.18	11.55	14.89	18.21	21.55
27	4.75	8.18	11.55	14.94	18.35	21.80
28	4.75	8.18	11.63	15.11	18.66	22.24
29	4.75	8.29	11.88	15.53	19.19	22.93
30	4.75	8.44	12.22	15.98	19.81	23.79
31	4.75	8.66	12.51	16.45	20.57	24.87
32	4.75	8.67	12.73	16.99	21.44	26.13
33	4.75	8.98	13.42	18.07	22.96	28.12
34	5.05	9.68	14.56	19.67	25.06	30.80
35	5.35	10.44	15.80	21.46	27.46	33.87
36	5.84	11.44	17.36	23.65	30.39	37.59
37	6.35	12.57	19.18	26.27	33.83	41.90
38	6.97	13.93	21.40	29.36	37.86	46.87
39	7.73	15.63	24.05	32.97	42.45	52.56
40	8.65	17.49	26.88	36.85	47.49	58.81
41	9.84	19.70	30.20	41.37	53.30	66.07
42	11.34	22.37	34.14	46.71	60.17	74.63
43	12.80	25.21	38.45	52.64	67.90	84.49
44	14.38	28.35	43.31	59.45	77.00	96.20
45	16.46	32.29	49.38	67.98	88.39	110.51
46	19.06	37.19	56.96	78.68	102.21	127.45
47	22.31	43.40	66.58	91.63	118.41	146.93
48	26.35	51.15	77.79	106.18	136.36	168.36
49	31.67	59.92	89.92	121.77	155.54	191.29
50	38.00	69.66	103.25	138.84	176.53	216.37
51	46.23	81.68	119.23	158.96	200.95	228.85
52	54.48	94.08	135.97	180.24	206.73	224.35
53	63.98	108.15	154.84	178.13	192.09	201.36
54	74.73	124.00	140.40	148.58	153.49	156.75
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 1 — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	23.68	26.76	29.79	32.77	35.74	38.68
21	23.88	26.98	30.02	33.06	36.06	39.09
22	24.15	27.26	30.34	33.41	36.50	39.59
23	24.27	27.41	30.55	33.71	36.86	40.04
24	24.45	27.65	30.88	34.10	37.37	40.69
25	24.61	27.92	31.22	34.56	37.99	41.50
26	24.93	28.31	31.75	35.25	38.88	42.64
27	25.28	28.81	32.43	36.16	40.04	44.09
28	25.85	29.59	33.45	37.47	41.68	46.08
29	26.77	30.77	34.94	39.30	43.90	48.76
30	27.93	32.27	36.80	41.58	46.68	52.06
31	29.35	34.07	39.09	44.38	50.03	56.03
32	31.06	36.29	41.84	47.75	54.02	60.71
33	33.59	39.40	45.59	52.21	59.22	66.69
34	36.90	43.40	50.33	57.71	65.55	73.91
35	40.71	47.98	55.72	63.98	72.77	82.15
36	45.23	53.37	62.05	71.28	81.17	91.76
37	50.46	59.59	69.30	79.70	90.84	102.88
38	56.46	66.72	77.64	89.38	102.05	115.83
39	63.33	74.84	87.19	100.55	115.08	130.84
40	70.93	83.94	98.02	113.36	130.01	147.96
41	79.79	94.63	110.83	128.41	147.36	167.72
42	90.30	107.43	126.03	146.07	167.56	190.53
43	102.61	122.29	143.49	166.22	190.47	216.32
44	117.07	139.52	163.56	189.21	216.49	245.44
45	134.33	159.76	186.87	215.69	246.24	271.55
46	154.39	183.06	213.48	245.74	271.96	293.67
47	177.24	209.36	243.40	270.45	292.47	310.69
48	202.27	238.14	265.90	287.99	305.96	320.83
49	229.10	257.31	279.18	296.56	310.70	322.39
50	244.72	265.89	282.27	295.31	305.92	314.70
51	248.71	263.54	275.02	284.16	291.59	297.72
52	236.88	246.23	253.48	259.24	263.93	267.81
53	207.95	212.89	216.69	219.72	222.19	224.23
54	159.07	160.79	162.13	163.20	164.05	164.78
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 1 — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF LOAN 16	17	18
20	41.64	44.58	47.52	50.52	53.54	56.66
21	42.09	45.12	48.18	51.32	54.52	57.81
22	42.70	45.85	49.07	52.36	55.78	59.34
23	43.28	46.60	50.00	53.52	57.20	61.04
24	44.10	47.61	51.27	55.06	59.05	63.25
25	45.13	48.90	52.84	56.99	61.35	65.95
26	46.55	50.63	54.93	59.49	64.29	69.37
27	48.33	52.82	57.56	62.55	67.87	73.51
28	50.75	55.70	60.93	66.48	72.37	78.64
29	53.92	59.39	65.20	71.36	77.94	84.93
30	57.79	63.87	70.33	77.20	84.54	92.40
31	62.39	69.17	76.40	84.09	92.32	101.22
32	67.81	75.39	83.48	92.14	101.46	111.57
33	74.64	83.14	92.23	102.05	112.68	124.19
34	82.83	92.41	102.72	113.91	126.03	139.10
35	92.22	103.07	114.85	127.61	141.37	156.17
36	103.18	115.59	129.03	143.53	159.11	175.81
37	115.94	130.12	145.40	161.83	179.41	198.20
38	130.77	146.89	164.21	182.74	202.53	223.62
39	147.84	166.10	185.65	206.52	228.73	248.27
40	167.22	187.84	209.83	233.25	253.71	271.71
41	189.47	212.67	237.35	258.75	277.46	293.89
42	215.01	241.04	263.39	282.78	299.73	314.64
43	243.76	267.11	287.16	304.56	319.77	333.13
44	269.78	290.46	308.25	323.65	337.13	348.98
45	292.80	310.86	326.40	339.86	351.63	361.98
46	311.91	327.41	340.74	352.31	362.39	371.29
47	326.00	339.01	350.20	359.89	368.37	375.83
48	333.32	343.95	353.08	360.99	367.91	374.00
49	332.24	340.60	347.78	354.01	359.45	364.24
50	322.07	328.34	333.72	338.41	342.48	346.07
51	302.90	307.28	311.07	314.33	317.19	319.70
52	271.07	273.84	276.22	278.28	280.09	281.68
53	225.95	227.41	228.66	229.75	230.70	231.54
54	165.39	165.89	166.33	166.71	167.05	167.35
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 1 — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN 23	24
20	59.85	63.17	66.61	70.23	74.00	77.97
21	61.25	64.82	68.55	72.49	76.62	80.97
22	63.02	66.91	70.99	75.29	79.83	84.63
23	65.07	69.32	73.80	78.53	83.53	88.85
24	67.67	72.35	77.28	82.51	88.07	93.99
25	70.83	75.98	81.45	87.26	93.45	100.11
26	74.75	80.47	86.55	93.03	100.02	107.54
27	79.49	85.87	92.66	99.97	107.86	116.39
28	85.31	92.45	100.11	108.39	117.35	126.99
29	92.41	100.45	109.16	118.57	128.69	139.59
30	100.84	110.00	119.88	130.53	141.99	154.26
31	110.82	121.21	132.42	144.48	157.38	171.18
32	122.50	134.28	146.97	160.55	175.08	190.57
33	136.60	149.94	164.24	179.52	195.82	210.55
34	153.14	168.20	184.27	201.44	216.89	230.85
35	172.01	188.95	207.00	223.21	237.81	251.02
36	193.64	212.64	229.63	244.89	258.64	271.08
37	218.21	236.02	251.94	266.23	279.11	290.77
38	242.27	258.89	273.73	287.05	299.06	309.93
39	265.57	280.97	294.72	307.08	318.21	328.27
40	287.63	301.81	314.48	325.85	336.10	345.38
41	308.46	321.42	333.00	343.39	352.77	361.25
42	327.82	339.58	350.06	359.48	367.99	375.66
43	344.98	355.49	364.92	373.38	380.99	387.88
44	359.46	368.80	377.15	384.64	391.40	397.49
45	371.14	379.31	386.58	393.13	399.03	404.36
46	379.14	386.14	392.39	398.01	403.08	407.65
47	382.42	388.30	393.55	398.26	402.52	406.36
48	379.39	384.13	388.45	392.31	395.78	398.91
49	368.49	372.26	375.63	378.67	381.39	383.86
50	349.25	352.08	354.61	356.88	358.93	360.77
51	321.94	323.92	325.69	327.29	328.71	330.01
52	283.08	284.33	285.45	286.45	287.37	288.18
53	232.28	232.93	233.52	234.05	234.52	234.95
54	167.61	167.84	168.04	168.24	168.40	168.54
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 1 — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF 28	LOAN 29	30
20	82.14	86.55	91.22	96.18	101.46	107.15
21	85.56	90.44	95.62	101.15	107.10	113.52
22	89.72	95.14	100.93	107.16	113.88	121.10
23	94.52	100.58	107.11	114.15	121.72	129.84
24	100.34	107.18	114.56	122.50	131.03	140.15
25	107.29	115.03	123.36	132.31	141.89	152.12
26	115.66	124.41	133.80	143.86	154.61	166.08
27	125.58	135.44	146.02	157.30	169.37	180.43
28	137.36	148.46	160.33	173.00	184.61	195.27
29	151.27	163.75	177.08	189.23	200.39	210.61
30	167.38	181.39	194.16	205.83	216.52	226.31
31	185.91	199.30	211.52	222.68	232.89	242.27
32	204.62	217.40	229.04	239.69	249.46	258.41
33	223.92	236.08	247.15	257.29	266.57	275.09
34	243.52	255.06	265.57	275.19	283.99	292.07
35	263.00	273.90	283.82	292.91	301.22	308.84
36	282.34	292.59	301.94	310.50	318.31	325.51
37	301.33	310.94	319.70	327.71	335.04	341.77
38	319.78	328.73	336.89	344.37	351.20	357.47
39	337.40	345.71	353.28	360.20	366.55	372.36
40	353.79	361.42	368.40	374.79	380.63	385.97
41	368.93	375.93	382.31	388.13	393.46	398.37
42	382.63	388.97	394.74	400.02	404.86	409.30
43	394.12	399.81	404.99	409.73	414.06	418.05
44	403.04	408.08	412.67	416.85	420.72	424.24
45	409.21	413.60	417.62	421.28	424.64	427.72
46	411.80	415.58	419.01	422.17	425.04	427.69
47	409.84	413.00	415.91	418.54	420.96	423.17
48	401.76	404.34	406.69	408.86	410.83	412.64
49	386.09	388.13	389.98	391.68	393.23	394.66
50	362.46	363.99	365.37	366.65	367.81	368.88
51	331.19	332.26	333.23	334.12	334.94	335.68
52	288.93	289.59	290.21	290.78	291.29	291.76
53	235.35	235.70	236.02	236.32	236.60	236.84
54	168.67	168.80	168.93	169.03	169.12	169.21
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 1A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.75	7.97	11.13	14.31	17.46	20.58
21	4.75	7.97	11.21	14.41	17.60	20.76
22	4.75	8.08	11.35	14.60	17.81	20.99
23	4.75	8.08	11.39	14.65	17.89	21.09
24	4.75	8.13	11.46	14.75	18.03	21.24
25	4.75	8.13	11.48	14.81	18.08	21.36
26	4.75	8.18	11.55	14.89	18.21	21.55
27	4.75	8.18	11.55	14.94	18.35	21.80
28	4.75	8.18	11.63	15.11	18.66	22.24
29	4.75	8.29	11.88	15.53	19.19	22.93
30	4.75	8.44	12.22	15.98	19.81	23.79
31	4.75	8.66	12.51	16.45	20.57	24.87
32	4.75	8.67	12.73	16.99	21.44	26.13
33	4.75	8.98	13.42	18.07	22.96	28.12
34	5.05	9.68	14.56	19.67	25.06	30.80
35	5.35	10.44	15.80	21.46	27.46	33.87
36	5.84	11.44	17.36	23.65	30.39	37.59
37	6.35	12.57	19.18	26.27	33.83	41.90
38	6.97	13.93	21.40	29.36	37.86	46.87
39	7.73	15.63	24.05	32.97	42.45	52.56
40	8.65	17.49	26.88	36.85	47.49	58.81
41	9.84	19.70	30.20	41.37	53.30	66.07
42	11.34	22.37	34.14	46.71	60.17	74.63
43	12.80	25.21	38.45	52.64	67.90	84.49
44	14.38	28.35	43.31	59.45	77.00	96.20
45	16.46	32.29	49.38	67.98	88.39	110.51
46	19.06	37.19	56.96	78.68	102.21	127.45
47	22.31	43.40	66.58	91.63	118.41	146.93
48	26.35	51.15	77.79	106.18	136.36	168.36
49	31.67	59.92	89.92	121.77	155.54	191.29
50	38.00	69.66	103.25	138.84	176.53	216.37
51	46.23	81.68	119.23	158.96	200.95	245.27
52	54.48	94.08	135.97	180.24	226.95	276.22
53	63.98	108.15	154.84	204.11	256.02	310.67
54	74.73	124.00	175.97	230.74	288.33	348.84
55	90.19	145.02	202.78	263.51	327.31	394.21
56	100.54	161.52	225.62	292.93	363.51	410.43
57	111.92	179.61	250.69	325.21	369.81	399.44
58	124.37	199.49	278.21	317.48	341.01	356.63
59	138.15	221.38	249.09	262.92	271.19	276.70
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	23.68	26.76	29.79	32.77	35.74	38.68
21	23.88	26.98	30.02	33.06	36.06	39.09
22	24.15	27.26	30.34	33.41	36.50	39.59
23	24.27	27.41	30.55	33.71	36.86	40.04
24	24.45	27.65	30.88	34.10	37.37	40.69
25	24.61	27.92	31.22	34.56	37.99	41.50
26	24.93	28.31	31.75	35.25	38.88	42.64
27	25.28	28.81	32.43	36.16	40.04	44.09
28	25.85	29.59	33.45	37.47	41.68	46.08
29	26.77	30.77	34.94	39.30	43.90	48.76
30	27.93	32.27	36.80	41.58	46.68	52.06
31	29.35	34.07	39.09	44.38	50.03	56.03
32	31.06	36.29	41.84	47.75	54.02	60.71
33	33.59	39.40	45.59	52.21	59.22	66.69
34	36.90	43.40	50.33	57.71	65.55	73.91
35	40.71	47.98	55.72	63.98	72.77	82.15
36	45.23	53.37	62.05	71.28	81.17	91.76
37	50.46	59.59	69.30	79.70	90.84	102.88
38	56.46	66.72	77.64	89.38	102.05	115.83
39	63.33	74.84	87.19	100.55	115.08	130.84
40	70.93	83.94	98.02	113.36	130.01	147.96
41	79.79	94.63	110.83	128.41	147.36	167.72
42	90.30	107.43	126.03	146.07	167.56	190.53
43	102.61	122.29	143.49	166.22	190.47	216.32
44	117.07	139.52	163.56	189.21	216.49	245.44
45	134.33	159.76	186.87	215.69	246.24	278.61
46	154.39	183.06	213.48	245.74	279.86	315.89
47	177.24	209.36	243.40	279.36	317.33	357.36
48	202.27	238.14	276.04	316.04	358.20	402.54
49	229.10	269.03	311.15	355.52	402.19	451.22
50	258.44	302.82	349.54	398.65	450.24	492.94
51	292.02	341.22	392.96	447.26	491.41	527.97
52	328.06	382.55	439.73	485.23	522.23	552.85
53	368.08	428.31	474.94	512.03	542.19	567.17
54	412.31	459.72	496.42	525.62	549.35	568.99
55	441.81	477.34	504.88	526.77	544.58	559.33
56	443.81	468.74	488.04	503.39	515.87	526.21
57	420.53	436.29	448.49	458.18	466.07	472.60
58	367.74	376.06	382.49	387.61	391.77	395.21
59	280.63	283.54	285.80	287.60	289.06	290.28
60	153.28	153.28	153.28	153.28	153.28	153.28



FIRST SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM OF 15	LOAN 16	17	18
20	41.64	44.58	47.52	50.52	53.54	56.66
21	42.09	45.12	48.18	51.32	54.52	57.81
22	42.70	45.85	49.07	52.36	55.78	59.34
23	43.28	46.60	50.00	53.52	57.20	61.04
24	44.10	47.61	51.27	55.06	59.05	63.25
25	45.13	48.90	52.84	56.99	61.35	65.95
26	46.55	50.63	54.93	59.49	64.29	69.37
27	48.33	52.82	57.56	62.55	67.87	73.51
28	50.75	55.70	60.93	66.48	72.37	78.64
29	53.92	59.39	65.20	71.36	77.94	84.93
30	57.79	63.87	70.33	77.20	84.54	92.40
31	62.39	69.17	76.40	84.09	92.52	101.22
32	67.81	75.39	83.48	92.14	101.46	111.57
33	74.64	83.14	92.23	102.05	112.68	124.19
34	82.83	92.41	102.72	113.91	126.03	139.10
35	92.22	103.07	114.85	127.61	141.37	156.17
36	103.18	115.59	129.03	143.53	159.11	175.81
37	115.94	130.12	145.40	161.83	179.41	198.20
38	130.77	146.89	164.21	182.74	202.53	223.62
39	147.84	166.10	185.65	206.52	228.73	252.33
40	167.22	187.84	209.83	233.25	258.09	284.44
41	189.47	212.67	237.35	263.54	291.28	320.62
42	215.01	241.04	268.64	297.86	328.75	361.32
43	243.76	272.86	303.65	336.18	370.49	406.55
44	276.13	308.58	342.83	378.94	416.91	450.34
45	312.80	348.89	386.90	426.87	461.79	492.53
46	353.90	393.92	435.98	472.46	504.32	532.38
47	399.47	443.75	481.79	514.77	543.59	568.96
48	449.12	488.72	522.76	552.27	578.07	600.77
49	492.39	527.40	557.48	583.57	606.38	626.44
50	528.83	559.34	585.54	608.27	628.14	645.62
51	558.68	584.79	607.23	626.68	643.69	658.66
52	578.58	600.46	619.26	635.57	649.81	662.35
53	588.14	605.99	621.31	634.60	646.22	656.43
54	585.50	599.55	611.60	622.06	631.21	639.26
55	571.69	582.22	591.28	599.11	605.99	612.00
56	534.88	542.27	548.62	554.13	558.93	563.15
57	478.10	482.74	486.76	490.25	493.27	495.95
58	398.10	400.57	402.68	404.51	406.11	407.51
59	291.29	292.16	292.91	293.55	294.12	294.60
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21 OF	LOAN 22	23	24
20	59.85	63.17	66.61	70.23	74.00	77.97
21	61.25	64.82	68.55	72.49	76.62	80.97
22	63.02	66.91	70.99	75.29	79.83	84.63
23	65.07	69.32	73.80	78.53	83.53	88.85
24	67.67	72.35	77.28	82.51	88.07	93.99
25	70.83	75.98	81.45	87.26	93.45	100.11
26	74.75	80.47	86.55	93.03	100.02	107.54
27	79.49	85.87	92.66	99.97	107.86	116.39
28	85.31	92.45	100.11	108.39	117.35	126.99
29	92.41	100.45	109.16	118.57	128.69	139.59
30	100.84	110.00	119.88	130.53	141.99	154.26
31	110.82	121.21	132.42	144.48	157.38	171.18
32	122.50	134.28	146.97	160.55	175.08	190.57
33	136.60	149.94	164.24	179.52	195.82	213.15
34	153.14	168.20	184.27	201.44	219.67	239.04
35	172.01	188.95	207.00	226.20	246.58	268.16
36	193.64	212.64	232.85	254.30	277.01	301.01
37	218.21	239.49	262.06	285.95	311.19	337.81
38	246.03	269.79	294.92	321.48	349.47	374.79
39	277.34	303.80	331.74	361.19	387.72	411.71
40	312.31	341.70	372.68	400.50	425.56	448.21
41	351.56	384.15	413.28	439.44	463.02	484.34
42	395.62	426.13	453.41	477.90	499.97	519.93
43	438.51	466.92	492.35	515.15	535.71	554.29
44	479.90	506.23	529.76	550.88	569.92	587.13
45	519.73	543.93	565.58	585.00	602.50	618.33
46	557.20	579.28	599.02	616.75	632.74	647.18
47	591.40	611.39	629.24	645.26	659.71	672.77
48	620.86	638.72	654.71	669.05	681.99	693.67
49	644.20	659.99	674.13	686.80	698.24	708.57
50	661.08	674.85	687.16	698.20	708.17	717.17
51	671.89	683.67	694.22	703.68	712.20	719.91
52	673.43	683.31	692.14	700.06	707.20	713.67
53	665.47	673.52	680.73	687.20	693.00	698.27
54	646.37	652.71	658.37	663.44	668.03	672.17
55	617.35	622.10	626.35	630.16	633.59	636.71
56	566.90	570.23	573.20	575.89	578.30	580.48
57	498.31	500.42	502.30	503.99	505.51	506.89
58	408.77	409.87	410.88	411.77	412.57	413.28
59	295.04	295.44	295.78	296.10	296.39	296.64
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27 OF	LOAN 28	29	30
20	82.14	86.55	91.22	96.18	101.46	107.15
21	85.56	90.44	95.62	101.15	107.10	113.52
22	89.72	95.14	100.93	107.16	113.88	121.10
23	94.52	100.58	107.11	114.15	121.72	129.84
24	100.34	107.18	114.56	122.50	131.03	140.15
25	107.29	115.03	123.36	132.31	141.89	152.12
26	115.66	124.41	133.80	143.86	154.61	166.08
27	125.58	135.44	146.02	157.30	169.37	182.20
28	137.36	148.46	160.33	173.00	186.50	200.82
29	151.27	163.75	177.08	191.24	206.31	222.27
30	167.38	181.39	196.29	212.14	228.90	246.67
31	185.91	201.58	218.23	235.88	254.55	274.24
32	207.05	224.56	243.10	262.74	283.44	302.46
33	231.57	251.08	271.72	293.49	313.43	331.72
34	259.57	281.26	304.15	325.06	344.23	361.82
35	290.98	315.06	337.00	357.06	375.44	392.30
36	326.31	349.33	370.33	389.52	407.09	423.21
37	361.96	383.91	403.94	422.24	439.00	454.39
38	397.76	418.63	437.68	455.08	471.03	485.66
39	433.48	453.28	471.34	487.83	502.94	516.81
40	468.77	487.47	504.53	520.11	534.37	547.46
41	503.67	521.26	537.30	551.95	565.38	577.69
42	538.03	554.50	569.52	583.23	595.81	607.34
43	571.16	586.50	600.48	613.26	624.97	635.70
44	602.74	616.94	629.89	641.71	652.56	662.52
45	632.69	645.75	657.66	668.55	678.52	687.66
46	660.28	672.19	683.06	693.00	702.10	710.45
47	684.63	695.41	705.23	714.21	722.44	729.98
48	704.27	713.92	722.71	730.74	738.11	744.88
49	717.94	726.46	734.23	741.35	747.84	753.82
50	725.33	732.75	739.53	745.72	751.38	756.59
51	726.89	733.25	739.05	744.34	749.20	753.66
52	719.51	724.84	729.70	734.14	738.20	741.93
53	703.04	707.38	711.34	714.97	718.29	721.32
54	675.93	679.34	682.46	685.32	687.93	690.32
55	639.52	642.08	644.43	646.56	648.51	650.31
56	582.45	584.24	585.88	587.39	588.76	590.01
57	508.14	509.28	510.30	511.26	512.12	512.92
58	413.96	414.55	415.09	415.59	416.04	416.46
59	296.88	297.08	297.28	297.45	297.62	297.76
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 2

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.18	5.81	8.39	10.94	13.46	15.94
21	3.18	5.81	8.39	10.94	13.46	15.94
22	3.18	5.81	8.39	10.94	13.46	15.94
23	3.18	5.81	8.39	10.94	13.46	15.94
24	3.18	5.81	8.39	10.94	13.46	15.94
25	3.18	5.81	8.39	10.94	13.46	15.94
26	3.18	5.81	8.39	10.94	13.46	15.94
27	3.18	5.81	8.39	10.94	13.46	15.94
28	3.18	5.81	8.39	10.94	13.46	15.94
29	3.18	5.81	8.39	10.94	13.46	16.00
30	3.18	5.81	8.39	10.94	13.53	16.21
31	3.18	5.81	8.39	11.05	13.79	16.67
32	3.18	5.81	8.52	11.38	14.35	17.50
33	3.18	6.01	8.98	12.10	15.39	18.84
34	3.58	6.48	9.73	13.17	16.79	20.62
35	3.58	6.99	10.59	14.37	18.39	22.69
36	3.91	7.65	11.62	15.83	20.35	25.18
37	4.27	8.42	12.86	17.60	22.68	28.07
38	4.69	9.33	14.33	19.68	25.36	31.41
39	5.13	10.47	16.10	22.09	28.45	35.23
40	5.80	11.71	18.00	24.69	31.82	39.42
41	6.57	13.13	20.22	27.71	35.72	44.28
42	7.59	14.99	22.88	31.29	40.33	50.03
43	8.57	16.89	25.75	35.26	45.51	56.65
44	9.63	19.00	29.02	39.86	51.63	64.53
45	11.03	21.63	33.08	45.56	59.27	74.39
46	12.77	24.91	38.16	52.73	68.85	86.37
47	14.95	29.08	44.61	61.80	80.47	100.53
48	17.64	34.26	52.65	72.52	93.82	116.55
49	21.20	40.93	62.10	84.66	108.70	134.25
50	25.45	47.83	71.67	97.02	124.00	152.64
51	30.96	56.12	82.87	111.30	141.50	161.56
52	36.47	64.71	94.69	126.53	145.59	158.26
53	42.82	74.46	108.05	124.79	134.83	141.49
54	50.04	85.47	97.27	103.16	106.68	109.02
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 2 — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9 OF	LOAN 10	11	12
20	18.37	20.77	23.14	25.46	27.74	29.99
21	18.37	20.77	23.14	25.46	27.74	29.99
22	18.37	20.77	23.14	25.46	27.74	29.99
23	18.37	20.77	23.14	25.46	27.74	30.01
24	18.37	20.77	23.14	25.46	27.78	30.12
25	18.37	20.77	23.14	25.50	27.88	30.32
26	18.37	20.77	23.17	25.62	28.11	30.68
27	18.37	20.82	23.31	25.86	28.51	31.27
28	18.43	20.98	23.60	26.33	29.17	32.15
29	18.60	21.30	24.13	27.06	30.15	33.42
30	19.00	21.89	24.95	28.17	31.59	35.20
31	19.69	22.87	26.22	29.77	33.57	37.60
32	20.81	24.31	28.03	32.00	36.22	40.71
33	22.50	26.41	30.56	34.99	39.70	44.71
34	24.72	29.09	33.73	38.68	43.94	49.56
35	27.28	32.16	37.35	42.88	48.79	55.10
36	30.31	35.77	41.58	47.81	54.43	61.56
37	33.82	39.95	46.48	53.45	60.96	69.04
38	37.86	44.73	52.07	59.96	68.48	77.76
39	42.45	50.18	58.48	67.47	77.23	87.97
40	47.54	56.29	65.76	76.07	87.41	99.76
41	53.49	63.48	74.37	86.33	99.39	113.55
42	60.57	72.09	84.74	98.57	113.54	129.65
43	68.84	82.25	96.88	112.73	129.78	148.05
44	78.76	94.28	111.06	129.10	148.44	169.09
45	90.86	108.67	127.78	148.22	170.04	188.11
46	105.27	125.49	147.14	170.21	188.96	204.48
47	121.98	144.88	169.24	188.64	204.40	217.45
48	140.75	166.49	186.43	202.28	215.16	225.83
49	161.44	181.72	197.42	209.90	220.07	228.48
50	173.02	188.24	200.02	209.40	217.02	223.33
51	175.84	186.51	194.77	201.33	206.66	211.09
52	167.26	173.99	179.21	183.34	186.71	189.51
53	146.24	149.78	152.52	154.72	156.48	157.94
54	110.70	111.93	112.90	113.66	114.29	114.80
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 2 — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15 OF	LOAN 16	17	18
20	32.20	34.37	36.50	38.65	40.80	43.01
21	32.20	34.39	36.57	38.79	41.05	43.36
22	32.23	34.45	36.73	39.05	41.41	43.87
23	32.31	34.62	37.00	39.43	41.97	44.61
24	32.49	34.93	37.44	40.04	42.77	45.63
25	32.83	35.40	38.09	40.92	43.89	47.01
26	33.34	36.13	39.06	42.13	45.39	48.81
27	34.13	37.18	40.38	43.77	47.34	51.14
28	35.29	38.62	42.15	45.90	49.87	54.08
29	36.90	40.57	44.49	48.64	53.04	57.76
30	39.06	43.14	47.47	52.11	57.03	62.33
31	41.86	46.41	51.27	56.44	61.99	67.96
32	45.48	50.58	56.02	61.82	68.11	74.93
33	50.06	55.78	61.89	68.50	75.66	83.48
34	55.57	62.02	68.95	76.48	84.72	93.69
35	61.87	69.18	77.12	85.80	95.24	105.48
36	69.25	77.60	86.73	96.70	107.50	119.15
37	77.85	87.48	97.99	109.37	121.66	134.88
38	87.92	98.99	111.02	123.97	137.91	152.85
39	99.67	112.35	126.01	140.72	156.48	170.35
40	113.15	127.59	143.10	159.73	174.25	187.02
41	128.79	145.17	162.71	177.92	191.21	202.91
42	146.94	165.47	181.36	195.15	207.22	217.83
43	167.60	184.23	198.51	210.92	221.73	231.25
44	186.45	201.19	213.87	224.87	234.48	242.93
45	203.29	216.20	227.28	236.90	245.31	252.70
46	217.52	228.63	238.15	246.41	253.64	259.99
47	228.42	237.74	245.76	252.71	258.79	264.12
48	234.79	242.42	248.98	254.65	259.62	263.99
49	235.53	241.54	246.72	251.19	255.10	258.53
50	228.63	233.14	237.01	240.37	243.31	245.89
51	214.81	217.96	220.68	223.04	225.09	226.90
52	191.86	193.84	195.55	197.05	198.34	199.49
53	159.18	160.24	161.13	161.91	162.60	163.20
54	115.22	115.60	115.92	116.20	116.43	116.65
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 2 — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21 OF	LOAN 22	23	24
20	45.26	47.57	49.96	52.46	55.05	57.77
21	45.74	48.21	50.77	53.48	56.29	59.28
22	46.41	49.09	51.88	54.81	57.91	61.16
23	47.37	50.27	53.31	56.54	59.94	63.55
24	48.65	51.82	55.16	58.71	62.47	66.49
25	50.30	53.82	57.50	61.44	65.63	70.12
26	52.46	56.32	60.42	64.82	69.52	74.60
27	55.17	59.47	64.07	68.99	74.32	80.12
28	58.58	63.39	68.54	74.14	80.23	86.84
29	62.80	68.22	74.07	80.48	87.43	94.96
30	68.03	74.18	80.90	88.20	96.12	104.67
31	74.44	81.51	89.20	97.52	106.51	116.20
32	82.35	90.45	99.21	108.68	118.87	129.81
33	92.00	101.23	111.20	121.92	133.44	143.86
34	103.41	113.90	125.20	137.34	148.27	158.15
35	116.54	128.44	141.22	152.68	163.01	172.35
36	131.69	145.15	157.17	167.97	177.71	186.51
37	149.05	161.67	172.96	183.07	192.20	200.45
38	166.08	177.85	188.38	197.82	206.34	214.04
39	182.62	193.54	203.30	212.06	219.96	227.11
40	198.34	208.41	217.40	225.48	232.76	239.35
41	213.25	222.47	230.69	238.08	244.74	250.78
42	227.22	235.56	243.04	249.75	255.79	261.26
43	239.68	247.19	253.89	259.91	265.34	270.25
44	250.41	257.07	263.03	268.38	273.18	277.54
45	259.24	265.07	270.27	274.95	279.15	282.96
46	265.62	270.62	275.10	279.11	282.74	286.01
47	268.85	273.07	276.82	280.20	283.25	286.00
48	267.85	271.29	274.35	277.12	279.61	281.86
49	261.60	264.30	266.72	268.89	270.85	272.63
50	248.18	250.21	252.02	253.66	255.14	256.47
51	228.50	229.93	231.20	232.35	233.37	234.31
52	200.49	201.40	202.20	202.92	203.57	204.16
53	163.74	164.22	164.63	165.02	165.35	165.67
54	116.83	117.00	117.15	117.28	117.41	117.52
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 2 — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF 28	LOAN 28	29	30
20	60.64	63.65	66.84	70.21	73.81	77.68	
21	62.41	65.71	69.25	73.01	77.06	81.43	
22	64.63	68.30	72.24	76.46	81.05	86.01	
23	67.38	71.49	75.92	80.72	85.91	91.54	
24	70.79	75.41	80.44	85.90	91.80	98.15	
25	74.97	80.25	85.96	92.15	98.82	106.01	
26	80.13	86.13	92.63	99.63	107.17	115.26	
27	86.42	93.25	100.59	108.51	117.03	124.82	
28	94.01	101.73	110.06	119.01	127.19	134.70	
29	103.09	111.84	121.24	129.83	137.69	144.91	
30	113.87	123.75	132.77	141.00	148.56	155.48	
31	126.61	136.06	144.68	152.57	159.79	166.41	
32	139.74	148.77	157.00	164.52	171.41	177.74	
33	153.31	161.90	169.74	176.89	183.45	189.47	
34	167.11	175.26	182.70	189.50	195.71	201.44	
35	180.83	188.54	195.56	202.00	207.87	213.28	
36	194.48	201.76	208.37	214.43	219.97	225.06	
37	207.93	214.74	220.95	226.62	231.83	236.60	
38	221.02	227.37	233.17	238.45	243.31	247.76	
39	233.58	239.47	244.85	249.76	254.26	258.39	
40	245.33	250.75	255.70	260.23	264.38	268.17	
41	256.23	261.20	265.73	269.88	273.66	277.15	
42	266.20	270.71	274.82	278.58	282.03	285.18	
43	274.71	278.74	282.44	285.81	288.91	291.74	
44	281.48	285.08	288.35	291.35	294.10	296.59	
45	286.42	289.57	292.43	295.04	297.45	299.65	
46	288.98	291.68	294.14	296.39	298.45	300.35	
47	288.50	290.77	292.84	294.73	296.46	298.04	
48	283.90	285.76	287.45	288.99	290.41	291.71	
49	274.24	275.70	277.03	278.25	279.37	280.39	
50	257.68	258.76	259.77	260.68	261.51	262.29	
51	235.15	235.93	236.62	237.26	237.84	238.38	
52	204.68	205.17	205.62	206.01	206.39	206.73	
53	165.94	166.21	166.43	166.65	166.84	167.03	
54	117.61	117.70	117.78	117.86	117.93	117.99	
55	60.39	60.39	60.39	60.39	60.39	60.39	



FIRST SCHEDULE — *continued*

TABLE 2A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.18	5.81	8.39	10.94	13.46	15.94
21	3.18	5.81	8.39	10.94	13.46	15.94
22	3.18	5.81	8.39	10.94	13.46	15.94
23	3.18	5.81	8.39	10.94	13.46	15.94
24	3.18	5.81	8.39	10.94	13.46	15.94
25	3.18	5.81	8.39	10.94	13.46	15.94
26	3.18	5.81	8.39	10.94	13.46	15.94
27	3.18	5.81	8.39	10.94	13.46	15.94
28	3.18	5.81	8.39	10.94	13.46	15.94
29	3.18	5.81	8.39	10.94	13.46	16.00
30	3.18	5.81	8.39	10.94	13.53	16.21
31	3.18	5.81	8.39	11.05	13.79	16.67
32	3.18	5.81	8.52	11.38	14.35	17.50
33	3.18	6.01	8.98	12.10	15.39	18.84
34	3.38	6.48	9.75	13.17	16.79	20.62
35	3.58	6.99	10.59	14.37	18.39	22.69
36	3.91	7.65	11.62	15.83	20.35	25.18
37	4.27	8.42	12.86	17.60	22.68	28.07
38	4.68	9.33	14.33	19.68	25.36	31.41
39	5.13	10.47	16.10	22.09	28.45	35.23
40	5.80	11.71	18.00	24.69	31.82	39.42
41	6.57	13.18	20.22	27.71	35.72	44.28
42	7.59	14.99	22.88	31.29	40.33	50.03
43	8.57	16.89	25.75	35.26	45.51	56.65
44	9.63	19.00	29.02	39.86	51.63	64.53
45	11.03	21.63	33.08	45.56	59.27	74.39
46	12.77	24.91	38.16	52.73	68.85	86.37
47	14.95	29.08	44.61	61.80	80.47	100.53
48	17.64	34.26	52.65	72.52	93.82	116.55
49	21.20	40.93	62.10	84.66	108.70	134.25
50	25.45	47.83	71.67	97.02	124.00	152.64
51	30.96	56.12	82.87	111.30	141.50	173.51
52	36.47	64.71	94.69	126.53	160.29	196.01
53	42.82	74.46	108.05	143.63	181.30	221.11
54	50.04	85.47	123.01	162.71	204.68	249.00
55	60.39	99.97	141.84	186.08	232.78	282.01
56	67.30	111.48	158.15	207.41	259.30	293.80
57	74.93	124.20	176.15	230.92	263.70	285.47
58	83.25	138.13	195.93	224.76	242.03	253.50
59	92.49	153.52	173.84	183.99	190.06	194.08
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	18.37	20.77	23.14	25.46	27.74	29.99
21	18.37	20.77	23.14	25.46	27.74	29.99
22	18.37	20.77	23.14	25.46	27.74	29.99
23	18.37	20.77	23.14	25.46	27.74	30.01
24	18.37	20.77	23.14	25.46	27.78	30.12
25	18.37	20.77	23.14	25.50	27.88	30.32
26	18.37	20.77	23.17	25.62	28.11	30.68
27	18.37	20.82	23.31	25.86	28.51	31.27
28	18.43	20.98	23.60	26.33	29.17	32.15
29	18.60	21.30	24.13	27.06	30.15	33.42
30	19.00	21.89	24.95	28.17	31.59	35.20
31	19.69	22.87	26.22	29.77	33.57	37.60
32	20.81	24.31	28.03	32.00	36.22	40.71
33	22.50	26.41	30.56	34.99	39.70	44.71
34	24.72	29.09	33.73	38.68	43.94	49.56
35	27.28	32.16	37.35	42.88	48.79	55.10
36	30.31	35.77	41.58	47.81	54.43	61.56
37	33.82	39.95	46.48	53.45	60.96	69.04
38	37.86	44.73	52.07	59.96	68.48	77.76
39	42.45	50.18	58.48	67.47	77.23	87.97
40	47.54	56.29	65.76	76.07	87.41	99.76
41	53.49	63.48	74.37	86.33	99.39	113.55
42	60.57	72.09	84.74	98.57	113.54	129.65
43	68.84	82.25	96.88	112.73	129.78	148.05
44	78.76	94.28	111.06	129.10	148.44	169.09
45	90.86	108.67	127.78	148.22	170.04	193.29
46	105.27	125.49	147.14	170.21	194.75	220.80
47	121.98	144.88	169.24	195.15	222.64	251.76
48	140.75	166.49	193.83	222.81	253.52	285.98
49	161.44	190.25	220.80	253.14	287.32	323.41
50	183.02	215.20	249.26	285.26	323.24	354.68
51	207.43	243.30	281.20	321.18	353.70	380.63
52	233.81	273.73	315.83	349.32	376.58	399.13
53	263.16	307.52	341.84	369.16	391.36	409.75
54	295.73	330.62	357.64	379.11	396.60	411.05
55	317.05	343.20	363.45	379.58	392.67	403.51
56	318.36	336.71	350.90	362.19	371.36	378.96
57	300.99	312.56	321.52	328.65	334.45	339.24
58	261.67	267.77	272.49	276.25	279.30	281.82
59	196.96	199.10	200.77	202.09	203.15	204.05
60	102.62	102.62	102.62	102.62	102.62	102.62

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

FIRST SCHEDULE — *continued*TABLE 2A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF 16	LOAN	17	18
20	32.20	34.37	36.50	38.65	40.80	43.01	
21	32.20	34.39	36.57	38.79	41.05	43.36	
22	32.23	34.45	36.73	39.05	41.41	43.87	
23	32.31	34.62	37.00	39.43	41.97	44.61	
24	32.49	34.93	37.44	40.04	42.77	45.63	
25	32.83	35.40	38.09	40.92	43.89	47.01	
26	33.34	36.13	39.06	42.13	45.39	48.81	
27	34.13	37.18	40.38	43.77	47.34	51.14	
28	35.29	38.62	42.15	45.90	49.87	54.08	
29	36.90	40.57	44.49	48.64	53.04	57.76	
30	39.06	43.14	47.47	52.11	57.03	62.33	
31	41.86	46.41	51.27	56.44	61.99	67.96	
32	45.48	50.53	56.02	61.82	68.11	74.93	
33	50.06	55.78	61.89	68.50	75.66	83.48	
34	55.57	62.02	68.95	76.48	84.72	93.69	
35	61.87	69.18	77.12	85.80	95.24	105.48	
36	69.25	77.60	86.73	96.70	107.50	119.15	
37	77.85	87.48	97.99	109.37	121.66	134.88	
38	87.92	98.99	111.02	123.97	137.91	152.85	
39	99.67	112.35	126.01	140.72	156.48	173.32	
40	113.15	127.59	143.10	159.73	177.49	196.42	
41	128.79	145.17	162.71	181.44	201.41	222.63	
42	146.94	165.47	185.23	206.26	228.64	252.37	
43	167.60	188.46	210.64	234.23	259.24	285.70	
44	191.10	214.53	239.38	265.73	293.61	318.13	
45	217.99	244.20	271.96	301.31	326.97	349.55	
46	248.43	277.68	308.60	335.42	358.83	379.45	
47	282.59	315.14	343.13	367.38	388.58	407.25	
48	320.24	349.40	374.46	396.18	415.18	431.87	
49	353.72	379.50	401.66	420.86	437.66	452.43	
50	381.10	403.56	422.86	439.61	454.22	467.09	
51	403.24	422.45	438.99	453.32	465.84	476.86	
52	418.07	434.19	448.02	460.02	470.52	479.75	
53	425.18	438.33	449.61	459.40	467.95	475.48	
54	423.20	433.54	442.42	450.11	456.84	462.76	
55	412.63	420.38	427.04	432.81	437.85	442.30	
56	385.34	390.78	395.45	399.48	403.03	406.14	
57	343.28	346.71	349.65	352.22	354.44	356.40	
58	283.96	285.76	287.32	288.66	289.82	290.87	
59	204.79	205.44	205.97	206.45	206.87	207.22	
60	102.62	102.62	102.62	102.62	102.62	102.62	

FIRST SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN 23	24
20	45.26	47.57	49.96	52.46	55.05	57.77
21	45.74	48.21	50.77	53.48	56.29	59.28
22	46.41	49.09	51.88	54.81	57.91	61.16
23	47.37	50.27	53.31	56.54	59.94	63.55
24	48.65	51.82	55.16	58.71	62.47	66.49
25	50.30	53.82	57.50	61.44	65.63	70.12
26	52.46	56.32	60.42	64.82	69.52	74.60
27	55.17	59.47	64.07	68.99	74.32	80.12
28	58.58	63.39	68.54	74.14	80.23	86.84
29	62.80	68.22	74.07	80.48	87.43	94.96
30	68.03	74.18	80.90	88.20	96.12	104.67
31	74.44	81.51	89.20	97.52	106.51	116.20
32	82.35	90.45	99.21	108.68	118.87	129.81
33	92.00	101.23	111.20	121.92	133.44	145.77
34	103.41	113.90	125.20	137.34	150.32	164.20
35	116.54	128.44	141.22	154.88	169.48	185.05
36	131.69	145.15	159.55	174.93	191.31	208.72
37	149.05	164.23	180.42	197.66	215.99	235.45
38	168.85	185.90	204.06	223.35	243.82	262.33
39	191.30	210.43	230.74	252.28	271.70	289.24
40	216.56	237.97	260.63	281.00	299.33	315.93
41	245.16	269.04	290.38	309.54	326.81	342.41
42	277.50	299.88	319.87	337.81	354.00	368.63
43	309.14	329.99	348.61	365.36	380.41	394.05
44	339.85	359.15	376.42	391.92	405.90	418.54
45	369.52	387.30	403.20	417.47	430.32	441.95
46	397.70	413.94	428.45	441.48	453.24	463.84
47	423.74	438.44	451.57	463.38	473.98	483.61
48	446.65	459.82	471.57	482.14	491.65	500.24
49	465.50	477.12	487.52	496.85	505.27	512.88
50	478.49	488.62	497.67	505.83	513.15	519.78
51	486.60	495.28	503.05	510.01	516.28	521.96
52	487.92	495.20	501.69	507.52	512.79	517.54
53	482.15	488.07	493.36	498.12	502.40	506.28
54	468.01	472.67	476.85	480.58	483.95	487.00
55	446.21	449.71	452.85	455.64	458.18	460.46
56	408.89	411.33	413.53	415.50	417.26	418.87
57	358.15	359.70	361.07	362.31	363.43	364.46
58	291.77	292.59	293.32	293.97	294.56	295.10
59	207.54	207.83	208.10	208.32	208.52	208.70
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27 OF	LOAN 28	29	30
20	60.64	63.65	66.84	70.21	73.81	77.68
21	62.41	65.71	69.25	73.01	77.06	81.43
22	64.63	68.30	72.24	76.46	81.05	86.01
23	67.38	71.49	75.92	80.72	85.91	91.54
24	70.79	75.41	80.44	85.90	91.80	98.15
25	74.97	80.25	85.96	92.15	98.82	106.01
26	80.13	86.13	92.63	99.63	107.17	115.26
27	86.42	93.25	100.59	108.51	117.03	126.13
28	94.01	101.73	110.06	119.01	128.58	138.82
29	103.09	111.84	121.24	131.31	142.08	153.56
30	113.87	123.75	134.35	145.66	157.74	170.60
31	126.61	137.75	149.65	162.34	175.87	190.23
32	141.54	154.06	167.42	181.64	196.74	210.59
33	158.96	173.02	187.98	203.86	218.40	231.73
34	178.97	194.72	211.41	226.68	240.67	253.49
35	201.60	219.17	235.20	249.83	263.25	275.55
36	227.21	244.03	259.34	273.36	286.20	297.97
37	253.08	269.14	283.76	297.13	309.38	320.62
38	279.11	294.38	308.31	321.02	332.69	343.37
39	305.17	319.65	332.85	344.92	355.97	366.12
40	330.97	344.66	357.13	368.54	378.99	388.58
41	356.59	369.45	381.20	391.93	401.77	410.80
42	381.90	393.95	404.96	415.02	424.23	432.67
43	406.43	417.66	427.92	437.30	445.89	453.77
44	429.98	440.42	449.92	458.61	466.57	473.86
45	452.50	462.09	470.84	478.84	486.14	492.87
46	473.47	482.23	490.21	497.52	504.21	510.35
47	492.32	500.25	507.48	514.08	520.14	525.69
48	508.05	515.14	521.62	527.54	532.95	537.92
49	519.78	526.06	531.78	537.01	541.81	546.20
50	525.79	531.25	536.25	540.80	544.98	548.82
51	527.11	531.79	536.05	539.95	543.52	546.81
52	521.84	525.77	529.35	532.62	535.62	538.36
53	509.80	512.99	515.90	518.57	521.01	523.26
54	489.77	492.29	494.57	496.68	498.60	500.35
55	462.54	464.42	466.15	467.71	469.15	470.47
56	420.33	421.64	422.85	423.96	424.96	425.89
57	365.37	366.19	366.96	367.65	368.29	368.88
58	295.59	296.02	296.42	296.80	297.13	297.44
59	208.89	209.03	209.17	209.31	209.41	209.54
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 3

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.75	8.01	11.25	14.50	17.76	21.02
21	4.75	8.01	11.32	14.61	17.90	21.19
22	4.75	8.11	11.46	14.80	18.13	21.44
23	4.75	8.11	11.49	14.84	18.21	21.54
24	4.75	8.17	11.56	14.96	18.32	21.69
25	4.75	8.17	11.59	15.00	18.39	21.78
26	4.75	8.23	11.66	15.08	18.52	22.01
27	4.75	8.23	11.66	15.15	18.66	22.27
28	4.75	8.23	11.73	15.33	19.00	22.71
29	4.75	8.32	11.98	15.75	19.53	23.42
30	4.75	8.49	12.34	16.21	20.18	24.32
31	4.75	8.71	12.64	16.69	20.95	25.42
32	4.75	8.72	12.86	17.23	21.85	26.74
33	4.75	9.04	13.56	18.33	23.41	28.79
34	5.05	9.73	14.71	19.98	25.56	31.53
35	5.35	10.51	15.97	21.78	27.99	34.69
36	5.84	11.50	17.55	24.01	30.99	38.49
37	6.35	12.65	19.40	26.68	34.52	42.91
38	6.97	14.02	21.64	29.84	38.62	48.02
39	7.73	15.73	24.30	33.48	43.30	53.84
40	8.65	17.59	27.17	37.43	48.44	60.25
41	9.84	19.82	30.52	42.01	54.38	67.69
42	11.34	22.52	34.53	47.45	61.37	76.46
43	12.80	25.35	38.87	53.45	69.27	86.57
44	14.38	28.51	43.79	60.39	78.57	98.61
45	16.46	32.49	49.92	69.05	90.19	113.29
46	19.06	37.40	57.59	79.92	104.31	130.63
47	22.31	43.67	67.31	93.07	120.81	150.55
48	26.35	51.46	78.65	107.82	139.07	172.46
49	31.67	60.26	90.87	123.63	158.59	195.86
50	38.00	70.05	104.32	140.92	179.94	221.48
51	46.23	82.11	120.44	161.27	204.76	233.56
52	54.48	94.53	137.32	182.82	209.99	228.00
53	63.98	108.70	156.34	180.06	194.24	203.62
54	74.73	124.61	161.19	149.45	154.38	157.65
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 3 — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9 OF	LOAN 10	11	12
20	24.25	27.48	30.69	33.86	37.02	40.16
21	24.47	27.71	30.94	34.14	37.36	40.60
22	24.74	28.01	31.27	34.53	37.83	41.13
23	24.86	28.15	31.48	34.83	38.20	41.60
24	25.03	28.40	31.82	35.25	38.74	42.32
25	25.21	28.68	32.19	35.75	39.40	43.16
26	25.54	29.10	32.74	36.48	40.37	44.40
27	25.91	29.62	33.45	37.44	41.59	45.96
28	26.51	30.45	34.53	38.82	43.32	48.08
29	27.46	31.67	36.08	40.76	45.68	50.93
30	28.66	33.23	38.04	43.15	48.62	54.43
31	30.14	35.13	40.44	46.11	52.16	58.64
32	31.91	37.42	43.32	49.63	56.38	63.61
33	34.52	40.68	47.26	54.31	61.85	69.92
34	37.94	44.81	52.17	60.05	68.49	77.53
35	41.86	49.55	57.79	66.59	76.05	86.20
36	46.53	55.12	64.34	74.23	84.85	96.29
37	51.91	61.55	71.89	83.00	94.99	108.00
38	58.10	68.91	80.54	93.09	106.73	121.63
39	65.14	77.31	90.45	104.74	120.38	137.44
40	72.98	86.73	101.71	118.13	136.05	155.48
41	82.09	97.80	115.03	133.85	154.26	176.29
42	92.94	111.04	130.83	152.28	175.41	200.29
43	105.61	126.42	148.98	173.31	199.42	227.36
44	120.53	144.26	169.83	197.27	226.61	257.92
45	138.29	165.18	194.01	224.83	257.69	284.70
46	158.93	189.22	221.57	256.04	283.90	306.80
47	182.36	216.32	252.48	281.07	304.20	323.21
48	208.03	245.92	275.12	298.20	316.86	332.20
49	235.54	265.06	287.78	305.75	320.27	332.23
50	250.94	272.83	289.69	303.04	313.83	322.69
51	253.98	269.17	280.87	290.13	297.61	303.76
52	240.76	250.25	257.56	263.34	268.01	271.87
53	210.28	215.23	219.04	222.06	224.49	226.50
54	159.96	161.69	163.02	164.06	164.93	165.61
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 3 — *continued*

AGE NEXT BIRTHDAY	13	14	TERM OF 15	LOAN 16	17	18
20	43.35	46.52	49.70	52.94	56.24	59.64
21	43.84	47.10	50.42	53.82	57.31	60.92
22	44.46	47.87	51.35	54.96	58.69	62.57
23	45.10	48.68	52.37	56.22	60.24	64.47
24	45.98	49.80	53.76	57.91	62.29	66.91
25	47.10	51.18	55.47	60.02	64.82	69.90
26	48.62	53.04	57.75	62.74	68.04	73.64
27	50.55	55.43	60.60	66.11	71.95	78.20
28	53.14	58.52	64.24	70.35	76.84	83.79
29	56.53	62.48	68.85	75.62	82.87	90.64
30	60.65	67.28	74.36	81.93	90.03	98.75
31	65.56	72.96	80.85	89.33	98.46	108.31
32	71.33	79.59	88.47	98.00	108.32	119.56
33	78.57	87.84	97.82	108.63	120.40	133.21
34	87.22	97.67	108.99	121.33	134.76	149.30
35	97.15	109.00	121.93	136.02	151.28	167.73
36	108.72	122.29	137.05	153.06	170.34	188.90
37	122.23	137.73	154.51	172.64	192.13	213.03
38	137.90	155.53	174.55	195.01	216.94	240.37
39	155.95	175.92	197.40	220.42	245.00	266.42
40	176.45	198.99	223.14	248.94	271.27	290.73
41	199.96	225.30	252.37	275.64	295.78	313.33
42	226.88	255.31	279.52	300.33	318.33	334.04
43	257.19	282.35	303.79	322.22	338.18	352.06
44	284.02	306.04	324.82	340.95	354.90	367.06
45	307.21	326.23	342.42	356.35	368.39	378.89
46	325.92	342.02	355.78	367.57	377.78	386.69
47	339.06	352.44	363.83	373.63	382.10	389.50
48	345.01	355.81	364.99	372.90	379.74	385.71
49	342.19	350.60	357.77	363.92	369.26	373.90
50	330.09	336.33	341.65	346.22	350.18	353.61
51	308.88	313.21	316.90	320.07	322.80	325.20
52	275.07	277.76	280.08	282.06	283.77	285.27
53	228.16	229.58	230.78	231.82	232.71	233.49
54	166.21	166.69	167.11	167.46	167.78	168.04
55	90.19	90.19	90.19	90.19	90.19	90.19



FIRST SCHEDULE — *continued*

TABLE 3 — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21 OF	LOAN 22	23	24
20	63.15	66.80	70.59	74.60	78.80	83.23
21	64.69	68.62	72.78	77.15	81.75	86.63
22	66.66	70.95	75.50	80.29	85.35	90.74
23	68.93	73.64	78.62	83.92	89.53	95.50
24	71.80	77.00	82.50	88.36	94.61	101.29
25	75.29	81.04	87.14	93.66	100.64	108.15
26	79.63	85.99	92.80	100.10	107.96	116.47
27	84.84	91.95	99.56	107.78	116.71	126.37
28	91.22	99.19	107.78	117.12	127.25	138.18
29	98.96	107.97	117.73	128.35	139.83	152.19
30	108.16	118.40	129.52	141.55	154.51	168.45
31	119.03	130.68	143.30	156.89	171.50	187.19
32	131.78	144.99	159.25	174.59	191.03	208.60
33	147.07	162.03	178.12	195.37	213.79	230.25
34	165.01	181.88	199.97	219.30	236.52	251.86
35	185.44	204.42	224.71	242.70	258.72	273.01
36	208.83	230.11	248.93	265.62	280.44	293.71
37	235.37	255.01	272.38	287.78	301.50	313.72
38	260.89	278.95	294.91	309.07	321.65	332.90
39	285.17	301.67	316.26	329.19	340.71	350.99
40	307.76	322.75	336.01	347.75	358.21	367.54
41	328.70	342.22	354.16	364.75	374.19	382.59
42	347.77	359.86	370.55	380.02	388.44	395.97
43	364.23	374.94	384.39	392.79	400.26	406.92
44	377.71	387.10	395.37	402.71	409.26	415.07
45	388.08	396.15	403.30	409.65	415.28	420.32
46	394.48	401.34	407.39	412.77	417.56	421.82
47	395.95	401.65	406.67	411.14	415.10	418.64
48	390.93	395.53	399.59	403.18	406.39	409.25
49	377.96	381.54	384.70	387.51	389.98	392.23
50	356.63	359.29	361.63	363.70	365.56	367.22
51	327.30	329.12	330.76	332.20	333.48	334.63
52	286.56	287.72	288.74	289.64	290.45	291.15
53	234.16	234.77	235.30	235.76	236.19	236.57
54	168.28	168.50	168.67	168.85	169.00	169.12
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 3 — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF LOAN 28	29	30
20	87.92	92.88	98.15	103.75	109.77	116.27
21	91.81	97.29	103.15	109.44	116.24	123.57
22	96.48	102.60	109.17	116.28	123.95	132.23
23	101.91	108.78	116.22	124.26	132.93	142.24
24	108.46	116.25	124.67	133.76	143.52	154.01
25	116.30	125.10	134.61	144.87	155.86	167.63
26	125.71	135.66	146.41	157.94	170.28	183.47
27	136.81	148.07	160.16	173.11	186.93	199.44
28	149.99	162.66	176.23	190.75	203.84	215.67
29	165.48	179.72	194.94	208.65	221.02	232.19
30	183.38	199.36	213.71	226.63	238.29	248.82
31	203.93	218.96	232.46	244.62	255.58	265.48
32	224.33	238.42	251.10	262.50	272.80	282.11
33	244.97	258.18	270.03	280.72	290.37	299.07
34	265.62	277.93	289.01	298.99	307.98	316.12
35	285.79	297.27	307.58	316.85	325.23	332.79
36	305.56	316.19	325.75	334.35	342.11	349.13
37	324.66	334.48	343.30	351.25	358.42	364.89
38	342.96	351.97	360.08	367.38	373.97	379.91
39	360.17	368.41	375.82	382.49	388.51	393.94
40	375.87	383.38	390.11	396.15	401.63	406.57
41	390.13	396.88	402.96	408.42	413.34	417.79
42	402.70	408.74	414.17	419.06	423.48	427.46
43	412.87	418.23	423.04	427.37	431.27	434.81
44	420.30	424.99	429.18	432.98	436.39	439.47
45	424.81	428.86	432.49	435.76	438.70	441.37
46	425.64	429.07	432.15	434.92	437.41	439.68
47	421.82	424.67	427.20	429.51	431.59	433.46
48	411.80	414.09	416.16	418.02	419.68	421.19
49	394.21	395.99	397.60	399.04	400.35	401.53
50	368.69	370.02	371.22	372.28	373.26	374.12
51	335.66	336.57	337.40	338.14	338.83	339.42
52	291.79	292.37	292.90	293.35	293.77	294.15
53	236.89	237.19	237.47	237.70	237.92	238.12
54	169.24	169.34	169.42	169.53	169.59	169.66
55	90.19	90.19	90.19	90.19	90.19	90.19

FIRST SCHEDULE — *continued*

TABLE 3A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.75	8.01	11.25	14.50	17.76	21.02
21	4.75	8.01	11.32	14.61	17.90	21.19
22	4.75	8.11	11.46	14.80	18.13	21.44
23	4.75	8.11	11.49	14.84	18.21	21.54
24	4.75	8.17	11.56	14.96	18.32	21.69
25	4.75	8.17	11.59	15.00	18.39	21.78
26	4.75	8.23	11.66	15.08	18.52	22.01
27	4.75	8.23	11.66	15.13	18.66	22.27
28	4.75	8.23	11.73	15.33	19.00	22.71
29	4.75	8.32	11.98	15.75	19.53	23.42
30	4.75	8.49	12.34	16.21	20.18	24.32
31	4.75	8.71	12.64	16.69	20.95	25.42
32	4.75	8.72	12.86	17.23	21.85	26.74
33	4.75	9.04	13.56	18.33	23.41	28.79
34	5.05	9.73	14.71	19.98	25.56	31.53
35	5.35	10.51	15.97	21.78	27.99	34.69
36	5.84	11.50	17.55	24.01	30.99	38.49
37	6.35	12.65	19.40	26.68	34.52	42.91
38	6.97	14.02	21.64	29.84	38.62	48.02
39	7.73	15.73	24.30	33.48	43.30	53.84
40	8.65	17.59	27.17	37.43	48.44	60.25
41	9.84	19.82	30.52	42.01	54.38	67.69
42	11.34	22.52	34.53	47.45	61.37	76.46
43	12.80	25.35	38.87	53.45	69.27	86.57
44	14.38	28.51	43.79	60.39	78.57	98.61
45	16.46	32.49	49.92	69.05	90.19	113.29
46	19.06	37.40	57.59	79.92	104.31	130.63
47	22.31	43.67	67.31	93.07	120.81	150.55
48	26.35	51.46	78.65	107.82	139.07	172.46
49	31.67	60.26	90.87	123.63	158.59	195.86
50	38.00	70.05	104.32	140.92	179.94	221.48
51	46.23	82.11	120.44	161.27	204.76	250.97
52	54.48	94.58	137.32	182.82	231.21	282.56
53	63.98	108.70	156.34	206.99	260.75	317.72
54	74.73	124.61	177.65	233.94	293.57	356.65
55	90.19	145.70	204.63	267.08	333.11	402.85
56	100.54	162.28	227.67	296.89	369.95	418.37
57	111.92	180.46	252.97	329.57	375.30	405.60
58	124.37	200.41	280.73	320.74	344.63	360.46
59	138.15	222.42	250.42	264.40	272.72	278.24
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	24.25	27.48	30.69	33.86	37.02	40.16
21	24.47	27.71	30.94	34.14	37.36	40.60
22	24.74	28.01	31.27	34.53	37.83	41.13
23	24.86	28.15	31.48	34.83	38.20	41.60
24	25.03	28.40	31.82	35.25	38.74	42.32
25	25.21	28.68	32.19	35.75	39.40	43.16
26	25.54	29.10	32.74	36.48	40.37	44.40
27	25.91	29.62	33.45	37.44	41.59	45.96
28	26.51	30.45	34.53	38.82	43.32	48.08
29	27.46	31.67	36.08	40.76	45.68	50.95
30	28.66	33.23	38.04	43.15	48.62	54.43
31	30.14	35.13	40.44	46.11	52.16	58.64
32	31.91	37.42	43.32	49.63	56.38	63.61
33	34.52	40.68	47.26	54.31	61.85	69.92
34	37.94	44.81	52.17	60.05	68.49	77.53
35	41.86	49.55	57.79	66.59	76.05	86.20
36	46.53	55.12	64.34	74.23	84.85	96.29
37	51.91	61.55	71.89	83.00	94.99	108.00
38	58.10	68.91	80.54	93.09	106.73	121.63
39	65.14	77.31	90.45	104.74	120.38	137.44
40	72.98	86.73	101.71	118.13	136.05	155.48
41	82.09	97.80	115.03	133.85	154.26	176.29
42	92.94	111.04	130.83	152.28	175.41	200.29
43	105.61	126.42	148.98	173.31	199.42	227.36
44	120.53	144.26	169.83	197.27	226.61	257.92
45	138.29	165.18	194.01	224.83	257.69	292.64
46	158.93	189.22	221.57	256.04	292.72	331.63
47	182.38	216.32	252.48	290.91	331.71	374.93
48	208.03	245.92	286.20	328.95	374.22	422.08
49	235.54	277.72	322.48	369.89	420.00	472.90
50	265.63	312.49	362.12	414.60	469.99	515.53
51	300.03	351.98	406.93	464.92	511.79	550.33
52	336.95	394.49	455.22	503.27	542.10	574.03
53	377.95	441.55	490.51	529.27	560.59	586.35
54	423.24	472.77	510.91	541.10	565.49	585.53
55	452.29	489.06	517.38	539.78	557.87	572.77
56	452.70	478.22	497.89	513.44	526.00	536.35
57	427.08	443.05	455.36	465.10	472.97	479.44
58	371.69	380.03	386.45	391.53	395.65	399.03
59	282.15	285.06	287.31	289.08	290.51	291.70
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15 OF	LOAN 16	17	18
20	43.35	46.52	49.70	52.94	56.24	59.64
21	43.84	47.10	50.42	53.82	57.31	60.92
22	44.46	47.87	51.35	54.96	58.69	62.57
23	45.10	48.68	52.37	56.22	60.24	64.47
24	45.98	49.80	53.76	57.91	62.29	66.91
25	47.10	51.18	55.47	60.02	64.82	69.90
26	48.62	53.04	57.75	62.74	68.04	73.64
27	50.55	55.43	60.60	66.11	71.95	78.20
28	53.14	58.52	64.24	70.35	76.84	83.79
29	56.53	62.48	68.85	75.62	82.87	90.64
30	60.65	67.28	74.36	81.93	90.03	98.75
31	65.56	72.96	80.85	89.33	98.46	108.31
32	71.33	79.59	88.47	98.00	108.32	119.56
33	78.57	87.84	97.82	108.63	120.40	133.21
34	87.22	97.67	108.99	121.33	134.76	149.30
35	97.15	109.00	121.93	136.02	151.28	167.73
36	108.72	122.29	137.05	153.06	170.34	188.90
37	122.23	137.73	154.51	172.64	192.13	213.03
38	137.90	155.53	174.55	195.01	216.94	240.37
39	155.95	175.92	197.40	220.42	245.00	271.21
40	176.45	198.99	223.14	248.94	276.44	305.68
41	199.96	225.30	252.37	281.24	311.91	344.44
42	226.68	255.31	285.58	317.76	351.89	387.99
43	257.19	288.95	322.70	358.49	396.36	436.35
44	291.25	326.65	364.18	403.87	445.80	482.31
45	329.76	369.11	410.74	454.67	492.70	525.82
46	372.88	416.50	462.53	502.10	536.35	566.16
47	420.63	468.86	509.96	545.28	575.85	602.47
48	472.59	515.22	551.54	582.75	609.77	633.30
49	517.01	554.23	585.95	613.20	636.80	657.34
50	553.51	585.55	612.87	636.33	656.64	674.34
51	582.48	609.61	632.70	652.56	669.76	684.72
52	600.66	623.13	642.27	658.72	672.98	685.37
53	607.83	625.94	641.38	654.66	666.14	676.14
54	602.26	616.37	628.40	638.74	647.67	655.47
55	585.19	595.66	604.58	612.26	618.90	624.67
56	544.96	552.23	558.43	563.76	568.38	572.39
57	484.82	489.37	493.25	496.59	499.47	501.98
58	401.84	404.22	406.24	407.99	409.50	410.81
59	292.68	293.50	294.21	294.83	295.34	295.80
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21 OF	LOAN 22	23	24
20	63.15	66.80	70.59	74.60	78.80	83.23
21	64.69	68.62	72.78	77.15	81.75	86.63
22	66.66	70.95	75.50	80.29	85.35	90.74
23	68.93	73.64	78.62	83.92	89.53	95.50
24	71.80	77.00	82.50	88.36	94.61	101.29
25	75.29	81.04	87.14	93.66	100.64	108.15
26	79.63	85.99	92.80	100.10	107.96	116.47
27	84.84	91.95	99.56	107.78	116.71	126.37
28	91.22	99.19	107.78	117.12	127.25	138.18
29	98.96	107.97	117.73	128.35	139.83	152.19
30	108.16	118.40	129.52	141.55	154.51	168.45
31	119.03	130.68	143.30	156.89	171.50	187.19
32	131.78	144.99	159.25	174.59	191.03	208.60
33	147.07	162.03	178.12	195.37	213.79	233.46
34	165.01	181.88	199.97	219.30	239.93	261.88
35	185.44	204.42	224.71	246.34	269.37	293.79
36	208.83	230.11	252.82	276.95	302.58	329.73
37	235.37	259.18	284.50	311.40	339.86	369.94
38	265.35	291.92	320.12	349.98	381.53	409.68
39	299.09	328.67	359.97	393.06	422.49	448.77
40	336.71	369.54	404.23	435.01	462.37	486.82
41	378.89	415.26	447.40	475.91	501.23	523.92
42	426.14	459.69	489.35	515.66	539.06	559.96
43	471.37	502.18	529.40	553.55	575.05	594.22
44	514.28	542.42	567.27	589.34	608.96	626.46
45	554.83	580.35	602.90	622.92	640.72	656.60
46	592.28	615.26	635.58	653.60	669.63	683.94
47	625.79	646.31	664.44	680.51	694.83	707.60
48	653.91	672.03	688.05	702.27	714.91	726.19
49	675.34	691.17	705.16	717.57	728.62	738.47
50	689.82	703.46	715.51	726.19	735.71	744.19
51	697.83	709.36	719.57	728.61	736.66	743.83
52	696.24	705.80	714.24	721.73	728.40	734.34
53	684.89	692.61	699.44	705.47	710.85	715.65
54	662.29	668.29	673.59	678.29	682.49	686.22
55	629.75	634.20	638.13	641.63	644.75	647.52
56	575.90	579.00	581.73	584.15	586.31	588.23
57	504.19	506.12	507.85	509.35	510.70	511.91
58	411.96	412.97	413.86	414.66	415.36	416.00
59	296.21	296.55	296.88	297.14	297.38	297.62
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF LOAN 28	29	30
20	87.92	92.88	98.15	103.75	109.77	116.27
21	91.81	97.29	103.15	109.44	116.24	123.57
22	96.48	102.60	109.17	116.28	123.95	132.23
23	101.91	108.78	116.22	124.26	132.93	142.24
24	108.46	116.25	124.67	133.76	143.52	154.01
25	116.30	125.10	134.61	144.87	155.86	167.63
26	125.71	135.66	146.41	157.94	170.28	183.47
27	136.81	148.07	160.16	173.11	186.93	201.69
28	149.99	162.66	176.23	190.75	206.23	222.69
29	165.48	179.72	194.94	211.18	228.45	246.77
30	183.38	199.36	216.39	234.50	253.74	274.10
31	203.93	221.80	240.80	260.97	282.34	304.92
32	227.34	247.28	268.45	290.87	314.55	335.94
33	254.38	276.59	300.09	324.95	347.35	367.60
34	285.16	309.84	335.90	359.37	380.53	399.66
35	319.67	347.02	371.59	393.71	413.66	431.70
36	358.41	384.13	407.25	428.06	446.83	463.79
37	396.85	420.98	442.68	462.21	479.84	495.76
38	434.87	457.46	477.77	496.04	512.53	527.43
39	472.26	493.35	512.30	529.36	544.76	558.66
40	508.68	528.28	545.91	561.77	576.09	589.02
41	544.18	562.35	578.69	593.38	606.65	618.63
42	578.64	595.40	610.46	624.03	636.26	647.32
43	611.59	626.77	640.61	653.07	664.31	674.46
44	642.14	656.20	668.81	680.18	690.45	699.72
45	670.82	683.57	695.03	705.34	714.65	723.07
46	696.73	708.22	718.53	727.84	736.21	743.78
47	719.03	729.28	738.49	746.79	754.27	761.03
48	736.30	745.36	753.50	760.82	767.44	773.41
49	747.29	755.21	762.31	768.71	774.50	779.70
50	751.78	758.59	764.71	770.22	775.19	779.69
51	750.26	756.02	761.21	765.87	770.07	773.88
52	739.67	744.44	748.74	752.60	756.08	759.24
53	719.94	723.79	727.24	730.36	733.16	735.72
54	689.57	692.56	695.25	697.68	699.87	701.84
55	649.99	652.23	654.22	656.02	657.65	659.12
56	589.97	591.51	592.90	594.15	595.23	596.29
57	512.99	513.96	514.83	515.60	516.31	516.96
58	416.56	417.06	417.51	417.92	418.29	418.63
59	297.80	297.99	298.15	298.28	298.42	298.52
60	153.28	153.28	153.28	153.28	153.28	153.28

FIRST SCHEDULE — *continued*

TABLE 4

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.18	5.84	8.48	11.09	13.69	16.27
21	3.18	5.84	8.48	11.09	13.69	16.27
22	3.18	5.84	8.48	11.09	13.69	16.27
23	3.18	5.84	8.48	11.09	13.69	16.27
24	3.18	5.84	8.48	11.09	13.69	16.27
25	3.18	5.84	8.48	11.09	13.69	16.27
26	3.18	5.84	8.48	11.09	13.69	16.27
27	3.18	5.84	8.48	11.09	13.69	16.27
28	3.18	5.84	8.48	11.09	13.69	16.27
29	3.18	5.84	8.48	11.09	13.69	16.34
30	3.18	5.84	8.48	11.09	13.77	16.57
31	3.18	5.84	8.48	11.21	14.05	17.05
32	3.18	5.84	8.62	11.54	14.65	17.90
33	3.18	6.04	9.07	12.28	15.68	19.29
34	3.38	6.52	9.85	13.37	17.11	21.12
35	3.58	7.03	10.69	14.60	18.76	23.24
36	3.91	7.69	11.75	16.09	20.76	25.78
37	4.27	8.48	13.00	17.88	23.14	28.77
38	4.68	9.39	14.50	20.00	25.87	32.19
39	5.18	10.54	16.27	22.43	29.02	36.08
40	5.80	11.79	18.21	25.08	32.46	40.39
41	6.57	13.27	20.44	28.14	36.44	45.37
42	7.59	15.07	23.12	31.79	41.14	51.27
43	8.57	16.99	26.03	35.82	46.44	58.05
44	9.63	19.10	29.34	40.47	52.68	66.15
45	11.03	21.77	33.45	46.28	60.48	76.26
46	12.77	25.05	38.58	53.57	70.26	88.56
47	14.95	29.25	45.11	62.79	82.13	103.04
48	17.64	34.46	53.23	73.67	95.73	119.44
49	21.20	41.17	62.77	85.96	110.86	137.52
50	25.45	48.10	72.43	98.53	126.44	156.31
51	30.96	56.43	83.73	112.97	144.23	164.95
52	36.47	65.05	95.65	128.39	147.93	160.87
53	42.82	74.86	109.12	126.18	136.38	143.13
54	50.04	85.90	97.84	103.77	107.33	109.67
55	60.39	60.39	60.39	60.39	60.39	60.39



FIRST SCHEDULE — *continued*

TABLE 4 — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9 OF	LOAN 10	11	12
20	18.82	21.36	23.84	26.32	28.75	31.14
21	18.82	21.36	23.84	26.32	28.75	31.14
22	18.82	21.36	23.84	26.32	28.75	31.14
23	18.82	21.36	23.84	26.32	28.75	31.18
24	18.82	21.36	23.84	26.32	28.79	31.27
25	18.82	21.36	23.84	26.35	28.90	31.52
26	18.82	21.36	23.89	26.49	29.15	31.91
27	18.82	21.40	24.05	26.76	29.59	32.55
28	18.88	21.56	24.34	27.25	30.30	33.51
29	19.06	21.92	24.91	28.04	31.35	34.89
30	19.49	22.55	25.78	29.23	32.89	36.80
31	20.21	23.57	27.12	30.93	35.00	39.33
32	21.38	25.08	29.03	33.26	37.80	42.65
33	23.12	27.25	31.67	36.41	41.46	46.88
34	25.42	30.02	34.97	40.27	45.92	51.99
35	28.05	33.21	38.74	44.66	51.00	57.82
36	31.18	36.95	43.14	49.79	56.92	64.61
37	34.79	41.26	48.21	55.68	63.73	72.49
38	38.95	46.21	54.02	62.45	71.63	81.67
39	43.68	51.85	60.67	70.29	80.80	92.44
40	48.92	58.17	68.24	79.29	91.48	104.88
41	55.03	65.60	77.19	90.01	104.08	119.40
42	62.33	74.51	87.99	102.79	118.91	136.37
43	70.86	85.04	100.62	117.59	135.95	155.74
44	81.11	97.52	115.39	134.70	155.52	177.85
45	93.58	112.41	132.73	154.63	178.10	197.41
46	108.39	129.81	152.81	177.48	197.42	213.81
47	125.59	149.77	175.69	196.19	212.75	226.39
48	144.85	172.05	192.99	209.57	222.95	233.97
49	166.04	187.24	203.57	216.50	226.93	235.53
50	177.48	193.23	205.35	214.95	222.70	229.08
51	179.63	190.56	198.96	205.62	211.00	215.41
52	170.05	176.88	182.13	186.29	189.65	192.42
53	147.92	151.48	154.22	156.38	158.14	159.58
54	111.35	112.58	113.55	114.30	114.90	115.41
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 4 — *continued*

AGE NEXT BIRTHDAY	13	14	TERM OF 15	LOAN 16	17	18
20	33.51	35.83	38.15	40.46	42.81	45.21
21	33.51	35.86	38.24	40.62	43.08	45.58
22	33.55	35.96	38.40	40.91	43.49	46.18
23	33.64	36.13	38.70	41.36	44.12	47.02
24	33.83	36.47	39.20	42.04	45.03	48.18
25	34.21	37.00	39.94	43.03	46.28	49.72
26	34.78	37.80	41.00	44.36	47.94	51.74
27	35.66	38.95	42.46	46.16	50.11	54.31
28	36.92	40.54	44.40	48.51	52.88	57.56
29	38.66	42.66	46.94	51.50	56.37	61.61
30	40.97	45.42	50.19	55.28	60.73	66.59
31	43.99	48.95	54.26	59.98	66.11	72.75
32	47.85	53.41	59.36	65.77	72.72	80.30
33	52.69	58.94	65.64	72.92	80.85	89.56
34	58.52	65.54	73.16	81.48	90.62	100.60
35	65.18	73.16	81.87	91.44	101.95	113.35
36	72.97	82.10	92.15	103.16	115.14	128.12
37	82.06	92.62	104.16	116.75	130.38	145.10
38	92.75	104.87	118.06	132.40	147.84	164.50
39	105.16	119.04	134.09	150.32	167.80	183.01
40	119.47	135.26	152.31	170.66	186.54	200.37
41	136.02	153.92	173.20	189.75	204.09	216.57
42	155.19	175.43	192.69	207.52	220.35	231.51
43	177.01	194.95	210.23	223.37	234.74	244.65
44	196.49	212.22	225.61	237.12	247.08	255.76
45	213.50	227.10	238.68	248.60	257.22	264.73
46	227.49	239.03	248.86	257.30	264.61	270.98
47	237.74	247.34	255.51	262.53	268.60	273.90
48	243.15	250.91	257.52	263.19	268.09	272.38
49	242.69	248.74	253.87	258.31	262.13	265.47
50	234.38	238.87	242.70	245.99	248.83	251.30
51	219.12	222.22	224.87	227.16	229.13	230.84
52	194.73	196.68	198.33	199.75	200.99	202.06
53	160.79	161.79	162.66	163.40	164.04	164.61
54	115.83	116.18	116.48	116.75	116.96	117.16
55	60.39	60.39	60.39	60.39	60.39	60.39

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

FIRST SCHEDULE — *continued*TABLE 4 — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN 23	24
20	47.65	50.19	52.82	55.57	58.46	61.49
21	48.21	50.92	53.76	56.75	59.90	63.22
22	48.98	51.92	55.02	58.28	61.74	65.39
23	50.06	53.27	56.66	60.24	64.06	68.11
24	51.50	55.02	58.76	62.72	66.93	71.46
25	53.38	57.26	61.39	65.79	70.50	75.59
26	55.78	60.09	64.67	69.60	74.91	80.65
27	58.80	63.59	68.73	74.28	80.30	86.87
28	62.55	67.93	73.73	80.02	86.92	94.44
29	67.21	73.26	79.87	87.09	94.97	103.52
30	72.93	79.84	87.41	95.65	104.64	114.37
31	79.97	87.90	96.56	105.97	116.18	127.19
32	88.60	97.68	107.57	118.27	129.83	142.27
33	99.09	109.46	120.69	132.81	145.88	157.54
34	111.48	123.27	136.00	149.70	161.90	172.79
35	125.73	139.10	153.48	166.24	177.58	187.71
36	142.15	157.25	170.60	182.44	192.96	202.36
37	160.96	174.90	187.24	198.16	207.88	216.56
38	179.07	191.90	203.22	213.28	222.21	230.20
39	196.34	208.08	218.44	227.61	235.80	243.09
40	212.49	223.15	232.57	240.92	248.35	254.99
41	227.51	237.13	245.63	253.17	259.88	265.88
42	241.31	249.91	257.53	264.28	270.28	275.63
43	253.33	260.96	267.72	273.69	279.02	283.77
44	263.37	270.05	275.97	281.22	285.87	290.05
45	271.29	277.07	282.18	286.71	290.74	294.34
46	276.57	281.46	285.80	289.65	293.07	296.13
47	278.53	282.61	286.20	289.41	292.25	294.79
48	276.12	279.43	282.33	284.91	287.21	289.26
49	268.39	270.96	273.22	275.24	277.03	278.64
50	253.48	255.38	257.07	258.56	259.89	261.09
51	232.35	233.67	234.83	235.88	236.80	237.62
52	203.00	203.83	204.56	205.20	205.78	206.30
53	165.09	165.53	165.90	166.25	166.55	166.82
54	117.32	117.48	117.61	117.72	117.84	117.93
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 4 — *continued*

AGE NEXT BIRTHDAY	25	26	TERM OF 27	LOAN 28	29	30
20	64.69	68.07	71.65	75.46	79.56	83.95
21	66.74	70.46	74.44	78.71	83.32	88.33
22	69.27	73.44	77.89	82.71	87.94	93.65
23	72.44	77.09	82.11	87.60	93.57	100.04
24	76.32	81.58	87.31	93.55	100.33	107.66
25	81.09	87.09	93.62	100.73	108.39	116.67
26	86.94	93.79	101.23	109.25	117.94	127.27
27	94.06	101.83	110.27	119.36	129.15	138.00
28	102.60	111.45	120.98	131.25	140.52	148.87
29	112.80	122.80	133.56	143.28	152.02	159.92
30	124.86	136.16	146.32	155.47	163.72	171.17
31	139.04	149.68	159.24	167.84	175.62	182.63
32	153.41	163.39	172.37	180.45	187.73	194.33
33	167.95	177.31	185.71	193.29	200.13	206.29
34	182.53	191.26	199.11	206.19	212.56	218.32
35	196.78	204.92	212.23	218.81	224.74	230.10
36	210.77	218.32	225.09	231.20	236.70	241.68
37	224.34	231.30	237.56	243.19	248.29	252.89
38	237.34	243.75	249.51	254.69	259.36	263.60
39	249.64	255.50	260.76	265.50	269.78	273.64
40	260.93	266.24	271.04	275.35	279.23	282.75
41	271.23	276.03	280.35	284.24	287.75	290.92
42	280.43	284.74	288.61	292.09	295.23	298.08
43	288.03	291.83	295.26	298.35	301.13	303.64
44	293.77	297.11	300.11	302.82	305.25	307.45
45	297.55	300.44	303.04	305.37	307.48	309.38
46	298.87	301.31	303.53	305.50	307.28	308.91
47	297.06	299.10	300.93	302.57	304.05	305.40
48	291.10	292.76	294.23	295.57	296.78	297.85
49	280.07	281.36	282.50	283.55	284.48	285.34
50	262.14	263.11	263.96	264.73	265.42	266.05
51	238.36	239.03	239.61	240.16	240.65	241.07
52	206.76	207.18	207.55	207.87	208.19	208.45
53	167.05	167.27	167.46	167.64	167.80	167.94
54	118.00	118.09	118.15	118.21	118.27	118.33
55	60.39	60.39	60.39	60.39	60.39	60.39

FIRST SCHEDULE — *continued*

TABLE 4A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.18	5.84	8.48	11.09	13.69	16.27
21	3.18	5.84	8.48	11.09	13.69	16.27
22	3.18	5.84	8.48	11.09	13.69	16.27
23	3.18	5.84	8.48	11.09	13.69	16.27
24	3.18	5.84	8.48	11.09	13.69	16.27
25	3.18	5.84	8.48	11.09	13.69	16.27
26	3.18	5.84	8.48	11.09	13.69	16.27
27	3.18	5.84	8.48	11.09	13.69	16.27
28	3.18	5.84	8.48	11.09	13.69	16.27
29	3.18	5.84	8.48	11.09	13.69	16.34
30	3.18	5.84	8.48	11.09	13.77	16.57
31	3.18	5.84	8.48	11.21	14.05	17.05
32	3.18	5.84	8.62	11.54	14.65	17.90
33	3.18	6.04	9.07	12.28	15.68	19.29
34	3.38	6.52	9.85	13.37	17.11	21.12
35	3.58	7.03	10.69	14.60	18.76	23.24
36	3.91	7.69	11.75	16.09	20.76	25.78
37	4.27	8.48	13.00	17.88	23.14	28.77
38	4.68	9.39	14.50	20.00	25.87	32.19
39	5.18	10.54	16.27	22.43	29.02	36.08
40	5.80	11.79	18.21	25.08	32.46	40.39
41	6.57	13.27	20.44	28.14	36.44	45.37
42	7.59	15.07	23.12	31.79	41.14	51.27
43	8.57	16.99	26.03	35.82	46.44	58.05
44	9.63	19.10	29.34	40.47	52.68	66.15
45	11.03	21.77	33.45	46.28	60.48	76.26
46	12.77	25.05	38.58	53.57	70.26	88.56
47	14.95	29.25	45.11	62.79	82.13	103.04
48	17.64	34.46	53.23	73.67	95.73	119.44
49	21.20	41.17	62.77	85.96	110.86	137.52
50	25.45	48.10	72.43	98.53	126.44	156.31
51	30.96	56.43	83.73	112.97	144.23	177.61
52	36.47	65.05	95.65	128.39	163.33	200.59
53	42.82	74.86	109.12	145.70	184.71	226.22
54	50.04	85.90	124.22	165.04	208.50	254.69
55	60.39	100.47	143.19	188.66	237.02	288.35
56	67.30	112.03	159.65	210.28	264.03	299.64
57	74.93	124.79	177.83	234.13	267.74	290.01
58	83.25	138.81	197.78	227.16	244.69	256.31
59	92.49	154.28	174.82	185.05	191.18	195.21
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF 10	LOAN 11	12
20	18.82	21.36	23.84	26.32	28.75	31.14
21	18.82	21.36	23.84	26.32	28.75	31.14
22	18.82	21.36	23.84	26.32	28.75	31.14
23	18.82	21.36	23.84	26.32	28.75	31.18
24	18.82	21.36	23.84	26.32	28.79	31.27
25	18.82	21.36	23.84	26.35	28.90	31.52
26	18.82	21.36	23.89	26.49	29.15	31.91
27	18.82	21.40	24.05	26.76	29.59	32.55
28	18.88	21.56	24.34	27.25	30.30	33.51
29	19.06	21.92	24.91	28.04	31.35	34.89
30	19.49	22.55	25.78	29.23	32.89	36.80
31	20.21	23.57	27.12	30.93	35.00	39.33
32	21.38	25.08	29.03	33.26	37.80	42.65
33	23.12	27.25	31.67	36.41	41.46	46.88
34	25.42	30.02	34.97	40.27	45.92	51.99
35	28.05	33.21	38.74	44.66	51.00	57.82
36	31.18	36.95	43.14	49.79	56.92	64.61
37	34.79	41.26	48.21	55.68	63.73	72.49
38	38.95	46.21	54.02	62.45	71.63	81.67
39	43.68	51.85	60.67	70.29	80.80	92.44
40	48.92	58.17	68.24	79.29	91.48	104.88
41	55.03	65.60	77.19	90.01	104.08	119.40
42	62.33	74.51	87.99	102.79	118.91	136.37
43	70.86	85.04	100.62	117.59	135.95	155.74
44	81.11	97.52	115.39	134.70	155.52	177.85
45	93.58	112.41	132.73	154.63	178.10	203.23
46	108.39	129.81	152.81	177.48	203.87	232.04
47	125.59	149.77	175.69	203.40	232.93	264.42
48	144.85	172.05	201.10	232.03	265.07	300.13
49	166.04	196.49	228.95	263.51	300.24	339.22
50	188.19	222.19	258.37	296.84	337.64	371.21
51	213.21	251.09	291.35	334.08	368.61	397.02
52	240.25	282.41	327.14	362.54	391.15	414.67
53	270.37	317.19	353.27	381.80	404.88	423.83
54	303.73	340.20	368.27	390.48	408.46	423.21
55	324.73	351.80	372.63	389.12	402.45	413.41
56	324.89	343.65	358.12	369.56	378.82	386.41
57	305.80	317.52	326.58	333.72	339.51	344.27
58	264.54	270.68	275.40	279.13	282.15	284.63
59	198.08	200.23	201.87	203.16	204.22	205.08
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF LOAN 16	17	18
20	33.51	35.83	38.15	40.46	42.81	45.21
21	33.51	35.86	38.24	40.62	43.08	45.58
22	33.55	35.96	38.40	40.91	43.49	46.18
23	33.64	36.13	38.70	41.36	44.12	47.02
24	33.83	36.47	39.20	42.04	45.03	48.18
25	34.21	37.00	39.94	43.03	46.28	49.72
26	34.78	37.80	41.00	44.36	47.94	51.74
27	35.66	38.95	42.46	46.16	50.11	54.31
28	36.92	40.54	44.40	48.51	52.88	57.56
29	38.66	42.66	46.94	51.50	56.37	61.61
30	40.97	45.42	50.19	55.28	60.73	66.59
31	43.99	48.95	54.26	59.98	66.11	72.75
32	47.85	53.41	59.36	65.77	72.72	80.30
33	52.69	58.94	65.64	72.92	80.85	89.56
34	58.52	65.54	73.16	81.48	90.62	100.60
35	65.18	73.16	81.87	91.44	101.95	113.35
36	72.97	82.10	92.15	103.16	115.14	128.12
37	82.06	92.62	104.16	116.75	130.38	145.10
38	92.73	104.87	118.06	132.40	147.84	164.50
39	105.16	119.04	134.09	150.32	167.80	186.54
40	119.47	135.26	152.31	170.66	190.34	211.38
41	136.02	153.92	173.20	193.88	215.97	239.56
42	155.19	175.43	197.13	220.35	245.10	271.46
43	177.01	199.80	224.15	250.14	277.79	307.17
44	201.79	227.36	254.62	283.64	314.44	341.27
45	230.07	258.67	289.10	321.42	349.38	373.74
46	262.05	293.96	327.83	356.96	382.15	404.09
47	297.86	333.38	363.62	389.63	412.13	431.74
48	337.33	368.73	395.47	418.46	438.36	455.69
49	371.70	399.13	422.49	442.57	459.97	475.09
50	399.18	422.73	442.91	460.19	475.15	488.18
51	420.70	440.66	457.69	472.32	484.98	496.01
52	434.28	450.84	464.94	477.05	487.56	496.69
53	439.66	453.00	464.37	474.15	482.60	489.97
54	435.52	445.91	454.77	462.36	468.95	474.69
55	422.53	430.25	436.82	442.47	447.35	451.61
56	392.74	398.10	402.65	406.58	409.98	412.92
57	348.24	351.58	354.43	356.87	359.00	360.84
58	286.69	288.44	289.92	291.21	292.32	293.28
59	205.81	206.41	206.93	207.38	207.77	208.11
60	102.62	102.62	102.62	102.62	102.62	102.62

FIRST SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21 OF	LOAN 22	23	24
20	47.65	50.19	52.82	55.57	58.46	61.49
21	48.21	50.92	53.76	56.75	59.90	63.22
22	48.98	51.92	55.02	58.28	61.74	65.39
23	50.06	53.27	56.66	60.24	64.06	68.11
24	51.50	55.02	58.76	62.72	66.93	71.46
25	53.38	57.26	61.39	65.79	70.50	75.59
26	55.78	60.09	64.67	69.60	74.91	80.65
27	58.80	63.59	68.73	74.28	80.30	86.87
28	62.55	67.93	73.73	80.02	86.92	94.44
29	67.21	73.26	79.87	87.09	94.97	103.52
30	72.93	79.84	87.41	95.65	104.64	114.37
31	79.97	87.90	96.56	105.97	116.18	127.19
32	88.60	97.68	107.57	118.27	129.83	142.27
33	99.09	109.46	120.69	132.81	145.88	159.90
34	111.48	123.27	136.00	149.70	164.42	180.17
35	125.73	139.10	153.48	168.92	185.45	203.10
36	142.15	157.25	173.46	190.81	209.35	229.11
37	160.96	177.97	196.18	215.64	236.34	258.39
38	182.35	201.47	221.88	243.62	266.73	287.38
39	206.60	228.01	250.85	275.10	296.66	315.93
40	233.89	257.82	283.26	305.83	325.91	343.82
41	264.68	291.37	314.96	335.88	354.50	371.11
42	299.47	324.10	345.88	365.19	382.37	397.70
43	332.89	355.50	375.52	393.26	409.05	423.14
44	364.78	385.46	403.74	419.94	434.36	447.24
45	395.07	413.85	430.44	445.15	458.24	469.91
46	423.32	440.22	455.18	468.43	480.22	490.75
47	448.89	464.02	477.36	489.21	499.74	509.14
48	470.87	484.23	496.03	506.50	515.81	524.12
49	488.35	500.01	510.31	519.47	527.60	534.86
50	499.59	509.65	518.52	526.40	533.40	539.66
51	505.67	514.18	521.68	528.34	534.27	539.56
52	504.69	511.72	517.94	523.47	528.39	532.76
53	496.42	502.10	507.11	511.57	515.52	519.06
54	479.72	484.12	488.05	491.50	494.58	497.33
55	455.34	458.62	461.52	464.10	466.37	468.42
56	415.51	417.78	419.79	421.58	423.16	424.58
57	362.46	363.89	365.14	366.25	367.25	368.14
58	294.12	294.87	295.52	296.10	296.62	297.08
59	208.40	208.65	208.89	209.08	209.26	209.41
60	102.62	102.62	102.62	102.62	102.62	102.62



FIRST SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF LOAN 28	29	30
20	64.69	68.07	71.65	75.46	79.56	83.95
21	66.74	70.46	74.44	78.71	83.32	88.33
22	69.27	73.44	77.89	82.71	87.94	93.65
23	72.44	77.09	82.11	87.60	93.57	100.04
24	76.32	81.58	87.31	93.55	100.33	107.66
25	81.09	87.09	93.62	100.73	108.39	116.67
26	86.94	93.79	101.23	109.25	117.94	127.27
27	94.06	101.83	110.27	119.36	129.15	139.67
28	102.60	111.45	120.98	131.25	142.27	154.07
29	112.80	122.80	133.56	145.13	157.53	170.74
30	124.86	136.16	148.30	161.28	175.17	189.96
31	139.04	151.78	165.41	179.97	195.51	212.00
32	155.62	169.94	185.23	201.51	218.83	234.49
33	174.91	190.95	208.04	226.22	242.62	257.43
34	197.00	214.95	234.01	251.19	266.68	280.67
35	221.93	241.95	259.94	276.13	290.74	303.94
36	250.10	268.93	285.85	301.10	314.84	327.27
37	278.09	295.77	311.67	325.99	338.89	350.54
38	305.83	322.38	337.26	350.67	362.75	373.67
39	333.16	348.63	362.52	375.02	386.31	396.51
40	359.86	374.24	387.17	398.81	409.31	418.80
41	385.97	399.31	411.29	422.08	431.82	440.60
42	411.42	423.73	434.79	444.75	453.74	461.86
43	435.74	447.04	457.21	466.35	474.61	482.07
44	458.76	469.08	478.36	486.72	494.26	501.08
45	480.38	489.76	498.18	505.77	512.62	518.81
46	500.17	508.62	516.21	523.05	529.22	534.79
47	517.55	525.10	531.88	537.98	543.50	548.47
48	531.57	538.23	544.23	549.63	554.50	558.90
49	541.36	547.18	552.42	557.13	561.38	565.23
50	545.25	550.25	554.77	558.83	562.49	565.80
51	544.29	548.54	552.35	555.79	558.90	561.69
52	536.68	540.19	543.36	546.20	548.77	551.09
53	522.22	525.06	527.61	529.90	531.97	533.84
54	499.81	502.01	503.99	505.77	507.39	508.84
55	470.25	471.87	473.37	474.67	475.87	476.96
56	425.85	426.98	428.01	428.93	429.75	430.51
57	368.93	369.63	370.27	370.85	371.37	371.85
58	297.51	297.87	298.20	298.50	298.78	299.01
59	209.57	209.70	209.81	209.91	210.00	210.11
60	102.62	102.62	102.62	102.62	102.62	102.62

SECOND SCHEDULE

Regulations 8, 11 (1) and 18 (3)

TABLE 1A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.88	8.18	11.43	14.69	17.91	21.12
21	4.88	8.18	11.50	14.79	18.06	21.29
22	4.88	8.29	11.64	14.97	18.28	21.54
23	4.88	8.29	11.68	15.03	18.36	21.64
24	4.88	8.34	11.75	15.13	18.49	21.79
25	4.88	8.34	11.78	15.19	18.54	21.90
26	4.88	8.39	11.86	15.28	18.68	22.11
27	4.88	8.39	11.86	15.33	18.83	22.37
28	4.88	8.39	11.94	15.51	19.14	22.82
29	4.88	8.51	12.18	15.94	19.69	23.52
30	4.88	8.67	12.54	16.39	20.33	24.41
31	4.88	8.88	12.84	16.88	21.10	25.51
32	4.88	8.89	13.06	17.43	22.00	26.80
33	4.88	9.22	13.76	18.53	23.55	28.85
34	5.19	9.94	14.93	20.18	25.71	31.59
35	5.49	10.72	16.21	22.02	28.17	34.74
36	5.99	11.73	17.80	24.26	31.17	38.55
37	6.53	12.89	19.68	26.95	34.70	42.98
38	7.16	14.29	21.95	30.13	38.83	48.08
39	7.94	16.04	24.66	33.82	43.54	53.91
40	8.87	17.95	27.57	37.81	48.71	60.32
41	10.09	20.21	30.98	42.44	54.67	67.76
42	11.63	22.95	35.03	47.92	61.71	76.55
43	13.13	25.86	39.44	53.99	69.65	86.66
44	14.76	29.08	44.43	60.98	78.98	98.68
45	16.89	33.12	50.65	69.73	90.66	113.36
46	19.56	38.14	58.42	80.70	104.84	130.72
47	22.89	44.52	68.30	93.99	121.45	150.71
48	27.03	52.47	79.79	108.91	139.86	172.68
49	32.49	61.46	92.23	124.90	159.53	196.20
50	38.99	71.45	105.89	142.40	181.06	221.92
51	47.42	83.78	122.30	163.04	206.11	251.57
52	55.88	96.50	139.46	184.87	232.78	283.31
53	65.62	110.93	158.82	209.34	262.59	318.64
54	76.65	127.19	180.49	236.66	295.73	357.79
55	92.51	148.75	207.98	270.27	335.70	404.32
56	103.11	165.67	231.41	300.45	372.84	420.95
57	114.80	184.22	257.13	333.55	379.30	409.69
58	127.57	204.60	285.35	325.63	349.76	365.78
59	141.70	227.07	255.49	269.67	278.15	283.79
60	157.21	157.21	157.21	157.21	157.21	157.21

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 1A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	24.29	27.45	30.56	33.62	36.66	39.68
21	24.50	27.68	30.80	33.91	37.00	40.09
22	24.78	27.96	31.12	34.28	37.44	40.61
23	24.90	28.12	31.34	34.58	37.82	41.08
24	25.08	28.36	31.68	34.99	38.34	41.74
25	25.25	28.64	32.02	35.45	38.97	42.57
26	25.57	29.04	32.57	36.16	39.89	43.74
27	25.93	29.55	33.26	37.10	41.08	45.23
28	26.52	30.35	34.32	38.44	42.75	47.27
29	27.46	31.57	35.84	40.32	45.03	50.02
30	28.65	33.10	37.75	42.66	47.88	53.40
31	30.12	34.96	40.09	45.52	51.32	57.47
32	31.86	37.22	42.91	48.97	55.41	62.27
33	34.45	40.42	46.77	53.55	60.74	68.40
34	37.85	44.52	51.63	59.19	67.23	75.81
35	41.76	49.22	57.15	65.62	74.63	84.27
36	46.40	54.74	63.64	73.12	83.26	94.11
37	51.75	61.12	71.09	81.75	93.18	105.52
38	57.92	68.43	79.64	91.67	104.67	118.81
39	64.95	76.76	89.43	103.13	118.03	134.20
40	72.76	86.10	100.54	116.27	133.35	151.75
41	81.84	97.06	113.67	131.71	151.14	172.02
42	92.63	110.19	129.27	149.81	171.86	195.42
43	105.25	125.42	147.18	170.48	195.37	221.87
44	120.07	143.10	167.76	194.06	222.04	251.74
45	137.78	163.86	191.67	221.22	252.56	285.75
46	158.36	187.75	218.97	252.04	287.03	324.00
47	181.79	214.73	249.64	286.52	325.47	366.53
48	207.46	244.25	283.12	324.15	367.39	412.86
49	234.97	275.93	319.14	364.65	412.52	462.79
50	265.07	310.58	358.50	408.88	461.79	505.59
51	299.51	349.97	403.04	458.73	504.02	541.51
52	336.47	392.37	451.01	497.67	535.63	567.03
53	377.52	439.30	487.12	525.16	556.10	581.72
54	422.89	471.52	509.15	539.10	563.44	583.58
55	453.15	489.61	517.83	540.28	558.54	573.67
56	455.20	480.76	500.56	516.30	529.11	539.71
57	431.32	447.48	459.99	469.93	478.02	484.72
58	377.18	385.71	392.31	397.56	401.82	405.35
59	287.82	290.82	293.13	294.98	296.48	297.73
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF 16	LOAN 17	18
20	42.71	45.73	48.75	51.82	54.92	58.12
21	43.18	46.27	49.42	52.64	55.92	59.31
22	43.80	47.02	50.32	53.71	57.22	60.86
23	44.40	47.80	51.29	54.90	58.67	62.62
24	45.24	48.84	52.59	56.48	60.58	64.88
25	46.29	50.16	54.20	58.45	62.92	67.65
26	47.75	51.93	56.34	61.02	65.94	71.15
27	49.58	54.18	59.04	64.17	69.62	75.39
28	52.06	57.13	62.49	68.19	74.23	80.66
29	55.31	60.92	66.88	73.20	79.94	87.11
30	59.28	65.52	72.14	79.19	86.71	94.77
31	64.00	70.95	78.36	86.25	94.70	103.81
32	69.56	77.33	85.63	94.51	104.07	114.43
33	76.56	85.28	94.61	104.67	115.57	127.37
34	84.97	94.78	105.36	116.84	129.27	142.67
35	94.59	105.72	117.80	130.88	145.00	160.18
36	105.83	118.55	132.34	147.22	163.19	180.32
37	118.92	133.46	149.13	165.98	184.02	203.28
38	134.13	150.67	168.42	187.43	207.73	229.36
39	151.64	170.37	190.42	211.82	234.60	258.80
40	171.51	192.66	215.22	239.24	264.72	291.74
41	194.33	218.13	243.44	270.30	298.76	328.84
42	220.53	247.22	275.53	305.50	337.18	370.59
43	250.01	279.87	311.44	344.81	379.99	416.98
44	283.22	316.50	351.63	388.66	427.61	461.89
45	320.83	357.84	396.82	437.82	473.64	505.17
46	362.98	404.03	447.17	484.58	517.26	546.03
47	409.73	455.14	494.15	527.97	557.54	583.55
48	460.64	501.26	536.16	566.44	592.90	616.18
49	505.01	540.93	571.78	598.55	621.93	642.51
50	542.39	573.68	600.57	623.87	644.25	662.18
51	573.01	599.79	622.80	642.76	660.21	675.55
52	593.42	615.86	635.15	651.87	666.48	679.34
53	603.22	621.53	637.25	650.88	662.80	673.27
54	600.52	614.93	627.29	638.02	647.40	655.65
55	586.36	597.15	606.44	614.48	621.53	627.71
56	548.61	556.18	562.69	568.34	573.26	577.60
57	490.36	495.13	499.25	502.82	505.93	508.67
58	408.31	410.84	413.01	414.88	416.53	417.97
59	298.77	299.66	300.42	301.08	301.66	302.17
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM OF 21	LOAN 22	23	24
20	61.40	64.80	68.33	72.03	75.90	79.97
21	62.82	66.48	70.32	74.36	78.59	83.05
22	64.65	68.63	72.82	77.23	81.88	86.80
23	66.75	71.11	75.70	80.55	85.69	91.14
24	69.41	74.21	79.27	84.63	90.34	96.40
25	72.64	77.93	83.54	89.50	95.86	102.68
26	76.67	82.54	88.77	95.43	102.59	110.30
27	81.53	88.07	95.04	102.54	110.64	119.38
28	87.50	94.62	102.68	111.17	120.37	130.24
29	94.78	103.05	111.96	121.62	132.00	143.18
30	103.43	112.82	122.96	133.88	145.63	158.22
31	113.66	124.33	135.62	148.18	161.42	175.57
32	125.65	137.74	150.75	164.67	179.57	195.46
33	140.11	153.78	168.45	184.13	200.85	218.62
34	157.07	172.51	189.00	206.60	225.30	245.17
35	176.43	193.80	212.31	232.01	252.91	275.04
36	198.62	218.10	238.83	260.82	284.12	308.73
37	223.82	245.64	268.79	293.28	319.18	346.48
38	252.34	276.71	302.49	329.73	358.44	384.40
39	284.45	311.59	340.26	370.45	397.67	422.23
40	320.31	350.47	382.24	410.77	436.48	459.71
41	360.58	394.00	423.88	450.72	474.90	496.76
42	405.77	437.06	465.04	490.16	512.80	533.27
43	449.76	478.90	504.97	528.37	549.45	568.51
44	492.21	519.21	543.35	565.01	584.54	602.19
45	533.06	557.88	580.08	600.00	617.96	634.19
46	571.50	594.14	614.39	632.58	648.97	663.78
47	606.57	627.07	645.38	661.81	676.63	690.03
48	636.78	655.10	671.49	686.21	699.48	711.46
49	660.72	676.92	691.42	704.42	716.14	726.74
50	678.04	692.16	704.78	716.10	726.32	735.56
51	689.12	701.21	712.02	721.73	730.47	738.37
52	690.71	700.84	709.69	718.01	725.34	731.97
53	682.55	690.80	698.19	704.82	710.77	716.17
54	662.95	669.44	675.26	680.47	685.17	689.42
55	633.19	638.06	642.41	646.32	649.84	653.04
56	581.44	584.85	587.91	590.66	593.13	595.37
57	511.09	513.26	515.18	516.92	518.48	519.89
58	419.26	420.38	421.42	422.33	423.15	423.88
59	302.61	303.02	303.37	303.70	303.99	304.26
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 1A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM OF 27	LOAN 28	29	30
20	84.26	88.77	93.56	98.65	104.07	109.90
21	87.77	92.76	98.08	103.75	109.85	116.43
22	92.02	97.58	103.52	109.91	116.81	124.21
23	96.94	103.16	109.86	117.08	124.85	133.17
24	102.92	109.93	117.51	125.65	134.39	143.75
25	110.05	117.98	126.53	135.71	145.53	156.03
26	118.63	127.61	137.23	147.55	158.58	170.35
27	128.80	138.92	149.76	161.34	173.72	186.88
28	140.88	152.28	164.45	177.44	191.29	205.97
29	155.15	167.95	181.62	196.15	211.61	227.98
30	171.68	186.05	201.33	217.58	234.78	253.00
31	190.68	206.76	223.83	241.93	261.07	281.28
32	212.37	230.32	249.34	269.48	290.72	310.22
33	237.51	257.53	278.69	301.02	321.47	340.24
34	266.22	288.47	311.96	333.41	353.06	371.10
35	298.45	323.14	345.65	366.21	385.07	402.37
36	334.69	358.30	379.83	399.50	417.53	434.07
37	371.25	393.76	414.30	433.07	450.26	466.04
38	407.96	429.37	448.90	466.75	483.11	498.11
39	444.60	464.91	483.42	500.34	515.84	530.06
40	480.80	499.98	517.47	533.44	548.07	561.51
41	516.59	534.63	551.08	566.11	579.88	592.51
42	551.84	568.72	584.12	598.19	611.09	622.92
43	585.81	601.54	615.88	629.00	640.99	652.01
44	618.20	632.76	646.05	658.18	669.30	679.51
45	648.92	662.32	674.53	685.69	695.92	705.30
46	677.22	689.44	700.58	710.77	720.10	728.67
47	702.19	713.24	723.32	732.54	740.97	748.70
48	722.33	732.23	741.24	749.49	757.04	763.98
49	736.35	745.09	753.06	760.36	767.03	773.16
50	743.93	751.55	758.50	764.84	770.66	776.00
51	745.54	752.05	758.00	763.43	768.42	772.98
52	737.97	743.44	748.42	752.97	757.13	760.97
53	721.08	725.53	729.59	733.31	736.71	739.82
54	693.27	696.77	699.96	702.90	705.57	708.02
55	655.92	658.55	660.96	663.14	665.15	666.99
56	597.39	599.23	600.91	602.45	603.86	605.14
57	521.17	522.34	523.39	524.37	525.25	526.07
58	424.57	425.18	425.74	426.25	426.72	427.15
59	304.49	304.70	304.91	305.08	305.25	305.40
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 1B

(For policies entered into or adjusted on or after 1st January 2003)

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

AGE NEXT BIRTHDAY	TERM OF LOAN				
	1	2	3	4	5
20	5.39	9.80	7.24	6.44	6.07
21	5.39	9.80	7.24	6.44	6.07
22	5.39	9.80	7.24	6.44	6.07
23	5.39	9.80	7.24	6.44	6.07
24	5.39	9.80	7.24	6.44	6.07
25	5.39	9.80	7.24	6.44	6.07
26	5.39	9.80	7.24	6.44	6.07
27	5.39	9.80	7.24	6.44	6.07
28	5.39	9.80	7.24	6.44	6.07
29	5.39	9.80	7.24	6.44	6.07
30	5.39	9.80	7.24	6.44	6.07
31	5.39	9.80	7.24	6.44	6.07
32	5.39	9.80	7.24	6.60	6.35
33	5.39	10.15	7.75	7.03	6.74
34	5.72	10.94	8.23	7.41	7.12
35	6.07	11.27	8.47	7.70	7.47
36	6.07	11.47	8.80	8.12	7.97
37	6.18	12.18	9.50	8.87	8.67
38	6.77	13.49	10.60	9.76	9.45
39	7.51	15.13	11.60	10.55	10.20
40	8.40	16.02	12.16	11.12	10.84
41	8.40	16.33	12.68	11.80	11.62
42	9.18	18.06	14.09	13.15	12.84
43	10.36	20.34	15.87	14.57	14.07
44	11.64	22.88	17.38	15.74	15.23
45	13.34	24.56	18.39	16.80	16.45
46	13.34	24.99	19.32	18.07	18.02
47	14.45	28.03	22.00	20.78	20.79
48	17.06	33.03	25.96	24.44	24.33
49	20.51	39.46	30.70	28.67	28.41
50	24.60	46.35	35.72	33.22	32.88
51	29.94	54.74	41.74	38.70	38.17
52	35.20	63.66	48.49	44.79	43.70
53	41.42	74.48	56.31	51.21	49.57
54	48.38	85.88	63.48	57.30	55.29
55	58.39	97.53	71.24	64.01	61.64
56	61.01	104.58	77.21	69.79	67.46
57	67.92	116.31	85.83	77.56	74.94
58	75.47	129.19	95.31	86.11	83.17
59	83.84	143.38	105.74	95.51	92.23
60	93.02	158.97	117.20	105.82	102.16
61	103.14	176.10	129.77	117.14	113.06
62	114.23	194.84	143.53	129.52	124.99
63	126.32	215.33	158.57	182.34	196.59
64	139.62	237.77	270.45	286.78	296.55
65	154.17	154.17	154.17	154.17	154.17

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

- The annual premium is payable for 80% (rounded down to the nearest year) of the period of cover subject to a minimum of 1 year.

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	6	7	8	9	10
20	7.17	6.77	6.52	6.36	6.24
21	7.17	6.77	6.52	6.36	6.24
22	7.17	6.77	6.52	6.36	6.24
23	7.17	6.77	6.52	6.36	6.24
24	7.17	6.77	6.52	6.36	6.24
25	7.17	6.77	6.52	6.36	6.24
26	7.17	6.77	6.52	6.36	6.24
27	7.17	6.77	6.52	6.36	6.24
28	7.17	6.77	6.52	6.36	6.24
29	7.17	6.77	6.52	6.36	6.24
30	7.17	6.77	6.52	6.36	6.37
31	7.17	6.90	6.77	6.76	6.81
32	7.64	7.35	7.23	7.23	7.29
33	8.11	7.82	7.73	7.73	7.79
34	8.61	8.34	8.25	8.25	8.32
35	9.11	8.85	8.75	8.77	8.87
36	9.74	9.45	9.36	9.40	9.53
37	10.54	10.22	10.14	10.20	10.33
38	11.47	11.12	11.05	11.10	11.22
39	12.40	12.06	11.96	11.99	12.13
40	13.27	12.91	12.79	12.84	13.04
41	14.23	13.83	13.73	13.85	14.14
42	15.60	15.14	15.07	15.27	15.65
43	17.07	16.63	16.63	16.92	17.41
44	18.59	18.25	18.37	18.78	19.40
45	20.32	20.12	20.38	20.93	21.71
46	22.51	22.44	22.84	23.56	24.51
47	25.97	25.88	26.35	27.17	28.16
48	30.29	30.14	30.62	31.40	32.39
49	35.28	35.01	35.34	36.06	37.07
50	40.74	40.17	40.36	41.04	42.05
51	46.85	45.92	45.94	46.56	47.58
52	53.30	52.01	51.87	52.44	53.48
53	60.14	58.51	58.22	58.75	59.84
54	66.95	65.07	64.70	65.26	66.44
55	74.52	72.36	71.91	72.49	73.76
56	81.72	79.49	79.09	79.79	81.24
57	90.72	88.21	87.73	88.48	97.33
58	100.60	97.79	97.22	107.56	115.80
59	111.45	108.30	120.61	130.16	137.77
60	123.34	138.43	149.72	158.47	165.45
61	128.01	138.66	146.62	152.80	157.73
62	160.28	169.04	175.59	180.67	184.71
63	206.06	212.81	217.87	221.78	224.90
64	303.06	307.70	311.16	313.86	315.99
65	154.17	154.17	154.17	154.17	154.17



SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	11	12	13	14	15
20	6.77	6.62	6.50	6.41	6.35
21	6.77	6.62	6.50	6.41	6.35
22	6.77	6.62	6.50	6.41	6.35
23	6.77	6.62	6.50	6.41	6.35
24	6.77	6.62	6.50	6.41	6.35
25	6.77	6.62	6.50	6.41	6.35
26	6.77	6.62	6.50	6.41	6.35
27	6.77	6.62	6.50	6.41	6.35
28	6.77	6.62	6.50	6.49	6.60
29	6.77	6.71	6.78	6.88	7.00
30	7.10	7.14	7.21	7.32	7.46
31	7.59	7.63	7.72	7.84	8.00
32	8.12	8.17	8.27	8.42	8.59
33	8.69	8.75	8.87	9.03	9.22
34	9.29	9.38	9.52	9.68	9.89
35	9.93	10.03	10.18	10.37	10.61
36	10.68	10.78	10.94	11.17	11.47
37	11.55	11.67	11.87	12.15	12.51
38	12.54	12.68	12.94	13.29	13.72
39	13.59	13.79	14.12	14.55	15.07
40	14.69	14.98	15.40	15.93	16.57
41	16.00	16.40	16.93	17.58	18.35
42	17.77	18.26	18.91	19.68	20.54
43	19.83	20.44	21.21	22.08	23.04
44	22.17	22.92	23.79	24.76	25.84
45	24.89	25.72	26.69	27.78	28.97
46	28.07	28.99	30.06	31.25	32.56
47	32.14	33.10	34.23	35.51	36.92
48	36.83	37.81	38.99	40.35	41.87
49	41.99	42.99	44.23	45.67	47.29
50	47.51	48.53	49.84	51.38	53.12
51	53.61	54.66	56.04	57.68	59.55
52	60.14	61.24	62.70	64.46	69.58
53	67.19	68.33	69.90	75.63	80.58
54	74.53	75.77	82.25	87.77	92.53
55	82.67	90.06	96.28	101.59	106.16
56	88.93	95.30	100.67	105.25	109.20
57	104.54	110.52	115.56	119.85	123.56
58	122.51	128.08	132.77	136.77	140.22
59	143.97	149.12	153.45	157.15	160.33
60	171.13	175.85	179.82	183.21	186.13
61	161.74	165.07	167.87	170.26	172.32
62	188.01	190.75	193.06	195.02	196.72
63	227.45	229.56	231.34	232.85	234.16
64	317.74	319.19	320.41	321.45	322.35
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	16	17	18	19	20
20	6.68	6.62	6.58	6.57	6.56
21	6.68	6.62	6.58	6.57	6.58
22	6.68	6.62	6.58	6.57	6.62
23	6.68	6.62	6.58	6.62	6.69
24	6.68	6.62	6.62	6.69	6.77
25	6.68	6.62	6.70	6.79	6.90
26	6.68	6.73	6.82	6.94	7.08
27	6.82	6.91	7.03	7.18	7.34
28	7.13	7.24	7.39	7.55	7.73
29	7.57	7.71	7.87	8.04	8.24
30	8.08	8.23	8.41	8.60	8.82
31	8.67	8.83	9.02	9.24	9.50
32	9.31	9.49	9.70	9.96	10.27
33	9.99	10.20	10.46	10.77	11.13
34	10.74	11.00	11.31	11.67	12.09
35	11.56	11.87	12.25	12.68	13.18
36	12.54	12.91	13.36	13.88	14.46
37	13.71	14.16	14.69	15.30	15.97
38	15.08	15.62	16.24	16.93	17.69
39	16.61	17.26	17.97	18.75	19.60
40	18.32	19.06	19.87	20.75	21.70
41	20.31	21.14	22.06	23.05	24.11
42	22.74	23.67	24.69	25.79	26.96
43	25.49	26.53	27.66	28.87	30.17
44	28.56	29.71	30.95	32.30	33.73
45	32.00	33.27	34.64	36.11	37.68
46	35.93	37.31	38.82	40.43	42.15
47	40.65	42.15	43.77	45.52	48.78
48	45.99	47.59	49.34	52.92	56.13
49	51.83	53.55	57.51	61.02	64.16
50	58.13	62.51	66.38	69.82	72.90
51	64.15	68.19	71.75	74.91	77.74
52	74.04	77.94	81.39	84.46	87.19
53	84.88	88.65	91.98	94.94	97.58
54	96.67	100.30	103.51	106.36	108.91
55	110.14	113.63	116.71	119.45	121.89
56	112.63	115.64	118.30	120.66	122.77
57	126.78	129.60	132.10	134.31	136.29
58	143.22	145.85	148.17	150.24	152.08
59	163.10	165.53	167.68	169.58	171.29
60	188.67	190.90	192.86	194.61	196.17
61	174.12	175.69	177.08	178.31	179.41
62	198.19	199.48	200.63	201.64	202.54
63	235.30	236.29	237.17	237.95	238.65
64	323.13	323.81	324.42	324.96	325.43
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	21	22	23	24	25
20	6.86	6.90	6.94	7.01	7.08
21	6.90	6.95	7.01	7.09	7.18
22	6.96	7.02	7.10	7.20	7.31
23	7.04	7.12	7.22	7.34	7.47
24	7.16	7.26	7.38	7.52	7.66
25	7.31	7.44	7.58	7.73	7.91
26	7.52	7.66	7.83	8.01	8.22
27	7.81	7.98	8.17	8.39	8.63
28	8.23	8.43	8.66	8.91	9.20
29	8.79	9.02	9.29	9.58	9.92
30	9.44	9.71	10.01	10.36	10.75
31	10.19	10.50	10.86	11.27	11.72
32	11.04	11.40	11.82	12.29	12.81
33	11.99	12.42	12.91	13.45	14.03
34	13.07	13.58	14.14	14.74	15.39
35	14.28	14.86	15.50	16.18	16.91
36	15.69	16.35	17.07	17.84	18.66
37	17.34	18.08	18.89	19.74	20.66
38	19.22	20.05	20.95	21.90	22.92
39	21.30	22.24	23.23	24.30	25.42
40	23.60	24.64	25.75	26.93	28.18
41	26.22	27.37	28.60	29.90	31.28
42	29.30	30.57	31.93	33.36	35.55
43	32.75	34.15	35.64	38.02	40.20
44	36.58	38.11	40.71	43.06	45.21
45	40.83	43.66	46.23	48.56	50.68
46	45.13	47.82	50.25	52.46	54.48
47	51.71	54.36	56.75	58.92	60.90
48	59.00	61.60	63.95	66.08	68.02
49	66.98	69.52	71.83	73.92	75.82
50	75.66	78.15	80.40	82.44	84.31
51	80.27	82.56	84.63	86.51	88.23
52	89.65	91.86	93.87	95.69	97.35
53	99.96	102.09	104.03	105.79	107.39
54	111.19	113.25	115.12	116.81	118.36
55	124.09	126.07	127.86	129.49	130.97
56	124.67	126.37	127.92	129.33	130.61
57	138.07	139.67	141.12	142.44	143.64
58	153.73	155.22	156.58	157.80	158.92
59	172.82	174.19	175.44	176.58	177.61
60	197.57	198.84	199.98	201.02	201.96
61	180.40	181.29	182.10	182.83	183.50
62	203.36	204.09	204.75	205.36	205.91
63	239.28	239.85	240.36	240.82	241.24
64	325.86	326.25	326.61	326.93	327.22
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	26	27	28	29	30
20	7.38	7.47	7.57	7.68	7.81
21	7.50	7.60	7.72	7.85	8.01
22	7.64	7.77	7.91	8.07	8.25
23	7.83	7.97	8.14	8.33	8.54
24	8.05	8.23	8.43	8.65	8.90
25	8.33	8.54	8.78	9.04	9.34
26	8.69	8.94	9.22	9.53	9.88
27	9.16	9.45	9.78	10.14	10.54
28	9.79	10.13	10.51	10.93	11.37
29	10.58	10.98	11.41	11.88	12.38
30	11.49	11.95	12.44	12.97	13.53
31	12.55	13.06	13.61	14.21	14.84
32	13.73	14.31	14.93	15.59	16.30
33	15.06	15.71	16.40	17.14	17.92
34	16.54	17.27	18.04	18.86	19.74
35	18.19	19.00	19.86	20.78	21.74
36	20.07	20.97	21.93	22.95	24.01
37	22.22	23.23	24.29	25.40	26.94
38	24.65	25.76	26.93	28.58	30.11
39	27.33	28.55	30.34	31.98	33.50
40	30.28	32.21	33.98	35.61	37.12
41	33.31	35.17	36.88	38.45	39.90
42	37.56	39.40	41.09	42.65	44.09
43	42.18	44.00	45.68	47.22	48.64
44	47.18	48.98	50.64	52.16	53.57
45	52.62	54.40	56.04	57.54	58.93
46	58.32	58.01	59.56	60.99	62.31
47	62.71	64.37	65.90	67.30	68.60
48	69.80	71.43	72.93	74.31	75.58
49	77.56	79.16	80.63	81.98	83.23
50	86.01	87.58	89.01	90.34	91.56
51	89.80	91.23	92.55	93.77	94.89
52	98.87	100.26	101.54	102.72	103.80
53	108.86	110.21	111.44	112.58	113.63
54	119.77	121.06	122.25	123.35	124.36
55	132.32	133.57	134.71	135.76	136.73
56	131.77	132.85	133.83	134.74	135.58
57	144.73	145.74	146.67	147.52	148.30
58	159.94	160.88	161.74	162.53	163.27
59	178.55	179.42	180.21	180.95	181.62
60	202.83	203.62	204.35	205.02	205.64
61	184.11	184.67	185.19	185.66	186.10
62	206.41	206.87	207.29	207.68	208.04
63	241.63	241.99	242.31	242.62	242.89
64	327.48	327.73	327.95	328.16	328.35
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	31	32	33	34	35
20	8.12	8.28	8.45	8.65	8.87
21	8.35	8.53	8.74	8.97	9.23
22	8.63	8.84	9.09	9.36	9.65
23	8.96	9.22	9.50	9.81	10.15
24	9.37	9.67	10.00	10.36	10.74
25	9.87	10.21	10.59	10.99	11.42
26	10.46	10.86	11.28	11.74	12.22
27	11.19	11.64	12.12	12.63	13.17
28	12.10	12.60	13.14	13.71	14.32
29	13.19	13.75	14.35	14.99	15.66
30	14.42	15.05	15.72	16.43	17.17
31	15.82	16.52	17.27	18.05	18.87
32	17.39	18.17	18.99	19.85	20.96
33	19.13	19.99	20.90	22.09	23.19
34	21.07	22.02	23.29	24.47	25.57
35	23.21	24.57	25.84	27.01	28.11
36	25.44	26.77	28.00	29.15	30.21
37	28.36	29.68	30.91	32.04	33.10
38	31.52	32.83	34.05	35.18	36.23
39	34.90	36.20	37.41	38.53	39.57
40	38.51	39.80	41.00	42.11	43.15
41	41.25	42.49	43.65	44.72	45.72
42	45.42	46.65	47.80	48.86	49.85
43	49.96	51.18	52.31	53.36	54.34
44	54.87	56.07	57.19	58.23	59.20
45	60.22	61.41	62.52	63.55	64.50
46	63.53	64.66	65.71	66.68	67.59
47	69.80	70.91	71.94	72.90	73.79
48	76.76	77.85	78.86	79.80	80.67
49	84.38	85.45	86.44	87.37	88.22
50	92.69	93.73	94.70	95.61	96.45
51	95.93	96.89	97.79	98.62	99.39
52	104.81	105.74	106.61	107.41	108.16
53	114.60	115.50	116.33	117.11	117.83
54	125.29	126.16	126.96	127.71	128.40
55	137.63	138.46	139.24	139.95	140.62
56	136.36	137.07	137.74	138.36	138.94
57	149.03	149.70	150.33	150.91	151.45
58	163.94	164.57	165.15	165.69	166.20
59	182.25	182.83	183.36	183.87	184.33
60	206.22	206.75	207.24	207.70	208.13
61	186.50	186.88	187.23	187.55	187.85
62	208.38	208.68	208.97	209.24	209.48
63	243.15	243.39	243.61	243.81	244.00
64	328.52	328.68	328.84	328.98	329.11
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 1B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	36	37	38	39	40
20	9.25	9.51	9.79	10.09	10.42
21	9.65	9.95	10.27	10.61	10.97
22	10.12	10.46	10.82	11.21	11.62
23	10.68	11.06	11.46	11.90	12.36
24	11.32	11.75	12.20	12.69	13.20
25	12.06	12.55	13.06	13.60	14.17
26	12.93	13.47	14.04	14.65	15.28
27	13.96	14.56	15.20	15.86	16.68
28	15.19	15.85	16.56	17.43	18.24
29	16.62	17.36	18.28	19.15	19.96
30	18.23	19.22	20.14	21.00	21.81
31	19.91	20.88	21.78	22.63	23.42
32	21.99	22.96	23.86	24.70	25.49
33	24.22	25.18	26.07	26.91	27.70
34	26.59	27.55	28.44	29.28	30.06
35	29.12	30.07	30.96	31.79	32.57
36	31.20	32.13	32.99	33.80	34.56
37	34.09	35.01	35.87	36.67	37.42
38	37.21	38.12	38.97	39.77	40.52
39	40.55	41.46	42.30	43.10	43.84
40	44.11	45.02	45.86	46.65	47.38
41	46.65	47.52	48.33	49.09	49.80
42	50.77	51.63	52.44	53.19	53.89
43	55.25	56.10	56.90	57.64	58.34
44	60.10	60.94	61.73	62.47	63.15
45	65.39	66.22	67.00	67.73	68.41
46	68.43	69.22	69.96	70.65	71.30
47	74.62	75.40	76.12	76.80	77.44
48	81.49	82.25	82.96	83.63	84.25
49	89.02	89.77	90.47	91.12	91.73
50	97.23	97.96	98.64	99.28	99.88
51	100.11	100.78	101.41	101.99	102.54
52	108.86	109.51	110.11	110.68	111.21
53	118.50	119.13	119.72	120.27	120.78
54	129.05	129.66	130.22	130.75	131.25
55	141.24	141.83	142.37	142.88	143.35
56	139.47	139.97	140.44	140.88	141.29
57	151.96	152.43	152.87	153.28	153.66
58	166.67	167.10	167.52	167.90	168.26
59	184.76	185.17	185.55	185.90	186.23
60	208.52	208.89	209.24	209.56	209.87
61	188.13	188.40	188.64	188.87	189.08
62	209.71	209.93	210.13	210.32	210.49
63	244.18	244.35	244.50	244.64	244.78
64	329.23	329.35	329.45	329.56	329.64
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 2A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.27	5.96	8.62	11.23	13.80	16.35
21	3.27	5.96	8.62	11.23	13.80	16.35
22	3.27	5.96	8.62	11.23	13.80	16.35
23	3.27	5.96	8.62	11.23	13.80	16.35
24	3.27	5.96	8.62	11.23	13.80	16.35
25	3.27	5.96	8.62	11.23	13.80	16.35
26	3.27	5.96	8.62	11.23	13.80	16.35
27	3.27	5.96	8.62	11.23	13.80	16.35
28	3.27	5.96	8.62	11.23	13.80	16.35
29	3.27	5.96	8.62	11.23	13.80	16.41
30	3.27	5.96	8.62	11.23	13.89	16.63
31	3.27	5.96	8.62	11.34	14.15	17.10
32	3.27	5.96	8.74	11.67	14.73	17.96
33	3.27	6.17	9.22	12.41	15.78	19.33
34	3.47	6.65	9.99	13.52	17.22	21.16
35	3.68	7.18	10.86	14.75	18.87	23.27
36	4.01	7.86	11.93	16.25	20.88	25.83
37	4.38	8.65	13.20	18.06	23.26	28.80
38	4.80	9.57	14.71	20.19	26.02	32.23
39	5.32	10.75	16.51	22.65	29.18	36.13
40	5.95	12.02	18.46	25.33	32.64	40.44
41	6.74	13.53	20.75	28.43	36.64	45.42
42	7.80	15.38	23.47	32.10	41.36	51.32
43	8.79	17.33	26.42	36.17	46.68	58.11
44	9.89	19.49	29.77	40.88	52.96	66.20
45	11.32	22.19	33.93	46.74	60.79	76.30
46	13.10	25.55	39.15	54.09	70.61	88.59
47	15.34	29.83	45.76	63.40	82.54	103.10
48	18.10	35.14	54.00	74.39	96.23	119.55
49	21.75	41.99	63.69	86.83	111.49	137.71
50	26.11	49.05	73.52	99.52	127.19	156.55
51	31.76	57.56	85.01	114.17	145.13	177.97
52	37.41	66.37	97.13	129.78	164.40	201.04
53	43.93	76.38	110.82	147.32	185.95	226.78
54	51.33	87.67	126.16	166.90	209.94	255.39
55	61.95	102.54	145.48	190.86	238.76	289.24
56	69.04	114.34	162.21	212.72	265.96	301.34
57	76.86	127.38	180.68	236.85	270.47	292.80
58	85.39	141.67	200.95	230.53	248.24	260.00
59	94.86	157.46	178.31	188.71	194.94	199.06
60	105.26	105.26	105.26	105.26	105.26	105.26

Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

SECOND SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF 10	LOAN 11	12
20	18.85	21.30	23.74	26.12	28.46	30.76
21	18.85	21.30	23.74	26.12	28.46	30.76
22	18.85	21.30	23.74	26.12	28.46	30.76
23	18.85	21.30	23.74	26.12	28.46	30.78
24	18.85	21.30	23.74	26.12	28.50	30.90
25	18.85	21.30	23.74	26.16	28.60	31.10
26	18.85	21.30	23.77	26.28	28.84	31.48
27	18.85	21.36	23.91	26.53	29.25	32.07
28	18.91	21.52	24.21	27.01	29.92	32.98
29	19.09	21.85	24.75	27.76	30.93	34.29
30	19.49	22.46	25.60	28.90	32.40	36.10
31	20.20	23.46	26.90	30.54	34.43	38.56
32	21.35	24.94	28.75	32.83	37.15	41.76
33	23.08	27.09	31.35	35.89	40.72	45.86
34	25.35	29.84	34.60	39.68	45.08	50.84
35	27.98	32.99	38.32	43.99	50.05	56.53
36	31.09	36.69	42.66	49.03	55.84	63.14
37	34.69	40.98	47.67	54.83	62.52	70.82
38	38.83	45.88	53.41	61.50	70.24	79.76
39	43.54	51.47	59.99	69.20	79.22	90.23
40	48.77	57.74	67.46	78.03	89.65	102.33
41	54.87	65.11	76.28	88.55	101.95	116.46
42	62.13	73.94	86.92	101.09	116.45	132.98
43	70.60	84.36	99.37	115.62	133.11	151.85
44	80.78	96.71	113.91	132.42	152.26	173.43
45	93.20	111.46	131.06	152.03	174.41	198.25
46	107.97	128.72	150.92	174.57	199.74	226.47
47	125.12	148.60	173.59	200.16	228.35	258.23
48	144.36	170.76	198.81	228.53	260.02	293.31
49	165.58	195.13	226.47	259.64	294.68	331.70
50	187.72	220.72	255.66	292.57	331.53	363.78
51	212.75	249.54	288.41	329.42	362.77	390.39
52	239.80	280.75	323.93	358.28	386.24	409.37
53	269.91	315.41	350.61	378.63	401.40	420.26
54	303.32	339.10	366.81	388.84	406.77	421.60
55	325.13	352.01	372.78	389.31	402.74	413.87
56	326.54	345.34	359.90	371.48	380.89	388.68
57	308.71	320.58	329.77	337.08	343.03	347.95
58	268.39	274.64	279.48	283.34	286.46	289.05
59	202.02	204.21	205.92	207.27	208.37	209.28
60	105.26	105.26	105.26	105.26	105.26	105.26



*Central Provident Fund*  
(Home Protection Insurance  
Scheme) Regulations

SECOND SCHEDULE — *continued*TABLE 2A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF 16	LOAN	17	18
20	33.03	35.25	37.44	39.65	41.86	44.11	
21	33.03	35.27	37.51	39.80	42.10	44.48	
22	33.06	35.34	37.68	40.05	42.48	44.99	
23	33.14	35.51	37.95	40.45	43.06	45.76	
24	33.33	35.83	38.41	41.08	43.88	46.81	
25	33.67	36.32	39.08	41.98	45.02	48.22	
26	34.21	37.07	40.06	43.22	46.56	50.07	
27	35.02	38.13	41.41	44.89	48.56	52.46	
28	36.21	39.62	43.24	47.08	51.15	55.47	
29	37.85	41.62	45.63	49.89	54.41	59.25	
30	40.06	44.24	48.69	53.45	58.50	63.93	
31	42.93	47.60	52.59	57.90	63.58	69.71	
32	46.65	51.88	57.46	63.42	69.86	76.86	
33	51.35	57.22	63.49	70.27	77.61	85.63	
34	57.00	63.61	70.73	78.45	86.90	96.10	
35	63.47	70.96	79.10	88.00	97.68	108.19	
36	71.03	79.60	88.96	99.19	110.26	122.22	
37	79.85	89.74	100.51	112.18	124.78	138.34	
38	90.18	101.54	113.87	127.16	141.45	156.78	
39	102.23	115.23	129.25	144.33	160.50	177.77	
40	116.06	130.86	146.78	163.83	182.05	201.47	
41	132.10	148.89	166.90	186.10	206.57	228.34	
42	150.72	169.72	189.98	211.56	234.51	258.85	
43	171.90	193.30	216.05	240.24	265.89	293.03	
44	196.01	220.03	245.52	272.55	301.14	326.29	
45	223.58	250.46	278.94	309.05	335.37	358.52	
46	254.81	284.81	316.52	344.02	368.04	389.18	
47	289.83	323.23	351.93	376.81	398.55	417.69	
48	328.46	358.37	384.07	406.35	425.82	442.95	
49	362.79	389.23	411.96	431.66	448.88	464.03	
50	390.88	413.92	433.71	450.88	465.87	479.07	
51	413.58	433.29	450.24	464.95	477.79	489.09	
52	428.80	445.32	459.51	471.82	482.59	492.05	
53	436.09	449.57	461.14	471.18	479.95	487.68	
54	434.06	444.66	453.77	461.66	468.56	474.63	
55	423.21	431.16	437.99	443.91	449.09	453.64	
56	395.23	400.80	405.59	409.74	413.37	416.56	
57	352.09	355.61	358.62	361.25	363.53	365.54	
58	291.24	293.09	294.68	296.07	297.26	298.33	
59	210.04	210.70	211.26	211.75	212.18	212.54	
60	105.26	105.26	105.26	105.26	105.26	105.26	

SECOND SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN	23	24
20	46.43	48.80	51.25	53.81	56.47	59.26	
21	46.91	49.45	52.08	54.86	57.74	60.80	
22	47.60	50.34	53.22	56.22	59.40	62.74	
23	48.59	51.56	54.68	57.99	61.48	65.18	
24	49.90	53.15	56.58	60.22	64.08	68.20	
25	51.60	55.20	58.98	63.02	67.31	71.92	
26	53.81	57.77	61.98	66.48	71.30	76.52	
27	56.59	61.00	65.71	70.77	76.23	82.18	
28	60.08	65.02	70.31	76.04	82.29	89.08	
29	64.41	69.97	75.98	82.55	89.68	97.40	
30	69.77	76.08	82.98	90.47	98.59	107.36	
31	76.36	83.61	91.49	100.03	109.25	119.18	
32	84.47	92.77	101.75	111.47	121.92	133.14	
33	94.36	103.82	114.06	125.06	136.87	149.52	
34	106.07	116.83	128.42	140.86	154.18	168.41	
35	119.54	131.74	144.84	158.86	173.84	189.81	
36	135.07	148.87	163.65	179.41	196.22	214.08	
37	152.88	168.44	185.04	202.74	221.53	241.49	
38	175.18	190.67	209.29	229.09	250.08	269.06	
39	196.21	215.83	236.66	258.75	278.67	296.66	
40	222.12	244.08	267.32	288.21	307.02	324.04	
41	251.46	275.94	297.83	317.48	335.19	351.20	
42	284.63	307.58	328.08	346.48	363.09	378.09	
43	317.07	338.45	357.55	374.73	390.18	404.16	
44	348.55	368.36	386.08	401.98	416.31	429.27	
45	379.00	397.24	413.54	428.13	441.36	453.29	
46	407.90	424.55	439.44	452.81	464.86	475.74	
47	434.61	449.69	463.15	475.26	486.14	496.01	
48	458.11	471.61	483.67	494.50	504.25	513.67	
49	477.44	489.36	500.03	509.60	518.23	526.03	
50	490.76	501.16	510.44	518.80	526.32	533.12	
51	499.09	507.99	515.95	523.09	529.53	535.35	
52	500.44	507.90	514.56	520.54	525.94	530.81	
53	494.51	500.59	506.02	510.90	515.30	519.26	
54	480.01	484.79	489.08	492.91	496.37	499.49	
55	457.66	461.25	464.46	467.34	469.93	472.28	
56	419.38	421.88	424.14	426.16	427.96	429.62	
57	367.34	368.92	370.33	371.61	372.76	373.80	
58	299.26	300.11	300.85	301.52	302.12	302.67	
59	212.87	213.17	213.43	213.67	213.87	214.06	
60	105.26	105.26	105.26	105.26	105.26	105.26	

SECOND SCHEDULE — *continued*

TABLE 2A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF LOAN 28	29	30
20	62.20	65.28	68.55	72.01	75.71	79.68
21	64.02	67.41	71.03	74.89	79.04	83.52
22	66.29	70.06	74.10	78.43	83.13	88.22
23	69.11	73.32	77.87	82.79	88.12	93.90
24	72.60	77.35	82.51	88.10	94.15	100.67
25	76.90	82.31	88.17	94.52	101.36	108.73
26	82.19	88.35	95.00	102.19	109.92	118.23
27	88.64	95.64	103.17	111.30	120.03	129.37
28	96.43	104.35	112.89	122.06	131.88	142.38
29	105.74	114.72	124.36	134.68	145.72	157.50
30	116.80	126.93	137.80	149.40	161.79	174.98
31	129.86	141.28	153.50	166.51	180.39	195.11
32	145.18	158.02	171.72	186.30	201.78	216.00
33	163.04	177.46	192.80	209.09	224.00	237.68
34	183.57	199.71	216.84	232.50	246.84	259.99
35	206.78	224.79	241.24	256.25	270.01	282.63
36	233.03	250.29	266.00	280.37	293.54	305.62
37	259.58	276.04	291.04	304.75	317.32	328.84
38	286.28	301.93	316.21	329.26	341.22	352.18
39	313.00	327.86	341.39	353.77	365.11	375.51
40	339.47	353.50	366.29	378.00	388.71	398.55
41	365.73	378.93	390.99	401.99	412.07	421.34
42	391.70	404.06	415.36	425.67	435.11	443.78
43	416.85	428.38	438.91	448.52	457.33	465.41
44	441.02	451.72	461.46	470.37	478.53	486.02
45	464.11	473.94	482.92	491.12	498.62	505.52
46	485.62	494.60	502.79	510.28	517.14	523.45
47	504.94	513.08	520.49	527.26	533.47	539.18
48	521.08	528.36	535.00	541.07	546.62	551.71
49	533.12	539.55	545.42	550.78	555.70	560.21
50	539.28	544.88	550.01	554.68	558.96	562.90
51	540.63	545.43	549.81	553.80	557.47	560.84
52	535.23	539.26	542.93	546.28	549.36	552.17
53	522.88	526.15	529.14	531.88	534.38	536.68
54	502.33	504.91	507.26	509.42	511.39	513.18
55	474.40	476.34	478.11	479.71	481.19	482.54
56	431.11	432.46	433.70	434.84	435.86	436.82
57	374.74	375.59	376.38	377.08	377.74	378.34
58	303.17	303.62	304.02	304.41	304.75	305.07
59	214.25	214.40	214.54	214.68	214.79	214.92
60	105.26	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

TABLE 2B

(For policies entered into or adjusted on or after 1st January 2003)

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

AGE NEXT BIRTHDAY	TERM OF LOAN				
	1	2	3	4	5
20	5.39	9.80	7.24	6.44	6.07
21	5.39	9.80	7.24	6.44	6.07
22	5.39	9.80	7.24	6.44	6.07
23	5.39	9.80	7.24	6.44	6.07
24	5.39	9.80	7.24	6.44	6.07
25	5.39	9.80	7.24	6.44	6.07
26	5.39	9.80	7.24	6.44	6.07
27	5.39	9.80	7.24	6.44	6.07
28	5.39	9.80	7.24	6.44	6.07
29	5.39	9.80	7.24	6.44	6.07
30	5.39	9.80	7.24	6.44	6.07
31	5.39	9.80	7.24	6.44	6.07
32	5.39	9.80	7.24	6.44	6.07
33	5.39	9.80	7.24	6.44	6.07
34	5.39	9.80	7.24	6.44	6.07
35	5.39	9.80	7.24	6.60	6.35
36	5.39	10.15	7.75	7.03	6.74
37	5.72	10.94	8.23	7.41	7.12
38	6.07	11.27	8.47	7.70	7.47
39	6.07	11.47	8.80	8.12	7.97
40	6.18	12.18	9.50	8.87	8.67
41	6.77	13.49	10.60	9.76	9.45
42	7.51	15.13	11.60	10.55	10.20
43	8.40	16.02	12.16	11.12	10.84
44	8.40	16.33	12.68	11.80	11.62
45	9.18	18.06	14.09	13.15	12.84
46	10.36	20.34	15.87	14.57	14.07
47	11.64	22.88	17.38	15.74	15.23
48	13.34	24.56	18.39	16.80	16.45
49	13.34	24.99	19.32	18.07	18.02
50	14.45	28.03	22.00	20.78	20.79
51	17.06	33.03	25.96	24.44	24.33
52	20.51	39.46	30.70	28.67	28.41
53	24.60	46.35	35.72	33.22	32.88
54	29.94	54.74	41.74	38.70	38.17
55	35.26	63.66	48.49	44.79	43.70
56	41.42	74.48	56.31	51.21	49.57
57	48.38	85.88	63.48	57.30	55.29
58	58.39	97.53	71.24	64.01	61.64
59	61.01	104.58	77.21	69.79	67.46
60	67.92	116.31	85.83	77.56	74.94
61	75.47	129.19	95.31	86.11	83.17
62	83.84	143.38	105.74	95.51	109.24
63	93.02	158.97	117.20	134.89	145.48
64	103.14	176.10	200.41	212.55	219.82
65	114.23	114.23	114.23	114.23	114.23

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

- The annual premium is payable for 80% (rounded down to the nearest year) of the period of cover subject to a minimum of 1 year.

31.3.2005

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	6	7	8	9	10
20	7.17	6.77	6.52	6.36	6.24
21	7.17	6.77	6.52	6.36	6.24
22	7.17	6.77	6.52	6.36	6.24
23	7.17	6.77	6.52	6.36	6.24
24	7.17	6.77	6.52	6.36	6.24
25	7.17	6.77	6.52	6.36	6.24
26	7.17	6.77	6.52	6.36	6.24
27	7.17	6.77	6.52	6.36	6.24
28	7.17	6.77	6.52	6.36	6.24
29	7.17	6.77	6.52	6.36	6.24
30	7.17	6.77	6.52	6.36	6.24
31	7.17	6.77	6.52	6.36	6.24
32	7.17	6.77	6.52	6.36	6.24
33	7.17	6.77	6.52	6.36	6.37
34	7.17	6.90	6.77	6.76	6.81
35	7.64	7.35	7.23	7.23	7.29
36	8.11	7.82	7.73	7.73	7.79
37	8.61	8.34	8.25	8.25	8.32
38	9.11	8.85	8.75	8.77	8.87
39	9.74	9.45	9.36	9.40	9.53
40	10.54	10.22	10.14	10.20	10.33
41	11.47	11.12	11.05	11.10	11.22
42	12.40	12.06	11.96	11.99	12.13
43	13.27	12.91	12.79	12.84	13.04
44	14.23	13.83	13.73	13.85	14.14
45	15.60	15.14	15.07	15.27	15.65
46	17.07	16.63	16.63	16.92	17.41
47	18.59	18.25	18.37	18.78	19.40
48	20.32	20.12	20.38	20.93	21.71
49	22.51	22.44	22.84	23.56	24.51
50	25.97	25.88	26.35	27.17	28.16
51	30.29	30.14	30.62	31.40	32.39
52	35.28	35.01	35.34	36.06	37.07
53	40.74	40.17	40.36	41.04	42.05
54	46.85	45.92	45.94	46.56	47.58
55	53.30	52.01	51.87	52.44	53.48
56	60.14	58.51	58.22	58.75	59.84
57	66.95	65.07	64.70	65.26	71.85
58	74.52	72.36	71.91	79.60	85.74
59	81.72	79.49	88.66	95.77	101.44
60	90.72	101.96	110.37	116.89	122.08
61	94.29	102.22	108.14	112.73	116.40
62	118.39	124.90	129.77	133.55	136.56
63	152.53	157.55	161.31	164.22	166.55
64	224.66	228.11	230.69	232.69	234.27
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	11	12	13	14	15
20	6.77	6.62	6.50	6.41	6.35
21	6.77	6.62	6.50	6.41	6.35
22	6.77	6.62	6.50	6.41	6.35
23	6.77	6.62	6.50	6.41	6.35
24	6.77	6.62	6.50	6.41	6.35
25	6.77	6.62	6.50	6.41	6.35
26	6.77	6.62	6.50	6.41	6.35
27	6.77	6.62	6.50	6.41	6.35
28	6.77	6.62	6.50	6.41	6.35
29	6.77	6.62	6.50	6.41	6.35
30	6.77	6.62	6.50	6.41	6.35
31	6.77	6.62	6.50	6.49	6.60
32	6.77	6.71	6.78	6.88	7.00
33	7.10	7.14	7.21	7.32	7.46
34	7.59	7.63	7.72	7.84	8.00
35	8.12	8.17	8.27	8.42	8.59
36	8.69	8.75	8.87	9.03	9.22
37	9.29	9.38	9.52	9.68	9.89
38	9.93	10.03	10.18	10.37	10.61
39	10.68	10.78	10.94	11.17	11.47
40	11.55	11.67	11.87	12.15	12.51
41	12.54	12.68	12.94	13.29	13.72
42	13.59	13.79	14.12	14.55	15.07
43	14.69	14.98	15.40	15.93	16.57
44	16.00	16.40	16.93	17.58	18.35
45	17.77	18.26	18.91	19.68	20.54
46	19.83	20.44	21.21	22.08	23.04
47	22.17	22.92	23.79	24.76	25.84
48	24.89	25.72	26.69	27.78	28.97
49	28.07	28.99	30.06	31.25	32.56
50	32.14	33.10	34.23	35.51	36.92
51	36.83	37.81	38.99	40.35	41.87
52	41.99	42.99	44.23	45.67	49.49
53	47.51	48.53	49.84	54.13	57.82
54	53.61	54.66	59.51	63.64	67.20
55	60.14	65.67	70.33	74.30	77.72
56	65.58	70.34	74.34	77.76	80.71
57	77.23	81.68	85.44	88.64	91.40
58	90.74	94.89	98.38	101.36	103.92
59	106.06	109.89	113.12	115.87	118.24
60	126.32	129.83	132.79	135.32	137.49
61	119.38	121.86	123.94	125.72	127.25
62	139.01	141.05	142.76	144.23	145.49
63	168.43	170.00	171.33	172.46	173.43
64	235.57	236.65	237.56	238.34	239.00
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	16	17	18	19	20
20	6.68	6.62	6.58	6.57	6.56
21	6.68	6.62	6.58	6.57	6.56
22	6.68	6.62	6.58	6.57	6.56
23	6.68	6.62	6.58	6.57	6.56
24	6.68	6.62	6.58	6.57	6.58
25	6.68	6.62	6.58	6.57	6.62
26	6.68	6.62	6.58	6.62	6.69
27	6.68	6.62	6.62	6.69	6.77
28	6.68	6.62	6.70	6.79	6.90
29	6.68	6.73	6.82	6.94	7.08
30	6.82	6.91	7.03	7.18	7.34
31	7.13	7.24	7.39	7.55	7.73
32	7.57	7.71	7.87	8.04	8.24
33	8.08	8.23	8.41	8.60	8.82
34	8.67	8.83	9.02	9.24	9.50
35	9.31	9.49	9.70	9.96	10.27
36	9.99	10.20	10.46	10.77	11.13
37	10.74	11.00	11.31	11.67	12.09
38	11.56	11.87	12.25	12.68	13.18
39	12.54	12.91	13.36	13.88	14.46
40	13.71	14.16	14.69	15.30	15.97
41	15.08	15.62	16.24	16.93	17.69
42	16.61	17.26	17.97	18.75	19.60
43	18.32	19.06	19.87	20.75	21.70
44	20.31	21.14	22.06	23.05	24.11
45	22.74	23.67	24.69	25.79	26.96
46	25.49	26.53	27.66	28.87	30.17
47	28.56	29.71	30.95	32.30	34.72
48	32.00	33.27	34.64	37.30	39.68
49	35.93	37.31	40.26	42.87	45.21
50	40.65	43.92	46.80	49.37	51.66
51	45.29	48.30	50.95	53.31	55.42
52	52.82	55.73	58.30	60.59	62.63
53	61.03	63.85	66.34	68.55	70.52
54	70.29	73.01	75.41	77.54	79.44
55	80.69	83.30	85.60	87.65	89.48
56	83.27	85.52	87.50	89.26	90.84
57	93.80	95.91	97.77	99.42	100.89
58	106.16	108.12	109.84	111.38	112.75
59	120.31	122.12	123.71	125.14	126.40
60	139.38	141.04	142.51	143.81	144.97
61	128.59	129.76	130.79	131.71	132.53
62	146.58	147.54	148.39	149.15	149.82
63	174.28	175.02	175.67	176.25	176.77
64	239.58	240.09	240.53	240.93	241.29
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	21	22	23	24	25
20	6.85	6.85	6.87	6.91	6.95
21	6.85	6.85	6.87	6.91	6.95
22	6.85	6.86	6.90	6.95	7.01
23	6.86	6.90	6.94	7.01	7.08
24	6.90	6.95	7.01	7.09	7.18
25	6.96	7.02	7.10	7.20	7.31
26	7.04	7.12	7.22	7.34	7.47
27	7.16	7.26	7.38	7.52	7.66
28	7.31	7.44	7.58	7.73	7.91
29	7.52	7.66	7.83	8.01	8.22
30	7.81	7.98	8.17	8.39	8.63
31	8.23	8.43	8.66	8.91	9.20
32	8.79	9.02	9.29	9.58	9.92
33	9.44	9.71	10.01	10.36	10.75
34	10.19	10.50	10.86	11.27	11.72
35	11.04	11.40	11.82	12.29	12.81
36	11.99	12.42	12.91	13.45	14.03
37	13.07	13.58	14.14	14.74	15.39
38	14.28	14.86	15.50	16.18	16.91
39	15.69	16.35	17.07	17.84	18.66
40	17.34	18.08	18.89	19.74	20.66
41	19.22	20.05	20.95	21.90	22.92
42	21.30	22.24	23.23	24.30	25.93
43	23.60	24.64	25.75	27.52	29.13
44	26.22	27.37	29.30	31.05	32.64
45	29.30	31.40	33.30	35.03	36.61
46	32.38	34.38	36.18	37.82	39.32
47	36.89	38.85	40.63	42.24	43.71
48	41.82	43.75	45.49	47.08	48.52
49	47.31	49.20	50.91	52.46	53.88
50	53.71	55.57	57.25	58.77	60.16
51	57.31	59.02	60.56	61.96	63.24
52	64.47	66.12	67.62	68.98	70.22
53	72.30	73.90	75.34	76.66	77.86
54	81.15	82.69	84.09	85.35	86.51
55	91.12	92.60	93.94	95.16	96.27
56	92.25	93.52	94.68	95.73	96.68
57	102.22	103.41	104.49	105.47	106.37
58	113.99	115.10	116.10	117.02	117.85
59	127.54	128.57	129.50	130.34	131.11
60	146.01	146.96	147.81	148.58	149.29
61	133.26	133.92	134.52	135.07	135.57
62	150.43	150.97	151.46	151.91	152.32
63	177.24	177.66	178.04	178.38	178.70
64	241.62	241.90	242.17	242.40	242.62
65	114.23	114.23	114.23	114.23	114.23



SECOND SCHEDULE — *continued*TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	26	27	28	29	30
20	7.22	7.28	7.35	7.43	7.53
21	7.22	7.28	7.35	7.43	7.53
22	7.28	7.36	7.45	7.54	7.65
23	7.38	7.47	7.57	7.68	7.81
24	7.50	7.60	7.72	7.85	8.01
25	7.64	7.77	7.91	8.07	8.25
26	7.83	7.97	8.14	8.33	8.54
27	8.05	8.23	8.43	8.65	8.90
28	8.33	8.54	8.78	9.04	9.34
29	8.69	8.94	9.22	9.53	9.88
30	9.16	9.45	9.78	10.14	10.54
31	9.79	10.13	10.51	10.93	11.37
32	10.58	10.98	11.41	11.88	12.38
33	11.49	11.95	12.44	12.97	13.53
34	12.55	13.06	13.61	14.21	14.84
35	13.73	14.31	14.93	15.59	16.30
36	15.06	15.71	16.40	17.14	17.92
37	16.54	17.27	18.04	18.86	20.01
38	18.19	19.00	19.86	21.09	22.23
39	20.07	20.97	22.30	23.52	24.65
40	22.22	23.65	24.97	26.18	27.30
41	24.42	25.80	27.07	28.24	29.32
42	27.42	28.78	30.04	31.20	32.26
43	30.61	31.96	33.20	34.35	35.40
44	34.10	35.44	36.67	37.80	38.84
45	38.05	39.37	40.59	41.71	42.74
46	40.68	41.94	43.09	44.15	45.13
47	45.06	46.29	47.42	48.46	49.43
48	49.84	51.05	52.16	53.19	54.13
49	55.18	56.36	57.46	58.46	59.39
50	61.43	62.59	63.67	64.65	65.56
51	64.41	65.48	66.46	67.37	68.21
52	71.35	72.39	73.34	74.22	75.03
53	78.95	79.95	80.88	81.73	82.51
54	87.56	88.53	89.42	90.24	90.99
55	97.28	98.21	99.07	99.85	100.58
56	97.56	98.36	99.09	99.77	100.40
57	107.19	107.94	108.63	109.26	109.85
58	118.61	119.31	119.95	120.54	121.08
59	131.81	132.46	133.05	133.60	134.10
60	149.93	150.52	151.07	151.57	152.03
61	136.02	136.44	136.82	137.17	137.50
62	152.69	153.04	153.35	153.64	153.91
63	178.98	179.25	179.49	179.72	179.93
64	242.82	243.00	243.16	243.31	243.46
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	31	32	33	34	35
20	7.79	7.90	8.03	8.17	8.33
21	7.79	7.90	8.03	8.17	8.33
22	7.94	8.07	8.22	8.38	8.57
23	8.12	8.28	8.45	8.65	8.87
24	8.35	8.53	8.74	8.97	9.23
25	8.63	8.84	9.09	9.36	9.65
26	8.96	9.22	9.50	9.81	10.15
27	9.37	9.67	10.00	10.36	10.74
28	9.87	10.21	10.59	10.99	11.42
29	10.46	10.86	11.28	11.74	12.22
30	11.19	11.64	12.12	12.63	13.17
31	12.10	12.60	13.14	13.71	14.32
32	13.19	13.75	14.35	14.99	15.81
33	14.42	15.05	15.72	16.60	17.42
34	15.82	16.52	17.47	18.35	19.17
35	17.39	18.40	19.34	20.22	21.03
36	18.99	19.97	20.89	21.74	22.53
37	21.07	22.05	22.95	23.80	24.59
38	23.28	24.25	25.16	25.99	26.78
39	25.69	26.66	27.55	28.39	29.16
40	28.34	29.30	30.19	31.01	31.78
41	30.32	31.24	32.10	32.90	33.64
42	33.25	34.17	35.01	35.80	36.54
43	36.38	37.28	38.12	38.90	39.63
44	39.81	40.70	41.53	42.30	43.02
45	43.69	44.58	45.40	46.16	46.87
46	46.03	46.87	47.65	48.37	49.04
47	50.32	51.14	51.91	52.62	53.28
48	55.01	55.82	56.57	57.27	57.92
49	60.25	61.04	61.78	62.47	63.11
50	66.40	67.18	67.90	68.58	69.20
51	68.98	69.70	70.36	70.98	71.56
52	75.78	76.48	77.12	77.72	78.28
53	83.24	83.91	84.53	85.11	85.65
54	91.69	92.34	92.94	93.50	94.02
55	101.25	101.87	102.45	102.99	103.49
56	100.97	101.51	102.01	102.47	102.90
57	110.39	110.89	111.36	111.79	112.19
58	121.59	122.06	122.49	122.89	123.27
59	134.57	135.00	135.40	135.77	136.12
60	152.45	152.85	153.22	153.56	153.88
61	137.80	138.08	138.34	138.58	138.80
62	154.16	154.39	154.60	154.80	154.98
63	180.12	180.29	180.46	180.61	180.75
64	243.59	243.71	243.82	243.92	244.03
65	114.23	114.23	114.23	114.23	114.23

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 2B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	36	37	38	39	40
20	8.64	8.83	9.04	9.28	9.53
21	8.64	8.83	9.04	9.28	9.53
22	8.92	9.14	9.39	9.65	9.94
23	9.25	9.51	9.79	10.09	10.42
24	9.65	9.95	10.27	10.61	10.97
25	10.12	10.46	10.82	11.21	11.62
26	10.68	11.06	11.46	11.90	12.36
27	11.32	11.75	12.20	12.69	13.30
28	12.06	12.55	13.06	13.70	14.31
29	12.93	13.47	14.16	14.81	15.41
30	13.96	14.69	15.38	16.03	16.63
31	15.09	15.81	16.48	17.11	17.70
32	16.58	17.30	17.97	18.60	19.19
33	18.19	18.90	19.57	20.20	20.78
34	19.93	20.64	21.30	21.92	22.51
35	21.79	22.50	23.16	23.78	24.35
36	23.27	23.96	24.60	25.20	25.77
37	25.32	26.00	26.64	27.24	27.80
38	27.50	28.18	28.82	29.41	29.97
39	29.88	30.56	31.19	31.78	32.33
40	32.50	33.17	33.79	34.38	34.93
41	34.33	34.97	35.58	36.14	36.67
42	37.22	37.86	38.46	39.01	39.54
43	40.31	40.94	41.53	42.08	42.60
44	43.69	44.32	44.90	45.45	45.96
45	47.53	48.15	48.73	49.27	49.77
46	49.67	50.26	50.80	51.32	51.79
47	53.90	54.47	55.01	55.51	55.98
48	58.52	59.09	59.62	60.11	60.58
49	63.70	64.26	64.77	65.26	65.71
50	69.79	70.33	70.84	71.31	71.76
51	72.09	72.59	73.06	73.50	73.91
52	78.80	79.29	79.74	80.16	80.56
53	86.15	86.62	87.06	87.47	87.86
54	94.50	94.96	95.38	95.77	96.15
55	103.96	104.39	104.80	105.17	105.53
56	103.30	103.67	104.02	104.35	104.66
57	112.57	112.92	113.25	113.55	113.84
58	123.62	123.94	124.25	124.53	124.80
59	136.44	136.74	137.02	137.29	137.53
60	154.17	154.45	154.71	154.95	155.17
61	139.01	139.21	139.39	139.56	139.72
62	155.15	155.31	155.46	155.60	155.74
63	180.88	181.00	181.12	181.23	181.33
64	244.11	244.20	244.28	244.35	244.43
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 3A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	4.88	8.22	11.54	14.88	18.22	21.57
21	4.88	8.22	11.61	14.98	18.37	21.74
22	4.88	8.32	11.75	15.18	18.59	22.00
23	4.88	8.32	11.79	15.23	18.68	22.10
24	4.88	8.38	11.87	15.35	18.80	22.25
25	4.88	8.38	11.90	15.39	18.87	22.35
26	4.88	8.44	11.97	15.48	19.00	22.57
27	4.88	8.44	11.97	15.53	19.14	22.85
28	4.88	8.44	12.04	15.72	19.50	23.29
29	4.88	8.55	12.29	16.16	20.04	24.03
30	4.88	8.71	12.67	16.63	20.70	24.95
31	4.88	8.93	12.96	17.12	21.49	26.08
32	4.88	8.95	13.20	17.68	22.42	27.43
33	4.88	9.28	13.92	18.81	24.01	29.53
34	5.19	9.99	15.09	20.49	26.22	32.34
35	5.49	10.78	16.38	22.35	28.71	35.59
36	5.99	11.80	18.01	24.63	31.79	39.48
37	6.53	12.97	19.90	27.37	35.41	44.02
38	7.16	14.38	22.20	30.61	39.62	49.26
39	7.94	16.14	24.93	34.35	44.42	55.23
40	8.87	18.05	27.87	38.40	49.68	61.80
41	10.09	20.34	31.31	43.10	55.78	69.44
42	11.63	23.10	35.42	48.67	62.95	78.43
43	13.13	26.01	39.88	54.83	71.06	88.79
44	14.76	29.25	44.91	61.95	80.59	101.14
45	16.89	33.33	51.21	70.83	92.51	116.21
46	19.56	38.37	59.07	81.97	106.99	133.99
47	22.89	44.79	69.05	95.46	123.91	154.42
48	27.03	52.78	80.67	110.59	142.64	176.88
49	32.49	61.81	93.21	126.80	162.66	200.89
50	38.99	71.84	107.00	144.54	184.56	227.17
51	47.42	84.22	123.54	165.41	210.01	257.40
52	55.88	97.00	140.84	187.51	237.14	289.80
53	65.62	111.49	160.35	212.30	267.44	325.87
54	76.65	127.81	182.20	239.94	301.10	365.80
55	92.51	149.45	209.88	273.93	341.66	413.19
56	103.11	166.44	233.52	304.50	379.44	429.10
57	114.80	185.09	259.46	338.03	384.93	416.01
58	127.57	205.56	287.94	328.97	353.47	369.70
59	141.70	228.12	256.85	271.18	279.71	285.38
60	157.21	157.21	157.21	157.21	157.21	157.21

Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

31.3.2005

*Central Provident Fund*  
*(Home Protection Insurance*  
*Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 3A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	24.88	28.19	31.49	34.73	37.97	41.20
21	25.10	28.43	31.74	35.03	38.33	41.65
22	25.38	28.73	32.07	35.42	38.80	42.18
23	25.50	28.88	32.29	35.74	39.19	42.68
24	25.68	29.13	32.64	36.16	39.74	43.40
25	25.86	29.42	33.02	36.67	40.42	44.27
26	26.20	29.85	33.59	37.42	41.40	45.54
27	26.58	30.38	34.32	38.41	42.67	47.15
28	27.19	31.23	35.42	39.83	44.44	49.32
29	28.17	32.49	37.02	41.81	46.85	52.24
30	29.40	34.08	39.03	44.26	49.87	55.84
31	30.92	36.03	41.48	47.30	53.50	60.15
32	32.73	38.39	44.44	50.91	57.83	65.24
33	35.41	41.73	48.48	55.71	63.45	71.72
34	38.92	45.97	53.51	61.59	70.26	79.52
35	42.93	50.83	59.28	68.31	78.01	88.42
36	47.73	56.55	66.00	76.14	87.04	98.77
37	53.25	63.13	73.74	85.13	97.43	110.77
38	59.59	70.68	82.61	95.48	109.47	124.75
39	66.82	79.30	92.77	107.43	123.47	140.97
40	74.86	88.96	104.32	121.16	139.54	159.47
41	84.20	100.31	117.98	137.29	158.22	180.81
42	95.33	113.39	134.19	156.19	179.92	205.43
43	108.32	129.67	152.81	177.76	204.53	233.20
44	123.63	147.97	174.19	202.33	232.42	264.54
45	141.85	169.42	198.99	230.60	264.30	300.16
46	163.01	194.08	227.26	262.61	300.23	340.14
47	187.05	221.87	258.96	298.37	340.22	384.55
48	213.37	252.24	293.55	337.39	383.82	432.91
49	241.59	284.85	330.75	379.38	430.78	485.03
50	272.45	320.51	371.41	425.23	482.04	528.75
51	307.73	361.02	417.37	476.85	524.92	564.45
52	345.60	404.61	466.89	516.18	556.01	588.76
53	387.64	452.87	503.09	542.85	574.98	601.39
54	434.11	484.90	524.01	554.97	579.99	600.56
55	463.90	501.60	530.64	553.62	572.19	587.46
56	464.31	490.49	510.66	526.61	539.49	550.10
57	438.03	454.42	467.04	477.03	485.10	491.74
58	381.22	389.73	396.37	401.57	405.80	409.27
59	289.39	292.33	294.67	296.50	297.96	299.18
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15 OF	LOAN 16	17	18
20	44.47	47.72	50.98	54.30	57.69	61.17
21	44.96	48.30	51.71	55.20	58.78	62.48
22	45.60	49.10	52.67	56.37	60.20	64.19
23	46.25	49.93	53.72	57.67	61.79	66.13
24	47.17	51.07	55.14	59.40	63.89	68.63
25	48.30	52.50	56.90	61.56	66.48	71.70
26	49.87	54.41	59.24	64.35	69.78	75.54
27	51.85	56.86	62.16	67.80	73.80	80.21
28	54.51	60.03	65.89	72.16	78.81	85.94
29	57.98	64.09	70.61	77.57	85.01	92.96
30	62.21	69.01	76.27	84.05	92.34	101.29
31	67.24	74.84	82.94	91.62	100.98	111.09
32	73.17	81.64	90.74	100.52	111.10	122.63
33	80.59	90.09	100.33	111.42	123.50	136.63
34	89.46	100.18	111.79	124.45	138.22	153.13
35	99.64	111.80	125.07	139.51	155.16	172.03
36	111.51	125.42	140.57	156.99	174.71	193.75
37	125.36	141.26	158.48	177.08	197.06	218.50
38	141.44	159.52	179.03	200.02	222.51	246.54
39	159.95	180.44	202.46	226.07	251.28	278.17
40	180.97	204.10	228.86	255.52	283.53	313.52
41	205.09	231.09	258.85	288.45	319.91	353.28
42	232.71	261.86	292.91	325.91	360.91	397.95
43	263.79	296.36	330.98	367.68	406.53	447.54
44	298.72	335.03	373.52	414.23	457.24	494.68
45	338.23	378.58	421.28	466.33	505.34	539.31
46	382.44	427.18	474.39	514.98	550.10	580.68
47	431.42	480.89	523.04	559.27	590.62	617.92
48	484.71	528.44	565.69	597.70	625.41	649.54
49	530.28	568.45	600.98	628.93	653.13	674.20
50	567.71	600.58	628.59	652.66	673.48	691.63
51	597.42	625.24	648.93	669.30	686.93	702.28
52	616.06	639.12	658.75	675.62	690.24	702.95
53	623.42	642.00	657.83	671.45	683.23	693.49
54	617.71	632.18	644.51	655.12	664.29	672.28
55	600.20	610.94	620.09	627.96	634.77	640.70
56	558.94	566.40	572.75	578.23	582.96	587.07
57	497.26	501.93	505.91	509.33	512.28	514.86
58	412.15	414.60	416.67	418.45	420.01	421.35
59	300.19	301.03	301.76	302.39	302.93	303.39
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF LOAN 22	23	24
20	64.78	68.51	72.41	76.52	80.83	85.37
21	66.35	70.39	74.64	79.13	83.85	88.85
22	68.37	72.78	77.43	82.35	87.54	93.08
23	70.70	75.54	80.64	86.07	91.84	97.96
24	73.65	78.98	84.62	90.63	97.03	103.89
25	77.23	83.12	89.38	96.07	103.23	110.93
26	81.68	88.20	95.19	102.67	110.73	119.47
27	87.03	94.31	102.12	110.55	119.71	129.62
28	93.56	101.73	110.55	120.13	130.52	141.73
29	101.51	110.74	120.75	131.65	143.42	156.10
30	110.94	121.44	132.85	145.19	158.48	172.77
31	122.08	134.04	146.97	160.92	175.91	191.99
32	135.16	148.72	163.34	179.08	195.94	213.95
33	150.85	166.20	182.69	200.38	219.28	239.45
34	169.24	186.55	205.10	224.93	246.09	268.60
35	190.20	209.67	230.48	252.66	276.28	301.33
36	214.19	236.02	259.30	284.06	310.35	338.19
37	241.41	265.83	291.80	319.39	348.58	379.43
38	272.16	299.41	328.33	358.96	391.31	420.19
39	306.76	337.10	369.21	403.14	433.33	460.28
40	345.34	379.02	414.61	446.16	474.24	499.31
41	388.61	425.91	458.88	488.12	514.14	537.36
42	437.07	471.49	501.91	528.89	552.88	574.32
43	483.45	515.06	542.98	567.75	589.80	609.47
44	527.48	556.33	581.83	604.45	624.58	642.53
45	569.06	595.24	618.37	638.89	657.15	673.44
46	607.48	631.05	651.88	670.37	686.80	701.48
47	641.84	662.89	681.48	697.96	712.65	725.75
48	670.68	689.27	705.70	720.28	733.25	744.82
49	692.67	708.91	723.25	735.98	747.30	757.41
50	707.52	721.50	733.87	744.82	754.58	763.27
51	715.73	727.56	738.03	747.29	755.55	762.91
52	714.09	723.90	732.56	740.24	747.09	753.18
53	702.46	710.37	717.37	723.56	729.07	734.00
54	679.28	685.43	690.87	695.69	699.99	703.82
55	645.90	650.47	654.50	658.09	661.28	664.12
56	590.67	593.85	596.65	599.13	601.36	603.33
57	517.12	519.10	520.87	522.41	523.80	525.04
58	422.52	423.57	424.47	425.30	426.02	426.67
59	303.81	304.17	304.49	304.76	305.02	305.25
60	157.21	157.21	157.21	157.21	157.21	157.21

SECOND SCHEDULE — *continued*

TABLE 3A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27 OF	LOAN 28	29	30
20	90.18	95.27	100.67	106.42	112.59	119.25
21	94.16	99.78	105.80	112.25	119.22	126.74
22	98.95	105.24	111.97	119.26	127.14	135.63
23	104.52	111.57	119.20	127.44	136.34	145.90
24	111.25	119.23	127.87	137.19	147.21	157.96
25	119.28	128.32	138.07	148.59	159.86	171.93
26	128.94	139.15	150.17	161.99	174.65	188.18
27	140.32	151.87	164.27	177.55	191.73	206.87
28	153.83	166.84	180.76	195.64	211.52	228.41
29	169.73	184.33	199.94	216.60	234.31	253.10
30	188.09	204.47	221.94	240.51	260.25	281.13
31	209.17	227.49	246.98	267.67	289.59	312.74
32	233.18	253.63	275.34	298.33	322.62	344.56
33	260.91	283.68	307.80	333.29	356.27	377.03
34	292.48	317.79	344.52	368.59	390.30	409.91
35	327.88	355.92	381.12	403.81	424.28	442.77
36	367.60	393.98	417.69	439.04	458.29	475.69
37	407.04	431.78	454.04	474.07	492.15	508.47
38	446.02	469.19	490.02	508.77	525.68	540.96
39	484.38	506.01	525.45	542.94	558.74	572.99
40	521.73	541.83	559.91	576.19	590.87	604.13
41	558.14	576.77	593.53	608.60	622.21	634.50
42	593.48	610.67	626.12	640.04	652.58	663.92
43	627.07	642.85	657.04	669.82	681.35	691.75
44	658.61	673.03	685.97	697.63	708.17	717.67
45	688.03	701.10	712.85	723.43	732.98	741.61
46	714.60	726.38	736.96	746.50	755.09	762.85
47	737.47	747.98	757.43	765.94	773.61	780.55
48	755.19	764.47	772.82	780.34	787.12	793.24
49	766.46	774.53	781.85	788.42	794.36	799.70
50	771.07	778.05	784.32	789.97	795.07	799.69
51	769.50	775.41	780.73	785.51	789.82	793.72
52	758.64	763.53	767.94	771.91	775.48	778.72
53	738.40	742.35	745.89	749.10	751.97	754.59
54	707.25	710.33	713.09	715.58	717.83	719.85
55	666.66	668.96	671.00	672.85	674.52	676.03
56	605.10	606.69	608.11	609.39	610.54	611.59
57	526.15	527.14	528.03	528.83	529.56	530.22
58	427.24	427.76	428.22	428.63	429.02	429.37
59	305.44	305.64	305.80	305.93	306.07	306.18
60	157.21	157.21	157.21	157.21	157.21	157.21



SECOND SCHEDULE — *continued*

TABLE 3B

(For policies entered into or adjusted on or after 1st January 2003)

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

AGE NEXT BIRTHDAY	TERM OF LOAN				
	1	2	3	4	5
20	5.39	9.85	7.31	6.52	6.17
21	5.39	9.85	7.31	6.52	6.17
22	5.39	9.85	7.31	6.52	6.17
23	5.39	9.85	7.31	6.52	6.17
24	5.39	9.85	7.31	6.52	6.17
25	5.39	9.85	7.31	6.52	6.17
26	5.39	9.85	7.31	6.52	6.17
27	5.39	9.85	7.31	6.52	6.17
28	5.39	9.85	7.31	6.52	6.17
29	5.39	9.85	7.31	6.52	6.17
30	5.39	9.85	7.31	6.52	6.17
31	5.39	9.85	7.31	6.52	6.17
32	5.39	9.85	7.31	6.69	6.46
33	5.39	10.20	7.82	7.13	6.85
34	5.72	10.99	8.31	7.51	7.24
35	6.07	11.34	8.55	7.80	7.60
36	6.07	11.54	8.88	8.24	8.12
37	6.18	12.25	9.59	9.00	8.83
38	6.77	13.57	10.71	9.90	9.62
39	7.51	15.23	11.71	10.70	10.38
40	8.40	16.11	12.28	11.28	11.04
41	8.40	16.43	12.81	11.96	11.84
42	9.18	18.16	14.24	13.34	13.07
43	10.36	20.46	16.03	14.77	14.32
44	11.64	23.00	17.55	15.96	15.50
45	13.34	24.70	18.57	17.03	16.74
46	13.34	25.13	19.51	18.34	18.36
47	14.45	28.19	22.22	21.09	21.18
48	17.06	33.22	26.23	24.79	24.80
49	20.51	39.68	31.01	29.09	28.94
50	24.60	46.59	36.08	33.69	33.49
51	29.94	55.02	42.15	39.24	38.87
52	35.26	63.99	48.96	45.42	44.49
53	41.42	74.85	56.85	51.90	50.44
54	48.38	86.31	64.07	58.06	56.25
55	58.39	97.98	71.86	64.84	62.68
56	61.01	105.08	77.91	70.72	68.62
57	67.92	116.87	86.61	78.59	76.23
58	75.47	129.80	96.17	87.24	84.61
59	83.84	144.06	106.70	96.76	93.81
60	93.02	159.73	118.26	107.21	103.91
61	103.14	176.94	130.94	118.67	114.98
62	114.23	195.77	144.82	131.21	150.13
63	126.32	216.35	159.99	184.18	198.65
64	139.62	238.89	271.92	288.40	298.24
65	154.17	154.17	154.17	154.17	154.17

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

- The annual premium is payable for 80% (rounded down to the nearest year) of the period of cover subject to a minimum of 1 year.

SECOND SCHEDULE — *continued*

TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	6	7	8	9	10
20	7.32	6.92	6.69	6.54	6.44
21	7.32	6.92	6.69	6.54	6.44
22	7.32	6.92	6.69	6.54	6.44
23	7.32	6.92	6.69	6.54	6.44
24	7.32	6.92	6.69	6.54	6.44
25	7.32	6.92	6.69	6.54	6.44
26	7.32	6.92	6.69	6.54	6.44
27	7.32	6.92	6.69	6.54	6.44
28	7.32	6.92	6.69	6.54	6.44
29	7.32	6.92	6.69	6.54	6.44
30	7.32	6.92	6.69	6.54	6.59
31	7.33	7.07	6.97	6.97	7.05
32	7.80	7.53	7.44	7.46	7.55
33	8.28	8.01	7.95	7.98	8.07
34	8.79	8.55	8.49	8.52	8.62
35	9.31	9.07	9.01	9.06	9.19
36	9.95	9.69	9.64	9.71	9.88
37	10.77	10.49	10.44	10.54	10.71
38	11.72	11.41	11.37	11.46	11.63
39	12.67	12.37	12.31	12.38	12.57
40	13.56	13.25	13.17	13.27	13.52
41	14.55	14.19	14.14	14.31	14.67
42	15.94	15.54	15.52	15.78	16.24
43	17.44	17.05	17.13	17.50	18.08
44	19.00	18.73	18.93	19.44	20.16
45	20.78	20.66	21.01	21.68	22.58
46	23.03	23.06	23.57	24.42	25.51
47	26.58	26.60	27.20	28.16	29.30
48	31.00	30.97	31.59	32.52	33.69
49	36.09	35.96	36.45	37.34	38.52
50	41.67	41.25	41.61	42.46	43.67
51	47.90	47.13	47.33	48.14	49.38
52	54.46	53.36	53.41	54.20	55.48
53	61.44	60.00	59.93	60.70	62.05
54	68.37	66.70	66.58	67.40	68.87
55	76.08	74.16	73.98	74.85	76.45
56	83.45	81.49	81.38	82.41	84.21
57	92.64	90.43	90.27	91.37	100.70
58	102.72	100.23	100.02	110.86	119.47
59	113.80	111.00	123.84	133.76	141.63
60	125.93	141.58	153.24	162.26	169.41
61	130.39	141.34	149.50	155.80	160.81
62	162.69	171.61	178.26	183.40	187.47
63	208.25	215.07	220.15	224.09	227.20
64	304.78	309.43	312.89	315.56	317.69
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	11	12	13	14	15
20	7.00	6.85	6.74	6.66	6.61
21	7.00	6.85	6.74	6.66	6.61
22	7.00	6.85	6.74	6.66	6.61
23	7.00	6.85	6.74	6.66	6.61
24	7.00	6.85	6.74	6.66	6.61
25	7.00	6.85	6.74	6.66	6.61
26	7.00	6.85	6.74	6.66	6.61
27	7.00	6.85	6.74	6.66	6.64
28	7.00	6.85	6.74	6.80	6.94
29	7.00	6.99	7.09	7.21	7.36
30	7.37	7.44	7.54	7.68	7.85
31	7.89	7.96	8.07	8.23	8.42
32	8.44	8.52	8.65	8.83	9.05
33	9.03	9.12	9.28	9.48	9.70
34	9.66	9.78	9.96	10.17	10.42
35	10.33	10.47	10.65	10.89	11.18
36	11.11	11.25	11.46	11.74	12.10
37	12.02	12.18	12.43	12.77	13.20
38	13.04	13.24	13.55	13.97	14.48
39	14.13	14.40	14.80	15.31	15.92
40	15.29	15.65	16.16	16.78	17.52
41	16.67	17.15	17.77	18.54	19.42
42	18.52	19.11	19.87	20.77	21.76
43	20.68	21.40	22.30	23.31	24.42
44	23.14	24.02	25.03	26.15	27.39
45	25.99	26.97	28.10	29.35	30.72
46	29.33	30.41	31.64	33.02	34.52
47	33.57	34.70	36.02	37.50	39.12
48	38.44	39.61	40.99	42.57	44.32
49	43.79	45.00	46.46	48.14	50.01
50	49.52	50.77	52.31	54.12	56.14
51	55.84	57.14	58.78	60.71	62.89
52	62.61	63.98	65.73	67.81	73.33
53	69.91	71.36	73.24	79.41	84.69
54	77.53	79.10	86.03	91.91	96.94
55	85.98	93.85	100.45	106.03	110.82
56	92.35	99.08	104.71	109.48	113.57
57	108.27	114.51	119.74	124.18	127.98
58	126.45	132.21	137.03	141.12	144.62
59	148.02	153.29	157.71	161.45	164.66
60	175.21	180.00	184.01	187.41	190.32
61	164.86	168.22	171.02	173.40	175.44
62	190.78	193.51	195.80	197.74	199.40
63	229.73	231.82	233.57	235.05	236.32
64	319.41	320.83	322.02	323.03	323.90
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	16	17	18	19	20
20	6.97	6.92	6.89	6.89	6.90
21	6.97	6.92	6.89	6.89	6.93
22	6.97	6.92	6.89	6.91	6.99
23	6.97	6.92	6.90	6.97	7.06
24	6.97	6.92	6.97	7.06	7.17
25	6.97	6.97	7.06	7.18	7.32
26	6.99	7.09	7.21	7.36	7.52
27	7.18	7.30	7.45	7.62	7.81
28	7.51	7.66	7.83	8.03	8.24
29	7.99	8.16	8.35	8.56	8.79
30	8.53	8.72	8.92	9.15	9.42
31	9.15	9.35	9.58	9.84	10.15
32	9.83	10.05	10.31	10.62	10.98
33	10.55	10.80	11.11	11.48	11.90
34	11.35	11.65	12.02	12.46	12.95
35	12.22	12.59	13.04	13.55	14.13
36	13.26	13.71	14.24	14.84	15.53
37	14.51	15.05	15.67	16.39	17.16
38	15.97	16.61	17.35	18.15	19.03
39	17.62	18.37	19.21	20.12	21.10
40	19.45	20.32	21.26	22.29	23.39
41	21.58	22.56	23.62	24.77	26.00
42	24.18	25.26	26.44	27.72	29.08
43	27.11	28.32	29.63	31.03	32.53
44	30.38	31.72	33.16	34.71	36.36
45	34.05	35.51	37.10	38.80	40.62
46	38.22	39.83	41.56	43.42	45.41
47	43.21	44.96	46.83	48.85	52.44
48	48.84	50.70	52.73	56.66	60.15
49	55.00	57.00	61.32	65.13	68.51
50	61.62	66.40	70.58	74.27	77.53
51	67.87	72.21	76.02	79.37	82.34
52	78.11	82.27	85.91	89.12	91.96
53	89.25	93.22	96.70	99.77	102.48
54	101.29	105.07	108.39	111.31	113.90
55	114.95	118.55	121.70	124.48	126.94
56	117.10	120.17	122.87	125.24	127.34
57	131.26	134.11	136.61	138.82	140.77
58	147.65	150.28	152.59	154.62	156.42
59	167.43	169.84	171.95	173.81	175.45
60	192.83	195.02	196.94	198.63	200.13
61	177.20	178.73	180.07	181.25	182.30
62	200.83	202.08	203.17	204.14	204.99
63	237.42	238.37	239.21	239.94	240.59
64	324.64	325.29	325.86	326.36	326.81
65	154.17	154.17	154.17	154.17	154.17

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	21	22	23	24	25
20	7.24	7.29	7.35	7.43	7.53
21	7.29	7.35	7.43	7.53	7.65
22	7.36	7.44	7.54	7.66	7.80
23	7.46	7.56	7.69	7.83	7.99
24	7.59	7.73	7.87	8.03	8.21
25	7.77	7.93	8.10	8.28	8.49
26	8.01	8.19	8.38	8.60	8.85
27	8.34	8.54	8.77	9.03	9.32
28	8.80	9.04	9.30	9.61	9.95
29	9.41	9.68	9.99	10.35	10.74
30	10.11	10.42	10.79	11.20	11.66
31	10.92	11.29	11.71	12.19	12.72
32	11.83	12.27	12.77	13.32	13.93
33	12.87	13.38	13.96	14.59	15.27
34	14.05	14.65	15.31	16.02	16.79
35	15.37	16.06	16.81	17.61	18.47
36	16.92	17.69	18.53	19.43	20.39
37	18.71	19.58	20.52	21.52	22.59
38	20.75	21.73	22.77	23.89	25.07
39	23.02	24.11	25.27	26.51	27.82
40	25.52	26.73	28.02	29.39	30.84
41	28.36	29.71	31.14	32.65	34.24
42	31.69	33.17	34.75	36.41	38.87
43	35.42	37.05	38.77	41.43	43.83
44	39.55	41.33	44.22	46.82	49.16
45	44.13	47.27	50.09	52.62	54.91
46	48.70	51.64	54.28	56.65	58.79
47	55.64	58.49	61.05	63.36	65.43
48	63.25	66.02	68.50	70.73	72.74
49	71.51	74.19	76.60	78.76	80.71
50	80.44	83.03	85.36	87.45	89.33
51	84.98	87.33	89.45	91.35	93.06
52	94.49	96.75	98.77	100.59	102.23
53	104.90	107.06	108.99	110.73	112.30
54	116.20	118.26	120.10	121.76	123.25
55	129.13	131.08	132.84	134.41	135.83
56	129.21	130.88	132.38	133.72	134.94
57	142.51	144.06	145.45	146.70	147.82
58	158.02	159.45	160.74	161.89	162.93
59	176.92	178.23	179.40	180.46	181.41
60	201.46	202.65	203.71	204.67	205.54
61	183.23	184.06	184.81	185.48	186.08
62	205.75	206.43	207.04	207.58	208.08
63	241.17	241.69	242.16	242.58	242.95
64	327.20	327.56	327.87	328.16	328.41
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	26	27	28	29	30
20	7.86	7.97	8.09	8.23	8.39
21	8.00	8.13	8.27	8.43	8.62
22	8.17	8.32	8.49	8.69	8.90
23	8.39	8.56	8.77	8.99	9.25
24	8.65	8.86	9.10	9.37	9.67
25	8.98	9.23	9.51	9.83	10.18
26	9.39	9.68	10.02	10.39	10.80
27	9.92	10.26	10.66	11.09	11.56
28	10.62	11.03	11.48	11.97	12.50
29	11.50	11.97	12.49	13.04	13.63
30	12.51	13.05	13.63	14.25	14.92
31	13.68	14.28	14.93	15.63	16.38
32	14.99	15.67	16.40	17.18	18.01
33	16.45	17.22	18.04	18.90	19.83
34	18.09	18.95	19.86	20.83	21.85
35	19.92	20.88	21.89	22.96	24.09
36	22.00	23.06	24.19	25.37	26.62
37	24.37	25.55	26.79	28.10	29.84
38	27.04	28.34	29.71	31.58	33.28
39	29.99	31.42	33.44	35.27	36.94
40	33.24	35.41	37.38	39.17	40.81
41	36.52	38.58	40.46	42.16	43.72
42	41.09	43.10	44.93	46.60	48.12
43	46.00	47.97	49.76	51.38	52.86
44	51.27	53.19	54.93	56.52	57.97
45	56.97	58.84	60.54	62.09	63.50
46	60.72	62.48	64.07	65.52	66.84
47	67.31	69.01	70.56	71.96	73.24
48	74.56	76.21	77.71	79.07	80.32
49	82.47	84.07	85.52	86.84	88.04
50	91.04	92.58	93.99	95.26	96.43
51	94.61	96.02	97.29	98.46	99.51
52	103.72	105.06	106.29	107.40	108.41
53	113.72	115.00	116.17	117.23	118.20
54	124.60	125.83	126.94	127.95	128.87
55	137.12	138.28	139.34	140.30	141.18
56	136.04	137.03	137.93	138.76	139.50
57	148.84	149.77	150.61	151.37	152.07
58	163.87	164.72	165.50	166.20	166.84
59	182.27	183.05	183.76	184.40	184.99
60	206.32	207.03	207.67	208.25	208.79
61	186.63	187.13	187.58	187.99	188.36
62	208.52	208.93	209.29	209.63	209.93
63	243.29	243.60	243.88	244.14	244.37
64	328.64	328.85	329.05	329.22	329.38
65	154.17	154.17	154.17	154.17	154.17

*Central Provident Fund*  
*(Home Protection Insurance*  
*Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	31	32	33	34	35
20	8.74	8.93	9.14	9.37	9.64
21	9.01	9.23	9.48	9.75	10.06
22	9.33	9.60	9.89	10.21	10.56
23	9.73	10.04	10.38	10.75	11.15
24	10.21	10.57	10.96	11.39	11.84
25	10.79	11.20	11.65	12.12	12.64
26	11.48	11.95	12.45	12.99	13.57
27	12.31	12.84	13.41	14.02	14.66
28	13.34	13.94	14.57	15.25	15.97
29	14.57	15.23	15.94	16.70	17.49
30	15.95	16.70	17.48	18.32	19.20
31	17.52	18.35	19.22	20.15	21.12
32	19.27	20.19	21.16	22.18	23.45
33	21.22	22.24	23.31	24.66	25.90
34	23.39	24.51	25.96	27.29	28.50
35	25.79	27.34	28.76	30.06	31.25
36	28.25	29.73	31.09	32.34	33.49
37	31.43	32.89	34.22	35.44	36.56
38	34.84	36.27	37.57	38.77	39.87
39	38.46	39.86	41.13	42.31	43.38
40	42.30	43.66	44.91	46.06	47.11
41	45.14	46.44	47.62	48.71	49.71
42	49.50	50.77	51.93	52.99	53.97
43	54.21	55.45	56.58	57.62	58.58
44	59.29	60.49	61.60	62.61	63.54
45	64.79	65.96	67.04	68.03	68.94
46	68.04	69.15	70.15	71.08	71.93
47	74.41	75.48	76.46	77.36	78.19
48	81.45	82.49	83.44	84.31	85.11
49	89.14	90.15	91.07	91.91	92.68
50	97.49	98.46	99.35	100.17	100.92
51	100.48	101.36	102.17	102.91	103.59
52	109.34	110.18	110.96	111.67	112.32
53	119.08	119.89	120.63	121.31	121.93
54	129.72	130.49	131.19	131.84	132.43
55	141.98	142.71	143.38	144.00	144.56
56	140.19	140.81	141.39	141.91	142.39
57	152.70	153.28	153.81	154.30	154.75
58	167.43	167.96	168.46	168.91	169.32
59	185.53	186.02	186.47	186.88	187.26
60	209.28	209.72	210.13	210.50	210.85
61	188.70	189.01	189.30	189.56	189.80
62	210.21	210.46	210.70	210.91	211.10
63	244.58	244.78	244.95	245.12	245.27
64	329.52	329.65	329.78	329.89	329.99
65	154.17	154.17	154.17	154.17	154.17

SECOND SCHEDULE — *continued*

TABLE 3B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	36	37	38	39	40
20	10.09	10.40	10.73	11.10	11.48
21	10.56	10.92	11.30	11.71	12.14
22	11.12	11.52	11.95	12.41	12.90
23	11.77	12.22	12.71	13.22	13.77
24	12.52	13.03	13.58	14.15	14.77
25	13.39	13.96	14.57	15.22	15.90
26	14.40	15.04	15.72	16.43	17.18
27	15.58	16.29	17.05	17.84	18.78
28	16.98	17.77	18.61	19.60	20.52
29	18.61	19.48	20.55	21.52	22.43
30	20.43	21.56	22.61	23.57	24.45
31	22.31	23.40	24.40	25.33	26.18
32	24.61	25.68	26.67	27.58	28.41
33	27.04	28.09	29.06	29.95	30.77
34	29.62	30.65	31.60	32.47	33.27
35	32.35	33.36	34.28	35.14	35.93
36	34.54	35.51	36.40	37.22	37.98
37	37.59	38.54	39.41	40.22	40.96
38	40.87	41.80	42.65	43.44	44.16
39	44.37	45.27	46.11	46.88	47.59
40	48.08	48.96	49.78	50.53	51.23
41	50.63	51.48	52.25	52.97	53.63
42	54.87	55.69	56.45	57.15	57.79
43	59.45	60.25	61.00	61.68	62.31
44	64.39	65.18	65.90	66.57	67.18
45	69.77	70.53	71.24	71.89	72.49
46	72.71	73.43	74.09	74.69	75.25
47	78.94	79.64	80.28	80.87	81.41
48	85.84	86.52	87.14	87.71	88.24
49	93.39	94.05	94.65	95.20	95.71
50	101.61	102.24	102.82	103.36	103.85
51	104.22	104.79	105.32	105.81	106.26
52	112.92	113.47	113.98	114.44	114.87
53	122.51	123.03	123.51	123.96	124.37
54	132.98	133.48	133.94	134.36	134.76
55	145.08	145.56	145.99	146.40	146.77
56	142.84	143.24	143.62	143.96	144.28
57	155.16	155.54	155.89	156.21	156.50
58	169.70	170.05	170.37	170.66	170.94
59	187.60	187.92	188.22	188.49	188.74
60	211.16	211.45	211.72	211.97	212.19
61	190.02	190.22	190.41	190.58	190.74
62	211.29	211.45	211.60	211.74	211.87
63	245.40	245.53	245.65	245.76	245.85
64	330.08	330.17	330.25	330.32	330.39
65	154.17	154.17	154.17	154.17	154.17



SECOND SCHEDULE — *continued*

TABLE 4A

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

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

AGE NEXT BIRTHDAY	1	2	TERM 3	OF 4	LOAN 5	6
20	3.27	5.99	8.70	11.39	14.05	16.70
21	3.27	5.99	8.70	11.39	14.05	16.70
22	3.27	5.99	8.70	11.39	14.05	16.70
23	3.27	5.99	8.70	11.39	14.05	16.70
24	3.27	5.99	8.70	11.39	14.05	16.70
25	3.27	5.99	8.70	11.39	14.05	16.70
26	3.27	5.99	8.70	11.39	14.05	16.70
27	3.27	5.99	8.70	11.39	14.05	16.70
28	3.27	5.99	8.70	11.39	14.05	16.70
29	3.27	5.99	8.70	11.39	14.05	16.77
30	3.27	5.99	8.70	11.39	14.13	17.00
31	3.27	5.99	8.70	11.50	14.41	17.50
32	3.27	5.99	8.84	11.85	15.02	18.37
33	3.27	6.20	9.31	12.61	16.09	19.78
34	3.47	6.69	10.10	13.71	17.56	21.67
35	3.68	7.22	10.97	14.97	19.24	23.84
36	4.01	7.90	12.06	16.50	21.29	26.45
37	4.38	8.70	13.34	18.35	23.74	29.51
38	4.80	9.63	14.88	20.51	26.54	33.02
39	5.32	10.81	16.70	23.01	29.77	37.02
40	5.95	12.10	18.68	25.73	33.29	41.43
41	6.74	13.61	20.97	28.87	37.38	46.54
42	7.80	15.47	23.72	32.61	42.19	52.59
43	8.79	17.43	26.70	36.74	47.63	59.54
44	9.89	19.60	30.10	41.51	54.04	67.85
45	11.32	22.33	34.32	47.47	62.04	78.22
46	13.10	25.70	39.57	54.95	72.07	90.83
47	15.34	30.00	46.26	64.40	84.25	105.69
48	18.10	35.35	54.60	75.57	98.19	122.50
49	21.75	42.23	64.38	88.17	113.71	141.05
50	26.11	49.34	74.29	101.05	129.69	160.32
51	31.76	57.89	85.88	115.87	147.94	182.17
52	37.41	66.73	98.11	131.69	167.53	205.74
53	43.93	76.73	111.92	149.45	189.45	232.03
54	51.33	88.11	127.40	169.27	213.85	261.23
55	61.95	103.05	146.86	193.50	243.10	295.75
56	69.04	114.90	163.75	215.68	270.80	307.32
57	76.86	128.00	182.40	240.14	274.61	297.45
58	85.39	142.37	202.86	232.98	250.97	262.89
59	94.86	158.24	179.31	189.81	196.08	200.23
60	105.26	105.26	105.26	105.26	105.26	105.26

Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

SECOND SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	7	8	TERM 9	OF LOAN 10	11	12
20	19.31	21.90	24.46	27.00	29.50	31.94
21	19.31	21.90	24.46	27.00	29.50	31.94
22	19.31	21.90	24.46	27.00	29.50	31.94
23	19.31	21.90	24.46	27.00	29.50	31.98
24	19.31	21.90	24.46	27.00	29.53	32.08
25	19.31	21.90	24.46	27.03	29.65	32.33
26	19.31	21.90	24.51	27.17	29.90	32.73
27	19.31	21.95	24.66	27.45	30.35	33.39
28	19.37	22.12	24.97	27.95	31.08	34.37
29	19.56	22.49	25.55	28.77	32.17	35.79
30	20.00	23.13	26.45	29.98	33.74	37.75
31	20.74	24.18	27.82	31.73	35.90	40.35
32	21.93	25.73	29.78	34.12	38.77	43.75
33	23.72	27.95	32.49	37.34	42.53	48.09
34	26.08	30.80	35.87	41.30	47.10	53.33
35	28.78	34.06	39.74	45.81	52.31	59.32
36	31.98	37.90	44.24	51.06	58.38	66.28
37	35.69	42.33	49.45	57.11	65.38	74.36
38	39.95	47.40	55.41	64.06	73.47	83.77
39	44.80	53.18	62.23	72.10	82.88	94.81
40	50.13	59.66	69.99	81.33	93.84	107.57
41	56.45	67.28	79.17	92.32	106.75	122.47
42	63.93	76.43	90.25	105.43	121.96	139.87
43	72.67	87.22	103.21	120.61	139.44	159.74
44	83.19	100.03	118.35	138.16	159.51	182.42
45	95.99	115.29	136.14	158.59	182.67	208.45
46	111.17	133.14	156.74	182.04	209.11	238.00
47	128.81	153.62	180.19	208.61	238.91	271.20
48	148.57	176.47	206.27	238.04	271.87	307.83
49	170.31	201.54	234.83	270.27	307.94	347.92
50	193.02	227.90	265.00	304.45	346.30	380.73
51	218.68	257.54	298.83	342.64	378.07	407.20
52	246.41	289.66	335.54	371.84	401.19	425.31
53	277.30	325.33	362.33	391.60	415.27	434.70
54	311.52	348.93	377.72	400.50	418.93	434.07
55	333.06	360.82	382.19	399.11	412.77	424.02
56	333.22	352.47	367.31	379.04	388.53	396.33
57	313.65	325.67	334.95	342.29	348.22	353.10
58	271.33	277.62	282.46	286.29	289.39	291.93
59	203.16	205.36	207.05	208.38	209.46	210.35
60	105.26	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	13	14	TERM 15	OF 16	LOAN	17	18
20	34.37	36.75	39.14	41.50	43.92	46.38	
21	34.37	36.78	39.22	41.67	44.18	46.76	
22	34.41	36.89	39.39	41.97	44.61	47.37	
23	34.50	37.07	39.70	42.43	45.26	48.23	
24	34.70	37.41	40.21	43.13	46.18	49.42	
25	35.09	37.95	40.97	44.13	47.47	51.00	
26	35.68	38.77	42.05	45.50	49.18	53.07	
27	36.58	39.95	43.55	47.35	51.40	55.71	
28	37.87	41.58	45.54	49.76	54.24	59.04	
29	39.66	43.76	48.15	52.83	57.82	63.19	
30	42.02	46.59	51.48	56.70	62.29	68.31	
31	45.13	50.21	55.66	61.52	67.80	74.61	
32	49.08	54.78	60.88	67.47	74.59	82.36	
33	54.05	60.45	67.32	74.80	82.94	91.87	
34	60.03	67.22	75.04	83.58	92.94	103.18	
35	66.86	75.04	83.97	93.80	104.57	116.26	
36	74.85	84.21	94.52	105.81	118.10	131.41	
37	84.17	94.99	106.84	119.74	133.73	148.83	
38	95.12	107.56	121.10	135.80	151.64	168.72	
39	107.86	122.09	137.53	154.18	172.10	191.33	
40	122.53	138.73	156.22	175.05	195.23	216.81	
41	139.51	157.87	177.65	198.85	221.51	245.71	
42	159.18	179.94	202.20	226.00	251.40	278.42	
43	181.55	204.93	229.91	256.55	284.91	315.05	
44	206.97	233.20	261.16	290.92	322.51	350.03	
45	235.98	265.31	296.52	329.66	358.35	383.34	
46	268.77	301.51	336.25	366.11	391.95	414.45	
47	305.50	341.93	372.95	399.63	422.71	442.81	
48	345.98	378.19	405.62	429.20	449.60	467.39	
49	381.24	409.37	433.33	453.93	471.76	487.28	
50	409.42	433.63	454.26	472.00	487.34	500.71	
51	431.49	451.97	469.44	484.44	497.42	508.74	
52	445.42	462.40	476.87	489.29	500.06	509.43	
53	450.93	464.63	476.29	486.31	494.99	502.54	
54	446.69	457.35	466.43	474.23	480.98	486.87	
55	433.37	441.28	448.02	453.82	458.83	463.20	
56	402.82	408.31	412.98	417.01	420.49	423.52	
57	357.17	360.60	363.52	366.03	368.20	370.10	
58	294.05	295.84	297.36	298.68	299.82	300.81	
59	211.09	211.71	212.24	212.70	213.10	213.44	
60	105.26	105.26	105.26	105.26	105.26	105.26	

SECOND SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	19	20	TERM 21	OF 22	LOAN 23	24
20	48.88	51.48	54.18	57.00	59.97	63.07
21	49.45	52.23	55.14	58.21	61.44	64.85
22	50.24	53.26	56.44	59.78	63.33	67.07
23	51.35	54.64	58.12	61.79	65.70	69.86
24	52.83	56.44	60.27	64.33	68.65	73.29
25	54.75	58.73	62.97	67.49	72.32	77.53
26	57.22	61.63	66.33	71.38	76.84	82.72
27	60.31	65.22	70.49	76.19	82.36	89.11
28	64.17	69.68	75.63	82.08	89.16	96.86
29	68.94	75.15	81.92	89.33	97.41	106.18
30	74.81	81.89	89.65	98.11	107.33	117.30
31	82.03	90.16	99.03	108.69	119.16	130.46
32	90.87	100.19	110.33	121.30	133.16	145.93
33	101.64	112.27	123.79	136.22	149.62	164.00
34	114.34	126.44	139.49	153.55	168.64	184.80
35	128.96	142.67	157.42	173.25	190.21	208.32
36	145.80	161.29	177.92	195.71	214.72	234.98
37	165.09	182.54	201.21	221.17	242.41	265.02
38	187.03	206.63	227.57	249.87	273.57	294.75
39	211.90	233.87	257.28	282.15	304.28	324.04
40	239.89	264.44	290.52	313.68	334.27	352.64
41	271.47	298.85	323.04	344.50	363.59	380.64
42	307.15	332.41	354.75	374.56	392.18	407.90
43	341.43	364.63	385.15	403.35	419.54	433.99
44	374.14	395.34	414.09	430.71	445.50	458.71
45	405.21	424.46	441.48	456.57	470.00	481.97
46	434.13	451.51	466.85	480.45	492.54	503.34
47	460.41	475.92	489.61	501.76	512.55	522.21
48	482.95	496.65	508.76	519.49	529.05	537.56
49	500.87	512.84	523.41	532.79	541.13	548.59
50	512.41	522.73	531.82	539.90	547.09	553.50
51	518.64	527.36	535.06	541.89	547.97	553.41
52	517.63	524.85	531.23	536.89	541.94	546.43
53	509.15	514.93	520.13	524.69	528.74	532.38
54	492.02	496.55	500.57	504.11	507.27	510.09
55	467.02	470.38	473.36	476.00	478.34	480.44
56	426.17	428.50	430.56	432.40	434.01	435.48
57	371.75	373.23	374.50	375.65	376.67	377.58
58	301.67	302.43	303.10	303.70	304.24	304.70
59	213.75	214.01	214.25	214.45	214.63	214.79
60	105.26	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

TABLE 4A — *continued*

AGE NEXT BIRTHDAY	25	26	TERM 27	OF 28	LOAN 29	30
20	66.35	69.81	73.49	77.39	81.60	86.11
21	68.45	72.28	76.36	80.73	85.46	90.60
22	71.06	75.32	79.89	84.83	90.20	96.06
23	74.30	79.07	84.22	89.86	95.98	102.61
24	78.28	83.68	89.55	95.96	102.91	110.42
25	83.17	89.33	96.03	103.32	111.17	119.67
26	89.18	96.19	103.82	112.07	120.97	130.54
27	96.48	104.45	113.10	122.43	132.47	143.26
28	105.24	114.31	124.08	134.62	145.93	158.03
29	115.69	125.96	136.99	148.86	161.57	175.13
30	128.06	139.65	152.11	165.42	179.67	194.83
31	142.62	155.68	169.66	184.59	200.52	217.44
32	159.62	174.31	189.98	206.68	224.45	240.50
33	179.40	195.85	213.38	232.03	248.84	264.04
34	202.06	220.46	240.02	257.64	273.52	287.87
35	227.62	248.16	266.61	283.22	298.20	311.74
36	256.51	275.84	293.19	308.82	322.92	335.66
37	285.23	303.36	319.66	334.35	347.59	359.53
38	313.68	330.66	345.92	359.67	372.06	383.25
39	341.71	357.57	371.81	384.64	396.22	406.68
40	369.09	383.84	397.11	409.05	419.80	429.54
41	395.88	409.55	421.84	432.91	442.90	451.91
42	421.93	434.60	445.94	456.16	465.38	473.70
43	446.91	458.51	468.94	478.32	486.78	494.44
44	470.52	481.11	490.63	499.21	506.94	513.92
45	492.70	502.32	510.96	518.75	525.76	532.11
46	513.00	521.66	529.45	536.47	542.79	548.51
47	530.32	538.57	545.52	551.78	557.44	562.53
48	545.20	552.04	558.19	563.73	568.72	573.23
49	555.25	561.21	566.59	571.42	575.78	579.73
50	559.23	564.37	569.00	573.16	576.92	580.32
51	558.26	562.60	566.52	570.05	573.23	576.09
52	550.44	554.05	557.30	560.21	562.85	565.23
53	535.62	538.53	541.14	543.49	545.61	547.53
54	512.63	514.89	516.92	518.75	520.40	521.89
55	482.31	483.93	485.50	486.85	488.08	489.19
56	436.77	437.93	438.99	439.93	440.77	441.56
57	378.39	379.11	379.77	380.36	380.90	381.39
58	305.14	305.52	305.85	306.16	306.44	306.68
59	214.95	215.08	215.20	215.30	215.39	215.49
60	105.26	105.26	105.26	105.26	105.26	105.26

SECOND SCHEDULE — *continued*

TABLE 4B

(*For policies entered into or adjusted on or after 1st January 2003*)

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

AGE NEXT BIRTHDAY	TERM OF LOAN				
	1	2	3	4	5
20	5.39	9.85	7.31	6.52	6.17
21	5.39	9.85	7.31	6.52	6.17
22	5.39	9.85	7.31	6.52	6.17
23	5.39	9.85	7.31	6.52	6.17
24	5.39	9.85	7.31	6.52	6.17
25	5.39	9.85	7.31	6.52	6.17
26	5.39	9.85	7.31	6.52	6.17
27	5.39	9.85	7.31	6.52	6.17
28	5.39	9.85	7.31	6.52	6.17
29	5.39	9.85	7.31	6.52	6.17
30	5.39	9.85	7.31	6.52	6.17
31	5.39	9.85	7.31	6.52	6.17
32	5.39	9.85	7.31	6.52	6.17
33	5.39	9.85	7.31	6.52	6.17
34	5.39	9.85	7.31	6.52	6.17
35	5.39	9.85	7.31	6.69	6.46
36	5.39	10.20	7.82	7.13	6.85
37	5.72	10.99	8.31	7.51	7.24
38	6.07	11.34	8.55	7.80	7.60
39	6.07	11.54	8.88	8.24	8.12
40	6.18	12.25	9.59	9.00	8.83
41	6.77	13.57	10.71	9.90	9.62
42	7.51	15.23	11.71	10.70	10.38
43	8.40	16.11	12.28	11.28	11.04
44	8.40	16.43	12.81	11.96	11.84
45	9.18	18.16	14.24	13.34	13.07
46	10.36	20.46	16.03	14.77	14.32
47	11.64	23.00	17.55	15.96	15.50
48	13.34	24.70	18.57	17.03	16.74
49	13.34	25.13	19.51	18.34	18.36
50	14.45	28.19	22.22	21.09	21.18
51	17.06	33.22	26.23	24.79	24.80
52	20.51	39.68	31.01	29.09	28.94
53	24.60	46.59	36.08	33.69	33.49
54	29.94	55.02	42.15	39.24	38.87
55	35.26	63.99	48.96	45.42	44.49
56	41.42	74.85	56.85	51.90	50.44
57	48.38	86.31	64.07	58.06	56.25
58	58.39	97.98	71.86	64.84	62.68
59	61.01	105.08	77.91	70.72	68.62
60	67.92	116.87	86.61	78.59	76.23
61	75.47	129.80	96.17	87.24	84.61
62	83.84	144.06	106.70	96.76	110.83
63	93.02	159.73	118.26	136.25	147.02
64	103.14	176.94	201.50	213.75	221.07
65	114.23	114.23	114.23	114.23	114.23

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be charged.

- The annual premium is payable for 80% (rounded down to the nearest year) of the period of cover subject to a minimum of 1 year.

31.3.2005

*Central Provident Fund  
(Home Protection Insurance  
Scheme) Regulations*

SECOND SCHEDULE — *continued*TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	6	7	8	9	10
20	7.32	6.92	6.69	6.54	6.44
21	7.32	6.92	6.69	6.54	6.44
22	7.32	6.92	6.69	6.54	6.44
23	7.32	6.92	6.69	6.54	6.44
24	7.32	6.92	6.69	6.54	6.44
25	7.32	6.92	6.69	6.54	6.44
26	7.32	6.92	6.69	6.54	6.44
27	7.32	6.92	6.69	6.54	6.44
28	7.32	6.92	6.69	6.54	6.44
29	7.32	6.92	6.69	6.54	6.44
30	7.32	6.92	6.69	6.54	6.44
31	7.32	6.92	6.69	6.54	6.44
32	7.32	6.92	6.69	6.54	6.44
33	7.32	6.92	6.69	6.54	6.59
34	7.33	7.07	6.97	6.97	7.05
35	7.80	7.53	7.44	7.46	7.55
36	8.28	8.01	7.95	7.98	8.07
37	8.79	8.55	8.49	8.52	8.62
38	9.31	9.07	9.01	9.06	9.19
39	9.95	9.69	9.64	9.71	9.88
40	10.77	10.49	10.44	10.54	10.71
41	11.72	11.41	11.37	11.46	11.63
42	12.67	12.37	12.31	12.38	12.57
43	13.56	13.25	13.17	13.27	13.52
44	14.55	14.19	14.14	14.31	14.67
45	15.94	15.54	15.52	15.78	16.24
46	17.44	17.05	17.13	17.50	18.08
47	19.00	18.73	18.93	19.44	20.16
48	20.78	20.66	21.01	21.68	22.58
49	23.03	23.06	23.57	24.42	25.51
50	26.58	26.60	27.20	28.16	29.30
51	31.00	30.97	31.59	32.52	33.69
52	36.09	35.96	36.45	37.34	38.52
53	41.67	41.25	41.61	42.46	43.67
54	47.90	47.13	47.33	48.14	49.38
55	54.46	53.36	53.41	54.20	55.48
56	61.44	60.00	59.93	60.70	62.05
57	68.37	66.70	66.58	67.40	74.36
58	76.08	74.16	73.98	82.06	88.46
59	83.45	81.49	91.06	98.44	104.31
60	92.64	104.30	112.99	119.70	125.03
61	96.06	104.21	110.28	114.96	118.69
62	120.17	126.81	131.76	135.58	138.61
63	154.16	159.23	163.01	165.93	168.25
64	225.93	229.39	231.96	233.95	235.53
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	11	12	13	14	15
20	7.00	6.85	6.74	6.66	6.61
21	7.00	6.85	6.74	6.66	6.61
22	7.00	6.85	6.74	6.66	6.61
23	7.00	6.85	6.74	6.66	6.61
24	7.00	6.85	6.74	6.66	6.61
25	7.00	6.85	6.74	6.66	6.61
26	7.00	6.85	6.74	6.66	6.61
27	7.00	6.85	6.74	6.66	6.61
28	7.00	6.85	6.74	6.66	6.61
29	7.00	6.85	6.74	6.66	6.61
30	7.00	6.85	6.74	6.66	6.64
31	7.00	6.85	6.74	6.80	6.94
32	7.00	6.99	7.09	7.21	7.36
33	7.37	7.44	7.54	7.68	7.85
34	7.89	7.96	8.07	8.23	8.42
35	8.44	8.52	8.65	8.83	9.05
36	9.03	9.12	9.28	9.48	9.70
37	9.66	9.78	9.96	10.17	10.42
38	10.33	10.47	10.65	10.89	11.18
39	11.11	11.25	11.46	11.74	12.10
40	12.02	12.18	12.43	12.77	13.20
41	13.04	13.24	13.55	13.97	14.48
42	14.13	14.40	14.80	15.31	15.92
43	15.29	15.65	16.16	16.78	17.52
44	16.67	17.15	17.77	18.54	19.42
45	18.52	19.11	19.87	20.77	21.76
46	20.68	21.40	22.30	23.31	24.42
47	23.14	24.02	25.03	26.15	27.39
48	25.99	26.97	28.10	29.35	30.72
49	29.33	30.41	31.64	33.02	34.52
50	33.57	34.70	36.02	37.50	39.12
51	38.44	39.61	40.99	42.57	44.32
52	43.79	45.00	46.46	48.14	52.27
53	49.52	50.77	52.31	56.93	60.87
54	55.84	57.14	62.32	66.72	70.48
55	62.61	68.50	73.43	77.61	81.19
56	68.13	73.15	77.35	80.91	83.96
57	80.00	84.65	88.55	91.86	94.69
58	93.66	97.95	101.54	104.59	107.20
59	109.07	113.00	116.29	119.07	121.46
60	129.35	132.92	135.91	138.44	140.61
61	121.71	124.20	126.29	128.05	129.57
62	141.07	143.10	144.80	146.25	147.48
63	170.13	171.69	172.99	174.09	175.03
64	236.81	237.87	238.76	239.50	240.15
65	114.23	114.23	114.23	114.23	114.23



SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	16	17	18	19	20
20	6.97	6.92	6.89	6.89	6.90
21	6.97	6.92	6.89	6.89	6.90
22	6.97	6.92	6.89	6.89	6.90
23	6.97	6.92	6.89	6.89	6.90
24	6.97	6.92	6.89	6.89	6.93
25	6.97	6.92	6.89	6.91	6.99
26	6.97	6.92	6.90	6.97	7.06
27	6.97	6.92	6.97	7.06	7.17
28	6.97	6.97	7.06	7.18	7.32
29	6.99	7.09	7.21	7.36	7.52
30	7.18	7.30	7.45	7.62	7.81
31	7.51	7.66	7.83	8.03	8.24
32	7.99	8.16	8.35	8.56	8.79
33	8.53	8.72	8.92	9.15	9.42
34	9.15	9.35	9.58	9.84	10.15
35	9.83	10.05	10.31	10.62	10.98
36	10.55	10.80	11.11	11.48	11.90
37	11.35	11.65	12.02	12.46	12.95
38	12.22	12.59	13.04	13.55	14.13
39	13.26	13.71	14.24	14.84	15.53
40	14.51	15.05	15.67	16.39	17.16
41	15.97	16.61	17.35	18.15	19.03
42	17.62	18.37	19.21	20.12	21.10
43	19.45	20.32	21.26	22.29	23.39
44	21.58	22.56	23.62	24.77	26.00
45	24.18	25.26	26.44	27.72	29.08
46	27.11	28.32	29.63	31.03	32.53
47	30.38	31.72	33.16	34.71	37.38
48	34.05	35.51	37.10	40.03	42.62
49	38.22	39.83	43.05	45.89	48.40
50	43.21	46.77	49.90	52.65	55.08
51	48.04	51.27	54.11	56.61	58.82
52	55.83	58.94	61.66	64.05	66.18
53	64.28	67.25	69.85	72.14	74.17
54	73.74	76.57	79.05	81.23	83.17
55	84.28	86.98	89.33	91.41	93.25
56	86.60	88.89	90.90	92.68	94.24
57	97.13	99.26	101.13	102.77	104.23
58	109.45	111.41	113.13	114.64	115.98
59	123.52	125.32	126.89	128.28	129.50
60	142.49	144.12	145.54	146.80	147.92
61	130.88	132.02	133.01	133.89	134.67
62	148.55	149.47	150.29	151.00	151.64
63	175.85	176.56	177.18	177.73	178.22
64	240.70	241.19	241.61	241.99	242.31
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	21	22	23	24	25
20	7.21	7.22	7.25	7.31	7.37
21	7.21	7.22	7.25	7.31	7.37
22	7.21	7.24	7.29	7.36	7.44
23	7.24	7.29	7.35	7.43	7.53
24	7.29	7.35	7.43	7.53	7.65
25	7.36	7.44	7.54	7.66	7.80
26	7.46	7.56	7.69	7.83	7.99
27	7.59	7.73	7.87	8.03	8.21
28	7.77	7.93	8.10	8.28	8.49
29	8.01	8.19	8.38	8.60	8.85
30	8.34	8.54	8.77	9.03	9.32
31	8.80	9.04	9.30	9.61	9.95
32	9.41	9.68	9.99	10.35	10.74
33	10.11	10.42	10.79	11.20	11.66
34	10.92	11.29	11.71	12.19	12.72
35	11.83	12.27	12.77	13.32	13.93
36	12.87	13.38	13.96	14.59	15.27
37	14.05	14.65	15.31	16.02	16.79
38	15.37	16.06	16.81	17.61	18.47
39	16.92	17.69	18.53	19.43	20.39
40	18.71	19.58	20.52	21.52	22.59
41	20.75	21.73	22.77	23.89	25.07
42	23.02	24.11	25.27	26.51	28.34
43	25.52	26.73	28.02	30.00	31.79
44	28.36	29.71	31.85	33.79	35.53
45	31.69	34.03	36.13	38.01	39.71
46	34.98	37.17	39.13	40.89	42.48
47	39.76	41.88	43.79	45.50	47.04
48	44.93	46.99	48.84	50.50	52.00
49	50.64	52.64	54.43	56.04	57.49
50	57.25	59.18	60.92	62.48	63.88
51	60.79	62.55	64.13	65.55	66.83
52	68.07	69.75	71.26	72.62	73.85
53	75.98	77.59	79.04	80.34	81.51
54	84.89	86.43	87.80	89.04	90.16
55	94.89	96.35	97.66	98.84	99.90
56	95.64	96.89	98.00	99.01	99.91
57	105.52	106.68	107.72	108.65	109.49
58	117.18	118.24	119.20	120.06	120.83
59	130.60	131.57	132.45	133.23	133.94
60	148.91	149.80	150.59	151.30	151.95
61	135.36	135.98	136.54	137.04	137.49
62	152.20	152.71	153.16	153.57	153.93
63	178.65	179.03	179.38	179.69	179.97
64	242.61	242.87	243.10	243.31	243.50
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	26	27	28	29	30
20	7.66	7.74	7.83	7.93	8.05
21	7.66	7.74	7.83	7.93	8.05
22	7.75	7.84	7.95	8.07	8.20
23	7.86	7.97	8.09	8.23	8.39
24	8.00	8.13	8.27	8.43	8.62
25	8.17	8.32	8.49	8.69	8.90
26	8.39	8.56	8.77	8.99	9.25
27	8.65	8.86	9.10	9.37	9.67
28	8.98	9.23	9.51	9.83	10.18
29	9.39	9.68	10.02	10.39	10.80
30	9.92	10.26	10.66	11.09	11.56
31	10.62	11.03	11.48	11.97	12.50
32	11.50	11.97	12.49	13.04	13.63
33	12.51	13.05	13.63	14.25	14.92
34	13.68	14.28	14.93	15.63	16.38
35	14.99	15.67	16.40	17.18	18.01
36	16.45	17.22	18.04	18.90	19.83
37	18.09	18.95	19.86	20.83	22.13
38	19.92	20.88	21.89	23.28	24.55
39	22.00	23.06	24.56	25.93	27.17
40	24.37	25.99	27.46	28.79	30.01
41	26.77	28.30	29.70	30.96	32.12
42	29.99	31.49	32.85	34.09	35.22
43	33.40	34.86	36.19	37.40	38.50
44	37.10	38.53	39.82	41.00	42.08
45	41.24	42.64	43.90	45.05	46.10
46	43.92	45.22	46.41	47.48	48.46
47	48.44	49.70	50.85	51.90	52.85
48	53.35	54.58	55.69	56.71	57.63
49	58.80	59.99	61.07	62.06	62.95
50	65.16	66.31	67.36	68.31	69.18
51	67.99	69.03	69.99	70.85	71.64
52	74.96	75.96	76.88	77.71	78.46
53	82.57	83.53	84.40	85.20	85.92
54	91.17	92.09	92.92	93.68	94.37
55	100.87	101.74	102.53	103.25	103.90
56	100.73	101.48	102.15	102.76	103.32
57	110.25	110.94	111.56	112.13	112.65
58	121.53	122.17	122.74	123.27	123.75
59	134.58	135.16	135.69	136.17	136.61
60	152.53	153.06	153.54	153.97	154.37
61	137.89	138.26	138.60	138.90	139.18
62	154.26	154.57	154.84	155.09	155.32
63	180.22	180.45	180.66	180.85	181.03
64	243.68	243.84	243.97	244.10	244.23
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	31	32	33	34	35
20	8.35	8.48	8.63	8.80	8.99
21	8.35	8.48	8.63	8.80	8.99
22	8.52	8.68	8.86	9.06	9.28
23	8.74	8.93	9.14	9.37	9.64
24	9.01	9.23	9.48	9.75	10.06
25	9.33	9.60	9.89	10.21	10.56
26	9.73	10.04	10.38	10.75	11.15
27	10.21	10.57	10.96	11.39	11.84
28	10.79	11.20	11.65	12.12	12.64
29	11.48	11.95	12.45	12.99	13.57
30	12.31	12.84	13.41	14.02	14.66
31	13.34	13.94	14.57	15.25	15.97
32	14.57	15.23	15.94	16.70	17.64
33	15.95	16.70	17.48	18.50	19.42
34	17.52	18.35	19.43	20.42	21.33
35	19.27	20.43	21.49	22.46	23.35
36	21.04	22.15	23.16	24.09	24.95
37	23.31	24.40	25.39	26.30	27.14
38	25.72	26.78	27.75	28.64	29.46
39	28.30	29.34	30.29	31.17	31.97
40	31.12	32.14	33.07	33.92	34.70
41	33.18	34.14	35.03	35.84	36.58
42	36.25	37.19	38.06	38.85	39.57
43	39.51	40.43	41.27	42.04	42.75
44	43.06	43.96	44.78	45.53	46.22
45	47.06	47.93	48.74	49.47	50.14
46	49.36	50.18	50.93	51.62	52.25
47	53.72	54.52	55.24	55.91	56.53
48	58.48	59.25	59.96	60.60	61.20
49	63.77	64.52	65.21	65.84	66.41
50	69.97	70.70	71.36	71.97	72.53
51	72.36	73.02	73.63	74.18	74.69
52	79.15	79.79	80.36	80.89	81.38
53	86.58	87.19	87.74	88.25	88.71
54	95.00	95.57	96.10	96.59	97.03
55	104.50	105.05	105.55	106.01	106.44
56	103.83	104.30	104.73	105.12	105.48
57	113.13	113.56	113.95	114.32	114.65
58	124.18	124.58	124.95	125.28	125.59
59	137.01	137.37	137.71	138.02	138.29
60	154.73	155.07	155.37	155.65	155.90
61	139.43	139.66	139.88	140.07	140.25
62	155.52	155.71	155.88	156.04	156.19
63	181.18	181.33	181.46	181.58	181.69
64	244.33	244.43	244.52	244.61	244.68
65	114.23	114.23	114.23	114.23	114.23

SECOND SCHEDULE — *continued*

TABLE 4B — *continued*

AGE NEXT BIRTHDAY	TERM OF LOAN				
	36	37	38	39	40
20	9.35	9.58	9.84	10.12	10.42
21	9.35	9.58	9.84	10.12	10.42
22	9.68	9.96	10.25	10.57	10.91
23	10.09	10.40	10.73	11.10	11.48
24	10.56	10.92	11.30	11.71	12.14
25	11.12	11.52	11.95	12.41	12.90
26	11.77	12.22	12.71	13.22	13.77
27	12.52	13.03	13.58	14.15	14.86
28	13.39	13.96	14.57	15.32	16.01
29	14.40	15.04	15.83	16.57	17.24
30	15.58	16.43	17.21	17.92	18.58
31	16.86	17.67	18.42	19.11	19.75
32	18.51	19.31	20.05	20.72	21.35
33	20.27	21.06	21.78	22.44	23.05
34	22.16	22.93	23.64	24.29	24.89
35	24.17	24.92	25.61	26.25	26.84
36	25.73	26.45	27.12	27.73	28.29
37	27.90	28.61	29.26	29.86	30.41
38	30.21	30.90	31.53	32.12	32.66
39	32.70	33.38	34.00	34.57	35.10
40	35.42	36.08	36.69	37.25	37.77
41	37.26	37.89	38.47	39.00	39.49
42	40.24	40.85	41.42	41.94	42.42
43	43.40	44.00	44.55	45.06	45.53
44	46.86	47.44	47.98	48.48	48.93
45	50.76	51.33	51.86	52.34	52.79
46	52.83	53.36	53.85	54.30	54.72
47	57.09	57.61	58.08	58.52	58.93
48	61.75	62.25	62.71	63.14	63.53
49	66.94	67.43	67.88	68.29	68.67
50	73.04	73.51	73.94	74.34	74.71
51	75.15	75.58	75.98	76.34	76.67
52	81.83	82.24	82.62	82.97	83.29
53	89.14	89.53	89.90	90.23	90.54
54	97.44	97.81	98.16	98.47	98.77
55	106.82	107.18	107.51	107.81	108.09
56	105.81	106.11	106.39	106.65	106.89
57	114.96	115.24	115.50	115.74	115.96
58	125.87	126.13	126.37	126.59	126.79
59	138.55	138.79	139.01	139.21	139.40
60	156.14	156.36	156.55	156.74	156.90
61	140.41	140.56	140.70	140.83	140.95
62	156.32	156.44	156.56	156.66	156.76
63	181.79	181.89	181.97	182.05	182.13
64	244.74	244.82	244.87	244.92	244.97
65	114.23	114.23	114.23	114.23	114.23

THIRD SCHEDULE

Regulations 8, 20 (1) and 21

TABLE 1

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

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

TERM OF LOAN	P O L I C Y      Y E A R					
	1	2	3	4	5	6
1	10,000					
2	10,000	5,152				
3	10,000	6,867	3,537			
4	10,000	7,723	5,303	2,732		
5	10,000	8,235	6,359	4,367	2,250	
6	10,000	8,575	7,062	5,453	3,745	1,929
7	10,000	8,818	7,561	6,227	4,809	3,302
8	10,000	8,999	7,935	6,804	5,603	4,327
9	10,000	9,139	8,224	7,251	6,218	5,121
10	10,000	9,250	8,454	7,607	6,708	5,752
11	10,000	9,341	8,640	7,896	7,106	6,265
12	10,000	9,416	8,795	8,136	7,435	6,691
13	10,000	9,479	8,925	8,337	7,712	7,048
14	10,000	9,532	9,036	8,508	7,947	7,351
15	10,000	9,579	9,131	8,655	8,149	7,612
16	10,000	9,618	9,213	8,782	8,325	7,838
17	10,000	9,653	9,285	8,894	8,478	8,036
18	10,000	9,684	9,348	8,992	8,613	8,210
19	10,000	9,711	9,404	9,078	8,732	8,364
20	10,000	9,735	9,454	9,155	8,838	8,501
21	10,000	9,757	9,499	9,224	8,933	8,623
22	10,000	9,776	9,539	9,286	9,018	8,733
23	10,000	9,794	9,575	9,342	9,095	8,832
24	10,000	9,810	9,608	9,393	9,164	8,922
25	10,000	9,824	9,637	9,438	9,227	9,003
26	10,000	9,837	9,664	9,480	9,285	9,077
27	10,000	9,849	9,689	9,518	9,337	9,145
28	10,000	9,860	9,711	9,553	9,385	9,206
29	10,000	9,870	9,732	9,585	9,428	9,263
30	10,000	9,879	9,750	9,614	9,469	9,314

THIRD SCHEDULE — *continued*TABLE 1 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,701					
8	2,971	1,531				
9	3,954	2,715	1,399			
10	4,737	3,658	2,512	1,294		
11	5,373	4,425	3,417	2,346	1,209	
12	5,899	5,059	4,166	3,217	2,209	1,138
13	6,342	5,592	4,795	3,949	3,050	2,094
14	6,718	6,045	5,331	4,571	3,764	2,907
15	7,041	6,435	5,790	5,106	4,378	3,606
16	7,322	6,773	6,189	5,570	4,911	4,211
17	7,567	7,068	6,538	5,975	5,376	4,741
18	7,782	7,327	6,844	6,331	5,786	5,207
19	7,973	7,557	7,116	6,647	6,148	5,619
20	8,143	7,762	7,357	6,928	6,471	5,986
21	8,294	7,945	7,573	7,179	6,759	6,314
22	8,430	8,109	7,767	7,404	7,018	6,608
23	8,553	8,257	7,942	7,607	7,251	6,873
24	8,664	8,391	8,100	7,791	7,462	7,113
25	8,765	8,512	8,243	7,957	7,653	7,331
26	8,857	8,622	8,373	8,109	7,827	7,529
27	8,940	8,723	8,492	8,247	7,986	7,709
28	9,016	8,815	8,601	8,373	8,131	7,874
29	9,086	8,899	8,700	8,489	8,264	8,025
30	9,150	8,976	8,791	8,595	8,386	8,164

THIRD SCHEDULE — *continued*

TABLE 1 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	13	14	15	16	17	18
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13	1,079					
14	1,996	1,028				
15	2,784	1,912	985			
16	3,468	2,678	1,839	947		
17	4,065	3,348	2,585	1,775	915	
18	4,591	3,937	3,242	2,504	1,719	886
19	5,056	4,458	3,823	3,148	2,431	1,670
20	5,470	4,922	4,340	3,722	3,065	2,367
21	5,840	5,337	4,803	4,235	3,632	2,991
22	6,172	5,710	5,218	4,695	4,140	3,550
23	6,472	6,045	5,592	5,110	4,599	4,055
24	6,743	6,349	5,930	5,486	5,013	4,511
25	6,988	6,624	6,237	5,826	5,389	4,925
26	7,211	6,874	6,516	6,135	5,731	5,301
27	7,415	7,103	6,770	6,418	6,043	5,644
28	7,601	7,311	7,003	6,676	6,328	5,958
29	7,772	7,502	7,216	6,912	6,589	6,245
30	7,928	7,678	7,412	7,129	6,828	6,509



THIRD SCHEDULE — *continued*

TABLE 1 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	19	20	21	22	23	24
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19	860					
20	1,625	837				
21	2,310	1,586	817			
22	2,924	2,258	1,550	799		
23	3,477	2,863	2,211	1,518	782	
24	3,978	3,411	2,809	2,169	1,490	767
25	4,432	3,908	3,351	2,760	2,131	1,463
26	4,845	4,360	3,844	3,296	2,715	2,096
27	5,221	4,772	4,294	3,706	3,247	2,674
28	5,565	5,148	4,705	4,234	3,733	3,201
29	5,881	5,493	5,081	4,643	4,178	3,684
30	6,170	5,809	5,426	5,020	4,587	4,128

THIRD SCHEDULE — *continued*

TABLE 1 — *continued*

TERM OF LOAN	P O L I C Y					Y E A R	
	25	26	27	28	29	30	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25	754						
26	1,439	742					
27	2,065	1,418	730				
28	2,636	2,036	1,398	720			
29	3,160	2,602	2,009	1,380	711		
30	3,640	3,121	2,570	1,985	1,363	702	

THIRD SCHEDULE — *continued*

TABLE 2

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

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

TERM OF LOAN	P O L I C Y      Y E A R					
	1	2	3	4	5	6
1	10,000					
2	10,000	5,261				
3	10,000	7,008	3,687			
4	10,000	7,877	5,520	2,904		
5	10,000	8,394	6,612	4,634	2,438	
6	10,000	8,736	7,333	5,776	4,048	2,130
7	10,000	8,978	7,843	6,584	5,186	3,534
8	10,000	9,157	8,221	7,182	6,029	4,749
9	10,000	9,294	8,510	7,640	6,675	5,503
10	10,000	9,402	8,738	8,001	7,184	6,276
11	10,000	9,489	8,921	8,291	7,592	6,316
12	10,000	9,560	9,071	8,529	7,926	7,258
13	10,000	9,618	9,195	8,725	8,203	7,624
14	10,000	9,668	9,299	8,889	8,435	7,931
15	10,000	9,709	9,387	9,029	8,631	8,190
16	10,000	9,745	9,462	9,147	8,798	8,411
17	10,000	9,775	9,526	9,249	8,942	8,601
18	10,000	9,802	9,581	9,337	9,065	8,764
19	10,000	9,824	9,629	9,413	9,173	8,906
20	10,000	9,844	9,671	9,479	9,266	9,030
21	10,000	9,862	9,708	9,538	9,348	9,138
22	10,000	9,877	9,740	9,588	9,420	9,233
23	10,000	9,890	9,769	9,633	9,483	9,317
24	10,000	9,902	9,793	9,673	9,539	9,390
25	10,000	9,913	9,816	9,708	9,588	9,456
26	10,000	9,922	9,835	9,739	9,632	9,513
27	10,000	9,930	9,853	9,766	9,671	9,565
28	10,000	9,937	9,868	9,791	9,705	9,610
29	10,000	9,944	9,882	9,813	9,736	9,651
30	10,000	9,950	9,894	9,832	9,763	9,687

THIRD SCHEDULE — *continued*

TABLE 2 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,912					
8	3,328	1,751				
9	4,413	3,093	1,627			
10	5,268	4,149	2,908	1,530		
11	5,955	4,999	3,937	2,759	1,452	
12	6,516	5,693	4,779	3,764	2,638	1,388
13	6,981	6,268	5,476	4,596	3,620	2,537
14	7,371	6,749	6,059	5,294	4,444	3,500
15	7,700	7,156	6,553	5,883	5,140	4,314
16	7,981	7,504	6,974	6,386	5,733	5,009
17	8,222	7,802	7,335	6,817	6,242	5,604
18	8,430	8,059	7,647	7,189	6,682	6,118
19	8,610	8,282	7,917	7,512	7,063	6,565
20	8,768	8,476	8,153	7,794	7,395	6,953
21	8,905	8,646	8,359	8,040	7,686	7,293
22	9,026	8,795	8,540	8,256	7,941	7,591
23	9,132	8,927	8,699	8,446	8,165	7,854
24	9,226	9,043	8,839	8,614	8,363	8,086
25	9,308	9,145	8,963	8,762	8,538	8,290
26	9,382	9,236	9,073	8,893	8,694	8,472
27	9,447	9,316	9,171	9,010	8,831	8,633
28	9,505	9,388	9,258	9,114	8,954	8,776
29	9,556	9,452	9,335	9,206	9,063	8,904
30	9,602	9,508	9,404	9,288	9,160	9,017

THIRD SCHEDULE — *continued*

TABLE 2 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	13	14	15	16	17	18
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13	1,335					
14	2,453	1,290				
15	3,398	2,382	1,253			
16	4,204	3,312	2,321	1,221		
17	4,896	4,110	3,237	2,269	1,193	
18	5,493	4,799	4,028	3,173	2,224	1,170
19	6,011	5,397	4,715	3,958	3,117	2,185
20	6,462	5,917	5,313	4,641	3,896	3,069
21	6,857	6,373	5,836	5,239	4,577	3,842
22	7,203	6,773	6,294	5,764	5,175	4,521
23	7,508	7,124	6,698	6,225	5,700	5,118
24	7,777	7,435	7,055	6,633	6,164	5,645
25	8,015	7,709	7,370	6,993	6,575	6,111
26	8,226	7,952	7,649	7,312	6,938	6,523
27	8,413	8,168	7,897	7,595	7,261	6,890
28	8,579	8,360	8,117	7,847	7,548	7,216
29	8,727	8,531	8,313	8,071	7,803	7,506
30	8,859	8,683	8,488	8,271	8,031	7,764

THIRD SCHEDULE — *continued*

TABLE 2 — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	19	20	21	22	23	24
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19	1,149					
20	2,151	1,131				
21	3,026	2,121	1,116			
22	3,795	2,989	2,095	1,102		
23	4,471	3,753	2,956	2,072	1,090	
24	5,068	4,427	3,716	2,927	2,051	1,079
25	5,595	5,023	4,389	3,684	2,902	2,033
26	6,063	5,552	4,984	4,354	3,555	2,879
27	6,478	6,020	5,513	4,949	4,324	3,530
28	6,847	6,437	5,983	5,478	4,918	4,297
29	7,175	6,808	6,401	5,949	5,448	4,891
30	7,468	7,139	6,774	6,369	5,919	5,420

THIRD SCHEDULE — *continued*

TABLE 2 — *continued*

TERM OF LOAN	P O L I C Y					Y E A R	
	25	26	27	28	29	30	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25	1,070						
26	2,018	1,061					
27	2,859	2,003	1,054				
28	3,607	2,841	1,991	1,047			
29	4,273	3,587	2,825	1,980	1,041		
30	4,866	4,251	3,569	2,811	1,970	1,036	

THIRD SCHEDULE — *continued*

TABLE 2A

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

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

TERM OF LOAN	P O L I C Y      Y E A R					
	1	2	3	4	5	6
1	10,000					
2	10,000	5,215				
3	10,000	6,949	3,624			
4	10,000	7,313	5,430	2,832		
5	10,000	8,329	6,508	4,523	2,359	
6	10,000	8,671	7,222	5,643	3,921	2,045
7	10,000	8,913	7,728	6,437	5,029	3,495
8	10,000	9,093	8,105	7,028	5,853	4,573
9	10,000	9,232	8,395	7,482	6,488	5,404
10	10,000	9,342	8,624	7,842	6,990	6,061
11	10,000	9,431	8,810	8,133	7,396	6,592
12	10,000	9,503	8,962	8,372	7,729	7,029
13	10,000	9,564	9,089	8,572	8,008	7,393
14	10,000	9,616	9,197	8,740	8,242	7,700
15	10,000	9,659	9,288	8,884	8,442	7,962
16	10,000	9,697	9,367	9,007	8,614	8,187
17	10,000	9,730	9,435	9,113	8,763	8,381
18	10,000	9,758	9,494	9,206	8,893	8,551
19	10,000	9,783	9,546	9,288	9,006	8,699
20	10,000	9,805	9,591	9,359	9,106	8,830
21	10,000	9,824	9,632	9,423	9,194	8,946
22	10,000	9,841	9,668	9,479	9,273	9,048
23	10,000	9,856	9,699	9,529	9,342	9,139
24	10,000	9,870	9,728	9,573	9,404	9,221
25	10,000	9,882	9,753	9,613	9,460	9,293
26	10,000	9,893	9,776	9,647	9,510	9,359
27	10,000	9,903	9,797	9,681	9,555	9,417
28	10,000	9,911	9,815	9,710	9,595	9,470
29	10,000	9,919	9,832	9,736	9,632	9,518
30	10,000	9,927	9,847	9,760	9,665	9,561



*Central Provident Fund*  
*(Home Protection Insurance*  
*Scheme) Regulations*

THIRD SCHEDULE — *continued*TABLE 2A — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	7	8	9	10	11	12
1						
2						
3						
4						
5						
6						
7	1,823					
8	3,178	1,658				
9	4,222	2,934	1,530			
10	5,048	3,944	2,741	1,430		
11	5,716	4,761	3,720	2,585	1,348	
12	6,265	5,432	4,524	3,535	2,457	1,281
13	6,722	5,992	5,195	4,327	3,381	2,350
14	7,109	6,464	5,761	4,996	4,161	3,251
15	7,438	6,866	6,244	5,565	4,825	4,019
16	7,720	7,212	6,658	6,055	5,397	4,679
17	7,965	7,512	7,017	6,478	5,891	5,251
18	8,178	7,772	7,330	6,847	6,321	5,748
19	8,365	8,001	7,603	7,170	6,699	6,184
20	8,529	8,202	7,844	7,455	7,030	6,568
21	8,675	8,379	8,057	7,706	7,324	6,906
22	8,803	8,537	8,246	7,929	7,584	7,207
23	8,918	8,677	8,414	8,127	7,815	7,475
24	9,020	8,802	8,564	8,304	8,021	7,713
25	9,112	8,914	8,698	8,463	8,206	7,927
26	9,194	9,014	8,818	8,605	8,372	8,118
27	9,268	9,104	8,926	8,732	8,521	8,291
28	9,334	9,186	9,024	8,847	8,655	8,446
29	9,394	9,259	9,112	8,951	8,776	8,585
30	9,448	9,325	9,191	9,045	8,885	8,712

THIRD SCHEDULE — *continued*

TABLE 2A — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	13	14	15	16	17	18
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13	1,225					
14	2,259	1,173				
15	3,140	2,182	1,138			
16	3,897	3,045	2,116	1,104		
17	4,553	3,792	2,963	2,059	1,074	
18	5,123	4,442	3,700	2,891	2,009	1,048
19	5,623	5,012	4,346	3,620	2,828	1,965
20	6,063	5,513	4,914	4,261	3,549	2,773
21	6,452	5,956	5,416	4,828	4,186	3,486
22	6,797	6,349	5,862	5,330	4,751	4,119
23	7,103	6,699	6,258	5,777	5,253	4,582
24	7,377	7,011	6,612	6,176	5,702	5,185
25	7,622	7,290	6,928	6,534	6,104	5,635
26	7,842	7,540	7,212	6,854	6,464	6,038
27	8,039	7,766	7,467	7,142	6,787	6,401
28	8,217	7,968	7,697	7,401	7,079	6,727
29	8,378	8,151	7,904	7,635	7,341	7,022
30	8,522	8,316	8,091	7,846	7,579	7,287

THIRD SCHEDULE — *continued*

TABLE 2A — *continued*

TERM OF LOAN	P O L I C Y      Y E A R					
	19	20	21	22	23	24
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19	1,025					
20	1,927	1,005				
21	2,724	1,893	987			
22	3,431	2,681	1,863	972		
23	4,060	3,382	2,642	1,836	958	
24	4,622	4,007	3,338	2,608	1,812	945
25	5,124	4,567	3,960	3,298	2,577	1,791
26	5,574	5,069	4,518	3,917	3,263	2,549
27	5,979	5,520	5,020	4,474	3,879	3,231
28	6,344	5,926	5,471	4,975	4,434	3,845
29	6,673	6,293	5,879	5,427	4,935	4,399
30	6,970	6,624	6,247	5,836	5,387	4,899

THIRD SCHEDULE — *continued*

TABLE 2A — *continued*

TERM OF LOAN	P O L I C Y			Y E A R		
	25	26	27	28	29	30
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25	934					
26	1,772	924				
27	2,525	1,754	915			
28	3,203	2,502	1,739	907		
29	3,814	3,177	2,482	1,725	900	
30	4,366	3,786	3,153	2,464	1,712	893

THIRD SCHEDULE — *continued*

TABLE 3

(For policies entered into or adjusted on or after 1st January 2003)

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

TERM OF LOAN	POLICY YEAR				
	1	2	3	4	5
1	10,000	-	-	-	-
2	10,000	5,121	-	-	-
3	10,000	6,827	3,497	-	-
4	10,000	7,679	5,243	2,685	-
5	10,000	8,190	6,290	4,294	2,199
6	10,000	8,529	6,986	5,365	3,663
7	10,000	8,771	7,482	6,128	4,706
8	10,000	8,952	7,853	6,698	5,486
9	10,000	9,093	8,140	7,140	6,091
10	10,000	9,204	8,370	7,493	6,573
11	10,000	9,296	8,557	7,780	6,966
12	10,000	9,371	8,712	8,019	7,292
13	10,000	9,435	8,842	8,220	7,566
14	10,000	9,489	8,954	8,391	7,800
15	10,000	9,536	9,049	8,539	8,002
16	10,000	9,577	9,133	8,667	8,178
17	10,000	9,613	9,206	8,780	8,332
18	10,000	9,644	9,271	8,879	8,467
19	10,000	9,672	9,328	8,967	8,588
20	10,000	9,697	9,380	9,046	8,696
21	10,000	9,720	9,426	9,117	8,793
22	10,000	9,740	9,467	9,181	8,880
23	10,000	9,758	9,505	9,239	8,959
24	10,000	9,775	9,539	9,291	9,031
25	10,000	9,790	9,570	9,339	9,096
26	10,000	9,804	9,598	9,383	9,156
27	10,000	9,817	9,625	9,423	9,211
28	10,000	9,828	9,648	9,460	9,261
29	10,000	9,839	9,671	9,494	9,308
30	10,000	9,849	9,691	9,525	9,351
31	10,000	9,858	9,710	9,554	9,390
32	10,000	9,867	9,727	9,581	9,427
33	10,000	9,875	9,743	9,606	9,461
34	10,000	9,882	9,759	9,629	9,493
35	10,000	9,889	9,773	9,650	9,522
36	10,000	9,895	9,786	9,671	9,550
37	10,000	9,901	9,798	9,689	9,575
38	10,000	9,907	9,809	9,707	9,599
39	10,000	9,912	9,820	9,723	9,622
40	10,000	9,917	9,830	9,739	9,643

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	6	7	8	9	10
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	1,876	-	-	-	-
7	3,213	1,645	-	-	-
8	4,213	2,876	1,473	-	-
9	4,988	3,831	2,616	1,339	-
10	5,606	4,592	3,526	2,408	1,233
11	6,110	5,212	4,268	3,278	2,238
12	6,528	5,726	4,884	4,000	3,072
13	6,880	6,159	5,403	4,608	3,774
14	7,180	6,529	5,845	5,127	4,373
15	7,439	6,847	6,226	5,574	4,890
16	7,664	7,124	6,558	5,963	5,339
17	7,861	7,367	6,849	6,304	5,732
18	8,035	7,582	7,105	6,605	6,080
19	8,190	7,772	7,333	6,873	6,389
20	8,328	7,942	7,537	7,112	6,665
21	8,453	8,095	7,720	7,326	6,912
22	8,564	8,233	7,885	7,520	7,136
23	8,666	8,358	8,034	7,695	7,338
24	8,758	8,471	8,170	7,854	7,522
25	8,842	8,574	8,294	7,999	7,689
26	8,918	8,669	8,407	8,131	7,842
27	8,989	8,755	8,510	8,253	7,983
28	9,053	8,835	8,605	8,364	8,111
29	9,113	8,908	8,693	8,467	8,230
30	9,168	8,976	8,774	8,562	8,340
31	9,219	9,038	8,849	8,650	8,441
32	9,266	9,096	8,918	8,731	8,535
33	9,309	9,150	8,983	8,807	8,622
34	9,350	9,200	9,042	8,877	8,703
35	9,388	9,246	9,098	8,942	8,779
36	9,423	9,290	9,150	9,003	8,849
37	9,456	9,330	9,198	9,060	8,915
38	9,486	9,368	9,244	9,113	8,976
39	9,515	9,403	9,286	9,163	9,033
40	9,542	9,436	9,325	9,209	9,087

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	11	12	13	14	15
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	1,146	-	-	-	-
12	2,097	1,074	-	-	-
13	2,899	1,979	1,013	-	-
14	3,582	2,751	1,878	962	-
15	4,171	3,416	2,623	1,791	917
16	4,683	3,984	3,271	2,512	1,715
17	5,132	4,502	3,840	3,145	2,415
18	5,529	4,950	4,342	3,703	3,033
19	5,881	5,347	4,787	4,199	3,582
20	6,196	5,703	5,186	4,643	4,072
21	6,478	6,022	5,543	5,041	4,513
22	6,733	6,310	5,866	5,399	4,910
23	6,964	6,570	6,158	5,724	5,269
24	7,173	6,807	6,423	6,019	5,596
25	7,364	7,023	6,664	6,288	5,893
26	7,539	7,220	6,885	6,534	6,165
27	7,699	7,401	7,088	6,759	6,415
28	7,846	7,567	7,274	6,967	6,644
29	7,981	7,720	7,446	7,157	6,855
30	8,106	7,861	7,604	7,333	7,050
31	8,222	7,992	7,750	7,496	7,230
32	8,329	8,113	7,886	7,647	7,397
33	8,429	8,225	8,011	7,787	7,552
34	8,521	8,329	8,128	7,917	7,696
35	8,607	8,427	8,237	8,038	7,830
36	8,687	8,517	8,339	8,151	7,954
37	8,762	8,602	8,433	8,257	8,071
38	8,832	8,681	8,522	8,355	8,180
39	8,897	8,754	8,604	8,447	8,282
40	8,958	8,823	8,682	8,533	8,377

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	16	17	18	19	20
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	878	-	-	-	-
17	1,649	844	-	-	-
18	2,329	1,590	814	-	-
19	2,934	2,253	1,538	788	-
20	3,474	2,845	2,185	1,492	764
21	3,958	3,376	2,765	2,124	1,450
22	4,395	3,856	3,289	2,693	2,068
23	4,791	4,289	3,762	3,209	2,628
24	5,151	4,683	4,193	3,678	3,137
25	5,478	5,043	4,585	4,105	3,601
26	5,778	5,371	4,944	4,496	4,025
27	6,052	5,672	5,273	4,854	4,413
28	6,305	5,949	5,575	5,183	4,770
29	6,537	6,204	5,853	5,486	5,099
30	6,752	6,439	6,110	5,765	5,403
31	6,950	6,656	6,348	6,024	5,684
32	7,134	6,858	6,568	6,263	5,944
33	7,304	7,045	6,772	6,486	6,185
34	7,463	7,218	6,962	6,692	6,410
35	7,610	7,380	7,139	6,885	6,618
36	7,748	7,531	7,303	7,064	6,813
37	7,876	7,672	7,457	7,231	6,995
38	7,996	7,803	7,600	7,388	7,164
39	8,108	7,926	7,735	7,534	7,323
40	8,213	8,041	7,860	7,671	7,471



THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	21	22	23	24	25
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	742	-	-	-	-
22	1,412	723	-	-	-
23	2,018	1,378	706	-	-
24	2,569	1,973	1,347	690	-
25	3,071	2,515	1,932	1,319	675
26	3,530	3,011	2,466	1,894	1,293
27	3,951	3,466	2,956	2,421	1,859
28	4,338	3,893	3,406	2,906	2,380
29	4,694	4,268	3,821	3,352	2,859
30	5,023	4,623	4,204	3,764	3,301
31	5,327	4,952	4,558	4,144	3,710
32	5,608	5,256	4,886	4,497	4,089
33	5,870	5,538	5,190	4,825	4,441
34	6,112	5,801	5,473	5,129	4,768
35	6,339	6,045	5,736	5,412	5,072
36	6,549	6,272	5,982	5,676	5,356
37	6,746	6,485	6,211	5,923	5,621
38	6,930	6,683	6,425	6,153	5,868
39	7,101	6,869	6,625	6,368	6,099
40	7,262	7,043	6,812	6,570	6,316

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	26	27	28	29	30
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	662	-	-	-	-
27	1,269	650	-	-	-
28	1,827	1,248	639	-	-
29	2,341	1,798	1,228	629	-
30	2,816	2,306	1,771	1,209	619
31	3,255	2,776	2,274	1,746	1,192
32	3,661	3,211	2,739	2,243	1,723
33	4,038	3,615	3,171	2,705	2,215
34	4,389	3,991	3,573	3,134	2,673
35	4,715	4,340	3,947	3,533	3,099
36	5,019	4,666	4,295	3,906	3,496
37	5,303	4,970	4,620	4,253	3,867
38	5,568	5,254	4,924	4,577	4,213
39	5,816	5,520	5,208	4,881	4,537
40	6,049	5,768	5,474	5,165	4,840

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	31	32	33	34	35
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	-	-	-	-	-
27	-	-	-	-	-
28	-	-	-	-	-
29	-	-	-	-	-
30	-	-	-	-	-
31	610	-	-	-	-
32	1,176	602	-	-	-
33	1,701	1,161	595	-	-
34	2,189	1,681	1,148	588	-
35	2,644	2,165	1,663	1,135	581
36	3,067	2,616	2,142	1,645	1,123
37	3,462	3,037	2,590	2,121	1,629
38	3,831	3,430	3,009	2,566	2,102
39	4,176	3,798	3,400	2,982	2,544
40	4,500	4,142	3,766	3,372	2,958

THIRD SCHEDULE — *continued*

TABLE 3 — *continued*

TERM OF LOAN	POLICY YEAR				
	36	37	38	39	40
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	-	-	-	-	-
27	-	-	-	-	-
28	-	-	-	-	-
29	-	-	-	-	-
30	-	-	-	-	-
31	-	-	-	-	-
32	-	-	-	-	-
33	-	-	-	-	-
34	-	-	-	-	-
35	-	-	-	-	-
36	575	-	-	-	-
37	1,112	569	-	-	-
38	1,614	1,102	564	-	-
39	2,083	1,600	1,092	559	-
40	2,523	2,066	1,587	1,083	555

THIRD SCHEDULE — *continued*

TABLE 4

(*For policies entered into or adjusted on or after 1st January 2003*)

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

TERM OF LOAN	POLICY YEAR				
	1	2	3	4	5
1	10,000	-	-	-	-
2	10,000	5,180	-	-	-
3	10,000	6,904	3,577	-	-
4	10,000	7,764	5,360	2,777	-
5	10,000	8,278	6,427	4,438	2,299
6	10,000	8,619	7,135	5,540	3,825
7	10,000	8,861	7,638	6,323	4,909
8	10,000	9,042	8,013	6,907	5,718
9	10,000	9,182	8,303	7,358	6,342
10	10,000	9,293	8,533	7,716	6,838
11	10,000	9,383	8,719	8,006	7,240
12	10,000	9,457	8,873	8,246	7,572
13	10,000	9,519	9,002	8,447	7,850
14	10,000	9,572	9,111	8,617	8,085
15	10,000	9,617	9,205	8,763	8,287
16	10,000	9,656	9,286	8,888	8,461
17	10,000	9,689	9,356	8,998	8,613
18	10,000	9,719	9,418	9,094	8,746
19	10,000	9,745	9,472	9,179	8,863
20	10,000	9,769	9,520	9,253	8,967
21	10,000	9,789	9,563	9,320	9,059
22	10,000	9,808	9,601	9,380	9,141
23	10,000	9,824	9,636	9,433	9,215
24	10,000	9,839	9,666	9,481	9,282
25	10,000	9,852	9,694	9,524	9,342
26	10,000	9,865	9,719	9,563	9,396
27	10,000	9,875	9,742	9,599	9,445
28	10,000	9,885	9,763	9,631	9,489
29	10,000	9,895	9,782	9,660	9,530
30	10,000	9,903	9,799	9,687	9,567
31	10,000	9,910	9,814	9,711	9,601
32	10,000	9,917	9,829	9,734	9,632
33	10,000	9,924	9,842	9,754	9,660
34	10,000	9,929	9,854	9,773	9,686
35	10,000	9,935	9,865	9,790	9,710
36	10,000	9,940	9,875	9,806	9,731
37	10,000	9,944	9,884	9,820	9,751
38	10,000	9,948	9,893	9,834	9,770
39	10,000	9,952	9,901	9,846	9,787
40	10,000	9,955	9,908	9,857	9,803

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	6	7	8	9	10
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	1,981	-	-	-	-
7	3,390	1,756	-	-	-
8	4,439	3,065	1,588	-	-
9	5,250	4,076	2,814	1,458	-
10	5,894	4,879	3,788	2,615	1,355
11	6,416	5,530	4,578	3,554	2,454
12	6,847	6,068	5,230	4,329	3,361
13	7,208	6,518	5,776	4,979	4,121
14	7,514	6,899	6,239	5,529	4,765
15	7,776	7,226	6,635	6,000	5,317
16	8,002	7,508	6,977	6,407	5,794
17	8,199	7,754	7,275	6,761	6,208
18	8,371	7,969	7,537	7,071	6,572
19	8,524	8,159	7,767	7,345	6,892
20	8,658	8,327	7,970	7,587	7,175
21	8,778	8,476	8,152	7,803	7,428
22	8,885	8,610	8,313	7,995	7,653
23	8,981	8,729	8,459	8,168	7,855
24	9,067	8,837	8,589	8,323	8,037
25	9,145	8,934	8,707	8,463	8,200
26	9,215	9,022	8,813	8,589	8,349
27	9,279	9,101	8,910	8,704	8,483
28	9,337	9,173	8,997	8,808	8,605
29	9,390	9,239	9,077	8,903	8,716
30	9,438	9,299	9,150	8,989	8,817
31	9,482	9,354	9,216	9,068	8,909
32	9,522	9,404	9,277	9,140	8,993
33	9,558	9,449	9,332	9,206	9,071
34	9,592	9,491	9,383	9,267	9,142
35	9,623	9,530	9,430	9,322	9,207
36	9,651	9,565	9,473	9,373	9,266
37	9,677	9,598	9,512	9,420	9,321
38	9,701	9,628	9,549	9,463	9,372
39	9,724	9,655	9,582	9,503	9,418
40	9,744	9,681	9,613	9,540	9,461

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	11	12	13	14	15
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	1,271	-	-	-	-
12	2,321	1,202	-	-	-
13	3,200	2,209	1,144	-	-
14	3,945	3,063	2,115	1,095	-
15	4,583	3,794	2,946	2,034	1,053
16	5,134	4,425	3,663	2,844	1,964
17	5,614	4,975	4,288	3,550	2,756
18	6,034	5,457	4,836	4,168	3,450
19	6,405	5,881	5,318	4,713	4,062
20	6,733	6,257	5,745	5,195	4,604
21	7,024	6,591	6,125	5,624	5,086
22	7,285	6,890	6,465	6,008	5,516
23	7,519	7,157	6,769	6,351	5,902
24	7,729	7,398	7,042	6,660	6,249
25	7,918	7,615	7,289	6,939	6,562
26	8,090	7,811	7,512	7,191	6,845
27	8,245	7,989	7,715	7,419	7,102
28	8,386	8,151	7,898	7,627	7,335
29	8,514	8,298	8,065	7,815	7,547
30	8,631	8,432	8,218	7,987	7,740
31	8,738	8,554	8,357	8,144	7,916
32	8,836	8,666	8,484	8,288	8,077
33	8,925	8,769	8,600	8,420	8,225
34	9,007	8,863	8,707	8,540	8,360
35	9,082	8,949	8,805	8,651	8,485
36	9,151	9,028	8,895	8,752	8,599
37	9,215	9,101	8,978	8,846	8,704
38	9,273	9,168	9,054	8,932	8,800
39	9,327	9,229	9,124	9,011	8,889
40	9,377	9,286	9,189	9,084	8,971

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	16	17	18	19	20
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	1,017	-	-	-	-
17	1,903	986	-	-	-
18	2,679	1,849	958	-	-
19	3,363	2,611	1,802	934	-
20	3,968	3,285	2,550	1,761	912
21	4,507	3,885	3,216	2,497	1,724
22	4,988	4,420	3,810	3,154	2,449
23	5,420	4,901	4,343	3,743	3,099
24	5,807	5,333	4,822	4,273	3,683
25	6,157	5,722	5,254	4,751	4,210
26	6,474	6,074	5,645	5,183	4,687
27	6,760	6,393	5,999	5,575	5,119
28	7,021	6,683	6,320	5,930	5,511
29	7,258	6,947	6,613	6,254	5,868
30	7,474	7,187	6,880	6,549	6,194
31	7,671	7,407	7,123	6,818	6,491
32	7,851	7,608	7,346	7,065	6,762
33	8,016	7,791	7,550	7,290	7,011
34	8,167	7,960	7,737	7,497	7,239
35	8,306	8,114	7,908	7,687	7,448
36	8,434	8,256	8,066	7,861	7,640
37	8,551	8,387	8,211	8,021	7,817
38	8,659	8,507	8,344	8,169	7,980
39	8,759	8,618	8,467	8,304	8,130
40	8,850	8,720	8,580	8,430	8,268



THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	21	22	23	24	25
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	893	-	-	-	-
22	1,691	876	-	-	-
23	2,406	1,661	860	-	-
24	3,049	2,367	1,634	846	-
25	3,629	3,004	2,332	1,610	834
26	4,154	3,580	2,964	2,301	1,589
27	4,629	4,102	3,536	2,927	2,272
28	5,061	4,576	4,055	3,495	2,893
29	5,453	5,007	4,528	4,013	3,459
30	5,811	5,401	4,959	4,484	3,974
31	6,138	5,760	5,352	4,915	4,444
32	6,437	6,088	5,712	5,308	4,874
33	6,711	6,388	6,042	5,669	5,268
34	6,962	6,664	6,344	5,999	5,629
35	7,192	6,917	6,621	6,302	5,960
36	7,404	7,149	6,875	6,581	6,265
37	7,598	7,363	7,109	6,837	6,544
38	7,777	7,559	7,325	7,073	6,802
39	7,942	7,740	7,523	7,290	7,039
40	8,094	7,907	7,706	7,490	7,258

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	26	27	28	29	30
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	823	-	-	-	-
27	1,569	813	-	-	-
28	2,246	1,551	803	-	-
29	2,863	2,223	1,535	795	-
30	3,425	2,835	2,201	1,520	787
31	3,938	3,395	2,810	2,182	1,506
32	4,408	3,906	3,367	2,787	2,164
33	4,837	4,374	3,876	3,341	2,766
34	5,231	4,803	4,343	3,849	3,318
35	5,593	5,197	4,772	4,315	3,824
36	5,925	5,559	5,166	4,744	4,289
37	6,230	5,892	5,528	5,137	4,717
38	6,511	6,198	5,861	5,500	5,111
39	6,770	6,480	6,168	5,834	5,474
40	7,008	6,740	6,451	6,141	5,808

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	31	32	33	34	35
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	-	-	-	-	-
27	-	-	-	-	-
28	-	-	-	-	-
29	-	-	-	-	-
30	-	-	-	-	-
31	780	-	-	-	-
32	1,494	774	-	-	-
33	2,147	1,483	768	-	-
34	2,746	2,132	1,472	762	-
35	3,296	2,729	2,118	1,463	757
36	3,801	3,276	2,712	2,106	1,454
37	4,266	3,780	3,258	2,697	2,094
38	4,693	4,244	3,761	3,242	2,683
39	5,087	4,671	4,224	3,743	3,226
40	5,450	5,064	4,650	4,205	3,726

THIRD SCHEDULE — *continued*

TABLE 4 — *continued*

TERM OF LOAN	POLICY YEAR				
	36	37	38	39	40
1	-	-	-	-	-
2	-	-	-	-	-
3	-	-	-	-	-
4	-	-	-	-	-
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
16	-	-	-	-	-
17	-	-	-	-	-
18	-	-	-	-	-
19	-	-	-	-	-
20	-	-	-	-	-
21	-	-	-	-	-
22	-	-	-	-	-
23	-	-	-	-	-
24	-	-	-	-	-
25	-	-	-	-	-
26	-	-	-	-	-
27	-	-	-	-	-
28	-	-	-	-	-
29	-	-	-	-	-
30	-	-	-	-	-
31	-	-	-	-	-
32	-	-	-	-	-
33	-	-	-	-	-
34	-	-	-	-	-
35	-	-	-	-	-
36	753	-	-	-	-
37	1,446	749	-	-	-
38	2,083	1,438	745	-	-
39	2,671	2,073	1,431	741	-
40	3,212	2,659	2,064	1,425	738

[G.N. No. S 84/2001; S 693/2002; S 62/2004]

31.3.2005