

宏利人壽保險 ( 國際 ) 有限公司 Manulife (International) Limited  
 宏利全護航自願醫保靈活計劃 Manulife First VHIS Flexi Plan  
 Private Room with SMM 私家房+高層醫療保障  
 標準保費表 Standard Premium Schedule - 港元 HKD

(只適用於保單生效時年齡介乎0至81歲之受保人 For Insured Persons from age 0 to 81 years at Policy commencement)

最接近生日年齡 Age Nearest Birthday	年繳 Annual		最接近生日年齡 Age Nearest Birthday	年繳 Annual	
	男性 Male	女性 Female		男性 Male	女性 Female
0	18,737.00	17,180.00	51	34,197.00	36,573.00
1	17,637.00	16,236.00	52	36,587.00	37,047.00
2	16,471.00	15,228.00	53	39,019.00	37,596.00
3	15,491.00	14,402.00	54	41,326.00	38,219.00
4	14,586.00	13,625.00	55	43,390.00	39,347.00
5	13,650.00	12,840.00	56	45,094.00	40,210.00
6	12,764.00	12,092.00	57	46,798.00	41,392.00
7	12,015.00	11,355.00	58	48,844.00	42,812.00
8	11,295.00	10,619.00	59	51,305.00	44,491.00
9	10,603.00	9,861.00	60	54,017.00	46,479.00
10	10,003.00	9,322.00	61	57,579.00	48,700.00
11	9,812.00	9,134.00	62	61,418.00	52,248.00
12	9,614.00	8,947.00	63	65,264.00	55,705.00
13	9,414.00	8,788.00	64	69,358.00	59,198.00
14	9,226.00	9,571.00	65	73,870.00	62,567.00
15	9,414.00	9,774.00	66	77,209.00	64,458.00
16	9,614.00	9,968.00	67	80,597.00	66,999.00
17	9,812.00	10,166.00	68	84,072.00	69,836.00
18	10,649.00	10,854.00	69	87,710.00	72,953.00
19	11,504.00	11,543.00	70	91,463.00	76,349.00
20	12,393.00	12,268.00	71	95,525.00	79,916.00
21	13,274.00	12,983.00	72	99,819.00	83,608.00
22	14,053.00	13,726.00	73	104,254.00	87,780.00
23	14,569.00	14,250.00	74	107,885.00	91,143.00
24	14,778.00	14,781.00	75	111,228.00	94,539.00
25	14,927.00	15,316.00	76	115,994.00	99,167.00
26	15,286.00	15,697.00	77	120,722.00	103,754.00
27	15,552.00	15,978.00	78	125,484.00	108,374.00
28	15,777.00	16,427.00	79	130,267.00	113,037.00
29	15,975.00	17,017.00	80	135,694.00	118,268.00
30	16,100.00	17,795.00	81	139,789.00	122,307.00
31	16,344.00	18,736.00	82*	143,496.00	126,002.00
32	16,584.00	19,567.00	83*	146,595.00	129,150.00
33	17,406.00	20,361.00	84*	149,623.00	132,259.00
34	17,780.00	21,288.00	85*	151,569.00	133,992.00
35	18,256.00	22,046.00	86*	153,554.00	135,731.00
36	18,773.00	22,893.00	87*	155,557.00	137,508.00
37	19,346.00	23,691.00	88*	157,584.00	139,292.00
38	19,937.00	24,538.00	89*	159,624.00	141,108.00
39	20,554.00	25,410.00	90*	161,696.00	142,931.00
40	21,169.00	26,407.00	91*	163,791.00	144,788.00
41	21,877.00	27,244.00	92*	165,908.00	146,650.00
42	22,602.00	28,170.00	93*	168,046.00	148,538.00
43	23,325.00	29,205.00	94*	170,213.00	150,444.00
44	24,049.00	30,318.00	95*	172,382.00	152,375.00
45	25,488.00	31,633.00	96*	174,594.00	154,335.00
46	26,884.00	32,728.00	97*	176,829.00	156,297.00
47	28,263.00	33,731.00	98*	179,088.00	158,292.00
48	29,661.00	34,554.00	99*	181,383.00	160,318.00
49	31,051.00	35,250.00	100*	183,709.00	162,371.00
50	32,645.00	35,970.00	101*	186,066.00	164,450.00

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最接近生日年齡 Age Nearest Birthday	年繳 Annual	
	男性 Male	女性 Female
102*	186,996.00	165,273.00
103*	187,931.00	166,103.00
104*	188,870.00	166,932.00
105*	189,813.00	167,765.00
106*	190,764.00	168,603.00
107*	191,715.00	169,449.00
108*	192,674.00	170,295.00
109*	193,637.00	171,145.00
110*	194,608.00	172,003.00
111*	195,580.00	172,860.00
112*	196,559.00	173,726.00
113*	197,542.00	174,597.00
114*	198,530.00	175,465.00
115*	199,521.00	176,343.00
116*	200,515.00	177,228.00
117*	201,521.00	178,114.00
118*	202,529.00	179,002.00
119*	203,540.00	179,898.00
120*	204,559.00	180,797.00
121+*	205,582.00	181,700.00

\*只適用於續保。 \*For renewal only.

備註 Remarks:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 [https://www.ia.org.hk/tc/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html) 了解詳情。  
This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit [https://www.ia.org.hk/en/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html) for details.
- 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。  
The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
- 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費 ( 包括附加保費 ( 如適用 ) ) 及保費徵費。  
The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- 就最接近生日年齡而言，任何出現於此表之特定年齡為保單周年日當天，受保人於最接近一個生日所達之歲數。  
For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09  
The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 29/6/2026