

**Future Child Benefit Plan @21
Regular Premium**

Age\Term	Base annual premium rates per 1000 Sum Assured													
	8	9	10	11	12	13	14	15	16	17	18	19	20	21
20	217.23	190.60	163.97	137.34	127.05	116.76	106.47	96.18	91.32	86.45	81.58	77.99	71.85	68.89
21	217.29	190.65	164.01	137.36	127.08	116.80	106.52	96.23	91.38	86.53	81.67	78.14	71.97	69.10
22	217.36	190.70	164.05	137.39	127.11	116.84	106.56	96.28	91.44	86.60	81.76	78.30	72.09	69.31
23	217.43	190.76	164.09	137.42	127.15	116.87	106.60	96.33	91.51	86.68	81.86	78.46	72.21	69.52
24	217.49	190.81	164.13	137.44	127.18	116.91	106.64	96.38	91.57	86.76	81.95	78.61	72.33	69.73
25	217.56	190.86	164.17	137.47	127.21	116.95	106.69	96.43	91.63	86.84	82.04	78.77	72.45	69.94
26	217.62	190.93	164.24	137.55	127.32	117.10	106.87	96.65	91.83	87.01	82.19	78.85	72.55	69.95
27	217.69	191.00	164.31	137.62	127.43	117.24	107.06	96.87	92.03	87.18	82.34	78.93	72.66	69.96
28	217.75	191.07	164.38	137.70	127.54	117.39	107.24	97.09	92.22	87.36	82.49	79.01	72.76	69.97
29	217.82	191.14	164.45	137.77	127.66	117.54	107.43	97.31	92.42	87.53	82.65	79.09	72.87	69.98
30	217.88	191.20	164.53	137.85	127.77	117.69	107.61	97.53	92.62	87.71	82.80	79.17	72.97	69.99
31	217.95	191.31	164.67	138.02	127.99	117.95	107.91	97.87	92.93	87.99	83.05	79.43	73.17	70.21
32	218.02	191.41	164.81	138.20	128.20	118.20	108.20	98.20	93.24	88.27	83.30	79.68	73.36	70.42
33	218.08	191.51	164.95	138.38	128.42	118.46	108.50	98.54	93.54	88.55	83.55	79.94	73.55	70.64
34	218.15	191.62	165.09	138.56	128.64	118.72	108.80	98.88	93.85	88.82	83.80	80.20	73.75	70.86
35	218.21	191.72	165.23	138.74	128.86	118.98	109.10	99.21	94.16	89.10	84.05	80.46	73.94	71.08
36	218.65	192.16	165.67	139.18	129.35	119.52	109.69	99.87	94.76	89.65	84.55	81.06	74.34	71.66
37	219.09	192.60	166.11	139.61	129.84	120.07	110.29	100.52	95.36	90.21	85.05	81.66	74.73	72.23
38	219.54	193.04	166.54	140.05	130.33	120.61	110.89	101.17	95.97	90.76	85.55	82.27	75.13	72.81
39	219.98	193.48	166.98	140.48	130.82	121.16	111.49	101.83	96.57	91.31	86.05	82.87	75.53	73.39
40	220.42	193.92	167.42	140.92	131.31	121.70	112.09	102.48	97.17	91.86	86.55	83.47	75.92	73.97
41	220.90	194.47	168.04	141.61	132.05	122.48	112.92	103.36	98.02	92.68	87.34	84.26	76.66	74.71
42	221.38	195.02	168.66	142.30	132.79	123.27	113.75	104.24	98.87	93.50	88.13	85.04	77.39	75.45
43	221.86	195.57	169.28	142.99	133.52	124.05	114.58	105.11	99.72	94.32	88.92	85.83	78.12	76.18
44	222.34	196.12	169.91	143.69	134.26	124.84	115.42	105.99	100.56	95.14	89.71	86.61	78.86	76.92
45	222.82	196.68	170.53	144.38	135.00	125.62	116.25	106.87	101.41	95.96	90.50	87.40	79.59	77.66
46	223.84	197.59	171.34	145.09	135.62	126.15	116.68	107.21	101.91	96.60	91.29	88.11	80.67	78.55
47	224.86	198.51	172.16	145.81	136.25	126.68	117.12	107.56	102.40	97.24	92.07	88.81	81.75	79.44
48	225.88	199.43	172.98	146.52	136.87	127.22	117.56	107.91	102.89	97.88	92.86	89.52	82.83	80.33
49	226.90	200.35	173.79	147.24	137.49	127.75	118.00	108.25	103.38	98.52	93.65	90.23	83.91	81.22
50	227.92	201.27	174.61	147.96	138.12	128.28	118.44	108.60	103.88	99.16	94.44	90.94	84.99	82.11
51	229.62	202.90	176.19	149.47	139.68	129.89	120.09	110.30	105.56	100.82	96.07	92.58	86.59	83.72
52	231.32	204.54	177.77	150.99	141.24	131.49	121.75	112.00	107.24	102.48	97.71	94.22	88.19	85.33
53	233.02	206.18	179.34	152.51	142.80	133.10	123.40	113.70	108.92	104.14	99.35	95.86	89.79	86.94
54	234.72	207.82	180.92	154.02	144.37	134.71	125.06	115.40	110.60	105.80	100.99	97.50	91.38	88.55
55	236.42	209.46	182.50	155.54	145.93	136.32	126.71	117.10	112.28	107.45	102.63	99.14	92.98	90.16

**Future Child Benefit Plan @21
Single Premium**

Age\Term	Base single premium rates per 1000 Sum Assured													
	8	9	10	11	12	13	14	15	16	17	18	19	20	21
20	954.85	929.87	904.88	879.90	861.07	842.23	823.39	804.56	790.75	776.94	763.13	752.22	735.52	726.05
21	955.12	930.52	905.93	881.34	862.61	843.87	825.14	806.41	792.49	778.56	764.64	752.90	736.80	726.14
22	955.39	931.18	906.98	882.78	864.15	845.52	826.89	808.26	794.22	780.19	766.15	753.58	738.07	726.24
23	955.66	931.84	908.03	884.21	865.69	847.16	828.64	810.11	795.96	781.81	767.66	754.26	739.35	726.34
24	955.93	932.50	909.08	885.65	867.23	848.81	830.39	811.97	797.70	783.43	769.16	754.94	740.63	726.43
25	956.20	933.16	910.13	887.09	868.77	850.45	832.14	813.82	799.44	785.05	770.67	755.62	741.91	726.53
26	956.27	933.33	910.39	887.45	869.14	850.83	832.52	814.21	799.86	785.50	771.14	755.82	742.42	726.62
27	956.34	933.50	910.65	887.80	869.50	851.20	832.91	814.61	800.27	785.94	771.61	756.01	742.94	726.72
28	956.41	933.66	910.91	888.16	869.87	851.58	833.29	815.00	800.69	786.38	772.07	756.21	743.46	726.81
29	956.48	933.83	911.17	888.52	870.24	851.95	833.67	815.39	801.11	786.83	772.54	756.40	743.97	726.91
30	956.55	933.99	911.43	888.87	870.60	852.33	834.06	815.79	801.53	787.27	773.01	762.47	744.49	735.80
31	957.83	935.20	912.58	889.95	871.84	853.72	835.61	817.50	803.24	788.98	774.72	764.33	746.21	737.74
32	959.10	936.41	913.72	891.03	873.07	855.12	837.17	819.21	804.96	790.70	776.44	766.19	747.93	739.68
33	960.37	937.61	914.86	892.10	874.31	856.52	838.72	820.93	806.67	792.41	778.16	768.05	749.64	741.61
34	961.64	938.82	916.00	893.18	875.55	857.91	840.27	822.64	808.38	794.13	779.87	769.91	751.36	743.55
35	962.91	940.03	917.14	894.26	876.78	859.31	841.83	824.35	810.10	795.84	781.59	771.77	753.08	745.48
36	963.38	940.47	917.57	894.66	877.18	859.69	842.21	824.72	811.19	797.66	784.13	774.47	757.06	749.35
37	963.85	940.92	918.00	895.07	877.58	860.08	842.59	825.09	812.29	799.48	786.67	777.17	761.05	753.21
38	964.32	941.37	918.42	895.48	877.97	860.47	842.97	825.46	813.38	801.29	789.21	779.87	765.04	757.08
39	964.79	941.82	918.85	895.88	878.37	860.86	843.35	825.83	814.47	803.11	791.75	782.57	769.03	760.95
40	965.26	942.27	919.28	896.29	878.77	861.25	843.73	826.20	815.57	804.93	794.29	785.28	773.02	764.81
41	968.36	945.84	923.31	900.78	883.29	865.80	848.31	830.82	820.02	809.23	798.43	789.28	776.85	768.52
42	971.47	949.40	927.33	905.27	887.81	870.35	852.89	835.43	824.48	813.53	802.58	793.29	780.67	772.22
43	974.58	952.97	931.36	909.75	892.32	874.89	857.46	840.04	828.93	817.82	806.72	797.30	784.50	775.93
44	977.69	956.54	935.39	914.24	896.84	879.44	862.04	844.65	833.38	822.12	810.86	801.30	788.33	779.63
45	980.80	960.11	939.42	918.73	901.36	883.99	866.62	849.26	837.84	826.42	815.00	805.31	792.16	783.34
46	983.43	962.96	942.49	922.01	905.28	888.54	871.80	855.07	844.05	833.04	822.02	813.21	799.99	792.29
47	986.06	965.81	945.55	925.30	909.19	893.09	876.98	860.88	850.27	839.65	829.04	821.11	807.82	801.23
48	988.69	968.66	948.62	928.59	913.11	897.64	882.16	866.69	856.48	846.27	836.06	829.01	815.65	810.18
49	991.32	971.50	951.69	931.87	917.03	902.19	887.34	872.50	862.69	852.89	843.08	836.91	823.47	819.12
50	993.95	974.35	954.76	935.16	920.95	906.73	892.52	878.31	868.91	859.51	850.10	844.82	831.30	828.07
51	998.84	979.83	960.83	941.82	929.45	917.08	904.71	892.34	883.24	874.13	865.03	859.49	846.83	843.07
52	1003.72	985.31	966.89	948.48	937.95	927.43	916.90	906.37	897.57	888.76	879.96	874.17	862.35	858.06
53	1008.61	990.79	972.96	955.14	946.46	937.77	929.09	920.40	911.90	903.39	894.89	888.84	877.88	873.06
54	1013.50	996.27	979.03	961.80	954.96	948.12	941.28	934.43	926.23	918.02	909.81	903.52	893.40	888.06
55	1018.39	1001.75	985.10	968.46	963.46	958.46	953.46	948.46	940.56	932.65	924.74	918.19	908.93	903.06

Future Child Benefit Plan@23
Regular Premium

Age\Term	Base annual premium rates per 1000 Sum Assured													
	10	11	12	13	14	15	16	17	18	19	20	21	22	23
20	214.16	178.59	162.06	145.53	129.00	112.47	105.73	98.98	92.23	85.49	78.74	74.94	71.14	67.33
21	214.22	178.72	162.17	145.63	129.09	112.55	105.80	99.05	92.30	85.55	78.80	74.99	71.17	67.35
22	214.29	178.84	162.29	145.73	129.18	112.62	105.87	99.12	92.37	85.61	78.86	75.03	71.20	67.38
23	214.35	178.97	162.40	145.83	129.27	112.70	105.94	99.19	92.43	85.68	78.92	75.08	71.24	67.40
24	214.42	179.09	162.51	145.93	129.35	112.77	106.01	99.26	92.50	85.74	78.98	75.13	71.27	67.42
25	214.48	179.22	162.63	146.03	129.44	112.85	106.09	99.32	92.56	85.80	79.04	75.17	71.31	67.44
26	214.54	179.27	162.68	146.09	129.50	112.90	106.15	99.40	92.64	85.89	79.14	75.25	71.35	67.46
27	214.59	179.32	162.73	146.14	129.55	112.96	106.22	99.47	92.73	85.98	79.24	75.32	71.40	67.48
28	214.65	179.37	162.78	146.19	129.60	113.01	106.28	99.54	92.81	86.07	79.34	75.39	71.45	67.50
29	214.70	179.42	162.83	146.25	129.66	113.07	106.34	99.62	92.89	86.16	79.44	75.47	71.50	67.53
30	214.76	179.47	162.88	146.30	129.71	113.13	106.41	99.69	92.97	86.25	79.54	75.69	71.85	68.01
31	214.83	179.67	163.09	146.51	129.93	113.35	106.63	99.91	93.18	86.46	79.74	75.91	72.08	68.24
32	214.90	179.87	163.30	146.72	130.15	113.57	106.85	100.12	93.39	86.67	79.94	76.12	72.30	68.48
33	214.98	180.08	163.51	146.94	130.37	113.80	107.07	100.34	93.61	86.88	80.15	76.33	72.52	68.71
34	215.05	180.28	163.71	147.15	130.58	114.02	107.28	100.55	93.82	87.08	80.35	76.55	72.75	68.94
35	215.12	180.48	163.92	147.36	130.80	114.24	107.50	100.77	94.03	87.29	80.55	76.76	72.97	69.18
36	215.61	180.79	164.23	147.68	131.12	114.57	107.84	101.10	94.37	87.64	80.91	77.12	73.33	69.55
37	216.10	181.10	164.55	148.00	131.45	114.90	108.17	101.44	94.72	87.99	81.26	77.48	73.70	69.92
38	216.60	181.40	164.86	148.31	131.77	115.22	108.50	101.78	95.06	88.34	81.62	77.84	74.06	70.29
39	217.09	181.71	165.17	148.63	132.09	115.55	108.84	102.12	95.40	88.69	81.97	78.20	74.43	70.66
40	217.58	182.02	165.48	148.95	132.41	115.88	109.17	102.46	95.75	89.04	82.33	78.56	74.79	71.03
41	218.21	182.70	166.15	149.60	133.05	116.49	109.78	103.06	96.35	89.63	82.92	79.15	75.38	71.61
42	218.84	183.39	166.82	150.25	133.68	117.11	110.39	103.67	96.95	90.23	83.51	79.74	75.96	72.18
43	219.46	184.07	167.49	150.90	134.31	117.72	111.00	104.28	97.55	90.83	84.11	80.33	76.54	72.76
44	220.09	184.76	168.15	151.55	134.94	118.34	111.61	104.88	98.16	91.43	84.70	80.91	77.13	73.34
45	220.72	185.44	168.82	152.20	135.58	118.95	112.22	105.49	98.76	92.03	85.30	81.50	77.71	73.92
46	221.75	186.44	169.81	153.18	136.56	119.93	113.19	106.46	99.72	92.99	86.25	82.46	78.67	74.88
47	222.78	187.43	170.80	154.17	137.54	120.91	114.17	107.43	100.69	93.95	87.21	83.42	79.64	75.85
48	223.80	188.43	171.79	155.15	138.52	121.88	115.14	108.39	101.65	94.90	88.16	84.38	80.60	76.82
49	224.83	189.42	172.78	156.14	139.50	122.86	116.11	109.36	102.61	95.86	89.11	85.34	81.56	77.78
50	225.86	190.42	173.77	157.13	140.48	123.83	117.08	110.33	103.57	96.82	90.07	86.29	82.52	78.75
51	227.53	192.00	175.32	158.64	141.96	125.29	118.56	111.83	105.11	98.38	91.66	87.90	84.14	80.39
52	229.20	193.58	176.87	160.16	143.45	126.74	120.04	113.34	106.64	99.94	93.24	89.50	85.77	82.03
53	230.86	195.16	178.42	161.68	144.94	128.20	121.52	114.85	108.18	101.50	94.83	91.11	87.39	83.67
54	232.53	196.74	179.97	163.20	146.42	129.65	123.01	116.36	109.71	103.07	96.42	92.71	89.01	85.30
55	234.20	198.32	181.52	164.71	147.91	131.11	124.49	117.87	111.25	104.63	98.01	94.32	90.63	86.94

Future Child Benefit Plan@23
Single Premium

Age\Term	Base single premium rates per 1000 Sum Assured													
	10	11	12	13	14	15	16	17	18	19	20	21	22	23
20	939.91	924.93	901.24	877.54	853.85	830.15	814.88	799.62	784.35	769.08	753.81	742.00	730.20	718.39
21	939.94	925.12	901.73	878.33	854.94	831.55	816.22	800.90	785.58	770.26	754.93	743.09	731.25	719.41
22	939.97	925.31	902.22	879.12	856.03	832.94	817.56	802.19	786.81	771.43	756.05	744.18	732.31	720.43
23	940.00	925.49	902.70	879.92	857.13	834.34	818.90	803.47	788.04	772.61	757.17	745.27	733.36	721.46
24	940.03	925.68	903.19	880.71	858.22	835.73	820.24	804.76	789.27	773.78	758.29	746.36	734.42	722.48
25	940.06	925.87	903.68	881.50	859.31	837.13	821.58	806.04	790.50	774.96	759.41	747.44	735.47	723.50
26	940.55	926.02	903.89	881.77	859.65	837.52	822.04	806.57	791.09	775.61	760.13	748.26	736.39	724.52
27	941.04	926.16	904.10	882.04	859.98	837.92	822.50	807.09	791.68	776.27	760.85	749.08	737.32	725.55
28	941.53	926.31	904.31	882.31	860.31	838.31	822.96	807.62	792.27	776.92	761.57	749.91	738.24	726.57
29	942.02	926.46	904.52	882.58	860.64	838.71	823.42	808.14	792.86	777.58	762.30	750.73	739.16	727.59
30	942.51	926.61	904.73	882.85	860.98	839.10	823.88	808.67	793.45	778.23	763.02	751.68	740.35	729.01
31	943.60	927.55	905.54	883.52	861.51	839.50	824.50	809.51	794.52	779.53	764.54	753.33	742.12	730.92
32	944.69	928.50	906.35	884.20	862.04	839.89	825.12	810.36	795.59	780.82	766.06	754.98	743.90	732.82
33	945.78	929.45	907.16	884.87	862.58	840.29	825.74	811.20	796.66	782.12	767.58	756.62	745.67	734.72
34	946.87	930.40	907.97	885.54	863.11	840.68	826.36	812.05	797.73	783.41	769.10	758.27	747.45	736.62
35	947.96	931.34	908.78	886.21	863.64	841.08	826.98	812.89	798.80	784.71	770.62	759.92	749.22	738.53
36	949.25	931.86	909.73	887.60	865.47	843.34	829.61	815.89	802.16	788.43	774.70	764.33	753.97	743.60
37	950.54	932.38	910.69	889.00	867.30	845.61	832.24	818.88	805.51	792.15	778.78	768.75	758.71	748.68
38	951.84	932.91	911.65	890.39	869.13	847.88	834.87	821.87	808.87	795.87	782.87	773.16	763.46	753.75
39	953.13	933.43	912.61	891.78	870.96	850.14	837.50	824.87	812.23	799.59	786.95	777.58	768.20	758.83
40	954.42	933.95	913.56	893.18	872.79	852.41	840.13	827.86	815.58	803.31	791.04	781.99	772.95	763.91
41	956.72	937.47	917.40	897.33	877.26	857.19	844.75	832.30	819.85	807.41	794.96	785.93	776.89	767.86
42	959.01	940.99	921.24	901.49	881.73	861.98	849.36	836.74	824.12	811.50	798.88	789.86	780.84	771.82
43	961.30	944.51	925.07	905.64	886.20	866.77	853.98	841.18	828.39	815.60	802.81	793.80	784.79	775.77
44	963.59	948.03	928.91	909.79	890.67	871.55	858.59	845.62	832.66	819.70	806.73	797.73	788.73	779.73
45	965.89	951.55	932.75	913.95	895.14	876.34	863.20	850.07	836.93	823.79	810.65	801.67	792.68	783.69
46	969.98	954.19	935.93	917.66	899.39	881.13	868.53	855.93	843.33	830.74	818.14	809.50	800.86	792.22
47	974.07	956.84	939.10	921.37	903.64	885.91	873.85	861.80	849.74	837.68	825.62	817.33	809.05	800.76
48	978.17	959.48	942.28	925.09	907.89	890.70	879.18	867.66	856.14	844.62	833.11	825.17	817.23	809.30
49	982.26	962.12	945.46	928.80	912.14	895.49	884.51	873.53	862.55	851.57	840.59	833.00	825.42	817.83
50	986.35	964.76	948.64	932.52	916.39	900.27	889.83	879.39	868.95	858.51	848.07	840.84	833.60	826.37
51	993.54	972.20	956.74	941.29	925.83	910.38	900.65	890.91	881.18	871.45	861.72	854.93	848.13	841.34
52	1000.74	979.64	964.85	950.06	935.27	920.48	911.46	902.44	893.41	884.39	875.36	869.01	862.67	856.32
53	1007.93	987.08	972.96	958.84	944.71	930.59	922.27	913.96	905.64	897.32	889.01	883.10	877.20	871.30
54	1015.12	994.52	981.07	967.61	954.15	940.70	933.09	925.48	917.87	910.26	902.65	897.19	891.73	886.27
55	1022.32	1001.96	989.17	976.38	963.59	950.80	943.90	937.00	930.10	923.19	916.29	911.28	906.26	901.25