

**Smart Medicare – Rider Plan (Regular)
(With Supplementary Major Medical Benefit)**

 Standard Premium Schedule
Annual Premium[^] Table (USD)

| Age [#] | Male | Female | Age [#] | Male | Female |
|------------------|--------|--------|------------------|----------|----------|
| 0 | 491.30 | 428.40 | 50 | 863.10 | 982.60 |
| 1 | 491.30 | 428.40 | 51 | 901.80 | 1,012.50 |
| 2 | 491.30 | 428.40 | 52 | 944.50 | 1,042.90 |
| 3 | 491.30 | 428.40 | 53 | 992.40 | 1,076.20 |
| 4 | 491.30 | 428.40 | 54 | 1,043.40 | 1,111.70 |
| 5 | 333.70 | 356.30 | 55 | 1,097.20 | 1,161.80 |
| 6 | 333.70 | 356.30 | 56 | 1,151.80 | 1,215.90 |
| 7 | 333.70 | 356.30 | 57 | 1,208.80 | 1,268.10 |
| 8 | 333.70 | 344.70 | 58 | 1,279.50 | 1,319.90 |
| 9 | 333.70 | 330.10 | 59 | 1,337.80 | 1,386.30 |
| 10 | 327.30 | 327.60 | 60 | 1,403.40 | 1,460.50 |
| 11 | 327.70 | 325.20 | 61 | 1,418.10 | 1,535.90 |
| 12 | 327.70 | 323.00 | 62 | 1,523.10 | 1,621.80 |
| 13 | 327.60 | 322.10 | 63 | 1,603.20 | 1,688.10 |
| 14 | 327.60 | 324.50 | 64 | 1,697.40 | 1,772.20 |
| 15 | 327.60 | 327.80 | 65 | 1,835.30 | 1,864.90 |
| 16 | 327.50 | 333.60 | 66 | 1,999.90 | 1,957.80 |
| 17 | 327.50 | 341.20 | 67 | 2,086.10 | 2,051.40 |
| 18 | 327.30 | 349.50 | 68 | 2,154.40 | 2,165.70 |
| 19 | 338.60 | 358.60 | 69 | 2,251.20 | 2,283.30 |
| 20 | 345.10 | 370.50 | 70 | 2,350.00 | 2,421.40 |
| 21 | 351.90 | 385.90 | 71 | 2,449.30 | 2,560.10 |
| 22 | 358.70 | 398.40 | 72 | 2,550.00 | 2,699.30 |
| 23 | 365.60 | 412.60 | 73 | 2,675.00 | 2,860.30 |
| 24 | 372.50 | 425.70 | 74 | 2,793.50 | 3,010.90 |
| 25 | 380.00 | 437.90 | 75 | 2,799.20 | 3,017.00 |
| 26 | 386.90 | 452.90 | 76 | 2,804.40 | 3,023.10 |
| 27 | 394.20 | 468.20 | 77 | 2,810.20 | 3,028.90 |
| 28 | 402.00 | 484.20 | 78 | 2,815.50 | 3,035.20 |
| 29 | 409.80 | 499.80 | 79 | 2,821.50 | 3,041.50 |
| 30 | 433.60 | 530.40 | 80 | 2,832.80 | 3,053.30 |
| 31 | 442.10 | 547.20 | 81* | 2,843.60 | 3,065.60 |
| 32 | 450.70 | 563.80 | 82* | 2,855.10 | 3,077.40 |
| 33 | 459.60 | 580.70 | 83* | 2,866.80 | 3,089.90 |
| 34 | 470.20 | 597.80 | 84* | 2,877.90 | 3,102.60 |
| 35 | 481.80 | 616.00 | 85* | 2,889.60 | 3,114.60 |
| 36 | 493.60 | 633.50 | 86* | 2,901.00 | 3,127.20 |
| 37 | 508.20 | 651.50 | 87* | 2,912.70 | 3,139.40 |
| 38 | 524.10 | 669.60 | 88* | 2,924.60 | 3,151.90 |
| 39 | 540.00 | 687.70 | 89* | 2,935.80 | 3,164.70 |
| 40 | 571.80 | 729.80 | 90* | 2,950.90 | 3,180.20 |
| 41 | 592.10 | 753.30 | 91* | 2,965.30 | 3,196.60 |
| 42 | 612.70 | 774.50 | 92* | 2,980.00 | 3,212.50 |
| 43 | 637.90 | 795.80 | 93* | 2,995.10 | 3,228.40 |
| 44 | 665.30 | 818.00 | 94* | 3,010.20 | 3,244.50 |
| 45 | 694.30 | 842.00 | 95* | 3,025.00 | 3,260.80 |
| 46 | 723.30 | 867.40 | 96* | 3,040.40 | 3,276.90 |
| 47 | 753.60 | 894.90 | 97* | 3,055.50 | 3,293.10 |
| 48 | 786.80 | 923.90 | 98* | 3,070.80 | 3,309.70 |
| 49 | 823.10 | 952.90 | 99* | 3,085.60 | 3,326.00 |

Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for Renewal only.

[^] Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. The modal factor for a rider plan is 0.5 / 0.52 (semi-annual) or 0.083334 / 0.09 (monthly), following its basic plan.

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Smart Medicare is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).