

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	3,152	274	50	5,142	447
1	3,152	274	51	5,368	467
2	3,152	274	52	5,603	487
3	3,152	274	53	5,850	509
4	3,152	274	54	6,108	531
5	2,102	183	55	6,495	565
6	2,102	183	56	6,795	591
7	2,102	183	57	7,106	618
8	2,102	183	58	7,433	647
9	2,102	183	59	7,775	676
10	2,102	183	60	8,206	714
11	2,102	183	61	8,600	748
12	2,102	183	62	9,013	784
13	2,102	183	63	9,445	822
14	2,102	183	64	9,899	861
15	2,102	183	65	10,374	903
16	2,102	183	66	10,893	948
17	2,102	183	67	11,437	995
18	2,229	194	68	12,009	1,045
19	2,229	194	69	12,610	1,097
20	2,233	194	70	13,239	1,152
21	2,258	196	71	13,928	1,212
22	2,282	199	72	14,651	1,275
23	2,345	204	73	15,414	1,341
24	2,403	209	74	16,215	1,411
25	2,461	214	75	17,059	1,484
26	2,521	219	76	17,980	1,564
27	2,583	225	77	18,951	1,649
28	2,646	230	78	19,974	1,738
29	2,710	236	79	21,053	1,832
30	2,776	242	80	22,190	1,931
31	2,843	247	81*	22,412	1,950
32	2,913	253	82*	22,636	1,969
33	2,983	260	83*	22,862	1,989
34	3,057	266	84*	23,090	2,009
35	3,094	269	85*	23,321	2,029
36	3,106	270	86*	23,555	2,049
37	3,143	273	87*	23,790	2,070
38	3,219	280	88*	24,029	2,091
39	3,281	285	89*	24,269	2,111
40	3,456	301	90*	24,511	2,132
41	3,582	312	91*	24,756	2,154
42	3,713	323	92*	25,003	2,175
43	3,848	335	93*	25,253	2,197
44	3,989	347	94*	25,504	2,219
45	4,214	367	95*	25,760	2,241
46	4,369	380	96*	26,017	2,263
47	4,530	394	97*	26,277	2,286
48	4,695	408	98*	26,540	2,309
49	4,867	423	99*	26,806	2,332

* 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	5,982	520
1	-	-	51	6,245	543
2	-	-	52	6,520	567
3	-	-	53	6,807	592
4	-	-	54	7,107	618
5	-	-	55	7,555	657
6	-	-	56	7,902	687
7	-	-	57	8,265	719
8	-	-	58	8,645	752
9	-	-	59	9,042	787
10	-	-	60	9,541	830
11	-	-	61	10,000	870
12	-	-	62	10,480	912
13	-	-	63	10,983	956
14	-	-	64	11,509	1,001
15	-	-	65	12,062	1,049
16	-	-	66	12,666	1,102
17	-	-	67	13,299	1,157
18	2,598	226	68	13,963	1,215
19	2,598	226	69	14,661	1,276
20	2,604	227	70	15,395	1,339
21	2,632	229	71	16,194	1,409
22	2,661	232	72	17,036	1,482
23	2,735	238	73	17,923	1,559
24	2,802	244	74	18,855	1,640
25	2,870	250	75	19,836	1,726
26	2,938	256	76	20,906	1,819
27	3,012	262	77	22,035	1,917
28	3,085	268	78	23,225	2,021
29	3,159	275	79	24,481	2,130
30	3,236	282	80	25,800	2,245
31	3,314	288	81*	26,059	2,267
32	3,395	295	82*	26,319	2,290
33	3,479	303	83*	26,582	2,313
34	3,563	310	84*	26,847	2,336
35	3,606	314	85*	27,117	2,359
36	3,621	315	86*	27,387	2,383
37	3,665	319	87*	27,662	2,407
38	3,752	326	88*	27,939	2,431
39	3,825	333	89*	28,220	2,455
40	4,026	350	90*	28,502	2,480
41	4,172	363	91*	28,785	2,504
42	4,325	376	92*	29,072	2,529
43	4,483	390	93*	29,363	2,555
44	4,647	404	94*	29,655	2,580
45	4,906	427	95*	29,950	2,606
46	5,088	443	96*	30,250	2,632
47	5,273	459	97*	30,556	2,658
48	5,465	475	98*	30,861	2,685
49	5,667	493	99*	31,168	2,712

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