

Smart Family Medic - Table of Annual Premium Rates (Male & Female)

No Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	1,654	1,854	1,994
6 – 10	1,421	1,596	1,725
11 – 16	1,115	1,256	1,359
17 – 20	1,082	1,227	1,312
21 – 25	1,082	1,227	1,312
26 – 30	1,124	1,235	1,320
31 – 35	1,162	1,299	1,405
36 – 40	1,302	1,446	1,559
41 – 45	2,226	2,583	2,864
46 – 50	2,878	3,337	3,698
51 – 55	4,285	4,964	5,498
56*	5,132	5,947	6,587
57*	5,381	6,234	6,904
58*	5,587	6,476	7,173
59*	5,955	6,902	7,644
60*	6,272	7,271	8,053
61*	6,899	7,998	8,858
62*	7,578	8,784	9,728
63*	8,151	9,451	10,468
64*	8,595	9,968	11,042
65*	9,169	10,635	11,780
66*	10,085	11,698	12,958
67*	10,912	12,663	14,028
68*	11,525	13,379	14,822
69*	12,144	14,104	15,629
70*	12,784	14,854	16,462
71*	13,437	15,620	17,313
72*	14,077	16,372	18,148
73*	14,711	17,119	18,979
74*	15,348	17,871	19,817
75*	16,152	18,817	20,870
76*	16,965	19,774	21,935
77*	17,769	20,724	22,992
78*	18,579	21,681	24,058
79*	19,384	22,634	25,121
80*	20,632	23,646	26,058
81*	21,862	24,809	27,167
82*	23,234	26,146	28,478
83*	24,765	27,686	30,023
84*	26,475	29,456	31,841

RM1,000 Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	1,275	1,467	1,600
6 – 10	1,096	1,246	1,355
11 – 16	861	977	1,062
17 – 20	880	986	1,069
21 – 25	880	986	1,069
26 – 30	886	992	1,079
31 – 35	916	1,015	1,091
36 – 40	1,203	1,365	1,491
41 – 45	1,697	1,952	2,151
46 – 50	2,194	2,522	2,778
51 – 55	3,268	3,753	4,131
56*	4,007	4,601	5,063
57*	4,201	4,823	5,309
58*	4,361	5,009	5,513
59*	4,651	5,343	5,882
60*	4,901	5,630	6,198
61*	5,391	6,193	6,817
62*	5,922	6,803	7,489
63*	6,361	7,309	8,046
64*	6,708	7,711	8,488
65*	7,159	8,230	9,061
66*	7,874	9,053	9,967
67*	8,521	9,802	10,792
68*	9,002	10,362	11,410
69*	9,481	10,918	12,024
70*	9,981	11,503	12,670
71*	10,491	12,097	13,328
72*	10,991	12,683	13,976
73*	11,488	13,263	14,619
74*	11,986	13,850	15,270
75*	12,610	14,582	16,080
76*	13,248	15,331	16,909
77*	13,874	16,066	17,723
78*	14,506	16,811	18,551
79*	15,136	17,557	19,378
80*	16,145	18,327	20,075
81*	17,109	19,217	20,904
82*	18,183	20,242	21,890
83*	19,382	21,424	23,058
84*	20,721	22,785	24,439

* Applicable for renewal only.

Notes:

- 1) The above premium rates are for occupational class 1 and 2 only.
- 2) The premium rates for occupational class 3 and class 4 are 1.25 times and 1.5 times of the premium rates shown above, respectively.
- 3) The premium rates are not guaranteed and may vary according to age next birthday of the life insured at the prevailing policy renewal.