

**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 Limited.