

Vital Care Voluntary Health Insurance Flexi Plan – Bronze level - HK\$16,000 Deductible Standard Premium Schedule

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
0	4,466	372.50
1	4,466	372.50
2	4,466	372.50
3	4,466	372.50
4	4,466	372.50
5	4,323	360.50
6	4,323	360.50
7	4,323	360.50
8	4,323	360.50
9	4,323	360.50
10	4,260	355.30
11	4,198	350.10
12	4,135	344.90
13	4,073	339.70
14	4,010	334.40
15	3,948	329.30
16	3,901	325.30
17	3,888	324.30
18	3,923	327.20
19	3,980	331.90
20	4,071	339.50
21	4,180	348.60
22	4,293	358.00
23	4,397	366.70
24	4,524	377.30
25	4,661	388.70
26	4,800	400.30
27	4,939	411.90
28	5,073	423.10
29	5,199	433.60
30	5,316	443.40
31	5,436	453.40
32	5,560	463.70
33	5,679	473.60
34	5,809	484.50
35	5,949	496.10
36	6,123	510.70
37	6,302	525.60
38	6,500	542.10
39	6,706	559.30
40	6,951	579.70
41	7,168	597.80
42	7,389	616.20
43	7,640	637.20
44	7,953	663.30
45	8,259	688.80
46	8,635	720.20
47	9,074	756.80
48	9,536	795.30
49	9,998	833.80

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
50	10,503	876.00
51	10,999	917.30
52	11,517	960.50
53	12,081	1,007.60
54	12,683	1,057.80
55	13,340	1,112.60
56	14,107	1,176.50
57	14,968	1,248.30
58	15,936	1,329.10
59	17,013	1,418.90
60	18,198	1,517.70
61	19,444	1,621.60
62	20,740	1,729.70
63	22,080	1,841.50
64	23,454	1,956.10
65	24,851	2,072.60
66	26,243	2,188.70
67	27,608	2,302.50
68	28,944	2,413.90
69	30,246	2,522.50
70	31,509	2,627.90
71	32,827	2,737.80
72	34,179	2,850.50
73	35,587	2,968.00
74	37,061	3,090.90
75	38,607	3,219.80
76	40,188	3,351.70
77	41,841	3,489.50
78	43,560	3,632.90
79	45,341	3,781.40
80	47,183	3,935.10
81*	49,064	4,091.90
82*	50,966	4,250.60
83*	52,892	4,411.20
84*	54,743	4,565.60
85*	56,557	4,716.90
86*	58,376	4,868.60
87*	60,229	5,023.10
88*	62,139	5,182.40
89*	64,122	5,347.80
90*	66,156	5,517.40
91*	68,125	5,681.60
92*	70,001	5,838.10
93*	71,739	5,983.00
94*	73,304	6,113.60
95*	74,731	6,232.60
96*	76,071	6,344.30
97*	77,385	6,453.90
98*	78,695	6,563.20
99*	80,103	6,680.60

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

* The premiums shown are for Renewal only.

This premium above does not include levy which is collected by the Insurance Authority.

In accordance with Section 2 of Part 4 of the Terms and Benefits of Vital Care Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the Standard Premium at Renewal according to the prevailing Standard Premium schedule adopted by the Company on an overall Portfolio basis. First year premium is based on the premium above according to the attained age, but the actual premiums payable in the future policy years may be subject to adjustment.

Vital Care Voluntary Health Insurance Flexi Plan is underwritten by the **HSBC Life (International) Limited** incorporated in Bermuda with limited liability.