Annual Premium Table (HK\$) - Yearly renewable (for HK\$500,000 Sum Assured)

Future premiums will be reviewed and adjusted annually. Premiums stated below are based on the first year premium of the cover according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age at the	Male		Female	
time of application	Non- smoker	Smoker	Non- smoker	Smoker
18	455	585	425	530
19	455	585	425	530
20	455	585	425	530
21	455	585	425	530
22	455	590	430	540
23	465	600	440	555
24	475	610	455	585
25	485	620	480	635
26	500	635	525	695
27	515	645	575	755
28	530	660	625	815
29	545	680	675	875
30	565	710	725	935
31	585	755	790	1,000
32	610	800	890	1,080
33	635	860	995	1,225
34	665	925	1,100	1,470
35	695	1,005	1,210	1,715
36	725	1,095	1,340	1,965
37	760	1,195	1,475	2,215
38	795	1,310	1,605	2,465
39	835	1,430	1,765	2,715
40	885	1,565	1,930	2,965
41	955	1,705	2,075	3,215
42	1,045	1,865	2,220	3,465
43	1,150	2,035	2,360	3,715
44	1,265	2,215	2,500	3,975
45	1,380	2,405	2,640	4,265
46	1,495	2,615	2,785	4,570
47	1,615	2,835	2,930	4,900
48	1,735	3,080	3,075	5,230
49	1,875	3,355	3,220	5,560
50	2,105	3,725	3,365	5,890

Age at the	Male		Female	
time of application	Non- smoker	Smoker	Non- smoker	Smoker
51	2,450	4,180	3,515	6,260
52	2,795	4,705	3,665	6,680
53	3,145	5,230	3,815	7,150
54	3,495	5,755	3,970	7,670
55	3,845	6,335	4,125	8,240
56	4,195	6,965	4,280	8,860
57	4,545	7,750	4,435	9,525
58	4,895	8,695	4,590	10,235
59	5,245	9,805	4,825	10,990
60	5,660	11,075	5,150	11,795
61*	6,155	12,500	5,560	12,650
62*	6,745	14,010	6,105	13,560
63*	7,440	15,625	6,785	14,530
64*	8,250	17,380	7,605	15,555
65*	9,215	19,295	8,565	16,640
66*	10,335	21,375	9,665	17,785
67*	11,675	23,645	10,900	18,990
68*	13,270	26,130	12,275	20,260
69*	15,135	28,865	13,785	21,600
70*	17,270	31,880	15,430	23,045
71*	19,715	35,210	17,215	24,655
72*	22,480	38,890	19,135	26,470
73*	25,565	42,925	21,195	28,550
74*	29,020	47,315	23,395	30,950
75*	32,845	52,060	25,735	33,725
76*	37,040	57,160	28,210	36,920
77*	41,655	62,615	30,820	40,590
78*	46,695	68,435	33,570	44,790
79*	52,170	74,610	36,455	49,575

^{*}For renewal only. Policy owner will be advised of the renewal premium for aged 60 and above before renewal.

Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- Premium stated above are non-guaranteed at renewal and subject to revision by the Company from time to time.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age.

Annual Premium Table (HK\$) - Yearly renewable (for HK\$1,000,000 Sum Assured)

Future premiums will be reviewed and adjusted annually. Premiums stated below are based on the first year premium of the cover according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age at the time of application	Male		Female	
	Non- smoker	Smoker	Non- smoker	Smoker
18	910	1,170	850	1,060
19	910	1,170	850	1,060
20	910	1,170	850	1,060
21	910	1,170	850	1,060
22	910	1,180	860	1,080
23	930	1,200	880	1,110
24	950	1,220	910	1,170
25	970	1,240	960	1,270
26	1,000	1,270	1,050	1,390
27	1,030	1,290	1,150	1,510
28	1,060	1,320	1,250	1,630
29	1,090	1,360	1,350	1,750
30	1,130	1,420	1,450	1,870
31	1,170	1,510	1,580	2,000
32	1,220	1,600	1,780	2,160
33	1,270	1,720	1,990	2,450
34	1,330	1,850	2,200	2,940
35	1,390	2,010	2,420	3,430
36	1,450	2,190	2,680	3,930
37	1,520	2,390	2,950	4,430
38	1,590	2,620	3,210	4,930
39	1,670	2,860	3,530	5,430
40	1,770	3,130	3,860	5,930
41	1,910	3,410	4,150	6,430
42	2,090	3,730	4,440	6,930
43	2,300	4,070	4,720	7,430
44	2,530	4,430	5,000	7,950
45	2,760	4,810	5,280	8,530
46	2,990	5,230	5,570	9,140
47	3,230	5,670	5,860	9,800
48	3,470	6,160	6,150	10,460
49	3,750	6,710	6,440	11,120
50	4,210	7,450	6,730	11,780

Age at the	Male		Female	
time of application	Non- smoker	Smoker	Non- smoker	Smoker
51	4,900	8,360	7,030	12,520
52	5,590	9,410	7,330	13,360
53	6,290	10,460	7,630	14,300
54	6,990	11,510	7,940	15,340
55	7,690	12,670	8,250	16,480
56	8,390	13,930	8,560	17,720
57	9,090	15,500	8,870	19,050
58	9,790	17,390	9,180	20,470
59	10,490	19,610	9,650	21,980
60	11,320	22,150	10,300	23,590
61*	12,310	25,000	11,120	25,300
62*	13,490	28,020	12,210	27,120
63*	14,880	31,250	13,570	29,060
64*	16,500	34,760	15,210	31,110
65*	18,430	38,590	17,130	33,280
66*	20,670	42,750	19,330	35,570
67*	23,350	47,290	21,800	37,980
68*	26,540	52,260	24,550	40,520
69*	30,270	57,730	27,570	43,200
70*	34,540	63,760	30,860	46,090
71*	39,430	70,420	34,430	49,310
72*	44,960	77,780	38,270	52,940
73*	51,130	85,850	42,390	57,100
74*	58,040	94,630	46,790	61,900
75*	65,690	104,120	51,470	67,450
76*	74,080	114,320	56,420	73,840
77*	83,310	125,230	61,640	81,180
78*	93,390	136,870	67,140	89,580
79*	104,340	149,220	72,910	99,150

*For renewal only. Policy owner will be advised of the renewal premium for aged 60 and above before renewal.

Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- Premium stated above are non-guaranteed at renewal and subject to revision by the Company from time to time.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age.