

Vital Care Voluntary Health Insurance Flexi Plan – Silver level - HK\$100,000 Deductible Standard Premium Schedule

Attained age#	Annual Premium (HKD)	Monthly Premium (HKD)
0	2,437	203.20
1	2,437	203.20
2	2,437	203.20
3	2,437	203.20
4	2,437	203.20
5	2,332	194.50
6	2,332	194.50
7	2,332	194.50
8	2,332	194.50
9	2,332	194.50
10	2,427	202.40
11	2,427	202.40
12	2,427	202.40
13	2,427	202.40
14	2,478	206.70
15	2,478	206.70
16	2,478	206.70
17	2,478	206.70
18	2,478	206.70
19	2,562	213.70
20	2,646	220.70
21	2,728	227.50
22	2,811	234.40
23	2,895	241.40
24	2,977	248.30
25	3,060	255.20
26	3,143	262.10
27	3,226	269.00
28	3,309	276.00
29	3,392	282.90
30	3,476	289.90
31	3,560	296.90
32	3,642	303.70
33	3,728	310.90
34	3,810	317.80
35	3,893	324.70
36	3,977	331.70
37	4,066	339.10
38	4,171	347.90
39	4,268	356.00
40	4,417	368.40
41	4,594	383.10
42	4,788	399.30
43	4,998	416.80
44	5,224	435.70
45	5,427	452.60
46	5,645	470.80
47	5,871	489.60
48	6,203	509.00
49	6,386	532.60

Attained age #	Annual Premium (HKD)	Monthly Premium (HKD)
50	6,683	557.40
51	6,991	583.00
52	7,321	610.60
53	7,680	640.50
54	8,085	674.30
55	8,533	711.70
56	9,046	754.40
57	9,639	803.90
58	10,326	861.20
59	11,070	923.20
60	11,935	995.40
61	12,908	1,076.50
62	13,815	1,152.20
63	14,707	1,226.60
64	15,643	1,304.60
65	16,624	1,386.40
66	17,637	1,470.90
67	18,644	1,554.90
68	19,657	1,639.40
69	20,642	1,721.50
70	21,599	1,801.40
71	22,614	1,886.00
72	23,641	1,971.70
73	24,692	2,059.30
74	25,769	2,149.10
75	26,896	2,243.10
76	27,908	2,327.50
77	28,981	2,417.00
78	30,126	2,512.50
79	31,345	2,614.20
80	32,641	2,722.30
81*	33,984	2,834.30
82*	35,433	2,955.10
83*	36,940	3,080.80
84*	38,220	3,187.50
85*	39,570	3,300.10
86*	40,898	3,410.90
87*	41,992	3,502.10
88*	43,072	3,592.20
89*	44,119	3,679.50
90*	45,120	3,763.00
91*	46,024	3,838.40
92*	46,937	3,914.50
93*	47,888	3,993.90
94*	48,909	4,079.00
95*	50,017	4,171.40
96*	51,223	4,272.00
97*	52,516	4,379.80
98*	53,946	4,499.10
99*	55,409	4,621.10

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.