

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

Attained age#	Annual Premium (HKD)	Monthly Premium (HKD)
0	14,650	1,221.80
1	14,650	1,221.80
2	14,650	1,221.80
3	14,485	1,208.00
4	14,485	1,208.00
5	13,854	1,155.40
6	13,277	1,107.30
7	12,800	1,067.50
8	12,386	1,033.00
9	12,145	1,012.90
10	11,840	987.50
11	11,647	971.40
12	11,575	965.40
13	11,582	965.90
14	11,589	966.50
15	11,754	980.30
16	11,975	998.70
17	12,179	1,015.70
18	12,383	1,032.70
19	12,613	1,051.90
20	12,962	1,081.00
21	13,347	1,113.10
22	13,733	1,145.30
23	14,076	1,173.90
24	14,418	1,202.50
25	14,761	1,231.10
26	15,110	1,260.20
27	15,460	1,289.40
28	15,691	1,308.60
29	15,936	1,329.10
30	16,187	1,350.00
31	16,437	1,370.80
32	16,761	1,397.90
33	17,280	1,441.20
34	17,917	1,494.30
35	18,645	1,555.00
36	19,493	1,625.70
37	20,469	1,707.10
38	21,470	1,790.60
39	22,490	1,875.70
40	23,616	1,969.60
41	24,749	2,064.10
42	25,821	2,153.50
43	26,865	2,240.50
44	27,894	2,326.40
45	28,773	2,399.70
46	29,590	2,467.80
47	30,494	2,543.20
48	31,366	2,615.90
49	32,312	2,694.80

Attained age #	Annual Premium (HKD)	Monthly Premium (HKD)
50	33,460	2,790.60
51	34,705	2,894.40
52	35,966	2,999.60
53	37,393	3,118.60
54	38,882	3,242.80
55	40,387	3,368.30
56	42,101	3,511.20
57	44,017	3,671.00
58	46,180	3,851.40
59	48,643	4,056.80
60	51,453	4,291.20
61	54,428	4,539.30
62	57,604	4,804.20
63	60,965	5,084.50
64	64,483	5,377.90
65	68,152	5,683.90
66	71,945	6,000.20
67	75,831	6,324.30
68	79,834	6,658.20
69	83,976	7,003.60
70	88,179	7,354.10
71	92,510	7,715.30
72	97,007	8,090.40
73	101,613	8,474.50
74	106,252	8,861.40
75	111,002	9,257.60
76	115,857	9,662.50
77	120,706	10,066.90
78	125,616	10,476.40
79	130,667	10,897.60
80	135,760	11,322.40
81*	140,884	11,749.70
82*	145,735	12,154.30
83*	150,250	12,530.90
84*	154,238	12,863.40
85*	157,826	13,162.70
86*	161,041	13,430.80
87*	164,249	13,698.40
88*	167,500	13,969.50
89*	170,853	14,249.10
90*	174,314	14,537.80
91*	177,854	14,833.00
92*	181,552	15,141.40
93*	185,397	15,462.10
94*	189,403	15,796.20
95*	193,549	16,142.00
96*	197,826	16,498.70
97*	202,265	16,868.90
98*	206,075	17,186.70
99*	210,945	17,592.80

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.