

“ChampCare” Medical Insurance Plan – Basic Plan / Rider Plan Premium Table (with No Claim Discount) # (Currency: HKD)

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 or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
0 - 20	3,036.00	3,373.00	8,749.00	5,725.00	14,709.00	17,071.00	26,886.00
21	3,126.00	3,474.00	8,896.00	6,048.00	15,148.00	18,907.00	29,777.00
22	3,227.00	3,586.00	9,109.00	6,372.00	15,658.00	20,552.00	32,367.00
23	3,352.00	3,711.00	9,378.00	6,695.00	16,236.00	21,998.00	34,645.00
24	3,474.00	3,857.00	9,716.00	7,007.00	16,871.00	23,246.00	36,610.00
25	3,620.00	4,015.00	10,109.00	7,332.00	17,588.00	24,296.00	38,265.00
26	3,779.00	4,183.00	10,571.00	7,644.00	18,375.00	25,148.00	39,607.00
27	3,948.00	4,374.00	11,099.00	7,967.00	19,219.00	25,809.00	40,647.00
28	4,127.00	4,589.00	11,683.00	8,279.00	20,145.00	26,271.00	41,375.00
29	4,318.00	4,802.00	12,336.00	8,592.00	21,126.00	26,536.00	41,792.00
30	4,521.00	5,038.00	13,045.00	8,904.00	22,191.00	26,602.00	41,896.00
31	4,656.00	5,207.00	13,495.00	9,170.00	23,000.00	27,402.00	43,156.00
32	4,768.00	5,353.00	13,900.00	9,402.00	23,787.00	28,313.00	44,590.00
33	4,880.00	5,488.00	14,259.00	9,633.00	24,527.00	29,333.00	46,198.00
34	4,971.00	5,611.00	14,575.00	9,841.00	25,233.00	30,464.00	47,978.00
35	5,038.00	5,724.00	14,844.00	10,026.00	25,902.00	31,712.00	49,944.00
36	5,094.00	5,813.00	14,900.00	10,176.00	26,006.00	32,357.00	50,961.00
37	5,151.00	5,870.00	14,968.00	10,315.00	26,111.00	32,879.00	51,782.00
38	5,185.00	5,927.00	15,025.00	10,419.00	26,215.00	33,276.00	52,407.00
39	5,195.00	5,961.00	15,092.00	10,511.00	26,319.00	33,547.00	52,835.00
40	5,207.00	5,972.00	15,147.00	10,570.00	26,424.00	33,694.00	53,067.00
41	5,410.00	6,196.00	15,654.00	10,974.00	26,932.00	34,473.00	54,292.00
42	5,667.00	6,488.00	16,306.00	11,483.00	27,580.00	35,384.00	55,726.00
43	5,982.00	6,837.00	17,105.00	12,095.00	28,366.00	36,419.00	57,357.00
44	6,365.00	7,242.00	18,049.00	12,801.00	29,291.00	37,579.00	59,184.00
45	6,792.00	7,715.00	19,152.00	13,610.00	30,344.00	38,871.00	61,219.00
46	7,040.00	7,972.00	19,725.00	14,073.00	31,674.00	39,730.00	62,571.00
47	7,276.00	8,198.00	20,230.00	14,478.00	33,200.00	40,523.00	63,821.00
48	7,478.00	8,389.00	20,658.00	14,837.00	34,899.00	41,265.00	64,989.00
49	7,669.00	8,558.00	21,017.00	15,148.00	36,784.00	41,941.00	66,053.00
50	7,827.00	8,693.00	21,298.00	15,415.00	38,855.00	42,557.00	67,023.00
51	8,063.00	9,008.00	21,940.00	15,854.00	40,497.00	44,201.00	69,615.00
52	8,310.00	9,368.00	22,648.00	16,316.00	42,116.00	46,154.00	72,690.00
53	8,569.00	9,761.00	23,424.00	16,814.00	43,722.00	48,409.00	76,241.00
54	8,839.00	10,199.00	24,279.00	17,334.00	45,307.00	50,964.00	80,265.00
55	9,121.00	10,672.00	25,202.00	17,878.00	46,868.00	53,821.00	84,763.00
56	9,592.00	11,189.00	26,483.00	19,023.00	48,591.00	56,170.00	88,464.00
57	10,133.00	11,740.00	27,934.00	20,388.00	50,361.00	58,549.00	92,211.00
58	10,751.00	12,336.00	29,554.00	21,960.00	52,176.00	60,957.00	96,003.00
59	11,436.00	12,977.00	31,341.00	23,753.00	54,027.00	63,394.00	99,842.00
60	12,190.00	13,652.00	33,299.00	25,764.00	55,922.00	65,870.00	103,740.00

“ChampCare” Medical Insurance Plan – Basic Plan / Rider Plan Premium Table (with No Claim Discount) # (Currency: HKD)

Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
61	13,180.00	14,856.00	36,481.00	27,973.00	61,323.00	70,846.00	111,579.00
62	14,304.00	16,262.00	40,180.00	30,378.00	67,903.00	76,677.00	120,761.00
63	15,553.00	17,868.00	44,397.00	33,003.00	75,697.00	83,359.00	131,284.00
64	16,925.00	19,692.00	49,143.00	35,824.00	84,670.00	90,900.00	143,160.00
65	18,421.00	21,704.00	54,406.00	38,866.00	94,847.00	99,299.00	156,389.00
66	19,905.00	23,335.00	57,723.00	41,132.00	101,797.00	107,038.00	168,577.00
67	21,457.00	24,976.00	60,738.00	43,272.00	108,468.00	115,138.00	181,333.00
68	23,087.00	26,618.00	63,447.00	45,295.00	114,864.00	123,580.00	194,631.00
69	24,809.00	28,270.00	65,854.00	47,204.00	120,981.00	132,377.00	208,483.00
70	26,596.00	29,936.00	67,957.00	48,995.00	126,820.00	141,526.00	222,893.00
71	27,923.00	31,453.00	71,534.00	51,633.00	133,434.00	148,413.00	233,740.00
72	29,239.00	32,950.00	75,120.00	54,326.00	139,957.00	155,176.00	244,390.00
73	30,531.00	34,434.00	78,730.00	57,068.00	146,398.00	161,820.00	254,855.00
74	31,802.00	35,885.00	82,362.00	59,877.00	152,758.00	168,333.00	265,112.00
75	33,062.00	37,323.00	86,016.00	62,745.00	159,026.00	174,728.00	275,184.00
76	34,288.00	38,741.00	89,683.00	65,659.00	165,212.00	180,999.00	285,060.00
77	35,502.00	40,146.00	93,372.00	68,632.00	171,307.00	187,151.00	294,750.00
78	36,695.00	41,518.00	97,071.00	71,673.00	177,308.00	193,172.00	304,232.00
79	37,864.00	42,880.00	100,805.00	74,760.00	183,229.00	199,076.00	313,530.00
80	39,022.00	44,217.00	104,549.00	77,905.00	189,068.00	204,854.00	322,630.00
Below premiums are for Renewal only							
81	40,000.00	45,275.00	107,530.00	80,057.00	193,786.00	209,788.00	330,401.00
82	40,922.00	46,263.00	110,397.00	82,080.00	198,239.00	214,473.00	337,779.00
83	41,799.00	47,186.00	113,130.00	83,965.00	202,414.00	218,908.00	344,764.00
84	42,620.00	48,030.00	115,750.00	85,723.00	206,310.00	223,078.00	351,332.00
85	43,407.00	48,817.00	118,235.00	87,342.00	209,942.00	227,006.00	357,518.00
86	44,139.00	49,537.00	120,609.00	88,822.00	213,295.00	230,670.00	363,288.00
87	44,813.00	50,189.00	122,846.00	90,174.00	216,371.00	234,084.00	368,666.00
88	45,454.00	50,774.00	124,972.00	91,389.00	219,181.00	237,249.00	373,650.00
89	46,029.00	51,280.00	126,974.00	92,475.00	221,714.00	240,157.00	378,229.00
90	46,568.00	51,730.00	128,852.00	93,424.00	223,967.00	242,807.00	382,404.00
91	47,266.00	52,460.00	130,943.00	94,835.00	227,264.00	245,502.00	386,648.00
92	47,951.00	53,191.00	132,978.00	96,211.00	230,525.00	247,998.00	390,579.00
93	48,625.00	53,923.00	134,946.00	97,575.00	233,751.00	250,296.00	394,199.00
94	49,290.00	54,653.00	136,847.00	98,906.00	236,931.00	252,389.00	397,495.00
95	49,953.00	55,373.00	138,692.00	100,200.00	240,088.00	254,283.00	400,478.00
96	50,594.00	56,093.00	140,479.00	101,484.00	243,198.00	255,980.00	403,149.00
97	51,223.00	56,813.00	142,200.00	102,733.00	246,285.00	257,477.00	405,508.00
98	51,853.00	57,533.00	143,864.00	103,959.00	249,327.00	258,777.00	407,556.00
99	52,460.00	58,240.00	145,461.00	105,162.00	252,346.00	259,871.00	409,279.00
100	53,068.00	58,949.00	147,002.00	106,330.00	255,317.00	260,767.00	410,689.00
101	53,597.00	59,533.00	148,476.00	107,393.00	257,873.00	263,373.00	414,793.00
102	54,136.00	60,129.00	149,960.00	108,468.00	260,452.00	266,009.00	418,945.00
103	54,675.00	60,738.00	151,455.00	109,556.00	263,054.00	268,667.00	423,131.00
104	55,228.00	61,345.00	152,974.00	110,643.00	265,679.00	271,355.00	427,363.00
105	55,778.00	61,951.00	154,502.00	111,753.00	268,339.00	274,071.00	431,642.00

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Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
106	56,329.00	62,569.00	156,044.00	112,875.00	271,021.00	276,810.00	435,956.00
107	56,891.00	63,200.00	157,606.00	113,996.00	273,739.00	279,578.00	440,315.00
108	57,465.00	63,830.00	159,180.00	115,141.00	276,467.00	282,376.00	444,721.00
109	58,038.00	64,471.00	160,777.00	116,285.00	279,231.00	285,195.00	449,161.00
110	58,623.00	65,111.00	162,386.00	117,453.00	282,029.00	288,052.00	453,660.00
111	59,207.00	65,764.00	164,005.00	118,633.00	284,852.00	290,930.00	458,193.00
112	59,793.00	66,427.00	165,647.00	119,813.00	287,695.00	293,837.00	462,772.00
113	60,400.00	67,091.00	167,300.00	121,016.00	290,575.00	296,774.00	467,398.00
114	60,996.00	67,766.00	168,976.00	122,218.00	293,478.00	299,748.00	472,081.00
115	61,614.00	68,440.00	170,663.00	123,444.00	296,415.00	302,744.00	476,799.00
116	62,222.00	69,126.00	172,372.00	124,682.00	299,376.00	305,769.00	481,564.00
117	62,851.00	69,812.00	174,093.00	125,930.00	302,370.00	308,830.00	486,386.00
118	63,481.00	70,510.00	175,835.00	127,191.00	305,400.00	311,914.00	491,242.00
119	64,111.00	71,218.00	177,590.00	128,463.00	308,453.00	315,035.00	496,156.00
120	64,752.00	71,927.00	179,366.00	129,746.00	311,541.00	318,186.00	501,119.00
121	65,405.00	72,646.00	181,166.00	131,042.00	314,652.00	321,364.00	506,124.00
122	66,056.00	73,377.00	182,976.00	132,349.00	317,797.00	324,580.00	511,189.00
123	66,720.00	74,108.00	184,809.00	133,678.00	320,977.00	327,825.00	516,301.00
124	67,383.00	74,851.00	186,654.00	135,008.00	324,180.00	331,108.00	521,470.00
125	68,058.00	75,604.00	188,520.00	136,361.00	327,430.00	334,419.00	526,685.00
126	68,733.00	76,357.00	190,409.00	137,725.00	330,702.00	337,760.00	531,947.00
127	69,419.00	77,122.00	192,310.00	139,100.00	334,009.00	341,137.00	537,267.00

Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. For details of no claim discount, please refer to the product brochure of “ChampCare” Medical Insurance Plan.
- Premiums stated above are based on the first year premium or current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product’s backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Or please contact your financial consultant for premiums in monthly or semi-annual payment mode. For details of annual premium table in US dollars, please browse CTF Life’s website at www.ctflife.com.hk.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

“ChampCare” Medical Insurance Plan – Basic Plan / Rider Plan Premium Table (without No Claim Discount) # (Currency: HKD)

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 or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
0 - 20	3,614.29	4,015.48	10,415.48	6,815.48	17,510.71	20,322.62	32,007.14
21	3,721.43	4,135.71	10,590.48	7,200.00	18,033.33	22,508.33	35,448.81
22	3,841.67	4,269.05	10,844.05	7,585.71	18,640.48	24,466.67	38,532.14
23	3,990.48	4,417.86	11,164.29	7,970.24	19,328.57	26,188.10	41,244.05
24	4,135.71	4,591.67	11,566.67	8,341.67	20,084.52	27,673.81	43,583.33
25	4,309.52	4,779.76	12,034.52	8,728.57	20,938.10	28,923.81	45,553.57
26	4,498.81	4,979.76	12,584.52	9,100.00	21,875.00	29,938.10	47,151.19
27	4,700.00	5,207.14	13,213.10	9,484.52	22,879.76	30,725.00	48,389.29
28	4,913.10	5,463.10	13,908.33	9,855.95	23,982.14	31,275.00	49,255.95
29	5,140.48	5,716.67	14,685.71	10,228.57	25,150.00	31,590.48	49,752.38
30	5,382.14	5,997.62	15,529.76	10,600.00	26,417.86	31,669.05	49,876.19
31	5,542.86	6,198.81	16,065.48	10,916.67	27,380.95	32,621.43	51,376.19
32	5,676.19	6,372.62	16,547.62	11,192.86	28,317.86	33,705.95	53,083.33
33	5,809.52	6,533.33	16,975.00	11,467.86	29,198.81	34,920.24	54,997.62
34	5,917.86	6,679.76	17,351.19	11,715.48	30,039.29	36,266.67	57,116.67
35	5,997.62	6,814.29	17,671.43	11,935.71	30,835.71	37,752.38	59,457.14
36	6,064.29	6,920.24	17,738.10	12,114.29	30,959.52	38,520.24	60,667.86
37	6,132.14	6,988.10	17,819.05	12,279.76	31,084.52	39,141.67	61,645.24
38	6,172.62	7,055.95	17,886.90	12,403.57	31,208.33	39,614.29	62,389.29
39	6,184.52	7,096.43	17,966.67	12,513.10	31,332.14	39,936.90	62,898.81
40	6,198.81	7,109.52	18,032.14	12,583.33	31,457.14	40,111.90	63,175.00
41	6,440.48	7,376.19	18,635.71	13,064.29	32,061.90	41,039.29	64,633.33
42	6,746.43	7,723.81	19,411.90	13,670.24	32,833.33	42,123.81	66,340.48
43	7,121.43	8,139.29	20,363.10	14,398.81	33,769.05	43,355.95	68,282.14
44	7,577.38	8,621.43	21,486.90	15,239.29	34,870.24	44,736.90	70,457.14
45	8,085.71	9,184.52	22,800.00	16,202.38	36,123.81	46,275.00	72,879.76
46	8,380.95	9,490.48	23,482.14	16,753.57	37,707.14	47,297.62	74,489.29
47	8,661.90	9,759.52	24,083.33	17,235.71	39,523.81	48,241.67	75,977.38
48	8,902.38	9,986.90	24,592.86	17,663.10	41,546.43	49,125.00	77,367.86
49	9,129.76	10,188.10	25,020.24	18,033.33	43,790.48	49,929.76	78,634.52
50	9,317.86	10,348.81	25,354.76	18,351.19	46,255.95	50,663.10	79,789.29
51	9,598.81	10,723.81	26,119.05	18,873.81	48,210.71	52,620.24	82,875.00
52	9,892.86	11,152.38	26,961.90	19,423.81	50,138.10	54,945.24	86,535.71
53	10,201.19	11,620.24	27,885.71	20,016.67	52,050.00	57,629.76	90,763.10
54	10,522.62	12,141.67	28,903.57	20,635.71	53,936.90	60,671.43	95,553.57
55	10,858.33	12,704.76	30,002.38	21,283.33	55,795.24	64,072.62	100,908.33
56	11,419.05	13,320.24	31,527.38	22,646.43	57,846.43	66,869.05	105,314.29
57	12,063.10	13,976.19	33,254.76	24,271.43	59,953.57	69,701.19	109,775.00
58	12,798.81	14,685.71	35,183.33	26,142.86	62,114.29	72,567.86	114,289.29
59	13,614.29	15,448.81	37,310.71	28,277.38	64,317.86	75,469.05	118,859.52
60	14,511.90	16,252.38	39,641.67	30,671.43	66,573.81	78,416.67	123,500.00

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Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
61	15,690.48	17,685.71	43,429.76	33,301.19	73,003.57	84,340.48	132,832.14
62	17,028.57	19,359.52	47,833.33	36,164.29	80,836.90	91,282.14	143,763.10
63	18,515.48	21,271.43	52,853.57	39,289.29	90,115.48	99,236.90	156,290.48
64	20,148.81	23,442.86	58,503.57	42,647.62	100,797.62	108,214.29	170,428.57
65	21,929.76	25,838.10	64,769.05	46,269.05	112,913.10	118,213.10	186,177.38
66	23,696.43	27,779.76	68,717.86	48,966.67	121,186.90	127,426.19	200,686.90
67	25,544.05	29,733.33	72,307.14	51,514.29	129,128.57	137,069.05	215,872.62
68	27,484.52	31,688.10	75,532.14	53,922.62	136,742.86	147,119.05	231,703.57
69	29,534.52	33,654.76	78,397.62	56,195.24	144,025.00	157,591.67	248,194.05
70	31,661.90	35,638.10	80,901.19	58,327.38	150,976.19	168,483.33	265,348.81
71	33,241.67	37,444.05	85,159.52	61,467.86	158,850.00	176,682.14	278,261.90
72	34,808.33	39,226.19	89,428.57	64,673.81	166,615.48	184,733.33	290,940.48
73	36,346.43	40,992.86	93,726.19	67,938.10	174,283.33	192,642.86	303,398.81
74	37,859.52	42,720.24	98,050.00	71,282.14	181,854.76	200,396.43	315,609.52
75	39,359.52	44,432.14	102,400.00	74,696.43	189,316.67	208,009.52	327,600.00
76	40,819.05	46,120.24	106,765.48	78,165.48	196,680.95	215,475.00	339,357.14
77	42,264.29	47,792.86	111,157.14	81,704.76	203,936.90	222,798.81	350,892.86
78	43,684.52	49,426.19	115,560.71	85,325.00	211,080.95	229,966.67	362,180.95
79	45,076.19	51,047.62	120,005.95	89,000.00	218,129.76	236,995.24	373,250.00
80	46,454.76	52,639.29	124,463.10	92,744.05	225,080.95	243,873.81	384,083.33
Below premiums are for Renewal only							
81	47,619.05	53,898.81	128,011.90	95,305.95	230,697.62	249,747.62	393,334.52
82	48,716.67	55,075.00	131,425.00	97,714.29	235,998.81	255,325.00	402,117.86
83	49,760.71	56,173.81	134,678.57	99,958.33	240,969.05	260,604.76	410,433.33
84	50,738.10	57,178.57	137,797.62	102,051.19	245,607.14	265,569.05	418,252.38
85	51,675.00	58,115.48	140,755.95	103,978.57	249,930.95	270,245.24	425,616.67
86	52,546.43	58,972.62	143,582.14	105,740.48	253,922.62	274,607.14	432,485.71
87	53,348.81	59,748.81	146,245.24	107,350.00	257,584.52	278,671.43	438,888.10
88	54,111.90	60,445.24	148,776.19	108,796.43	260,929.76	282,439.29	444,821.43
89	54,796.43	61,047.62	151,159.52	110,089.29	263,945.24	285,901.19	450,272.62
90	55,438.10	61,583.33	153,395.24	111,219.05	266,627.38	289,055.95	455,242.86
91	56,269.05	62,452.38	155,884.52	112,898.81	270,552.38	292,264.29	460,295.24
92	57,084.52	63,322.62	158,307.14	114,536.90	274,434.52	295,235.71	464,975.00
93	57,886.90	64,194.05	160,650.00	116,160.71	278,275.00	297,971.43	469,284.52
94	58,678.57	65,063.10	162,913.10	117,745.24	282,060.71	300,463.10	473,208.33
95	59,467.86	65,920.24	165,109.52	119,285.71	285,819.05	302,717.86	476,759.52
96	60,230.95	66,777.38	167,236.90	120,814.29	289,521.43	304,738.10	479,939.29
97	60,979.76	67,634.52	169,285.71	122,301.19	293,196.43	306,520.24	482,747.62
98	61,729.76	68,491.67	171,266.67	123,760.71	296,817.86	308,067.86	485,185.71
99	62,452.38	69,333.33	173,167.86	125,192.86	300,411.90	309,370.24	487,236.90
100	63,176.19	70,177.38	175,002.38	126,583.33	303,948.81	310,436.90	488,915.48
101	63,805.95	70,872.62	176,757.14	127,848.81	306,991.67	313,539.29	493,801.19
102	64,447.62	71,582.14	178,523.81	129,128.57	310,061.90	316,677.38	498,744.05
103	65,089.29	72,307.14	180,303.57	130,423.81	313,159.52	319,841.67	503,727.38
104	65,747.62	73,029.76	182,111.90	131,717.86	316,284.52	323,041.67	508,765.48
105	66,402.38	73,751.19	183,930.95	133,039.29	319,451.19	326,275.00	513,859.52

"ChampCare" Medical Insurance Plan – Basic Plan / Rider Plan Premium Table (without No Claim Discount) # (Currency: HKD)

Benefit Level	1	2	3	4	5	6	7
Territorial Scope of Cover (Geographical limitation)	Asia			Worldwide (excluding USA)		Worldwide	
Deductible / Benefit Contribution Amount (per Policy Year)	36,000/36,000	18,000/18,000	0/0	18,000/18,000	0/0	18,000/18,000	0/0
Attained Age	Annual Standard Premium						
106	67,058.33	74,486.90	185,766.67	134,375.00	322,644.05	329,535.71	518,995.24
107	67,727.38	75,238.10	187,626.19	135,709.52	325,879.76	332,830.95	524,184.52
108	68,410.71	75,988.10	189,500.00	137,072.62	329,127.38	336,161.90	529,429.76
109	69,092.86	76,751.19	191,401.19	138,434.52	332,417.86	339,517.86	534,715.48
110	69,789.29	77,513.10	193,316.67	139,825.00	335,748.81	342,919.05	540,071.43
111	70,484.52	78,290.48	195,244.05	141,229.76	339,109.52	346,345.24	545,467.86
112	71,182.14	79,079.76	197,198.81	142,634.52	342,494.05	349,805.95	550,919.05
113	71,904.76	79,870.24	199,166.67	144,066.67	345,922.62	353,302.38	556,426.19
114	72,614.29	80,673.81	201,161.90	145,497.62	349,378.57	356,842.86	562,001.19
115	73,350.00	81,476.19	203,170.24	146,957.14	352,875.00	360,409.52	567,617.86
116	74,073.81	82,292.86	205,204.76	148,430.95	356,400.00	364,010.71	573,290.48
117	74,822.62	83,109.52	207,253.57	149,916.67	359,964.29	367,654.76	579,030.95
118	75,572.62	83,940.48	209,327.38	151,417.86	363,571.43	371,326.19	584,811.90
119	76,322.62	84,783.33	211,416.67	152,932.14	367,205.95	375,041.67	590,661.90
120	77,085.71	85,627.38	213,530.95	154,459.52	370,882.14	378,792.86	596,570.24
121	77,863.10	86,483.33	215,673.81	156,002.38	374,585.71	382,576.19	602,528.57
122	78,638.10	87,353.57	217,828.57	157,558.33	378,329.76	386,404.76	608,558.33
123	79,428.57	88,223.81	220,010.71	159,140.48	382,115.48	390,267.86	614,644.05
124	80,217.86	89,108.33	222,207.14	160,723.81	385,928.57	394,176.19	620,797.62
125	81,021.43	90,004.76	224,428.57	162,334.52	389,797.62	398,117.86	627,005.95
126	81,825.00	90,901.19	226,677.38	163,958.33	393,692.86	402,095.24	633,270.24
127	82,641.67	91,811.90	228,940.48	165,595.24	397,629.76	406,115.48	639,603.57

Remarks:

- Premiums stated above are based on the first year premium or current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Or please contact your financial consultant for premiums in monthly or semi-annual payment mode. For details of annual premium table in US dollars, please browse CTF Life's website at www.ctflife.com.hk.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09