
First published in the Government Gazette, Electronic Edition, on 23rd December 2011 at 5:00 pm.

No. S 672

**CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND
(HOME PROTECTION INSURANCE SCHEME)
(AMENDMENT) REGULATIONS 2011**

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

Citation and commencement

1. These Regulations may be cited as the Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2011 and shall come into operation on 1st January 2012.

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 1st January 2012)*

**HOME PROTECTION INSURANCE ANNUAL PREMIUM
RATE PER \$10,000 INITIAL COVER FOR MALE 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

Age Next Birthday	Term of Loan				
	1	2	3	4	5
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	6.05	5.90
36	4.79	9.29	7.16	6.61	6.46
37	5.23	10.19	7.87	7.27	7.11
38	5.76	11.22	8.68	8.04	7.86
39	6.35	12.41	9.62	8.90	8.73
40	7.06	13.79	10.69	9.91	9.71
41	7.06	13.79	10.69	9.91	9.71
42	7.48	14.63	11.35	10.52	10.32
43	8.35	16.32	12.67	11.75	11.52
44	9.32	18.22	14.14	13.11	12.86
45	10.40	20.34	15.79	14.64	14.36
46	12.77	24.98	19.31	17.96	17.62
47	14.26	27.86	21.62	20.03	19.65
48	15.90	31.06	24.10	22.32	21.88
49	17.71	34.60	26.83	24.85	24.34
50	19.71	38.51	29.84	27.63	27.07
51	21.92	42.80	33.17	30.70	30.05

Age Next Birthday	Term of Loan				
	1	2	3	4	5
52	24.35	47.53	36.82	34.07	33.34
53	27.03	52.71	40.82	37.75	36.94
54	29.95	58.41	45.21	41.80	40.89
55	33.17	64.63	50.02	46.23	44.75
56	40.01	77.93	60.29	55.70	53.37
57	44.20	86.04	66.55	61.46	58.27
58	48.77	94.88	73.37	67.76	63.54
59	53.75	104.53	80.81	74.62	69.21
60	59.18	115.04	88.91	82.07	76.91
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	137.60

- Where the premium payable is less than \$1.00, the minimum premium of \$1.00 shall be 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 1 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	5.15	5.29	5.45
34	5.41	5.48	5.60	5.76	5.94
35	5.90	5.99	6.13	6.32	6.54
36	6.47	6.58	6.75	6.96	7.21
37	7.14	7.27	7.46	7.71	7.99
38	7.90	8.05	8.27	8.55	8.87
39	8.78	8.95	9.21	9.51	9.87
40	9.71	9.77	9.97	10.25	10.60
41	9.77	9.97	10.25	10.60	11.01
42	10.39	10.60	10.91	11.28	11.70
43	11.60	11.83	12.17	12.58	13.05
44	12.95	13.21	13.58	14.04	14.56
45	14.45	14.73	15.15	15.65	16.23
46	17.72	18.07	18.57	19.18	19.88
47	19.76	20.13	20.68	21.35	22.12

Age Next Birthday	Term of Loan				
	6	7	8	9	10
48	22.00	22.41	23.01	23.75	24.60
49	24.46	24.92	25.58	26.39	27.31
50	27.19	27.68	28.40	29.28	30.31
51	30.18	30.71	31.49	32.47	33.58
52	33.46	34.03	34.90	35.96	37.18
53	37.06	37.69	38.62	39.79	41.12
54	41.01	41.68	42.70	43.97	45.42
55	44.82	45.49	46.57	47.91	49.48
56	53.37	54.09	55.35	56.90	58.70
57	58.18	58.89	60.20	61.87	68.83
58	63.36	64.04	65.43	73.41	79.77
59	68.76	69.21	78.62	85.93	91.78
60	77.71	87.36	96.25	103.02	108.25
61	87.36	96.25	103.02	108.25	112.39
62	113.27	121.15	127.17	131.82	135.51
63	151.73	158.66	163.92	168.01	171.25
64	237.05	243.53	248.39	252.16	255.16
65	139.90	141.52	142.75	143.70	144.46