

保障

「優越危疾保障計劃」

SUPERIOR CRITICAL ILLNESS PLAN PRO (SCIP PRO)

訂下承諾  
愛出安穩未來

56種危疾及人壽保障入門版

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THE REAL LIFE COMPANY

## 保障 「優越危疾保障計劃」

與家人摯愛共同追求安逸、穩定的生活，是您的人生目標和理想。然而，世事無常，危患誰都可能遇上，面對突如其來的治療重擔，難免會令您收入驟然縮減，失去預算；正值年輕、為事業奮鬥的您，危患看似遙不可及，事實上年紀越輕投保，越早享有保障，更可於人生路上預早踏出安穩保障第一步。

危疾降臨，縱然得到家人相伴支持的心靈助力，醫療安排和開支上的實際援助亦不可或缺。作為您的真夥伴，AIA誠意提供「**優越危疾保障計劃**」，以相宜的保費，因應您於危疾保障上的真正需要和缺口，提供多達56種危疾保障，更設每五年定額保費，讓您安排生活預算，與家人共同步出穩健未來！

### 保障全面 多達56種危疾保障

此計劃供15日至60歲人士投保，為不同人士於不同人生階段，提供56種危疾保障（53種嚴重疾病及3種非嚴重疾病，請參閱危疾一覽表）。

常見的危疾如癌症、心臟病及中風都包括在本計劃中，如不幸被診斷患上嚴重疾病，您會獲得一筆過最高達基本保額的80%之現金作為危疾賠償<sup>1,2</sup>，讓您應付因治療嚴重疾病而招致的昂貴醫療開支，並在您及摯愛家人於減少收入時提供財務支援。當因嚴重疾病而獲支付危疾賠償後<sup>3</sup>，本計劃的保費將被豁免，讓您毋須擔心於失去工作能力時仍要繳付保費。本計劃亦會就非嚴重疾病<sup>4</sup>支付限制預支保額，惟必須未曾就嚴重疾病獲支付一筆過的危疾賠償，詳情請參閱賠償一覽表。

### 五年保障期內保費不變 讓您掌握理財預算

保障保證可於每五年的保障期屆滿時自動續保<sup>5</sup>，毋須提供健康證明，直至80歲為止；而保費會在該五年的保障期內維持不變，讓您更容易掌握理財預算。

### 身故賠償 保障摯愛

世事難料，若受保人不幸在保障生效期間身故，我們會支付身故賠償予受益人，協助摯愛家人渡過時艱。身故賠償金額將相等於計劃的基本保額扣除任何已支付的危疾賠償的餘額。

### 轉換權益 無需驗身

您享有保單轉換權益<sup>6</sup>，讓您可以於70歲前及本計劃生效期間，在無需任何健康證明或檢查下將本計劃轉換為終身壽險計劃，惟轉換後的保額不得超過本計劃的保障<sup>7</sup>。

### 附加契約 更添保障

您亦可按需要選擇附加額外醫療或意外保險契約，令保障更全面。

## 危疾賠償<sup>1</sup>一覽表

保障種類	保障疾病	賠償額 (按基本保額的百分率)
嚴重疾病 <sup>2</sup> (一次過預支保額)	53種嚴重疾病	80%
非嚴重疾病 <sup>4</sup> (限制預支保額)	須作手術之腦動脈瘤	40%
	早期甲狀腺癌 (TNM評級為T1N0M0級別)	16% (個人最高賠償限額為30,000美元或240,000港元/澳門幣)
	血管成形術及其他冠狀動脈疾病之創傷性療法	8% (個人最高賠償限額為12,500美元或100,000港元/澳門幣)

## 危疾一覽表

### 嚴重疾病

第1類 癌症	1. 癌	
第2類 與心臟相關之疾病	2. 心肌病 3. 冠狀動脈手術 4. 心臟病 5. 心瓣置換及修補	6. 傳染性心內膜炎 7. 其他嚴重的冠狀動脈疾病 8. 肺動脈高血壓(原發性) 9. 主動脈手術
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病/不可還原之器質性腦退化疾病 11. 植物人 12. 細菌性腦(脊)膜炎 13. 良性腦腫瘤 14. 昏迷 15. 腦炎 16. 偏癱 17. 嚴重頭部創傷	18. 運動神經原疾病 19. 多發性硬化症 20. 肌營養不良症 21. 癱瘓 22. 柏金遜症 23. 脊髓灰質炎 24. 進行性核上神經麻痺症 25. 嚴重重症肌無力 26. 中風
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 28. 再生障礙性貧血 29. 慢性肝病 30. 末期肺病 31. 暴發性病毒性肝炎	32. 腎衰竭 33. 主要器官移植 34. 腎髓質囊腫病 35. 系統性紅斑狼瘡連狼瘡性腎炎 36. 系統性硬皮病
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 38. 失明 39. 慢性腎上腺功能不全(即阿狄森氏病) 40. 庫賈氏病 41. 伊波拉 42. 象皮病 43. 失聰 44. 失去一肢及一眼 45. 喪失語言能力	46. 失去兩肢 47. 嚴重燒傷 48. 壞死性筋膜炎(俗稱食肉菌感染) 49. 因職業感染人體免疫力缺乏病毒(HIV) 50. 嗜鉻細胞瘤 51. 嚴重類風濕性關節炎 52. 不能獨立生活(保障期至65歲終止) 53. 末期疾病

### 非嚴重疾病

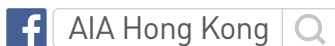
- 54. 須作手術之腦動脈瘤
- 55. 早期甲狀腺癌(TNM評級為T1N0M0級別)
- 56. 血管成形術及其他冠狀動脈疾病之創傷性療法

## 請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

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澳門 ☎ (853) 8988 1822

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#### 註：

- 危疾賠償以個人1,250,000美元(相等於9,375,000港元/澳門幣)為限。
- 80%基本保額的一筆過現金賠償會在扣除任何過去就須作手術之腦動脈瘤、早期甲狀腺癌(TNM評級為T1N0M0級別)及/或血管成形術及其他冠狀動脈疾病之創傷性療法已支付的限制預支保額後支付。
- 當基本保額的80%以危疾賠償形式支付後，危疾賠償便會終止，保單亦不會就任何相同或其他的危疾再次作出賠償。
- 每項非嚴重疾病只會獲支付一次賠償，保單不會就相同的疾病再次作出賠償。
- 續保保費將根據續保時受保人的年齡及當時適用之保費表而定。該保費表並非固定不變，我們保留隨時修訂保費表之權利。
- 危疾賠償一經索償後，保單轉換權益將會取消。
- 如「優越危疾保障計劃」被轉換為具有危疾保障的終身壽險計劃，該危疾保障的保障額亦不得超過「優越危疾保障計劃」的基本保額的80%。

#### 不保事項：

下列情況並不在保障範圍之內：

- 早期甲狀腺腫瘤(TNM評級為T1N0M0或以下級別)；早期前列腺腫瘤(TNM評級為T1a/T1b或以下級別)；被分類為RAI級別II或以下的早期慢性淋病性白血病；皮膚癌(惡性黑色素瘤除外)；與人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症；及任何癌前病變、非侵略性癌、或原位癌，以上所列都不包括在嚴重疾病中「癌」的保障範圍以內。
- 由受保人自致之傷害。
- 任何在受保人17歲前已出現或已被診斷出的先天性殘疾或疾病。
- 任何於保單續發日期或最近期之生效日期(以較後者為準)前已存在或該日期起計90日內已首次出現的病徵或症狀。
- 任何直接或間接因愛滋病(AIDS)或人體免疫力缺乏病毒(HIV)感染而導致之癌症或暴發性病毒性肝炎。

此產品簡介只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敘述，請參閱相關保單契約。於此產品簡介內，「AIA」、「本公司」或「我們」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

## 年繳保費率

(以每一千元美元 / 港元 / 澳門幣投保額計)

投保年齡	男性 非吸煙	女性 非吸煙	男性 吸煙	女性 吸煙
0	1.93	1.88	1.93	1.88
1	1.93	1.88	1.93	1.88
2	1.93	1.88	1.93	1.88
3	1.93	1.88	1.93	1.88
4	1.93	1.88	1.93	1.88
5	1.93	1.88	1.93	1.88
6	1.93	1.88	1.93	1.88
7	1.93	1.88	1.93	1.88
8	1.93	1.88	1.93	1.88
9	1.93	1.88	1.93	1.88
10	1.93	1.88	1.93	1.88
11	1.93	1.88	1.93	1.88
12	1.93	1.88	1.93	1.88
13	1.93	1.88	1.93	1.88
14	1.93	1.88	1.93	1.88
15	1.93	1.88	1.93	1.88
16	1.93	1.88	2.26	1.89
17	1.93	1.88	2.26	1.92
18	1.93	1.88	2.26	1.94
19	1.93	1.88	2.26	1.96
20	1.93	1.88	2.26	1.99
21	1.93	1.88	2.26	2.02
22	1.94	1.88	2.29	2.05
23	1.96	1.90	2.33	2.09
24	2.00	1.90	2.39	2.14
25	2.02	1.92	2.46	2.17
26	2.09	1.96	2.55	2.27
27	2.18	2.05	2.67	2.39
28	2.27	2.13	2.84	2.53
29	2.40	2.25	3.07	2.72
30	2.57	2.38	3.35	2.95
31	2.71	2.53	3.64	3.21
32	2.89	2.70	4.01	3.50
33	3.09	2.87	4.41	3.76
34	3.25	3.06	4.85	4.09
35	3.46	3.26	5.32	4.43
36	3.70	3.43	5.84	4.82
37	4.01	3.67	6.42	5.24
38	4.44	3.95	7.09	5.74
39	4.87	4.28	7.88	6.26

投保年齡	男性 非吸煙	女性 非吸煙	男性 吸煙	女性 吸煙
40	5.42	4.73	8.78	6.78
41	6.10	5.13	9.71	7.49
42	6.76	5.56	10.72	8.17
43	7.47	6.04	11.80	8.91
44	8.24	6.57	12.97	9.69
45	9.07	7.14	14.31	10.52
46	9.93	7.76	15.86	11.45
47	10.86	8.42	17.63	12.42
48	11.84	9.14	19.50	13.45
49	13.01	9.88	21.48	14.57
50	14.56	10.69	23.58	15.77
51	16.42	11.65	25.89	17.16
52	18.41	12.62	28.46	18.62
53	20.57	13.60	31.23	20.18
54	22.82	14.71	34.07	21.90
55	25.08	15.96	37.11	23.76
56	27.44	17.32	40.29	25.77
57	29.89	18.77	44.01	27.93
58	32.46	20.29	48.12	30.21
59	35.18	21.90	52.73	32.67
60	38.03	23.64	57.50	35.44
61*	41.38	25.95	62.88	39.17
62*	44.98	28.61	68.55	43.32
63*	48.84	31.65	74.56	47.87
64*	53.13	35.10	81.28	53.04
65*	58.01	38.43	88.90	58.15
66*	62.67	41.50	95.79	63.21
67*	67.34	44.84	102.17	68.70
68*	72.45	49.01	108.69	74.53
69*	78.95	54.14	115.41	80.74
70*	86.23	59.54	122.32	87.45
71*	94.21	65.06	132.11	94.66
72*	102.61	70.79	142.81	102.34
73*	111.43	76.82	157.28	110.45
74*	120.58	83.08	171.94	119.02
75*	129.84	89.47	186.40	128.04
76*	138.91	95.73	196.72	137.10
77*	147.17	101.30	206.53	145.12
78*	154.79	105.80	216.09	150.78
79*	159.63	109.47	225.13	155.50

\* 只適用於續保

## 大額折扣

基本保額 (美元)	基本保額 (港元 / 澳門幣)	保費率之調整 (每一千元美元 / 港元 / 澳門幣投保額)
50,000 - 79,999	375,000 - 599,999	+0.50
80,000 - 249,999	600,000 - 1,874,999	---
250,000 - 499,999	1,875,000 - 3,749,999	-0.15
500,000及以上	3,750,000及以上	-0.20

### 注意事項：

- 應繳保費是根據受保人投保或續保時的實際年齡及適用之保費率而定。
- 上表所列之保費為非保證，本公司可隨時作出更改。

**PROTECTION**

SUPERIOR CRITICAL ILLNESS PLAN PRO (SCIP PRO)

# The promise of a loving stable future

An introductory plan covering  
56 Critical Illnesses and life protection

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**THE REAL LIFE  
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We all want a comfortable, secure life for ourselves and our families. But life is unpredictable. Any one of us can fall sick at any time. If this should happen to you, the costs could destroy your savings and affect your plans possibly for years. When you are young and fit, illness seems so remote, but in fact that is the ideal time to insure yourself. The younger you take out an insurance, the earlier you enjoy protection. Besides, you can make your life a steady step forward.

When we are ill, the loving care from our family is key. But practical support from a lifelong partner like AIA is essential too. At AIA, we promise you will have the protection and care when you need it. Our **Superior Critical Illness Plan Pro** bridges the gap in costs with the comprehensive, all-round protection covering up to 56 critical illnesses at very affordable premiums which remain steady for 5-year periods. Show your love, and secure the future for those you treasure most.

### Comprehensive protection against 56 Critical Illnesses

This plan is available for Insured at different life stages, aged from 15 days to 60 years of age inclusive, with a comprehensive coverage of 56 Critical Illnesses (53 Major Illnesses plus 3 Minor Illnesses, see the Critical Illness Schedule).

The most common diseases in Hong Kong such as cancer, heart disease and stroke are all covered under the plan. If the Insured is diagnosed with any one of the covered Major Illnesses, a lump sum payment equivalent to 80% of the Face Amount will be payable<sup>1,2</sup>. After the Critical Illness Benefit of the plan is paid<sup>3</sup> for Major Illness, the future premiums on this plan will be waived. A limited advanced payment will also be payable for any Minor Illnesses<sup>4</sup>, given there is no prior lump sum payment for Major Illness. Please refer to Critical Illness Benefit Schedule for details.

### Better financial planning with fixed premium within every 5-year coverage period

Coverage is guaranteed renewable every 5 years<sup>5</sup> without the need of fresh evidence of insurability until aged 80. Premiums are guaranteed to remain unchanged within each successive 5-year period to allow you for better financial planning.

### Protection and love continue

In the unfortunate event of the Insured's death while this plan is in-force, a Death Benefit will be paid to your beneficiary. The Death Benefit amount will be equal to the remaining Face Amount after reduction of any Critical Illness Benefit that have been paid from the plan.

### Conversion privilege

You have the privilege<sup>6</sup> of converting this plan into a life insurance plan for lifetime to an amount not exceeding the Face Amount of this plan<sup>7</sup> before aged 70, without further health declarations or medical examinations.

### Optional riders provide extra coverage

Optional hospitalisation or accident riders are available to enhance your protection.

### Critical Illness Benefit<sup>1</sup> Schedule

Type of Protection	Covered Illnesses	Benefit Amount (% of the Face Amount)
Major Illnesses <sup>2</sup> (Lump Sum Advance Payment)	53 Major Illnesses	80%
Minor Illnesses <sup>4</sup> (Limited Advance Payment)	Cerebral Aneurysm Requiring Surgery	40%
	Early Thyroid Cancer (at TNM classification T1N0M0)	16% (subject to a maximum limit of US\$30,000 or HK\$/MOP240,000 per life)
	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	8% (subject to a maximum limit of US\$12,500 or HK\$/MOP100,000 per life)

## Critical Illness Schedule

### Major Illnesses

<b>Group 1</b> Cancer	1. Cancer	
<b>Group 2</b> Illnesses related to the Heart	2. Cardiomyopathy 3. Coronary Artery Surgery 4. Heart Attack 5. Heart Valve Replacement and Repair	6. Infective Endocarditis 7. Other Serious Coronary Artery Disease 8. Pulmonary Arterial Hypertension (Primary) 9. Surgery to the Aorta
<b>Group 3</b> Illnesses related to the Nervous System	10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Coma 15. Encephalitis 16. Hemiplegia 17. Major Head Trauma	18. Motor Neurone Disease 19. Multiple Sclerosis 20. Muscular Dystrophy 21. Paralysis 22. Parkinson's Disease 23. Poliomyelitis 24. Progressive Supranuclear Palsy 25. Severe Myasthenia Gravis 26. Stroke
<b>Group 4</b> Illnesses related to Major Organs and Functions	27. Acute Necrohemorrhagic Pancreatitis 28. Aplastic Anaemia 29. Chronic Liver Disease 30. End-stage Lung Disease 31. Fulminant Viral Hepatitis	32. Kidney Failure 33. Major Organ Transplant 34. Medullary Cystic Disease 35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 36. Systemic Scleroderma
<b>Group 5</b> Other Major Illnesses	37. AIDS due to Blood Transfusion 38. Blindness 39. Chronic Adrenal Insufficiency (Addison's Disease) 40. Creutzfeld-Jacob Disease 41. Ebola 42. Elephantiasis 43. Loss of Hearing 44. Loss of One Limb and One Eye 45. Loss of Speech	46. Loss of Two Limbs 47. Major Burns 48. Necrotising Fasciitis 49. Occupationally Acquired HIV 50. Pheochromocytoma 51. Severe Rheumatoid Arthritis 52. Loss of Independent Existence (Coverage ceases after aged 65) 53. Terminal Illness

### Minor Illnesses

54. Cerebral Aneurysm Requiring Surgery  
55. Early Thyroid Cancer (at TNM classification T1N0M0)  
56. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

### Please contact your financial planner or call AIA Customer Hotline for details

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#### Remarks:

- The Critical Illness Benefit is subject to a maximum limit of US\$1,250,000 (equivalent to HK\$/MOP9,375,000) per life.
- The lump sum payment for 80% of the Face Amount will be paid after deducting any Limited Advance Payment previously paid for Cerebral Aneurysm Requiring Surgery, Early Thyroid Cancer (at TNM classification T1N0M0) and / or Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- After 80% of the Face Amount has been paid as the Critical Illness Benefit, the Critical Illness Benefit will cease and no further benefit will be payable due to the same or any other Critical Illness condition diagnosed.
- Each Minor Illness is paid once only and no further benefit will be payable due to the same condition diagnosed.
- The renewal premium will be based on the attained age of the Insured and the applicable premium rate table upon renewal. The premium rate table is not fixed and we reserve the right to revise it from time to time.
- The Conversion privilege will not be available after the Critical Illness Benefit has been claimed.
- If the *Superior Critical Illness Plan Pro* is converted into a life insurance plan with Critical Illness cover, the coverage amount for such Critical Illness cover should also not exceed 80% of the Face Amount for *Superior Critical Illness Plan Pro*.

#### General Exclusions:

The following cases are excluded:

- Early Thyroid Cancer (at TNM classification T1N0M0 or a lower stage); early prostate cancer (at TNM classification T1a or T1b or a lower stage); early chronic lymphocytic leukemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV Infection is also present; and any pre-malignant or non-invasive cancer or carcinoma-in-situ are all excluded from the coverage of "Cancer" under Major Illnesses.
- Self-inflicted injury.
- Any illness due to a congenital defect or disease which has manifested or was diagnosed before the Insured attains aged 17.
- Any pre-existing condition prior to or condition manifesting itself within 90 days following the later of the Issue Date or the latest Commencement Date of the Policy.
- Any Cancer or Fulminant Viral Hepatitis caused directly or indirectly by AIDS or HIV Infection.

This brochure is for reference only. Please refer to the Policy Contract for definitions of capitalised terms, and the exact and complete terms and conditions of coverage. "AIA", the "Company", "We", "us" or "our" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

## Annual Premium Rate (per US\$ / HK\$ / MOP 1,000 of Face Amount)

Age at the time of application	Non-smoking male	Non-smoking female	Smoking male	Smoking female	Age at the time of application	Non-smoking male	Non-smoking female	Smoking male	Smoking female
0	1.93	1.88	1.93	1.88	40	5.42	4.73	8.78	6.78
1	1.93	1.88	1.93	1.88	41	6.10	5.13	9.71	7.49
2	1.93	1.88	1.93	1.88	42	6.76	5.56	10.72	8.17
3	1.93	1.88	1.93	1.88	43	7.47	6.04	11.80	8.91
4	1.93	1.88	1.93	1.88	44	8.24	6.57	12.97	9.69
5	1.93	1.88	1.93	1.88	45	9.07	7.14	14.31	10.52
6	1.93	1.88	1.93	1.88	46	9.93	7.76	15.86	11.45
7	1.93	1.88	1.93	1.88	47	10.86	8.42	17.63	12.42
8	1.93	1.88	1.93	1.88	48	11.84	9.14	19.50	13.45
9	1.93	1.88	1.93	1.88	49	13.01	9.88	21.48	14.57
10	1.93	1.88	1.93	1.88	50	14.56	10.69	23.58	15.77
11	1.93	1.88	1.93	1.88	51	16.42	11.65	25.89	17.16
12	1.93	1.88	1.93	1.88	52	18.41	12.62	28.46	18.62
13	1.93	1.88	1.93	1.88	53	20.57	13.60	31.23	20.18
14	1.93	1.88	1.93	1.88	54	22.82	14.71	34.07	21.90
15	1.93	1.88	1.93	1.88	55	25.08	15.96	37.11	23.76
16	1.93	1.88	2.26	1.89	56	27.44	17.32	40.29	25.77
17	1.93	1.88	2.26	1.92	57	29.89	18.77	44.01	27.93
18	1.93	1.88	2.26	1.94	58	32.46	20.29	48.12	30.21
19	1.93	1.88	2.26	1.96	59	35.18	21.90	52.73	32.67
20	1.93	1.88	2.26	1.99	60	38.03	23.64	57.50	35.44
21	1.93	1.88	2.26	2.02	61*	41.38	25.95	62.88	39.17
22	1.94	1.88	2.29	2.05	62*	44.98	28.61	68.55	43.32
23	1.96	1.90	2.33	2.09	63*	48.84	31.65	74.56	47.87
24	2.00	1.90	2.39	2.14	64*	53.13	35.10	81.28	53.04
25	2.02	1.92	2.46	2.17	65*	58.01	38.43	88.90	58.15
26	2.09	1.96	2.55	2.27	66*	62.67	41.50	95.79	63.21
27	2.18	2.05	2.67	2.39	67*	67.34	44.84	102.17	68.70
28	2.27	2.13	2.84	2.53	68*	72.45	49.01	108.69	74.53
29	2.40	2.25	3.07	2.72	69*	78.95	54.14	115.41	80.74
30	2.57	2.38	3.35	2.95	70*	86.23	59.54	122.32	87.45
31	2.71	2.53	3.64	3.21	71*	94.21	65.06	132.11	94.66
32	2.89	2.70	4.01	3.50	72*	102.61	70.79	142.81	102.34
33	3.09	2.87	4.41	3.76	73*	111.43	76.82	157.28	110.45
34	3.25	3.06	4.85	4.09	74*	120.58	83.08	171.94	119.02
35	3.46	3.26	5.32	4.43	75*	129.84	89.47	186.40	128.04
36	3.70	3.43	5.84	4.82	76*	138.91	95.73	196.72	137.10
37	4.01	3.67	6.42	5.24	77*	147.17	101.30	206.53	145.12
38	4.44	3.95	7.09	5.74	78*	154.79	105.80	216.09	150.78
39	4.87	4.28	7.88	6.26	79*	159.63	109.47	225.13	155.50

\* For renewal only

## Size Discount

Face amount (US\$)	Face amount (HK\$ / MOP)	Premium rate adjustment (per US\$ / HK\$ / MOP 1,000 of Face Amount)
50,000 - 79,999	375,000 - 599,999	+0.50
80,000 - 249,999	600,000 - 1,874,999	---
250,000 - 499,999	1,875,000 - 3,749,999	-0.15
500,000 & above	3,750,000 & above	-0.20

- Note:**
- Premium payable is calculated according to the Insured's attained age and the applicable premium rate at the time of application or renewal.
  - Premium stated above are non-guaranteed and subject to revision by the Company from time to time.