

ZURICH INFINITECARE SHIELD

Annual Cost of Insurance Charges (by Attained Age)

	Male								
Deductible	0	250	250	5,000	5,000	10,000	10,000	100,000	100,000
R&B	300	300	500	300	500	500	1,000	500	1,000
AL	1,800,000	1,800,000	3,000,000	1,800,000	3,000,000	3,000,000	5,000,000	3,000,000	5,000,000
0	2,443	2,039	2,957	1,571	2,278	1,729	2,367	673	921
1	2,111	1,762	2,556	1,357	1,968	1,494	2,050	582	799
2	1,950	1,628	2,360	1,254	1,818	1,379	1,897	537	738
3	1,786	1,490	2,162	1,148	1,666	1,263	1,740	492	677
4	1,622	1,353	1,963	1,043	1,511	1,147	1,583	446	616
5	1,567	1,308	1,897	1,007	1,461	1,109	1,530	432	595
6	1,457	1,217	1,764	937	1,358	1,031	1,426	401	554
7	1,407	1,175	1,704	904	1,312	995	1,378	388	536
8	1,383	1,155	1,674	890	1,290	979	1,354	381	528
9	1,381	1,152	1,670	888	1,287	977	1,352	380	527
10	1,381	1,152	1,670	888	1,287	977	1,352	380	527
11	1,390	1,160	1,682	894	1,296	983	1,361	383	529
12	1,426	1,189	1,725	916	1,329	1,008	1,395	393	543
13	1,457	1,217	1,764	937	1,358	1,031	1,426	401	554
14	1,510	1,261	1,828	972	1,408	1,069	1,476	416	574
15	1,601	1,336	1,938	1,030	1,492	1,133	1,562	441	609
16	1,676	1,399	2,029	1,078	1,563	1,187	1,647	462	642
17	1,692	1,412	2,049	1,088	1,577	1,197	1,663	466	648
18	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
19	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
20	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
21	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
22	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
23	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
24	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
25	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
26	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
27	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
28	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
29	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
30	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
31	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
32	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
33	1,705	1,423	2,064	1,097	1,589	1,206	1,675	470	652
34	1,708	1,426	2,068	1,098	1,593	1,209	1,679	471	653
35	1,721	1,437	2,083	1,106	1,605	1,218	1,691	474	659
36	1,740	1,452	2,105	1,118	1,622	1,232	1,708	479	665
37	1,752	1,463	2,121	1,126	1,634	1,239	1,720	483	669
38	1,765	1,473	2,136	1,135	1,646	1,249	1,733	486	675
39	1,779	1,485	2,154	1,144	1,659	1,259	1,746	490	680
40	1,794	1,497	2,171	1,154	1,672	1,270	1,761	494	685
41	1,808	1,510	2,189	1,163	1,687	1,280	1,774	499	690
42	1,824	1,523	2,208	1,173	1,701	1,291	1,790	503	697
43	1,902	1,588	2,302	1,224	1,773	1,345	1,864	524	726
44	1,979	1,653	2,396	1,272	1,845	1,401	1,938	545	755
45	2,057	1,716	2,490	1,323	1,918	1,455	2,012	566	783
46	2,137	1,783	2,586	1,374	1,992	1,511	2,090	589	813

47	2,215	1,848	2,680	1,424	2,064	1,567	2,163	610	842
48	2,410	2,012	2,917	1,550	2,248	1,705	2,351	664	916
49	2,606	2,175	3,153	1,675	2,429	1,844	2,537	718	987
50	2,804	2,340	3,394	1,803	2,614	1,984	2,726	772	1,061
51	3,002	2,505	3,633	1,930	2,798	2,124	2,916	826	1,135
52	3,197	2,668	3,869	2,055	2,981	2,261	3,102	880	1,208
53	3,353	2,798	4,058	2,156	3,126	2,372	3,251	924	1,266
54	3,480	2,905	4,212	2,237	3,245	2,463	3,373	958	1,313
55	3,584	2,991	4,336	2,305	3,341	2,536	3,472	987	1,352
56	3,858	3,221	4,670	2,480	3,598	2,731	3,741	1,063	1,456
57	4,124	3,443	4,992	2,652	3,845	2,919	3,994	1,137	1,555
58	4,538	3,788	5,493	2,919	4,231	3,212	4,390	1,250	1,709
59	4,954	4,134	5,995	3,185	4,619	3,505	4,786	1,365	1,864
60	5,367	4,480	6,496	3,450	5,004	3,798	5,182	1,478	2,018
61	6,654	5,555	8,053	4,278	6,204	4,708	6,415	1,833	2,497
62	7,132	5,953	8,633	4,586	6,650	5,046	6,871	1,965	2,676
63	7,354	6,138	8,899	4,728	6,856	5,203	7,082	2,026	2,757
64	7,574	6,321	9,166	4,871	7,062	5,359	7,293	2,087	2,839
65	7,797	6,509	9,438	5,013	7,269	5,518	7,507	2,148	2,922
66	12,364	10,321	14,965	7,950	11,528	8,749	11,914	3,407	4,638
67	12,702	10,604	15,374	8,168	11,843	8,989	12,238	3,499	4,765
68	13,365	11,155	16,175	8,593	12,461	9,456	12,870	3,681	5,011
69	14,026	11,708	16,977	9,020	13,077	9,925	13,502	3,865	5,258
70	14,689	12,260	17,778	9,445	13,695	10,394	14,135	4,047	5,503
71	15,365	12,825	18,596	9,880	14,326	10,872	14,789	4,233	5,758
72	16,026	13,377	19,397	10,305	14,942	11,340	15,422	4,415	6,005
73	16,864	14,076	20,411	10,844	15,724	11,933	16,221	4,646	6,316
74	17,701	14,775	21,425	11,382	16,504	12,525	17,021	4,877	6,628
75	18,535	15,472	22,433	11,918	17,281	13,116	17,819	5,107	6,938
76	19,518	16,291	23,623	12,549	18,198	13,811	18,859	5,378	7,343
77	20,354	16,990	24,634	13,088	18,976	14,403	19,657	5,607	7,653
78	21,413	17,874	25,917	13,769	19,965	15,152	20,670	5,899	8,048
79	22,472	18,757	27,197	14,449	20,951	15,901	21,681	6,191	8,441
80	23,528	19,639	28,476	15,129	21,936	16,648	22,689	6,483	8,835
81	24,669	20,592	29,858	15,862	23,001	17,456	23,822	6,797	9,274
82	25,729	21,476	31,140	16,544	23,988	18,205	24,833	7,088	9,669
83	27,067	22,592	32,758	17,404	25,236	19,152	26,111	7,457	10,165
84	28,406	23,710	34,379	18,265	26,484	20,100	27,390	7,826	10,664
85	29,742	24,827	35,998	19,124	27,731	21,046	28,666	8,195	11,162
86	31,144	25,995	37,694	20,026	29,037	22,037	30,124	8,580	11,728
87	32,023	26,729	38,758	20,591	29,857	22,659	30,965	8,823	12,056
88	32,919	27,478	39,843	21,168	30,693	23,294	31,821	9,070	12,390
89	33,846	28,251	40,964	21,763	31,556	23,949	32,706	9,324	12,734
90	34,798	29,045	42,116	22,375	32,444	24,623	33,614	9,587	13,088
91	35,788	29,872	43,314	23,012	33,367	25,323	34,560	9,859	13,456
92	36,803	30,719	44,542	23,664	34,313	26,041	35,530	10,139	13,834
93	37,939	31,668	45,919	24,395	35,373	26,846	36,615	10,452	14,256
94	39,719	33,153	48,072	25,539	37,033	28,105	38,316	10,943	14,919
95	41,498	34,638	50,226	26,684	38,691	29,363	40,016	11,433	15,580
96	43,278	36,124	52,380	27,827	40,350	30,624	41,715	11,924	16,241
97	45,056	37,608	54,532	28,971	42,008	31,882	43,413	12,413	16,903
98	46,913	39,158	56,778	30,165	43,740	33,195	45,188	12,924	17,594
99	48,844	40,770	59,116	31,407	45,540	34,562	47,032	13,456	18,311

	Female								
Deductible	0	250	250	5,000	5,000	10,000	10,000	100,000	100,000
R&B	300	300	500	300	500	500	1,000	500	1,000
AL	1,800,000	1,800,000	3,000,000	1,800,000	3,000,000	3,000,000	5,000,000	3,000,000	5,000,000
0	2,033	1,696	2,459	1,307	1,894	1,437	1,975	560	770
1	1,884	1,572	2,281	1,212	1,757	1,333	1,833	519	714
2	1,734	1,448	2,099	1,115	1,617	1,228	1,691	478	659
3	1,591	1,328	1,926	1,023	1,484	1,126	1,554	438	605
4	1,488	1,242	1,800	957	1,387	1,053	1,455	411	566
5	1,381	1,152	1,670	888	1,287	977	1,352	380	527
6	1,341	1,119	1,624	862	1,251	949	1,315	370	512
7	1,316	1,098	1,592	846	1,226	931	1,290	363	503
8	1,283	1,072	1,554	825	1,197	908	1,259	354	490
9	1,266	1,056	1,533	814	1,180	895	1,242	348	484
10	1,253	1,045	1,517	805	1,168	886	1,230	345	479
11	1,238	1,034	1,498	796	1,154	876	1,216	341	474
12	1,225	1,023	1,484	788	1,142	867	1,204	338	469
13	1,229	1,026	1,488	791	1,146	870	1,206	339	470
14	1,230	1,027	1,489	791	1,147	871	1,208	339	470
15	1,253	1,045	1,517	805	1,168	886	1,230	345	479
16	1,276	1,067	1,546	821	1,191	904	1,266	352	494
17	1,302	1,086	1,575	837	1,213	920	1,288	359	502
18	1,316	1,098	1,592	846	1,226	931	1,303	363	507
19	1,331	1,110	1,610	855	1,239	941	1,316	367	512
20	1,345	1,122	1,628	865	1,254	952	1,331	371	519
21	1,353	1,129	1,637	870	1,261	957	1,338	372	521
22	1,360	1,134	1,645	874	1,267	962	1,344	375	524
23	1,366	1,140	1,653	879	1,274	966	1,350	376	525
24	1,370	1,144	1,659	880	1,278	969	1,356	378	528
25	1,377	1,150	1,666	886	1,283	974	1,362	379	531
26	1,382	1,154	1,672	888	1,288	978	1,366	380	532
27	1,390	1,160	1,682	894	1,296	983	1,374	383	535
28	1,397	1,166	1,690	898	1,302	989	1,379	384	537
29	1,406	1,173	1,701	904	1,311	994	1,390	387	541
30	1,414	1,180	1,711	909	1,319	1,001	1,397	389	544
31	1,437	1,200	1,741	924	1,341	1,018	1,420	396	553
32	1,476	1,232	1,786	949	1,375	1,044	1,455	407	566
33	1,522	1,270	1,841	978	1,419	1,077	1,501	420	585
34	1,566	1,307	1,894	1,007	1,459	1,107	1,542	432	601
35	1,613	1,346	1,954	1,038	1,505	1,142	1,588	445	618
36	1,661	1,386	2,009	1,068	1,548	1,175	1,633	458	636
37	1,708	1,426	2,068	1,098	1,593	1,209	1,679	471	653
38	1,757	1,467	2,127	1,130	1,638	1,243	1,725	484	672
39	1,803	1,506	2,183	1,159	1,682	1,276	1,770	496	689
40	1,868	1,559	2,261	1,201	1,741	1,321	1,831	515	713
41	1,984	1,657	2,401	1,275	1,849	1,403	1,942	546	756
42	2,124	1,773	2,571	1,366	1,980	1,503	2,076	585	808
43	2,284	1,906	2,764	1,468	2,129	1,616	2,228	630	867
44	2,450	2,045	2,965	1,575	2,284	1,733	2,388	675	929
45	2,622	2,189	3,173	1,686	2,445	1,855	2,552	722	994
46	2,775	2,317	3,358	1,785	2,587	1,963	2,698	764	1,051
47	2,928	2,443	3,543	1,882	2,730	2,071	2,845	807	1,107
48	3,065	2,558	3,709	1,971	2,856	2,169	2,975	845	1,159
49	3,206	2,676	3,881	2,062	2,990	2,269	3,111	883	1,212
50	3,292	2,747	3,984	2,117	3,069	2,330	3,193	907	1,243

51	3,408	2,845	4,124	2,191	3,177	2,412	3,304	939	1,287
52	3,491	2,915	4,225	2,245	3,255	2,470	3,383	962	1,317
53	3,604	3,008	4,363	2,317	3,361	2,550	3,491	993	1,360
54	3,684	3,076	4,459	2,369	3,435	2,607	3,569	1,015	1,390
55	3,799	3,171	4,598	2,443	3,542	2,688	3,678	1,047	1,432
56	4,063	3,391	4,917	2,612	3,788	2,875	3,936	1,119	1,533
57	4,182	3,491	5,062	2,689	3,899	2,959	4,050	1,152	1,577
58	4,551	3,799	5,508	2,926	4,242	3,221	4,402	1,254	1,713
59	4,924	4,109	5,958	3,165	4,590	3,483	4,757	1,357	1,852
60	5,067	4,231	6,134	3,258	4,726	3,586	4,896	1,397	1,906
61	6,110	5,100	7,395	3,928	5,697	4,323	5,895	1,683	2,295
62	6,508	5,432	7,876	4,184	6,068	4,605	6,274	1,793	2,443
63	7,049	5,883	8,531	4,533	6,572	4,988	6,791	1,942	2,644
64	7,589	6,333	9,185	4,880	7,075	5,370	7,306	2,091	2,845
65	7,817	6,525	9,460	5,027	7,288	5,531	7,525	2,154	2,930
66	11,838	9,882	14,327	7,611	11,038	8,377	11,411	3,262	4,443
67	12,576	10,497	15,221	8,086	11,724	8,898	12,116	3,465	4,718
68	13,228	11,042	16,010	8,506	12,333	9,360	12,739	3,645	4,959
69	13,884	11,588	16,804	8,927	12,944	9,823	13,365	3,825	5,203
70	14,537	12,133	17,594	9,347	13,554	10,287	13,989	4,005	5,446
71	15,210	12,696	18,409	9,780	14,181	10,763	14,641	4,191	5,701
72	15,864	13,242	19,201	10,201	14,791	11,225	15,267	4,371	5,944
73	16,691	13,933	20,203	10,733	15,563	11,811	16,056	4,599	6,252
74	17,522	14,624	21,206	11,266	16,336	12,399	16,850	4,827	6,560
75	18,347	15,315	22,206	11,797	17,106	12,982	17,638	5,054	6,868
76	19,322	16,128	23,385	12,424	18,014	13,671	18,671	5,324	7,269
77	20,147	16,817	24,384	12,954	18,785	14,256	19,461	5,551	7,577
78	21,194	17,691	25,652	13,628	19,760	14,998	20,460	5,840	7,966
79	22,241	18,564	26,919	14,301	20,737	15,738	21,461	6,127	8,356
80	23,287	19,438	28,186	14,974	21,713	16,479	22,461	6,417	8,745
81	24,419	20,382	29,553	15,701	22,766	17,279	23,582	6,727	9,182
82	25,467	21,257	30,823	16,375	23,744	18,021	24,584	7,016	9,571
83	26,792	22,363	32,427	17,227	24,980	18,958	25,848	7,381	10,064
84	28,115	23,467	34,027	18,077	26,213	19,894	27,111	7,746	10,556
85	29,440	24,573	35,631	18,930	27,448	20,831	28,377	8,110	11,048
86	30,413	25,385	36,808	19,556	28,355	21,520	29,425	8,379	11,456
87	31,266	26,098	37,842	20,104	29,151	22,123	30,241	8,614	11,774
88	32,143	26,830	38,904	20,669	29,969	22,745	31,079	8,856	12,100
89	33,049	27,585	39,999	21,251	30,813	23,385	31,944	9,105	12,437
90	33,979	28,363	41,126	21,849	31,681	24,044	32,832	9,361	12,783
91	34,944	29,168	42,293	22,469	32,580	24,726	33,755	9,627	13,142
92	35,936	29,996	43,494	23,107	33,504	25,428	34,703	9,900	13,512
93	36,961	30,852	44,735	23,767	34,461	26,154	35,682	10,182	13,893
94	38,012	31,729	46,006	24,441	35,439	26,896	36,685	10,472	14,284
95	39,098	32,636	47,322	25,141	36,454	27,667	37,723	10,773	14,688
96	40,216	33,569	48,675	25,859	37,496	28,457	38,791	11,080	15,103
97	41,367	34,530	50,068	26,599	38,569	29,272	39,890	11,397	15,531
98	42,553	35,519	51,502	27,361	39,674	30,111	41,023	11,723	15,972
99	43,771	36,535	52,976	28,145	40,809	30,972	42,186	12,058	16,425

Glossary:

AL = Annual Limit

R&B = Room & Board

Note:

1. The COI above is for Occupational Class 1 & 2.
2. For Occupational Class 3, an additional loading of 30% of insurance charges is applicable.
3. For Occupational Class 4, an additional loading of 50% of insurance charges is applicable.
4. The COI above does not reflect early year discount and No Claim Discount.