

Standalone Plan/Rider 基本計劃/附加保障			
Deductible HKD 20,000 自付費 20,000 港元			
Age Next Birthday 下次生日年齡	Annual Premium 年繳保費	Age Next Birthday 下次生日年齡	Annual Premium 年繳保費
1	5,340.0	62	22,638.4
2	5,340.0	63	23,663.2
3	5,340.0	64	24,686.4
4	5,340.0	65	26,040.0
5	5,340.0	66	28,651.2
6	5,184.0	67	31,811.2
7	5,028.0	68	33,516.0
8	4,876.8	69	35,419.2
9	4,824.8	70	37,090.4
10	4,775.2	71	39,730.4
11	4,723.2	72	42,245.6
12	4,671.2	73	43,916.8
13	4,620.0	74	45,588.0
14	4,570.4	75	47,536.0
15	4,518.4	76	50,948.8
16	4,462.4	77	52,892.8
17	4,408.8	78	54,841.6
18	4,358.4	79	56,788.0
19	4,308.0	80	59,035.2
20	4,255.2	81	62,032.8
21	4,204.0	82*	64,280.8
22	4,116.8	83*	66,521.6
23	4,368.8	84*	68,768.8
24	4,620.0	85*	71,332.0
25	4,870.4	86*	74,379.2
26	5,121.6	87*	76,940.8
27	5,374.4	88*	79,502.4
28	5,624.8	89*	82,062.4
29	5,876.0	90*	84,971.2
30	6,127.2	91*	87,409.6
31	6,359.2	92*	90,312.0
32	6,468.8	93*	93,212.0
33	6,568.8	94*	96,112.8
34	6,697.6	95*	99,372.0
35	6,824.8	96*	100,185.6
36	6,953.6	97*	103,452.0
37	7,110.4	98*	106,712.0
38	7,260.0	99*	109,971.2
39	7,451.2	100*	113,328.0
40	7,504.8	101*	116,789.6
41	7,568.8	102*	120,354.4
42	7,975.2	103*	124,030.4
43	8,268.8	104*	127,816.8
44	8,452.8	105*	131,719.2
45	8,916.8	106*	135,742.4
46	9,388.8	107*	139,887.2
47	9,852.0	108*	144,158.4
48	10,356.0	109*	148,560.0
49	10,856.0	110*	153,096.8
50	11,782.4	111*	157,772.0
51	12,705.6	112*	162,588.8
52	13,634.4	113*	167,553.6
53	13,914.4	114*	172,669.6
54	14,664.8	115*	177,942.4
55	15,412.8	116*	183,375.2
56	15,840.8	117*	188,975.2
57	16,804.8	118*	194,745.6
58	17,982.4	119*	200,692.0
59	19,052.8	120*	206,820.0
60	20,337.6	121+*	213,136.0
61	21,615.2		

*For renewal only. 只供續保之用。

Remarks:

1. Premium rates are valid from October 2024.
2. Premium rates are not guaranteed and are yearly adjustable based on the territorial scope of cover, Deductible, plan type and attained Age of the Insured Person at the time of plan Renewal. We will determine the relevant premium rates on a Portfolio basis based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
3. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
4. If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:

Payment mode	As a standalone plan or as a rider attached to life insurance products (except for investment-linked products)	As a rider attached to investment-linked products
Half-yearly	0.5150	0.5000
Quarterly	0.2620	0.2500
Monthly	0.0892	0.0833

5. This plan is guaranteed for lifetime Renewal, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.

備註:

1. 保費率由 2024 年 10 月起生效。
2. 保費率並非保證不變，將按計劃續保時受保人的保障地域範圍、自付費、計劃類型及當時實際年齡而按年調整。保費率的調整將適用於所有同一類別保單，並基於不同因素，如保誠的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
3. 此標準保費表並未包括由保險業監管局徵收的保費徵費。
4. 如您並非以年繳方式繳付保費，每期保費金額為年繳保費乘以下列保費形式倍數：

繳付形式	基本計劃或附加於壽險計劃 (投資相連壽險計劃除外) 的附加保障	附加於投資相連壽險計劃的附加保障
半年繳	0.5150	0.5000
季繳	0.2620	0.2500
月繳	0.0892	0.0833

5. 本計劃保證終身續保，惟需遵從續保時適用之保費率、條款及細則及保障表。