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CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)

CENTRAL PROVIDENT FUND (HOME PROTECTION INSURANCE SCHEME) (AMENDMENT) REGULATIONS 2018

In exercise of the powers conferred by section 39 of the Central Provident Fund Act, the Minister for Manpower makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2018 and come into operation on 1 July 2018.

Amendment of Second Schedule

2. The Second Schedule to the Central Provident Fund (Home Protection Insurance Scheme) Regulations (Rg 11) is amended —

(*a*) by deleting Table 1B and substituting the following Table:

"TABLE 1B

(For policies entered into, adjusted or renewed with policy year commencing on or after 1 July 2018)

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

Age Next Birthday	Term of Loan				
	1	2	3	4	5
20	4.72	8.87	6.57	5.81	5.42
21	4.72	8.87	6.57	5.81	5.42
22	4.72	8.87	6.57	5.81	5.42
23	4.72	8.87	6.57	5.81	5.42
24	4.72	8.87	6.57	5.81	5.42
25	4.72	8.87	6.57	5.81	5.42
26	4.72	8.87	6.57	5.81	5.42
27	4.72	8.87	6.57	5.81	5.42
28	4.72	8.87	6.57	5.81	5.42
29	4.72	8.87	6.57	5.81	5.42
30	4.72	8.87	6.57	5.81	5.42
31	4.72	8.87	6.57	5.81	5.42
32	4.72	8.87	6.57	5.81	5.42
33	4.72	8.87	6.57	5.81	5.42
34	4.72	8.87	6.57	5.81	5.42
35	4.72	8.87	6.57	5.88	5.52
36	4.79	9.17	7.04	6.49	6.34
37	5.13	10.09	7.77	7.17	7.01
38	5.69	11.15	8.61	7.97	7.79
39	6.30	12.36	9.57	8.85	8.68
40	7.03	13.76	10.66	9.88	9.68
41	7.06	13.79	10.69	9.91	9.71
42	7.27	14.42	11.14	10.31	10.11

Age Next Birthday	Term of Loan				
	1	2	3	4	5
43	7.94	15.91	12.26	11.34	11.11
44	8.70	17.60	13.52	12.49	12.24
45	9.58	19.52	14.97	13.82	13.54
46	11.75	23.96	18.29	16.94	16.60
47	12.68	26.28	20.04	18.45	18.07
48	13.76	28.92	21.96	20.18	19.74
49	15.01	31.90	24.13	22.15	21.64
50	16.45	35.25	26.58	24.37	23.81
51	18.10	38.98	29.35	26.88	26.23
52	18.86	42.04	31.33	28.58	27.85
53	19.88	45.56	33.67	30.60	29.79
54	21.13	49.59	36.39	32.98	32.07
55	22.69	54.15	39.54	35.75	34.27
56	27.87	65.79	48.15	43.56	41.23
57	34.48	76.32	56.83	51.74	48.55
58	41.48	87.59	66.08	60.47	56.25
59	48.89	99.67	75.95	69.76	64.35
60	56.75	112.61	86.48	79.64	74.48
61	59.18	115.04	88.91	82.07	77.71
62	62.60	121.54	93.90	86.64	102.07
63	68.72	133.35	103.01	128.23	141.91
64	75.38	146.17	191.64	214.35	227.97
65	82.60	116.99	128.45	134.18	134.56

- Where the premium payable is less than $1.00, the minimum premium of $1.00 is charged.
- The annual premium is payable for 90% (rounded down to the nearest year) of the period of cover, or for such lesser percentage of the period of cover as the Board may, in its discretion, determine, subject to a minimum of one year.

Age Next Birthday	Term of Loan				
	6	7	8	9	10
20	5.20	5.05	4.95	4.89	4.84
21	5.20	5.05	4.95	4.89	4.84
22	5.20	5.05	4.95	4.89	4.84
23	5.20	5.05	4.95	4.89	4.84
24	5.20	5.05	4.95	4.89	4.84
25	5.20	5.05	4.95	4.89	4.84
26	5.20	5.05	4.95	4.89	4.84
27	5.20	5.05	4.95	4.89	4.84
28	5.20	5.05	4.95	4.89	4.84
29	5.20	5.05	4.95	4.89	4.84
30	5.20	5.05	4.95	4.89	4.84
31	5.20	5.05	4.95	4.89	4.84
32	5.20	5.05	4.95	4.89	5.02
33	5.20	5.05	5.12	5.09	5.25
34	5.32	5.20	5.30	5.30	5.49
35	5.45	5.35	5.48	5.51	5.73
36	6.33	6.41	6.56	6.75	6.98
37	6.95	6.98	7.08	7.24	7.42
38	7.66	7.64	7.70	7.81	7.97
39	8.49	8.42	8.45	8.51	8.63
40	9.37	9.12	9.02	8.99	9.03
41	9.39	9.21	9.11	9.08	9.11
42	9.77	9.57	9.46	9.42	9.43
43	10.74	10.53	10.42	10.39	10.41
44	11.86	11.64	11.53	11.51	11.56
45	13.12	12.89	12.80	12.79	12.86
46	16.15	15.96	15.92	15.99	16.15
47	17.56	17.32	17.26	17.32	17.48
48	19.17	18.90	18.82	18.88	19.05

Age Next Birthday	Term of Loan				
	6	7	8	9	10
49	21.00	20.71	20.62	20.68	20.85
50	23.10	22.77	22.67	22.73	22.94
51	25.46	25.10	24.99	25.08	25.30
52	27.10	26.81	26.81	27.00	27.35
53	29.06	28.85	28.94	29.26	29.75
54	31.37	31.22	31.42	31.87	32.50
55	33.54	33.42	33.70	34.25	35.02
56	40.45	40.40	40.89	41.67	42.70
57	47.53	47.30	47.67	48.40	54.43
58	54.97	54.54	54.83	61.71	66.97
59	62.63	61.81	69.95	75.99	80.58
60	73.84	82.06	89.51	94.85	95.22
61	85.76	93.05	98.22	101.85	104.39
62	112.07	118.75	123.57	127.02	129.51
63	150.93	157.06	161.52	164.81	167.25
64	236.65	242.73	247.19	250.56	253.16
65	134.94	135.32	135.70	136.08	136.46

Age Next Birthday	Term of Loan				
	11	12	13	14	15
20	5.23	5.16	5.12	5.09	5.09
21	5.23	5.16	5.12	5.09	5.09
22	5.23	5.16	5.12	5.09	5.09
23	5.23	5.16	5.12	5.09	5.09
24	5.23	5.16	5.12	5.09	5.09
25	5.23	5.16	5.12	5.09	5.09
26	5.23	5.16	5.12	5.09	5.09
27	5.23	5.16	5.12	5.09	5.09
28	5.23	5.16	5.12	5.09	5.21