

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

Attained age <sup>#</sup>	Annual Premium (HKD)	Monthly Premium (HKD)
0	4,741	395.40
1	4,741	395.40
2	4,741	395.40
3	4,741	395.40
4	4,611	384.60
5	4,611	384.60
6	4,479	373.50
7	4,479	373.50
8	4,377	365.00
9	4,377	365.00
10	4,297	358.40
11	4,221	352.00
12	4,174	348.10
13	4,197	350.00
14	4,260	355.30
15	4,340	362.00
16	4,424	369.00
17	4,519	376.90
18	4,636	386.60
19	4,760	397.00
20	4,885	407.40
21	4,957	413.40
22	5,101	425.40
23	5,236	436.70
24	5,381	448.80
25	5,505	459.10
26	5,630	469.50
27	5,754	479.90
28	5,834	486.60
29	5,920	493.70
30	6,008	501.10
31	6,095	508.30
32	6,187	516.00
33	6,308	526.10
34	6,432	536.40
35	6,557	546.90
36	6,687	557.70
37	6,810	568.00
38	6,998	583.60
39	7,197	600.20
40	7,414	618.30
41	7,652	638.20
42	7,930	661.40
43	8,188	682.90
44	8,466	706.10
45	8,789	733.00
46	9,136	761.90
47	9,477	790.40
48	9,878	823.80
49	10,307	859.60

Attained age <sup>#</sup>	Annual Premium (HKD)	Monthly Premium (HKD)
50	10,733	895.10
51	11,201	934.20
52	11,730	978.30
53	12,262	1,022.70
54	12,843	1,071.10
55	13,498	1,125.70
56	14,193	1,183.70
57	14,963	1,247.90
58	15,860	1,322.70
59	16,828	1,403.50
60	17,859	1,489.40
61	18,985	1,583.30
62	20,190	1,683.80
63	21,437	1,787.80
64	22,773	1,899.30
65	24,208	2,018.90
66	25,737	2,146.50
67	27,333	2,279.60
68	28,629	2,387.70
69	29,892	2,493.00
70	31,116	2,595.10
71	32,394	2,701.70
72	33,706	2,811.10
73	35,074	2,925.20
74	36,509	3,044.90
75	38,016	3,170.50
76	39,557	3,299.10
77	41,172	3,433.70
78	42,851	3,573.80
79	44,591	3,718.90
80	46,394	3,869.30
81*	48,236	4,022.90
82*	50,098	4,178.20
83*	51,984	4,335.50
84*	53,796	4,486.60
85*	55,570	4,634.50
86*	57,350	4,783.00
87*	59,163	4,934.20
88*	60,559	5,050.60
89*	61,996	5,170.50
90*	63,486	5,294.70
91*	64,998	5,420.80
92*	66,598	5,554.30
93*	68,286	5,695.10
94*	70,068	5,843.70
95*	71,937	5,999.50
96*	73,890	6,162.40
97*	75,937	6,333.10
98*	78,055	6,509.80
99*	80,042	6,675.50

# 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.