



Olivier I. Perpetual Program

Currency US\$

I.				Effective: 1-Nov-11		
Class A	CO-NIL			CO-NSSF		
Age	IN	IN+Amb	IN+Amb+P.M	IN	IN+Amb	IN+Amb+P.M
0y-14y	389	511	747	314	435	671
15y-17y	630	838	1,074	507	714	950
18y-24y	630	838	1,282	507	714	1,159
25y-29y	1,056	1,319	1,763	861	1,124	1,569
30y-34y	1,154	1,437	1,881	940	1,223	1,667
35y-39y	1,175	1,499	1,943	957	1,280	1,725
40y-44y	1,233	1,598	2,042	1,003	1,368	1,813
45y-49y	1,267	1,669	2,114	1,030	1,433	1,877
50y-54y	1,893	2,333	2,778	1,531	1,972	2,416
55y-59y	2,631	3,127	3,571	2,121	2,618	3,062
60y-64y	3,456	4,014	4,459	2,782	3,340	3,784
65	4,027	4,654	5,098	3,238	3,865	4,309
66	4,204	4,950	6,131	3,380	4,126	5,307
67	4,390	5,186	6,367	3,529	4,325	5,506
68	4,584	5,399	6,580	3,684	4,499	5,680
69	4,787	5,624	6,804	3,846	4,683	5,864
70	4,999	5,862	7,043	4,016	4,879	6,060
71	5,220	6,119	7,300	4,193	5,092	6,273
72	5,452	6,372	7,553	4,378	5,299	6,480
73	5,693	6,634	7,815	4,572	5,512	6,693
74	5,946	6,907	8,088	4,774	5,735	6,916
75	6,210	7,195	8,376	4,985	5,970	7,151

Family Discount for I
approximatively:

Family of 2: 3.75%
Family of 3: 7.75%

Family of 4: 11.75%
Family of 5: 15.35%
Family of 6 & +: 19.25%

P.S. For discount refer to the discounted tariff here attached

II.				Effective: 1-Nov-11		
Class K	CO-NIL			CO-NSSF		
Age	IN	IN+Amb	IN+Amb+ P.M	IN	IN+Amb	IN+Amb+P.M
0y - 17y	217	293	386	139	216	309
18y - 24	385	606	783	216	436	614
25y - 29	434	654	832	237	458	635
30y - 34	473	694	872	270	491	668
35y - 39	540	761	938	293	513	691
40y - 44	607	828	1,005	368	589	766
45y - 49	769	989	1,167	434	654	832
50y - 54	917	1,138	1,315	483	703	881
55y - 59	1,094	1,315	1,492	510	731	909
60y - 65	1,241	1,462	1,639	602	823	1,001
66y - 69	1,557	1,969	2,439	740	1,151	1,622
70y - 75	1,819	2,231	2,701	883	1,295	1,765

for 76+ please refer to Olivier M.S.

Adhesion Fees: US\$ 15

Including P.Acc cover, Death of \$ 5.000 for Cover Holder from 18 to 75 years old in class K

**Perpetual Program
Effective 01-11-2011
AXA M.E.**

Class 1st Class IN HospitalOnly

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	389.45	313.88	373.96	301.41	358.47	288.94	342.97	276.47	327.48	264.00	311.99	251.96
	15y-24y	630.31	506.56	605.18	486.38	580.05	466.20	554.92	446.03	529.80	425.85	504.67	405.67
	25y-29y	1,055.71	861.31	1,016.45	829.83	977.19	796.95	937.94	762.39	898.68	727.83	859.42	693.28
	30y-34y	1,153.51	939.55	1,110.34	904.94	1,067.17	870.33	1,024.00	835.72	980.83	800.06	937.66	762.06
	35y-39y	1,175.16	956.87	1,131.12	921.57	1,087.09	886.26	1,043.05	850.96	999.02	815.66	954.98	777.29
	40y-44y	1,232.62	1,002.84	1,186.28	965.69	1,139.95	928.55	1,093.62	891.41	1,047.28	854.27	1,000.95	817.13
	45y-49y	1,267.07	1,030.40	1,219.36	992.16	1,171.65	953.91	1,123.94	915.67	1,076.23	877.42	1,028.51	839.18
	50y-54y	1,892.59	1,530.82	1,819.86	1,472.56	1,747.13	1,414.29	1,674.39	1,356.03	1,601.66	1,297.77	1,528.93	1,239.51
	55y-59y	2,630.88	2,121.45	2,528.62	2,039.56	2,426.35	1,957.67	2,324.09	1,875.79	2,221.82	1,793.90	2,119.56	1,712.01
	60y-64y	3,455.95	2,781.50	3,320.68	2,673.21	3,185.41	2,564.92	3,050.15	2,456.63	2,914.88	2,348.35	2,779.61	2,240.06
	65	4,026.51	3,237.95	3,868.42	3,111.40	3,710.33	2,984.85	3,552.24	2,858.31	3,394.15	2,731.76	3,236.06	2,605.21
	66	4,204.18	3,380.09	4,038.98	3,247.85	3,873.79	3,115.62	3,708.59	2,983.39	3,543.39	2,851.16	3,378.20	2,718.93
	67	4,389.86	3,528.63	4,217.23	3,390.46	4,044.61	3,252.28	3,871.99	3,114.11	3,699.36	2,975.93	3,526.74	2,837.76
	68	4,583.90	3,683.87	4,403.52	3,539.48	4,223.13	3,395.10	4,042.75	3,250.72	3,862.36	3,106.33	3,681.98	2,961.95
	69	4,786.69	3,846.10	4,598.20	3,695.23	4,409.70	3,544.35	4,221.20	3,393.48	4,032.71	3,242.61	3,844.21	3,091.73
	70	4,998.62	4,015.64	4,801.65	3,857.99	4,604.67	3,700.33	4,407.70	3,542.68	4,210.73	3,385.02	4,013.75	3,227.37
	71	5,220.10	4,192.82	5,014.27	4,028.08	4,808.44	3,863.34	4,602.60	3,698.60	4,396.77	3,533.86	4,190.94	3,369.12
	72	5,451.56	4,377.99	5,236.47	4,205.84	5,021.38	4,033.69	4,806.29	3,861.55	4,591.20	3,689.40	4,376.10	3,517.25
	73	5,693.45	4,571.50	5,468.68	4,391.61	5,243.92	4,211.73	5,019.15	4,031.84	4,794.38	3,851.95	4,569.62	3,672.06
	74	5,946.24	4,773.73	5,711.36	4,585.76	5,476.48	4,397.78	5,241.60	4,209.80	5,006.73	4,021.82	4,771.85	3,833.84
75	6,210.42	4,985.08	5,964.97	4,788.65	5,719.53	4,592.22	5,474.08	4,395.78	5,228.64	4,199.35	4,983.19	4,002.92	

**Perpetual Program
Effective 01-11-2011
AXA M.E.**

Class 1st Class IN Hospital + Ambulatory

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	510.79	435.22	490.47	417.91	470.14	400.61	449.82	383.31	429.50	366.01	409.17	349.14
	15y-24y	837.84	714.10	805.01	686.22	772.19	658.34	739.36	630.46	706.53	602.58	673.70	574.70
	25y-29y	1,318.64	1,124.24	1,269.46	1,082.84	1,220.29	1,040.04	1,171.11	995.57	1,121.94	951.09	1,072.76	906.62
	30y-34y	1,436.57	1,222.62	1,382.68	1,177.28	1,328.79	1,131.95	1,274.90	1,086.61	1,221.01	1,040.23	1,167.11	991.51
	35y-39y	1,498.50	1,280.22	1,442.13	1,232.58	1,385.76	1,184.94	1,329.39	1,137.30	1,273.03	1,089.66	1,216.66	1,038.96
	40y-44y	1,597.91	1,368.13	1,537.56	1,316.98	1,477.22	1,265.82	1,416.87	1,214.67	1,356.53	1,163.51	1,296.18	1,112.36
	45y-49y	1,669.29	1,432.62	1,606.09	1,378.88	1,542.89	1,325.15	1,479.68	1,271.41	1,416.48	1,217.68	1,353.28	1,163.95
	50y-54y	2,333.42	1,971.64	2,243.65	1,896.35	2,153.88	1,821.05	2,064.12	1,745.76	1,974.35	1,670.46	1,884.59	1,595.17
	55y-59y	3,127.08	2,617.65	3,005.57	2,516.51	2,884.05	2,415.38	2,762.54	2,314.24	2,641.03	2,213.11	2,519.52	2,111.97
	60y-64y	4,014.25	3,339.80	3,857.25	3,209.78	3,700.25	3,079.76	3,543.25	2,949.74	3,386.25	2,819.72	3,229.25	2,689.69
	65	4,653.61	3,865.05	4,471.03	3,714.02	4,288.46	3,562.99	4,105.89	3,411.96	3,923.31	3,260.92	3,740.74	3,109.89
	66	4,950.44	4,126.35	4,756.00	3,964.87	4,561.55	3,803.39	4,367.10	3,641.90	4,172.66	3,480.42	3,978.21	3,318.93
	67	5,186.47	4,325.24	4,982.58	4,155.80	4,778.69	3,986.36	4,574.81	3,816.93	4,370.92	3,647.49	4,167.03	3,478.05
	68	5,398.97	4,498.93	5,186.58	4,322.55	4,974.19	4,146.16	4,761.81	3,969.77	4,549.42	3,793.39	4,337.03	3,617.00
	69	5,623.59	4,682.99	5,402.21	4,499.24	5,180.84	4,315.49	4,959.47	4,131.74	4,738.09	3,947.99	4,516.72	3,764.25
	70	5,862.37	4,879.39	5,631.44	4,687.78	5,400.52	4,496.18	5,169.59	4,304.57	4,938.67	4,112.97	4,707.75	3,921.36
	71	6,119.08	5,091.80	5,877.89	4,891.70	5,636.70	4,691.60	5,395.50	4,491.50	5,154.31	4,291.40	4,913.12	4,091.30
	72	6,372.36	5,298.80	6,121.04	5,090.42	5,869.72	4,882.03	5,618.39	4,673.65	5,367.07	4,465.27	5,115.75	4,256.89
	73	6,634.39	5,512.45	6,372.59	5,295.52	6,110.78	5,078.59	5,848.98	4,861.67	5,587.17	4,644.74	5,325.37	4,427.81
	74	6,907.32	5,734.82	6,634.60	5,509.00	6,361.88	5,283.17	6,089.16	5,057.35	5,816.43	4,831.53	5,543.71	4,605.71
75	7,195.00	5,969.66	6,910.77	5,734.44	6,626.54	5,499.23	6,342.31	5,264.01	6,058.08	5,028.80	5,773.85	4,793.58	

**Perpetual Program
Effective 01-11-2011
AXA M.E.**

Class 1st Class IN Hospital+ Ambulatory Limited Network

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	476.39	400.81	457.75	385.19	439.11	369.58	420.47	353.97	401.84	338.35	383.20	323.17
	15y-24y	780.03	656.29	748.94	630.14	717.85	604.00	686.75	577.85	655.66	551.71	624.56	525.57
	25y-29y	1,245.64	1,051.24	1,199.38	1,012.76	1,153.13	972.88	1,106.87	931.33	1,060.34	889.49	1,013.41	847.26
	30y-34y	1,357.53	1,143.57	1,306.80	1,101.40	1,256.07	1,059.23	1,205.34	1,017.06	1,154.61	973.83	1,103.88	928.27
	35y-39y	1,407.37	1,189.08	1,354.64	1,145.09	1,301.92	1,101.10	1,249.20	1,057.10	1,196.47	1,013.11	1,143.75	966.05
	40y-44y	1,494.19	1,264.41	1,438.00	1,217.41	1,381.80	1,170.40	1,325.60	1,123.40	1,269.40	1,076.39	1,213.21	1,029.38
	45y-49y	1,554.50	1,317.83	1,495.89	1,268.68	1,437.28	1,219.54	1,378.67	1,170.40	1,320.06	1,121.26	1,261.45	1,072.12
	50y-54y	2,207.04	1,845.27	2,122.33	1,775.03	2,037.62	1,704.79	1,952.91	1,634.55	1,868.20	1,564.31	1,783.49	1,494.07
	55y-59y	2,984.09	2,474.65	2,868.29	2,379.24	2,752.50	2,283.82	2,636.71	2,188.41	2,520.91	2,092.99	2,405.12	1,997.58
	60y-64y	3,852.63	3,178.18	3,702.09	3,054.62	3,551.56	2,931.07	3,401.02	2,807.51	3,250.49	2,683.95	3,099.95	2,560.40
	65	4,471.35	3,682.80	4,296.07	3,539.06	4,120.79	3,395.31	3,945.50	3,251.57	3,770.22	3,107.83	3,594.94	2,964.09
	66	4,732.43	3,908.34	4,546.70	3,755.58	4,360.98	3,602.81	4,175.25	3,450.05	3,989.52	3,297.29	3,803.80	3,144.52
	67	4,953.36	4,092.13	4,758.80	3,932.02	4,564.23	3,771.90	4,369.67	3,611.79	4,175.11	3,451.67	3,980.54	3,291.56
	68	5,160.32	4,260.29	4,957.48	4,093.45	4,754.64	3,926.60	4,551.80	3,759.76	4,348.95	3,592.92	4,146.11	3,426.08
	69	5,378.39	4,437.79	5,166.82	4,263.85	4,955.26	4,089.91	4,743.69	3,915.97	4,532.13	3,742.03	4,320.56	3,568.09
	70	5,609.12	4,626.14	5,388.32	4,444.66	5,167.53	4,263.19	4,946.73	4,081.71	4,725.94	3,900.24	4,505.15	3,718.76
	71	5,855.25	4,827.98	5,624.61	4,638.43	5,393.97	4,448.88	5,163.33	4,259.33	4,932.69	4,069.78	4,702.06	3,880.23
	72	6,102.00	5,028.43	5,861.49	4,830.86	5,620.98	4,633.30	5,380.47	4,435.73	5,139.96	4,238.16	4,899.45	4,040.60
	73	6,357.98	5,236.04	6,107.23	5,030.17	5,856.48	4,824.29	5,605.74	4,618.42	5,354.99	4,412.55	5,104.24	4,206.68
	74	6,624.87	5,452.36	6,363.44	5,237.84	6,102.02	5,023.31	5,840.59	4,808.79	5,579.17	4,594.27	5,317.75	4,379.74
75	6,905.50	5,680.16	6,632.85	5,456.52	6,360.20	5,232.88	6,087.55	5,009.25	5,814.90	4,785.61	5,542.25	4,561.98	

Perpetual Program
Effective 01-11-2011
AXA M.E.

Class **2nd Class IN Hospital Only**

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	372.34	263.30	357.52	253.07	342.70	243.53	327.88	233.98	313.07	224.44	298.25	214.90
	15y-24y	372.34	263.30	357.52	253.07	342.70	243.53	327.88	233.98	313.07	224.44	298.25	214.90
	25y-29y	534.86	377.07	513.54	362.06	492.22	347.05	470.90	332.05	449.58	317.04	428.26	302.03
	30y-34y	723.67	509.24	694.80	488.94	665.93	468.65	637.06	448.35	608.18	428.06	579.31	407.77
	35y-39y	735.17	517.29	705.84	496.67	676.51	476.06	647.18	455.44	617.85	434.82	588.51	414.21
	40y-44y	743.20	522.90	713.54	502.06	683.89	481.22	654.24	460.38	624.59	439.54	594.93	418.70
	45y-49y	968.74	691.73	932.95	664.14	897.16	636.55	861.37	608.95	825.58	581.36	787.88	553.76
	50y-54y	1,195.39	861.08	1,150.53	829.60	1,105.68	796.95	1,060.83	762.38	1,015.97	727.81	971.12	693.24
	55y-59y	1,525.87	1,092.42	1,467.80	1,051.69	1,409.72	1,010.95	1,351.65	970.21	1,293.58	929.48	1,235.50	888.74
	60y-64y	2,144.23	1,525.27	2,061.42	1,467.22	1,978.62	1,409.18	1,895.81	1,351.13	1,813.00	1,293.08	1,730.19	1,235.03
	65	2,567.44	1,821.52	2,467.70	1,751.62	2,367.97	1,681.72	2,268.23	1,611.82	2,168.49	1,541.92	2,068.76	1,472.02
	66	2,679.48	1,899.95	2,575.26	1,826.91	2,471.05	1,753.88	2,366.83	1,680.84	2,262.61	1,607.80	2,158.39	1,534.77
	67	2,796.58	1,981.92	2,687.67	1,905.60	2,578.77	1,829.29	2,469.87	1,752.97	2,360.97	1,676.65	2,252.07	1,600.34
	68	2,918.94	2,067.57	2,805.15	1,987.83	2,691.35	1,908.09	2,577.56	1,828.35	2,463.76	1,748.61	2,349.96	1,668.87
	69	3,046.83	2,157.09	2,927.92	2,073.77	2,809.00	1,990.45	2,690.09	1,907.13	2,571.18	1,823.80	2,452.27	1,740.48
	70	3,180.47	2,250.64	3,056.22	2,163.58	2,931.96	2,076.52	2,807.70	1,989.45	2,683.44	1,902.39	2,559.19	1,815.32
	71	3,320.14	2,348.41	3,190.30	2,257.44	3,060.45	2,166.46	2,930.61	2,075.49	2,800.77	1,984.51	2,670.92	1,893.54
	72	3,466.11	2,450.59	3,330.42	2,355.52	3,194.74	2,260.46	3,059.06	2,165.40	2,923.37	2,070.34	2,787.69	1,975.28
	73	3,618.65	2,557.36	3,476.86	2,458.03	3,335.08	2,358.70	3,193.29	2,259.37	3,051.51	2,160.03	2,909.72	2,060.70
	74	3,778.06	2,668.95	3,629.90	2,565.16	3,481.74	2,461.36	3,333.58	2,357.56	3,185.42	2,253.77	3,037.26	2,149.97
75	3,944.66	2,785.57	3,789.83	2,677.11	3,635.01	2,568.65	3,480.18	2,460.19	3,325.36	2,351.73	3,170.53	2,243.27	

Riders TM & IAG are built-in.

Perpetual Program
Effective 01-11-2011
AXA M.E.

Class **2nd Class IN Hospital + Ambulatory**

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	493.68	384.64	474.03	369.57	454.38	355.20	434.73	340.83	415.08	326.46	395.43	312.09
	15y-24y	579.88	470.84	557.36	452.90	534.84	435.66	512.32	418.42	489.80	401.17	467.28	383.93
	25y-29y	797.79	640.00	766.55	615.07	735.31	590.15	704.08	565.22	672.84	540.30	641.60	515.37
	30y-34y	1,006.74	792.30	967.14	761.29	927.55	730.27	887.95	699.25	848.36	668.23	808.76	637.22
	35y-39y	1,058.52	840.63	1,016.85	807.68	975.19	774.73	933.52	741.78	891.85	708.83	850.19	675.88
	40y-44y	1,108.49	888.20	1,064.82	853.35	1,021.16	818.49	977.50	783.64	933.83	748.79	890.17	713.93
	45y-49y	1,370.95	1,093.95	1,319.67	1,050.87	1,268.40	1,007.78	1,217.12	964.70	1,165.84	921.62	1,112.65	878.53
	50y-54y	1,636.21	1,301.91	1,574.32	1,253.39	1,512.44	1,203.70	1,450.55	1,152.10	1,388.66	1,100.50	1,326.77	1,048.90
	55y-59y	2,022.07	1,588.62	1,944.75	1,528.64	1,867.42	1,468.65	1,790.10	1,408.67	1,712.78	1,348.68	1,635.46	1,288.70
	60y-64y	2,702.53	2,083.58	2,597.99	2,003.79	2,493.45	1,924.01	2,388.91	1,844.23	2,284.37	1,764.45	2,179.83	1,684.66
	65	3,194.54	2,448.62	3,070.32	2,354.24	2,946.10	2,259.85	2,821.88	2,165.47	2,697.66	2,071.09	2,573.44	1,976.70
	66	3,425.75	2,646.22	3,292.28	2,543.93	3,158.81	2,441.64	3,025.34	2,339.35	2,891.87	2,237.07	2,758.40	2,134.78
	67	3,593.19	2,778.53	3,453.02	2,670.95	3,312.86	2,563.37	3,172.69	2,455.79	3,032.52	2,348.21	2,892.36	2,240.63
	68	3,734.01	2,882.64	3,588.21	2,770.90	3,442.41	2,659.15	3,296.61	2,547.41	3,150.81	2,435.66	3,005.01	2,323.92
	69	3,883.72	2,993.98	3,731.93	2,877.79	3,580.14	2,761.59	3,428.36	2,645.39	3,276.57	2,529.19	3,124.78	2,412.99
	70	4,044.22	3,114.39	3,886.01	2,993.37	3,727.80	2,872.36	3,569.59	2,751.34	3,411.39	2,630.33	3,253.18	2,509.32
	71	4,219.12	3,247.39	4,053.92	3,121.06	3,888.71	2,994.72	3,723.51	2,868.39	3,558.31	2,742.05	3,393.10	2,615.72
	72	4,386.91	3,371.39	4,215.00	3,240.10	4,043.08	3,108.80	3,871.16	2,977.51	3,699.25	2,846.21	3,527.33	2,714.92
	73	4,559.59	3,498.31	4,380.77	3,361.94	4,201.94	3,225.57	4,023.12	3,089.19	3,844.30	2,952.82	3,665.48	2,816.45
74	4,739.14	3,630.04	4,553.14	3,488.40	4,367.13	3,346.76	4,181.13	3,205.12	3,995.12	3,063.47	3,809.12	2,921.83	
75	4,929.24	3,770.15	4,735.63	3,622.91	4,542.02	3,475.66	4,348.41	3,328.42	4,154.80	3,181.17	3,961.19	3,033.93	

Riders TM & IAG are built-in.

**Perpetual Program
Effective 01-11-2011**

Class 2nd Class IN Hospital + Ambulatory Limited Network

AXA M.E.

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	459.27	350.24	441.31	336.85	423.35	324.17	405.38	311.48	387.42	298.80	369.46	286.11
	15y-24y	522.07	413.03	501.28	396.83	480.50	381.32	459.71	365.81	438.93	350.30	418.14	334.80
	25y-29y	724.79	567.00	696.47	544.99	668.15	522.99	639.84	500.98	611.24	478.70	582.25	456.02
	30y-34y	927.69	713.26	891.26	685.40	854.83	657.55	818.39	629.69	781.96	601.84	745.53	573.98
	35y-39y	967.38	749.50	929.36	720.19	891.34	690.89	853.32	661.58	815.30	632.28	777.28	602.97
	40y-44y	1,004.77	784.48	965.26	753.78	925.74	723.07	886.22	692.37	846.71	661.66	807.19	630.96
	45y-49y	1,256.16	979.16	1,209.48	940.67	1,162.79	902.18	1,116.11	863.68	1,069.42	825.19	1,020.82	786.70
	50y-54y	1,509.84	1,175.54	1,453.01	1,132.08	1,396.18	1,087.44	1,339.34	1,040.89	1,282.51	994.35	1,225.68	947.80
	55y-59y	1,879.07	1,445.63	1,807.47	1,391.36	1,735.87	1,337.10	1,664.27	1,282.83	1,592.67	1,228.57	1,521.06	1,174.30
	60y-64y	2,540.91	1,921.95	2,442.84	1,848.64	2,344.76	1,775.32	2,246.68	1,702.00	2,148.61	1,628.69	2,050.53	1,555.37
	65	3,012.29	2,266.37	2,895.36	2,179.27	2,778.43	2,092.18	2,661.50	2,005.09	2,544.56	1,917.99	2,427.63	1,830.90
	66	3,207.73	2,428.20	3,082.99	2,334.64	2,958.24	2,241.07	2,833.49	2,147.50	2,708.74	2,053.93	2,583.99	1,960.37
	67	3,360.08	2,545.42	3,229.24	2,447.16	3,098.39	2,348.91	2,967.55	2,250.65	2,836.71	2,152.40	2,705.87	2,054.14
	68	3,495.37	2,643.99	3,359.11	2,541.80	3,222.86	2,439.60	3,086.60	2,337.40	2,950.35	2,235.20	2,814.10	2,133.00
	69	3,638.52	2,748.78	3,496.54	2,642.39	3,354.56	2,536.00	3,212.58	2,429.61	3,070.60	2,323.22	2,928.62	2,216.83
	70	3,790.97	2,861.14	3,642.89	2,750.25	3,494.81	2,639.37	3,346.74	2,528.49	3,198.66	2,417.60	3,050.58	2,306.72
	71	3,955.29	2,983.56	3,800.64	2,867.78	3,645.99	2,752.00	3,491.34	2,636.22	3,336.69	2,520.44	3,182.04	2,404.66
	72	4,116.54	3,101.03	3,955.44	2,980.55	3,794.34	2,860.07	3,633.24	2,739.59	3,472.14	2,619.10	3,311.04	2,498.62
	73	4,283.18	3,221.90	4,115.41	3,096.58	3,947.65	2,971.27	3,779.88	2,845.95	3,612.11	2,720.64	3,444.35	2,595.32
	74	4,456.69	3,347.58	4,281.98	3,217.24	4,107.27	3,086.90	3,932.57	2,956.55	3,757.86	2,826.21	3,583.15	2,695.87
75	4,639.73	3,480.65	4,457.70	3,344.98	4,275.68	3,209.32	4,093.65	3,073.65	3,911.62	2,937.99	3,729.59	2,802.32	

Riders TM & IAG are built-in.

Perpetual Program

Effective 01-11-2011

AXA M.E

Class SP IN Hospital Only

Coverage	Agebracket	CO-NIL	CO-NSSF
PSP	0y-14y	231.05	150.90
	15y-24y	319.97	200.76
	25y-29y	439.93	267.35
	30y-34y	475.63	288.77
	35y-39y	504.94	306.36
	40y-44y	534.31	323.98
	45y-49y	749.71	453.22
	50y-54y	842.36	510.72
	55y-59y	1,068.26	659.66
	60y-64y	1,490.95	926.83
	65	1,780.24	1,100.39
	66	1,856.83	1,146.35
	67	1,936.87	1,194.38
	68	2,002.02	1,233.47
	69	2,053.91	1,264.60
	70	2,107.18	1,296.56
	71	2,172.04	1,335.48
	72	2,238.96	1,375.63
	73	2,308.02	1,417.06
	74	2,379.29	1,459.83
	75	2,428.21	1,489.18

Perpetual Program

Effective 01-11-2011

AXA M.E

Class SP - IN Hospital + Ambulatory

Coverage	Agebracket	CO-NIL	CO-NSSF
PSP	0y-14y	352.39	272.24
	15y-24y	527.51	408.29
	25y-29y	702.85	530.28
	30y-34y	758.69	571.84
	35y-39y	828.28	629.70
	40y-44y	899.61	689.28
	45y-49y	1,151.93	855.44
	50y-54y	1,283.18	951.54
	55y-59y	1,564.46	1,155.86
	60y-64y	2,049.26	1,485.13
	65	2,407.34	1,727.50
	66	2,603.10	1,892.62
	67	2,733.48	1,990.99
	68	2,817.09	2,048.53
	69	2,890.80	2,101.49
	70	2,970.93	2,160.31
	71	3,071.02	2,234.45
	72	3,159.76	2,296.43
	73	3,248.96	2,358.01
	74	3,340.37	2,420.91
	75	3,412.79	2,473.76

Perpetual Program

Effective 01-11-2011

AXA M.E

Class SP IN Hospital + Ambulatory Limited

Coverage	Agebracket	CO-NIL	CO-NSSF
PSP	0y-14y	317.98	237.83
	15y-24y	469.70	350.48
	25y-29y	629.85	457.28
	30y-34y	679.65	492.79
	35y-39y	737.15	538.57
	40y-44y	795.89	585.56
	45y-49y	1,037.14	740.65
	50y-54y	1,156.81	825.17
	55y-59y	1,421.46	1,012.87
	60y-64y	1,887.63	1,323.51
	65	2,225.08	1,545.24
	66	2,385.09	1,674.61
	67	2,500.37	1,757.88
	68	2,578.44	1,809.89
	69	2,645.60	1,856.29
	70	2,717.68	1,907.06
	71	2,807.19	1,970.63
	72	2,889.40	2,026.07
	73	2,972.55	2,081.60
	74	3,057.92	2,138.45
	75	3,123.29	2,184.26

Perpetual Program
Effective 01-11-2011
AXA M.E.

OUT 85% CLASS A, B ,SP

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	121.34	121.34	116.51	116.51	111.68	111.68	106.85	106.85	102.01	102.01	97.18	97.18
	15y-24y	207.54	207.54	199.84	199.84	192.13	192.13	184.43	184.43	176.73	176.73	169.03	169.03
	25y-29y	262.93	262.93	253.01	253.01	243.09	243.09	233.18	233.18	223.26	223.26	213.34	213.34
	30y-34y	283.07	283.07	272.34	272.34	261.62	261.62	250.90	250.90	240.17	240.17	229.45	229.45
	35y-39y	323.35	323.35	311.01	311.01	298.68	298.68	286.34	286.34	274.01	274.01	261.67	261.67
	40y-44y	365.29	365.29	351.28	351.28	337.27	337.27	323.26	323.26	309.24	309.24	295.23	295.23
	45y-49y	402.22	402.22	386.73	386.73	371.24	371.24	355.75	355.75	340.26	340.26	324.77	324.77
	50y-54y	440.82	440.82	423.79	423.79	406.76	406.76	389.72	389.72	372.69	372.69	355.66	355.66
	55y-59y	496.20	496.20	476.95	476.95	457.70	457.70	438.45	438.45	419.20	419.20	399.96	399.96
	60y-64y	558.30	558.30	536.57	536.57	514.84	514.84	493.10	493.10	471.37	471.37	449.64	449.64
	65	627.10	627.10	602.62	602.62	578.13	578.13	553.65	553.65	529.16	529.16	504.68	504.68
	66	746.27	746.27	717.01	717.01	687.76	687.76	658.51	658.51	629.26	629.26	600.01	600.01
	67	796.61	796.61	765.35	765.35	734.08	734.08	702.82	702.82	671.55	671.55	640.29	640.29
	68	815.07	815.07	783.06	783.06	751.06	751.06	719.06	719.06	687.05	687.05	655.05	655.05
	69	836.89	836.89	804.02	804.02	771.14	771.14	738.26	738.26	705.39	705.39	672.51	672.51
	70	863.74	863.74	829.79	829.79	795.84	795.84	761.89	761.89	727.94	727.94	693.99	693.99
	71	898.98	898.98	863.62	863.62	828.26	828.26	792.90	792.90	757.54	757.54	722.18	722.18
	72	920.80	920.80	884.57	884.57	848.34	848.34	812.11	812.11	775.87	775.87	739.64	739.64
	73	940.94	940.94	903.91	903.91	866.87	866.87	829.83	829.83	792.79	792.79	755.75	755.75
	74	961.08	961.08	923.24	923.24	885.40	885.40	847.55	847.55	809.71	809.71	771.86	771.86
75	984.58	984.58	945.79	945.79	907.01	907.01	868.23	868.23	829.44	829.44	790.66	790.66	

Perpetual Program
Effective 01-11-2011
AXA M.E.

OUT LIMITED CLASS A, B ,SP

Coverage	Agebracket	FAMILY SIZE OF 1		FAMILY SIZE OF 2		FAMILY SIZE OF 3		FAMILY SIZE OF 4		FAMILY SIZE OF 5		FAMILY SIZE OF 6	
		CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF	CO-NIL	CO-NSSF
Perpetual	0y-14y	86.93	86.93	83.79	83.79	80.64	80.64	77.50	77.50	74.35	74.35	71.21	71.21
	15y-24y	149.73	149.73	143.76	143.76	137.79	137.79	131.83	131.83	125.86	125.86	119.89	119.89
	25y-29y	189.93	189.93	182.93	182.93	175.93	175.93	168.94	168.94	161.66	161.66	153.99	153.99
	30y-34y	204.02	204.02	196.46	196.46	188.90	188.90	181.34	181.34	173.78	173.78	166.22	166.22
	35y-39y	232.21	232.21	223.52	223.52	214.83	214.83	206.14	206.14	197.45	197.45	188.77	188.77
	40y-44y	261.58	261.58	251.71	251.71	241.85	241.85	231.99	231.99	222.12	222.12	212.26	212.26
	45y-49y	287.43	287.43	276.53	276.53	265.63	265.63	254.73	254.73	243.84	243.84	232.94	232.94
	50y-54y	314.45	314.45	302.47	302.47	290.50	290.50	278.52	278.52	266.54	266.54	254.56	254.56
	55y-59y	353.20	353.20	339.68	339.68	326.15	326.15	312.62	312.62	299.09	299.09	285.56	285.56
	60y-64y	396.68	396.68	381.41	381.41	366.14	366.14	350.88	350.88	335.61	335.61	320.34	320.34
	65	444.85	444.85	427.65	427.65	410.46	410.46	393.26	393.26	376.07	376.07	358.88	358.88
	66	528.25	528.25	507.72	507.72	487.19	487.19	466.66	466.66	446.13	446.13	425.60	425.60
	67	563.50	563.50	541.56	541.56	519.62	519.62	497.68	497.68	475.74	475.74	453.80	453.80
	68	576.42	576.42	553.96	553.96	531.51	531.51	509.05	509.05	486.59	486.59	464.13	464.13
	69	591.69	591.69	568.62	568.62	545.56	545.56	522.49	522.49	499.42	499.42	476.35	476.35
	70	610.49	610.49	586.67	586.67	562.85	562.85	539.03	539.03	515.21	515.21	491.39	491.39
	71	635.15	635.15	610.34	610.34	585.54	585.54	560.73	560.73	535.92	535.92	511.12	511.12
	72	650.44	650.44	625.02	625.02	599.60	599.60	574.18	574.18	548.77	548.77	523.35	523.35
	73	664.53	664.53	638.55	638.55	612.57	612.57	586.59	586.59	560.61	560.61	534.62	534.62
	74	678.63	678.63	652.08	652.08	625.54	625.54	598.99	598.99	572.44	572.44	545.90	545.90
75	695.08	695.08	667.87	667.87	640.67	640.67	613.46	613.46	586.26	586.26	559.06	559.06	

Perpetual Program
Effective 01-11-2011
AXA M.E.

PM 85% CLASS A, B ,SP

	Individual Policy	Family of Two	Family of Three	Family of Four	Family of Five	Family of Six
Age Bracket						
14D-17Y	236.20	227.33	218.46	209.59	200.72	191.85
18Y-65Y	444.42	427.22	410.02	392.82	375.63	358.43
66Y +	1,180.90	1,134.24	1,087.58	1,040.92	994.26	947.60