

Paid-up Policy (PUP) Values – For New Policyholders who join the new ElderShield scheme from 30 September 2007(with Benefit of \$400 per month, up to a maximum of 6 years)

| Policy Year | Age at inception | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 |
| 1 | | | | | | | | | | | | | | | | | | | | | | | 100 | 130 | 160 |
| 2 | | | | | | | | | | | | | | | | | | | | 100 | 100 | 100 | 133 | 200 | 400 |
| 3 | | | | | | | | | | | | | | | | | | 100 | 100 | 133 | 133 | 133 | 231 | 400 | |
| 4 | | | | | | | | | | | | | | | 100 | 100 | 100 | 133 | 133 | 175 | 192 | 231 | 400 | | |
| 5 | | | | | | | | | | | | | 100 | 100 | 133 | 133 | 133 | 166 | 175 | 231 | 277 | 400 | | | |
| 6 | | | | | | | | 100 | 100 | 100 | 100 | 100 | 133 | 133 | 156 | 160 | 166 | 207 | 231 | 304 | 400 | | | | |
| 7 | | | | | 100 | 100 | 100 | 117 | 117 | 133 | 133 | 133 | 153 | 156 | 182 | 192 | 207 | 258 | 304 | 400 | | | | | |
| 8 | | | 100 | 100 | 117 | 117 | 117 | 133 | 133 | 149 | 151 | 153 | 175 | 182 | 214 | 231 | 258 | 321 | 400 | | | | | | |
| 9 | 100 | 100 | 117 | 117 | 133 | 133 | 133 | 147 | 149 | 166 | 170 | 175 | 201 | 214 | 250 | 277 | 321 | 400 | | | | | | | |
| 10 | 117 | 117 | 133 | 133 | 145 | 146 | 147 | 163 | 166 | 185 | 192 | 201 | 231 | 250 | 292 | 333 | 400 | | | | | | | | |
| 11 | 133 | 133 | 144 | 145 | 158 | 160 | 163 | 180 | 185 | 207 | 217 | 231 | 265 | 292 | 342 | 400 | | | | | | | | | |
| 12 | 143 | 144 | 156 | 158 | 172 | 175 | 180 | 199 | 207 | 231 | 245 | 265 | 304 | 342 | 400 | | | | | | | | | | |
| 13 | 154 | 156 | 169 | 172 | 187 | 192 | 199 | 220 | 231 | 258 | 277 | 304 | 349 | 400 | | | | | | | | | | | |
| 14 | 166 | 169 | 182 | 187 | 203 | 211 | 220 | 243 | 258 | 288 | 313 | 349 | 400 | | | | | | | | | | | | |
| 15 | 179 | 182 | 197 | 203 | 221 | 231 | 243 | 268 | 288 | 321 | 354 | 400 | | | | | | | | | | | | | |
| 16 | 192 | 197 | 214 | 221 | 241 | 253 | 268 | 296 | 321 | 358 | 400 | | | | | | | | | | | | | | |
| 17 | 207 | 214 | 231 | 241 | 262 | 277 | 296 | 328 | 358 | 400 | | | | | | | | | | | | | | | |
| 18 | 223 | 231 | 250 | 262 | 285 | 304 | 328 | 362 | 400 | | | | | | | | | | | | | | | | |
| 19 | 240 | 250 | 270 | 285 | 310 | 333 | 362 | 400 | | | | | | | | | | | | | | | | | |
| 20 | 258 | 270 | 292 | 310 | 338 | 365 | 400 | | | | | | | | | | | | | | | | | | |
| 21 | 277 | 292 | 316 | 338 | 368 | 400 | | | | | | | | | | | | | | | | | | | |
| 22 | 298 | 316 | 342 | 368 | 400 | | | | | | | | | | | | | | | | | | | | |
| 23 | 321 | 342 | 370 | 400 | | | | | | | | | | | | | | | | | | | | | |
| 24 | 345 | 370 | 400 | | | | | | | | | | | | | | | | | | | | | | |
| 25 | 372 | 400 | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | 400 | | | | | | | | | | | | | | | | | | | | | | | | |

Note: The above Paid-Up Policy Values and all subsequent Paid-Up Policy Values Tables are expressed in Singapore dollars.

Paid-up Policy (PUP) Values – For Existing Policyholders (under the Regular Premium Plan and 10-Year Premium Plan) who join the new ElderShield Scheme (with Benefit of \$400 per month, up to a maximum of 6 years) from 30 September 2007

For Existing policyholders who join the new ElderShield Scheme from 30 September 2007, the PUP value is calculated at follows:

$$\text{PUP Benefit} = \frac{\text{Number of Top - Up Premiums Paid}}{\text{Total Number of Required Top - Up Premiums}} * \text{PUP Benefit on \$400/6yr Basis} + \left(1 - \frac{\text{Number of Top - Up Premiums Paid}}{\text{Total Number of Required Top - Up Premiums}}\right) * \text{PUP Benefit on \$300/5yr Basis}$$

For Existing Policyholders under the **Regular Premium Plan** (payable up to age 65), the table shown in Annex A will be for the PUP Benefit for \$400 per month, up to a maximum of 6 years' Basis while Table 1 is the PUP Benefit for \$300 per month, up to a maximum of 5 years' Basis.

PUP Table for Benefit of \$300 per month, up to a maximum of 5 years (Regular Premium Plan)

| Policy Year | Age at inception | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 |
| 1 | | | | | | | | | | | | | | | | | | | | | | | | | 120 |
| 2 | | | | | | | | | | | | | | | | | | | | | | | 100 | 150 | 300 |
| 3 | | | | | | | | | | | | | | | | | | | | 100 | 100 | 100 | 173 | 300 | |
| 4 | | | | | | | | | | | | | | | | | | 100 | 100 | 132 | 144 | 173 | 300 | | |
| 5 | | | | | | | | | | | | | | | 100 | 100 | 100 | 125 | 132 | 173 | 208 | 300 | | | |
| 6 | | | | | | | | | | | | 100 | 100 | 117 | 120 | 125 | 155 | 173 | 228 | 300 | | | | | |
| 7 | | | | | | | | | 100 | 100 | 100 | 115 | 117 | 137 | 144 | 155 | 193 | 228 | 300 | | | | | | |
| 8 | | | | | | | | 100 | 100 | 112 | 113 | 115 | 132 | 137 | 160 | 173 | 193 | 241 | 300 | | | | | | |
| 9 | | | | | 100 | 100 | 100 | 111 | 112 | 125 | 128 | 132 | 151 | 160 | 187 | 208 | 241 | 300 | | | | | | | |
| 10 | | | 100 | 100 | 109 | 110 | 111 | 122 | 125 | 139 | 144 | 151 | 173 | 187 | 219 | 250 | 300 | | | | | | | | |
| 11 | 100 | 100 | 108 | 109 | 118 | 120 | 122 | 135 | 139 | 155 | 163 | 173 | 199 | 219 | 256 | 300 | | | | | | | | | |
| 12 | 108 | 108 | 117 | 118 | 129 | 132 | 135 | 149 | 155 | 173 | 184 | 199 | 228 | 256 | 300 | | | | | | | | | | |
| 13 | 116 | 117 | 127 | 129 | 140 | 144 | 149 | 165 | 173 | 193 | 208 | 228 | 262 | 300 | | | | | | | | | | | |
| 14 | 125 | 127 | 137 | 140 | 153 | 158 | 165 | 182 | 193 | 216 | 235 | 262 | 300 | | | | | | | | | | | | |
| 15 | 134 | 137 | 148 | 153 | 166 | 173 | 182 | 201 | 216 | 241 | 266 | 300 | | | | | | | | | | | | | |
| 16 | 144 | 148 | 160 | 166 | 181 | 190 | 201 | 222 | 241 | 269 | 300 | | | | | | | | | | | | | | |
| 17 | 155 | 160 | 173 | 181 | 197 | 208 | 222 | 246 | 269 | 300 | | | | | | | | | | | | | | | |
| 18 | 167 | 173 | 187 | 197 | 214 | 228 | 246 | 271 | 300 | | | | | | | | | | | | | | | | |
| 19 | 180 | 187 | 203 | 214 | 233 | 250 | 271 | 300 | | | | | | | | | | | | | | | | | |
| 20 | 193 | 203 | 219 | 233 | 253 | 274 | 300 | | | | | | | | | | | | | | | | | | |
| 21 | 208 | 219 | 237 | 253 | 276 | 300 | | | | | | | | | | | | | | | | | | | |
| 22 | 224 | 237 | 256 | 276 | 300 | | | | | | | | | | | | | | | | | | | | |
| 23 | 241 | 256 | 277 | 300 | | | | | | | | | | | | | | | | | | | | | |
| 24 | 259 | 277 | 300 | | | | | | | | | | | | | | | | | | | | | | |
| 25 | 279 | 300 | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | 300 | | | | | | | | | | | | | | | | | | | | | | | | |

For Existing Policyholders under the **10-Year Premium Plan**, Table 2 will be for the PUP Benefit for \$400 per month, up to a maximum of 6 years' Basis while Table 3 is the PUP Benefit for \$300 per month, up to a maximum of 5 years' Basis.

PUP Table for Benefit of \$400 per month, up to a maximum of 6 years (10-Year Premium Plan)

| Policy Year | Age at inception | | | | | | | | | | | | | |
|-------------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 |
| 1 | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | |
| 4 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 5 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 | 133 |
| 6 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 | 166 |
| 7 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 | 207 |
| 8 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 | 258 |
| 9 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 321 |
| 10 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 |

PUP Table for Benefit of \$300 per month, up to a maximum of 5 years (10-Year Premium Plan)

| Policy Yr | Age at inception | | | | | | | | | | | | | |
|-----------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 |
| 1 | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | |
| 5 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 6 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 |
| 7 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 |
| 8 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| 9 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 | 241 |
| 10 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 |