



**Smart Medicare - Rider Plan (Superior)  
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule  
Annual Premium<sup>^</sup> Table (USD)

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	1,082.50	946.10	50	1,838.90	2,141.00
1	1,082.50	946.10	51	1,905.20	2,205.70
2	1,082.50	946.10	52	1,981.60	2,271.50
3	1,082.50	946.10	53	2,048.60	2,342.80
4	1,082.50	946.10	54	2,160.10	2,420.10
5	663.80	769.70	55	2,286.30	2,527.50
6	663.80	769.70	56	2,412.90	2,638.50
7	663.80	769.70	57	2,548.70	2,752.20
8	666.00	769.70	58	2,685.30	2,866.60
9	669.30	738.40	59	2,821.90	2,981.10
10	672.70	696.10	60	2,958.80	3,096.10
11	677.00	700.20	61	3,101.40	3,211.50
12	681.20	704.50	62	3,244.00	3,326.90
13	686.40	711.00	63	3,392.30	3,443.60
14	691.90	719.70	64	3,545.00	3,608.70
15	698.30	728.70	65	3,697.90	3,775.10
16	705.70	741.10	66	3,854.90	3,959.50
17	720.60	757.40	67	4,013.00	4,145.00
18	735.60	775.70	68	4,172.40	4,371.00
19	750.40	795.40	69	4,352.60	4,605.20
20	765.50	821.00	70	4,533.30	4,879.90
21	780.90	847.90	71	4,715.60	5,155.50
22	795.80	876.00	72	4,899.00	5,432.20
23	811.00	905.10	73	5,111.80	5,735.70
24	825.70	935.10	74	5,315.70	6,026.90
25	841.10	965.90	75	5,326.20	6,038.70
26	856.10	997.50	76	5,337.10	6,051.00
27	871.40	1,030.90	77	5,347.50	6,063.10
28	886.80	1,065.20	78	5,358.30	6,075.30
29	902.20	1,099.50	79	5,369.20	6,087.30
30	952.70	1,166.30	80	5,390.30	6,111.80
31	970.50	1,202.20	81*	5,412.20	6,136.30
32	991.30	1,238.30	82*	5,433.60	6,160.90
33	1,013.60	1,275.10	83*	5,455.20	6,185.60
34	1,036.60	1,312.10	84*	5,477.20	6,210.30
35	1,061.40	1,350.20	85*	5,499.00	6,234.90
36	1,087.00	1,388.30	86*	5,521.30	6,259.90
37	1,118.80	1,426.60	87*	5,543.30	6,284.90
38	1,152.90	1,465.90	88*	5,565.30	6,309.90
39	1,187.80	1,505.10	89*	5,587.80	6,335.20
40	1,262.00	1,596.30	90*	5,615.70	6,367.10
41	1,304.20	1,647.30	91*	5,643.70	6,398.80
42	1,344.80	1,692.60	92*	5,671.80	6,430.80
43	1,399.30	1,739.10	93*	5,700.50	6,462.90
44	1,458.00	1,787.00	94*	5,728.50	6,495.20
45	1,520.10	1,837.90	95*	5,757.30	6,527.80
46	1,582.70	1,893.00	96*	5,786.20	6,559.90
47	1,645.50	1,952.60	97*	5,815.00	6,593.10
48	1,709.40	2,014.10	98*	5,844.00	6,626.10
49	1,772.90	2,076.90	99*	5,873.20	6,659.00

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

\* The premiums shown are for Renewal only.

<sup>^</sup> 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).