

# Standard Premium Schedule

## 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 - 18	7,600	950	3,880	485	2,128	266	672	84
19	7,680	960	3,920	490	2,152	269	680	85
20	7,840	980	4,000	500	2,192	274	696	87
21	7,920	990	4,040	505	2,216	277	696	87
22	8,160	1,020	4,160	520	2,288	286	720	90
23	8,480	1,060	4,328	541	2,376	297	752	94
24	8,720	1,090	4,448	556	2,440	305	768	96
25	9,360	1,170	4,776	597	2,624	328	824	103
26	9,920	1,240	5,056	632	2,776	347	872	109
27	10,480	1,310	5,344	668	2,936	367	928	116
28	10,960	1,370	5,592	699	3,072	384	968	121
29	11,280	1,410	5,752	719	3,160	395	1,000	125
30	11,440	1,430	5,832	729	3,200	400	1,008	126
31	11,760	1,470	6,000	750	3,296	412	1,040	130
32	11,920	1,490	6,080	760	3,336	417	1,056	132
33	12,240	1,530	6,240	780	3,424	428	1,080	135
34	12,720	1,590	6,488	811	3,560	445	1,120	140
35	12,960	1,620	6,608	826	3,632	454	1,144	143
36	12,960	1,620	6,608	826	3,632	454	1,144	143
37	13,200	1,650	6,736	842	3,696	462	1,168	146
38	13,520	1,690	6,896	862	3,784	473	1,192	149
39	13,600	1,700	6,936	867	3,808	476	1,200	150
40	13,760	1,720	7,016	877	3,856	482	1,216	152
41	14,000	1,750	7,144	893	3,920	490	1,240	155
42	14,320	1,790	7,304	913	4,008	501	1,264	158
43	14,960	1,870	7,632	954	4,192	524	1,320	165
44	15,840	1,980	8,080	1,010	4,432	554	1,400	175
45	16,640	2,080	8,488	1,061	4,656	582	1,472	184
46	17,600	2,200	8,976	1,122	4,928	616	1,552	194
47	18,160	2,270	9,264	1,158	5,088	636	1,600	200
48	18,880	2,360	9,632	1,204	5,288	661	1,664	208
49	19,680	2,460	10,040	1,255	5,512	689	1,736	217
50	20,080	2,510	10,240	1,280	5,624	703	1,776	222
51	20,800	2,600	10,608	1,326	5,824	728	1,840	230
52	21,680	2,710	11,056	1,382	6,072	759	1,912	239
53	22,480	2,810	11,464	1,433	6,296	787	1,984	248
54	23,520	2,940	11,992	1,499	6,584	823	2,080	260
55	24,480	3,060	12,488	1,561	6,856	857	2,160	270
56	25,920	3,240	13,216	1,652	7,256	907	2,288	286
57	27,600	3,450	14,080	1,760	7,728	966	2,440	305
58	28,880	3,610	14,728	1,841	8,088	1,011	2,552	319
59	30,800	3,850	15,712	1,964	8,624	1,078	2,720	340
60	32,800	4,100	16,728	2,091	9,184	1,148	2,896	362

Effective from 15 April 2019

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

# Standard Premium Schedule

## 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	35,520	4,440	18,112	2,264	9,944	1,243	3,136	392
62	38,640	4,830	19,704	2,463	10,816	1,352	3,408	426
63	42,640	5,330	21,744	2,718	11,936	1,492	3,768	471
64	47,680	5,960	24,320	3,040	13,352	1,669	4,208	526
65	52,560	6,570	26,808	3,351	14,720	1,840	4,640	580
66	57,040	7,130	29,088	3,636	15,968	1,996	5,040	630
67	58,080	7,260	29,624	3,703	16,264	2,033	5,128	641
68	59,360	7,420	30,272	3,784	16,624	2,078	5,240	655
69	61,280	7,660	31,256	3,907	17,160	2,145	5,408	676
70	62,960	7,870	32,112	4,014	17,632	2,204	5,560	695
71	69,608	8,701	35,504	4,438	19,488	2,436	6,144	768
72	73,464	9,183	37,464	4,683	20,568	2,571	6,488	811
73	77,256	9,657	39,400	4,925	21,632	2,704	6,824	853
74	80,440	10,055	41,024	5,128	22,520	2,815	7,104	888
75	81,904	10,238	41,768	5,221	22,936	2,867	7,232	904
76	87,088	10,886	44,416	5,552	24,384	3,048	7,688	961
77	93,136	11,642	47,496	5,937	26,080	3,260	8,224	1,028
78	95,728	11,966	48,824	6,103	26,800	3,350	8,456	1,057
79	98,752	12,344	50,360	6,295	27,648	3,456	8,720	1,090
80	100,312	12,539	51,160	6,395	28,088	3,511	8,856	1,107
81*	106,120	13,265	54,120	6,765	29,712	3,714	9,368	1,171
82*	109,208	13,651	55,696	6,962	30,576	3,822	9,640	1,205
83*	111,144	13,893	56,680	7,085	31,120	3,890	9,816	1,227
84*	112,904	14,113	57,584	7,198	31,616	3,952	9,968	1,246
85*	114,928	14,366	58,616	7,327	32,176	4,022	10,152	1,269
86*	117,040	14,630	59,688	7,461	32,768	4,096	10,336	1,292
87*	118,888	14,861	60,632	7,579	33,288	4,161	10,496	1,312
88*	120,736	15,092	61,576	7,697	33,808	4,226	10,664	1,333
89*	122,672	15,334	62,560	7,820	34,352	4,294	10,832	1,354
90*	124,608	15,576	63,552	7,944	34,888	4,361	11,000	1,375
91*	126,632	15,829	64,584	8,073	35,456	4,432	11,184	1,398
92*	128,480	16,060	65,528	8,191	35,976	4,497	11,344	1,418
93*	130,416	16,302	66,512	8,314	36,520	4,565	11,512	1,439
94*	132,528	16,566	67,592	8,449	37,104	4,638	11,704	1,463
95*	134,464	16,808	68,576	8,572	37,648	4,706	11,872	1,484
96*	136,488	17,061	69,608	8,701	38,216	4,777	12,048	1,506
97*	138,160	17,270	70,464	8,808	38,688	4,836	12,200	1,525
98*	140,184	17,523	71,496	8,937	39,248	4,906	12,376	1,547
99+*	142,208	17,776	72,528	9,066	39,816	4,977	12,560	1,570

Effective from 15 April 2019

\* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

### Note:

- 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 accordingly at the end of 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 coming year 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 Prime Scheme as a standalone policy.

# Standard Premium Schedule

## Deductible (HKD16,000/USD2,000)

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	3,680	460	1,880	235	1,032	129	328	41
5 - 18	3,440	430	1,752	219	960	120	304	38
19	3,600	450	1,840	230	1,008	126	320	40
20	3,600	450	1,840	230	1,008	126	320	40
21	3,600	450	1,840	230	1,008	126	320	40
22	3,840	480	1,960	245	1,072	134	336	42
23	3,920	490	2,000	250	1,096	137	344	43
24	4,320	540	2,200	275	1,208	151	384	48
25	4,480	560	2,288	286	1,256	157	392	49
26	4,640	580	2,368	296	1,296	162	408	51
27	5,040	630	2,568	321	1,408	176	448	56
28	5,200	650	2,656	332	1,456	182	456	57
29	5,360	670	2,736	342	1,504	188	472	59
30	5,520	690	2,816	352	1,544	193	488	61
31	5,520	690	2,816	352	1,544	193	488	61
32	5,600	700	2,856	357	1,568	196	496	62
33	5,680	710	2,896	362	1,592	199	504	63
34	5,840	730	2,976	372	1,632	204	512	64
35	5,920	740	3,016	377	1,656	207	520	65
36	6,240	780	3,184	398	1,744	218	552	69
37	6,240	780	3,184	398	1,744	218	552	69
38	6,400	800	3,264	408	1,792	224	568	71
39	6,400	800	3,264	408	1,792	224	568	71
40	6,480	810	3,304	413	1,816	227	576	72
41	6,880	860	3,512	439	1,928	241	608	76
42	7,040	880	3,592	449	1,968	246	624	78
43	7,360	920	3,752	469	2,064	258	648	81
44	7,600	950	3,880	485	2,128	266	672	84
45	8,000	1,000	4,080	510	2,240	280	704	88
46	8,400	1,050	4,288	536	2,352	294	744	93
47	8,880	1,110	4,528	566	2,488	311	784	98
48	9,280	1,160	4,736	592	2,600	325	816	102
49	9,680	1,210	4,936	617	2,712	339	856	107
50	9,920	1,240	5,056	632	2,776	347	872	109
51	10,240	1,280	5,224	653	2,864	358	904	113
52	10,480	1,310	5,344	668	2,936	367	928	116
53	11,040	1,380	5,632	704	3,088	386	976	122
54	11,520	1,440	5,872	734	3,224	403	1,016	127
55	11,920	1,490	6,080	760	3,336	417	1,056	132
56	12,720	1,590	6,488	811	3,560	445	1,120	140
57	13,520	1,690	6,896	862	3,784	473	1,192	149
58	14,320	1,790	7,304	913	4,008	501	1,264	158
59	15,360	1,920	7,832	979	4,304	538	1,360	170
60	16,240	2,030	8,280	1,035	4,544	568	1,432	179

Effective from 15 April 2019

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

# Standard Premium Schedule

## Deductible (HKD16,000/USD2,000) (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	17,520	2,190	8,936	1,117	4,904	613	1,544	193
62	19,120	2,390	9,752	1,219	5,352	669	1,688	211
63	21,200	2,650	10,816	1,352	5,936	742	1,872	234
64	23,600	2,950	12,040	1,505	6,608	826	2,080	260
65	25,920	3,240	13,216	1,652	7,256	907	2,288	286
66	28,240	3,530	14,400	1,800	7,904	988	2,496	312
67	28,720	3,590	14,648	1,831	8,040	1,005	2,536	317
68	29,440	3,680	15,016	1,877	8,240	1,030	2,600	325
69	30,400	3,800	15,504	1,938	8,512	1,064	2,688	336
70	31,360	3,920	15,992	1,999	8,784	1,098	2,768	346
71	34,680	4,335	17,688	2,211	9,712	1,214	3,064	383
72	36,688	4,586	18,712	2,339	10,272	1,284	3,240	405
73	38,328	4,791	19,544	2,443	10,728	1,341	3,384	423
74	40,264	5,033	20,536	2,567	11,272	1,409	3,552	444
75	41,216	5,152	21,024	2,628	11,544	1,443	3,640	455
76	43,376	5,422	22,120	2,765	12,144	1,518	3,832	479
77	46,312	5,789	23,616	2,952	12,968	1,621	4,088	511
78	47,264	5,908	24,104	3,013	13,232	1,654	4,176	522
79	50,024	6,253	25,512	3,189	14,008	1,751	4,416	552
80	51,152	6,394	26,088	3,261	14,320	1,790	4,520	565
81*	52,320	6,540	26,680	3,335	14,648	1,831	4,616	577
82*	54,032	6,754	27,560	3,445	15,128	1,891	4,768	596
83*	54,912	6,864	28,008	3,501	15,376	1,922	4,848	606
84*	56,056	7,007	28,592	3,574	15,696	1,962	4,952	619
85*	56,760	7,095	28,944	3,618	15,896	1,987	5,008	626
86*	57,728	7,216	29,440	3,680	16,160	2,020	5,096	637
87*	58,608	7,326	29,888	3,736	16,408	2,051	5,176	647
88*	59,576	7,447	30,384	3,798	16,680	2,085	5,264	658
89*	60,544	7,568	30,880	3,860	16,952	2,119	5,344	668
90*	61,512	7,689	31,368	3,921	17,224	2,153	5,432	679
91*	62,656	7,832	31,952	3,994	17,544	2,193	5,536	692
92*	63,624	7,953	32,448	4,056	17,816	2,227	5,616	702
93*	64,416	8,052	32,856	4,107	18,040	2,255	5,688	711
94*	65,560	8,195	33,432	4,179	18,360	2,295	5,792	724
95*	66,088	8,261	33,704	4,213	18,504	2,313	5,832	729
96*	67,408	8,426	34,376	4,297	18,872	2,359	5,952	744
97*	68,200	8,525	34,784	4,348	19,096	2,387	6,024	753
98*	69,256	8,657	35,320	4,415	19,392	2,424	6,112	764
99+*	70,136	8,767	35,768	4,471	19,640	2,455	6,192	774

Effective from 15 April 2019

\* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

**Note:**

- 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.
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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 Prime Scheme as a standalone policy.

# Standard Premium Schedule

## Deductible (HKD25,000/USD3,125)

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	3,200	400	1,632	204	896	112	280	35
5 - 18	2,960	370	1,512	189	832	104	264	33
19	3,040	380	1,552	194	848	106	272	34
20	3,040	380	1,552	194	848	106	272	34
21	3,040	380	1,552	194	848	106	272	34
22	3,280	410	1,672	209	920	115	288	36
23	3,360	420	1,712	214	944	118	296	37
24	3,680	460	1,880	235	1,032	129	328	41
25	3,760	470	1,920	240	1,056	132	336	42
26	3,920	490	2,000	250	1,096	137	344	43
27	4,240	530	2,160	270	1,184	148	376	47
28	4,400	550	2,248	281	1,232	154	392	49
29	4,560	570	2,328	291	1,280	160	400	50
30	4,640	580	2,368	296	1,296	162	408	51
31	4,640	580	2,368	296	1,296	162	408	51
32	4,800	600	2,448	306	1,344	168	424	53
33	4,960	620	2,528	316	1,392	174	440	55
34	5,040	630	2,568	321	1,408	176	448	56
35	5,200	650	2,656	332	1,456	182	456	57
36	5,360	670	2,736	342	1,504	188	472	59
37	5,360	670	2,736	342	1,504	188	472	59
38	5,440	680	2,776	347	1,520	190	480	60
39	5,440	680	2,776	347	1,520	190	480	60
40	5,600	700	2,856	357	1,568	196	496	62
41	5,840	730	2,976	372	1,632	204	512	64
42	5,920	740	3,016	377	1,656	207	520	65
43	6,240	780	3,184	398	1,744	218	552	69
44	6,400	800	3,264	408	1,792	224	568	71
45	6,880	860	3,512	439	1,928	241	608	76
46	7,280	910	3,712	464	2,040	255	640	80
47	7,680	960	3,920	490	2,152	269	680	85
48	7,920	990	4,040	505	2,216	277	696	87
49	8,240	1,030	4,200	525	2,304	288	728	91
50	8,400	1,050	4,288	536	2,352	294	744	93
51	8,720	1,090	4,448	556	2,440	305	768	96
52	8,960	1,120	4,568	571	2,512	314	792	99
53	9,600	1,200	4,896	612	2,688	336	848	106
54	10,000	1,250	5,104	638	2,800	350	880	110
55	10,240	1,280	5,224	653	2,864	358	904	113
56	10,800	1,350	5,512	689	3,024	378	952	119
57	11,520	1,440	5,872	734	3,224	403	1,016	127
58	12,320	1,540	6,280	785	3,448	431	1,088	136
59	13,120	1,640	6,688	836	3,672	459	1,160	145
60	13,920	1,740	7,096	887	3,896	487	1,232	154

Effective from 15 April 2019  
Please read together with the "Note" section on the page overleaf.

# Standard Premium Schedule

## Deductible (HKD25,000/USD3,125) (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	15,040	1,880	7,672	959	4,208	526	1,328	166
62	16,400	2,050	8,368	1,046	4,592	574	1,448	181
63	18,240	2,280	9,304	1,163	5,104	638	1,608	201
64	20,320	2,540	10,360	1,295	5,688	711	1,792	224
65	22,080	2,760	11,264	1,408	6,184	773	1,952	244
66	24,160	3,020	12,320	1,540	6,768	846	2,136	267
67	24,560	3,070	12,528	1,566	6,880	860	2,168	271
68	25,200	3,150	12,856	1,607	7,056	882	2,224	278
69	26,080	3,260	13,304	1,663	7,304	913	2,304	288
70	26,880	3,360	13,712	1,714	7,528	941	2,376	297
71	29,704	3,713	15,152	1,894	8,320	1,040	2,624	328
72	31,368	3,921	16,000	2,000	8,784	1,098	2,768	346
73	32,984	4,123	16,824	2,103	9,232	1,154	2,912	364
74	34,472	4,309	17,584	2,198	9,656	1,207	3,040	380
75	35,336	4,417	18,024	2,253	9,896	1,237	3,120	390
76	37,152	4,644	18,944	2,368	10,400	1,300	3,280	410
77	39,744	4,968	20,272	2,534	11,128	1,391	3,512	439
78	40,520	5,065	20,664	2,583	11,344	1,418	3,576	447
79	42,856	5,357	21,856	2,732	12,000	1,500	3,784	473
80	43,808	5,476	22,344	2,793	12,264	1,533	3,872	484
81*	44,912	5,614	22,904	2,863	12,576	1,572	3,968	496
82*	46,288	5,786	23,608	2,951	12,960	1,620	4,088	511
83*	46,992	5,874	23,968	2,996	13,160	1,645	4,152	519
84*	47,960	5,995	24,456	3,057	13,432	1,679	4,232	529
85*	48,576	6,072	24,776	3,097	13,600	1,700	4,288	536
86*	49,368	6,171	25,176	3,147	13,824	1,728	4,360	545
87*	50,160	6,270	25,584	3,198	14,048	1,756	4,432	554
88*	51,040	6,380	26,032	3,254	14,288	1,786	4,504	563
89*	52,008	6,501	26,528	3,316	14,560	1,820	4,592	574
90*	52,712	6,589	26,880	3,360	14,760	1,845	4,656	582
91*	53,680	6,710	27,376	3,422	15,032	1,879	4,736	592
92*	54,384	6,798	27,736	3,467	15,224	1,903	4,800	600
93*	55,264	6,908	28,184	3,523	15,472	1,934	4,880	610
94*	56,232	7,029	28,680	3,585	15,744	1,968	4,968	621
95*	56,760	7,095	28,944	3,618	15,896	1,987	5,008	626
96*	57,816	7,227	29,488	3,686	16,192	2,024	5,104	638
97*	58,432	7,304	29,800	3,725	16,360	2,045	5,160	645
98*	59,400	7,425	30,296	3,787	16,632	2,079	5,248	656
99+*	60,104	7,513	30,656	3,832	16,832	2,104	5,304	663

Effective from 15 April 2019

\* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

**Note:**

- 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 accordingly at the end of 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 coming year 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 Prime Scheme as a standalone policy.

