

Explore - Gold Plan (Worldwide)												
Sum Insured	\$50,000				\$100,000				\$300,000		\$500,000	
No Of Days/Age	0 to 40 Yrs	41 to 60	61 to 70	71 to 90	0 to 40 Yrs	41 to 60	61 to 70	71 to 80	0 to 40 Yrs	41 to 60	0 to 40 Yrs	41 to 60
2	367	490	763	1,890	420	558	907	2,243	531	697	645	795
3	484	669	1,078	2,769	564	770	1,294	3,299	731	980	901	1,125
4	601	848	1,393	3,648	708	983	1,681	4,354	930	1,262	1157	1,456
5	718	1,027	1,708	4,527	852	1,196	2,068	5,409	1129	1,544	1413	1,787
6	836	1,205	2,024	5,405	996	1,408	2,455	6,465	1329	1,827	1669	2,118
7	852	1,229	2,064	5,513	1016	1,436	2,504	6,594	1355	1,863	1703	2,160
8	869	1,254	2,105	5,624	1036	1,465	2,555	6,726	1382	1,900	1737	2,204
9	911	1,325	2,242	6,029	1091	1,552	2,725	7,216	1463	2,021	1845	2,347
10	999	1,459	2,477	6,685	1198	1,711	3,014	8,004	1612	2,232	2036	2,595
11	1086	1,592	2,712	7,342	1305	1,870	3,303	8,792	1761	2,442	2227	2,842
12	1173	1,726	2,948	7,998	1413	2,029	3,592	9,580	1910	2,653	2418	3,089
13	1261	1,859	3,183	8,654	1520	2,187	3,881	10,367	2059	2,864	2610	3,336
14	1274	1,878	3,215	8,740	1536	2,209	3,920	10,471	2079	2,893	2636	3,369
15	1286	1,897	3,247	8,828	1551	2,231	3,959	10,576	2100	2,922	2662	3,403
16	1299	1,916	3,279	8,916	1566	2,254	3,999	10,682	2121	2,951	2689	3,437
17	1312	1,935	3,312	9,005	1582	2,276	4,039	10,788	2142	2,980	2716	3,471
18	1325	1,954	3,345	9,095	1598	2,299	4,079	10,896	2164	3,010	2743	3,506
19	1338	1,974	3,379	9,186	1614	2,322	4,120	11,005	2185	3,040	2770	3,541
20	1384	2,052	3,529	9,635	1674	2,418	4,309	11,548	2274	3,173	2889	3,700
21	1447	2,149	3,700	10,111	1751	2,533	4,518	12,119	2382	3,326	3028	3,879
22	1455	2,160	3,720	10,168	1761	2,547	4,543	12,188	2395	3,344	3045	3,900
23	1516	2,253	3,884	10,625	1836	2,658	4,745	12,737	2499	3,491	3178	4,072
24	1577	2,346	4,048	11,082	1910	2,768	4,946	13,285	2602	3,638	3311	4,245
25	1638	2,439	4,212	11,539	1985	2,879	5,147	13,834	2706	3,785	3444	4,417
26	1699	2,532	4,376	11,996	2060	2,989	5,349	14,383	2810	3,932	3577	4,589
27	1760	2,625	4,540	12,453	2135	3,100	5,550	14,932	2913	4,078	3710	4,761
28	1784	2,664	4,610	12,653	2166	3,146	5,637	15,172	2957	4,141	3767	4,835
29	1809	2,703	4,680	12,853	2197	3,193	5,723	15,413	3001	4,204	3824	4,908
30	1868	2,792	4,838	13,292	2269	3,299	5,917	15,940	3100	4,345	3952	5,074
31	1926	2,882	4,995	13,732	2341	3,406	6,111	16,468	3200	4,486	4080	5,239
32	1985	2,971	5,153	14,171	2412	3,512	6,304	16,996	3300	4,627	4208	5,405
33	2043	3,060	5,310	14,610	2484	3,618	6,498	17,523	3399	4,768	4336	5,570
34	2102	3,150	5,468	15,050	2556	3,725	6,691	18,051	3499	4,910	4464	5,736
35	2160	3,239	5,626	15,489	2628	3,831	6,885	18,579	3599	5,051	4592	5,901
36	2215	3,324	5,779	15,924	2696	3,933	7,074	19,102	3694	5,187	4716	6,062
37	2273	3,413	5,936	16,363	2768	4,039	7,267	19,630	3793	5,329	4844	6,228
38	2332	3,503	6,094	16,803	2840	4,145	7,461	20,157	3893	5,470	4972	6,393
39	2390	3,592	6,251	17,242	2912	4,252	7,655	20,685	3993	5,611	5100	6,559
40	2449	3,682	6,409	17,682	2983	4,358	7,848	21,213	4092	5,752	5228	6,724
41	2507	3,771	6,567	18,121	3055	4,464	8,042	21,740	4192	5,893	5356	6,889
42	2566	3,860	6,724	18,560	3127	4,570	8,235	22,268	4292	6,034	5484	7,055
43	2625	3,950	6,882	19,000	3199	4,677	8,429	22,796	4391	6,175	5612	7,220
44	2683	4,039	7,039	19,439	3271	4,783	8,622	23,323	4491	6,317	5740	7,386
45	2742	4,129	7,197	19,879	3343	4,889	8,816	23,851	4591	6,458	5868	7,551
46	2800	4,218	7,354	20,318	3415	4,996	9,009	24,378	4690	6,599	5996	7,717
47	2859	4,307	7,512	20,757	3487	5,102	9,203	24,906	4790	6,740	6124	7,882
48	2917	4,397	7,670	21,197	3559	5,208	9,396	25,434	4890	6,881	6252	8,048
49	2976	4,486	7,827	21,636	3631	5,315	9,590	25,961	4989	7,022	6380	8,213
50	3035	4,575	7,985	22,075	3703	5,421	9,784	26,489	5089	7,164	6508	8,378
51	3093	4,665	8,142	22,515	3775	5,527	9,977	27,017	5189	7,305	6636	8,544
52	3152	4,754	8,300	22,954	3847	5,633	10,171	27,544	5288	7,446	6764	8,709
53	3210	4,844	8,457	23,394	3919	5,740	10,364	28,072	5388	7,587	6892	8,875
54	3269	4,933	8,615	23,833	3991	5,846	10,558	28,600	5488	7,728	7020	9,040
55	3327	5,022	8,773	24,272	4062	5,952	10,751	29,127	5587	7,869	7148	9,206
56	3386	5,112	8,930	24,712	4134	6,059	10,945	29,655	5687	8,010	7276	9,371
57	3445	5,201	9,088	25,151	4206	6,165	11,138	30,183	5787	8,152	7404	9,536
58	3503	5,291	9,245	25,591	4278	6,271	11,332	30,710	5886	8,293	7532	9,702
59	3562	5,380	9,403	26,030	4350	6,377	11,525	31,238	5986	8,434	7660	9,867
60	3620	5,469	9,560	26,469	4422	6,484	11,719	31,766	6085	8,575	7788	10,033
61	3663	5,536	9,682	26,815	4475	6,564	11,869	32,182	6160	8,683	7886	10,160
62	3721	5,625	9,839	27,253	4547	6,670	12,062	32,708	6260	8,824	8014	10,325
63	3779	5,714	9,996	27,691	4618	6,776	12,255	33,233	6359	8,964	8141	10,490

64	3838	5,803	10,153	28,129	4690	6,882	12,447	33,759	6458	9,105	8269	10,655
65	3896	5,892	10,310	28,567	4762	6,988	12,640	34,285	6558	9,246	8396	10,820
66	3954	5,982	10,467	29,005	4833	7,094	12,833	34,811	6657	9,386	8524	10,985
67	4013	6,071	10,624	29,443	4905	7,200	13,026	35,337	6756	9,527	8652	11,150
68	4071	6,160	10,781	29,880	4977	7,306	13,219	35,863	6856	9,668	8779	11,314
69	4129	6,249	10,938	30,318	5049	7,411	13,412	36,389	6955	9,808	8907	11,479
70	4188	6,338	11,095	30,756	5120	7,517	13,605	36,915	7054	9,949	9035	11,644
71	4246	6,427	11,252	31,194	5192	7,623	13,798	37,441	7154	10,090	9162	11,809
72	4305	6,516	11,409	31,632	5264	7,729	13,991	37,967	7253	10,230	9290	11,974
73	4363	6,605	11,566	32,070	5335	7,835	14,184	38,492	7352	10,371	9417	12,139
74	4421	6,694	11,723	32,508	5407	7,941	14,377	39,018	7452	10,512	9545	12,304
75	4480	6,783	11,880	32,946	5479	8,047	14,569	39,544	7551	10,652	9673	12,469
76	4538	6,872	12,037	33,384	5550	8,153	14,762	40,070	7650	10,793	9800	12,634
77	4596	6,962	12,194	33,822	5622	8,259	14,955	40,596	7750	10,934	9928	12,798
78	4655	7,051	12,351	34,260	5694	8,365	15,148	41,122	7849	11,074	10055	12,963
79	4713	7,140	12,508	34,698	5765	8,471	15,341	41,648	7948	11,215	10183	13,128
80	4772	7,229	12,665	35,135	5837	8,577	15,534	42,174	8048	11,356	10311	13,293
81	4830	7,318	12,822	35,573	5909	8,683	15,727	42,700	8147	11,497	10438	13,458
82	4888	7,407	12,980	36,011	5981	8,789	15,920	43,226	8246	11,637	10566	13,623
83	4947	7,496	13,137	36,449	6052	8,895	16,113	43,751	8346	11,778	10693	13,788
84	5005	7,585	13,294	36,887	6124	9,001	16,306	44,277	8445	11,919	10821	13,953
85	5063	7,674	13,451	37,325	6196	9,106	16,498	44,803	8544	12,059	10949	14,118
86	5122	7,763	13,608	37,763	6267	9,212	16,691	45,329	8644	12,200	11076	14,283
87	5180	7,852	13,765	38,201	6339	9,318	16,884	45,855	8743	12,341	11204	14,447
88	5239	7,942	13,922	38,639	6411	9,424	17,077	46,381	8842	12,481	11332	14,612
89	5297	8,031	14,079	39,077	6482	9,530	17,270	46,907	8941	12,622	11459	14,777
90	5355	8,120	14,236	39,515	6554	9,636	17,463	47,433	9041	12,763	11587	14,942
91	5374	8,150	14,293	39,682	6578	9,673	17,534	47,634	9075	12,813	11632	15,002
92	5432	8,239	14,449	40,117	6649	9,778	17,726	48,156	9174	12,953	11759	15,166
93	5490	8,327	14,605	40,552	6720	9,884	17,917	48,679	9273	13,093	11886	15,330
94	5548	8,416	14,761	40,987	6791	9,989	18,109	49,201	9371	13,232	12013	15,494
95	5606	8,504	14,917	41,422	6863	10,094	18,300	49,724	9470	13,372	12139	15,657
96	5664	8,593	15,073	41,857	6934	10,199	18,492	50,246	9569	13,512	12266	15,821
97	5722	8,681	15,229	42,292	7005	10,305	18,684	50,768	9667	13,652	12393	15,985
98	5780	8,770	15,385	42,727	7076	10,410	18,875	51,291	9766	13,791	12520	16,149
99	5838	8,858	15,541	43,162	7147	10,515	19,067	51,813	9865	13,931	12646	16,313
100	5896	8,947	15,697	43,597	7219	10,620	19,258	52,335	9963	14,071	12773	16,476
101	5954	9,035	15,853	44,032	7290	10,726	19,450	52,858	10062	14,211	12900	16,640
102	6012	9,124	16,009	44,467	7361	10,831	19,642	53,380	10160	14,350	13027	16,804
103	6070	9,212	16,165	44,902	7432	10,936	19,833	53,903	10259	14,490	13153	16,968
104	6128	9,301	16,321	45,337	7503	11,041	20,025	54,425	10358	14,630	13280	17,131
105	6185	9,389	16,477	45,772	7575	11,146	20,217	54,947	10456	14,769	13407	17,295
106	6243	9,478	16,633	46,207	7646	11,252	20,408	55,470	10555	14,909	13534	17,459
107	6301	9,566	16,789	46,641	7717	11,357	20,600	55,992	10654	15,049	13660	17,623
108	6359	9,654	16,945	47,076	7788	11,462	20,791	56,515	10752	15,189	13787	17,787
109	6417	9,743	17,101	47,511	7859	11,567	20,983	57,037	10851	15,328	13914	17,950
110	6475	9,831	17,257	47,946	7931	11,673	21,175	57,559	10950	15,468	14041	18,114
111	6533	9,920	17,413	48,381	8002	11,778	21,366	58,082	11048	15,608	14167	18,278
112	6591	10,008	17,569	48,816	8073	11,883	21,558	58,604	11147	15,748	14294	18,442
113	6649	10,097	17,725	49,251	8144	11,988	21,749	59,126	11246	15,887	14421	18,606
114	6707	10,185	17,881	49,686	8216	12,093	21,941	59,649	11344	16,027	14548	18,769
115	6765	10,274	18,037	50,121	8287	12,199	22,133	60,171	11443	16,167	14674	18,933
116	6823	10,362	18,193	50,556	8358	12,304	22,324	60,694	11542	16,307	14801	19,097
117	6881	10,451	18,349	50,991	8429	12,409	22,516	61,216	11640	16,446	14928	19,261
118	6939	10,539	18,505	51,426	8500	12,514	22,707	61,738	11739	16,586	15055	19,425
119	6997	10,628	18,661	51,861	8572	12,620	22,899	62,261	11838	16,726	15181	19,588
120	7055	10,716	18,817	52,296	8643	12,725	23,091	62,783	11936	16,866	15308	19,752
121	7286	11,071	19,445	54,056	8927	13,147	23,863	64,897	12332	17,428	15818	20,412
122	7345	11,162	19,605	54,502	9000	13,255	24,060	65,433	12433	17,571	15948	20,580
123	7405	11,252	19,765	54,948	9073	13,363	24,256	65,968	12534	17,714	16078	20,748
124	7464	11,343	19,925	55,394	9146	13,471	24,453	66,504	12635	17,858	16208	20,916
125	7524	11,434	20,085	55,840	9219	13,579	24,649	67,040	12737	18,001	16338	21,084
126	7583	11,524	20,245	56,286	9292	13,687	24,846	67,575	12838	18,144	16468	21,252
127	7643	11,615	20,405	56,732	9365	13,795	25,042	68,111	12939	18,287	16598	21,419
128	7702	11,706	20,565	57,178	9438	13,902	25,239	68,646	13040	18,431	16728	21,587
129	7762	11,797	20,725	57,624	9511	14,010	25,435	69,182	13141	18,574	16858	21,755
130	7821	11,887	20,884	58,070	9584	14,118	25,631	69,717	13242	18,717	16987	21,923

131	7880	11,978	21,044	58,516	9657	14,226	25,828	70,253	13344	18,860	17117	22,091
132	7940	12,069	21,204	58,962	9730	14,334	26,024	70,789	13445	19,004	17247	22,259
133	7999	12,160	21,364	59,408	9803	14,442	26,221	71,324	13546	19,147	17377	22,427
134	8059	12,250	21,524	59,854	9876	14,550	26,417	71,860	13647	19,290	17507	22,595
135	8118	12,341	21,684	60,300	9949	14,658	26,614	72,395	13748	19,433	17637	22,763
136	8178	12,432	21,844	60,746	10022	14,766	26,810	72,931	13849	19,577	17767	22,931
137	8237	12,522	22,004	61,192	10095	14,873	27,007	73,466	13950	19,720	17897	23,099
138	8297	12,613	22,164	61,638	10168	14,981	27,203	74,002	14052	19,863	18027	23,267
139	8356	12,704	22,324	62,084	10241	15,089	27,399	74,538	14153	20,007	18157	23,435
140	8415	12,795	22,484	62,530	10314	15,197	27,596	75,073	14254	20,150	18287	23,603
141	8475	12,885	22,644	62,976	10387	15,305	27,792	75,609	14355	20,293	18417	23,770
142	8534	12,976	22,804	63,422	10460	15,413	27,989	76,144	14456	20,436	18547	23,938
143	8594	13,067	22,964	63,868	10533	15,521	28,185	76,680	14557	20,580	18677	24,106
144	8653	13,158	23,124	64,314	10606	15,629	28,382	77,215	14658	20,723	18807	24,274
145	8713	13,248	23,283	64,760	10679	15,736	28,578	77,751	14760	20,866	18937	24,442
146	8772	13,339	23,443	65,206	10752	15,844	28,775	78,287	14861	21,009	19067	24,610
147	8832	13,430	23,603	65,652	10825	15,952	28,971	78,822	14962	21,153	19197	24,778
148	8891	13,520	23,763	66,097	10899	16,060	29,168	79,358	15063	21,296	19327	24,946
149	8950	13,611	23,923	66,543	10972	16,168	29,364	79,893	15164	21,439	19457	25,114
150	8977	13,652	23,995	66,743	11004	16,217	29,452	80,133	15210	21,503	19515	25,189
151	9004	13,693	24,067	66,943	11037	16,265	29,540	80,373	15255	21,568	19574	25,265
152	9031	13,734	24,139	67,144	11071	16,314	29,629	80,614	15301	21,633	19632	25,341
153	9058	13,775	24,212	67,346	11104	16,363	29,718	80,856	15347	21,698	19691	25,417
154	9086	13,817	24,284	67,548	11137	16,412	29,807	81,099	15393	21,763	19750	25,493
155	9113	13,858	24,357	67,750	11170	16,461	29,897	81,342	15439	21,828	19810	25,569
156	9140	13,900	24,430	67,953	11204	16,511	29,986	81,586	15486	21,893	19869	25,646
157	9168	13,941	24,503	68,157	11238	16,560	30,076	81,831	15532	21,959	19929	25,723
158	9195	13,983	24,577	68,362	11271	16,610	30,166	82,076	15579	22,025	19988	25,800
159	9223	14,025	24,651	68,567	11305	16,660	30,257	82,323	15625	22,091	20048	25,877
160	9250	14,067	24,725	68,773	11339	16,710	30,348	82,570	15672	22,157	20108	25,955
161	9278	14,109	24,799	68,979	11373	16,760	30,439	82,817	15719	22,224	20169	26,033
162	9306	14,152	24,873	69,186	11407	16,810	30,530	83,066	15766	22,291	20229	26,111
163	9334	14,194	24,948	69,393	11441	16,860	30,622	83,315	15814	22,357	20290	26,189
164	9362	14,237	25,023	69,602	11476	16,911	30,713	83,565	15861	22,424	20351	26,268
165	9390	14,279	25,098	69,810	11510	16,962	30,806	83,816	15909	22,492	20412	26,347
166	9418	14,322	25,173	70,020	11545	17,013	30,898	84,067	15956	22,559	20473	26,426
167	9446	14,365	25,249	70,230	11579	17,064	30,991	84,319	16004	22,627	20535	26,505
168	9475	14,408	25,324	70,441	11614	17,115	31,084	84,572	16052	22,695	20596	26,585
169	9657	14,691	25,830	71,870	11840	17,453	31,708	86,290	16369	23,147	21006	27,117
170	9713	14,778	25,983	72,294	11909	17,556	31,895	86,800	16465	23,284	21129	27,276
171	9770	14,864	26,135	72,719	11979	17,659	32,082	87,310	16561	23,420	21253	27,436
172	9826	14,950	26,287	73,144	12048	17,761	32,269	87,820	16658	23,556	21377	27,596
173	9883	15,037	26,440	73,568	12118	17,864	32,456	88,331	16754	23,693	21501	27,756
174	9940	15,123	26,592	73,993	12187	17,967	32,643	88,841	16850	23,829	21624	27,916
175	9996	15,210	26,744	74,418	12257	18,070	32,830	89,351	16947	23,966	21748	28,076
176	10053	15,296	26,897	74,843	12326	18,172	33,017	89,861	17043	24,102	21872	28,236
177	10109	15,382	27,049	75,267	12396	18,275	33,204	90,371	17139	24,239	21996	28,396
178	10166	15,469	27,201	75,692	12466	18,378	33,391	90,881	17236	24,375	22120	28,556
179	10223	15,555	27,354	76,117	12535	18,481	33,579	91,391	17332	24,511	22243	28,716
180	10279	15,642	27,506	76,542	12605	18,583	33,766	91,901	17428	24,648	22367	28,876

*Premium inclusive of GST@18%