

Vital Care Voluntary Health Insurance Flexi Plan – Silver level - HK\$50,000 Deductible Standard Premium Schedule

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
0	2,675	223.10
1	2,675	223.10
2	2,675	223.10
3	2,675	223.10
4	2,675	223.10
5	2,560	213.50
6	2,560	213.50
7	2,560	213.50
8	2,560	213.50
9	2,560	213.50
10	2,665	222.30
11	2,665	222.30
12	2,665	222.30
13	2,665	222.30
14	2,707	225.80
15	2,749	229.30
16	2,807	234.10
17	2,868	239.20
18	2,928	244.20
19	3,001	250.30
20	3,090	257.70
21	3,184	265.50
22	3,283	273.80
23	3,390	282.70
24	3,487	290.80
25	3,582	298.70
26	3,672	306.20
27	3,755	313.20
28	3,833	319.70
29	3,905	325.70
30	3,961	330.30
31	4,008	334.30
32	4,054	338.10
33	4,096	341.60
34	4,142	345.40
35	4,202	350.40
36	4,289	357.70
37	4,393	366.40
38	4,527	377.60
39	4,688	391.00
40	4,876	406.70
41	5,069	422.80
42	5,267	439.30
43	5,463	455.60
44	5,657	471.80
45	5,846	487.60
46	6,053	504.80
47	6,295	525.00
48	6,576	548.40
49	6,901	575.50

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
50	7,273	606.60
51	7,676	640.20
52	8,092	674.90
53	8,529	711.30
54	9,007	751.20
55	9,524	794.30
56	10,113	843.40
57	10,800	900.70
58	11,608	968.10
59	12,486	1,041.30
60	13,404	1,117.90
61	14,342	1,196.10
62	15,289	1,275.10
63	16,213	1,352.20
64	17,177	1,432.60
65	18,183	1,516.50
66	19,215	1,602.50
67	20,234	1,687.50
68	21,251	1,772.30
69	22,230	1,854.00
70	23,171	1,932.50
71	24,168	2,015.60
72	25,170	2,099.20
73	26,188	2,184.10
74	27,228	2,270.80
75	28,311	2,361.10
76	29,377	2,450.00
77	30,507	2,544.30
78	31,712	2,644.80
79	32,995	2,751.80
80	34,359	2,865.50
81*	35,772	2,983.40
82*	37,298	3,110.70
83*	38,885	3,243.00
84*	40,232	3,355.30
85*	41,522	3,462.90
86*	42,764	3,566.50
87*	43,863	3,658.20
88*	44,951	3,748.90
89*	46,166	3,850.20
90*	47,384	3,951.80
91*	48,546	4,048.70
92*	49,761	4,150.10
93*	50,967	4,250.60
94*	52,135	4,348.10
95*	53,433	4,456.30
96*	54,876	4,576.70
97*	56,405	4,704.20
98*	58,131	4,848.10
99*	59,953	5,000.10

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.