



Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	2,960	258	50	4,579	398
1	2,960	258	51	4,780	416
2	2,960	258	52	4,990	434
3	2,960	258	53	5,210	453
4	2,960	258	54	5,439	473
5	1,973	172	55	5,678	494
6	1,973	172	56	5,940	517
7	1,973	172	57	6,212	540
8	1,973	172	58	6,498	565
9	1,973	172	59	6,797	591
10	1,973	172	60	7,109	618
11	1,973	172	61	7,450	648
12	1,973	172	62	7,808	679
13	1,973	172	63	8,182	712
14	1,973	172	64	8,575	746
15	1,973	172	65	8,987	782
16	1,973	172	66	9,436	821
17	1,973	172	67	9,908	862
18	2,093	182	68	10,404	905
19	2,093	182	69	10,924	950
20	2,128	185	70	11,469	998
21	2,152	187	71	12,065	1,050
22	2,175	189	72	12,692	1,104
23	2,235	194	73	13,353	1,162
24	2,290	199	74	14,047	1,222
25	2,345	204	75	14,778	1,286
26	2,402	209	76	15,576	1,355
27	2,461	214	77	16,417	1,428
28	2,521	219	78	17,304	1,505
29	2,582	225	79	18,238	1,587
30	2,645	230	80	19,223	1,672
31	2,709	236	81*	19,415	1,689
32	2,776	242	82*	19,609	1,706
33	2,843	247	83*	19,805	1,723
34	2,913	253	84*	20,003	1,740
35	2,948	256	85*	20,203	1,758
36	2,960	258	86*	20,405	1,775
37	2,995	261	87*	20,609	1,793
38	3,067	267	88*	20,816	1,811
39	3,127	272	89*	21,024	1,829
40	3,197	278	90*	21,234	1,847
41	3,314	288	91*	21,446	1,866
42	3,435	299	92*	21,660	1,884
43	3,560	310	93*	21,876	1,903
44	3,690	321	94*	22,094	1,922
45	3,825	333	95*	22,315	1,941
46	3,965	345	96*	22,538	1,961
47	4,111	358	97*	22,764	1,980
48	4,261	371	98*	22,992	2,000
49	4,417	384	99*	23,222	2,020

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。



Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	5,182	451
1	-	-	51	5,410	471
2	-	-	52	5,648	491
3	-	-	53	5,897	513
4	-	-	54	6,156	536
5	-	-	55	6,428	559
6	-	-	56	6,723	585
7	-	-	57	7,032	612
8	-	-	58	7,355	640
9	-	-	59	7,693	669
10	-	-	60	8,046	700
11	-	-	61	8,433	734
12	-	-	62	8,838	769
13	-	-	63	9,262	806
14	-	-	64	9,705	844
15	-	-	65	10,172	885
16	-	-	66	10,681	929
17	-	-	67	11,215	976
18	2,369	206	68	11,775	1,024
19	2,369	206	69	12,364	1,076
20	2,409	210	70	12,982	1,129
21	2,435	212	71	13,657	1,188
22	2,462	214	72	14,366	1,250
23	2,530	220	73	15,114	1,315
24	2,592	226	74	15,900	1,383
25	2,655	231	75	16,727	1,455
26	2,718	236	76	17,630	1,534
27	2,786	242	77	18,582	1,617
28	2,854	248	78	19,586	1,704
29	2,922	254	79	20,644	1,796
30	2,994	260	80	21,757	1,893
31	3,066	267	81*	21,975	1,912
32	3,141	273	82*	22,195	1,931
33	3,218	280	83*	22,417	1,950
34	3,296	287	84*	22,640	1,970
35	3,336	290	85*	22,867	1,989
36	3,350	291	86*	23,096	2,009
37	3,390	295	87*	23,327	2,029
38	3,471	302	88*	23,561	2,050
39	3,539	308	89*	23,797	2,070
40	3,619	315	90*	24,035	2,091
41	3,751	326	91*	24,274	2,112
42	3,888	338	92*	24,516	2,133
43	4,030	351	93*	24,762	2,154
44	4,177	363	94*	25,008	2,176
45	4,329	377	95*	25,257	2,197
46	4,489	391	96*	25,510	2,219
47	4,653	405	97*	25,767	2,242
48	4,822	420	98*	26,025	2,264
49	5,000	435	99*	26,284	2,287

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