



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	2,766	241	50	4,279	372
1	2,766	241	51	4,467	389
2	2,766	241	52	4,664	406
3	2,766	241	53	4,869	424
4	2,766	241	54	5,083	442
5	1,844	160	55	5,307	462
6	1,844	160	56	5,551	483
7	1,844	160	57	5,806	505
8	1,844	160	58	6,073	528
9	1,844	160	59	6,352	553
10	1,844	160	60	6,644	578
11	1,844	160	61	6,963	606
12	1,844	160	62	7,297	635
13	1,844	160	63	7,647	665
14	1,844	160	64	8,014	697
15	1,844	160	65	8,399	731
16	1,844	160	66	8,819	767
17	1,844	160	67	9,260	806
18	1,956	170	68	9,723	846
19	1,956	170	69	10,209	888
20	1,989	173	70	10,719	933
21	2,011	175	71	11,276	981
22	2,033	177	72	11,862	1,032
23	2,089	182	73	12,479	1,086
24	2,140	186	74	13,128	1,142
25	2,192	191	75	13,811	1,202
26	2,245	195	76	14,557	1,266
27	2,300	200	77	15,343	1,335
28	2,356	205	78	16,172	1,407
29	2,413	210	79	17,045	1,483
30	2,472	215	80	17,965	1,563
31	2,532	220	81*	18,145	1,579
32	2,594	226	82*	18,326	1,594
33	2,657	231	83*	18,509	1,610
34	2,722	237	84*	18,694	1,626
35	2,755	240	85*	18,881	1,643
36	2,766	241	86*	19,070	1,659
37	2,799	244	87*	19,261	1,676
38	2,866	249	88*	19,454	1,692
39	2,922	254	89*	19,649	1,709
40	2,988	260	90*	19,845	1,727
41	3,097	269	91*	20,043	1,744
42	3,210	279	92*	20,243	1,761
43	3,327	289	93*	20,445	1,779
44	3,449	300	94*	20,649	1,796
45	3,575	311	95*	20,855	1,814
46	3,706	322	96*	21,064	1,833
47	3,842	334	97*	21,275	1,851
48	3,982	346	98*	21,488	1,869
49	4,128	359	99*	21,703	1,888

* 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	4,754	414
1	-	-	51	4,963	432
2	-	-	52	5,182	451
3	-	-	53	5,410	471
4	-	-	54	5,648	491
5	-	-	55	5,897	513
6	-	-	56	6,168	537
7	-	-	57	6,451	561
8	-	-	58	6,748	587
9	-	-	59	7,058	614
10	-	-	60	7,382	642
11	-	-	61	7,737	673
12	-	-	62	8,108	705
13	-	-	63	8,497	739
14	-	-	64	8,904	775
15	-	-	65	9,332	812
16	-	-	66	9,799	853
17	-	-	67	10,289	895
18	2,173	189	68	10,803	940
19	2,173	189	69	11,343	987
20	2,210	192	70	11,910	1,036
21	2,234	194	71	12,529	1,090
22	2,259	197	72	13,180	1,147
23	2,321	202	73	13,866	1,206
24	2,378	207	74	14,587	1,269
25	2,436	212	75	15,346	1,335
26	2,494	217	76	16,174	1,407
27	2,556	222	77	17,048	1,483
28	2,618	228	78	17,969	1,563
29	2,681	233	79	18,939	1,648
30	2,747	239	80	19,961	1,737
31	2,813	245	81*	20,161	1,754
32	2,882	251	82*	20,362	1,771
33	2,952	257	83*	20,566	1,789
34	3,024	263	84*	20,771	1,807
35	3,061	266	85*	20,979	1,825
36	3,073	267	86*	21,189	1,843
37	3,110	271	87*	21,401	1,862
38	3,184	277	88*	21,616	1,881
39	3,247	282	89*	21,832	1,899
40	3,320	289	90*	22,050	1,918
41	3,441	299	91*	22,270	1,937
42	3,567	310	92*	22,492	1,957
43	3,697	322	93*	22,717	1,976
44	3,832	333	94*	22,943	1,996
45	3,972	346	95*	23,172	2,016
46	4,118	358	96*	23,404	2,036
47	4,269	371	97*	23,639	2,057
48	4,424	385	98*	23,876	2,077
49	4,587	399	99*	24,114	2,098

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