

# Annual Premium Table (HK\$) — 5-year renewable

(for HK\$1,000,000 Sum Assured)

JOIN **AIA Vitality**

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

Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before the end of 5th policy year regarding the actual premiums payable of the coming year.

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0 - 15	2,030	2,030	1,970	1,970
16	2,030	2,370	2,010	2,020
17	2,030	2,370	2,050	2,090
18	2,030	2,370	2,090	2,150
19	2,030	2,370	2,120	2,210
20	2,030	2,370	2,160	2,290
21	2,030	2,370	2,190	2,370
22	2,040	2,400	2,220	2,460
23	2,060	2,450	2,270	2,560
24	2,100	2,510	2,300	2,680
25	2,120	2,580	2,350	2,770
26	2,190	2,680	2,430	2,950
27	2,290	2,800	2,570	3,170
28	2,380	2,980	2,710	3,420
29	2,520	3,220	2,890	3,740
30	2,700	3,520	3,090	4,130
31	2,850	3,820	3,310	4,490
32	3,030	4,210	3,550	4,900
33	3,240	4,630	3,800	5,260
34	3,410	5,090	4,080	5,730
35	3,630	5,590	4,370	6,200
36	3,890	6,130	4,620	6,750
37	4,210	6,740	4,980	7,340
38	4,660	7,440	5,390	8,040
39	5,110	8,270	5,870	8,760
40	5,690	9,220	6,530	9,490
41	6,410	10,200	7,040	10,410
42	7,100	11,260	7,580	11,270
43	7,840	12,390	8,190	12,210
44	8,650	13,620	8,860	13,180
45	9,520	15,030	9,570	14,200
46	10,430	16,650	10,340	15,340
47	11,400	18,510	11,150	16,520
48	12,430	20,480	12,030	17,750
49	13,660	22,550	12,920	19,090
50	15,290	24,760	13,900	20,500
51	17,240	27,180	15,030	22,140
52	19,330	29,880	16,150	23,830
53	21,600	32,790	17,270	25,630
54	23,960	35,770	18,530	27,590
55	26,330	38,970	19,950	29,700
56	28,810	42,300	21,480	31,950
57	31,380	46,210	23,090	34,350
58	34,080	50,530	24,750	36,860
59	36,940	55,370	26,500	39,530
60	39,930	60,380	28,370	42,530

Effective Date: 17 July 2020

Please read together with the "Notes" section on the page overleaf.

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

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
61	43,450	66,020	31,140	47,000
62	47,230	71,980	34,330	51,980
63	51,280	78,290	37,980	57,440
64	55,790	85,340	42,120	63,650
65	60,910	93,350	46,120	69,780
66*	65,800	100,580	49,800	75,850
67*	70,710	107,280	53,810	82,440
68*	76,070	114,120	58,810	89,440
69*	82,900	121,180	64,970	96,890
70*	90,540	128,440	71,450	104,940
71*	98,920	138,720	78,070	113,590
72*	107,740	149,950	84,950	122,810
73*	117,000	165,140	92,180	132,540
74*	126,610	180,540	99,700	142,820
75*	136,330	195,720	107,360	153,650
76*	145,860	206,560	114,880	164,520
77*	154,530	216,860	121,560	174,140
78*	162,530	226,890	126,960	180,940
79*	167,610	236,390	131,360	186,600

Effective Date: 17 July 2020

\* For renewal only.

## Premium Discount

(applicable to the standard premiums of the this plan only)

Sum Assured	Premium Discount
HK\$1,875,000 or above	Permanent 20%

### Notes:

- All premium discounts are only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong only.
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- The annual premium table 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 review the premium of your plan from time to time and adjust it accordingly at the end of every 5th policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries; historical investment returns and the future outlook of the product's backing asset; policy surrenders and lapses; or expenses directly related to the policy and indirect expenses allocated to this product.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.

