

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

Attained age#	Annual Premium (HKD)	Monthly Premium (HKD)
0	4,947	412.60
1	4,947	412.60
2	4,947	412.60
3	4,947	412.60
4	4,947	412.60
5	4,862	405.50
6	4,862	405.50
7	4,862	405.50
8	4,862	405.50
9	4,862	405.50
10	4,833	403.10
11	4,805	400.70
12	4,776	398.30
13	4,752	396.30
14	4,732	394.60
15	4,718	393.50
16	4,717	393.40
17	4,732	394.60
18	4,766	397.50
19	4,821	402.10
20	4,896	408.30
21	4,996	416.70
22	5,118	426.80
23	5,263	438.90
24	5,427	452.60
25	5,611	468.00
26	5,809	484.50
27	6,010	501.20
28	6,210	517.90
29	6,396	533.40
30	6,568	547.80
31	6,719	560.40
32	6,848	571.10
33	6,967	581.00
34	7,088	591.10
35	7,211	601.40
36	7,349	612.90
37	7,514	626.70
38	7,712	643.20
39	7,925	660.90
40	8,156	680.20
41	8,407	701.10
42	8,680	723.90
43	8,963	747.50
44	9,277	773.70
45	9,635	803.60
46	10,037	837.10
47	10,463	872.60
48	10,927	911.30
49	11,426	952.90

Attained age #	Annual Premium (HKD)	Monthly Premium (HKD)
50	11,951	996.70
51	12,475	1,040.40
52	13,064	1,089.50
53	13,679	1,140.80
54	14,352	1,197.00
55	15,098	1,259.20
56	15,976	1,332.40
57	16,914	1,410.60
58	18,015	1,502.50
59	19,306	1,610.10
60	20,746	1,730.20
61	22,240	1,854.80
62	23,890	1,992.40
63	25,664	2,140.40
64	27,514	2,294.70
65	29,357	2,448.40
66	31,298	2,610.30
67	33,227	2,771.10
68	35,076	2,925.30
69	36,861	3,074.20
70	38,662	3,224.40
71	40,379	3,367.60
72	41,964	3,499.80
73	43,403	3,619.80
74	44,673	3,725.70
75	45,814	3,820.90
76	46,875	3,909.40
77	48,026	4,005.40
78	49,369	4,117.40
79	50,950	4,249.20
80	52,866	4,409.00
81*	55,026	4,589.20
82*	57,452	4,791.50
83*	59,924	4,997.70
84*	62,153	5,183.60
85*	64,183	5,352.90
86*	66,156	5,517.40
87*	67,980	5,669.50
88*	69,997	5,837.70
89*	72,227	6,023.70
90*	74,551	6,217.60
91*	76,856	6,409.80
92*	79,015	6,589.90
93*	80,770	6,736.20
94*	82,367	6,869.40
95*	83,771	6,986.50
96*	85,021	7,090.80
97*	86,285	7,196.20
98*	87,689	7,313.30
99*	89,063	7,427.90

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.