



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

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

Age [#]	Male	Female	Age [#]	Male	Female
0	506.10	441.30	50	889.00	1,012.10
1	506.10	441.30	51	928.90	1,042.90
2	506.10	441.30	52	972.90	1,074.20
3	506.10	441.30	53	1,022.20	1,108.50
4	506.10	441.30	54	1,074.80	1,145.10
5	343.80	367.00	55	1,130.20	1,196.70
6	343.80	367.00	56	1,186.40	1,252.40
7	343.80	367.00	57	1,245.10	1,306.20
8	343.80	355.10	58	1,317.90	1,359.50
9	343.80	340.10	59	1,378.00	1,427.90
10	337.20	337.50	60	1,445.60	1,504.40
11	337.60	335.00	61	1,460.70	1,582.00
12	337.60	332.70	62	1,568.80	1,670.50
13	337.50	331.80	63	1,651.30	1,738.80
14	337.50	334.30	64	1,748.40	1,825.40
15	337.50	337.70	65	1,890.40	1,920.90
16	337.40	343.70	66	2,059.90	2,016.60
17	337.40	351.50	67	2,148.70	2,113.00
18	337.20	360.00	68	2,219.10	2,230.70
19	348.80	369.40	69	2,318.80	2,351.80
20	355.50	381.70	70	2,420.50	2,494.10
21	362.50	397.50	71	2,522.80	2,637.00
22	369.50	410.40	72	2,626.50	2,780.30
23	376.60	425.00	73	2,755.30	2,946.20
24	383.70	438.50	74	2,877.40	3,101.30
25	391.40	451.10	75	2,883.20	3,107.60
26	398.60	466.50	76	2,888.60	3,113.80
27	406.10	482.30	77	2,894.60	3,119.80
28	414.10	498.80	78	2,900.00	3,126.30
29	422.10	514.80	79	2,906.20	3,132.80
30	446.70	546.40	80	2,917.80	3,144.90
31	455.40	563.70	81*	2,929.00	3,157.60
32	464.30	580.80	82*	2,940.80	3,169.80
33	473.40	598.20	83*	2,952.90	3,182.60
34	484.40	615.80	84*	2,964.30	3,195.70
35	496.30	634.50	85*	2,976.30	3,208.10
36	508.50	652.60	86*	2,988.10	3,221.10
37	523.50	671.10	87*	3,000.10	3,233.60
38	539.90	689.70	88*	3,012.40	3,246.50
39	556.20	708.40	89*	3,023.90	3,259.70
40	589.00	751.70	90*	3,039.50	3,275.70
41	609.90	775.90	91*	3,054.30	3,292.50
42	631.10	797.80	92*	3,069.40	3,308.90
43	657.10	819.70	93*	3,085.00	3,325.30
44	685.30	842.60	94*	3,100.60	3,341.90
45	715.20	867.30	95*	3,115.80	3,358.70
46	745.00	893.50	96*	3,131.70	3,375.30
47	776.30	921.80	97*	3,147.20	3,391.90
48	810.50	951.70	98*	3,163.00	3,409.00
49	847.80	981.50	99*	3,178.20	3,425.80

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 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.

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