

“FlexiCare” Medical Insurance Plan – Basic Plan Premium Table (With No Claim Discount)[#] (Currency: USD)

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 Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
0 – 4	849.00	684.00	1,197.00	927.00
5 – 18	676.00	628.00	834.00	756.00
19	523.00	603.00	737.00	707.00
20	540.00	609.00	745.00	750.00
21	550.00	635.00	758.00	785.00
22	559.00	662.00	775.00	821.00
23	568.00	688.00	793.00	858.00
24	575.00	715.00	810.00	896.00
25	581.00	741.00	835.00	935.00
26	596.00	778.00	865.00	975.00
27	619.00	815.00	897.00	1,016.00
28	649.00	851.00	931.00	1,058.00
29	679.00	888.00	966.00	1,101.00
30	703.00	925.00	1,023.00	1,144.00
31	720.00	952.00	1,045.00	1,183.00
32	737.00	982.00	1,067.00	1,221.00
33	754.00	1,011.00	1,089.00	1,257.00
34	771.00	1,025.00	1,111.00	1,292.00
35	788.00	1,058.00	1,133.00	1,327.00
36	799.00	1,095.00	1,159.00	1,370.00
37	810.00	1,132.00	1,186.00	1,415.00
38	822.00	1,170.00	1,213.00	1,463.00
39	833.00	1,209.00	1,239.00	1,513.00
40	844.00	1,226.00	1,266.00	1,565.00
41	873.00	1,244.00	1,320.00	1,613.00
42	906.00	1,270.00	1,375.00	1,659.00
43	943.00	1,301.00	1,429.00	1,704.00
44	983.00	1,332.00	1,483.00	1,747.00
45	1,028.00	1,375.00	1,537.00	1,788.00
46	1,077.00	1,422.00	1,626.00	1,843.00
47	1,131.00	1,469.00	1,714.00	1,904.00
48	1,189.00	1,518.00	1,802.00	1,969.00
49	1,251.00	1,553.00	1,890.00	2,039.00
50	1,318.00	1,588.00	1,979.00	2,115.00
51	1,388.00	1,627.00	2,051.00	2,177.00
52	1,463.00	1,667.00	2,124.00	2,238.00
53	1,541.00	1,709.00	2,196.00	2,298.00
54	1,623.00	1,752.00	2,269.00	2,357.00
55	1,709.00	1,797.00	2,341.00	2,414.00
56	1,809.00	1,848.00	2,503.00	2,504.00
57	1,915.00	1,903.00	2,665.00	2,605.00
58	2,027.00	1,962.00	2,827.00	2,717.00
59	2,148.00	2,024.00	2,988.00	2,840.00
60	2,274.00	2,089.00	3,150.00	2,975.00
61	2,428.00	2,212.00	3,411.00	3,122.00
62	2,594.00	2,353.00	3,672.00	3,293.00
63	2,771.00	2,513.00	3,934.00	3,541.00
64	2,961.00	2,693.00	4,195.00	3,808.00
65	3,182.00	2,877.00	4,456.00	4,051.00
66	3,416.00	3,055.00	4,778.00	4,312.00
67	3,667.00	3,241.00	5,100.00	4,572.00
68	3,933.00	3,432.00	5,421.00	4,833.00
69	4,213.00	3,628.00	5,743.00	5,094.00
70	4,537.00	3,825.00	6,065.00	5,355.00

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table (With No Claim Discount)[#] (Currency: USD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
71	4,881.00	4,017.00	6,410.00	5,635.00
72	5,241.00	4,203.00	6,756.00	5,916.00
73	5,602.00	4,381.00	7,101.00	6,197.00
74	5,961.00	4,552.00	7,447.00	6,477.00
75	6,199.00	4,729.00	7,792.00	6,758.00
76	6,387.00	4,903.00	8,047.00	7,025.00
77	6,630.00	5,078.00	8,301.00	7,292.00
78	6,877.00	5,264.00	8,555.00	7,559.00
79	7,130.00	5,458.00	8,810.00	7,826.00
80	7,501.00	5,734.00	9,064.00	8,093.00
Below premiums are for Renewal only				
81	7,886.00	6,005.00	9,585.00	8,282.00
82	8,291.00	6,292.00	10,054.00	8,456.00
83	8,707.00	6,570.00	10,544.00	8,627.00
84	9,142.00	6,782.00	10,890.00	9,020.00
85	9,460.00	6,966.00	11,301.00	9,281.00
86	9,809.00	7,168.00	11,725.00	9,549.00
87	10,166.00	7,379.00	12,206.00	9,827.00
88	10,533.00	7,598.00	12,710.00	10,117.00
89	10,909.00	7,828.00	13,203.00	10,419.00
90	11,392.00	8,138.00	13,669.00	10,694.00
91	11,870.00	8,445.00	13,955.00	10,941.00
92	12,371.00	8,760.00	14,323.00	11,188.00
93	12,892.00	9,088.00	14,619.00	11,443.00
94	13,436.00	9,427.00	14,956.00	11,704.00
95	13,723.00	9,676.00	15,323.00	11,993.00
96	14,345.00	10,100.00	16,003.00	12,586.00
97	14,967.00	10,524.00	16,684.00	13,180.00
98	15,590.00	10,948.00	17,364.00	13,774.00
99	16,212.00	11,372.00	18,045.00	14,367.00
100 – 127	16,834.00	11,796.00	18,725.00	14,961.00

[#] 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 "FlexiCare" 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 (USD) 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 HK 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

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table (Without No Claim Discount)* (Currency: USD)

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 Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
0 – 4	1,010.71	814.29	1,425.00	1,103.57
5 – 18	804.76	747.62	992.86	900.00
19	622.62	717.86	877.38	841.67
20	642.86	725.00	886.90	892.86
21	654.76	755.95	902.38	934.52
22	665.48	788.10	922.62	977.38
23	676.19	819.05	944.05	1,021.43
24	684.52	851.19	964.29	1,066.67
25	691.67	882.14	994.05	1,113.10
26	709.52	926.19	1,029.76	1,160.71
27	736.90	970.24	1,067.86	1,209.52
28	772.62	1,013.10	1,108.33	1,259.52
29	808.33	1,057.14	1,150.00	1,310.71
30	836.90	1,101.19	1,217.86	1,361.90
31	857.14	1,133.33	1,244.05	1,408.33
32	877.38	1,169.05	1,270.24	1,453.57
33	897.62	1,203.57	1,296.43	1,496.43
34	917.86	1,220.24	1,322.62	1,538.10
35	938.10	1,259.52	1,348.81	1,579.76
36	951.19	1,303.57	1,379.76	1,630.95
37	964.29	1,347.62	1,411.90	1,684.52
38	978.57	1,392.86	1,444.05	1,741.67
39	991.67	1,439.29	1,475.00	1,801.19
40	1,004.76	1,459.52	1,507.14	1,863.10
41	1,039.29	1,480.95	1,571.43	1,920.24
42	1,078.57	1,511.90	1,636.90	1,975.00
43	1,122.62	1,548.81	1,701.19	2,028.57
44	1,170.24	1,585.71	1,765.48	2,079.76
45	1,223.81	1,636.90	1,829.76	2,128.57
46	1,282.14	1,692.86	1,935.71	2,194.05
47	1,346.43	1,748.81	2,040.48	2,266.67
48	1,415.48	1,807.14	2,145.24	2,344.05
49	1,489.29	1,848.81	2,250.00	2,427.38
50	1,569.05	1,890.48	2,355.95	2,517.86
51	1,652.38	1,936.90	2,441.67	2,591.67
52	1,741.67	1,984.52	2,528.57	2,664.29
53	1,834.52	2,034.52	2,614.29	2,735.71
54	1,932.14	2,085.71	2,701.19	2,805.95
55	2,034.52	2,139.29	2,786.90	2,873.81
56	2,153.57	2,200.00	2,979.76	2,980.95
57	2,279.76	2,265.48	3,172.62	3,101.19
58	2,413.10	2,335.71	3,365.48	3,234.52
59	2,557.14	2,409.52	3,557.14	3,380.95
60	2,707.14	2,486.90	3,750.00	3,541.67
61	2,890.48	2,633.33	4,060.71	3,716.67
62	3,088.10	2,801.19	4,371.43	3,920.24
63	3,298.81	2,991.67	4,683.33	4,215.48
64	3,525.00	3,205.95	4,994.05	4,533.33
65	3,788.10	3,425.00	5,304.76	4,822.62
66	4,066.67	3,636.90	5,688.10	5,133.33
67	4,365.48	3,858.33	6,071.43	5,442.86
68	4,682.14	4,085.71	6,453.57	5,753.57
69	5,015.48	4,319.05	6,836.90	6,064.29
70	5,401.19	4,553.57	7,220.24	6,375.00

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table (Without No Claim Discount)* (Currency: USD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
71	5,810.71	4,782.14	7,630.95	6,708.33
72	6,239.29	5,003.57	8,042.86	7,042.86
73	6,669.05	5,215.48	8,453.57	7,377.38
74	7,096.43	5,419.05	8,865.48	7,710.71
75	7,379.76	5,629.76	9,276.19	8,045.24
76	7,603.57	5,836.90	9,579.76	8,363.10
77	7,892.86	6,045.24	9,882.14	8,680.95
78	8,186.90	6,266.67	10,184.52	8,998.81
79	8,488.10	6,497.62	10,488.10	9,316.67
80	8,929.76	6,826.19	10,790.48	9,634.52
Below premiums are for Renewal only				
81	9,388.10	7,148.81	11,410.71	9,859.52
82	9,870.24	7,490.48	11,969.05	10,066.67
83	10,365.48	7,821.43	12,552.38	10,270.24
84	10,883.33	8,073.81	12,964.29	10,738.10
85	11,261.90	8,292.86	13,453.57	11,048.81
86	11,677.38	8,533.33	13,958.33	11,367.86
87	12,102.38	8,784.52	14,530.95	11,698.81
88	12,539.29	9,045.24	15,130.95	12,044.05
89	12,986.90	9,319.05	15,717.86	12,403.57
90	13,561.90	9,688.10	16,272.62	12,730.95
91	14,130.95	10,053.57	16,613.10	13,025.00
92	14,727.38	10,428.57	17,051.19	13,319.05
93	15,347.62	10,819.05	17,403.57	13,622.62
94	15,995.24	11,222.62	17,804.76	13,933.33
95	16,336.90	11,519.05	18,241.67	14,277.38
96	17,077.38	12,023.81	19,051.19	14,983.33
97	17,817.86	12,528.57	19,861.90	15,690.48
98	18,559.52	13,033.33	20,671.43	16,397.62
99	19,300.00	13,538.10	21,482.14	17,103.57
100 – 127	20,040.48	14,042.86	22,291.67	17,810.71

* Remarks:

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Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

“FlexiCare” Medical Insurance Plan – Rider Plan Premium Table (With No Claim Discount)[#] (Currency: USD)

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 Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
0 – 4	722.00	581.00	1,017.00	788.00
5 – 18	575.00	534.00	709.00	643.00
19	445.00	513.00	626.00	601.00
20	459.00	518.00	633.00	638.00
21	468.00	540.00	644.00	667.00
22	475.00	563.00	659.00	698.00
23	483.00	585.00	674.00	729.00
24	489.00	608.00	689.00	762.00
25	494.00	630.00	710.00	795.00
26	507.00	661.00	735.00	829.00
27	526.00	693.00	762.00	864.00
28	552.00	723.00	791.00	899.00
29	577.00	755.00	821.00	936.00
30	598.00	786.00	870.00	972.00
31	612.00	809.00	888.00	1,006.00
32	626.00	835.00	907.00	1,038.00
33	641.00	859.00	926.00	1,068.00
34	655.00	871.00	944.00	1,098.00
35	670.00	899.00	963.00	1,128.00
36	679.00	931.00	985.00	1,165.00
37	689.00	962.00	1,008.00	1,203.00
38	699.00	995.00	1,031.00	1,244.00
39	708.00	1,028.00	1,053.00	1,286.00
40	717.00	1,042.00	1,076.00	1,330.00
41	742.00	1,057.00	1,122.00	1,371.00
42	770.00	1,080.00	1,169.00	1,410.00
43	802.00	1,106.00	1,215.00	1,448.00
44	836.00	1,132.00	1,261.00	1,485.00
45	874.00	1,169.00	1,306.00	1,520.00
46	915.00	1,209.00	1,382.00	1,567.00
47	961.00	1,249.00	1,457.00	1,618.00
48	1,011.00	1,290.00	1,532.00	1,674.00
49	1,063.00	1,320.00	1,607.00	1,733.00
50	1,120.00	1,350.00	1,682.00	1,798.00
51	1,180.00	1,383.00	1,743.00	1,850.00
52	1,244.00	1,417.00	1,805.00	1,902.00
53	1,310.00	1,453.00	1,867.00	1,953.00
54	1,380.00	1,489.00	1,929.00	2,003.00
55	1,453.00	1,527.00	1,990.00	2,052.00
56	1,538.00	1,571.00	2,128.00	2,128.00
57	1,628.00	1,618.00	2,265.00	2,214.00
58	1,723.00	1,668.00	2,403.00	2,309.00
59	1,826.00	1,720.00	2,540.00	2,414.00
60	1,933.00	1,776.00	2,678.00	2,529.00
61	2,064.00	1,880.00	2,899.00	2,654.00
62	2,205.00	2,000.00	3,121.00	2,799.00
63	2,355.00	2,136.00	3,344.00	3,010.00
64	2,517.00	2,289.00	3,566.00	3,237.00
65	2,705.00	2,445.00	3,788.00	3,443.00
66	2,904.00	2,597.00	4,061.00	3,665.00
67	3,117.00	2,755.00	4,335.00	3,886.00
68	3,343.00	2,917.00	4,608.00	4,108.00
69	3,581.00	3,084.00	4,882.00	4,330.00
70	3,856.00	3,251.00	5,155.00	4,552.00

"FlexiCare" Medical Insurance Plan – Rider Plan Premium Table (With No Claim Discount)[#] (Currency: USD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
71	4,149.00	3,414.00	5,449.00	4,790.00
72	4,455.00	3,573.00	5,743.00	5,029.00
73	4,762.00	3,724.00	6,036.00	5,267.00
74	5,067.00	3,869.00	6,330.00	5,505.00
75	5,269.00	4,020.00	6,623.00	5,744.00
76	5,429.00	4,168.00	6,840.00	5,971.00
77	5,636.00	4,316.00	7,056.00	6,198.00
78	5,845.00	4,474.00	7,272.00	6,425.00
79	6,061.00	4,639.00	7,489.00	6,652.00
80	6,376.00	4,874.00	7,704.00	6,879.00
Below premiums are for Renewal only				
81	6,703.00	5,104.00	8,147.00	7,040.00
82	7,047.00	5,348.00	8,546.00	7,188.00
83	7,401.00	5,585.00	8,962.00	7,333.00
84	7,771.00	5,765.00	9,257.00	7,667.00
85	8,041.00	5,921.00	9,606.00	7,889.00
86	8,338.00	6,093.00	9,966.00	8,117.00
87	8,641.00	6,272.00	10,375.00	8,353.00
88	8,953.00	6,458.00	10,804.00	8,599.00
89	9,273.00	6,654.00	11,223.00	8,856.00
90	9,683.00	6,917.00	11,619.00	9,090.00
91	10,090.00	7,178.00	11,862.00	9,300.00
92	10,515.00	7,446.00	12,175.00	9,510.00
93	10,958.00	7,725.00	12,426.00	9,727.00
94	11,421.00	8,013.00	12,713.00	9,948.00
95	11,665.00	8,225.00	13,025.00	10,194.00
96	12,193.00	8,585.00	13,603.00	10,698.00
97	12,722.00	8,945.00	14,181.00	11,203.00
98	13,252.00	9,306.00	14,759.00	11,708.00
99	13,780.00	9,666.00	15,338.00	12,212.00
100 – 127	14,309.00	10,027.00	15,916.00	12,717.00

[#] 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 "FlexiCare" 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 (USD) 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 HK 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

“FlexiCare” Medical Insurance Plan – Rider Plan Premium Table (Without No Claim Discount)* (Currency: USD)

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 Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
0 – 4	859.52	691.67	1,210.71	938.10
5 – 18	684.52	635.71	844.05	765.48
19	529.76	610.71	745.24	715.48
20	546.43	616.67	753.57	759.52
21	557.14	642.86	766.67	794.05
22	565.48	670.24	784.52	830.95
23	575.00	696.43	802.38	867.86
24	582.14	723.81	820.24	907.14
25	588.10	750.00	845.24	946.43
26	603.57	786.90	875.00	986.90
27	626.19	825.00	907.14	1,028.57
28	657.14	860.71	941.67	1,070.24
29	686.90	898.81	977.38	1,114.29
30	711.90	935.71	1,035.71	1,157.14
31	728.57	963.10	1,057.14	1,197.62
32	745.24	994.05	1,079.76	1,235.71
33	763.10	1,022.62	1,102.38	1,271.43
34	779.76	1,036.90	1,123.81	1,307.14
35	797.62	1,070.24	1,146.43	1,342.86
36	808.33	1,108.33	1,172.62	1,386.90
37	820.24	1,145.24	1,200.00	1,432.14
38	832.14	1,184.52	1,227.38	1,480.95
39	842.86	1,223.81	1,253.57	1,530.95
40	853.57	1,240.48	1,280.95	1,583.33
41	883.33	1,258.33	1,335.71	1,632.14
42	916.67	1,285.71	1,391.67	1,678.57
43	954.76	1,316.67	1,446.43	1,723.81
44	995.24	1,347.62	1,501.19	1,767.86
45	1,040.48	1,391.67	1,554.76	1,809.52
46	1,089.29	1,439.29	1,645.24	1,865.48
47	1,144.05	1,486.90	1,734.52	1,926.19
48	1,203.57	1,535.71	1,823.81	1,992.86
49	1,265.48	1,571.43	1,913.10	2,063.10
50	1,333.33	1,607.14	2,002.38	2,140.48
51	1,404.76	1,646.43	2,075.00	2,202.38
52	1,480.95	1,686.90	2,148.81	2,264.29
53	1,559.52	1,729.76	2,222.62	2,325.00
54	1,642.86	1,772.62	2,296.43	2,384.52
55	1,729.76	1,817.86	2,369.05	2,442.86
56	1,830.95	1,870.24	2,533.33	2,533.33
57	1,938.10	1,926.19	2,696.43	2,635.71
58	2,051.19	1,985.71	2,860.71	2,748.81
59	2,173.81	2,047.62	3,023.81	2,873.81
60	2,301.19	2,114.29	3,188.10	3,010.71
61	2,457.14	2,238.10	3,451.19	3,159.52
62	2,625.00	2,380.95	3,715.48	3,332.14
63	2,803.57	2,542.86	3,980.95	3,583.33
64	2,996.43	2,725.00	4,245.24	3,853.57
65	3,220.24	2,910.71	4,509.52	4,098.81
66	3,457.14	3,091.67	4,834.52	4,363.10
67	3,710.71	3,279.76	5,160.71	4,626.19
68	3,979.76	3,472.62	5,485.71	4,890.48
69	4,263.10	3,671.43	5,811.90	5,154.76
70	4,590.48	3,870.24	6,136.90	5,419.05

"FlexiCare" Medical Insurance Plan – Rider Plan Premium Table (Without No Claim Discount)* (Currency: USD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
71	4,939.29	4,064.29	6,486.90	5,702.38
72	5,303.57	4,253.57	6,836.90	5,986.90
73	5,669.05	4,433.33	7,185.71	6,270.24
74	6,032.14	4,605.95	7,535.71	6,553.57
75	6,272.62	4,785.71	7,884.52	6,838.10
76	6,463.10	4,961.90	8,142.86	7,108.33
77	6,709.52	5,138.10	8,400.00	7,378.57
78	6,958.33	5,326.19	8,657.14	7,648.81
79	7,215.48	5,522.62	8,915.48	7,919.05
80	7,590.48	5,802.38	9,171.43	8,189.29
Below premiums are for Renewal only				
81	7,979.76	6,076.19	9,698.81	8,380.95
82	8,389.29	6,366.67	10,173.81	8,557.14
83	8,810.71	6,648.81	10,669.05	8,729.76
84	9,251.19	6,863.10	11,020.24	9,127.38
85	9,572.62	7,048.81	11,435.71	9,391.67
86	9,926.19	7,253.57	11,864.29	9,663.10
87	10,286.90	7,466.67	12,351.19	9,944.05
88	10,658.33	7,688.10	12,861.90	10,236.90
89	11,039.29	7,921.43	13,360.71	10,542.86
90	11,527.38	8,234.52	13,832.14	10,821.43
91	12,011.90	8,545.24	14,121.43	11,071.43
92	12,517.86	8,864.29	14,494.05	11,321.43
93	13,045.24	9,196.43	14,792.86	11,579.76
94	13,596.43	9,539.29	15,134.52	11,842.86
95	13,886.90	9,791.67	15,505.95	12,135.71
96	14,515.48	10,220.24	16,194.05	12,735.71
97	15,145.24	10,648.81	16,882.14	13,336.90
98	15,776.19	11,078.57	17,570.24	13,938.10
99	16,404.76	11,507.14	18,259.52	14,538.10
100 – 127	17,034.52	11,936.90	18,947.62	15,139.29

* 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.
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Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Important Reminder:

- “FlexiCare” Medical Insurance Plan as mentioned in this document may be purchased as standalone plan(s) without bundling with other type(s) of insurance product.
- The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in the policy document. You are required to read the relevant product brochure, the policy provisions and the illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions. This document should be read in conjunction with the relevant Product Brochure during the sales process.
- The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the terms and conditions of this Plan for more information.
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