

| Premium Rates: Pramerica Life Smart Cash Protect (140N037V03) |                             |        |        |                            |                             |        |        |                            |                             |        |        |                           |                             |        |       |
|---------------------------------------------------------------|-----------------------------|--------|--------|----------------------------|-----------------------------|--------|--------|----------------------------|-----------------------------|--------|--------|---------------------------|-----------------------------|--------|-------|
| Band 1: 125000 to 199,999                                     |                             |        |        | Band 2: 200,000 to 299,999 |                             |        |        | Band 3: 300,000 to 499,999 |                             |        |        | Band 4: 500,000 and Above |                             |        |       |
| Age                                                           | Premium Payment Term(Years) |        |        | Age                        | Premium Payment Term(Years) |        |        | Age                        | Premium Payment Term(Years) |        |        | Age                       | Premium Payment Term(Years) |        |       |
|                                                               | 12                          | 15     | 20     |                            | 12                          | 15     | 20     |                            | 12                          | 15     | 20     |                           | 12                          | 15     | 20    |
| 18                                                            |                             |        | 94.10  | 18                         |                             |        | 90.85  | 18                         |                             |        | 89.03  | 18                        |                             |        | 87.22 |
| 19                                                            |                             |        | 94.12  | 19                         |                             |        | 90.87  | 19                         |                             |        | 89.06  | 19                        |                             |        | 87.24 |
| 20                                                            |                             | 103.56 | 94.15  | 20                         |                             | 100.08 | 90.90  | 20                         |                             | 98.19  | 89.08  | 20                        |                             | 96.31  | 87.26 |
| 21                                                            |                             | 103.31 | 94.17  | 21                         |                             | 100.08 | 90.92  | 21                         |                             | 98.19  | 89.10  | 21                        |                             | 96.31  | 87.29 |
| 22                                                            |                             | 103.07 | 94.20  | 22                         |                             | 100.08 | 90.95  | 22                         |                             | 98.08  | 89.13  | 22                        |                             | 96.08  | 87.31 |
| 23                                                            | 110.78                      | 102.83 | 94.22  | 23                         | 108.62                      | 100.08 | 90.95  | 23                         | 106.44                      | 98.08  | 89.15  | 23                        | 104.27                      | 96.08  | 87.33 |
| 24                                                            | 110.36                      | 102.59 | 94.25  | 24                         | 108.19                      | 99.83  | 90.96  | 24                         | 106.03                      | 97.84  | 89.18  | 24                        | 104.00                      | 95.84  | 87.36 |
| 25                                                            | 109.95                      | 102.34 | 94.27  | 25                         | 107.78                      | 99.59  | 90.96  | 25                         | 105.89                      | 97.72  | 89.18  | 25                        | 104.00                      | 95.84  | 87.38 |
| 26                                                            | 109.63                      | 102.00 | 94.08  | 26                         | 107.46                      | 99.34  | 90.96  | 26                         | 105.58                      | 97.48  | 89.18  | 26                        | 103.70                      | 95.62  | 87.38 |
| 27                                                            | 109.32                      | 101.65 | 93.88  | 27                         | 107.14                      | 99.10  | 90.96  | 27                         | 105.26                      | 97.24  | 89.18  | 27                        | 103.39                      | 95.38  | 87.38 |
| 28                                                            | 109.00                      | 101.31 | 93.69  | 28                         | 106.82                      | 99.10  | 90.96  | 28                         | 104.95                      | 97.24  | 89.18  | 28                        | 103.08                      | 95.38  | 87.38 |
| 29                                                            | 108.69                      | 100.97 | 93.49  | 29                         | 106.50                      | 99.10  | 90.96  | 29                         | 104.64                      | 97.12  | 89.18  | 29                        | 102.78                      | 95.14  | 87.38 |
| 30                                                            | 108.38                      | 100.97 | 93.30  | 30                         | 106.19                      | 98.86  | 90.96  | 30                         | 104.33                      | 96.88  | 89.18  | 30                        | 102.47                      | 94.90  | 87.38 |
| 31                                                            | 107.85                      | 100.88 | 93.30  | 31                         | 105.65                      | 98.65  | 90.96  | 31                         | 103.80                      | 96.68  | 89.18  | 31                        | 101.95                      | 94.70  | 87.38 |
| 32                                                            | 107.32                      | 100.64 | 93.30  | 32                         | 105.12                      | 98.44  | 90.96  | 32                         | 103.28                      | 96.47  | 89.18  | 32                        | 101.44                      | 94.50  | 87.38 |
| 33                                                            | 106.79                      | 100.39 | 93.30  | 33                         | 104.59                      | 98.23  | 90.96  | 33                         | 102.76                      | 96.27  | 89.18  | 33                        | 100.93                      | 94.30  | 87.38 |
| 34                                                            | 106.27                      | 100.14 | 93.30  | 34                         | 104.06                      | 98.03  | 90.96  | 34                         | 102.24                      | 96.06  | 89.18  | 34                        | 100.42                      | 94.10  | 87.38 |
| 35                                                            | 105.75                      | 99.90  | 93.30  | 35                         | 103.54                      | 97.82  | 90.96  | 35                         | 101.73                      | 95.86  | 89.25  | 35                        | 99.92                       | 93.91  | 87.55 |
| 36                                                            | 105.18                      | 99.57  | 93.68  | 36                         | 102.75                      | 97.40  | 91.34  | 36                         | 100.95                      | 95.54  | 89.51  | 36                        | 99.15                       | 93.71  | 87.69 |
| 37                                                            | 104.60                      | 99.75  | 94.06  | 37                         | 102.48                      | 97.40  | 91.72  | 37                         | 100.68                      | 95.45  | 89.89  | 37                        | 98.89                       | 93.50  | 88.06 |
| 38                                                            | 104.03                      | 99.92  | 94.44  | 38                         | 101.70                      | 96.98  | 91.72  | 38                         | 99.92                       | 95.01  | 89.89  | 38                        | 98.14                       | 93.07  | 88.06 |
| 39                                                            | 103.46                      | 100.10 | 94.82  | 39                         | 100.92                      | 96.98  | 91.72  | 39                         | 99.15                       | 95.04  | 89.89  | 39                        | 97.39                       | 93.10  | 88.14 |
| 40                                                            | 102.90                      | 100.27 | 95.20  | 40                         | 100.15                      | 97.02  | 91.95  | 40                         | 98.40                       | 95.08  | 90.12  | 40                        | 96.65                       | 93.14  | 88.28 |
| 41                                                            | 103.15                      | 100.84 | 95.59  | 41                         | 100.40                      | 97.59  | 92.34  | 41                         | 98.65                       | 95.64  | 90.49  | 41                        | 96.89                       | 93.69  | 88.65 |
| 42                                                            | 103.41                      | 101.42 | 95.98  | 42                         | 101.17                      | 98.17  | 92.73  | 42                         | 99.40                       | 96.21  | 90.87  | 42                        | 97.63                       | 94.24  | 89.02 |
| 43                                                            | 103.66                      | 102.00 | 96.37  | 43                         | 101.94                      | 98.75  | 93.12  | 43                         | 99.90                       | 96.78  | 91.25  | 43                        | 97.86                       | 94.80  | 89.39 |
| 44                                                            | 104.43                      | 102.58 | 96.76  | 44                         | 103.24                      | 99.33  | 93.51  | 44                         | 101.18                      | 97.35  | 91.64  | 44                        | 99.11                       | 95.36  | 89.77 |
| 45                                                            | 105.22                      | 103.17 | 97.15  | 45                         | 103.50                      | 99.92  | 93.90  | 45                         | 101.43                      | 97.92  | 92.02  | 45                        | 99.36                       | 95.92  | 90.14 |
| 46                                                            | 107.31                      | 105.39 | 97.68  | 46                         | 104.24                      | 100.62 | 94.43  | 46                         | 102.15                      | 98.61  | 92.54  | 46                        | 100.07                      | 96.60  | 90.65 |
| 47                                                            | 109.39                      | 107.61 | 98.21  | 47                         | 105.52                      | 101.32 | 95.92  | 47                         | 103.41                      | 99.30  | 94.00  | 47                        | 101.30                      | 97.27  | 92.08 |
| 48                                                            | 111.48                      | 109.82 | 98.75  | 48                         | 106.27                      | 102.55 | 97.45  | 48                         | 104.14                      | 100.50 | 95.50  | 48                        | 102.01                      | 98.44  | 93.55 |
| 49                                                            | 113.57                      | 112.04 | 101.31 | 49                         | 108.13                      | 103.78 | 101.09 | 49                         | 105.97                      | 101.71 | 99.07  | 49                        | 103.81                      | 99.63  | 97.05 |
| 50                                                            | 115.65                      | 114.26 | 105.09 | 50                         | 108.90                      | 105.58 | 102.75 | 50                         | 106.72                      | 103.46 | 100.69 | 50                        | 104.54                      | 101.35 | 98.64 |
| 51                                                            | 117.36                      | 115.86 |        | 51                         | 111.85                      | 108.65 |        | 51                         | 109.86                      | 106.61 |        | 51                        | 107.86                      | 104.72 |       |
| 52                                                            | 119.07                      | 117.46 |        | 52                         | 114.79                      | 111.71 |        | 52                         | 113.01                      | 109.76 |        | 52                        | 111.17                      | 108.09 |       |
| 53                                                            | 120.77                      | 119.06 |        | 53                         | 117.74                      | 114.78 |        | 53                         | 116.15                      | 112.91 |        | 53                        | 114.48                      | 111.46 |       |
| 54                                                            | 122.48                      | 120.66 |        | 54                         | 120.69                      | 117.85 |        | 54                         | 119.29                      | 116.05 |        | 54                        | 117.80                      | 114.83 |       |
| 55                                                            | 124.19                      | 122.26 |        | 55                         | 123.63                      | 120.92 |        | 55                         | 122.43                      | 119.20 |        | 55                        | 121.11                      | 118.20 |       |

Note: (i) Rates are for age last birthday.  
(ii) The premium rates above are per 1,000 of Sum Assured.