

Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	5,108	444	50	8,586	747
1	5,108	444	51	8,964	780
2	5,108	444	52	9,358	814
3	5,108	444	53	9,770	850
4	5,108	444	54	10,200	887
5	3,405	296	55	10,894	948
6	3,405	296	56	11,396	991
7	3,405	296	57	11,920	1,037
8	3,405	296	58	12,468	1,085
9	3,405	296	59	13,041	1,135
10	3,405	296	60	13,826	1,203
11	3,405	296	61	14,489	1,261
12	3,405	296	62	15,185	1,321
13	3,405	296	63	15,914	1,385
14	3,405	296	64	16,677	1,451
15	3,405	296	65	17,478	1,521
16	3,405	296	66	18,351	1,597
17	3,405	296	67	19,270	1,676
18	3,618	315	68	20,233	1,760
19	3,618	315	69	21,244	1,848
20	3,684	321	70	22,306	1,941
21	3,731	325	71	23,466	2,042
22	3,781	329	72	24,686	2,148
23	3,880	338	73	25,969	2,259
24	3,975	346	74	27,320	2,377
25	4,072	354	75	28,740	2,500
26	4,171	363	76	30,292	2,635
27	4,273	372	77	31,928	2,778
28	4,376	381	78	33,653	2,928
29	4,483	390	79	35,469	3,086
30	4,655	405	80	37,384	3,252
31	4,769	415	81*	37,757	3,285
32	4,886	425	82*	38,136	3,318
33	5,005	435	83*	38,517	3,351
34	5,127	446	84*	38,901	3,384
35	5,223	454	85*	39,291	3,418
36	5,238	456	86*	39,684	3,453
37	5,303	461	87*	40,080	3,487
38	5,437	473	88*	40,481	3,522
39	5,554	483	89*	40,886	3,557
40	5,829	507	90*	41,294	3,593
41	6,042	526	91*	41,708	3,629
42	6,263	545	92*	42,125	3,665
43	6,493	565	93*	42,547	3,702
44	6,729	585	94*	42,972	3,739
45	7,043	613	95*	43,402	3,776
46	7,300	635	96*	43,837	3,814
47	7,566	658	97*	44,275	3,852
48	7,843	682	98*	44,717	3,890
49	8,130	707	99*	45,164	3,929

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會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。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	9,989	869
1	-	-	51	10,428	907
2	-	-	52	10,887	947
3	-	-	53	11,364	989
4	-	-	54	11,866	1,032
5	-	-	55	12,665	1,102
6	-	-	56	13,249	1,153
7	-	-	57	13,857	1,206
8	-	-	58	14,496	1,261
9	-	-	59	15,162	1,319
10	-	-	60	16,069	1,398
11	-	-	61	16,839	1,465
12	-	-	62	17,648	1,535
13	-	-	63	18,494	1,609
14	-	-	64	19,382	1,686
15	-	-	65	20,311	1,767
16	-	-	66	21,327	1,855
17	-	-	67	22,395	1,948
18	4,216	367	68	23,514	2,046
19	4,216	367	69	24,691	2,148
20	4,292	373	70	25,923	2,255
21	4,346	378	71	27,272	2,373
22	4,406	383	72	28,690	2,496
23	4,520	393	73	30,182	2,626
24	4,631	403	74	31,752	2,762
25	4,744	413	75	33,402	2,906
26	4,860	423	76	35,206	3,063
27	4,979	433	77	37,106	3,228
28	5,099	444	78	39,110	3,403
29	5,223	454	79	41,223	3,586
30	5,422	472	80	43,447	3,780
31	5,556	483	81*	43,883	3,818
32	5,690	495	82*	44,321	3,856
33	5,830	507	83*	44,764	3,894
34	5,971	519	84*	45,211	3,933
35	6,083	529	85*	45,664	3,973
36	6,101	531	86*	46,120	4,012
37	6,177	537	87*	46,581	4,053
38	6,331	551	88*	47,047	4,093
39	6,468	563	89*	47,518	4,134
40	6,786	590	90*	47,993	4,175
41	7,035	612	91*	48,473	4,217
42	7,291	634	92*	48,958	4,259
43	7,559	658	93*	49,448	4,302
44	7,835	682	94*	49,942	4,345
45	8,197	713	95*	50,442	4,388
46	8,497	739	96*	50,946	4,432
47	8,806	766	97*	51,457	4,477
48	9,128	794	98*	51,970	4,521
49	9,462	823	99*	52,489	4,567

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