

Z-MedProtect Takaful Annual Contribution Table Sheet



Male

Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Room & Board (RM)	100	150	180	200	500
Overall Annual Limit (RM)	100,000	300,000	500,000	1,000,000	2,000,000
1	1,038	1,145	1,213	1,313	1,905
2	982	1,082	1,146	1,241	1,799
3	913	1,007	1,066	1,154	1,671
4	848	934	989	1,069	1,548
5	772	850	900	973	1,406
6	717	789	835	903	1,304
7	672	740	782	845	1,218
8	632	695	735	794	1,143
9	599	658	696	752	1,081
10	576	633	669	722	1,037
11	559	614	649	700	1,004
12	547	601	635	685	981
13	543	595	629	679	973
14	544	597	631	681	976
15	555	609	644	695	996
16	578	634	669	721	1,028
17	579	634	669	721	1,029
18	584	640	675	728	1,038
19	589	645	681	734	1,047
20	594	651	687	741	1,058
21	608	666	703	757	1,079
22	617	676	714	769	1,097
23	626	686	725	781	1,114
24	636	697	735	793	1,132
25	656	719	759	818	1,169
26	675	740	781	842	1,204
27	693	760	803	866	1,239
28	711	781	825	890	1,274
29	729	800	846	912	1,307
30	749	822	869	938	1,344
31	773	848	896	967	1,383
32	790	867	916	988	1,415
33	807	886	936	1,010	1,447
34	824	904	956	1,031	1,478
35	852	935	988	1,067	1,530
36	886	972	1,027	1,108	1,587
37	909	998	1,054	1,138	1,630
38	930	1,020	1,079	1,164	1,669
39	948	1,041	1,100	1,187	1,703
40	964	1,058	1,118	1,207	1,733
41	1,003	1,099	1,160	1,250	1,784
42	1,015	1,112	1,174	1,266	1,807
43	1,074	1,178	1,244	1,342	1,918
44	1,135	1,245	1,315	1,419	2,031
45	1,197	1,314	1,389	1,498	2,148
46	1,240	1,359	1,434	1,546	2,205
47	1,281	1,404	1,482	1,598	2,282
48	1,339	1,469	1,551	1,673	2,391
49	1,430	1,569	1,658	1,789	2,562
50	1,537	1,688	1,784	1,926	2,763
51	1,657	1,815	1,916	2,064	2,944
52	1,748	1,916	2,023	2,181	3,114
53	1,864	2,044	2,160	2,329	3,332
54	2,011	2,207	2,333	2,517	3,608
55	2,194	2,410	2,548	2,751	3,952
56	2,601	2,854	3,015	3,252	4,654

57	2,891	3,174	3,355	3,622	5,198
58	3,121	3,430	3,626	3,916	5,630
59	3,387	3,724	3,940	4,256	6,129
60	3,690	4,059	4,295	4,642	6,695
61	4,157	4,563	4,822	5,203	7,458
62	4,526	4,971	5,256	5,674	8,151
63	4,922	5,410	5,721	6,180	8,893
64	5,357	5,892	6,234	6,736	9,710
65	5,849	6,438	6,813	7,365	10,633
66 (renewal only)	6,709	7,363	7,780	8,394	12,025
67 (renewal only)	7,191	7,896	8,346	9,009	12,929
68 (renewal only)	7,686	8,445	8,929	9,642	13,858
69 (renewal only)	8,192	9,006	9,525	10,289	14,809
70 (renewal only)	8,754	9,628	10,186	11,007	15,864
71 (renewal only)	9,708	10,639	11,234	12,109	17,283
72 (renewal only)	10,250	11,240	11,871	12,801	18,301
73 (renewal only)	10,802	11,852	12,521	13,507	19,338
74 (renewal only)	11,366	12,476	13,185	14,228	20,397
75 (renewal only)	11,990	13,168	13,920	15,026	21,570
76 (renewal only)	13,322	14,562	15,354	16,520	23,414
77 (renewal only)	13,915	15,220	16,053	17,279	24,530
78 (renewal only)	14,520	15,890	16,764	18,052	25,667
79 (renewal only)	15,135	16,572	17,489	18,839	26,824
80 (renewal only)	15,823	17,335	18,300	19,720	28,119
81 (renewal only)	16,460	18,040	19,049	20,534	29,317
82 (renewal only)	17,107	18,758	19,811	21,362	30,534
83 (renewal only)	17,765	19,487	20,586	22,203	31,771
84 (renewal only)	18,432	20,226	21,371	23,056	33,026
85 (renewal only)	19,186	21,062	22,259	24,021	34,445
86 (renewal only)	19,873	21,823	23,068	24,900	35,738
87 (renewal only)	20,569	22,595	23,887	25,790	37,047
88 (renewal only)	21,274	23,376	24,718	26,692	38,373
89 (renewal only)	21,989	24,168	25,559	27,606	39,717
90 (renewal only)	22,807	25,075	26,523	28,653	41,257
91 (renewal only)	23,539	25,886	27,384	29,589	42,633
92 (renewal only)	24,279	26,706	28,255	30,536	44,025
93 (renewal only)	25,027	27,536	29,137	31,493	45,433
94 (renewal only)	25,783	28,373	30,027	32,460	46,855
95 (renewal only)	26,664	29,349	31,064	33,587	48,512
96 (renewal only)	27,435	30,204	31,971	34,573	49,962
97 (renewal only)	28,298	31,160	32,987	35,675	51,580
98 (renewal only)	29,185	32,143	34,030	36,809	53,244
99 (renewal only)	30,087	33,141	35,091	37,960	54,935
100 (renewal only)	31,004	34,157	36,169	39,131	56,654

- The total contribution that you have to make may vary depending on the plan you have selected.
- All contributions and fees shown in this document may be subject to tax or other government levies.
- The annual contributions shown in the table above are applicable to standard risks and occupational classes 1 and 2 only. For occupation class 3, 15% loading is applicable.
- The contributions for this product are not guaranteed and shall be based on the contribution rates in force at the time of renewal.
- Contributions are to be made at the contribution rate according to your age next birthday on each certificate year anniversary.
- We shall have the right to change the rate at which contributions shall be calculated, at the start of any Certificate Year, provided that We notify the certificate holder at least thirty (30) days in advance of the date such contribution is due.

Female

Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Room & Board (RM)	100	150	180	200	500
Overall Annual Limit (RM)	100,000	300,000	500,000	1,000,000	2,000,000
1	1,020	1,127	1,195	1,295	1,888
2	965	1,065	1,129	1,224	1,783
3	896	990	1,049	1,137	1,655
4	831	917	972	1,053	1,531
5	755	833	883	956	1,390
6	699	771	817	885	1,286
7	655	722	765	828	1,201
8	615	677	717	776	1,126
9	581	640	678	734	1,063
10	505	557	589	637	921
11	465	512	541	585	843
12	455	500	529	572	824
13	451	496	525	567	817
14	452	498	526	569	820
15	462	508	537	580	837
16	478	525	555	600	861
17	479	526	556	600	861
18	483	530	561	605	869
19	487	535	566	611	877
20	492	540	571	616	886
21	504	554	585	631	905
22	512	562	594	642	920
23	520	571	604	652	935
24	556	611	646	698	1,003
25	574	631	668	721	1,037
26	593	652	689	744	1,070
27	610	670	709	766	1,102
28	627	689	729	787	1,133
29	676	743	786	850	1,225
30	695	764	809	874	1,260
31	711	782	828	895	1,291
32	727	800	847	915	1,321
33	743	818	866	936	1,351
34	759	836	885	956	1,381
35	786	865	916	990	1,431
36	821	903	956	1,033	1,488
37	843	928	981	1,061	1,529
38	863	949	1,005	1,086	1,566
39	880	968	1,025	1,108	1,598
40	895	985	1,042	1,127	1,626
41	969	1,065	1,127	1,217	1,751
42	981	1,079	1,141	1,232	1,773
43	1,040	1,144	1,210	1,308	1,884
44	1,101	1,211	1,281	1,385	1,997
45	1,163	1,280	1,355	1,464	2,114
46	1,206	1,325	1,401	1,512	2,171
47	1,247	1,370	1,448	1,564	2,248
48	1,305	1,435	1,517	1,639	2,357
49	1,461	1,607	1,700	1,837	2,649
50	1,573	1,732	1,832	1,981	2,860
51	1,686	1,852	1,958	2,114	3,037
52	1,781	1,958	2,070	2,236	3,216
53	1,904	2,093	2,214	2,392	3,445
54	2,058	2,264	2,396	2,590	3,735
55	2,251	2,478	2,623	2,836	4,097
56	2,436	2,676	2,829	3,054	4,387
57	2,580	2,835	2,998	3,238	4,657
58	2,788	3,065	3,243	3,504	5,047
59	3,028	3,332	3,525	3,811	5,498

60	3,301	3,634	3,846	4,159	6,009
61	3,707	4,073	4,306	4,650	6,682
62	4,039	4,440	4,696	5,073	7,304
63	4,397	4,837	5,117	5,531	7,975
64	4,791	5,273	5,581	6,034	8,715
65	5,237	5,767	6,106	6,604	9,551
66 (renewal only)	6,065	6,655	7,032	7,586	10,866
67 (renewal only)	6,504	7,141	7,548	8,146	11,688
68 (renewal only)	6,954	7,640	8,078	8,722	12,534
69 (renewal only)	7,416	8,151	8,621	9,312	13,400
70 (renewal only)	7,928	8,719	9,224	9,967	14,361
71 (renewal only)	8,791	9,634	10,172	10,964	15,649
72 (renewal only)	9,285	10,181	10,753	11,595	16,576
73 (renewal only)	9,789	10,740	11,346	12,239	17,523
74 (renewal only)	10,303	11,310	11,952	12,897	18,489
75 (renewal only)	10,874	11,942	12,624	13,627	19,561
76 (renewal only)	11,959	13,084	13,802	14,860	21,114
77 (renewal only)	12,503	13,687	14,443	15,555	22,136
78 (renewal only)	13,056	14,301	15,095	16,263	23,177
79 (renewal only)	13,621	14,926	15,759	16,985	24,238
80 (renewal only)	14,254	15,627	16,504	17,794	25,427
81 (renewal only)	14,839	16,276	17,193	18,542	26,527
82 (renewal only)	15,434	16,936	17,894	19,304	27,647
83 (renewal only)	16,040	17,607	18,607	20,078	28,785
84 (renewal only)	16,655	18,288	19,330	20,865	29,941
85 (renewal only)	17,351	19,059	20,150	21,755	31,249
86 (renewal only)	17,985	19,762	20,897	22,566	32,442
87 (renewal only)	18,629	20,475	21,654	23,389	33,651
88 (renewal only)	19,281	21,199	22,422	24,223	34,878
89 (renewal only)	19,943	21,932	23,201	25,070	36,122
90 (renewal only)	20,702	22,773	24,095	26,040	37,548
91 (renewal only)	21,381	23,525	24,894	26,908	38,824
92 (renewal only)	22,069	24,287	25,704	27,788	40,117
93 (renewal only)	22,765	25,059	26,523	28,678	41,426
94 (renewal only)	23,469	25,839	27,351	29,578	42,748
95 (renewal only)	24,290	26,748	28,318	30,628	44,292
96 (renewal only)	25,009	27,545	29,165	31,547	45,643
97 (renewal only)	25,737	28,352	30,021	32,478	47,012
98 (renewal only)	26,471	29,166	30,886	33,418	48,393
99 (renewal only)	27,214	29,989	31,760	34,367	49,788
100 (renewal only)	27,964	30,820	32,643	35,326	51,198

- The total contribution that you have to make may vary depending on the plan you have selected.
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- The annual contributions shown in the table above are applicable to standard risks and occupational classes 1 and 2 only. For occupation class 3, 15% loading is applicable.
- The contributions for this product are not guaranteed and shall be based on the contribution rates in force at the time of renewal.
- Contributions are to be made at the contribution rate according to your age next birthday on each certificate year anniversary.
- We shall have the right to change the rate at which contributions shall be calculated, at the start of any Certificate Year, provided that We notify the certificate holder at least thirty (30) days in advance of the date such contribution is due.

Zurich General Takaful Malaysia Berhad

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Helaiian Jadual Caruman Tahunan Z-Alliance MediWise Takaful

Lelaki

Umur pada tarikh lahir berikutnya	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5
Bilik & Makanan (RM)	100	150	180	200	500
Had Tahunan Keseluruhan (RM)	100,000	300,000	500,000	1,000,000	2,000,000
1	1,038	1,145	1,213	1,313	1,905
2	982	1,082	1,146	1,241	1,799
3	913	1,007	1,066	1,154	1,671
4	848	934	989	1,069	1,548
5	772	850	900	973	1,406
6	717	789	835	903	1,304
7	672	740	782	845	1,218
8	632	695	735	794	1,143
9	599	658	696	752	1,081
10	576	633	669	722	1,037
11	559	614	649	700	1,004
12	547	601	635	685	981
13	543	595	629	679	973
14	544	597	631	681	976
15	555	609	644	695	996
16	578	634	669	721	1,028
17	579	634	669	721	1,029
18	584	640	675	728	1,038
19	589	645	681	734	1,047
20	594	651	687	741	1,058
21	608	666	703	757	1,079
22	617	676	714	769	1,097
23	626	686	725	781	1,114
24	636	697	735	793	1,132
25	656	719	759	818	1,169
26	675	740	781	842	1,204
27	693	760	803	866	1,239
28	711	781	825	890	1,274
29	729	800	846	912	1,307
30	749	822	869	938	1,344
31	773	848	896	967	1,383
32	790	867	916	988	1,415
33	807	886	936	1,010	1,447
34	824	904	956	1,031	1,478
35	852	935	988	1,067	1,530
36	886	972	1,027	1,108	1,587
37	909	998	1,054	1,138	1,630
38	930	1,020	1,079	1,164	1,669
39	948	1,041	1,100	1,187	1,703
40	964	1,058	1,118	1,207	1,733
41	1,003	1,099	1,160	1,250	1,784
42	1,015	1,112	1,174	1,266	1,807
43	1,074	1,178	1,244	1,342	1,918
44	1,135	1,245	1,315	1,419	2,031
45	1,197	1,314	1,389	1,498	2,148
46	1,240	1,359	1,434	1,546	2,205
47	1,281	1,404	1,482	1,598	2,282
48	1,339	1,469	1,551	1,673	2,391
49	1,430	1,569	1,658	1,789	2,562
50	1,537	1,688	1,784	1,926	2,763
51	1,657	1,815	1,916	2,064	2,944
52	1,748	1,916	2,023	2,181	3,114
53	1,864	2,044	2,160	2,329	3,332
54	2,011	2,207	2,333	2,517	3,608
55	2,194	2,410	2,548	2,751	3,952

56	2,601	2,854	3,015	3,252	4,654
57	2,891	3,174	3,355	3,622	5,198
58	3,121	3,430	3,626	3,916	5,630
59	3,387	3,724	3,940	4,256	6,129
60	3,690	4,059	4,295	4,642	6,695
61	4,157	4,563	4,822	5,203	7,458
62	4,526	4,971	5,256	5,674	8,151
63	4,922	5,410	5,721	6,180	8,893
64	5,357	5,892	6,234	6,736	9,710
65	5,849	6,438	6,813	7,365	10,633
66 (pembaharuan sahaja)	6,709	7,363	7,780	8,394	12,025
67 (pembaharuan sahaja)	7,191	7,896	8,346	9,009	12,929
68 (pembaharuan sahaja)	7,686	8,445	8,929	9,642	13,858
69 (pembaharuan sahaja)	8,192	9,006	9,525	10,289	14,809
70 (pembaharuan sahaja)	8,754	9,628	10,186	11,007	15,864
71 (pembaharuan sahaja)	9,708	10,639	11,234	12,109	17,283
72 (pembaharuan sahaja)	10,250	11,240	11,871	12,801	18,301
73 (pembaharuan sahaja)	10,802	11,852	12,521	13,507	19,338
74 (pembaharuan sahaja)	11,366	12,476	13,185	14,228	20,397
75 (pembaharuan sahaja)	11,990	13,168	13,920	15,026	21,570
76 (pembaharuan sahaja)	13,322	14,562	15,354	16,520	23,414
77 (pembaharuan sahaja)	13,915	15,220	16,053	17,279	24,530
78 (pembaharuan sahaja)	14,520	15,890	16,764	18,052	25,667
79 (pembaharuan sahaja)	15,135	16,572	17,489	18,839	26,824
80 (pembaharuan sahaja)	15,823	17,335	18,300	19,720	28,119
81 (pembaharuan sahaja)	16,460	18,040	19,049	20,534	29,317
82 (pembaharuan sahaja)	17,107	18,758	19,811	21,362	30,534
83 (pembaharuan sahaja)	17,765	19,487	20,586	22,203	31,771
84 (pembaharuan sahaja)	18,432	20,226	21,371	23,056	33,026
85 (pembaharuan sahaja)	19,186	21,062	22,259	24,021	34,445
86 (pembaharuan sahaja)	19,873	21,823	23,068	24,900	35,738
87 (pembaharuan sahaja)	20,569	22,595	23,887	25,790	37,047
88 (pembaharuan sahaja)	21,274	23,376	24,718	26,692	38,373
89 (pembaharuan sahaja)	21,989	24,168	25,559	27,606	39,717
90 (pembaharuan sahaja)	22,807	25,075	26,523	28,653	41,257
91 (pembaharuan sahaja)	23,539	25,886	27,384	29,589	42,633
92 (pembaharuan sahaja)	24,279	26,706	28,255	30,536	44,025
93 (pembaharuan sahaja)	25,027	27,536	29,137	31,493	45,433
94 (pembaharuan sahaja)	25,783	28,373	30,027	32,460	46,855
95 (pembaharuan sahaja)	26,664	29,349	31,064	33,587	48,512
96 (pembaharuan sahaja)	27,435	30,204	31,971	34,573	49,962
97 (pembaharuan sahaja)	28,298	31,160	32,987	35,675	51,580
98 (pembaharuan sahaja)	29,185	32,143	34,030	36,809	53,244
99 (pembaharuan sahaja)	30,087	33,141	35,091	37,960	54,935
100 (pembaharuan sahaja)	31,004	34,157	36,169	39,131	56,654

- Jumlah caruman yang anda perlu buat bergantung kepada pelan yang anda pilih.
- Semua caruman dan yuran yang ditunjukkan di dalam dokumen ini mungkin dikenakan cukai atau levi kerajaan yang lain.
- Caruman tahunan yang ditunjukkan dalam jadual di atas hanya terpakai untuk risiko standard dan kelas pekerjaan 1 dan 2 sahaja. Untuk kelas pekerjaan 3, bebanan 15% terpakai.
- Caruman untuk produk ini adalah tidak dijamin dan adalah berasaskan kadar caruman yang berkuatkuasa ketika pembaharuan.
- Caruman perlu dibuat pada kadar caruman mengikut umur anda pada tarikh lahir yang berikutnya pada setiap ulangtahun tahun sijil.
- Kami berhak untuk mengubah kadar pada mana caruman dikira, pada permulaan mana-mana tahun sijil, dengan syarat bahawa kami memberitahu pemilik sijil sekurang-kurangnya tiga puluh (30) hari sebelum tarikh caruman tersebut perlu dibuat.

Perempuan

Umur pada tarikh lahir berikutnya	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Bilik & Makanan (RM)	100	150	180	200	500
Had Tahunan Keseluruhan (RM)	100,000	300,000	500,000	1,000,000	2,000,000
1	1,020	1,127	1,195	1,295	1,888
2	965	1,065	1,129	1,224	1,783
3	896	990	1,049	1,137	1,655
4	831	917	972	1,053	1,531
5	755	833	883	956	1,390
6	699	771	817	885	1,286
7	655	722	765	828	1,201
8	615	677	717	776	1,126
9	581	640	678	734	1,063
10	505	557	589	637	921
11	465	512	541	585	843
12	455	500	529	572	824
13	451	496	525	567	817
14	452	498	526	569	820
15	462	508	537	580	837
16	478	525	555	600	861
17	479	526	556	600	861
18	483	530	561	605	869
19	487	535	566	611	877
20	492	540	571	616	886
21	504	554	585	631	905
22	512	562	594	642	920
23	520	571	604	652	935
24	556	611	646	698	1,003
25	574	631	668	721	1,037
26	593	652	689	744	1,070
27	610	670	709	766	1,102
28	627	689	729	787	1,133
29	676	743	786	850	1,225
30	695	764	809	874	1,260
31	711	782	828	895	1,291
32	727	800	847	915	1,321
33	743	818	866	936	1,351
34	759	836	885	956	1,381
35	786	865	916	990	1,431
36	821	903	956	1,033	1,488
37	843	928	981	1,061	1,529
38	863	949	1,005	1,086	1,566
39	880	968	1,025	1,108	1,598
40	895	985	1,042	1,127	1,626
41	969	1,065	1,127	1,217	1,751
42	981	1,079	1,141	1,232	1,773
43	1,040	1,144	1,210	1,308	1,884
44	1,101	1,211	1,281	1,385	1,997
45	1,163	1,280	1,355	1,464	2,114
46	1,206	1,325	1,401	1,512	2,171
47	1,247	1,370	1,448	1,564	2,248
48	1,305	1,435	1,517	1,639	2,357
49	1,461	1,607	1,700	1,837	2,649
50	1,573	1,732	1,832	1,981	2,860
51	1,686	1,852	1,958	2,114	3,037
52	1,781	1,958	2,070	2,236	3,216
53	1,904	2,093	2,214	2,392	3,445
54	2,058	2,264	2,396	2,590	3,735
55	2,251	2,478	2,623	2,836	4,097
56	2,436	2,676	2,829	3,054	4,387
57	2,580	2,835	2,998	3,238	4,657
58	2,788	3,065	3,243	3,504	5,047
59	3,028	3,332	3,525	3,811	5,498

60	3,301	3,634	3,846	4,159	6,009
61	3,707	4,073	4,306	4,650	6,682
62	4,039	4,440	4,696	5,073	7,304
63	4,397	4,837	5,117	5,531	7,975
64	4,791	5,273	5,581	6,034	8,715
65	5,237	5,767	6,106	6,604	9,551
66 (pembaharuan sahaja)	6,065	6,655	7,032	7,586	10,866
67 (pembaharuan sahaja)	6,504	7,141	7,548	8,146	11,688
68 (pembaharuan sahaja)	6,954	7,640	8,078	8,722	12,534
69 (pembaharuan sahaja)	7,416	8,151	8,621	9,312	13,400
70 (pembaharuan sahaja)	7,928	8,719	9,224	9,967	14,361
71 (pembaharuan sahaja)	8,791	9,634	10,172	10,964	15,649
72 (pembaharuan sahaja)	9,285	10,181	10,753	11,595	16,576
73 (pembaharuan sahaja)	9,789	10,740	11,346	12,239	17,523
74 (pembaharuan sahaja)	10,303	11,310	11,952	12,897	18,489
75 (pembaharuan sahaja)	10,874	11,942	12,624	13,627	19,561
76 (pembaharuan sahaja)	11,959	13,084	13,802	14,860	21,114
77 (pembaharuan sahaja)	12,503	13,687	14,443	15,555	22,136
78 (pembaharuan sahaja)	13,056	14,301	15,095	16,263	23,177
79 (pembaharuan sahaja)	13,621	14,926	15,759	16,985	24,238
80 (pembaharuan sahaja)	14,254	15,627	16,504	17,794	25,427
81 (pembaharuan sahaja)	14,839	16,276	17,193	18,542	26,527
82 (pembaharuan sahaja)	15,434	16,936	17,894	19,304	27,647
83 (pembaharuan sahaja)	16,040	17,607	18,607	20,078	28,785
84 (pembaharuan sahaja)	16,655	18,288	19,330	20,865	29,941
85 (pembaharuan sahaja)	17,351	19,059	20,150	21,755	31,249
86 (pembaharuan sahaja)	17,985	19,762	20,897	22,566	32,442
87 (pembaharuan sahaja)	18,629	20,475	21,654	23,389	33,651
88 (pembaharuan sahaja)	19,281	21,199	22,422	24,223	34,878
89 (pembaharuan sahaja)	19,943	21,932	23,201	25,070	36,122
90 (pembaharuan sahaja)	20,702	22,773	24,095	26,040	37,548
91 (pembaharuan sahaja)	21,381	23,525	24,894	26,908	38,824
92 (pembaharuan sahaja)	22,069	24,287	25,704	27,788	40,117
93 (pembaharuan sahaja)	22,765	25,059	26,523	28,678	41,426
94 (pembaharuan sahaja)	23,469	25,839	27,351	29,578	42,748
95 (pembaharuan sahaja)	24,290	26,748	28,318	30,628	44,292
96 (pembaharuan sahaja)	25,009	27,545	29,165	31,547	45,643
97 (pembaharuan sahaja)	25,737	28,352	30,021	32,478	47,012
98 (pembaharuan sahaja)	26,471	29,166	30,886	33,418	48,393
99 (pembaharuan sahaja)	27,214	29,989	31,760	34,367	49,788
100 (pembaharuan sahaja)	27,964	30,820	32,643	35,326	51,198

- Jumlah caruman yang anda perlu buat bergantung kepada pelan yang anda pilih.
- Semua caruman dan yuran yang ditunjukkan di dalam dokumen ini mungkin dikenakan cukai atau levi kerajaan yang lain.
- Caruman tahunan yang ditunjukkan dalam jadual di atas hanya terpakai untuk risiko standard dan kelas pekerjaan 1 dan 2 sahaja. Untuk kelas pekerjaan 3, bebanan 15% terpakai.
- Caruman untuk produk ini adalah tidak dijamin dan adalah berasaskan kadar caruman yang berkuatkuasa ketika pembaharuan.
- Caruman perlu dibuat pada kadar caruman mengikut umur anda pada tarikh lahir yang berikutnya pada setiap ulangtahun tahun sijil.
- Kami berhak untuk mengubah kadar pada mana caruman dikira, pada permulaan mana-mana tahun sijil, dengan syarat bahawa kami memberitahu pemilik sijil sekurang-kurangnya tiga puluh (30) hari sebelum tarikh caruman tersebut perlu dibuat.

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