

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

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
0	8,895	741.80
1	8,895	741.80
2	8,895	741.80
3	8,633	720.00
4	8,548	712.90
5	8,084	674.20
6	8,005	667.60
7	7,839	653.80
8	7,720	643.80
9	7,648	637.80
10	7,579	632.10
11	7,525	627.60
12	7,498	625.30
13	7,538	628.70
14	7,609	634.60
15	7,710	643.00
16	7,828	652.90
17	7,957	663.60
18	8,094	675.00
19	8,238	687.00
20	8,375	698.50
21	8,541	712.30
22	8,722	727.40
23	8,924	744.30
24	9,137	762.00
25	9,359	780.50
26	9,559	797.20
27	9,763	814.20
28	9,976	832.00
29	10,199	850.60
30	10,423	869.30
31	10,705	892.80
32	11,010	918.20
33	11,345	946.20
34	11,680	974.10
35	12,029	1,003.20
36	12,376	1,032.20
37	12,773	1,065.30
38	13,178	1,099.00
39	13,640	1,137.60
40	14,173	1,182.00
41	14,753	1,230.40
42	15,332	1,278.70
43	15,952	1,330.40
44	16,604	1,384.80
45	17,222	1,436.30
46	17,875	1,490.80
47	18,648	1,555.20
48	19,419	1,619.50
49	20,226	1,686.80

Attained age [#]	Annual Premium (HKD)	Monthly Premium (HKD)
50	21,131	1,762.30
51	22,065	1,840.20
52	22,997	1,917.90
53	24,048	2,005.60
54	25,149	2,097.40
55	26,306	2,193.90
56	27,639	2,305.10
57	29,140	2,430.30
58	30,834	2,571.60
59	32,691	2,726.40
60	34,718	2,895.50
61	36,784	3,067.80
62	38,880	3,242.60
63	41,068	3,425.10
64	43,497	3,627.60
65	46,154	3,849.20
66	49,042	4,090.10
67	52,159	4,350.10
68	55,420	4,622.00
69	58,708	4,896.20
70	61,938	5,165.60
71	65,116	5,430.70
72	68,236	5,690.90
73	71,298	5,946.30
74	74,333	6,199.40
75	77,482	6,462.00
76	80,747	6,734.30
77	84,251	7,026.50
78	87,738	7,317.30
79	90,994	7,588.90
80	94,041	7,843.00
81*	96,836	8,076.10
82*	99,126	8,267.10
83*	101,149	8,435.80
84*	103,102	8,598.70
85*	104,967	8,754.20
86*	106,804	8,907.50
87*	108,729	9,068.00
88*	110,791	9,240.00
89*	112,912	9,416.90
90*	115,096	9,599.00
91*	117,313	9,783.90
92*	119,616	9,976.00
93*	122,004	10,175.10
94*	124,472	10,381.00
95*	127,012	10,592.80
96*	129,612	10,809.60
97*	132,285	11,032.60
98*	134,961	11,255.70
99*	137,832	11,495.20

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.