MEDICAL PROTECTION

AIA VOLUNTARY HEALTH INSURANCE SELECTWISE SCHEME

HEALTHIER, LONGER, BETTER LIVES

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0)

JOIN AIA Vitality

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	9,352	1,169	4,768	596	2,616	327	824	103
5	9,016	1,127	4,600	575	2,528	316	800	100
6	8,680	1,085	4,424	553	2,432	304	768	96
7	8,344	1,043	4,256	532	2,336	292	736	92
8	8,008	1,001	4,088	511	2,240	280	704	88
9	7,672	959	3,912	489	2,152	269	680	85
10-18	7,336	917	3,744	468	2,056	257	648	81
19	7,416	927	3,784	473	2,080	260	656	82
20	7,576	947	3,864	483	2,120	265	672	84
21	7,776	972	3,968	496	2,176	272	688	86
22	8,144	1,018	4,152	519	2,280	285	720	90
23	8,592	1,074	4,384	548	2,408	301	760	95
24	8,984	1,123	4,584	573	2,512	314	792	99
25	9,792	1,224	4,992	624	2,744	343	864	108
26	10,536	1,317	5,376	672	2,952	369	928	116
27	11,296	1,412	5,760	720	3,160	395	1,000	125
28	11,992	1,499	6,112	764	3,360	420	1,056	132
29	12,520	1,565	6,384	798	3,504	438	1,104	138
30	12,888	1,611	6,576	822	3,608	451	1,136	142
31	13,248	1,656	6,760	845	3,712	464	1,168	146
32	13,432	1,679	6,848	856	3,760	470	1,184	148
33	13,792	1,724	7,032	879	3,864	483	1,216	152
34	14,328	1,791	7,304	913	4,008	501	1,264	158
35	14,592	1,824	7,440	930	4,088	511	1,288	161
36	14,600	1,825	7,448	931	4,088	511	1,288	161
37	14,872	1,859	7,584	948	4,168	521	1,312	164
38	15,240	1,905	7,776	972	4,264	533	1,344	168
39	15,320	1,915	7,816	977	4,288	536	1,352	169
40	15,496	1,937	7,904	988	4,336	542	1,368	171
41	15,936	1,992	8,128	1,016	4,464	558	1,408	176
42	16,616	2,077	8,472	1,059	4,656	582	1,464	183
43	17,360	2,170	8,856	1,107	4,864	608	1,536	192
44	18,568	2,321	9,472	1,184	5,200	650	1,640	205
45	19,688	2,461	10,040	1,255	5,512	689	1,736	217
46	20,616	2,577	10,512	1,314	5,776	722	1,824	228
47	21,480	2,685	10,952	1,369	6,016	752	1,896	237
48	22,328	2,791	11,384	1,423	6,248	781	1,968	246
49	23,392	2,924	11,928	1,491	6,552	819	2,064	258
50	24,440	3,055	12,464	1,558	6,840	855	2,160	270
51	26,600	3,325	13,568	1,696	7,448	931	2,352	294
52	28,592	3,574	14,584	1,823	8,008	1,001	2,528	316
53	30,536	3,817	15,576	1,947	8,552	1,069	2,696	337
54	32,880	4,110	16,768	2,096	9,208	1,151	2,904	363
55	35,192	4,399	17,944	2,243	9,856	1,232	3,104	388
56	37,264	4,658	19,008	2,376	10,432	1,304	3,288	411
57	39,672	4,959	20,232	2,529	11,112	1,389	3,504	438
58	41,512	5,189	21,168	2,646	11,624	1,453	3,664	458
59	44,272	5,534	22,576	2,822	12,400	1,550	3,912	489
60	47,152	5,894	24,048	3,006	13,200	1,650	4,160	520

Effective from 27 October 2025

Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	50,128	6,266	25,568	3,196	14,032	1,754	4,424	553
62	53,528	6,691	27,296	3,412	14,984	1,873	4,728	591
63	57,960	7,245	29,560	3,695	16,232	2,029	5,120	640
64	63,568	7,946	32,416	4,052	17,800	2,225	5,616	702
65	68,696	8,587	35,032	4,379	19,232	2,404	6,064	758
66	74,544	9,318	38,016	4,752	20,872	2,609	6,584	823
67	78,944	9,868	40,264	5,033	22,104	2,763	6,968	871
68	82,232	10,279	41,936	5,242	23,024	2,878	7,264	908
69	86,496	10,812	44,112	5,514	24,216	3,027	7,640	955
70	90,504	11,313	46,160	5,770	25,344	3,168	7,992	999
71	96,432	12,054	49,184	6,148	27,000	3,375	8,512	1,064
72	101,768	12,721	51,904	6,488	28,496	3,562	8,984	1,123
73	107,024	13,378	54,584	6,823	29,968	3,746	9,448	1,181
74	112,480	14,060	57,368	7,171	31,496	3,937	9,928	1,241
75	117,744	14,718	60,048	7,506	32,968	4,121	10,400	1,300
76	124,056	15,507	63,272	7,909	34,736	4,342	10,952	1,369
77	129,016	16,127	65,800	8,225	36,128	4,516	11,392	1,424
78	133,864	16,733	68,272	8,534	37,480	4,685	11,824	1,478
79	134,864	16,858	68,784	8,598	37,760	4,720	11,912	1,489
80	137,656	17,207	70,208	8,776	38,544	4,818	12,152	1,519
81*	147,016	18,377	74,976	9,372	41,168	5,146	12,984	1,623
82*	149,856	18,732	76,424	9,553	41,960	5,245	13,232	1,654
83*	152,520	19,065	77,784	9,723	42,704	5,338	13,464	1,683
84*	154,936	19,367	79,016	9,877	43,384	5,423	13,680	1,710
85*	163,144	20,393	83,200	10,400	45,680	5,710	14,408	1,801
86*	166,144	20,768	84,736	10,592	46,520	5,815	14,672	1,834
87*	168,776	21,097	86,072	10,759	47,256	5,907	14,904	1,863
88*	171,384	21,423	87,408	10,926	47,984	5,998	15,136	1,892
89*	174,136	21,767	88,808	11,101	48,760	6,095	15,376	1,922
90*	176,888	22,111	90,216	11,277	49,528	6,191	15,616	1,952
91*	179,760	22,470	91,680	11,460	50,336	6,292	15,872	1,984
92*	182,384	22,798	93,016	11,627	51,064	6,383	16,104	2,013
93*	185,136	23,142	94,416	11,802	51,840	6,480	16,344	2,043
94*	188,136	23,517	95,952	11,994	52,680	6,585	16,616	2,077
95*	190,880	23,860	97,352	12,169	53,448	6,681	16,856	2,107
96*	193,752	24,219	98,816	12,352	54,248	6,781	17,112	2,139
97*	196,128	24,516	100,024	12,503	54,912	6,864	17,320	2,165
98*	198,992	24,874	101,488	12,686	55,720	6,965	17,568	2,196
99+*	201,872	25,234	102,952	12,869	56,528	7,066	17,824	2,228

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD8,800/USD1,100)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,528	566	2,312	289	1,264	158	400	50
5	4,168	521	2,128	266	1,168	146	368	46
6	4,048	506	2,064	258	1,136	142	360	45
7	3,920	490	2,000	250	1,096	137	344	43
8	3,800	475	1,936	242	1,064	133	336	42
9	3,680	460	1,880	235	1,032	129	328	41
10-18	3,560	445	1,816	227	1,000	125	312	39
19	3,688	461	1,880	235	1,032	129	328	41
20	3,688	461	1,880	235	1,032	129	328	41
21	3,752	469	1,912	239	1,048	131	328	41
22	4,080	510	2,080	260	1,144	143	360	45
23	4,232	529	2,160	270	1,184	148	376	47
24	4,720	590	2,408	301	1,320	165	416	52
25	4,976	622	2,536	317	1,392	174	440	55
26	5,208	651	2,656	332	1,456	182	456	57
27	5,760	720	2,936	367	1,616	202	512	64
28	6,016	752	3,072	384	1,688	211	528	66
29	6,304	788	3,216	402	1,768	221	560	70
30	6,512	814	3,320	415	1,824	228	576	72
31	6,584	823	3,360	420	1,840	230	584	73
32	6,672	834	3,400	425	1,872	234	592	74
33	6,776	847	3,456	432	1,896	237	600	75
34	6,968	871	3,552	444	1,952	244	616	77
35	7,064	883	3,600	450	1,976	247	624	78
36	7,416	927	3,784	473	2,080	260	656	82
37	7,424	928	3,784	473	2,080	260	656	82
38	7,624	953	3,888	486	2,136	267	672	84
39	7,632	954	3,896	487	2,136	267	672	84
40	7,728	966	3,944	493	2,160	270	680	85
41	8,256	1,032	4,208	526	2,312	289	728	91
42	8,624	1,078	4,400	550	2,416	302	760	95
43	9,016	1,127	4,600	575	2,528	316	800	100
44	9,416	1,177	4,800	600	2,640	330	832	104
45	9,984	1,248	5,088	636	2,792	349	880	110
46	10,400	1,300	5,304	663	2,912	364	920	115
47	11,096	1,387	5,656	707	3,104	388	976	122
48	11,584	1,448	5,904	738	3,240	405	1,024	128
49	12,128	1,516	6,184	773	3,392	424	1,072	134
50	12,736	1,592	6,496	812	3,568	446	1,128	141
51	13,808	1,726	7,040	880	3,864	483	1,216	152
52	14,552	1,819	7,424	928	4,072	509	1,288	161
53	15,760	1,970	8,040	1,005	4,416	552	1,392	174
54	16,904	2,113	8,624	1,078	4,736	592	1,496	187
55	17,968	2,246	9,160	1,145	5,032	629	1,584	198
56	19,168	2,396	9,776	1,222	5,368	671	1,696	212
57	20,384	2,548	10,392	1,299	5,704	713	1,800	225
58	21,576	2,697	11,000	1,375	6,040	755	1,904	238
59	23,128	2,891	11,792	1,474	6,472	809	2,040	255
60	24,456	3,057	12,472	1,559	6,848	856	2,160	270

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD8,800/USD1,100) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	25,920	3,240	13,216	1,652	7,256	907	2,288	286
62	27,760	3,470	14,160	1,770	7,776	972	2,448	306
63	30,184	3,773	15,392	1,924	8,448	1,056	2,664	333
64	32,968	4,121	16,816	2,102	9,232	1,154	2,912	364
65	35,504	4,438	18,104	2,263	9,944	1,243	3,136	392
66	38,680	4,835	19,728	2,466	10,832	1,354	3,416	427
67	40,904	5,113	20,864	2,608	11,456	1,432	3,608	451
68	42,736	5,342	21,792	2,724	11,968	1,496	3,776	472
69	44,952	5,619	22,928	2,866	12,584	1,573	3,968	496
70	47,232	5,904	24,088	3,011	13,224	1,653	4,168	521
71	50,328	6,291	25,664	3,208	14,088	1,761	4,440	555
72	53,248	6,656	27,160	3,395	14,912	1,864	4,704	588
73	55,632	6,954	28,376	3,547	15,576	1,947	4,912	614
74	58,968	7,371	30,072	3,759	16,512	2,064	5,208	651
75	62,048	7,756	31,648	3,956	17,376	2,172	5,480	685
76	64,736	8,092	33,016	4,127	18,128	2,266	5,720	715
77	67,224	8,403	34,288	4,286	18,824	2,353	5,936	742
78	69,272	8,659	35,328	4,416	19,400	2,425	6,120	765
79	71,520	8,940	36,472	4,559	20,024	2,503	6,312	789
80	72,688	9,086	37,072	4,634	20,352	2,544	6,416	802
81*	75,968	9,496	38,744	4,843	21,272	2,659	6,704	838
82*	77,688	9,711	39,624	4,953	21,752	2,719	6,856	857
83*	78,968	9,871	40,272	5,034	22,112	2,764	6,976	872
84*	80,600	10,075	41,104	5,138	22,568	2,821	7,120	890
85*	84,320	10,540	43,000	5,375	23,608	2,951	7,448	931
86*	85,760	10,720	43,736	5,467	24,016	3,002	7,576	947
87*	87,064	10,883	44,400	5,550	24,376	3,047	7,688	961
88*	88,504	11,063	45,136	5,642	24,784	3,098	7,816	977
89*	89,936	11,242	45,864	5,733	25,184	3,148	7,944	993
90*	91,368	11,421	46,600	5,825	25,584	3,198	8,064	1,008
91*	93,064	11,633	47,464	5,933	26,056	3,257	8,216	1,027
92*	94,496	11,812	48,192	6,024	26,456	3,307	8,344	1,043
93*	95,688	11,961	48,800	6,100	26,792	3,349	8,448	1,056
94*	97,376	12,172	49,664	6,208	27,264	3,408	8,600	1,075
95*	98,192	12,274	50,080	6,260	27,496	3,437	8,672	1,084
96*	100,136	12,517	51,072	6,384	28,040	3,505	8,840	1,105
97*	101,312	12,664	51,672	6,459	28,368	3,546	8,944	1,118
98*	102,872	12,859	52,464	6,558	28,808	3,601	9,080	1,135
99+*	104,192	13,024	53,136	6,642	29,176	3,647	9,200	1,150

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
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- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD18,000/USD2,250)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,560	445	1,816	227	1,000	125	312	39
5	3,264	408	1,664	208	912	114	288	36
6	3,168	396	1,616	202	888	111	280	35
7	3,064	383	1,560	195	856	107	272	34
8	2,968	371	1,512	189	832	104	264	33
9	2,872	359	1,464	183	808	101	256	32
10-18	2,768	346	1,408	176	776	97	248	31
19	2,880	360	1,472	184	808	101	256	32
20	2,880	360	1,472	184	808	101	256	32
21	2,928	366	1,496	187	816	102	256	32
22	3,192	399	1,624	203	896	112	280	35
23	3,312	414	1,688	211	928	116	296	37
24	3,704	463	1,888	236	1,040	130	328	41
25	3,896	487	1,984	248	1,088	136	344	43
26	4,080	510	2,080	260	1,144	143	360	45
27	4,520	565	2,304	288	1,264	158	400	50
28	4,712	589	2,400	300	1,320	165	416	52
29	4,944	618	2,520	315	1,384	173	440	55
30	5,112	639	2,608	326	1,432	179	448	56
31	5,160	645	2,632	329	1,448	181	456	57
32	5,232	654	2,672	334	1,464	183	464	58
33	5,312	664	2,712	339	1,488	186	472	59
34	5,456	682	2,784	348	1,528	191	480	60
35	5,528	691	2,816	352	1,544	193	488	61
36	5,824	728	2,968	371	1,632	204	512	64
37	5,824	728	2,968	371	1,632	204	512	64
38	5,984	748	3,048	381	1,672	209	528	66
39	5,984	748	3,048	381	1,672	209	528	66
40	6,064	758	3,096	387	1,696	212	536	67
41	6,496	812	3,312	414	1,816	227	576	72
42	6,776	847	3,456	432	1,896	237	600	75
43	7,088	886	3,616	452	1,984	248	624	78
44	7,392	924	3,768	471	2,072	259	656	82
45	7,840	980	4,000	500	2,192	274	696	87
46	8,160	1,020	4,160	520	2,288	286	720	90
47	8,720	1,090	4,448	556	2,440	305	768	96
48	9,104	1,138	4,640	580	2,552	319	800	100
49	9,536	1,192	4,864	608	2,672	334	840	105
50	10,016	1,252	5,112	639	2,808	351	888	111
51	10,856	1,357	5,536	692	3,040	380	960	120
52	11,440	1,430	5,832	729	3,200	400	1,008	126
53	12,416	1,552	6,336	792	3,480	435	1,096	137
54	13,320	1,665	6,792	849	3,728	466	1,176	147
55	14,168	1,771	7,224	903	3,968	496	1,248	156
56	15,112	1,889	7,704	963	4,232	529	1,336	167
57	16,072	2,009	8,200	1,025	4,504	563	1,416	177
58	17,016	2,127	8,680	1,085	4,768	596	1,504	188
59	18,248	2,281	9,304	1,163	5,112	639	1,608	201
60	19,288	2,411	9,840	1,230	5,400	675	1,704	213

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan
Deductible (HKD18,000/USD2,250) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,440	2,555	10,424	1,303	5,720	715	1,808	226
62	21,896	2,737	11,168	1,396	6,128	766	1,936	242
63	23,816	2,977	12,144	1,518	6,672	834	2,104	263
64	26,008	3,251	13,264	1,658	7,280	910	2,296	287
65	28,000	3,500	14,280	1,785	7,840	980	2,472	309
66	30,512	3,814	15,560	1,945	8,544	1,068	2,696	337
67	32,264	4,033	16,456	2,057	9,032	1,129	2,848	356
68	33,712	4,214	17,192	2,149	9,440	1,180	2,976	372
69	35,464	4,433	18,088	2,261	9,928	1,241	3,128	391
70	37,264	4,658	19,008	2,376	10,432	1,304	3,288	411
71	39,712	4,964	20,256	2,532	11,120	1,390	3,504	438
72	42,016	5,252	21,432	2,679	11,768	1,471	3,712	464
73	43,888	5,486	22,384	2,798	12,288	1,536	3,872	484
74	46,536	5,817	23,736	2,967	13,032	1,629	4,112	514
75	48,976	6,122	24,976	3,122	13,712	1,714	4,328	541
76	51,080	6,385	26,048	3,256	14,304	1,788	4,512	564
77	53,032	6,629	27,048	3,381	14,848	1,856	4,680	585
78	54,640	6,830	27,864	3,483	15,296	1,912	4,824	603
79	56,472	7,059	28,800	3,600	15,816	1,977	4,984	623
80	58,024	7,253	29,592	3,699	16,248	2,031	5,120	640
81*	59,912	7,489	30,552	3,819	16,776	2,097	5,288	661
82*	61,280	7,660	31,256	3,907	17,160	2,145	5,408	676
83*	62,280	7,785	31,760	3,970	17,440	2,180	5,496	687
84*	63,584	7,948	32,424	4,053	17,800	2,225	5,616	702
85*	66,544	8,318	33,936	4,242	18,632	2,329	5,872	734
86*	67,680	8,460	34,520	4,315	18,952	2,369	5,976	747
87*	68,704	8,588	35,040	4,380	19,240	2,405	6,064	758
88*	69,848	8,731	35,624	4,453	19,560	2,445	6,168	771
89*	70,976	8,872	36,200	4,525	19,872	2,484	6,264	783
90*	72,112	9,014	36,776	4,597	20,192	2,524	6,368	796
91*	73,448	9,181	37,456	4,682	20,568	2,571	6,488	811
92*	74,584	9,323	38,040	4,755	20,880	2,610	6,584	823
93*	75,520	9,440	38,512	4,814	21,144	2,643	6,672	834
94*	76,856	9,607	39,200	4,900	21,520	2,690	6,784	848
95*	77,480	9,685	39,512	4,939	21,696	2,712	6,840	855
96*	79,032	9,879	40,304	5,038	22,128	2,766	6,976	872
97*	79,960	9,995	40,776	5,097	22,392	2,799	7,064	883
98*	81,192	10,149	41,408	5,176	22,736	2,842	7,168	896
99+*	82,224	10,278	41,936	5,242	23,024	2,878	7,264	908

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD30,000/USD3,750)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,056	382	1,560	195	856	107	272	34
5	2,808	351	1,432	179	784	98	248	31
6	2,744	343	1,400	175	768	96	240	30
7	2,672	334	1,360	170	752	94	232	29
8	2,608	326	1,328	166	728	91	232	29
9	2,544	318	1,296	162	712	89	224	28
10-18	2,480	310	1,264	158	696	87	216	27
19	2,536	317	1,296	162	712	89	224	28
20	2,536	317	1,296	162	712	89	224	28
21	2,584	323	1,320	165	720	90	232	29
22	2,824	353	1,440	180	792	99	248	31
23	2,944	368	1,504	188	824	103	256	32
24	3,240	405	1,656	207	904	113	288	36
25	3,352	419	1,712	214	936	117	296	37
26	3,584	448	1,824	228	1,000	125	320	40
27	3,944	493	2,008	251	1,104	138	352	44
28	4,144	518	2,112	264	1,160	145	368	46
29	4,352	544	2,216	277	1,216	152	384	48
30	4,440	555	2,264	283	1,240	155	392	49
31	4,480	560	2,288	286	1,256	157	392	49
32	4,656	582	2,376	297	1,304	163	408	51
33	4,808	601	2,456	307	1,344	168	424	53
34	4,880	610	2,488	311	1,368	171	432	54
35	5,024	628	2,560	320	1,408	176	440	55
36	5,200	650	2,656	332	1,456	182	456	57
37	5,200	650	2,656	332	1,456	182	456	57
38	5,272	659	2,688	336	1,480	185	464	58
39	5,272	659	2,688	336	1,480	185	464	58
40	5,432	679	2,768	346	1,520	190	480	60
41	5,712	714	2,912	364	1,600	200	504	63
42	5,912	739	3,016	377	1,656	207	520	65
43	6,224	778	3,176	397	1,744	218	552	69
44	6,456	807	3,296	412	1,808	226	568	71
45	7,000	875	3,568	446	1,960	245	616	77
46	7,336	917	3,744	468	2,056	257	648	81
47	7,824	978	3,992	499	2,192	274	688	86
48	8,056	1,007	4,112	514	2,256	282	712	89
49	8,416	1,052	4,296	537	2,360	295	744	93
50	8,784	1,098	4,480	560	2,456	307	776	97
51	9,592	1,199	4,888	611	2,688	336	848	106
52	10,152	1,269	5,176	647	2,840	355	896	112
53	11,176	1,397	5,696	712	3,128	391	984	123
54	11,984	1,498	6,112	764	3,352	419	1,056	132
55	12,608	1,576	6,432	804	3,528	441	1,112	139
56	13,304	1,663	6,784	848	3,728	466	1,176	147
57	14,184	1,773	7,232	904	3,968	496	1,256	157
58	15,176	1,897	7,736	967	4,248	531	1,344	168
59	16,152	2,019	8,240	1,030	4,520	565	1,424	178
60	17,144	2,143	8,744	1,093	4,800	600	1,512	189

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD30,000/USD3,750) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	18,184	2,273	9,272	1,159	5,088	636	1,608	201
62	19,464	2,433	9,928	1,241	5,448	681	1,720	215
63	21,240	2,655	10,832	1,354	5,944	743	1,872	234
64	23,200	2,900	11,832	1,479	6,496	812	2,048	256
65	24,720	3,090	12,608	1,576	6,920	865	2,184	273
66	27,048	3,381	13,792	1,724	7,576	947	2,392	299
67	28,600	3,575	14,584	1,823	8,008	1,001	2,528	316
68	29,904	3,738	15,248	1,906	8,376	1,047	2,640	330
69	31,536	3,942	16,080	2,010	8,832	1,104	2,784	348
70	33,104	4,138	16,880	2,110	9,272	1,159	2,920	365
71	35,248	4,406	17,976	2,247	9,872	1,234	3,112	389
72	37,232	4,654	18,992	2,374	10,424	1,303	3,288	411
73	39,144	4,893	19,960	2,495	10,960	1,370	3,456	432
74	41,296	5,162	21,064	2,633	11,560	1,445	3,648	456
75	43,512	5,439	22,192	2,774	12,184	1,523	3,840	480
76	45,336	5,667	23,120	2,890	12,696	1,587	4,000	500
77	47,168	5,896	24,056	3,007	13,208	1,651	4,168	521
78	48,544	6,068	24,760	3,095	13,592	1,699	4,288	536
79	50,136	6,267	25,568	3,196	14,040	1,755	4,424	553
80	51,496	6,437	26,264	3,283	14,416	1,802	4,544	568
81*	53,296	6,662	27,184	3,398	14,920	1,865	4,704	588
82*	54,416	6,802	27,752	3,469	15,240	1,905	4,808	601
83*	55,248	6,906	28,176	3,522	15,472	1,934	4,880	610
84*	56,384	7,048	28,752	3,594	15,784	1,973	4,976	622
85*	59,016	7,377	30,096	3,762	16,528	2,066	5,208	651
86*	59,992	7,499	30,592	3,824	16,800	2,100	5,296	662
87*	60,952	7,619	31,088	3,886	17,064	2,133	5,384	673
88*	62,024	7,753	31,632	3,954	17,368	2,171	5,480	685
89*	63,192	7,899	32,224	4,028	17,696	2,212	5,576	697
90*	64,048	8,006	32,664	4,083	17,936	2,242	5,656	707
91*	65,232	8,154	33,272	4,159	18,264	2,283	5,760	720
92*	66,080	8,260	33,704	4,213	18,504	2,313	5,832	729
93*	67,152	8,394	34,248	4,281	18,800	2,350	5,928	741
94*	68,320	8,540	34,840	4,355	19,128	2,391	6,032	754
95*	68,968	8,621	35,176	4,397	19,312	2,414	6,088	761
96*	70,248	8,781	35,824	4,478	19,672	2,459	6,200	775
97*	71,000	8,875	36,208	4,526	19,880	2,485	6,272	784
98*	72,176	9,022	36,808	4,601	20,208	2,526	6,376	797
99+*	73,032	9,129	37,248	4,656	20,448	2,556	6,448	806

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person’s attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD55,000/USD6,875)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	2,272	284	1,160	145	640	80	200	25
5	2,056	257	1,048	131	576	72	184	23
6	2,008	251	1,024	128	560	70	176	22
7	1,968	246	1,000	125	552	69	176	22
8	1,912	239	976	122	536	67	168	21
9	1,864	233	952	119	520	65	168	21
10-18	1,816	227	928	116	512	64	160	20
19	1,864	233	952	119	520	65	168	21
20	1,864	233	952	119	520	65	168	21
21	1,896	237	968	121	528	66	168	21
22	2,072	259	1,056	132	584	73	184	23
23	2,160	270	1,104	138	608	76	192	24
24	2,384	298	1,216	152	664	83	208	26
25	2,456	307	1,256	157	688	86	216	27
26	2,632	329	1,344	168	736	92	232	29
27	2,888	361	1,472	184	808	101	256	32
28	3,048	381	1,552	194	856	107	272	34
29	3,200	400	1,632	204	896	112	280	35
30	3,256	407	1,664	208	912	114	288	36
31	3,280	410	1,672	209	920	115	288	36
32	3,416	427	1,744	218	960	120	304	38
33	3,520	440	1,792	224	984	123	312	39
34	3,584	448	1,824	228	1,000	125	320	40
35	3,688	461	1,880	235	1,032	129	328	41
36	3,808	476	1,944	243	1,064	133	336	42
37	3,808	476	1,944	243	1,064	133	336	42
38	3,864	483	1,968	246	1,080	135	344	43
39	3,864	483	1,968	246	1,080	135	344	43
40	3,984	498	2,032	254	1,112	139	352	44
41	4,192	524	2,136	267	1,176	147	368	46
42	4,336	542	2,208	276	1,216	152	384	48
43	4,560	570	2,328	291	1,280	160	400	50
44	4,720	590	2,408	301	1,320	165	416	52
45	5,128	641	2,616	327	1,432	179	456	57
46	5,376	672	2,744	343	1,504	188	472	59
47	5,728	716	2,920	365	1,600	200	504	63
48	5,912	739	3,016	377	1,656	207	520	65
49	6,176	772	3,152	394	1,728	216	544	68
50	6,440	805	3,288	411	1,800	225	568	71
51	7,024	878	3,584	448	1,968	246	624	78
52	7,448	931	3,800	475	2,088	261	656	82
53	8,192	1,024	4,176	522	2,296	287	720	90
54	8,784	1,098	4,480	560	2,456	307	776	97
55	9,248	1,156	4,720	590	2,592	324	816	102
56	9,752	1,219	4,976	622	2,728	341	864	108
57	10,400	1,300	5,304	663	2,912	364	920	115
58	11,128	1,391	5,672	709	3,112	389	984	123
59	11,848	1,481	6,040	755	3,320	415	1,048	131
60	12,568	1,571	6,408	801	3,520	440	1,112	139

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD55,000/USD6,875) (continued)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	13,328	1,666	6,800	850	3,728	466	1,176	147
62	14,264	1,783	7,272	909	3,992	499	1,256	157
63	15,568	1,946	7,936	992	4,360	545	1,376	172
64	17,008	2,126	8,672	1,084	4,760	595	1,504	188
65	18,112	2,264	9,240	1,155	5,072	634	1,600	200
66	19,824	2,478	10,112	1,264	5,552	694	1,752	219
67	20,960	2,620	10,688	1,336	5,872	734	1,848	231
68	21,920	2,740	11,176	1,397	6,136	767	1,936	242
69	23,112	2,889	11,784	1,473	6,472	809	2,040	255
70	24,256	3,032	12,368	1,546	6,792	849	2,144	268
71	25,832	3,229	13,176	1,647	7,232	904	2,280	285
72	27,280	3,410	13,912	1,739	7,640	955	2,408	301
73	28,688	3,586	14,632	1,829	8,032	1,004	2,536	317
74	30,264	3,783	15,432	1,929	8,472	1,059	2,672	334
75	31,888	3,986	16,264	2,033	8,928	1,116	2,816	352
76	33,232	4,154	16,952	2,119	9,304	1,163	2,936	367
77	34,568	4,321	17,632	2,204	9,680	1,210	3,056	382
78	35,576	4,447	18,144	2,268	9,960	1,245	3,144	393
79	36,752	4,594	18,744	2,343	10,288	1,286	3,248	406
80	37,736	4,717	19,248	2,406	10,568	1,321	3,336	417
81*	39,064	4,883	19,920	2,490	10,936	1,367	3,448	431
82*	39,880	4,985	20,336	2,542	11,168	1,396	3,520	440
83*	40,480	5,060	20,648	2,581	11,336	1,417	3,576	447
84*	41,320	5,165	21,072	2,634	11,568	1,446	3,648	456
85*	43,248	5,406	22,056	2,757	12,112	1,514	3,816	477
86*	43,960	5,495	22,416	2,802	12,312	1,539	3,880	485
87*	44,672	5,584	22,784	2,848	12,512	1,564	3,944	493
88*	45,448	5,681	23,176	2,897	12,728	1,591	4,016	502
89*	46,312	5,789	23,616	2,952	12,968	1,621	4,088	511
90*	46,936	5,867	23,936	2,992	13,144	1,643	4,144	518
91*	47,800	5,975	24,376	3,047	13,384	1,673	4,224	528
92*	48,432	6,054	24,704	3,088	13,560	1,695	4,280	535
93*	49,216	6,152	25,104	3,138	13,784	1,723	4,344	543
94*	50,072	6,259	25,536	3,192	14,024	1,753	4,424	553
95*	50,544	6,318	25,776	3,222	14,152	1,769	4,464	558
96*	51,480	6,435	26,256	3,282	14,416	1,802	4,544	568
97*	52,032	6,504	26,536	3,317	14,568	1,821	4,592	574
98*	52,888	6,611	26,976	3,372	14,808	1,851	4,672	584
99+*	53,528	6,691	27,296	3,412	14,984	1,873	4,728	591

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as a standalone policy.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	8,216	1,027	4,192	524	2,304	288	728	91
5	8,008	1,001	4,088	511	2,240	280	704	88
6	7,712	964	3,936	492	2,160	270	680	85
7	7,416	927	3,784	473	2,080	260	656	82
8	7,112	889	3,624	453	1,992	249	624	78
9	6,816	852	3,480	435	1,912	239	600	75
10	6,448	806	3,288	411	1,808	226	568	71
11-19	6,520	815	3,328	416	1,824	228	576	72
20	6,656	832	3,392	424	1,864	233	584	73
21	6,904	863	3,520	440	1,936	242	608	76
22	7,240	905	3,696	462	2,024	253	640	80
23	7,648	956	3,904	488	2,144	268	672	84
24	7,976	997	4,064	508	2,232	279	704	88
25	8,696	1,087	4,432	554	2,432	304	768	96
26	9,360	1,170	4,776	597	2,624	328	824	103
27	10,048	1,256	5,128	641	2,816	352	888	111
28	10,664	1,333	5,440	680	2,984	373	944	118
29	11,136	1,392	5,680	710	3,120	390	984	123
30	11,336	1,417	5,784	723	3,176	397	1,000	125
31	11,776	1,472	6,008	751	3,296	412	1,040	130
32	11,936	1,492	6,088	761	3,344	418	1,056	132
33	12,256	1,532	6,248	781	3,432	429	1,080	135
34	12,736	1,592	6,496	812	3,568	446	1,128	141
35	12,976	1,622	6,616	827	3,632	454	1,144	143
36	12,976	1,622	6,616	827	3,632	454	1,144	143
37	13,216	1,652	6,744	843	3,704	463	1,168	146
38	13,536	1,692	6,904	863	3,792	474	1,192	149
39	13,616	1,702	6,944	868	3,816	477	1,200	150
40	13,624	1,703	6,952	869	3,816	477	1,200	150
41	14,160	1,770	7,224	903	3,968	496	1,248	156
42	14,768	1,846	7,528	941	4,136	517	1,304	163
43	15,432	1,929	7,872	984	4,320	540	1,360	170
44	16,488	2,061	8,408	1,051	4,616	577	1,456	182
45	17,488	2,186	8,920	1,115	4,896	612	1,544	193
46	18,320	2,290	9,344	1,168	5,128	641	1,616	202
47	19,096	2,387	9,736	1,217	5,344	668	1,688	211
48	19,840	2,480	10,120	1,265	5,552	694	1,752	219
49	20,776	2,597	10,592	1,324	5,816	727	1,832	229
50	21,472	2,684	10,952	1,369	6,016	752	1,896	237
51	23,640	2,955	12,056	1,507	6,616	827	2,088	261
52	25,400	3,175	12,952	1,619	7,112	889	2,240	280
53	27,136	3,392	13,840	1,730	7,600	950	2,400	300
54	29,216	3,652	14,904	1,863	8,184	1,023	2,576	322
55	31,272	3,909	15,952	1,994	8,760	1,095	2,760	345
56	33,112	4,139	16,888	2,111	9,272	1,159	2,920	365
57	35,256	4,407	17,984	2,248	9,872	1,234	3,112	389
58	36,888	4,611	18,816	2,352	10,328	1,291	3,256	407
59	39,344	4,918	20,064	2,508	11,016	1,377	3,472	434
60	41,448	5,181	21,136	2,642	11,608	1,451	3,656	457

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	44,552	5,569	22,720	2,840	12,472	1,559	3,936	492
62	47,560	5,945	24,256	3,032	13,320	1,665	4,200	525
63	51,496	6,437	26,264	3,283	14,416	1,802	4,544	568
64	56,472	7,059	28,800	3,600	15,816	1,977	4,984	623
65	61,032	7,629	31,128	3,891	17,088	2,136	5,392	674
66	66,232	8,279	33,776	4,222	18,544	2,318	5,848	731
67	70,144	8,768	35,776	4,472	19,640	2,455	6,192	774
68	73,064	9,133	37,264	4,658	20,456	2,557	6,448	806
69	76,848	9,606	39,192	4,899	21,520	2,690	6,784	848
70	79,560	9,945	40,576	5,072	22,280	2,785	7,024	878
71	85,688	10,711	43,704	5,463	23,992	2,999	7,568	946
72	90,432	11,304	46,120	5,765	25,320	3,165	7,984	998
73	95,096	11,887	48,496	6,062	26,624	3,328	8,400	1,050
74	99,952	12,494	50,976	6,372	27,984	3,498	8,824	1,103
75	104,624	13,078	53,360	6,670	29,296	3,662	9,240	1,155
76	110,240	13,780	56,224	7,028	30,864	3,858	9,736	1,217
77	114,648	14,331	58,472	7,309	32,104	4,013	10,120	1,265
78	118,952	14,869	60,664	7,583	33,304	4,163	10,504	1,313
79	119,848	14,981	61,120	7,640	33,560	4,195	10,584	1,323
80	121,008	15,126	61,712	7,714	33,880	4,235	10,688	1,336
81*	130,624	16,328	66,616	8,327	36,576	4,572	11,536	1,442
82*	133,152	16,644	67,904	8,488	37,280	4,660	11,760	1,470
83*	135,528	16,941	69,120	8,640	37,944	4,743	11,968	1,496
84*	137,664	17,208	70,208	8,776	38,544	4,818	12,152	1,519
85*	144,968	18,121	73,936	9,242	40,592	5,074	12,800	1,600
86*	147,624	18,453	75,288	9,411	41,336	5,167	13,032	1,629
87*	149,960	18,745	76,480	9,560	41,992	5,249	13,240	1,655
88*	152,288	19,036	77,664	9,708	42,640	5,330	13,448	1,681
89*	154,728	19,341	78,912	9,864	43,320	5,415	13,664	1,708
90*	155,496	19,437	79,304	9,913	43,536	5,442	13,728	1,716
91*	159,736	19,967	81,464	10,183	44,728	5,591	14,104	1,763
92*	162,056	20,257	82,648	10,331	45,376	5,672	14,312	1,789
93*	164,504	20,563	83,896	10,487	46,064	5,758	14,528	1,816
94*	167,160	20,895	85,248	10,656	46,808	5,851	14,760	1,845
95*	169,616	21,202	86,504	10,813	47,496	5,937	14,976	1,872
96*	172,160	21,520	87,800	10,975	48,208	6,026	15,200	1,900
97*	174,272	21,784	88,880	11,110	48,800	6,100	15,392	1,924
98*	176,816	22,102	90,176	11,272	49,512	6,189	15,616	1,952
99+*	179,376	22,422	91,480	11,435	50,224	6,278	15,840	1,980

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD8,800/USD1,100)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,032	504	2,056	257	1,128	141	360	45
5	3,712	464	1,896	237	1,040	130	328	41
6	3,608	451	1,840	230	1,008	126	320	40
7	3,496	437	1,784	223	976	122	312	39
8	3,384	423	1,728	216	944	118	296	37
9	3,280	410	1,672	209	920	115	288	36
10	3,136	392	1,600	200	880	110	280	35
11-18	3,168	396	1,616	202	888	111	280	35
19	3,272	409	1,672	209	920	115	288	36
20	3,280	410	1,672	209	920	115	288	36
21	3,368	421	1,720	215	944	118	296	37
22	3,632	454	1,856	232	1,016	127	320	40
23	3,776	472	1,928	241	1,056	132	336	42
24	4,208	526	2,144	268	1,176	147	368	46
25	4,440	555	2,264	283	1,240	155	392	49
26	4,664	583	2,376	297	1,304	163	408	51
27	5,136	642	2,616	327	1,440	180	456	57
28	5,376	672	2,744	343	1,504	188	472	59
29	5,616	702	2,864	358	1,576	197	496	62
30	5,744	718	2,928	366	1,608	201	504	63
31	5,872	734	2,992	374	1,648	206	520	65
32	5,952	744	3,032	379	1,664	208	528	66
33	6,040	755	3,080	385	1,688	211	536	67
34	6,208	776	3,168	396	1,736	217	552	69
35	6,304	788	3,216	402	1,768	221	560	70
36	6,624	828	3,376	422	1,856	232	584	73
37	6,632	829	3,384	423	1,856	232	584	73
38	6,800	850	3,472	434	1,904	238	600	75
39	6,800	850	3,472	434	1,904	238	600	75
40	6,816	852	3,480	435	1,912	239	600	75
41	7,368	921	3,760	470	2,064	258	648	81
42	7,680	960	3,920	490	2,152	269	680	85
43	8,032	1,004	4,096	512	2,248	281	712	89
44	8,392	1,049	4,280	535	2,352	294	744	93
45	8,920	1,115	4,552	569	2,496	312	784	98
46	9,272	1,159	4,728	591	2,600	325	816	102
47	9,880	1,235	5,040	630	2,768	346	872	109
48	10,336	1,292	5,272	659	2,896	362	912	114
49	10,824	1,353	5,520	690	3,032	379	952	119
50	11,248	1,406	5,736	717	3,152	394	992	124
51	12,304	1,538	6,272	784	3,448	431	1,088	136
52	12,976	1,622	6,616	827	3,632	454	1,144	143
53	14,048	1,756	7,168	896	3,936	492	1,240	155
54	15,072	1,884	7,688	961	4,224	528	1,328	166
55	16,024	2,003	8,176	1,022	4,488	561	1,416	177
56	17,088	2,136	8,712	1,089	4,784	598	1,512	189
57	18,176	2,272	9,272	1,159	5,088	636	1,608	201
58	19,240	2,405	9,816	1,227	5,384	673	1,696	212
59	20,632	2,579	10,520	1,315	5,776	722	1,824	228
60	21,592	2,699	11,008	1,376	6,048	756	1,904	238

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD8,800/USD1,100) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	23,112	2,889	11,784	1,473	6,472	809	2,040	255
62	24,760	3,095	12,624	1,578	6,936	867	2,184	273
63	26,912	3,364	13,728	1,716	7,536	942	2,376	297
64	29,392	3,674	14,992	1,874	8,232	1,029	2,592	324
65	31,656	3,957	16,144	2,018	8,864	1,108	2,792	349
66	34,496	4,312	17,592	2,199	9,656	1,207	3,048	381
67	36,480	4,560	18,608	2,326	10,216	1,277	3,224	403
68	38,104	4,763	19,432	2,429	10,672	1,334	3,368	421
69	40,096	5,012	20,448	2,556	11,224	1,403	3,544	443
70	41,680	5,210	21,256	2,657	11,672	1,459	3,680	460
71	44,880	5,610	22,888	2,861	12,568	1,571	3,960	495
72	47,472	5,934	24,208	3,026	13,296	1,662	4,192	524
73	49,624	6,203	25,312	3,164	13,896	1,737	4,384	548
74	52,600	6,575	26,824	3,353	14,728	1,841	4,648	581
75	55,328	6,916	28,216	3,527	15,488	1,936	4,888	611
76	57,728	7,216	29,440	3,680	16,160	2,020	5,096	637
77	59,952	7,494	30,576	3,822	16,784	2,098	5,296	662
78	61,776	7,722	31,504	3,938	17,296	2,162	5,456	682
79	63,776	7,972	32,528	4,066	17,856	2,232	5,632	704
80	64,848	8,106	33,072	4,134	18,160	2,270	5,728	716
81*	67,752	8,469	34,552	4,319	18,968	2,371	5,984	748
82*	69,280	8,660	35,336	4,417	19,400	2,425	6,120	765
83*	70,424	8,803	35,920	4,490	19,720	2,465	6,216	777
84*	71,872	8,984	36,656	4,582	20,128	2,516	6,344	793
85*	75,192	9,399	38,344	4,793	21,056	2,632	6,640	830
86*	76,488	9,561	39,008	4,876	21,416	2,677	6,752	844
87*	77,656	9,707	39,608	4,951	21,744	2,718	6,856	857
88*	78,928	9,866	40,256	5,032	22,096	2,762	6,968	871
89*	80,216	10,027	40,912	5,114	22,464	2,808	7,080	885
90*	80,656	10,082	41,136	5,142	22,584	2,823	7,120	890
91*	83,000	10,375	42,328	5,291	23,240	2,905	7,328	916
92*	84,288	10,536	42,984	5,373	23,600	2,950	7,440	930
93*	85,336	10,667	43,520	5,440	23,896	2,987	7,536	942
94*	86,848	10,856	44,296	5,537	24,320	3,040	7,672	959
95*	87,576	10,947	44,664	5,583	24,520	3,065	7,736	967
96*	89,312	11,164	45,552	5,694	25,008	3,126	7,888	986
97*	90,352	11,294	46,080	5,760	25,296	3,162	7,976	997
98*	91,760	11,470	46,800	5,850	25,696	3,212	8,104	1,013
99+*	92,928	11,616	47,392	5,924	26,016	3,252	8,208	1,026

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
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- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD18,000/USD2,250)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,176	397	1,616	202	888	111	280	35
5	2,912	364	1,488	186	816	102	256	32
6	2,824	353	1,440	180	792	99	248	31
7	2,736	342	1,392	174	768	96	240	30
8	2,648	331	1,352	169	744	93	232	29
9	2,560	320	1,304	163	720	90	224	28
10	2,448	306	1,248	156	688	86	216	27
11-18	2,472	309	1,264	158	696	87	216	27
19	2,560	320	1,304	163	720	90	224	28
20	2,560	320	1,304	163	720	90	224	28
21	2,624	328	1,336	167	736	92	232	29
22	2,840	355	1,448	181	792	99	248	31
23	2,952	369	1,504	188	824	103	264	33
24	3,304	413	1,688	211	928	116	288	36
25	3,480	435	1,776	222	976	122	304	38
26	3,656	457	1,864	233	1,024	128	320	40
27	4,032	504	2,056	257	1,128	141	360	45
28	4,216	527	2,152	269	1,184	148	376	47
29	4,408	551	2,248	281	1,232	154	392	49
30	4,448	556	2,272	284	1,248	156	392	49
31	4,608	576	2,352	294	1,288	161	408	51
32	4,672	584	2,384	298	1,312	164	416	52
33	4,736	592	2,416	302	1,328	166	416	52
34	4,864	608	2,480	310	1,360	170	432	54
35	4,936	617	2,520	315	1,384	173	432	54
36	5,208	651	2,656	332	1,456	182	456	57
37	5,208	651	2,656	332	1,456	182	456	57
38	5,336	667	2,720	340	1,496	187	472	59
39	5,336	667	2,720	340	1,496	187	472	59
40	5,352	669	2,728	341	1,496	187	472	59
41	5,800	725	2,960	370	1,624	203	512	64
42	6,040	755	3,080	385	1,688	211	536	67
43	6,320	790	3,224	403	1,768	221	560	70
44	6,592	824	3,360	420	1,848	231	584	73
45	7,008	876	3,576	447	1,960	245	616	77
46	7,288	911	3,720	465	2,040	255	640	80
47	7,776	972	3,968	496	2,176	272	688	86
48	8,128	1,016	4,144	518	2,272	284	720	90
49	8,520	1,065	4,344	543	2,384	298	752	94
50	8,848	1,106	4,512	564	2,480	310	784	98
51	9,688	1,211	4,944	618	2,712	339	856	107
52	10,216	1,277	5,208	651	2,864	358	904	113
53	11,072	1,384	5,648	706	3,104	388	976	122
54	11,888	1,486	6,064	758	3,328	416	1,048	131
55	12,640	1,580	6,448	806	3,536	442	1,120	140
56	13,488	1,686	6,880	860	3,776	472	1,192	149
57	14,336	1,792	7,312	914	4,016	502	1,264	158
58	15,184	1,898	7,744	968	4,248	531	1,344	168
59	16,288	2,036	8,304	1,038	4,560	570	1,440	180
60	17,040	2,130	8,688	1,086	4,768	596	1,504	188

Effective from 27 October 2025
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan
Deductible (HKD18,000/USD2,250) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	18,240	2,280	9,304	1,163	5,104	638	1,608	201
62	19,544	2,443	9,968	1,246	5,472	684	1,728	216
63	21,248	2,656	10,840	1,355	5,952	744	1,880	235
64	23,200	2,900	11,832	1,479	6,496	812	2,048	256
65	24,984	3,123	12,744	1,593	6,992	874	2,208	276
66	27,224	3,403	13,888	1,736	7,624	953	2,400	300
67	28,792	3,599	14,680	1,835	8,064	1,008	2,544	318
68	30,080	3,760	15,344	1,918	8,424	1,053	2,656	332
69	31,656	3,957	16,144	2,018	8,864	1,108	2,792	349
70	32,904	4,113	16,784	2,098	9,216	1,152	2,904	363
71	35,432	4,429	18,072	2,259	9,920	1,240	3,128	391
72	37,488	4,686	19,120	2,390	10,496	1,312	3,312	414
73	39,176	4,897	19,976	2,497	10,968	1,371	3,456	432
74	41,536	5,192	21,184	2,648	11,632	1,454	3,664	458
75	43,704	5,463	22,288	2,786	12,240	1,530	3,856	482
76	45,576	5,697	23,240	2,905	12,760	1,595	4,024	503
77	47,328	5,916	24,136	3,017	13,248	1,656	4,176	522
78	48,752	6,094	24,864	3,108	13,648	1,706	4,304	538
79	50,392	6,299	25,696	3,212	14,112	1,764	4,448	556
80	50,616	6,327	25,816	3,227	14,176	1,772	4,472	559
81*	53,472	6,684	27,272	3,409	14,976	1,872	4,720	590
82*	54,688	6,836	27,888	3,486	15,312	1,914	4,832	604
83*	55,584	6,948	28,344	3,543	15,560	1,945	4,912	614
84*	56,736	7,092	28,936	3,617	15,888	1,986	5,008	626
85*	59,384	7,423	30,288	3,786	16,624	2,078	5,240	655
86*	60,408	7,551	30,808	3,851	16,912	2,114	5,336	667
87*	61,320	7,665	31,272	3,909	17,168	2,146	5,416	677
88*	62,336	7,792	31,792	3,974	17,456	2,182	5,504	688
89*	63,344	7,918	32,304	4,038	17,736	2,217	5,592	699
90*	63,688	7,961	32,480	4,060	17,832	2,229	5,624	703
91*	65,560	8,195	33,432	4,179	18,360	2,295	5,792	724
92*	66,576	8,322	33,952	4,244	18,640	2,330	5,880	735
93*	67,400	8,425	34,376	4,297	18,872	2,359	5,952	744
94*	68,592	8,574	34,984	4,373	19,208	2,401	6,056	757
95*	69,152	8,644	35,264	4,408	19,360	2,420	6,104	763
96*	70,528	8,816	35,968	4,496	19,744	2,468	6,224	778
97*	71,352	8,919	36,392	4,549	19,976	2,497	6,304	788
98*	72,464	9,058	36,960	4,620	20,288	2,536	6,400	800
99+*	73,384	9,173	37,424	4,678	20,544	2,568	6,480	810

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD30,000/USD3,750)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	2,672	334	1,360	170	752	94	232	29
5	2,488	311	1,272	159	696	87	216	27
6	2,424	303	1,240	155	680	85	216	27
7	2,368	296	1,208	151	664	83	208	26
8	2,312	289	1,176	147	648	81	208	26
9	2,248	281	1,144	143	632	79	200	25
10	2,168	271	1,104	138	608	76	192	24
11-18	2,192	274	1,120	140	616	77	192	24
19	2,216	277	1,128	141	624	78	192	24
20	2,216	277	1,128	141	624	78	192	24
21	2,280	285	1,160	145	640	80	200	25
22	2,504	313	1,280	160	704	88	224	28
23	2,600	325	1,328	166	728	91	232	29
24	2,888	361	1,472	184	808	101	256	32
25	3,000	375	1,528	191	840	105	264	33
26	3,176	397	1,616	202	888	111	280	35
27	3,488	436	1,776	222	976	122	304	38
28	3,664	458	1,872	234	1,024	128	320	40
29	3,856	482	1,968	246	1,080	135	344	43
30	3,896	487	1,984	248	1,088	136	344	43
31	3,984	498	2,032	254	1,112	139	352	44
32	4,112	514	2,096	262	1,152	144	360	45
33	4,256	532	2,168	271	1,192	149	376	47
34	4,320	540	2,200	275	1,208	151	384	48
35	4,456	557	2,272	284	1,248	156	392	49
36	4,592	574	2,344	293	1,288	161	408	51
37	4,592	574	2,344	293	1,288	161	408	51
38	4,664	583	2,376	297	1,304	163	408	51
39	4,664	583	2,376	297	1,304	163	408	51
40	4,752	594	2,424	303	1,328	166	416	52
41	5,056	632	2,576	322	1,416	177	448	56
42	5,224	653	2,664	333	1,464	183	464	58
43	5,512	689	2,808	351	1,544	193	488	61
44	5,704	713	2,912	364	1,600	200	504	63
45	6,192	774	3,160	395	1,736	217	544	68
46	6,488	811	3,312	414	1,816	227	576	72
47	6,912	864	3,528	441	1,936	242	608	76
48	7,128	891	3,632	454	1,992	249	632	79
49	7,448	931	3,800	475	2,088	261	656	82
50	7,696	962	3,928	491	2,152	269	680	85
51	8,480	1,060	4,328	541	2,376	297	752	94
52	8,976	1,122	4,576	572	2,512	314	792	99
53	9,904	1,238	5,048	631	2,776	347	872	109
54	10,608	1,326	5,408	676	2,968	371	936	117
55	11,160	1,395	5,688	711	3,128	391	984	123
56	11,768	1,471	6,000	750	3,296	412	1,040	130
57	12,544	1,568	6,400	800	3,512	439	1,104	138
58	13,424	1,678	6,848	856	3,760	470	1,184	148
59	14,296	1,787	7,288	911	4,000	500	1,264	158
60	15,008	1,876	7,656	957	4,200	525	1,328	166

Effective from 27 October 2025
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD30,000/USD3,750) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	16,088	2,011	8,208	1,026	4,504	563	1,424	178
62	17,216	2,152	8,784	1,098	4,824	603	1,520	190
63	18,784	2,348	9,576	1,197	5,256	657	1,656	207
64	20,528	2,566	10,472	1,309	5,744	718	1,816	227
65	21,864	2,733	11,152	1,394	6,120	765	1,928	241
66	23,928	2,991	12,200	1,525	6,696	837	2,112	264
67	25,296	3,162	12,904	1,613	7,080	885	2,232	279
68	26,456	3,307	13,496	1,687	7,408	926	2,336	292
69	27,896	3,487	14,224	1,778	7,808	976	2,464	308
70	28,976	3,622	14,776	1,847	8,112	1,014	2,560	320
71	31,184	3,898	15,904	1,988	8,728	1,091	2,752	344
72	32,928	4,116	16,792	2,099	9,216	1,152	2,904	363
73	34,632	4,329	17,664	2,208	9,696	1,212	3,056	382
74	36,528	4,566	18,632	2,329	10,224	1,278	3,224	403
75	38,488	4,811	19,632	2,454	10,776	1,347	3,400	425
76	40,112	5,014	20,456	2,557	11,232	1,404	3,544	443
77	41,728	5,216	21,280	2,660	11,680	1,460	3,688	461
78	42,936	5,367	21,896	2,737	12,024	1,503	3,792	474
79	44,352	5,544	22,616	2,827	12,416	1,552	3,920	490
80	45,088	5,636	22,992	2,874	12,624	1,578	3,984	498
81*	47,152	5,894	24,048	3,006	13,200	1,650	4,160	520
82*	48,136	6,017	24,552	3,069	13,480	1,685	4,248	531
83*	48,872	6,109	24,928	3,116	13,688	1,711	4,312	539
84*	49,880	6,235	25,440	3,180	13,968	1,746	4,408	551
85*	52,224	6,528	26,632	3,329	14,624	1,828	4,608	576
86*	53,064	6,633	27,064	3,383	14,856	1,857	4,688	586
87*	53,920	6,740	27,496	3,437	15,096	1,887	4,760	595
88*	54,856	6,857	27,976	3,497	15,360	1,920	4,840	605
89*	55,896	6,987	28,504	3,563	15,648	1,956	4,936	617
90*	56,064	7,008	28,592	3,574	15,696	1,962	4,952	619
91*	57,688	7,211	29,424	3,678	16,152	2,019	5,096	637
92*	58,456	7,307	29,816	3,727	16,368	2,046	5,160	645
93*	59,400	7,425	30,296	3,787	16,632	2,079	5,248	656
94*	60,448	7,556	30,832	3,854	16,928	2,116	5,336	667
95*	61,008	7,626	31,112	3,889	17,080	2,135	5,384	673
96*	62,144	7,768	31,696	3,962	17,400	2,175	5,488	686
97*	62,808	7,851	32,032	4,004	17,584	2,198	5,544	693
98*	63,848	7,981	32,560	4,070	17,880	2,235	5,640	705
99+*	64,608	8,076	32,952	4,119	18,088	2,261	5,704	713

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD55,000/USD6,875)

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 the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	1,992	249	1,016	127	560	70	176	22
5	1,832	229	936	117	512	64	160	20
6	1,784	223	912	114	496	62	160	20
7	1,744	218	888	111	488	61	152	19
8	1,696	212	864	108	472	59	152	19
9	1,656	207	848	106	464	58	144	18
10	1,592	199	808	101	448	56	144	18
11-18	1,616	202	824	103	456	57	144	18
19	1,624	203	832	104	456	57	144	18
20	1,624	203	832	104	456	57	144	18
21	1,672	209	856	107	472	59	144	18
22	1,832	229	936	117	512	64	160	20
23	1,912	239	976	122	536	67	168	21
24	2,120	265	1,080	135	592	74	184	23
25	2,200	275	1,120	140	616	77	192	24
26	2,328	291	1,184	148	648	81	208	26
27	2,560	320	1,304	163	720	90	224	28
28	2,696	337	1,376	172	752	94	240	30
29	2,824	353	1,440	180	792	99	248	31
30	2,856	357	1,456	182	800	100	256	32
31	2,920	365	1,488	186	816	102	256	32
32	3,024	378	1,544	193	848	106	264	33
33	3,128	391	1,592	199	872	109	280	35
34	3,168	396	1,616	202	888	111	280	35
35	3,272	409	1,672	209	920	115	288	36
36	3,368	421	1,720	215	944	118	296	37
37	3,368	421	1,720	215	944	118	296	37
38	3,416	427	1,744	218	960	120	304	38
39	3,416	427	1,744	218	960	120	304	38
40	3,488	436	1,776	222	976	122	304	38
41	3,712	464	1,896	237	1,040	130	328	41
42	3,840	480	1,960	245	1,072	134	336	42
43	4,040	505	2,064	258	1,128	141	360	45
44	4,184	523	2,136	267	1,168	146	368	46
45	4,544	568	2,320	290	1,272	159	400	50
46	4,760	595	2,424	303	1,336	167	424	53
47	5,072	634	2,584	323	1,424	178	448	56
48	5,224	653	2,664	333	1,464	183	464	58
49	5,456	682	2,784	348	1,528	191	480	60
50	5,648	706	2,880	360	1,584	198	496	62
51	6,216	777	3,168	396	1,744	218	552	69
52	6,584	823	3,360	420	1,840	230	584	73
53	7,256	907	3,704	463	2,032	254	640	80
54	7,776	972	3,968	496	2,176	272	688	86
55	8,184	1,023	4,176	522	2,288	286	720	90
56	8,624	1,078	4,400	550	2,416	302	760	95
57	9,200	1,150	4,696	587	2,576	322	816	102
58	9,840	1,230	5,016	627	2,752	344	872	109
59	10,480	1,310	5,344	668	2,936	367	928	116
60	11,000	1,375	5,608	701	3,080	385	968	121

Effective from 27 October 2025
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD55,000/USD6,875) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	11,792	1,474	6,016	752	3,304	413	1,040	130
62	12,624	1,578	6,440	805	3,536	442	1,112	139
63	13,776	1,722	7,024	878	3,856	482	1,216	152
64	15,048	1,881	7,672	959	4,216	527	1,328	166
65	16,024	2,003	8,176	1,022	4,488	561	1,416	177
66	17,536	2,192	8,944	1,118	4,912	614	1,552	194
67	18,544	2,318	9,456	1,182	5,192	649	1,640	205
68	19,392	2,424	9,888	1,236	5,432	679	1,712	214
69	20,448	2,556	10,432	1,304	5,728	716	1,808	226
70	20,968	2,621	10,696	1,337	5,872	734	1,848	231
71	22,864	2,858	11,664	1,458	6,400	800	2,016	252
72	24,136	3,017	12,312	1,539	6,760	845	2,128	266
73	25,384	3,173	12,944	1,618	7,104	888	2,240	280
74	26,776	3,347	13,656	1,707	7,496	937	2,368	296
75	28,208	3,526	14,384	1,798	7,896	987	2,488	311
76	29,400	3,675	14,992	1,874	8,232	1,029	2,600	325
77	30,576	3,822	15,592	1,949	8,560	1,070	2,696	337
78	31,464	3,933	16,048	2,006	8,808	1,101	2,776	347
79	32,512	4,064	16,584	2,073	9,104	1,138	2,872	359
80	33,048	4,131	16,856	2,107	9,256	1,157	2,920	365
81*	34,552	4,319	17,624	2,203	9,672	1,209	3,048	381
82*	35,280	4,410	17,992	2,249	9,880	1,235	3,112	389
83*	35,816	4,477	18,264	2,283	10,032	1,254	3,160	395
84*	36,552	4,569	18,640	2,330	10,232	1,279	3,224	403
85*	38,272	4,784	19,520	2,440	10,720	1,340	3,376	422
86*	38,896	4,862	19,840	2,480	10,888	1,361	3,432	429
87*	39,528	4,941	20,160	2,520	11,064	1,383	3,488	436
88*	40,208	5,026	20,504	2,563	11,256	1,407	3,552	444
89*	40,976	5,122	20,896	2,612	11,472	1,434	3,616	452
90*	41,088	5,136	20,952	2,619	11,504	1,438	3,632	454
91*	42,280	5,285	21,560	2,695	11,840	1,480	3,736	467
92*	42,840	5,355	21,848	2,731	11,992	1,499	3,784	473
93*	43,528	5,441	22,200	2,775	12,184	1,523	3,840	480
94*	44,304	5,538	22,592	2,824	12,408	1,551	3,912	489
95*	44,712	5,589	22,800	2,850	12,520	1,565	3,952	494
96*	45,552	5,694	23,232	2,904	12,752	1,594	4,024	503
97*	46,040	5,755	23,480	2,935	12,888	1,611	4,064	508
98*	46,792	5,849	23,864	2,983	13,104	1,638	4,128	516
99+*	47,344	5,918	24,144	3,018	13,256	1,657	4,184	523

Effective from 27 October 2025
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance SelectWise Scheme** as an add-on plan.

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