

## AIA 自願醫保標準計劃 (AVS)

## AIA Voluntary Health Insurance Standard Scheme (AVS)

實際年齡 Attained Age	年繳保費 Annual Premium (港元 HKD)		半年繳保費 Semi-annual Premium (港元 HKD)		季繳保費 Quarterly Premium (港元 HKD)		月繳保費 Monthly Premium (港元 HKD)	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
0	2,758.40	2,208.00	1,406.80	1,126.08	772.32	618.24	243.60	194.96
1	2,758.40	2,208.00	1,406.80	1,126.08	772.32	618.24	243.60	194.96
2	2,758.40	2,208.00	1,406.80	1,126.08	772.32	618.24	243.60	194.96
3	2,758.40	2,208.00	1,406.80	1,126.08	772.32	618.24	243.60	194.96
4	2,758.40	2,208.00	1,406.80	1,126.08	772.32	618.24	243.60	194.96
5	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
6	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
7	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
8	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
9	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
10	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
11	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
12	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
13	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
14	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
15	1,568.00	1,708.80	799.68	871.52	439.04	478.48	138.48	150.88
16	1,702.40	1,779.20	868.24	907.36	476.64	498.16	150.32	157.12
17	1,708.80	1,804.80	871.52	920.48	478.48	505.36	150.88	159.36
18	1,734.40	1,843.20	884.56	940.00	485.60	516.08	153.12	162.72
19	1,734.40	1,900.80	884.56	969.44	485.60	532.24	153.12	167.84
20	1,734.40	1,964.80	884.56	1,002.08	485.60	550.16	153.12	173.52
21	1,792.00	2,150.40	913.92	1,096.72	501.76	602.08	158.24	189.92
22	1,792.00	2,246.40	913.92	1,145.68	501.76	628.96	158.24	198.32
23	1,792.00	2,342.40	913.92	1,194.64	501.76	655.84	158.24	206.80
24	1,824.00	2,432.00	930.24	1,240.32	510.72	680.96	161.04	214.72
25	1,830.40	2,521.60	933.52	1,286.00	512.48	706.08	161.60	222.64
26	1,862.40	2,643.20	949.84	1,348.00	521.44	740.08	164.48	233.36
27	1,881.60	2,758.40	959.60	1,406.80	526.88	772.32	166.16	243.60
28	1,913.60	2,854.40	975.92	1,455.76	535.84	799.20	168.96	252.08
29	1,945.60	2,956.80	992.24	1,508.00	544.80	827.92	171.76	261.12
30	1,990.40	3,072.00	1,015.12	1,566.72	557.28	860.16	175.76	271.28
31	2,028.80	3,148.80	1,034.72	1,605.92	568.08	881.68	179.12	278.00
32	2,060.80	3,225.60	1,051.04	1,645.04	577.04	903.20	182.00	284.80
33	2,092.80	3,315.20	1,067.36	1,690.72	586.00	928.24	184.80	292.72
34	2,124.80	3,372.80	1,083.68	1,720.16	594.96	944.40	187.60	297.84
35	2,176.00	3,462.40	1,109.76	1,765.84	609.28	969.44	192.16	305.76
36	2,227.20	3,539.20	1,135.84	1,804.96	623.60	990.96	196.64	312.48
37	2,291.20	3,616.00	1,168.48	1,844.16	641.52	1,012.48	202.32	319.28
38	2,348.80	3,686.40	1,197.92	1,880.08	657.68	1,032.16	207.36	325.52
39	2,432.00	3,782.40	1,240.32	1,929.04	680.96	1,059.04	214.72	334.00
40	2,534.40	3,961.60	1,292.56	2,020.40	709.60	1,109.28	223.76	349.84
41	2,681.60	4,313.60	1,367.60	2,199.92	750.88	1,207.84	236.80	380.88
42	2,899.20	4,678.40	1,478.56	2,386.00	811.76	1,309.92	256.00	413.12
43	3,091.20	4,928.00	1,576.48	2,513.28	865.52	1,379.84	272.96	435.12
44	3,289.60	5,126.40	1,677.68	2,614.48	921.12	1,435.36	290.48	452.64
45	3,462.40	5,299.20	1,765.84	2,702.56	969.44	1,483.76	305.76	467.92
46	3,571.20	5,344.00	1,821.28	2,725.44	999.92	1,496.32	315.36	471.84
47	3,686.40	5,382.40	1,880.08	2,745.04	1,032.16	1,507.04	325.52	475.28
48	3,801.60	5,408.00	1,938.80	2,758.08	1,064.48	1,514.24	335.68	477.52
49	3,929.60	5,427.20	2,004.08	2,767.84	1,100.32	1,519.60	346.96	479.20

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## AIA Voluntary Health Insurance Standard Scheme (AVS)

實際年齡 Attained Age	年繳保費 Annual Premium (港元 HKD)		半年繳保費 Semi-annual Premium (港元 HKD)		季繳保費 Quarterly Premium (港元 HKD)		月繳保費 Monthly Premium (港元 HKD)	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
50	4,115.20	5,427.20	2,098.72	2,767.84	1,152.24	1,519.60	363.36	479.20
51	4,396.80	5,529.60	2,242.40	2,820.08	1,231.12	1,548.32	388.24	488.24
52	4,665.60	5,619.20	2,379.44	2,865.76	1,306.40	1,573.36	412.00	496.16
53	4,953.60	5,728.00	2,526.32	2,921.28	1,387.04	1,603.84	437.44	505.76
54	5,254.40	5,888.00	2,679.76	3,002.88	1,471.20	1,648.64	464.00	519.92
55	5,587.20	6,054.40	2,849.44	3,087.76	1,564.40	1,695.20	493.36	534.64
56	5,849.60	6,176.00	2,983.28	3,149.76	1,637.92	1,729.28	516.48	545.36
57	6,144.00	6,336.00	3,133.44	3,231.36	1,720.32	1,774.08	542.48	559.44
58	6,451.20	6,515.20	3,290.08	3,322.72	1,806.32	1,824.24	569.68	575.28
59	6,790.40	6,771.20	3,463.12	3,453.28	1,901.28	1,895.92	599.60	597.92
60	7,251.20	7,155.20	3,698.08	3,649.12	2,030.32	2,003.44	640.32	631.84
61	7,795.20	7,635.20	3,975.52	3,893.92	2,182.64	2,137.84	688.32	674.16
62	8,262.40	8,070.40	4,213.84	4,115.92	2,313.44	2,259.68	729.60	712.64
63	8,710.40	8,537.60	4,442.32	4,354.16	2,438.88	2,390.56	769.12	753.84
64	9,100.80	8,934.40	4,641.44	4,556.56	2,548.24	2,501.60	803.60	788.88
65	9,766.40	9,606.40	4,980.88	4,899.28	2,734.56	2,689.76	862.40	848.24
66	10,131.20	10,035.20	5,166.88	5,117.92	2,836.72	2,809.84	894.56	886.08
67	10,598.40	10,483.20	5,405.20	5,346.40	2,967.52	2,935.28	935.84	925.68
68	11,110.40	10,976.00	5,666.32	5,597.76	3,110.88	3,073.28	981.04	969.20
69	11,641.60	11,488.00	5,937.20	5,858.88	3,259.68	3,216.64	1,027.92	1,014.40
70	12,185.60	12,032.00	6,214.64	6,136.32	3,412.00	3,368.96	1,076.00	1,062.40
71	12,940.80	12,793.60	6,599.84	6,524.72	3,623.44	3,582.24	1,142.64	1,129.68
72	13,766.40	13,574.40	7,020.88	6,922.96	3,854.56	3,800.80	1,215.60	1,198.64
73	14,604.80	14,419.20	7,448.48	7,353.76	4,089.36	4,037.36	1,289.60	1,273.20
74	15,488.00	15,276.80	7,898.88	7,791.20	4,336.64	4,277.52	1,367.60	1,348.96
75	16,160.00	15,968.00	8,241.60	8,143.68	4,524.80	4,471.04	1,426.96	1,410.00
76	16,851.20	16,665.60	8,594.08	8,499.44	4,718.32	4,666.40	1,488.00	1,471.60
77	17,580.80	17,395.20	8,966.24	8,871.52	4,922.64	4,870.64	1,552.40	1,536.00
78	18,361.60	18,150.40	9,364.40	9,256.72	5,141.28	5,082.08	1,621.36	1,602.72
79	19,155.20	18,950.40	9,769.12	9,664.72	5,363.44	5,306.08	1,691.44	1,673.36
80	19,968.00	19,776.00	10,183.68	10,085.76	5,591.04	5,537.28	1,763.20	1,746.24
81*	20,838.40	20,614.40	10,627.60	10,513.36	5,834.72	5,772.00	1,840.00	1,820.24
82*	21,715.20	21,497.60	11,074.72	10,963.76	6,080.24	6,019.36	1,917.44	1,898.24
83*	22,636.80	22,406.40	11,544.80	11,427.28	6,338.32	6,273.76	1,998.80	1,978.48
84*	23,603.20	23,353.60	12,037.60	11,910.32	6,608.88	6,539.04	2,084.16	2,062.16
85*	24,601.60	24,326.40	12,546.80	12,406.48	6,888.48	6,811.36	2,172.32	2,148.00
86*	25,011.20	24,768.00	12,755.68	12,631.68	7,003.12	6,935.04	2,208.48	2,187.04
87*	25,433.60	25,164.80	12,971.12	12,834.08	7,121.44	7,046.16	2,245.76	2,222.08
88*	25,836.80	25,580.80	13,176.80	13,046.24	7,234.32	7,162.64	2,281.36	2,258.80
89*	26,272.00	25,996.80	13,398.72	13,258.40	7,356.16	7,279.12	2,319.84	2,295.52
90*	26,700.80	26,412.80	13,617.44	13,470.56	7,476.24	7,395.60	2,357.68	2,332.24
91*	27,129.60	26,835.20	13,836.08	13,685.92	7,596.32	7,513.84	2,395.52	2,369.52
92*	27,545.60	27,264.00	14,048.24	13,904.64	7,712.80	7,633.92	2,432.24	2,407.44
93*	27,974.40	27,712.00	14,266.96	14,133.12	7,832.80	7,759.36	2,470.16	2,446.96
94*	28,422.40	28,128.00	14,495.44	14,345.28	7,958.24	7,875.84	2,509.68	2,483.68
95*	28,857.60	28,550.40	14,717.36	14,560.72	8,080.16	7,994.08	2,548.16	2,521.04
96*	29,305.60	28,998.40	14,945.84	14,789.20	8,205.60	8,119.52	2,587.68	2,560.56
97*	29,772.80	29,414.40	15,184.16	15,001.36	8,336.40	8,236.00	2,628.96	2,597.28
98*	30,246.40	29,856.00	15,425.68	15,226.56	8,468.96	8,359.68	2,670.72	2,636.32
99*	30,694.40	30,323.20	15,654.16	15,464.80	8,594.40	8,490.48	2,710.32	2,677.52

\* 此為續保保費率 For Renewal Only

2019年4月1日起生效 Effective from 1 April 2019

AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium schedule.

未來保費會受持續的醫療通脹及此產品整體理賠情況影響。如有需要，我們會每年作出覆核及相應調整。上列保費為根據您現時實際年齡為此保障應支付的首年保費，並不能視為實際未來所需支付的保費。我們會在每個保單年度終結前以書面通知保單持有人來年實際所需支付的保費。

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated above according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

此標準保費表並未包括由保險業監管局徵收的保費徵費。This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

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## AIA Voluntary Health Insurance Standard Scheme (AVS)

實際年齡 Attained Age	年繳保費 Annual Premium (港元 HKD)		半年繳保費 Semi-annual Premium (港元 HKD)		季繳保費 Quarterly Premium (港元 HKD)		月繳保費 Monthly Premium (港元 HKD)	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
0	2,604.80	2,028.80	1,328.48	1,034.72	729.36	568.08	230.00	179.12
1	2,604.80	2,028.80	1,328.48	1,034.72	729.36	568.08	230.00	179.12
2	2,604.80	2,028.80	1,328.48	1,034.72	729.36	568.08	230.00	179.12
3	2,604.80	2,028.80	1,328.48	1,034.72	729.36	568.08	230.00	179.12
4	2,604.80	2,028.80	1,328.48	1,034.72	729.36	568.08	230.00	179.12
5	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
6	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
7	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
8	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
9	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
10	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
11	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
12	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
13	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
14	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
15	1,318.40	1,472.00	672.40	750.72	369.12	412.16	116.40	130.00
16	1,459.20	1,529.60	744.16	780.08	408.56	428.32	128.88	135.04
17	1,472.00	1,561.60	750.72	796.40	412.16	437.28	130.00	137.92
18	1,484.80	1,606.40	757.28	819.28	415.76	449.76	131.12	141.84
19	1,484.80	1,689.60	757.28	861.68	415.76	473.12	131.12	149.20
20	1,484.80	1,747.20	757.28	891.04	415.76	489.20	131.12	154.24
21	1,497.60	1,964.80	763.76	1,002.08	419.36	550.16	132.24	173.52
22	1,497.60	2,080.00	763.76	1,060.80	419.36	582.40	132.24	183.68
23	1,497.60	2,169.60	763.76	1,106.48	419.36	607.52	132.24	191.60
24	1,529.60	2,278.40	780.08	1,162.00	428.32	637.92	135.04	201.20
25	1,542.40	2,393.60	786.64	1,220.72	431.84	670.24	136.16	211.36
26	1,555.20	2,508.80	793.12	1,279.52	435.44	702.48	137.36	221.52
27	1,580.80	2,624.00	806.24	1,338.24	442.64	734.72	139.60	231.68
28	1,619.20	2,739.20	825.76	1,396.96	453.36	766.96	142.96	241.84
29	1,651.20	2,841.60	842.08	1,449.20	462.32	795.68	145.84	250.88
30	1,689.60	2,924.80	861.68	1,491.68	473.12	818.96	149.20	258.24
31	1,715.20	3,027.20	874.72	1,543.84	480.24	847.60	151.44	267.28
32	1,740.80	3,116.80	887.84	1,589.60	487.44	872.72	153.68	275.20
33	1,785.60	3,212.80	910.64	1,638.56	500.00	899.60	157.68	283.68
34	1,824.00	3,276.80	930.24	1,671.20	510.72	917.52	161.04	289.36
35	1,868.80	3,360.00	953.12	1,713.60	523.28	940.80	165.04	296.72
36	1,926.40	3,456.00	982.48	1,762.56	539.36	967.68	170.08	305.20
37	1,996.80	3,532.80	1,018.40	1,801.76	559.12	989.20	176.32	311.92
38	2,060.80	3,635.20	1,051.04	1,853.92	577.04	1,017.84	182.00	320.96
39	2,144.00	3,724.80	1,093.44	1,899.68	600.32	1,042.96	189.28	328.88
40	2,265.60	3,916.80	1,155.44	1,997.60	634.40	1,096.72	200.08	345.84
41	2,400.00	4,275.20	1,224.00	2,180.32	672.00	1,197.04	211.92	377.52
42	2,553.60	4,518.40	1,302.32	2,304.40	715.04	1,265.12	225.52	398.96
43	2,694.40	4,678.40	1,374.16	2,386.00	754.40	1,309.92	237.92	413.12
44	2,828.80	4,800.00	1,442.72	2,448.00	792.08	1,344.00	249.76	423.84
45	3,072.00	5,075.20	1,566.72	2,588.32	860.16	1,421.04	271.28	448.16
46	3,168.00	5,126.40	1,615.68	2,614.48	887.04	1,435.36	279.76	452.64
47	3,289.60	5,164.80	1,677.68	2,634.08	921.12	1,446.16	290.48	456.08
48	3,392.00	5,196.80	1,729.92	2,650.40	949.76	1,455.12	299.52	458.88
49	3,507.20	5,209.60	1,788.64	2,656.88	982.00	1,458.72	309.68	460.00

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**AIA Voluntary Health Insurance Standard Scheme (AVS)**

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	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
50	3,680.00	5,216.00	1,876.80	2,660.16	1,030.40	1,460.48	324.96	460.56
51	4,211.20	5,235.20	2,147.68	2,669.92	1,179.12	1,465.84	371.84	462.24
52	4,409.60	5,241.60	2,248.88	2,673.20	1,234.72	1,467.68	389.36	462.80
53	4,601.60	5,280.00	2,346.80	2,692.80	1,288.48	1,478.40	406.32	466.24
54	4,825.60	5,312.00	2,461.04	2,709.12	1,351.20	1,487.36	426.08	469.04
55	5,152.00	5,516.80	2,627.52	2,813.60	1,442.56	1,544.72	454.96	487.12
56	5,376.00	5,638.40	2,741.76	2,875.60	1,505.28	1,578.72	474.72	497.84
57	5,638.40	5,772.80	2,875.60	2,944.16	1,578.72	1,616.40	497.84	509.76
58	5,939.20	5,952.00	3,028.96	3,035.52	1,662.96	1,666.56	524.40	525.60
59	6,246.40	6,188.80	3,185.68	3,156.32	1,748.96	1,732.88	551.52	546.48
60	6,624.00	6,540.80	3,378.24	3,335.84	1,854.72	1,831.44	584.88	577.52
61	7,052.80	6,982.40	3,596.96	3,561.04	1,974.80	1,955.04	622.80	616.56
62	7,462.40	7,366.40	3,805.84	3,756.88	2,089.44	2,062.56	658.96	650.48
63	7,891.20	7,776.00	4,024.48	3,965.76	2,209.52	2,177.28	696.80	686.64
64	8,249.60	8,134.40	4,207.28	4,148.56	2,309.92	2,277.60	728.40	718.24
65	8,576.00	8,428.80	4,373.76	4,298.72	2,401.28	2,360.08	757.28	744.24
66	8,896.00	8,774.40	4,536.96	4,474.96	2,490.88	2,456.80	785.52	774.80
67	9,273.60	9,164.80	4,729.52	4,674.08	2,596.64	2,566.16	818.88	809.28
68	9,721.60	9,587.20	4,958.00	4,889.44	2,722.08	2,684.40	858.40	846.56
69	10,131.20	10,060.80	5,166.88	5,131.04	2,836.72	2,817.04	894.56	888.40
70	10,598.40	10,528.00	5,405.20	5,369.28	2,967.52	2,947.84	935.84	929.60
71	11,276.80	11,187.20	5,751.20	5,705.44	3,157.52	3,132.40	995.76	987.84
72	11,980.80	11,878.40	6,110.24	6,058.00	3,354.64	3,325.92	1,057.92	1,048.88
73	12,716.80	12,608.00	6,485.60	6,430.08	3,560.72	3,530.24	1,122.88	1,113.28
74	13,491.20	13,382.40	6,880.48	6,825.04	3,777.52	3,747.04	1,191.28	1,181.68
75	14,073.60	13,971.20	7,177.52	7,125.28	3,940.64	3,911.92	1,242.72	1,233.68
76	14,707.20	14,579.20	7,500.64	7,435.36	4,118.00	4,082.16	1,298.64	1,287.36
77	15,328.00	15,219.20	7,817.28	7,761.76	4,291.84	4,261.36	1,353.44	1,343.84
78	15,987.20	15,884.80	8,153.44	8,101.28	4,476.40	4,447.76	1,411.68	1,402.64
79	16,672.00	16,550.40	8,502.72	8,440.72	4,668.16	4,634.08	1,472.16	1,461.44
80	17,408.00	17,267.20	8,878.08	8,806.24	4,874.24	4,834.80	1,537.12	1,524.72
81*	18,156.80	18,022.40	9,260.00	9,191.44	5,083.92	5,046.24	1,603.28	1,591.36
82*	18,924.80	18,796.80	9,651.68	9,586.40	5,298.96	5,263.12	1,671.04	1,659.76
83*	19,731.20	19,577.60	10,062.88	9,984.56	5,524.72	5,481.76	1,742.24	1,728.72
84*	20,569.60	20,409.60	10,490.48	10,408.88	5,759.52	5,714.72	1,816.32	1,802.16
85*	21,433.60	21,280.00	10,931.12	10,852.80	6,001.44	5,958.40	1,892.56	1,879.04
86*	21,798.40	21,644.80	11,117.20	11,038.88	6,103.52	6,060.56	1,924.80	1,911.20
87*	22,163.20	22,003.20	11,303.20	11,221.60	6,205.68	6,160.88	1,957.04	1,942.88
88*	22,528.00	22,368.00	11,489.28	11,407.68	6,307.84	6,263.04	1,989.20	1,975.12
89*	22,912.00	22,739.20	11,685.12	11,596.96	6,415.36	6,366.96	2,023.12	2,007.84
90*	23,270.40	23,097.60	11,867.92	11,779.76	6,515.68	6,467.36	2,054.80	2,039.52
91*	23,635.20	23,494.40	12,053.92	11,982.16	6,617.84	6,578.40	2,086.96	2,074.56
92*	23,891.20	23,846.40	12,184.48	12,161.68	6,689.52	6,676.96	2,109.60	2,105.60
93*	24,140.80	24,249.60	12,311.84	12,367.28	6,759.44	6,789.92	2,131.60	2,141.20
94*	24,390.40	24,614.40	12,439.12	12,553.36	6,829.28	6,892.00	2,153.68	2,173.44
95*	24,640.00	24,998.40	12,566.40	12,749.20	6,899.20	6,999.52	2,175.68	2,207.36
96*	24,896.00	25,376.00	12,696.96	12,941.76	6,970.88	7,105.28	2,198.32	2,240.72
97*	25,158.40	25,772.80	12,830.80	13,144.16	7,044.32	7,216.40	2,221.52	2,275.76
98*	25,388.80	26,169.60	12,948.32	13,346.48	7,108.88	7,327.52	2,241.84	2,310.80
99*	25,657.60	26,560.00	13,085.36	13,545.60	7,184.16	7,436.80	2,265.60	2,345.28

\* 此為續保保費率 For Renewal Only

2019年4月1日起生效 Effective from 1 April 2019

AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium schedule.

未來保費會受持續的醫療通脹及此產品整體理賠情況影響。如有需要，我們會每年作出覆核及相應調整。上列保費為根據您現時實際年齡為此保障應支付的首年保費，並不能視為實際未來所需支付的保費。我們會在每個保單年度終結前以書面通知保單持有人來年實際所需支付的保費。

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated above according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

此標準保費表並未包括由保險業監管局徵收的保費徵費。This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.