

Vital Care Voluntary Health Insurance Flexi Plan – Diamond level - HK\$0 Deductible Standard Premium Schedule

Attained age#	Annual Premium (HKD)	Monthly Premium (HKD)
0	29,336	2,446.60
1	29,336	2,446.60
2	29,336	2,446.60
3	29,005	2,419.00
4	27,885	2,325.60
5	27,001	2,251.90
6	26,238	2,188.20
7	25,225	2,103.80
8	24,407	2,035.50
9	23,691	1,975.80
10	23,298	1,943.10
11	23,052	1,922.50
12	22,985	1,916.90
13	23,125	1,928.60
14	23,495	1,959.50
15	23,964	1,998.60
16	24,474	2,041.10
17	25,046	2,088.80
18	25,745	2,147.10
19	26,473	2,207.80
20	27,220	2,270.10
21	28,020	2,336.90
22	28,816	2,403.30
23	29,522	2,462.10
24	30,209	2,519.40
25	30,882	2,575.60
26	31,496	2,626.80
27	32,062	2,674.00
28	32,478	2,708.70
29	32,877	2,741.90
30	33,301	2,777.30
31	33,850	2,823.10
32	34,525	2,879.40
33	35,420	2,954.00
34	36,547	3,048.00
35	37,872	3,158.50
36	39,320	3,279.30
37	40,908	3,411.70
38	42,999	3,586.10
39	45,103	3,761.60
40	47,246	3,940.30
41	49,477	4,126.40
42	51,777	4,318.20
43	53,780	4,485.30
44	55,698	4,645.20
45	57,518	4,797.00
46	59,228	4,939.60
47	60,874	5,076.90
48	62,630	5,223.30
49	64,660	5,392.60

Attained age #	Annual Premium (HKD)	Monthly Premium (HKD)
50	66,906	5,580.00
51	69,495	5,795.90
52	72,450	6,042.30
53	75,625	6,307.10
54	78,807	6,572.50
55	82,156	6,851.80
56	85,679	7,145.60
57	89,510	7,465.10
58	94,073	7,845.70
59	99,311	8,282.50
60	105,181	8,772.10
61	111,722	9,317.60
62	118,809	9,908.70
63	126,288	10,532.40
64	134,296	11,200.30
65	142,872	11,915.50
66	151,971	12,674.40
67	161,496	13,468.80
68	170,525	14,221.80
69	179,732	14,989.60
70	188,996	15,762.30
71	198,262	16,535.10
72	207,243	17,284.10
73	216,570	18,061.90
74	225,835	18,834.60
75	235,088	19,606.30
76	244,315	20,375.90
77	253,891	21,174.50
78	263,679	21,990.80
79	273,368	22,798.90
80	282,858	23,590.40
81*	292,128	24,363.50
82*	300,399	25,053.30
83*	308,008	25,687.90
84*	315,207	26,288.30
85*	322,073	26,860.90
86*	328,535	27,399.80
87*	335,331	27,966.60
88*	342,334	28,550.70
89*	349,431	29,142.50
90*	356,667	29,746.00
91*	364,185	30,373.00
92*	372,034	31,027.60
93*	380,171	31,706.30
94*	388,621	32,411.00
95*	397,305	33,135.20
96*	406,149	33,872.80
97*	415,184	34,626.30
98*	424,123	35,371.90
99*	433,672	36,168.20

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.