

PRULive Well Sample Premium Table

The annual premiums for **PRULive Well** with **Monthly Income Benefit of RM1,000** are shown in the table below, which are also applicable to all occupation class.

ANB	PPT	Policy Term (ANB)											
		80				90				100			
		MS	MNS	FS	FNS	MS	MNS	FS	FNS	MS	MNS	FS	FNS
40	20	4,880	4,048	3,653	2,941	5,757	5,019	4,589	3,909	6,284	5,627	5,254	4,714
41	20	5,125	4,259	3,842	3,113	5,962	5,201	4,751	4,052	6,472	5,794	5,411	4,854
42	20	5,370	4,471	4,031	3,268	6,167	5,384	4,913	4,195	6,661	5,962	5,567	4,995
43	20	5,615	4,682	4,220	3,424	6,372	5,566	5,075	4,338	6,849	6,129	5,723	5,136
44	20	5,860	4,893	4,409	3,579	6,576	5,748	5,237	4,481	7,038	6,297	5,879	5,277
45	20	6,105	5,105	4,598	3,735	6,781	5,930	5,399	4,624	7,226	6,465	6,036	5,418
46	20	6,472	5,427	4,894	3,983	7,040	6,157	5,610	4,805	7,455	6,662	6,222	5,585
47	20	6,840	5,749	5,190	4,231	7,300	6,384	5,820	4,987	7,684	6,859	6,409	5,753
48	20	7,208	6,071	5,486	4,479	7,559	6,611	6,031	5,169	7,914	7,057	6,596	5,920
49	20	7,576	6,393	5,782	4,728	7,818	6,838	6,241	5,351	8,143	7,254	6,783	6,087
50	20	7,943	6,715	6,078	4,976	8,077	7,065	6,452	5,533	8,372	7,451	6,969	6,255
51	20					8,464	7,397	6,764	5,803	8,710	7,722	7,203	6,459
52	20					8,851	7,729	7,076	6,073	9,048	7,993	7,437	6,663
53	20					9,238	8,061	7,389	6,343	9,386	8,263	7,671	6,868
54	20					9,625	8,393	7,701	6,613	9,724	8,534	7,905	7,072
55	20					10,012	8,726	8,013	6,883	10,062	8,804	8,139	7,276
56	19					10,760	9,374	8,621	7,406	10,806	9,450	8,741	7,763
57	18					11,570	10,078	9,284	7,976	11,614	10,152	9,399	8,291
58	17					12,529	10,917	10,073	8,656	12,566	10,981	10,175	8,899
59	16					13,567	11,844	10,941	9,409	13,601	11,899	11,031	9,634
60	15					14,789	12,941	11,973	10,306	14,817	12,980	12,040	10,516
61	14									16,171	14,234	13,218	11,545
62	13									17,890	15,725	14,634	12,781
63	12									19,957	17,490	16,334	14,254
64	11									22,447	19,690	18,411	16,096
65	10									25,526	22,405	20,964	18,370
66	9									29,620	26,047	24,357	21,400
67	8									34,902	30,624	28,738	25,267
68	7									39,925	35,000	32,960	28,976
69	6									46,632	40,835	38,457	33,914
70	5									56,022	49,012	46,201	40,830

* Premiums are non-guaranteed.

The annual premiums for **PRULive Well with Monthly Income Benefit of RM5,000** (after Large Sum Assured Discount of 8%) are shown in the table below, which are also applicable to all occupation class.

ANB	PPT	Policy Term (ANB)											
		80				90				100			
		MS	MNS	FS	FNS	MS	MNS	FS	FNS	MS	MNS	FS	FNS
40	20	22,447	18,620	16,805	13,530	26,483	23,088	21,109	17,982	28,906	25,882	24,169	21,683
41	20	23,574	19,592	17,674	14,318	27,425	23,926	21,855	18,639	29,773	26,653	24,888	22,330
42	20	24,701	20,564	18,544	15,033	28,367	24,765	22,600	19,297	30,639	27,424	25,607	22,978
43	20	25,828	21,536	19,413	15,749	29,309	25,603	23,345	19,953	31,506	28,195	26,326	23,626
44	20	26,955	22,509	20,282	16,464	30,251	26,441	24,090	20,611	32,373	28,966	27,045	24,274
45	20	28,082	23,481	21,151	17,179	31,194	27,280	24,836	21,268	33,240	29,737	27,764	24,921
46	20	29,773	24,963	22,513	18,321	32,386	28,323	25,804	22,104	34,294	30,644	28,623	25,691
47	20	31,464	26,445	23,874	19,463	33,578	29,366	26,773	22,941	35,348	31,552	29,482	26,462
48	20	33,156	27,927	25,236	20,605	34,770	30,410	27,742	23,777	36,403	32,460	30,341	27,232
49	20	34,847	29,409	26,597	21,747	35,961	31,453	28,710	24,614	37,456	33,368	31,200	28,002
50	20	36,539	30,891	27,958	22,889	37,153	32,497	29,679	25,450	38,511	34,276	32,059	28,772
51	20					38,933	34,025	31,115	26,692	40,066	35,521	33,135	29,711
52	20					40,714	35,553	32,551	27,935	41,620	36,766	34,211	30,651
53	20					42,494	37,081	33,988	29,177	43,174	38,010	35,286	31,591
54	20					44,275	38,609	35,424	30,419	44,729	39,255	36,362	32,531
55	20					46,055	40,137	36,860	31,661	46,283	40,500	37,438	33,471
56	19					49,496	43,119	39,654	34,067	49,705	43,468	40,207	35,708
57	18					53,224	46,359	42,705	36,689	53,425	46,698	43,234	38,137
58	17					57,635	50,217	46,334	39,819	57,804	50,511	46,803	40,937
59	16					62,408	54,483	50,328	43,281	62,566	54,737	50,742	44,316
60	15					68,028	59,528	55,074	47,409	68,157	59,706	55,384	48,375
61	14									74,388	65,475	60,804	53,109
62	13									82,293	72,335	67,315	58,792
63	12									91,800	80,455	75,137	65,567
64	11									103,258	90,573	84,690	74,042
65	10									117,417	103,065	96,433	84,503
66	9									136,252	119,814	112,044	98,441
67	8									160,551	140,868	132,197	116,226
68	7									183,655	161,000	151,616	133,289
69	6									214,507	187,842	176,901	156,003
70	5									257,703	225,454	212,526	187,818

* Premiums are non-guaranteed.

The annual premiums for **PRULive Well with Monthly Income Benefit of RM8,000** are shown in the table below, which are also applicable to all occupation class.

ANB	PPT	Policy Term (ANB)											
		80				90				100			
		MS	MNS	FS	FNS	MS	MNS	FS	FNS	MS	MNS	FS	FNS
40	20	34,354	28,497	25,719	20,706	40,531	35,334	32,307	27,520	44,239	39,611	36,990	33,184
41	20	36,079	29,985	27,049	21,913	41,972	36,618	33,447	28,526	45,565	40,790	38,090	34,175
42	20	37,803	31,472	28,380	23,007	43,414	37,901	34,588	29,532	46,891	41,970	39,190	35,167
43	20	39,527	32,960	29,710	24,102	44,856	39,184	35,728	30,537	48,218	43,150	40,291	36,158
44	20	41,252	34,448	31,040	25,197	46,298	40,467	36,868	31,543	49,545	44,330	41,391	37,149
45	20	42,977	35,936	32,371	26,291	47,740	41,750	38,010	32,549	50,871	45,510	42,491	38,141
46	20	45,566	38,204	34,454	28,039	49,564	43,347	39,492	33,829	52,485	46,899	43,806	39,319
47	20	48,154	40,472	36,538	29,787	51,388	44,943	40,974	35,110	54,098	48,289	45,121	40,498
48	20	50,743	42,741	38,621	31,534	53,213	46,541	42,457	36,390	55,712	49,678	46,435	41,676
49	20	53,332	45,008	40,705	33,282	55,037	48,137	43,939	37,670	57,325	51,067	47,750	42,855
50	20	55,920	47,276	42,788	35,030	56,861	49,734	45,422	38,950	58,938	52,457	49,065	44,033
51	20					59,585	52,073	47,620	40,851	61,318	54,362	50,711	45,471
52	20					62,310	54,411	49,818	42,753	63,697	56,267	52,357	46,910
53	20					65,035	56,750	52,016	44,653	66,075	58,172	54,003	48,348
54	20					67,760	59,089	54,214	46,554	68,454	60,077	55,650	49,786
55	20					70,484	61,428	56,412	48,455	70,833	61,982	57,296	51,224
56	19					75,750	65,990	60,688	52,138	76,071	66,525	61,534	54,649
57	18					81,456	70,950	65,357	56,150	81,763	71,469	66,167	58,367
58	17					88,206	76,854	70,912	60,940	88,465	77,303	71,629	62,652
59	16					95,511	83,383	77,024	66,239	95,753	83,771	77,658	67,823
60	15					104,112	91,104	84,287	72,557	104,310	91,376	84,761	74,035
61	14									113,847	100,205	93,057	81,280
62	13									125,943	110,705	103,022	89,978
63	12									140,494	123,131	114,992	100,347
64	11									158,030	138,616	129,612	113,316
65	10									179,700	157,734	147,584	129,326
66	9									208,524	183,368	171,476	150,658
67	8									245,712	215,589	202,318	177,876
68	7									281,072	246,400	232,038	203,990
69	6									328,289	287,481	270,735	238,752
70	5									394,398	345,043	325,257	287,442

* Premiums are non-guaranteed.

The Annual Premium for **Monthly Income Benefit of RM1,100 to RM4,900** can be calculated as below:

Example:

Jane (FNS ANB 50) would like to purchase **PRU**Live Well with Monthly Income Benefit of RM2,500, Policy Term ANB 80.

Annual Premium for Monthly Income Benefit of RM1,000 = RM 4,976 (based on the table above)

Annual Premium for Monthly Income Benefit of RM2,500 = RM 4,976 X 2.5 = RM12,440

The Annual Premium for **Monthly Income Benefit of RM5,000 to RM7,900** can be calculated as below:

Example:

John (MNS ANB 60) would like to purchase **PRU**Live Well with Monthly Income Benefit of RM7,000, Policy Term ANB 90.

Monthly Income Benefit of RM 5,000 to RM7,900 is eligible for Large Sum Assured Discount of 8%.

Annual Premium for Monthly Income Benefit of RM1,000 = RM 12,941 (based on the table above)

Annual Premium for Monthly Income Benefit of RM7,000 = RM 12,941 X 7 X (100%-8%) = RM83,340

The Annual Premium for **Monthly Income Benefit of RM8,000 and above** can be calculated as below:

Example:

Anna (FNS ANB 65) would like to purchase **PRU**Live Well with Monthly Income Benefit of RM12,000, Policy Term ANB 100.

Monthly Income Benefit of RM8,000 and above is eligible for Large Sum Assured Discount of 12%.

Annual Premium for Monthly Income Benefit of RM1,000 = RM 18,370 (based on the table above)

Annual Premium for Monthly Income Benefit of RM7,000 = RM 18,370 X 12 X (100%-12%) = RM193,987

*Premium calculated is subjected to rounding adjustments.

Modal Factor:

Premium Payment Frequency	Premium Modal Factor
Monthly premium	Yearly premium x 0.0850
Quarterly premium	Yearly premium x 0.2525
Half-yearly premium	Yearly premium x 0.5000
Yearly premium	Yearly premium x 1.0000

Calculation example for other premium payment frequency:

Jack (MNS ANB 40) would like to purchase **PRU**Live Well with Monthly Income Benefit of RM8,000, Policy Term ANB 80, monthly premium.

PRULive Well's **monthly premium**

= RM 28,497 (annual premium) x 0.085

= RM 2,422

*Premium calculated is subjected to rounding adjustments.