



安盛

Medical protection
醫療保障

GlobalReach Medical Insurance Plan
臻尚環球醫療保障

Quick reference to premium rates 保費率速查

Premium table
保費表

List of Principal Country of Residence

The country where the insured lives or intends to live for most of the Policy Year being 185 days or more and which will be shown as the insured's address and place of residence in our records.

Name	Zone	Country / Territory Code	Name	Zone	Country / Territory Code	Name	Zone	Country / Territory Code
Albania	6	ALB	Gibraltar	4	GBZ	Norway	6	NOR
Alderney	4	GBA	Greece	2	GCE	Oman	5	UAO
Algeria	6	ALG	Greenland	6	GRE	Pakistan	6	PAK
American Samoa	4	ASA	Grenada	4	GND	Palau	5	PAL
Andorra	5	AND	Guadeloupe	4	GUD	Panama	4	PAN
Angola	6	ANG	Guam	5	GUA	Papua New Guinea	6	PNG
Anguilla	4	AGU	Guatemala	2	GTM	Paraguay	4	PGY
Antarctica	5	ANT	Guernsey	4	GBG	Peru	4	PER
Antigua & Barbuda	4	ANB	Guinea	6	GUI	Philippines	6	PHI
Argentina	4	ARG	Guinea-Bissau	6	GUB	Pitcairn	5	PIT
Armenia	5	ARM	Guyana	4	GUY	Poland	6	POL
Aruba	4	ARU	Haiti	4	HAI	Portugal	4	POR
Australia	5	AUS	Heard and McDonald Islands	5	HMI	Puerto Rico	4	PRC
Austria	5	AUT	Herm	5	HRM	Qatar	5	UAQ
Azerbaijan	6	AZR	Holy See (Vatican City State)	4	VAT	Republic of Macedonia	6	MAC
Azores	5	AZO	Honduras	2	HON	Reunion	5	RUN
Bahamas	4	BHS	Hong Kong	2	HGK	Romania	6	ROM
Bahrain	2	BRN	Hungary	6	HUN	Rwanda	5	RWA
Bangladesh	4	BDH	Iceland	6	ICL	Saint Helena	4	SHL
Barbados	4	BDS	India	6	IND	Saint Kitts and Nevis	4	STK
Belgium	5	BEL	Indonesia	5	IDS	Saint Lucia	4	STL
Belize	4	BLZ	Iraq	4	IRQ	Saint Pierre and Miquelon	4	SPM
Benin	6	BEN	Ireland	4	IRL	Samoa	5	SAU
Bermuda	4	BER	Isle of Man	4	GBM	San Marino	5	SMA
Bhutan	5	BHU	Israel	2	ISL	Sao Tome and Principe	5	SAO
Bolivia	4	BOL	Italy	4	ITL	Sark	4	GBS
Bosnia & Herzegovina	6	BOS	Jamaica	4	JAM	Saudi Arabia	4	SDA
Botswana	6	BTW	Japan	6	JAP	Senegal	5	SGL
Bouvet Island	6	BOV	Jersey	3	GBJ	Serbia	5	SER
Brazil	4	BRZ	Jordan	5	JOR	Seychelles	5	SEY
British Indian Ocean Territory	6	BIO	Kazakhstan	6	KAZ	Sierra Leone	5	SLN
Brunei Darussalam	6	BRU	Kenya	4	KEN	Singapore	3	SGP
Bulgaria	5	BUL	Kiribati	5	KIR	Slovakia	6	SLV
Burkina Faso	5	BKF	Kuwait	4	KWT	Slovenia	6	SLO
Burundi	5	BRD	Kyrgyzstan	5	KYR	Solomon Islands	5	SOI
Cambodia	6	CAM	Lao People's Democratic Rep	5	LAO	South Africa	5	RSA
Cameroon	6	CMR	Latvia	5	LAT	South Korea (Republic of)	6	KOR
Canada	6	CDN	Lebanon	4	LEB	Spain	3	ESP
Canary Islands	4	CYI	Lesotho	5	LSO	Sri Lanka	6	SRL
Cape Verde	6	CVI	Liberia	5	LIB	St Vincent and the Grenadines	4	STV
Cayman Islands	4	CAY	Libyan Arab Jamahiriya	5	LYB	Sth Georgia and Sth Sandwich Is	4	SGS
Central African Republic	5	CAR	Liechtenstein	4	LCH	Suriname	4	SME
Chad	6	CHD	Lithuania	5	LIT	Svalbard and Jan Mayen	5	SVA
Chile	4	CHL	Luxembourg	6	LUX	Swaziland	5	SWZ
China	7	CHN	Macau	2	MCA	Sweden	6	SWE
Christmas Island	5	CHR	Madagascar	6	MAD	Switzerland	3	SWI
Cocos (Keeling) Islands	5	COC	Madeira	4	MAE	Taiwan	4	TWN
Colombia	4	COL	Malawi	5	MLW	Tajikistan	5	TAJ
Comoros	6	COM	Malaysia	6	MAL	Tanzania (United Republic of)	5	TNZ
Cook Islands	5	COK	Maldives	5	MDS	Thailand	5	THI
Costa Rica	4	CRC	Mali	6	MAI	Timor-Leste	5	TIM
Cote d'Ivoire	6	COT	Malta	6	MLT	Togo	6	TOG
Croatia	6	CRO	Marshall Islands	5	MIS	Tokelau	5	TOK
Cyprus	5	CYP	Martinique	4	MAR	Tonga	5	TNG
Czech Republic	6	CZH	Mauritania	6	MRT	Trinidad and Tobago	4	TAT
Denmark	6	DMK	Mauritius	5	MAU	Tunisia	5	TUN
Djibouti	6	DJB	Mayotte	5	MAY	Turkey	5	TRK
Dominica	4	DOM	Mexico	2	MEX	Turkmenistan	5	TUR
Dominican Republic	4	DOM	Micronesia Federated States	5	MIC	Turks and Caicos Islands	4	TUK
Ecuador	4	ECU	Moldova (Republic of)	5	MOL	Tuvalu	5	TUV
Egypt	6	EGP	Monaco	4	MNC	UAE	4	UAE
El Salvador	4	ELS	Mongolia	4	MNG	Uganda	5	EAU
Equatorial Guinea	5	EGU	Montenegro	5	MTG	Ukraine	5	UKR
Eritrea	6	ERI	Montserrat	4	MON	United Kingdom	3	GBR
Estonia	5	EST	Morocco	6	MOR	Uruguay	4	UGY
Ethiopia	6	ETH	Mozambique	6	MOZ	Uzbekistan	5	UZB
Falkland Islands (Malvinas)	4	FAK	Namibia	5	NMB	Vanuatu	5	VAN
Faroe Islands	6	FIS	Nauru	5	NAU	Vietnam	5	VIT
Fiji	5	FIJ	Nepal	5	NEP	Virgin Islands (British)	4	VIK
Finland	5	FIN	Netherlands	6	HOL	Virgin Islands (US)	4	VIU
France	5	FRA	Netherlands Antilles	4	NEA	Wallis and Futuna Islands	5	WAL
French Guiana	5	FGU	New Caledonia	5	NCL	Western Sahara	5	SAH
French Polynesia	5	FPO	New Zealand	6	NZL	Zambia	5	ZAM
French Southern Territories	5	FST	Nicaragua	4	NCA			
Gabon	5	GAB	Niger	5	NGR			
Gambia	6	GAM	Nigeria	5	NIG			
Georgia	5	GEO	Niue	5	NIU			
Germany	4	GER	Norfolk Island	5	NOF			
Ghana	6	GHA	Northern Mariana Islands	5	NMI			

Area / Area of cover

We define Asia as

Australia, Bangladesh, Bhutan, Brunei, Mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Nepal, New Zealand, Philippines, Singapore, South Korea, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, Vietnam

We define Worldwide excluding USA ("Worldwide ex USA") as

Worldwide excluding the USA

We define Worldwide as

Worldwide

Note: ■ No country in the List of Principal Country of Residence currently belongs to Zone 1.

■ Hong Kong, Macau and Taiwan are respectively considered as country for the purposes of the policy.

主要居留地列表

被保人於保單年度內大部份時間 (即185日或以上) 生活或擬定生活，並於本公司紀錄列為被保人地址及居留地的國家。

名稱	區	國家 / 地區碼	名稱	區	國家 / 地區碼	名稱	區	國家 / 地區碼
阿爾巴尼亞	6	ALB	直布羅陀	4	GBZ	挪威	6	NOR
奧爾德尼	4	GBA	希臘	2	GCE	阿曼	5	UAO
阿爾及利亞	6	ALG	格陵蘭	6	GRE	巴基斯坦	6	PAK
美屬薩摩亞	4	ASA	格林納達	4	GND	帕勞	5	PAL
安道爾共和國	5	AND	瓜德羅普	4	GUD	巴拿馬	4	PAN
安哥拉	6	ANG	關島	5	GUA	巴布亞新幾內亞	6	PNG
安圭拉島	4	AGU	危地馬拉	2	GTM	巴拉圭	4	PGY
南極洲	5	ANT	格恩西島	4	GBG	秘魯	4	PER
安提瓜及巴爾布達	4	ANB	幾內亞	6	GUI	菲律賓	6	PHI
阿根廷	4	ARG	幾內亞比紹	6	GUB	皮特凱恩	5	PIT
亞美利加	5	ARM	圭亞那	4	GUY	波蘭	6	POL
阿魯巴	4	ARU	海地	4	HAI	葡萄牙	4	POR
澳洲	5	AUS	赫德島及麥克唐納島	5	HMI	波多黎各	4	PRC
奧地利	5	AUT	赫姆	5	HRM	卡塔爾	5	UAQ
阿塞拜疆	6	AZR	教廷 (梵蒂岡城國)	4	VAT	馬其頓共和國	6	MAC
亞速爾群島	5	AZO	洪都拉斯	2	HON	留尼汪島	5	RUN
巴哈馬	4	BHS	香港	2	HKG	羅馬尼亞	6	ROM
巴林	2	BRN	匈牙利	6	HUN	盧旺達	5	RWA
孟加拉	4	BDH	冰島	6	ICL	聖赫勒拿島	4	SHL
巴巴多斯	4	BDS	印度	6	IND	聖基茨及尼維斯	4	STK
比利時	5	BEL	印尼	5	IDS	聖盧西亞	4	STL
伯利茲	4	BLZ	伊拉克	4	IRQ	聖皮埃爾島及密克隆島	4	SPM
貝寧	6	BEN	愛爾蘭	4	IRL	薩摩亞	5	SAU
百慕達	4	BER	馬恩島	4	GBM	聖馬力諾	5	SMA
不丹	5	BHU	以色列	2	ISL	聖多美和普林西比	5	SAO
玻利維亞	4	BOL	意大利	4	ITL	薩克島	4	GBS
波斯尼亞和黑塞哥維那	6	BOS	牙買加	4	JAM	沙特阿拉伯	4	SDA
博茨瓦納	6	BTW	日本	6	JAP	塞內加爾	5	SGL
布維島	6	BOV	澤西島	3	GBJ	塞爾維亞	5	SER
巴西	4	BRZ	約旦	5	JOR	塞舌爾	5	SEY
英屬印度洋地區	6	BIO	哈薩克	6	KAZ	塞拉利昂	5	SLN
汶萊達魯薩蘭國	6	BRU	肯尼亞	4	KEN	新加坡	3	SGP
保加利亞	5	BUL	基里巴斯	5	KIR	斯洛伐克	6	SLV
布基納法索	5	BKF	科威特	4	KWT	斯洛文尼亞	6	SLO
布隆迪	5	BRD	吉爾吉斯	5	KYR	所羅門群島	5	SOI
柬埔寨	6	CAM	老撾人民民主共和國	5	LAO	南非	5	RSA
喀麥隆	6	CMR	拉脫維亞	5	LAT	南韓 (大韓民國)	6	KOR
加拿大	6	CDN	黎巴嫩	4	LEB	西班牙	3	ESP
加納利群島	4	CYI	萊索托	5	LSO	斯里蘭卡	6	SRL
佛得角	6	CVI	利比里亞	5	LIB	聖文森特和格林內丁斯	4	STV
開曼群島	4	CAY	阿拉伯利比亞民眾國	5	LYB	南喬治亞島及南桑威奇群島	4	SGS
中非共和國	5	CAR	列支敦士登	4	LCH	蘇里南	4	SME
乍得	6	CHD	立陶宛	5	LIT	斯瓦爾巴特群島及揚馬延島	5	SWA
智利	4	CHL	盧森堡	6	LUX	斯威士蘭	5	SWZ
中國	7	CHN	澳門	2	MCA	瑞典	6	SWE
聖誕島	5	CHR	馬達加斯加	6	MAD	瑞士	3	SWI
科科斯群島	5	COC	馬德拉群島	4	MAE	台灣	4	TWN
哥倫比亞	4	COL	馬拉維	5	MLW	塔吉克斯坦	5	TAJ
科摩羅	6	COM	馬來西亞	6	MAL	坦桑尼亞 (聯合共和國)	5	TNZ
庫克群島	5	COK	馬爾代夫	5	MDS	泰國	5	THI
哥斯達黎加	4	CRC	馬里	6	MAI	東帝汶	5	TIM
科特迪瓦	6	COT	馬耳他	6	MLT	多哥	6	TOG
克羅地亞	6	CRO	馬紹爾群島	5	MIS	托克勞群島	5	TOK
塞浦路斯	5	CYP	馬提尼克島	4	MAR	湯加	5	TNG
捷克	6	CZH	毛里塔尼亞	6	MRT	特立尼達和多巴哥	4	TAT
丹麥	6	DMK	毛里求斯	5	MAU	突尼斯	5	TUN
吉布提	6	DJB	馬約特	5	MAY	土耳其	5	TRK
多米尼加	4	DOM	墨西哥	2	MEX	土庫曼斯坦	5	TUR
多明尼加共和國	4	DOM	密克羅尼西亞聯邦	5	MIC	特克斯和凱科斯群島	4	TUK
厄瓜多爾	4	ECU	摩爾多瓦共和國	5	MOL	圖瓦盧	5	TUV
埃及	6	EGP	摩納哥	4	MNC	阿拉伯聯合酋長國	4	UAE
薩爾瓦多	4	ELS	蒙古	4	MNG	烏干達	5	EAU
赤道幾內亞	5	EGU	黑山	5	MTG	烏克蘭	5	UKR
厄立特里亞	6	ERI	蒙特塞拉特島	4	MON	英國	3	GBR
愛沙尼亞	5	EST	摩洛哥	6	MOR	烏拉圭	4	UGY
埃塞俄比亞	6	ETH	莫桑比克	6	MOZ	烏茲別克斯坦	5	UZB
福克蘭群島 (馬爾維納斯群島)	4	FAK	納米比亞	5	NMB	瓦努阿圖	5	VAN
法羅群島	6	FIS	瑙魯	5	NAU	越南	5	VIT
斐濟	5	FIJ	尼泊爾	5	NEP	英屬維爾京群島	4	VIK
芬蘭	5	FIN	荷蘭	6	HOL	美屬維爾京群島	4	VIU
法國	5	FRA	荷屬安的列斯	4	NEA	瓦利斯群島和富圖納群島	5	WAL
法屬圭亞那	5	FGU	新喀里多尼亞	5	NCL	西撒哈拉	5	SAH
法屬波利尼西亞	5	FPO	紐西蘭	6	NZL	贊比亞	5	ZAM
法國南部地區	5	FST	紐加拉瓜	4	NCA			
加蓬	5	GAB	尼日爾	5	NGR			
岡比亞	6	GAM	尼日利亞	5	NIG			
格魯吉亞	5	GEO	紐埃島	5	NIU			
德國	4	GER	諾福克島	5	NOF			
加納	6	GHA	北馬里亞納群島	5	NMI			

地區 / 保障地區

亞洲指

澳洲、孟加拉、不丹、汶萊、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、尼泊爾、紐西蘭、菲律賓、新加坡、南韓、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克、越南

全球 (不包括美國) 指

全球各地，但不包括美國

全球指

全球

附註：■ 現時主要居留地列表中並無任何國家屬於第1區。

■ 就有關保單而言，香港、澳門及台灣均分別地被視為國家。

Annual premium^{#^} per insured 每名被保人年繳保費^{#^} Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	53,191	6,863	54,553	7,039	119,145	15,374	43,767	5,647	48,615	6,273	86,718	11,189
1	53,191	6,863	54,553	7,039	119,145	15,374	43,767	5,647	48,615	6,273	86,718	11,189
2	53,191	6,863	54,553	7,039	119,145	15,374	43,767	5,647	48,615	6,273	86,718	11,189
3	53,191	6,863	54,553	7,039	119,145	15,374	43,767	5,647	48,615	6,273	86,718	11,189
4	53,191	6,863	54,553	7,039	119,145	15,374	43,767	5,647	48,615	6,273	86,718	11,189
5	49,798	6,426	51,073	6,590	111,549	14,393	40,944	5,283	45,480	5,868	81,125	10,468
6	49,798	6,426	51,073	6,590	111,549	14,393	40,944	5,283	45,480	5,868	81,125	10,468
7	49,798	6,426	51,073	6,590	111,549	14,393	40,944	5,283	45,480	5,868	81,125	10,468
8	49,798	6,426	51,073	6,590	111,549	14,393	40,944	5,283	45,480	5,868	81,125	10,468
9	49,798	6,426	51,073	6,590	111,549	14,393	40,944	5,283	45,480	5,868	81,125	10,468
10	51,929	6,701	53,296	6,877	111,660	14,408	39,571	5,106	43,951	5,671	78,399	10,116
11	53,706	6,930	54,864	7,079	111,771	14,422	39,730	5,126	44,126	5,694	78,688	10,153
12	54,513	7,034	55,936	7,218	112,140	14,470	39,968	5,157	44,391	5,728	79,141	10,212
13	55,603	7,175	57,036	7,359	112,697	14,542	40,287	5,198	44,768	5,777	79,834	10,301
14	57,271	7,390	58,733	7,578	112,764	14,550	40,690	5,250	45,213	5,834	80,620	10,403
15	59,965	7,737	61,505	7,936	113,810	14,685	41,178	5,313	45,753	5,904	81,586	10,527
16	63,234	8,159	65,166	8,409	114,915	14,828	41,796	5,393	46,438	5,992	82,806	10,685
17	65,479	8,449	67,476	8,707	118,427	15,281	42,565	5,492	47,293	6,102	82,954	10,704
18	68,226	8,803	69,961	9,027	122,035	15,746	42,771	5,519	47,525	6,132	83,192	10,734
19	71,837	9,269	74,382	9,598	126,466	16,318	42,952	5,542	47,727	6,158	83,544	10,780
20	73,950	9,542	78,682	10,153	131,295	16,941	42,952	5,542	47,727	6,158	83,544	10,780
21	75,820	9,783	81,535	10,521	136,612	17,627	43,695	5,638	48,549	6,264	86,575	11,171
22	79,219	10,222	85,631	11,049	143,358	18,498	44,842	5,786	49,824	6,429	89,685	11,572
23	83,065	10,718	89,866	11,596	151,095	19,496	46,453	5,994	51,613	6,660	92,909	11,988
24	86,880	11,210	94,278	12,165	159,194	20,541	48,313	6,234	53,679	6,926	96,624	12,468
25	89,442	11,541	98,857	12,756	166,842	21,528	50,245	6,483	55,826	7,203	100,490	12,966
26	91,517	11,809	101,271	13,067	174,073	22,461	52,255	6,743	58,061	7,492	104,509	13,485
27	93,576	12,074	103,501	13,355	177,911	22,956	54,197	6,993	60,221	7,770	108,400	13,987
28	95,972	12,383	106,440	13,734	182,966	23,609	56,218	7,254	62,466	8,060	112,433	14,507
29	98,569	12,719	109,522	14,132	188,260	24,292	58,312	7,524	64,786	8,359	116,618	15,047
30	101,547	13,103	112,828	14,558	193,942	25,025	61,050	7,877	67,833	8,753	120,963	15,608
31	104,332	13,462	115,926	14,958	199,264	25,711	63,914	8,247	71,016	9,163	125,465	16,189
32	107,282	13,843	119,202	15,381	204,897	26,438	66,909	8,633	74,343	9,593	130,135	16,792
33	110,278	14,229	122,530	15,810	210,619	27,177	69,403	8,955	77,112	9,950	134,979	17,417
34	113,382	14,630	125,982	16,256	216,550	27,942	72,176	9,313	80,198	10,348	140,375	18,113
35	116,551	15,039	129,501	16,710	222,604	28,723	75,063	9,686	83,405	10,762	145,994	18,838
36	119,379	15,404	132,645	17,115	228,001	29,419	78,067	10,073	86,739	11,192	151,834	19,591
37	121,172	15,635	134,636	17,372	231,427	29,862	82,018	10,583	91,126	11,758	159,520	20,583
38	122,383	15,791	135,981	17,546	233,742	30,160	86,104	11,110	95,675	12,345	167,472	21,609
39	123,771	15,970	137,521	17,745	236,387	30,502	90,390	11,663	100,438	12,960	175,808	22,685
40	124,000	16,000	137,776	17,778	238,979	30,836	94,386	12,179	104,871	13,532	185,276	23,907
41	124,156	16,020	137,951	17,800	241,478	31,158	98,397	12,696	109,328	14,107	194,021	25,035
42	124,597	16,077	138,430	17,862	243,984	31,482	101,989	13,160	113,322	14,622	202,070	26,074
43	125,201	16,155	139,110	17,950	246,421	31,796	105,809	13,653	117,672	15,183	209,638	27,050
44	126,935	16,379	141,044	18,199	252,469	32,577	108,162	13,956	121,541	15,683	216,325	27,913
45	130,548	16,845	145,053	18,717	260,043	33,554	110,448	14,251	125,409	16,182	222,997	28,774
46	133,570	17,235	148,414	19,150	265,244	34,225	114,288	14,747	128,906	16,633	228,580	29,494
47	136,607	17,627	151,789	19,586	270,548	34,909	118,257	15,259	132,133	17,049	234,300	30,232
48	139,690	18,025	155,218	20,028	275,958	35,607	121,816	15,718	135,343	17,464	239,847	30,948
49	142,793	18,425	158,651	20,471	282,178	36,410	125,523	16,197	139,451	17,994	245,567	31,686
50	145,924	18,829	162,130	20,920	289,193	37,315	129,244	16,677	143,598	18,529	251,294	32,425
51	149,066	19,234	165,642	21,373	296,247	38,225	133,973	17,287	148,855	19,207	258,662	33,376
52	152,255	19,646	169,179	21,830	303,374	39,145	139,387	17,985	154,887	19,985	266,467	34,383
53	158,278	20,423	175,857	22,691	317,615	40,983	145,075	18,719	161,186	20,798	276,491	35,676
54	165,140	21,308	183,489	23,676	333,533	43,037	151,408	19,537	168,229	21,707	288,014	37,163
55	172,126	22,210	191,237	24,676	349,704	45,123	157,610	20,337	175,116	22,596	300,075	38,719
56	179,226	23,126	199,147	25,696	366,122	47,242	163,996	21,161	182,222	23,513	312,398	40,309
57	186,894	24,115	207,662	26,795	383,666	49,505	170,748	22,032	189,727	24,481	325,663	42,021
58	197,733	25,514	219,713	28,350	405,964	52,382	180,126	23,242	200,151	25,826	342,247	44,161
59	210,282	27,133	233,654	30,149	431,694	55,702	189,204	24,413	210,794	27,199	361,981	46,707
60	224,902	29,020	249,869	32,241	459,252	59,258	204,986	25,159	216,517	27,938	372,827	48,107
61	236,958	30,575	263,277	33,971	481,838	62,173	205,867	26,563	228,738	29,515	397,827	51,333
62	250,969	32,383	278,855	35,981	510,362	65,853	221,087	28,527	245,665	31,699	429,174	55,377
63	265,840	34,302	295,383	38,114	540,648	69,761	236,707	30,543	262,997	33,935	458,540	59,166
64	281,629	36,339	312,915	40,376	574,960	74,188	253,075	32,655	281,194	36,283	491,409	63,408
65	299,501	38,645	332,783	42,940	613,725	79,190	269,165	34,731	299,074	38,590	524,475	67,674
66	316,848	40,884	352,058	45,427	655,126	84,532	284,537	36,714	316,149	40,793	554,430	71,539
67	336,713	43,447	374,123	48,274	699,371	90,241	301,271	38,874	334,729	43,191	590,122	76,145
68	359,490	46,386	399,400	51,537	746,648	96,342	319,893	41,277	355,434	45,862	628,373	81,080
69	383,909	49,537	426,545	55,038	797,164	102,860	336,659	43,440	374,067	48,267	666,335	85,979
70	401,867	51,854	446,483	57,611	834,289	107,650	357,218	46,093	396,911	51,214	697,623	90,016
71	417,653	53,891	464,073	59,880	875,087	112,914	375,321	48,429	416,946	53,799	729,913	94,182
72	438,173	56,538	486,856	62,820	917,855	118,433	388,646	50,148	431,620	55,693	755,203	97,446
73	459,636	59,308	510,703	65,897	962,632	124,211	405,220	52,286	450,102	58,078	782,530	100,972
74	482,164	62,215	535,708	69,124	1,009,586	130,269	421,862	54,434	468,579	60,462	815,848	105,271
75	505,731	65,256	561,910	72,505	1,048,261	135,259	436,589	56,334	484,887	62,566	849,226	109,578
76	530,458	68,446	589,367	76,047	1,088,486	140,540	452,659	58,408	502,762	64,873	879,053	113,426
77	556,341	71,786	618,140	79,760	1,130,301	145,845	472,614	60,982	524,865	67,725	912,457	117,736
78	583,469	75,286	648,281	83,649	1,173,785	151,556	491,698	63,445	546,051	70,458	951,778	122,810
79	609,516	78,647	677,217	87,383	1,218,982	157,288	506,931	65,410	563,118	72,660	986,059	127,233
80	626,183	80,798	695,762	89,776	1,240,660	160,085	514,582					

Annual premium^{#A} per insured 每名被保人年繳保費^{#A} Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

ZONE 2 第2區

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,725	2,287	19,112	2,466	34,402	4,439	13,801	1,781	14,885	1,921	25,939	3,347
1	17,725	2,287	19,112	2,466	34,402	4,439	13,801	1,781	14,885	1,921	25,939	3,347
2	17,725	2,287	19,112	2,466	34,402	4,439	13,801	1,781	14,885	1,921	25,939	3,347
3	17,725	2,287	19,112	2,466	34,402	4,439	13,801	1,781	14,885	1,921	25,939	3,347
4	17,725	2,287	19,112	2,466	34,402	4,439	13,801	1,781	14,885	1,921	25,939	3,347
5	16,792	2,167	18,108	2,337	32,591	4,205	12,418	1,602	13,460	1,737	24,015	3,099
6	16,792	2,167	18,108	2,337	32,591	4,205	12,418	1,602	13,460	1,737	24,015	3,099
7	16,792	2,167	18,108	2,337	32,591	4,205	12,418	1,602	13,460	1,737	24,015	3,099
8	16,792	2,167	18,108	2,337	32,591	4,205	12,418	1,602	13,460	1,737	24,015	3,099
9	16,792	2,167	18,108	2,337	32,591	4,205	12,418	1,602	13,460	1,737	24,015	3,099
10	15,182	1,959	16,370	2,112	29,461	3,801	11,228	1,449	12,167	1,570	21,708	2,801
11	15,400	1,987	16,604	2,142	29,885	3,856	11,390	1,470	12,342	1,593	22,021	2,841
12	15,693	2,025	16,920	2,183	30,448	3,929	11,606	1,498	12,576	1,623	22,435	2,895
13	16,012	2,066	17,459	2,253	31,427	4,055	11,842	1,528	13,024	1,681	23,197	2,993
14	16,338	2,108	17,984	2,321	32,371	4,177	12,083	1,559	13,455	1,736	23,928	3,087
15	16,669	2,151	18,524	2,390	33,341	4,302	12,327	1,591	13,899	1,793	24,680	3,185
16	17,002	2,194	18,994	2,438	34,008	4,388	12,574	1,622	14,176	1,829	25,175	3,248
17	17,513	2,260	19,270	2,486	34,687	4,476	12,951	1,671	14,415	1,860	25,639	3,308
18	18,032	2,327	19,848	2,561	35,381	4,565	13,336	1,721	14,849	1,916	26,114	3,370
19	18,403	2,375	20,346	2,625	36,088	4,657	13,610	1,756	15,242	1,967	26,634	3,437
20	18,771	2,422	20,881	2,694	36,984	4,772	13,882	1,791	15,672	2,022	27,314	3,524
21	19,243	2,483	21,487	2,773	37,836	4,882	14,676	1,894	16,581	2,139	28,313	3,653
22	19,699	2,542	22,000	2,839	38,735	4,998	15,024	1,939	16,978	2,191	28,987	3,740
23	20,306	2,620	22,510	2,905	39,771	5,132	15,487	1,998	17,337	2,237	29,746	3,838
24	20,686	2,669	23,189	2,992	40,962	5,285	15,777	2,036	17,914	2,311	30,683	3,959
25	21,071	2,719	23,664	3,053	42,193	5,444	24,256	2,073	18,289	2,360	31,653	4,084
26	21,457	2,769	24,143	3,115	43,460	5,608	16,364	2,111	18,669	2,409	32,653	4,213
27	22,017	2,841	24,814	3,202	44,666	5,763	16,792	2,167	19,197	2,477	33,566	4,331
28	22,628	2,920	25,502	3,291	45,904	5,923	17,257	2,227	19,728	2,546	34,496	4,451
29	23,142	2,986	26,081	3,365	46,944	6,057	17,649	2,277	20,177	2,603	35,278	4,552
30	23,791	3,070	26,814	3,460	48,262	6,227	18,144	2,341	20,744	2,677	36,267	4,680
31	24,451	3,155	27,555	3,555	49,595	6,399	18,647	2,406	21,316	2,750	37,269	4,809
32	25,002	3,226	28,179	3,636	50,721	6,545	19,068	2,460	21,801	2,813	38,118	4,918
33	25,507	3,291	28,751	3,710	51,748	6,677	19,454	2,510	22,244	2,870	38,990	5,018
34	25,953	3,349	29,253	3,775	52,653	6,794	19,794	2,554	22,631	2,920	39,569	5,106
35	26,410	3,408	29,765	3,841	53,576	6,913	20,142	2,599	23,027	2,971	40,261	5,195
36	26,873	3,467	30,284	3,908	54,511	7,034	20,494	2,644	23,427	3,023	40,963	5,286
37	27,233	3,514	30,691	3,960	55,242	7,128	20,769	2,680	23,743	3,064	41,513	5,357
38	27,678	3,571	31,103	4,013	55,984	7,224	21,109	2,724	24,043	3,102	42,055	5,426
39	28,186	3,637	31,521	4,067	56,736	7,321	21,496	2,774	24,335	3,140	42,592	5,496
40	28,867	3,725	32,475	4,190	57,907	7,472	22,016	2,841	25,111	3,240	43,452	5,607
41	29,725	3,835	34,107	4,401	61,392	7,922	22,670	2,925	26,512	3,421	46,245	5,967
42	31,063	4,008	35,904	4,633	64,628	8,339	23,691	3,057	27,961	3,608	48,729	6,288
43	32,331	4,172	37,855	4,885	67,498	8,709	24,657	3,182	29,578	3,817	50,914	6,570
44	33,599	4,335	39,491	5,096	70,425	9,087	25,624	3,306	30,886	3,985	53,149	6,858
45	34,809	4,491	40,971	5,287	73,056	9,427	26,549	3,426	32,055	4,136	55,145	7,115
46	36,543	4,715	42,183	5,443	75,220	9,706	27,869	3,596	32,838	4,237	56,635	7,308
47	37,968	4,899	43,431	5,604	77,447	9,993	28,958	3,737	33,733	4,353	58,243	7,515
48	39,255	5,065	44,797	5,780	79,882	10,307	29,938	3,863	34,771	4,487	60,056	7,749
49	40,947	5,283	46,218	5,964	82,412	10,634	31,228	4,029	35,769	4,615	61,866	7,983
50	42,555	5,491	48,197	6,219	86,356	11,143	32,455	4,188	37,336	4,818	64,898	8,374
51	44,334	5,721	51,028	6,584	90,986	11,740	33,813	4,363	39,696	5,122	68,481	8,836
52	46,347	5,980	54,153	6,987	96,567	12,460	35,347	4,561	42,291	5,457	72,823	9,397
53	48,562	6,266	56,529	7,294	100,803	13,007	37,036	4,779	44,104	5,691	75,980	9,804
54	50,999	6,581	58,964	7,608	105,139	13,566	38,895	5,019	45,923	5,926	79,179	10,217
55	53,729	6,933	61,520	7,938	109,700	14,155	40,977	5,287	47,793	6,167	82,509	10,646
56	56,699	7,316	64,100	8,271	114,297	14,748	43,242	5,580	49,630	6,404	85,822	11,074
57	59,981	7,739	66,999	8,645	119,478	15,417	45,600	5,814	51,036	6,585	88,984	11,482
58	63,117	8,144	70,673	9,119	126,021	16,261	47,989	6,192	54,433	7,024	94,377	12,178
59	66,376	8,565	74,981	9,675	134,327	17,333	51,588	6,657	58,990	7,612	101,736	13,127
60	71,634	9,243	80,054	10,330	144,280	18,617	55,715	7,189	62,852	8,110	109,243	14,096
61	76,798	9,909	85,349	11,013	152,704	19,704	60,172	7,764	67,349	8,690	115,812	14,943
62	82,097	10,593	91,223	11,771	163,194	21,057	64,866	8,370	72,512	9,356	124,224	16,029
63	86,549	11,168	96,121	12,403	173,502	22,387	69,731	8,998	77,717	10,028	133,349	17,206
64	92,654	11,955	102,961	13,285	184,089	23,753	74,961	9,672	81,890	10,566	141,613	18,273
65	99,490	12,837	110,840	14,302	198,171	25,570	80,033	10,327	87,717	11,318	152,097	19,625
66	107,481	13,869	119,418	15,409	214,995	27,741	86,462	11,156	94,430	12,185	165,086	21,301
67	116,621	15,048	129,589	16,721	233,253	30,097	93,815	12,105	101,737	13,127	179,104	23,110
68	126,854	16,368	140,926	18,184	253,472	32,706	102,046	13,167	110,403	14,246	194,607	25,111
69	137,481	17,739	152,755	19,710	273,288	35,263	110,595	14,270	120,060	15,492	209,704	27,059
70	146,138	18,857	162,373	20,951	292,287	37,714	119,861	15,466	130,139	16,792	224,434	28,959
71	155,138	20,018	173,931	22,443	313,374	40,435	127,409	16,440	138,333	17,849	241,585	31,172
72	163,190	21,057	179,001	23,097	322,489	41,611	135,254	17,452	148,179	19,120	248,039	32,005
73	169,790	21,908	184,359	23,788	329,478	42,513	142,275	18,358	152,499	19,677	252,920	32,635
74	173,178	22,346	190,017	24,518	338,811	43,718	148,029	19,101	157,063	20,266	260,313	33,589
75	179,663	23,182	197,124	25,435	352,477	45,481	150,983	19,482	161,884	20,888	270,894	34,954
76	185,149	23,890	203,173	26,216	364,239	46,999	156,637	20,211	167,939	21,670	280,017	36,131
77	194,379	25,081	213,418	27,538	377,298	48,684	161,420	20,828	172,914	22,311	289,637	37,373
78	203,173	26,216	223,026	28,778	394,444	50,896	164,524	21,229	180,690	23,315	302,804	39,071
79	214,380	27,662	235,304	30,362	403,322	52,042	173,599	22,400	190,633	24,598	309,586	39,947
80	221,361	28,563	244,353	31,529	413,558	53,362	179,253	23,129	198,201	25,574	316,128	40,791
81*	226,452	29,220	250,006	32,259	423,069	54,590	183,376	23,661	202,792	26,167	323,398	41,729
82*	231,661	29,892	255,753	33,000	432,797	55,845	187,594	24,206	207,452	26,767	330,834	42,688
83*	236,989	30,579	261,636	33,759	442,755	57,130	191,908	24,762	21			

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡*	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	30,073	3,880	30,843	3,980	67,363	8,692	24,716	3,189	27,455	3,543	48,972	6,319
1	30,073	3,880	30,843	3,980	67,363	8,692	24,716	3,189	27,455	3,543	48,972	6,319
2	30,073	3,880	30,843	3,980	67,363	8,692	24,716	3,189	27,455	3,543	48,972	6,319
3	30,073	3,880	30,843	3,980	67,363	8,692	24,716	3,189	27,455	3,543	48,972	6,319
4	30,073	3,880	30,843	3,980	67,363	8,692	24,716	3,189	27,455	3,543	48,972	6,319
5	28,085	3,624	28,804	3,717	62,913	8,118	23,066	2,976	25,617	3,305	45,695	5,896
6	28,085	3,624	28,804	3,717	62,913	8,118	23,066	2,976	25,617	3,305	45,695	5,896
7	28,085	3,624	28,804	3,717	62,913	8,118	23,066	2,976	25,617	3,305	45,695	5,896
8	28,085	3,624	28,804	3,717	62,913	8,118	23,066	2,976	25,617	3,305	45,695	5,896
9	28,085	3,624	28,804	3,717	62,913	8,118	23,066	2,976	25,617	3,305	45,695	5,896
10	29,289	3,779	30,060	3,879	62,977	8,126	22,568	2,912	25,062	3,234	44,709	5,769
11	30,329	3,913	30,980	3,997	63,040	8,134	22,838	2,947	25,369	3,273	45,234	5,837
12	31,185	4,024	32,000	4,129	63,244	8,161	23,157	2,988	25,720	3,319	45,854	5,917
13	32,168	4,151	32,998	4,258	63,625	8,210	23,528	3,036	26,147	3,374	46,521	6,016
14	33,963	4,382	34,833	4,495	64,327	8,300	23,952	3,091	26,611	3,434	47,452	6,123
15	35,979	4,642	36,904	4,762	66,299	8,555	24,431	3,152	27,145	3,503	48,406	6,246
16	37,943	4,896	39,098	5,045	68,949	8,897	24,969	3,222	27,741	3,579	49,467	6,383
17	39,286	5,069	40,485	5,224	71,055	9,168	25,537	3,295	28,378	3,662	49,675	6,410
18	40,936	5,282	41,974	5,416	73,221	9,448	25,664	3,311	28,515	3,679	49,913	6,440
19	43,101	5,561	44,630	5,759	75,880	9,791	25,771	3,325	28,636	3,695	50,127	6,468
20	44,371	5,725	47,211	6,092	78,775	10,165	25,771	3,325	28,636	3,695	50,127	6,468
21	45,492	5,870	48,921	6,312	81,969	10,577	26,219	3,383	29,131	3,759	51,944	6,702
22	47,533	6,133	51,377	6,629	86,013	11,098	26,906	3,472	29,895	3,857	53,810	6,943
23	49,388	6,431	53,919	6,957	90,658	11,698	27,874	3,597	30,968	3,996	55,745	7,193
24	52,127	6,726	56,567	7,299	95,516	12,325	28,987	3,740	32,208	4,156	57,977	7,481
25	53,666	6,925	59,313	7,653	100,104	12,917	30,147	3,890	33,495	4,322	60,292	7,780
26	54,914	7,086	60,763	7,840	104,446	13,477	31,351	4,045	34,835	4,495	62,705	8,091
27	56,146	7,245	62,101	8,013	106,744	13,773	32,518	4,196	36,134	4,662	65,040	8,392
28	57,583	7,430	63,866	8,241	109,780	14,165	33,732	4,353	37,479	4,836	67,461	8,705
29	59,142	7,631	65,714	8,479	112,955	14,575	34,986	4,514	38,870	5,015	69,971	9,029
30	60,927	7,862	67,698	8,735	116,367	15,015	36,288	4,726	40,700	5,252	72,578	9,365
31	62,600	8,077	69,554	8,975	119,556	15,427	37,641	4,948	42,610	5,498	75,280	9,714
32	64,369	8,306	71,524	9,229	122,939	15,863	39,043	5,180	44,605	5,755	78,082	10,075
33	66,166	8,538	73,518	9,486	126,373	16,306	40,486	5,423	46,666	6,019	80,989	10,450
34	68,030	8,778	75,590	9,754	129,929	16,765	43,305	5,588	48,116	6,209	84,226	10,868
35	69,931	9,023	77,700	10,026	133,564	17,234	45,038	5,811	50,044	6,457	87,598	11,303
36	71,229	9,242	79,588	10,269	136,798	17,651	46,841	6,044	52,045	6,715	91,101	11,755
37	72,703	9,381	80,781	10,423	138,858	17,917	49,210	6,350	54,678	7,055	95,711	12,350
38	73,429	9,475	81,589	10,528	140,244	18,096	51,662	6,666	57,404	7,407	100,483	12,966
39	74,265	9,583	82,512	10,647	141,832	18,301	54,234	6,998	60,262	7,776	105,466	13,611
40	74,401	9,600	82,664	10,666	143,386	18,501	56,631	7,307	62,927	8,120	111,167	14,344
41	74,493	9,612	82,771	10,680	144,887	18,695	59,037	7,618	65,991	8,464	116,413	15,021
42	74,757	9,646	83,060	10,717	146,391	18,889	61,196	7,896	67,599	8,773	121,244	15,644
43	75,120	9,693	83,467	10,770	147,852	19,078	63,485	8,192	70,603	9,110	125,784	16,230
44	76,161	9,827	84,624	10,919	151,479	19,546	64,897	8,374	72,926	9,410	129,793	16,747
45	78,330	10,107	87,032	11,230	156,025	20,132	66,269	8,551	75,241	9,709	133,800	17,265
46	80,140	10,341	89,048	11,490	159,146	20,535	68,574	8,848	77,342	9,980	137,147	17,696
47	81,962	10,576	91,072	11,751	162,328	20,946	70,953	9,155	79,278	10,229	140,578	18,139
48	83,816	10,815	93,129	12,017	165,573	21,364	73,091	9,431	81,206	10,478	143,912	18,569
49	85,676	11,055	95,191	12,283	169,306	21,846	75,314	9,718	83,671	10,796	147,340	19,012
50	87,556	11,298	97,276	12,552	173,515	22,389	77,546	10,006	86,158	11,117	150,776	19,455
51	89,439	11,541	99,383	12,824	177,747	22,935	80,384	10,372	89,313	11,524	155,198	20,026
52	91,352	11,787	101,506	13,098	182,025	23,487	83,633	10,791	92,932	11,991	159,879	20,630
53	94,967	12,254	105,515	13,615	190,569	24,590	87,044	11,231	96,711	12,479	165,894	21,406
54	99,084	12,785	110,094	14,206	200,118	25,822	90,843	11,722	100,937	13,024	172,810	22,298
55	103,276	13,326	114,742	14,805	209,821	27,074	95,565	12,202	105,070	13,557	180,046	23,232
56	107,536	13,876	119,487	15,418	219,671	28,345	98,398	12,697	109,331	14,107	187,436	24,185
57	111,111	14,337	123,459	15,930	228,096	29,432	102,417	13,215	113,800	14,684	195,335	25,205
58	118,333	15,269	131,488	16,966	242,951	31,349	107,026	13,810	118,925	15,345	203,358	26,240
59	126,972	16,383	141,086	18,205	260,670	33,635	112,377	14,500	125,200	16,155	215,002	27,742
60	136,749	17,645	151,928	19,604	279,239	36,031	118,558	15,298	131,650	16,987	226,694	29,251
61	145,911	18,827	162,118	20,918	296,702	38,284	127,213	16,415	141,346	18,238	245,829	31,720
62	155,396	20,051	172,665	22,279	316,007	40,775	136,245	17,580	151,393	19,535	264,483	34,127
63	165,185	21,314	183,545	23,683	335,943	43,347	145,646	18,793	161,825	20,881	282,140	36,405
64	175,096	22,593	194,547	25,103	357,468	46,125	155,550	20,071	172,836	22,301	302,041	38,973
65	184,515	23,808	205,017	26,454	378,099	48,787	165,824	21,397	184,253	23,775	323,111	41,692
66	195,200	25,187	216,894	27,986	403,602	52,078	175,295	22,619	194,773	25,132	341,569	44,073
67	207,439	26,766	230,485	29,740	430,864	55,595	185,603	23,949	206,218	26,609	363,558	46,911
68	221,472	28,577	246,066	31,750	459,988	59,353	197,079	25,430	218,973	28,255	387,122	49,951
69	236,516	30,518	262,782	33,907	491,109	63,369	207,405	26,762	230,449	29,735	410,511	52,969
70	247,577	31,945	275,064	35,492	515,981	66,320	220,073	28,397	244,526	31,552	429,784	55,456
71	257,306	33,201	285,905	36,891	539,117	69,563	231,224	29,835	256,869	33,144	449,680	58,023
72	269,943	34,831	299,940	38,702	565,464	72,963	239,433	30,895	265,909	34,311	465,255	60,033
73	283,170	36,538	314,629	40,597	593,052	76,523	249,647	32,213	277,294	35,780	482,095	62,206
74	297,045	38,328	330,034	42,585	621,976	80,255	259,898	33,535	288,679	37,249	502,621	64,854
75	311,567	40,202	346,178	44,668	645,804	83,330	268,971	34,706	298,725	38,545	523,183	67,507
76	326,798	42,167	363,093	46,851	670,584	86,527	278,870	35,983	309,738	39,966	541,560	69,879
77	342,746	44,225	380,820	49,138	696,346	89,851	291,166	37,570	323,355	41,723	562,138	72,534
78	359,459	46,382	399,388	51,534	723,135	93,308	302,921	39,087	336,408	43,407	586,365	75,660
79	375,505	48,452	417,215	53,834	750,981	96,901	312,308	40,298	346,918	44,764	607,485	78,385
80	385,774	49,777	428,637	55,308	764,337	98,624	317,019	40,906	352,240	45,450	628,106	81,046
81*	394,647	50,922	438,495	56,580	781,917	100,893	324,311	41,847	360,342	46,496	642,554	82,910
82*	403,723	52,093	448,577	57,881	799,622</							

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 2 第2區

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,350	1,335	11,164	1,441	20,090	2,592	8,073	1,042	8,709	1,124	15,160	1,956
1	10,350	1,335	11,164	1,441	20,090	2,592	8,073	1,042	8,709	1,124	15,160	1,956
2	10,350	1,335	11,164	1,441	20,090	2,592	8,073	1,042	8,709	1,124	15,160	1,956
3	10,350	1,335	11,164	1,441	20,090	2,592	8,073	1,042	8,709	1,124	15,160	1,956
4	10,350	1,335	11,164	1,441	20,090	2,592	8,073	1,042	8,709	1,124	15,160	1,956
5	9,806	1,265	10,574	1,364	19,032	2,456	7,263	937	7,870	1,015	14,032	1,811
6	9,806	1,265	10,574	1,364	19,032	2,456	7,263	937	7,870	1,015	14,032	1,811
7	9,806	1,265	10,574	1,364	19,032	2,456	7,263	937	7,870	1,015	14,032	1,811
8	9,806	1,265	10,574	1,364	19,032	2,456	7,263	937	7,870	1,015	14,032	1,811
9	9,806	1,265	10,574	1,364	19,032	2,456	7,263	937	7,870	1,015	14,032	1,811
10	8,866	1,144	9,561	1,234	17,203	2,220	6,566	847	7,117	918	12,685	1,637
11	8,992	1,160	9,696	1,251	17,452	2,252	6,660	859	7,218	931	12,868	1,660
12	9,162	1,182	9,881	1,275	17,780	2,294	6,786	876	7,355	949	13,110	1,692
13	9,351	1,207	10,197	1,316	18,352	2,368	6,926	894	7,617	983	13,555	1,749
14	9,543	1,231	10,503	1,355	18,904	2,439	7,068	912	7,867	1,015	13,982	1,804
15	9,734	1,256	10,817	1,396	19,472	2,513	7,209	930	8,126	1,049	14,423	1,861
16	9,930	1,281	11,031	1,423	19,860	2,563	7,354	949	8,286	1,069	14,710	1,898
17	10,229	1,320	11,255	1,452	20,259	2,614	7,575	977	8,429	1,088	14,983	1,933
18	10,531	1,359	11,593	1,496	20,665	2,666	7,800	1,006	8,684	1,121	15,263	1,969
19	10,747	1,387	11,881	1,533	21,074	2,719	7,960	1,027	8,912	1,150	15,563	2,008
20	10,963	1,415	12,192	1,573	21,598	2,787	8,119	1,048	9,162	1,182	15,961	2,059
21	11,699	1,510	13,063	1,686	23,001	2,968	8,651	1,116	9,815	1,266	16,981	2,191
22	11,977	1,545	13,377	1,726	23,552	3,039	8,857	1,143	10,052	1,297	17,388	2,244
23	12,348	1,593	13,685	1,766	24,179	3,120	9,130	1,178	10,258	1,324	17,839	2,302
24	12,578	1,623	14,097	1,819	24,906	3,214	9,301	1,200	10,605	1,368	18,408	2,375
25	12,810	1,653	14,387	1,856	25,653	3,310	9,473	1,222	10,828	1,397	18,993	2,451
26	13,045	1,683	14,679	1,894	26,423	3,409	9,647	1,245	11,055	1,426	19,596	2,529
27	13,386	1,727	15,088	1,947	27,156	3,504	9,898	1,277	11,368	1,467	20,143	2,599
28	13,757	1,775	15,506	2,001	27,909	3,601	10,174	1,313	11,683	1,507	20,703	2,671
29	14,071	1,816	15,858	2,046	28,543	3,683	10,406	1,343	11,948	1,542	21,172	2,732
30	14,466	1,867	16,304	2,104	29,347	3,787	10,696	1,380	12,284	1,585	21,768	2,809
31	14,865	1,918	16,753	2,162	30,154	3,891	10,992	1,418	12,622	1,629	22,367	2,886
32	15,203	1,962	17,131	2,210	30,838	3,979	11,242	1,451	12,906	1,665	22,874	2,951
33	15,510	2,001	17,481	2,256	31,460	4,059	11,469	1,480	13,171	1,699	23,336	3,011
34	15,780	2,036	17,784	2,295	32,014	4,131	11,669	1,506	13,401	1,729	23,748	3,064
35	16,059	2,072	18,098	2,335	32,575	4,203	11,875	1,532	13,635	1,759	24,163	3,118
36	16,337	2,108	18,415	2,376	33,144	4,277	12,081	1,559	13,876	1,790	24,585	3,172
37	16,557	2,136	18,660	2,408	33,589	4,334	12,244	1,580	14,059	1,814	24,916	3,215
38	16,826	2,171	18,910	2,440	34,037	4,392	12,443	1,606	14,235	1,837	25,237	3,256
39	17,136	2,211	19,164	2,473	34,494	4,451	12,672	1,635	14,405	1,859	25,557	3,298
40	17,552	2,265	19,745	2,548	35,207	4,543	12,979	1,675	14,868	1,918	26,071	3,364
41	18,073	2,332	20,738	2,676	37,328	4,817	13,364	1,724	15,709	2,027	27,761	3,582
42	18,885	2,437	21,829	2,817	39,295	5,070	13,962	1,802	16,572	2,138	29,256	3,775
43	19,658	2,537	23,015	2,970	41,040	5,295	14,537	1,876	17,536	2,263	30,569	3,944
44	20,428	2,636	24,011	3,098	42,821	5,525	15,106	1,949	18,315	2,363	31,914	4,118
45	21,165	2,731	24,912	3,214	44,418	5,731	15,650	2,019	19,010	2,453	33,110	4,272
46	22,217	2,867	25,647	3,309	45,734	5,901	16,429	2,120	19,462	2,511	33,996	4,387
47	23,084	2,979	26,404	3,407	47,086	6,076	17,069	2,202	19,981	2,578	34,954	4,510
48	23,867	3,080	27,238	3,515	48,565	6,266	17,649	2,277	20,600	2,658	36,041	4,650
49	24,896	3,212	28,101	3,626	50,107	6,465	18,410	2,375	21,182	2,733	37,124	4,790
50	25,874	3,339	29,304	3,781	52,503	6,775	19,133	2,469	22,112	2,853	38,947	5,025
51	26,956	3,478	31,025	4,003	55,319	7,138	19,957	2,575	23,546	3,038	41,123	5,306
52	28,178	3,636	32,925	4,248	58,711	7,576	20,862	2,692	25,097	3,238	43,740	5,644
53	29,526	3,810	34,369	4,435	61,287	7,908	21,860	2,821	26,169	3,377	45,634	5,888
54	31,008	4,001	35,851	4,626	63,925	8,248	22,956	2,962	27,243	3,515	47,552	6,136
55	32,668	4,215	37,405	4,826	66,698	8,606	24,186	3,121	28,344	3,657	49,545	6,393
56	34,471	4,448	38,971	5,029	69,494	8,967	25,520	3,293	29,419	3,796	51,526	6,649
57	36,468	4,706	40,737	5,256	72,644	9,373	26,468	3,415	30,121	3,887	53,313	6,879
58	38,377	4,952	42,971	5,545	76,223	9,837	28,267	3,647	32,203	4,155	56,607	7,304
59	40,872	5,274	46,170	5,957	82,712	10,673	30,331	3,914	34,916	4,505	61,422	7,925
60	43,937	5,669	49,099	6,335	88,490	11,418	32,666	4,215	37,071	4,783	65,718	8,480
61	47,671	6,151	52,979	6,836	94,787	12,231	35,442	4,573	39,935	5,153	70,263	9,066
62	51,723	6,674	57,470	7,415	102,817	13,267	38,349	4,948	43,213	5,576	76,122	9,822
63	55,862	7,208	62,037	8,005	111,980	14,449	41,340	5,334	46,565	6,008	82,943	10,702
64	60,331	7,785	67,041	8,650	119,864	15,466	44,358	5,724	49,065	6,331	88,417	11,409
65	65,037	8,392	72,458	9,349	129,547	16,716	47,488	6,127	52,559	6,782	95,318	12,299
66	69,914	9,021	77,682	10,023	139,856	18,046	51,302	6,620	56,581	7,301	103,186	13,314
67	75,259	9,711	83,630	10,791	150,523	19,422	55,666	7,183	60,960	7,866	111,430	14,378
68	81,863	10,563	90,946	11,735	163,574	21,106	60,551	7,813	66,153	8,536	121,074	15,622
69	88,720	11,448	98,575	12,719	176,360	22,756	65,623	8,467	71,940	9,283	130,436	16,830
70	94,309	12,169	104,786	13,521	188,625	24,339	70,719	9,177	77,975	10,061	139,638	18,018
71	100,117	12,918	112,242	14,483	202,230	26,094	75,600	9,755	82,888	10,695	150,281	19,391
72	105,314	13,589	115,516	14,905	208,113	26,853	80,255	10,355	88,786	11,456	154,154	19,891
73	109,571	14,138	118,975	15,352	212,624	27,435	84,421	10,893	91,376	11,790	157,065	20,266
74	111,758	14,420	122,626	15,823	218,646	28,212	87,834	11,333	94,111	12,143	161,714	20,866
75	115,942	14,960	127,212	16,414	227,465	29,350	89,588	11,560	97,000	12,516	168,307	21,717
76	119,485	15,417	131,116	16,918	235,052	30,329	92,942	11,993	100,627	12,984	173,992	22,451
77	125,439	16,186	137,723	17,771	243,483	31,417	95,781	12,359	103,474	13,351	179,869	23,209
78	131,114	16,918	143,926	18,571	254,547	32,845	97,523	12,584	108,129	13,952	188,047	24,264
79	138,347	17,851	151,850	19,594	260,278	33,584	102,902	13,278	114,077	14,720	192,253	24,807
80	142,854	18,433	157,692	20,347	266,891	34,438	106,255	13,710	118,671	15,312	195,993	25,289
81*	146,140	18,857	161,342	20,818	273,029	35,230	108,699	14,026	121,423	15,667	200,501	25,871
82*	149,501	19,290	165,049	21,297	279,304	36,039	111,199	14,348	124,212	16,027	205,108	26,466
83*	152,940	19,734	168,846	21,787	285,727	36,868	113,756	14,678	127,070	16,396	209,825	27,074
84*	156,457	20,188	172,730	22,288	292,298	37,716	116,373	15,016	129,993	16,773	214,650	27,697

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

		Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面					
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	25,062	3,234	25,705	3,317	56,135	7,243	0	20,596	2,658	22,879	2,952	40,807	5,265
1	25,062	3,234	25,705	3,317	56,135	7,243	1	20,596	2,658	22,879	2,952	40,807	5,265
2	25,062	3,234	25,705	3,317	56,135	7,243	2	20,596	2,658	22,879	2,952	40,807	5,265
3	25,062	3,234	25,705	3,317	56,135	7,243	3	20,596	2,658	22,879	2,952	40,807	5,265
4	25,062	3,234	25,705	3,317	56,135	7,243	4	20,596	2,658	22,879	2,952	40,807	5,265
5	23,406	3,020	24,005	3,097	52,429	6,765	5	19,218	2,480	21,347	2,754	38,079	4,913
6	23,406	3,020	24,005	3,097	52,429	6,765	6	19,218	2,480	21,347	2,754	38,079	4,913
7	23,406	3,020	24,005	3,097	52,429	6,765	7	19,218	2,480	21,347	2,754	38,079	4,913
8	23,406	3,020	24,005	3,097	52,429	6,765	8	19,218	2,480	21,347	2,754	38,079	4,913
9	23,406	3,020	24,005	3,097	52,429	6,765	9	19,218	2,480	21,347	2,754	38,079	4,913
10	24,407	3,149	25,050	3,232	52,480	6,772	10	18,805	2,426	20,888	2,695	37,258	4,807
11	25,275	3,261	25,818	3,331	52,533	6,778	11	19,031	2,456	21,136	2,727	37,689	4,863
12	25,986	3,353	26,667	3,441	52,704	6,801	12	19,297	2,490	21,436	2,766	38,213	4,931
13	26,809	3,459	27,498	3,548	53,024	6,842	13	19,606	2,530	21,785	2,811	38,849	5,013
14	28,304	3,652	29,029	3,746	53,609	6,917	14	19,958	2,575	22,172	2,861	39,539	5,102
15	29,984	3,869	30,754	3,968	55,246	7,129	15	20,358	2,627	22,617	2,918	40,334	5,204
16	31,618	4,080	32,580	4,204	57,459	7,414	16	20,806	2,685	23,118	2,983	41,228	5,320
17	32,739	4,224	33,737	4,353	59,214	7,641	17	21,281	2,746	23,648	3,051	41,396	5,341
18	34,115	4,402	34,981	4,514	61,017	7,873	18	21,388	2,760	23,762	3,066	41,594	5,367
19	35,918	4,635	37,194	4,799	63,232	8,159	19	21,477	2,771	23,864	3,079	41,771	5,390
20	36,976	4,771	39,343	5,077	65,649	8,471	20	21,477	2,771	23,864	3,079	41,771	5,390
21	37,910	4,892	40,766	5,260	68,308	8,814	21	21,847	2,819	24,276	3,132	43,287	5,585
22	39,612	5,111	42,819	5,525	71,680	9,249	22	22,422	2,893	24,913	3,215	44,843	5,786
23	41,532	5,359	44,934	5,798	75,547	9,748	23	23,225	2,997	25,808	3,330	46,453	5,994
24	43,348	5,605	47,140	6,083	79,596	10,270	24	24,157	3,117	26,840	3,463	48,133	6,234
25	44,472	5,771	49,428	6,378	83,421	10,764	25	25,122	3,242	27,913	3,602	50,247	6,483
26	45,760	5,905	50,635	6,534	87,037	11,231	26	26,128	3,371	29,033	3,746	52,255	6,743
27	46,788	6,037	51,751	6,678	88,954	11,478	27	27,099	3,497	30,113	3,886	54,200	6,994
28	47,987	6,192	53,221	6,867	91,480	11,804	28	28,109	3,627	31,234	4,030	56,218	7,254
29	49,287	6,360	54,764	7,066	94,130	12,146	29	29,155	3,762	32,395	4,180	58,312	7,524
30	50,774	6,551	56,416	7,279	96,972	12,513	30	30,525	3,939	33,916	4,376	60,481	7,804
31	52,166	6,731	57,966	7,479	99,632	12,856	31	31,959	4,124	35,508	4,582	62,734	8,095
32	53,643	6,922	59,602	7,691	102,450	13,219	32	33,456	4,317	37,171	4,796	65,068	8,396
33	55,139	7,115	61,267	7,905	105,310	13,588	33	34,699	4,477	38,557	4,975	67,492	8,709
34	56,692	7,315	62,990	8,128	108,278	13,971	34	36,088	4,657	40,099	5,174	70,189	9,057
35	58,277	7,520	64,754	8,355	111,304	14,362	35	37,532	4,843	41,702	5,381	72,997	9,419
36	59,889	7,702	66,321	8,558	114,002	14,710	36	39,036	5,037	43,368	5,596	75,915	9,795
37	60,585	7,817	67,321	8,687	115,714	14,931	37	41,008	5,291	45,563	5,879	79,760	10,292
38	61,192	7,896	67,991	8,773	116,870	15,080	38	43,052	5,555	47,840	6,173	83,737	10,805
39	61,888	7,986	68,759	8,872	118,192	15,251	39	45,197	5,832	50,219	6,480	87,906	11,343
40	61,998	8,000	68,889	8,889	119,489	15,418	40	47,193	6,089	52,437	6,766	92,637	11,953
41	62,081	8,010	68,976	8,900	120,740	15,579	41	49,199	6,348	54,665	7,054	97,011	12,518
42	62,297	8,038	69,218	8,931	121,992	15,741	42	50,995	6,580	56,665	7,312	101,036	13,037
43	62,600	8,077	69,554	8,975	123,210	15,898	43	52,903	6,826	58,837	7,592	104,820	13,525
44	63,469	8,190	70,524	9,100	126,235	16,288	44	54,080	6,978	60,769	7,841	108,164	13,957
45	65,274	8,422	72,530	9,359	130,021	16,777	45	55,226	7,126	62,706	8,091	111,499	14,387
46	66,786	8,618	74,207	9,575	132,620	17,112	46	57,146	7,374	64,453	8,317	114,290	14,747
47	68,305	8,814	75,894	9,793	135,274	17,455	47	59,129	7,630	66,066	8,525	117,151	15,116
48	69,845	9,012	77,608	10,014	137,978	17,804	48	60,908	7,859	67,673	8,732	119,925	15,474
49	71,399	9,213	79,327	10,236	141,089	18,205	49	62,761	8,098	69,725	8,997	122,783	15,843
50	72,962	9,414	81,066	10,460	144,597	18,658	50	64,622	8,338	71,801	9,265	125,649	16,213
51	74,535	9,617	82,824	10,687	148,123	19,113	51	66,985	8,643	74,428	9,604	129,333	16,688
52	76,128	9,823	84,590	10,915	151,685	19,572	52	69,693	8,993	77,446	9,993	133,234	17,191
53	79,139	10,211	87,930	11,346	158,809	20,491	53	72,537	9,360	80,596	10,399	138,245	17,838
54	82,569	10,654	91,745	11,838	166,765	21,518	54	75,704	9,768	84,115	10,854	144,006	18,581
55	86,064	11,105	95,619	12,338	174,851	22,561	55	78,804	10,168	87,559	11,298	150,039	19,360
56	89,614	11,563	99,573	12,848	183,060	23,621	56	82,000	10,581	91,112	11,756	156,198	20,155
57	92,593	11,947	102,884	13,275	190,082	24,527	57	85,349	11,013	94,837	12,237	162,785	21,005
58	96,612	12,724	109,572	14,138	202,459	26,124	58	89,191	11,509	99,107	12,788	169,465	21,866
59	105,811	13,653	117,566	15,170	217,216	28,028	59	93,650	12,084	104,336	13,463	179,170	23,119
60	113,957	14,704	126,606	16,336	232,702	30,026	60	98,801	12,749	109,707	14,156	189,913	24,376
61	121,593	15,689	135,099	17,432	247,250	31,903	61	106,013	13,679	117,788	15,198	204,860	26,434
62	129,496	16,709	143,887	18,566	263,340	33,979	62	113,540	14,650	126,163	16,279	220,407	28,440
63	137,655	17,762	152,954	19,736	279,957	36,123	63	121,375	15,661	134,857	17,401	235,118	30,338
64	145,914	18,828	162,123	20,919	297,888	38,437	64	129,506	16,710	143,895	18,567	251,467	32,447
65	153,765	19,841	170,847	22,045	315,084	40,656	65	138,187	17,831	153,545	19,812	269,260	34,743
66	162,666	20,989	180,749	23,322	336,337	43,398	66	146,079	18,849	162,308	20,943	284,640	36,728
67	172,868	22,306	192,070	24,783	359,054	46,330	67	154,669	19,957	171,849	22,174	302,964	39,092
68	184,560	23,814	205,055	26,459	383,324	49,461	68	164,233	21,191	182,477	23,545	322,602	41,626
69	197,098	25,432	218,986	28,256	409,261	52,808	69	172,837	22,302	192,045	24,780	342,091	44,141
70	206,316	26,621	229,222	29,577	428,319	55,267	70	183,396	23,664	203,772	26,293	358,154	46,213
71	214,419	27,667	238,253	30,742	449,265	57,970	71	192,685	24,863	214,056	27,620	374,733	48,353
72	224,954	29,026	249,951	32,252	471,221	60,803	72	199,528	25,746	221,592	28,593	387,717	50,028
73	235,975	30,448	262,192	33,831	494,209	63,769	73	208,037	26,843	231,079	29,817	401,747	51,838
74	247,540	31,941	275,031	35,488	518,317	66,880	74	216,581	27,946	240,565	31,041	418,851	54,045
75	259,638	33,502	288,481	37,223	538,172	69,442	75	224,142	28,922	248,937	32,121	435,985	56,256
76	272,334	35,140	302,578	39,042	558,822	72,106	76	232,394	29,986	258,114	33,305	451,299	58,232
77	285,623	36,855	317,349	40,948	580,289	74,876							

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

ZONE 2 第2區

Age+ 年齡*	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,625	1,113	9,303	1,200	16,743	2,160	6,727	868	7,258	937	12,635	1,630
1	8,625	1,113	9,303	1,200	16,743	2,160	6,727	868	7,258	937	12,635	1,630
2	8,625	1,113	9,303	1,200	16,743	2,160	6,727	868	7,258	937	12,635	1,630
3	8,625	1,113	9,303	1,200	16,743	2,160	6,727	868	7,258	937	12,635	1,630
4	8,625	1,113	9,303	1,200	16,743	2,160	6,727	868	7,258	937	12,635	1,630
5	8,171	1,054	8,813	1,137	15,862	2,047	6,052	781	6,560	846	11,696	1,509
6	8,171	1,054	8,813	1,137	15,862	2,047	6,052	781	6,560	846	11,696	1,509
7	8,171	1,054	8,813	1,137	15,862	2,047	6,052	781	6,560	846	11,696	1,509
8	8,171	1,054	8,813	1,137	15,862	2,047	6,052	781	6,560	846	11,696	1,509
9	8,171	1,054	8,813	1,137	15,862	2,047	6,052	781	6,560	846	11,696	1,509
10	7,387	953	7,967	1,028	14,340	1,850	5,471	706	5,930	765	10,574	1,364
11	7,493	967	8,082	1,043	14,543	1,877	5,549	716	6,015	776	10,723	1,384
12	7,635	985	8,233	1,062	14,818	1,912	5,655	730	6,128	791	10,926	1,410
13	7,792	1,005	8,499	1,097	15,295	1,974	5,772	745	6,348	819	11,297	1,458
14	7,951	1,026	8,751	1,129	15,755	2,033	5,888	760	6,555	846	11,653	1,504
15	8,111	1,047	9,016	1,163	16,225	2,094	6,007	775	6,774	874	12,018	1,551
16	8,276	1,068	9,196	1,187	16,553	2,136	6,129	791	6,908	891	12,260	1,582
17	8,523	1,100	9,381	1,210	16,884	2,179	6,313	815	7,026	907	12,488	1,611
18	8,778	1,133	9,661	1,247	17,220	2,222	6,502	839	7,236	934	12,717	1,641
19	8,955	1,155	9,900	1,277	17,563	2,266	6,633	856	7,427	958	12,971	1,674
20	9,137	1,179	10,160	1,311	18,001	2,323	6,767	873	7,635	985	13,303	1,717
21	9,751	1,258	10,887	1,405	19,170	2,474	7,211	930	8,180	1,055	14,153	1,826
22	9,982	1,288	11,148	1,438	19,628	2,533	7,382	953	8,376	1,081	14,491	1,870
23	10,289	1,328	11,405	1,472	20,150	2,600	7,609	982	8,549	1,103	14,867	1,918
24	10,482	1,353	11,748	1,516	20,757	2,678	7,751	1,000	8,837	1,140	15,340	1,979
25	10,678	1,378	11,989	1,547	21,379	2,759	7,896	1,019	9,023	1,164	15,826	2,042
26	10,872	1,403	12,232	1,578	22,019	2,841	8,041	1,038	9,212	1,189	16,330	2,107
27	11,156	1,439	12,572	1,622	22,628	2,920	8,249	1,064	9,472	1,222	16,783	2,166
28	11,464	1,479	12,921	1,667	23,258	3,001	8,477	1,094	9,735	1,256	17,252	2,226
29	11,724	1,513	13,216	1,705	23,787	3,069	8,670	1,119	9,959	1,285	17,645	2,277
30	12,055	1,555	13,585	1,753	24,454	3,155	8,914	1,150	10,236	1,321	18,140	2,341
31	12,385	1,598	13,962	1,802	25,128	3,242	9,159	1,182	10,521	1,358	18,641	2,405
32	12,669	1,635	14,279	1,842	25,699	3,316	9,368	1,209	10,758	1,388	19,061	2,459
33	12,925	1,668	14,567	1,880	26,218	3,383	9,558	1,233	10,976	1,416	19,448	2,509
34	13,150	1,697	14,820	1,912	26,679	3,442	9,724	1,255	11,166	1,441	19,790	2,554
35	13,382	1,727	15,080	1,946	27,143	3,502	9,896	1,277	11,362	1,466	20,133	2,598
36	13,616	1,757	15,345	1,980	27,621	3,564	10,069	1,299	11,562	1,492	20,489	2,644
37	13,798	1,780	15,550	2,006	27,987	3,611	10,204	1,317	11,717	1,512	20,760	2,679
38	14,024	1,810	15,758	2,033	28,367	3,660	10,370	1,338	11,863	1,531	21,033	2,714
39	14,282	1,843	15,970	2,061	28,747	3,709	10,561	1,363	12,004	1,549	21,300	2,748
40	14,625	1,887	16,456	2,123	29,338	3,786	10,815	1,395	12,393	1,599	21,726	2,803
41	15,063	1,944	17,282	2,230	31,107	4,014	11,138	1,437	13,091	1,689	23,134	2,985
42	15,740	2,031	18,192	2,347	32,748	4,226	11,639	1,502	13,809	1,782	24,380	3,146
43	16,383	2,114	19,180	2,475	34,200	4,413	12,114	1,563	14,613	1,886	25,474	3,287
44	17,024	2,197	20,010	2,582	35,684	4,604	12,588	1,624	15,264	1,970	26,595	3,432
45	17,639	2,276	20,758	2,678	37,016	4,776	13,043	1,683	15,839	2,044	27,592	3,560
46	18,516	2,389	21,371	2,758	38,112	4,918	13,692	1,767	16,217	2,093	28,331	3,656
47	19,236	2,482	22,008	2,840	39,240	5,063	14,225	1,835	16,657	2,149	29,131	3,759
48	19,891	2,567	22,698	2,929	40,472	5,222	14,710	1,898	17,167	2,215	30,034	3,875
49	20,746	2,677	23,417	3,022	41,754	5,388	15,341	1,979	17,652	2,278	30,936	3,992
50	21,560	2,782	24,221	3,151	43,753	5,549	15,943	2,057	18,428	2,378	32,456	4,188
51	22,462	2,898	25,856	3,336	46,101	5,696	16,630	2,146	19,624	2,532	34,272	4,422
52	23,484	3,030	27,438	3,540	48,929	6,313	17,386	2,243	20,914	2,699	36,452	4,703
53	24,605	3,175	28,641	3,696	51,074	6,590	18,215	2,350	21,806	2,814	38,030	4,907
54	25,840	3,334	29,875	3,855	53,270	6,874	19,131	2,469	22,703	2,929	39,626	5,113
55	27,221	3,512	31,172	4,022	55,582	7,172	20,154	2,601	23,623	3,048	41,289	5,328
56	28,726	3,707	32,477	4,191	57,912	7,473	21,267	2,744	24,518	3,164	42,939	5,541
57	30,390	3,921	33,947	4,380	60,538	7,811	22,055	2,846	25,099	3,239	44,428	5,733
58	31,979	4,126	35,805	4,620	63,845	8,238	23,555	3,039	26,834	3,462	47,167	6,086
59	34,058	4,395	38,475	4,965	68,927	8,894	25,274	3,261	29,097	3,754	51,186	6,605
60	36,612	4,724	40,915	5,279	73,742	9,515	27,220	3,512	30,892	3,986	54,767	7,067
61	39,723	5,126	44,148	5,697	78,986	10,192	29,534	3,811	33,279	4,294	58,550	7,555
62	43,101	5,561	47,887	6,179	85,672	11,054	31,955	4,123	36,007	4,646	63,427	8,184
63	46,548	6,006	51,696	6,670	93,310	12,040	34,448	4,445	38,804	5,007	69,115	8,918
64	50,272	6,487	55,862	7,208	99,879	12,888	36,963	4,769	40,889	5,276	73,678	9,507
65	54,294	7,006	60,489	7,805	108,150	13,955	39,573	5,106	43,797	5,651	79,515	10,260
66	58,638	7,566	65,152	8,407	117,296	15,135	42,753	5,517	47,147	6,083	86,307	11,136
67	62,719	8,093	69,691	8,992	125,439	16,186	46,391	5,986	50,799	6,555	92,861	11,982
68	68,219	8,802	75,787	9,779	136,313	17,589	50,460	6,511	55,125	7,113	100,897	13,019
69	73,932	9,540	82,147	10,600	146,970	18,964	54,686	7,056	59,946	7,735	108,701	14,026
70	78,593	10,141	87,321	11,267	157,183	20,282	59,266	7,647	64,978	8,384	116,359	15,014
71	83,431	10,765	93,536	12,069	168,525	21,745	63,002	8,129	69,071	8,912	125,235	16,159
72	87,763	11,324	96,263	12,421	173,429	22,378	66,880	8,630	73,986	9,547	128,463	16,576
73	91,313	11,782	99,144	12,793	177,188	22,863	70,353	9,078	76,143	9,825	130,888	16,889
74	93,132	12,017	102,187	13,185	182,207	23,511	73,198	9,445	78,423	10,119	134,762	17,389
75	96,617	12,467	106,011	13,679	189,556	24,459	74,656	9,633	80,830	10,430	140,259	18,098
76	99,570	12,848	109,261	14,098	195,881	25,275	77,450	9,994	83,853	10,820	144,996	18,709
77	104,535	13,488	114,771	14,809	202,904	26,181	79,816	10,299	86,229	11,126	149,891	19,341
78	109,261	14,098	119,939	15,476	212,123	27,371	81,269	10,486	90,108	11,627	156,707	20,220
79	115,289	14,876	126,544	16,328	216,900	27,987	85,752	11,065	95,067	12,267	160,212	20,673
80	119,043	15,360	131,409	16,956	222,402	28,697	88,545	11,425	98,892	12,760	163,322	21,074
81*	121,781	15,714	134,447	17,348	227,517	29,357	90,581	11,688	101,182	13,056	167,078	21,558
82*	124,582	16,075	137,542	17,747	232,752	30,033	92,664	11,957	103,512	13,356	170,922	22,054
83*	127,448	16,445	140,703	18,155	238,101	30,723	94,796	12,232	105,891	13,663	174,851	22,561
84*	130,379	16,823	143,941	18,573	243,577	31,429	96,975	12,513	108,327	13,978	178,871	23,080
85*	133,377	17,210	147,252	19,000	249,179	32,152	99,207	12,801	110,820	14,299	182,985	2

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡*	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球(不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,260	2,356	18,726	2,416	40,900	5,277
1	18,260	2,356	18,726	2,416	40,900	5,277
2	18,260	2,356	18,726	2,416	40,900	5,277
3	18,260	2,356	18,726	2,416	40,900	5,277
4	18,260	2,356	18,726	2,416	40,900	5,277
5	17,079	2,204	17,519	2,261	38,261	4,937
6	17,079	2,204	17,519	2,261	38,261	4,937
7	17,079	2,204	17,519	2,261	38,261	4,937
8	17,079	2,204	17,519	2,261	38,261	4,937
9	17,079	2,204	17,519	2,261	38,261	4,937
10	17,111	2,298	18,279	2,359	38,298	4,942
11	18,480	2,385	18,879	2,436	38,336	4,947
12	18,863	2,434	19,358	2,498	38,439	4,960
13	19,461	2,511	19,961	2,576	38,492	4,967
14	20,343	2,625	20,863	2,692	38,530	4,972
15	21,550	2,781	22,102	2,852	39,708	5,124
16	22,725	2,932	23,419	3,022	41,298	5,329
17	23,530	3,036	24,250	3,129	42,560	5,492
18	24,518	3,164	25,139	3,244	43,858	5,659
19	25,817	3,331	26,731	3,449	45,449	5,864
20	26,577	3,429	28,277	3,649	47,185	6,088
21	27,248	3,516	29,303	3,781	49,097	6,335
22	28,468	3,673	30,775	3,971	51,520	6,648
23	29,851	3,852	32,295	4,167	54,299	7,006
24	31,221	4,029	33,881	4,372	57,212	7,382
25	32,144	4,148	35,528	4,584	59,958	7,737
26	32,890	4,244	36,394	4,696	62,557	8,072
27	33,628	4,339	37,195	4,799	63,936	8,250
28	34,489	4,450	38,251	4,936	65,753	8,484
29	35,425	4,571	39,362	5,079	67,656	8,730
30	36,492	4,709	40,546	5,232	69,699	8,993
31	37,494	4,838	41,662	5,376	71,613	9,240
32	38,553	4,975	42,838	5,527	73,635	9,501
33	39,631	5,114	44,034	5,682	75,691	9,767
34	40,745	5,257	45,274	5,842	77,823	10,042
35	41,883	5,404	46,539	6,005	79,998	10,322
36	42,902	5,536	47,770	6,151	81,937	10,573
37	43,547	5,619	48,385	6,243	83,170	10,732
38	43,981	5,675	48,869	6,306	84,001	10,839
39	44,480	5,739	49,420	6,377	84,953	10,962
40	44,563	5,750	49,514	6,389	85,882	11,082
41	44,620	5,757	49,577	6,397	86,782	11,198
42	44,779	5,778	49,749	6,419	87,682	11,314
43	44,992	5,805	49,994	6,451	88,557	11,427
44	45,616	5,886	50,689	6,541	90,732	11,707
45	46,916	6,054	52,128	6,726	93,453	12,058
46	48,004	6,194	53,335	6,882	95,321	12,299
47	49,094	6,335	54,550	7,039	97,230	12,546
48	50,199	6,477	55,781	7,198	99,174	12,797
49	51,318	6,622	57,015	7,357	101,408	13,085
50	52,444	6,767	58,266	7,518	103,927	13,410
51	53,572	6,913	59,526	7,681	106,463	13,737
52	54,716	7,060	60,799	7,845	109,025	14,068
53	56,878	7,339	63,199	8,155	114,145	14,728
54	59,348	7,658	65,943	8,509	119,863	15,466
55	61,857	7,982	68,726	8,868	125,674	16,216
56	64,409	8,311	71,567	9,234	131,575	16,977
57	66,504	8,581	73,897	9,535	136,524	17,616
58	70,826	9,139	78,997	10,154	145,413	18,763
59	76,139	9,824	84,599	10,916	156,306	20,169
60	82,230	10,610	91,358	11,788	167,916	21,667
61	88,644	11,438	98,491	12,709	180,254	23,259
62	95,381	12,307	105,979	13,675	193,966	25,028
63	102,344	13,206	113,714	14,673	208,139	26,857
64	109,610	14,143	121,784	15,714	223,772	28,874
65	114,655	14,794	127,395	16,438	234,942	30,315
66	121,295	15,651	134,771	17,390	250,790	32,360
67	128,897	16,632	143,221	18,480	267,729	34,546
68	137,616	17,757	152,899	19,729	285,827	36,881
69	146,969	18,964	163,287	21,069	305,167	39,376
70	153,840	19,850	170,918	22,054	319,377	41,210
71	159,883	20,630	177,652	22,923	334,994	43,225
72	167,738	21,644	186,375	24,048	351,369	45,338
73	175,955	22,704	195,505	25,226	368,511	47,550
74	184,580	23,817	205,075	26,461	386,482	49,869
75	193,600	24,981	215,107	27,756	401,288	51,779
76	203,066	26,202	225,616	29,112	416,686	53,766
77	212,973	27,480	236,634	30,533	432,697	55,832
78	223,358	28,820	248,170	32,022	449,339	57,979
79	233,330	30,107	259,248	33,451	466,642	60,212
80	239,710	30,930	266,347	34,367	474,940	61,283
81*	245,224	31,642	272,472	35,158	485,862	62,692
82*	250,863	32,369	278,738	35,966	496,868	64,112
83*	256,634	33,114	285,150	36,794	508,294	65,586
84*	262,536	33,876	291,709	37,640	519,853	67,078
85*	268,574	34,655	298,417	38,505	531,716	68,609
86*	274,752	35,452	305,278	39,391	544,041	70,199
87*	281,071	36,267	312,301	40,297	556,696	71,832
88*	287,536	37,101	319,486	41,224	569,698	73,509
89*	294,149	37,955	326,832	42,172	583,044	75,231
90*	300,915	38,828	334,354	43,142	596,466	76,963
91*	307,836	39,721	342,038	44,134	610,174	78,732
92*	314,916	40,634	349,909	45,150	624,212	80,543
93*	322,159	41,569	357,953	46,187	638,565	82,395
94*	329,568	42,525	366,189	47,250	653,253	84,291
95*	337,149	43,503	374,609	48,337	668,280	86,230
96*	344,903	44,504	383,225	49,448	683,648	88,213
97*	352,836	45,527	392,042	50,586	699,380	90,243
98*	360,951	46,574	401,057	51,749	715,468	92,318
99*	369,253	47,646	410,279	52,939	731,912	94,440

Age ⁺ 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球(不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,018	1,938	16,682	2,153	29,757	3,840
1	15,018	1,938	16,682	2,153	29,757	3,840
2	15,018	1,938	16,682	2,153	29,757	3,840
3	15,018	1,938	16,682	2,153	29,757	3,840
4	15,018	1,938	16,682	2,153	29,757	3,840
5	14,038	1,811	15,592	2,012	27,816	3,589
6	14,038	1,811	15,592	2,012	27,816	3,589
7	14,038	1,811	15,592	2,012	27,816	3,589
8	14,038	1,811	15,592	2,012	27,816	3,589
9	14,038	1,811	15,592	2,012	27,816	3,589
10	13,735	1,772	15,258	1,969	27,214	3,511
11	13,873	1,790	15,409	1,988	27,475	3,545
12	14,039	1,811	15,592	2,012	27,797	3,587
13	14,235	1,837	15,819	2,041	28,211	3,640
14	14,463	1,866	16,070	2,074	28,656	3,698
15	14,724	1,900	16,361	2,111	29,175	3,765
16	15,018	1,938	16,682	2,153	29,754	3,839
17	15,296	1,974	16,996	2,193	29,811	3,847
18	15,371	1,983	17,079	2,204	29,897	3,858
19	15,436	1,992	17,153	2,213	30,024	3,874
20	15,436	1,992	17,153	2,213	30,024	3,874
21	15,701	2,026	17,447	2,251	31,115	4,015
22	16,115	2,079	17,906	2,310	32,232	4,159
23	16,694	2,154	18,548	2,393	33,387	4,308
24	17,361	2,240	19,292	2,489	34,724	4,481
25	18,057	2,330	20,063	2,589	36,114	4,660
26	18,779	2,423	20,868	2,693	37,558	4,846
27	19,478	2,513	21,643	2,793	38,957	5,027
28	20,205	2,607	22,449	2,897	40,407	5,214
29	20,956	2,704	23,284	3,004	41,912	5,408
30	21,939	2,831	24,377	3,145	43,471	5,609
31	22,968	2,964	25,520	3,293	45,088	5,818
32	24,045	3,103	26,717	3,447	46,767	6,034
33	24,942	3,218	27,713	3,576	48,509	6,259
34	25,938	3,347	28,822	3,719	50,449	6,510
35	26,974	3,481	29,974	3,868	52,469	6,770
36	28,055	3,620	31,173	4,022	54,565	7,041
37	29,475	3,803	32,749	4,226	57,327	7,397
38	30,944	3,993	34,385	4,437	60,186	7,766
39	32,484	4,191	36,094	4,657	63,181	8,152
40	33,920	4,377	37,689	4,863	66,585	8,592
41	35,361	4,563	39,289	5,070	69,727	8,997
42	36,654	4,730	40,724	5,255	72,618	9,370
43	38,027	4,907	42,287	5,456	75,338	9,721
44	38,869	5,015	43,678	5,636	77,743	10,031
45	39,692	5,122	45,068	5,815	80,140	10,341
46	41,073	5,300	46,326	5,978	82,145	10,599
47	42,499	5,484	47,485	6,127	84,200	10,865
48	43,779	5,649	48,639	6,276	86,195	11,122
49	45,108	5,820	50,115	6,466	88,249	11,387
50	46,448	5,993	51,606	6,659	90,309	11,653
51	48,147	6,213	53,493	6,902	92,957	11,994
52	50,094	6,464	55,664	7,182	95,759	12,356
53	52,136	6,727	57,929	7,475	99	

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

ZONE 2 第2區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	6,204	801	6,691	863	12,041	1,554	0	4,589	592	4,974	642	8,873	1,145
1	6,204	801	6,691	863	12,041	1,554	1	4,589	592	4,974	642	8,873	1,145
2	6,204	801	6,691	863	12,041	1,554	2	4,589	592	4,974	642	8,873	1,145
3	6,204	801	6,691	863	12,041	1,554	3	4,589	592	4,974	642	8,873	1,145
4	6,204	801	6,691	863	12,041	1,554	4	4,589	592	4,974	642	8,873	1,145
5	5,877	758	6,337	818	11,407	1,472	5	4,132	533	4,500	581	8,223	1,061
6	5,877	758	6,337	818	11,407	1,472	6	4,132	533	4,500	581	8,223	1,061
7	5,877	758	6,337	818	11,407	1,472	7	4,132	533	4,500	581	8,223	1,061
8	5,877	758	6,337	818	11,407	1,472	8	4,132	533	4,500	581	8,223	1,061
9	5,877	758	6,337	818	11,407	1,472	9	4,132	533	4,500	581	8,223	1,061
10	5,313	686	5,728	739	10,313	1,331	10	3,735	482	4,067	525	7,434	959
11	5,391	696	5,810	750	10,460	1,350	11	3,791	489	4,126	532	7,539	973
12	5,493	709	5,919	764	10,659	1,375	12	3,862	498	4,203	542	7,683	991
13	5,605	723	6,113	789	10,997	1,419	13	3,941	509	4,360	563	7,942	1,025
14	5,719	738	6,295	812	11,330	1,462	14	4,021	519	4,506	581	8,198	1,058
15	5,833	753	6,483	837	11,667	1,505	15	4,102	529	4,657	601	8,456	1,091
16	5,952	768	6,612	853	11,903	1,536	16	4,185	540	4,748	613	8,626	1,113
17	6,129	791	6,746	870	12,141	1,567	17	4,309	556	4,828	623	8,785	1,134
18	6,312	814	6,949	897	12,383	1,598	18	4,438	573	4,973	642	8,945	1,154
19	6,442	831	7,122	919	12,632	1,630	19	4,530	585	5,105	659	9,123	1,177
20	6,571	848	7,309	943	12,944	1,670	20	4,620	596	5,252	678	9,356	1,207
21	7,065	912	7,889	1,018	13,890	1,792	21	4,922	635	5,631	727	9,996	1,290
22	7,233	933	8,079	1,042	14,223	1,835	22	5,038	650	5,767	744	10,236	1,321
23	7,455	962	8,264	1,066	14,599	1,884	23	5,194	670	5,883	759	10,501	1,355
24	7,597	980	8,513	1,098	15,037	1,940	24	5,292	683	6,084	785	10,836	1,398
25	7,736	998	8,688	1,121	15,489	1,999	25	5,389	695	6,214	802	11,186	1,443
26	7,878	1,017	8,864	1,144	15,954	2,059	26	5,487	708	6,344	819	11,544	1,490
27	8,084	1,043	9,108	1,175	16,397	2,116	27	5,631	727	6,522	842	11,867	1,531
28	8,306	1,072	9,361	1,208	16,854	2,175	28	5,787	747	6,705	865	12,200	1,574
29	8,496	1,096	9,573	1,235	17,235	2,224	29	5,918	764	6,855	885	12,474	1,610
30	8,736	1,127	9,845	1,270	17,720	2,286	30	6,086	785	7,051	910	12,825	1,655
31	8,977	1,158	10,115	1,305	18,206	2,349	31	6,253	807	7,244	935	13,176	1,700
32	9,181	1,185	10,343	1,335	18,620	2,403	32	6,396	825	7,407	956	13,476	1,739
33	9,365	1,208	10,556	1,362	18,996	2,451	33	6,523	842	7,560	975	13,748	1,774
34	9,530	1,230	10,740	1,386	19,328	2,494	34	6,639	857	7,692	993	13,988	1,805
35	9,697	1,251	10,926	1,410	19,668	2,538	35	6,755	872	7,825	1,010	14,234	1,837
36	9,865	1,273	11,116	1,434	20,010	2,582	36	6,872	887	7,962	1,027	14,483	1,869
37	9,998	1,290	11,265	1,454	20,279	2,617	37	6,965	899	8,069	1,041	14,678	1,894
38	10,161	1,311	11,420	1,474	20,552	2,652	38	7,078	913	8,171	1,054	14,868	1,918
39	10,346	1,335	11,573	1,493	20,829	2,688	39	7,208	930	8,266	1,067	15,055	1,943
40	10,598	1,367	11,922	1,538	21,259	2,743	40	7,383	953	8,533	1,101	15,357	1,982
41	10,911	1,408	12,522	1,616	22,539	2,908	41	7,601	981	9,027	1,165	16,364	2,111
42	11,405	1,472	13,180	1,701	23,727	3,062	42	7,944	1,025	9,526	1,229	17,248	2,226
43	11,868	1,531	13,899	1,793	24,778	3,197	43	8,267	1,067	10,092	1,302	18,024	2,326
44	12,335	1,592	14,498	1,871	25,856	3,336	44	8,592	1,109	10,541	1,360	18,820	2,428
45	12,780	1,649	15,039	1,941	26,821	3,461	45	8,902	1,149	10,938	1,411	19,526	2,519
46	13,417	1,731	15,484	1,998	27,615	3,563	46	9,346	1,206	11,186	1,443	20,037	2,585
47	13,938	1,798	15,945	2,057	28,432	3,669	47	9,709	1,253	11,481	1,481	20,598	2,658
48	14,413	1,860	16,446	2,122	29,326	3,784	48	10,040	1,295	11,831	1,527	21,237	2,740
49	15,033	1,940	16,965	2,189	30,253	3,904	49	10,472	1,351	12,155	1,568	21,866	2,821
50	15,624	2,016	17,693	2,283	31,702	4,091	50	10,884	1,404	12,693	1,638	22,947	2,961
51	16,278	2,100	18,734	2,417	33,401	4,310	51	11,353	1,465	13,532	1,746	24,235	3,127
52	17,015	2,195	19,881	2,565	35,451	4,574	52	11,868	1,531	14,439	1,863	25,790	3,328
53	17,826	2,300	20,754	2,678	37,007	4,775	53	12,433	1,604	15,054	1,942	26,905	3,472
54	18,722	2,416	21,645	2,793	38,599	4,981	54	13,058	1,685	15,662	2,021	28,030	3,617
55	19,724	2,545	22,584	2,914	40,273	5,197	55	13,757	1,775	16,284	2,101	29,197	3,767
56	20,815	2,686	23,531	3,036	41,961	5,414	56	14,517	1,873	16,889	2,179	30,352	3,916
57	22,018	2,841	24,597	3,174	43,863	5,660	57	15,068	1,944	17,294	2,231	31,416	4,054
58	23,163	2,989	25,936	3,347	46,250	5,968	58	16,123	2,080	18,519	2,390	33,371	4,306
59	24,668	3,183	27,868	3,596	49,923	6,442	59	17,333	2,237	20,123	2,597	36,245	4,677
60	26,518	3,422	29,638	3,824	53,417	6,893	60	18,720	2,415	21,403	2,762	38,824	5,010
61	28,773	3,713	31,974	4,126	57,209	7,382	61	20,310	2,621	23,042	2,973	41,486	5,353
62	31,218	4,028	34,691	4,476	62,058	8,007	62	21,976	2,836	24,939	3,218	44,950	5,800
63	33,809	4,362	37,549	4,845	67,776	8,745	63	23,690	3,057	26,881	3,469	49,070	6,332
64	36,515	4,712	40,577	5,236	72,548	9,361	64	25,419	3,280	28,324	3,655	52,300	6,748
65	39,436	5,089	43,937	5,669	78,552	10,136	65	27,021	3,487	30,339	3,915	56,286	7,263
66	42,591	5,496	47,322	6,106	85,198	10,993	66	29,191	3,767	32,661	4,214	61,105	7,885
67	45,355	5,852	50,397	6,503	90,709	11,704	67	31,675	4,087	35,190	4,541	65,557	8,459
68	49,332	6,365	54,804	7,071	98,572	12,719	68	34,453	4,446	38,187	4,927	71,227	9,191
69	53,465	6,899	59,404	7,665	106,281	13,714	69	37,340	4,818	41,525	5,358	76,728	9,900
70	56,833	7,333	63,145	8,148	113,669	14,667	70	40,469	5,222	45,011	5,808	82,151	10,600
71	60,330	7,785	67,639	8,728	121,867	15,725	71	43,017	5,551	47,846	6,174	88,478	11,417
72	63,462	8,189	69,611	8,982	125,414	16,182	72	45,665	5,892	51,251	6,613	90,705	11,704
73	66,032	8,520	71,694	9,251	128,130	16,533	73	48,035	6,198	52,746	6,806	92,368	11,918
74	67,347	8,690	73,898	9,535	131,760	17,001	74	49,981	6,449	54,323	7,009	95,124	12,274
75	69,868	9,015	76,662	9,892	137,074	17,687	75	50,975	6,577	55,994	7,225	99,010	12,775
76	72,003	9,291	79,014	10,195	141,648	18,277	76	52,884	6,824	58,088	7,495	102,363	13,208
77	75,592	9,754	82,996	10,709	146,729	18,933	77	54,500	7,032	59,349	7,658	105,782	13,649
78	79,012	10,195	86,734	11,191	153,393	19,793	78	55,561	7,169	62,017	8,002	110,589	14,270
79	83,371	10,758	91,508	11,807	156,847	20,238	79	58,627	7,565	65,430	8,443	113,061	14,589
80	86,082	11,107	95,027	12,262	160,824	20,751	80	60,533	7,811	68,088	8,786	115,128	14,855
81*	88,062	11,363	97,221	12,545	164,523	21,229	81*	61,926	7,990	69,663	8,989	117,776	15,197
82*	90,088	11,624	99,456	12,833	168,305	21,717	82*	63,350	8,174	71,263	9,195	120,482	15,546
83*	92,160	11,892	101,746	13,129	172,182	22,217	83*	64,806	8,362	72,904	9,407	123,259	15,904
84*													

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	50,042	6,457	50,166	6,473	109,568	14,138	0	40,252	5,194	44,710	5,769	79,750	10,290
1	50,042	6,457	50,166	6,473	109,568	14,138	1	40,252	5,194	44,710	5,769	79,750	10,290
2	50,042	6,457	50,166	6,473	109,568	14,138	2	40,252	5,194	44,710	5,769	79,750	10,290
3	50,042	6,457	50,166	6,473	109,568	14,138	3	40,252	5,194	44,710	5,769	79,750	10,290
4	50,042	6,457	50,166	6,473	109,568	14,138	4	40,252	5,194	44,710	5,769	79,750	10,290
5	46,850	6,045	46,968	6,060	102,587	13,237	5	37,654	4,859	41,828	5,397	74,604	9,626
6	46,850	6,045	46,968	6,060	102,587	13,237	6	37,654	4,859	41,828	5,397	74,604	9,626
7	46,850	6,045	46,968	6,060	102,587	13,237	7	37,654	4,859	41,828	5,397	74,604	9,626
8	46,850	6,045	46,968	6,060	102,587	13,237	8	37,654	4,859	41,828	5,397	74,604	9,626
9	46,850	6,045	46,968	6,060	102,587	13,237	9	37,654	4,859	41,828	5,397	74,604	9,626
10	48,855	6,304	49,013	6,324	102,682	13,249	10	36,392	4,696	40,422	5,216	72,103	9,304
11	51,470	6,641	51,362	6,627	102,787	13,263	11	36,536	4,714	40,581	5,236	72,366	9,338
12	52,769	6,809	52,854	6,820	103,124	13,306	12	36,756	4,743	40,827	5,268	72,778	9,391
13	54,035	6,972	54,185	6,992	103,643	13,373	13	38,274	4,939	42,527	5,487	75,839	9,786
14	55,659	7,182	55,803	7,200	107,125	13,823	14	38,656	4,988	42,952	5,542	76,590	9,883
15	58,280	7,520	58,431	7,539	108,122	13,951	15	39,119	5,048	43,466	5,609	77,507	10,001
16	61,452	7,929	61,905	7,988	109,170	14,086	16	39,704	5,123	44,115	5,692	78,664	10,150
17	63,635	8,211	64,102	8,271	112,505	14,517	17	40,435	5,217	44,932	5,798	78,804	10,168
18	65,574	8,461	66,370	8,564	115,933	14,959	18	40,634	5,243	45,149	5,826	79,029	10,197
19	69,812	9,008	70,661	9,118	120,141	15,502	19	40,805	5,265	45,341	5,850	79,366	10,241
20	71,866	9,273	74,751	9,645	124,728	16,094	20	40,805	5,265	45,341	5,850	79,366	10,241
21	75,820	9,783	77,457	9,994	129,781	16,746	21	41,510	5,356	46,126	5,952	82,245	10,612
22	79,219	10,222	81,353	10,497	136,191	17,573	22	42,602	5,497	47,335	6,108	85,203	10,994
23	83,065	10,718	85,372	11,016	143,537	18,521	23	44,132	5,694	49,036	6,327	88,263	11,389
24	86,880	11,210	89,559	11,556	151,233	19,514	24	45,894	5,922	50,998	6,580	91,792	11,844
25	89,442	11,541	93,911	12,118	158,500	20,452	25	47,732	6,159	53,034	6,843	95,463	12,318
26	91,517	11,809	96,206	12,414	165,371	21,338	26	49,642	6,405	55,159	7,117	99,285	12,811
27	93,576	12,074	98,324	12,687	169,015	21,808	27	51,489	6,644	57,210	7,382	102,977	13,287
28	95,972	12,383	101,119	13,048	173,816	22,428	28	53,407	6,891	59,341	7,657	106,812	13,782
29	98,569	12,719	104,046	13,425	178,848	23,077	29	55,395	7,148	61,548	7,942	110,778	14,295
30	101,547	13,103	107,187	13,831	184,248	23,774	30	58,000	7,484	64,444	8,315	114,911	14,827
31	104,332	13,462	110,130	14,210	189,305	24,426	31	60,721	7,835	67,464	8,705	119,189	15,379
32	107,282	13,843	113,240	14,612	194,653	25,117	32	63,566	8,202	70,628	9,113	123,632	15,953
33	110,278	14,229	116,402	15,020	200,087	25,818	33	65,928	8,507	73,254	9,452	128,232	16,546
34	113,382	14,630	119,682	15,443	205,723	26,545	34	68,567	8,847	76,191	9,831	133,358	17,207
35	116,551	15,039	123,028	15,875	211,473	27,287	35	71,310	9,201	79,235	10,224	138,691	17,896
36	119,379	15,404	126,011	16,259	216,602	27,949	36	74,163	9,569	82,403	10,633	144,240	18,612
37	121,172	15,635	127,905	16,504	219,858	28,369	37	77,918	10,054	86,575	11,171	151,542	19,554
38	122,383	15,791	129,183	16,669	222,051	28,652	38	81,800	10,555	90,892	11,728	159,100	20,529
39	123,771	15,970	130,647	16,858	224,567	28,976	39	85,874	11,081	95,410	12,311	167,017	21,551
40	124,000	16,000	130,887	16,889	227,030	29,294	40	89,665	11,570	99,629	12,855	176,013	22,711
41	124,156	16,020	131,054	16,910	229,403	29,600	41	93,475	12,061	103,861	13,401	184,319	23,783
42	124,597	16,077	131,513	16,969	231,785	29,908	42	96,890	12,502	107,652	13,891	191,968	24,770
43	125,201	16,155	132,157	17,053	234,100	30,206	43	100,518	12,970	111,789	14,424	199,154	25,697
44	126,935	16,379	133,996	17,290	239,844	30,948	44	102,752	13,258	115,464	14,899	205,505	26,517
45	130,548	16,845	137,802	17,781	247,039	31,876	45	104,928	13,539	119,139	15,373	211,851	27,336
46	133,570	17,235	140,992	18,193	251,980	32,514	46	108,573	14,009	122,458	15,801	217,146	28,019
47	136,607	17,627	144,201	18,607	257,017	33,163	47	112,344	14,496	125,526	16,197	222,584	28,721
48	139,690	18,025	147,453	19,026	262,160	33,827	48	115,726	14,932	128,576	16,590	227,856	29,401
49	142,793	18,425	150,719	19,448	268,066	34,589	49	119,246	15,387	132,477	17,094	233,289	30,102
50	145,924	18,829	154,023	19,874	274,731	35,449	50	122,781	15,843	136,417	17,602	238,732	30,804
51	149,066	19,234	157,355	20,304	281,432	36,314	51	127,277	16,423	141,412	18,247	245,728	31,707
52	152,255	19,646	160,722	20,738	288,207	37,188	52	132,419	17,086	147,140	18,986	253,142	32,663
53	158,278	20,423	167,067	21,557	301,734	38,933	53	137,822	17,783	153,127	19,758	262,667	33,893
54	165,140	21,308	174,315	22,492	316,854	40,884	54	143,835	18,559	159,818	20,622	273,616	35,305
55	172,126	22,210	181,673	23,442	332,219	42,867	55	149,729	19,320	166,362	21,466	285,070	36,783
56	179,226	23,126	189,193	24,412	347,813	44,879	56	155,796	20,103	173,111	22,337	296,774	38,293
57	186,894	24,115	197,281	25,456	364,486	47,030	57	162,214	20,931	180,239	23,257	309,339	39,920
58	197,733	25,514	208,726	26,932	385,668	49,764	58	171,118	22,080	190,145	24,535	325,133	41,953
59	210,282	27,133	221,969	28,641	410,114	52,918	59	179,739	23,192	200,254	25,839	343,887	44,373
60	224,902	29,020	237,372	30,629	436,291	56,296	60	185,237	23,902	205,692	26,541	354,185	45,701
61	236,958	30,575	250,113	32,273	457,745	59,064	61	195,575	25,235	217,300	28,039	377,935	48,766
62	250,969	32,383	264,915	34,183	484,845	62,561	62	210,031	27,101	233,382	30,114	407,715	52,608
63	265,840	34,302	280,613	36,208	513,615	66,273	63	224,873	29,016	249,853	32,239	435,609	56,208
64	281,629	36,339	297,268	38,357	546,211	70,479	64	240,417	31,022	267,137	34,469	466,839	60,237
65	299,501	38,645	316,142	40,793	583,040	75,231	65	255,706	32,994	284,118	36,660	498,252	64,921
66	316,848	40,884	334,458	43,156	622,371	80,306	66	270,311	34,879	300,342	38,754	526,708	67,962
67	336,713	43,447	355,414	45,860	664,403	85,729	67	286,205	36,930	317,996	41,032	560,615	72,337
68	359,490	46,386	379,441	48,960	709,317	91,525	68	303,900	39,213	337,659	43,569	596,951	77,026
69	383,909	49,537	405,218	52,286	757,305	97,717	69	319,823	41,267	355,362	45,853	633,021	81,680
70	401,867	51,854	424,158	54,730	792,574	102,268	70	339,360	43,788	377,065	48,654	662,741	85,515
71	417,653	53,891	440,869	56,886	831,335	107,269	71	356,552	46,007	396,098	51,109	693,416	89,473
72	438,173	56,538	462,516	59,679	871,964	112,511	72	369,213	47,640	410,041	52,909	717,444	92,573
73	459,636	59,308	485,169	62,602	914,505	118,001	73	384,958	49,672	427,595	55,174	743,402	95,923
74	482,164	62,215	508,921	65,667	959,109	123,756	74	400,771	51,712	445,147	57,438	775,060	100,008
75	505,731	65,256	533,819	68,880	995,847	128,496	75	414,762	53,518	460,639	59,437	806,764	104,099
76	530,458	68,446	559,901	72,245	1,034,061	133,427	76	430,024	55,487	477,624	61,629	835,098	107,755
77	556,341	71,786	587,234	75,772	1,073,788	138,553	77	448,984	5				

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 3 第3區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	16,298	2,103	18,109	2,337	32,599	4,206	0	12,691	1,638	14,212	1,834	24,674	3,184
1	16,298	2,103	18,109	2,337	32,599	4,206	1	12,691	1,638	14,212	1,834	24,674	3,184
2	16,298	2,103	18,109	2,337	32,599	4,206	2	12,691	1,638	14,212	1,834	24,674	3,184
3	16,298	2,103	18,109	2,337	32,599	4,206	3	12,691	1,638	14,212	1,834	24,674	3,184
4	16,298	2,103	18,109	2,337	32,599	4,206	4	12,691	1,638	14,212	1,834	24,674	3,184
5	15,441	1,992	17,157	2,214	30,882	3,985	5	11,419	1,473	12,873	1,661	22,859	2,950
6	15,441	1,992	17,157	2,214	30,882	3,985	6	11,419	1,473	12,873	1,661	22,859	2,950
7	15,441	1,992	17,157	2,214	30,882	3,985	7	11,419	1,473	12,873	1,661	22,859	2,950
8	15,441	1,992	17,157	2,214	30,882	3,985	8	11,419	1,473	12,873	1,661	22,859	2,950
9	15,441	1,992	17,157	2,214	30,882	3,985	9	11,419	1,473	12,873	1,661	22,859	2,950
10	13,959	1,801	15,510	2,001	27,917	3,602	10	10,324	1,332	11,637	1,502	20,665	2,666
11	14,159	1,827	15,732	2,030	28,321	3,654	11	10,471	1,351	11,803	1,523	20,964	2,705
12	14,427	1,862	16,027	2,068	28,854	3,723	12	10,669	1,377	12,025	1,552	21,359	2,756
13	15,214	1,963	16,588	2,140	29,856	3,852	13	11,251	1,452	12,372	1,596	22,036	2,843
14	15,523	2,003	17,081	2,204	30,750	3,968	14	11,480	1,481	12,779	1,649	22,730	2,933
15	15,839	2,044	17,599	2,271	31,674	4,087	15	11,714	1,511	13,204	1,704	23,446	3,025
16	16,154	2,084	17,949	2,316	32,308	4,169	16	11,946	1,541	13,467	1,738	23,916	3,086
17	16,560	2,137	18,397	2,374	33,115	4,273	17	12,246	1,580	13,801	1,781	24,512	3,163
18	16,972	2,190	18,856	2,433	33,942	4,380	18	12,552	1,620	14,147	1,825	25,125	3,242
19	17,397	2,245	19,329	2,494	34,791	4,489	19	12,866	1,660	14,502	1,871	25,754	3,323
20	17,832	2,301	19,905	2,568	35,826	4,623	20	13,187	1,702	14,955	1,930	26,537	3,424
21	18,280	2,359	20,690	2,670	36,899	4,761	21	13,942	1,799	16,024	2,068	27,712	3,576
22	18,713	2,415	21,384	2,759	37,781	4,875	22	14,272	1,842	16,604	2,142	28,374	3,661
23	19,398	2,503	21,956	2,833	38,786	5,005	23	14,794	1,909	17,006	2,194	29,091	3,754
24	19,977	2,578	22,616	2,918	39,957	5,156	24	15,236	1,966	17,518	2,260	29,971	3,867
25	20,576	2,655	23,079	2,978	41,152	5,310	25	15,692	2,025	17,831	2,301	30,866	3,983
26	21,195	2,735	23,548	3,038	42,387	5,469	26	16,164	2,086	18,147	2,342	31,792	4,102
27	21,781	2,810	24,201	3,123	43,565	5,621	27	16,611	2,143	18,651	2,407	32,676	4,216
28	22,388	2,889	24,873	3,209	44,771	5,777	28	17,075	2,203	19,169	2,473	33,582	4,333
29	22,898	2,955	25,438	3,282	45,789	5,908	29	17,464	2,253	19,604	2,530	34,344	4,431
30	23,601	3,045	26,225	3,384	47,200	6,090	30	18,000	2,323	20,211	2,608	35,403	4,568
31	24,254	3,130	26,947	3,477	48,504	6,259	31	18,497	2,387	20,767	2,680	36,381	4,694
32	24,801	3,200	27,562	3,556	49,607	6,401	32	18,914	2,441	21,241	2,741	37,208	4,801
33	25,304	3,265	28,117	3,628	50,611	6,530	33	19,300	2,490	21,670	2,796	37,963	4,898
34	25,747	3,322	28,607	3,691	51,494	6,644	34	19,637	2,534	22,046	2,845	38,624	4,984
35	26,198	3,380	29,111	3,756	52,396	6,761	35	19,980	2,578	22,436	2,895	39,301	5,071
36	26,658	3,440	29,617	3,822	53,314	6,879	36	20,331	2,623	22,825	2,945	39,989	5,160
37	27,013	3,486	30,014	3,873	54,030	6,972	37	20,602	2,658	23,131	2,985	40,527	5,229
38	27,375	3,532	30,417	3,925	54,754	7,065	38	20,879	2,694	23,442	3,025	41,070	5,299
39	27,747	3,580	30,831	3,978	55,485	7,159	39	21,162	2,731	23,760	3,066	41,617	5,370
40	28,364	3,660	31,227	4,029	55,682	7,185	40	21,632	2,791	24,005	3,097	41,660	5,375
41	29,392	3,793	32,350	4,174	58,230	7,514	41	22,416	2,892	24,867	3,209	43,621	5,629
42	31,026	4,003	34,153	4,407	61,477	7,933	42	23,663	3,053	26,254	3,388	46,054	5,942
43	32,295	4,167	35,883	4,630	63,987	8,256	43	24,630	3,178	27,653	3,568	47,934	6,185
44	33,557	4,330	37,851	4,884	67,494	8,709	44	25,592	3,302	29,171	3,764	50,560	6,524
45	34,770	4,486	39,185	5,056	69,871	9,016	45	26,517	3,422	30,313	3,911	52,442	6,767
46	36,498	4,709	40,554	5,233	72,318	9,331	46	27,835	3,592	31,253	4,033	54,175	6,990
47	37,921	4,893	41,942	5,412	74,789	9,650	47	28,921	3,732	32,283	4,166	55,990	7,225
48	39,207	5,059	43,164	5,570	76,965	9,931	48	29,902	3,858	33,182	4,282	57,582	7,430
49	40,897	5,277	44,204	5,704	78,821	10,170	49	31,190	4,025	33,807	4,362	58,820	7,590
50	42,504	5,484	47,130	6,081	84,455	10,897	50	32,416	4,183	36,301	4,684	63,291	8,167
51	44,282	5,714	48,745	6,290	86,913	11,215	51	33,773	4,358	37,471	4,835	65,025	8,390
52	45,997	5,935	50,635	6,534	90,297	11,651	52	35,081	4,527	38,923	5,022	67,557	8,717
53	46,669	6,022	51,858	6,691	92,473	11,932	53	35,594	4,593	39,968	5,157	69,274	8,939
54	49,005	6,323	54,450	7,026	97,905	12,528	54	37,374	4,822	41,963	5,415	72,736	9,385
55	51,211	6,608	56,900	7,342	101,465	13,092	55	39,057	5,040	43,850	5,658	76,009	9,808
56	54,013	6,969	59,459	7,672	106,032	13,682	56	41,193	5,315	45,707	5,898	79,330	10,236
57	56,665	7,312	62,673	8,087	111,762	14,421	57	42,569	5,493	47,605	6,143	83,120	10,725
58	59,016	7,615	64,968	8,383	115,851	14,949	58	44,871	5,790	49,807	6,427	86,558	11,169
59	62,346	8,045	69,226	8,932	124,010	16,001	59	48,456	6,252	54,229	6,997	93,719	12,093
60	67,266	8,679	75,171	9,699	135,477	17,481	60	52,318	6,751	59,020	7,615	102,578	13,236
61	72,955	9,414	81,083	10,462	145,071	18,719	61	57,161	7,376	63,984	8,256	110,023	14,197
62	77,993	10,064	86,664	11,182	155,037	20,005	62	61,623	7,951	68,887	8,889	118,014	15,228
63	82,224	10,610	91,313	11,782	164,827	21,268	63	66,246	8,548	73,829	9,526	126,681	16,346
64	88,022	11,358	97,813	12,621	174,882	22,565	64	71,213	9,189	77,796	10,038	134,530	17,359
65	94,488	12,192	105,271	13,583	188,208	24,285	65	76,010	9,808	83,310	10,750	144,451	18,639
66	100,866	13,015	112,075	14,461	201,770	26,035	66	81,140	10,470	88,625	11,435	154,931	19,991
67	108,125	13,952	120,146	15,503	216,244	27,902	67	86,981	11,223	94,323	12,171	166,042	21,425
68	116,180	14,991	129,074	16,655	232,143	29,954	68	93,460	12,059	101,119	13,048	178,232	22,998
69	124,387	16,050	138,208	17,833	247,260	31,905	69	100,062	12,911	108,626	14,016	189,731	24,841
70	132,224	17,061	146,911	18,956	264,449	34,122	70	108,448	13,993	117,746	15,193	203,056	26,201
71	140,365	18,112	157,367	20,305	283,523	36,584	71	115,276	14,874	125,158	16,149	218,571	28,203
72	147,647	19,051	161,956	20,898	291,773	37,648	72	122,372	15,790	134,070	17,299	224,414	28,957
73	155,509	20,066	168,854	21,788	301,755	38,936	73	130,308	16,814	139,673	18,022	231,637	29,889
74	160,553	20,717	176,167	22,731	314,115	40,531	74	137,237	17,708	145,615	18,789	241,339	31,141
75	168,614	21,757	185,001	23,871	330,789	42,682	75	141,698	18,284	151,929	19,604	254,226	32,803
76	175,894	22,696	193,020	24,906	346,022	44,648	76	148,808	19,201	159,546	20,587	266,012	34,324
77	184,666	23,828	202,748	26,161	358,431	46,249	77	153,352	19,787	164,268	21,196	275,152	35,503
78	193,021	24,906	211,879	27,339	374,715	48,350	78	156,304	20,168	171,658	22,149	287,658	37,117
79	203,664	26,279	223,546	28,845	383,151	49,439	79	164,922	21,280	181,108	23,369	294,102	37,949
80	210,293	27,135	230,802	29,781	389,483								

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	28,290	3,650	28,365	3,660	61,951	7,994	0	22,728	2,933	25,247	3,258	45,035	5,811
1	28,290	3,650	28,365	3,660	61,951	7,994	1	22,728	2,933	25,247	3,258	45,035	5,811
2	28,290	3,650	28,365	3,660	61,951	7,994	2	22,728	2,933	25,247	3,258	45,035	5,811
3	28,290	3,650	28,365	3,660	61,951	7,994	3	22,728	2,933	25,247	3,258	45,035	5,811
4	28,290	3,650	28,365	3,660	61,951	7,994	4	22,728	2,933	25,247	3,258	45,035	5,811
5	26,422	3,409	26,488	3,418	57,858	7,466	5	21,212	2,737	23,558	3,040	42,021	5,422
6	26,422	3,409	26,488	3,418	57,858	7,466	6	21,212	2,737	23,558	3,040	42,021	5,422
7	26,422	3,409	26,488	3,418	57,858	7,466	7	21,212	2,737	23,558	3,040	42,021	5,422
8	26,422	3,409	26,488	3,418	57,858	7,466	8	21,212	2,737	23,558	3,040	42,021	5,422
9	26,422	3,409	26,488	3,418	57,858	7,466	9	21,212	2,737	23,558	3,040	42,021	5,422
10	27,553	3,555	27,644	3,567	57,915	7,473	10	20,752	2,678	23,050	2,974	41,118	5,306
11	29,063	3,750	29,006	3,743	57,971	7,480	11	21,005	2,710	23,331	3,010	41,601	5,368
12	30,188	3,895	30,239	3,902	58,160	7,505	12	21,298	2,748	23,653	3,052	42,164	5,441
13	31,265	4,034	31,348	4,045	58,514	7,550	13	22,353	2,884	24,836	3,205	44,291	5,715
14	33,008	4,259	33,093	4,270	61,113	7,886	14	22,751	2,936	25,280	3,262	45,077	5,816
15	34,967	4,512	35,060	4,524	62,983	8,127	15	23,211	2,995	25,787	3,327	45,984	5,933
16	36,871	4,758	37,144	4,793	65,502	8,452	16	23,719	3,061	26,352	3,400	46,993	6,064
17	38,180	4,926	38,461	4,963	67,504	8,710	17	24,260	3,130	26,958	3,478	47,191	6,089
18	39,343	5,077	39,825	5,139	69,560	8,975	18	24,381	3,146	27,089	3,495	47,418	6,118
19	41,886	5,405	42,395	5,470	72,086	9,301	19	24,485	3,159	27,202	3,510	47,619	6,144
20	43,121	5,564	44,852	5,787	74,840	9,657	20	24,485	3,159	27,202	3,510	47,619	6,144
21	45,492	5,870	46,476	5,997	77,869	10,048	21	24,904	3,213	27,674	3,571	49,345	6,367
22	47,533	6,133	48,811	6,298	81,716	10,544	22	25,561	3,298	28,402	3,665	51,122	6,596
23	49,388	6,431	51,224	6,610	86,124	11,113	23	26,477	3,416	29,422	3,796	52,959	6,833
24	52,127	6,726	53,738	6,934	90,741	11,709	24	27,537	3,553	30,599	3,948	55,076	7,107
25	53,666	6,925	56,348	7,271	95,097	12,271	25	28,639	3,695	31,821	4,106	57,279	7,391
26	54,914	7,086	57,725	7,448	99,221	12,803	26	29,787	3,843	33,093	4,270	59,571	7,687
27	56,146	7,245	58,996	7,612	101,409	13,085	27	30,894	3,986	34,326	4,429	61,788	7,973
28	57,583	7,430	60,670	7,828	104,290	13,457	28	32,043	4,135	35,604	4,594	64,088	8,269
29	59,142	7,631	62,427	8,055	107,309	13,846	29	33,237	4,289	36,926	4,765	66,472	8,577
30	60,927	7,862	64,312	8,298	110,550	14,265	30	34,799	4,490	38,666	4,989	68,947	8,896
31	62,600	8,077	66,075	8,526	113,583	14,656	31	36,433	4,701	40,481	5,223	71,517	9,228
32	64,369	8,306	67,943	8,767	116,793	15,070	32	38,136	4,921	42,377	5,468	74,175	9,571
33	66,166	8,538	69,840	9,012	120,054	15,491	33	39,555	5,104	43,952	5,671	76,940	9,928
34	68,030	8,778	71,812	9,266	123,435	15,927	34	41,138	5,308	45,711	5,898	80,015	10,325
35	69,931	9,023	73,814	9,524	126,885	16,372	35	42,787	5,521	47,545	6,135	83,216	10,738
36	71,629	9,242	75,606	9,756	129,962	16,769	36	44,496	5,741	49,442	6,380	86,545	11,167
37	72,703	9,381	76,745	9,903	131,914	17,021	37	46,750	6,032	51,945	6,703	90,925	11,732
38	73,429	9,475	77,509	10,001	133,231	17,191	38	49,081	6,333	54,536	7,037	95,460	12,317
39	74,265	9,583	78,386	10,114	134,741	17,386	39	51,526	6,649	57,246	7,387	100,209	12,930
40	74,401	9,600	78,531	10,133	136,218	17,577	40	53,800	6,942	59,776	7,713	105,609	13,627
41	74,493	9,612	78,633	10,146	137,642	17,760	41	56,085	7,237	62,316	8,041	110,591	14,270
42	74,757	9,646	78,907	10,182	139,071	17,945	42	58,132	7,501	64,594	8,335	115,182	14,862
43	75,120	9,693	79,293	10,231	140,462	18,124	43	60,310	7,782	67,076	8,655	119,494	15,419
44	76,161	9,827	80,395	10,374	143,906	18,569	44	61,653	7,955	69,278	8,939	123,305	15,910
45	78,330	10,107	82,678	10,668	148,224	19,126	45	62,958	8,124	71,485	9,224	127,111	16,401
46	80,140	10,341	84,599	10,916	151,189	19,508	46	65,145	8,406	73,476	9,481	130,287	16,811
47	81,962	10,576	86,520	11,164	154,213	19,898	47	67,406	8,698	75,316	9,718	133,551	17,232
48	83,816	10,815	88,471	11,416	157,299	20,297	48	69,435	8,959	77,145	9,954	136,713	17,640
49	85,676	11,055	90,429	11,668	160,840	20,754	49	71,551	9,232	79,487	10,256	139,973	18,061
50	87,556	11,298	92,413	11,924	164,838	21,269	50	73,666	9,505	81,850	10,561	143,239	18,482
51	89,439	11,541	94,414	12,182	168,860	21,788	51	76,365	9,854	84,847	10,948	147,437	19,024
52	91,352	11,787	96,433	12,443	172,925	22,313	52	79,450	10,252	88,284	11,391	151,885	19,598
53	94,967	12,254	100,243	12,935	181,039	23,360	53	82,693	10,670	91,876	11,855	156,819	20,336
54	99,084	12,785	104,590	13,495	190,111	24,530	54	86,302	11,136	95,891	12,373	164,171	21,183
55	103,276	13,326	109,003	14,065	199,333	25,720	55	89,335	11,592	99,818	12,880	171,042	22,070
56	107,536	13,876	113,517	14,647	208,689	26,928	56	93,478	12,062	103,867	13,402	178,069	22,977
57	111,111	14,337	117,287	15,134	216,692	27,960	57	97,297	12,554	108,110	13,950	185,569	23,944
58	118,333	15,269	124,911	16,118	230,802	29,781	58	101,679	13,120	112,980	14,578	193,189	24,928
59	126,972	16,383	134,031	17,294	247,638	31,953	59	106,757	13,775	118,941	15,347	204,253	26,355
60	136,749	17,645	144,332	18,623	265,280	34,230	60	112,631	14,533	125,069	16,138	215,357	27,788
61	145,911	18,827	154,013	19,873	281,866	36,370	61	120,852	15,594	134,279	17,326	233,536	30,134
62	155,396	20,051	164,033	21,166	300,210	38,377	62	129,436	16,701	143,826	18,558	251,260	32,421
63	165,185	21,314	174,365	22,499	319,144	41,180	63	138,364	17,853	153,736	19,837	268,031	34,585
64	175,096	22,593	184,819	23,848	339,559	43,819	64	147,771	19,067	164,193	21,186	286,939	37,024
65	184,515	23,808	194,765	25,131	359,195	46,348	65	157,534	20,327	175,037	22,585	306,957	39,670
66	195,200	25,187	206,049	26,587	383,423	49,474	66	166,531	21,488	185,032	23,875	324,491	41,870
67	207,439	26,766	218,959	28,253	409,320	52,815	67	176,323	22,751	195,908	25,278	345,379	44,565
68	221,472	28,577	233,763	30,163	436,991	56,386	68	187,222	24,158	208,024	26,842	367,765	47,454
69	236,516	30,518	249,643	32,212	466,552	60,200	69	197,036	25,424	218,929	28,249	389,985	50,321
70	247,577	31,945	261,310	33,717	488,282	63,004	70	209,069	26,977	232,300	29,974	408,297	52,683
71	257,306	33,201	271,607	35,046	512,164	66,086	71	219,661	28,343	244,026	31,487	427,193	55,122
72	269,943	34,831	284,943	36,767	537,192	69,315	72	227,463	29,350	252,615	32,595	441,996	57,032
73	283,170	36,538	298,899	38,568	563,399	72,697	73	237,164	30,602	263,428	33,991	457,988	59,095
74	297,045	38,328	313,530	40,455	590,880	76,243	74	246,903	31,858	274,242	35,386	477,491	61,612
75	311,567	40,202	328,871	42,435	613,515	79,163	75	255,522	32,971	283,786	36,618	497,021	64,132
76	326,798	42,167	344,938	44,508	637,054	82,201	76	264,926	34,184	294,251	37,968	514,481	66,385
77	342,746	44,225	361,776	46,681	661,530	85,359	77	276,607	35,691	307,187	39,637	534,032	68,907
78	359,459	46,382	379,417	48,957	686,980	88,643	78	287,775	37,132	319,584	41,237	557,047	71,877

Annual Deductible: HKD25,000 or USD3,125

每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港總發的保單之保費率生效日期：由2025年9月9日起

ZONE 3 第3區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	9,519	1,228	10,576	1,365	19,037	2,456	0	7,425	958	8,313	1,073	14,419	1,861
1	9,519	1,228	10,576	1,365	19,037	2,456	1	7,425	958	8,313	1,073	14,419	1,861
2	9,519	1,228	10,576	1,365	19,037	2,456	2	7,425	958	8,313	1,073	14,419	1,861
3	9,519	1,228	10,576	1,365	19,037	2,456	3	7,425	958	8,313	1,073	14,419	1,861
4	9,519	1,228	10,576	1,365	19,037	2,456	4	7,425	958	8,313	1,073	14,419	1,861
5	9,017	1,163	10,020	1,293	18,035	2,327	5	6,679	862	7,529	971	13,359	1,724
6	9,017	1,163	10,020	1,293	18,035	2,327	6	6,679	862	7,529	971	13,359	1,724
7	9,017	1,163	10,020	1,293	18,035	2,327	7	6,679	862	7,529	971	13,359	1,724
8	9,017	1,163	10,020	1,293	18,035	2,327	8	6,679	862	7,529	971	13,359	1,724
9	9,017	1,163	10,020	1,293	18,035	2,327	9	6,679	862	7,529	971	13,359	1,724
10	8,153	1,052	9,057	1,169	16,305	2,104	10	6,038	779	6,803	878	12,077	1,558
11	8,268	1,067	9,189	1,186	16,537	2,134	11	6,125	790	6,904	891	12,249	1,581
12	8,425	1,087	9,360	1,208	16,848	2,174	12	6,240	805	7,032	907	12,479	1,610
13	8,883	1,146	9,685	1,250	17,437	2,250	13	6,578	849	7,233	933	12,878	1,662
14	9,063	1,169	9,975	1,287	17,959	2,317	14	6,713	866	7,473	964	13,284	1,714
15	9,250	1,194	10,279	1,326	18,497	2,387	15	6,852	884	7,723	997	13,701	1,768
16	9,434	1,217	10,485	1,353	18,868	2,435	16	6,987	902	7,876	1,016	13,975	1,803
17	9,670	1,248	10,743	1,386	19,340	2,495	17	7,163	924	8,071	1,041	14,325	1,848
18	9,911	1,279	11,012	1,421	19,826	2,558	18	7,341	947	8,273	1,067	14,685	1,895
19	10,160	1,311	11,287	1,456	20,320	2,622	19	7,524	971	8,479	1,094	15,051	1,942
20	10,414	1,344	11,623	1,500	20,922	2,700	20	7,713	995	8,744	1,128	15,507	2,001
21	11,116	1,434	12,578	1,623	22,435	2,895	21	8,220	1,061	9,488	1,224	16,629	2,146
22	11,377	1,468	13,001	1,678	22,969	2,964	22	8,412	1,085	9,836	1,269	17,025	2,197
23	11,795	1,522	13,348	1,722	23,583	3,043	23	8,722	1,125	10,070	1,299	17,456	2,252
24	12,145	1,567	13,751	1,774	24,294	3,135	24	8,980	1,159	10,374	1,339	17,982	2,320
25	12,511	1,614	14,029	1,810	25,019	3,228	25	9,251	1,194	10,555	1,362	18,519	2,390
26	12,883	1,662	14,315	1,847	25,770	3,325	26	9,527	1,229	10,740	1,386	19,075	2,461
27	13,244	1,709	14,712	1,898	26,490	3,418	27	9,793	1,264	11,035	1,424	19,608	2,530
28	13,611	1,756	15,123	1,951	27,220	3,512	28	10,065	1,299	11,345	1,464	20,147	2,600
29	13,919	1,796	15,466	1,996	27,840	3,592	29	10,292	1,328	11,602	1,497	20,607	2,659
30	14,350	1,852	15,944	2,057	28,698	3,703	30	10,611	1,369	11,961	1,543	21,241	2,741
31	14,746	1,903	16,384	2,114	29,488	3,805	31	10,905	1,407	12,291	1,586	21,827	2,816
32	15,080	1,946	16,756	2,162	30,162	3,892	32	11,151	1,439	12,570	1,622	22,326	2,881
33	15,385	1,985	17,096	2,206	30,771	3,970	33	11,377	1,468	12,827	1,655	22,777	2,939
34	15,655	2,020	17,393	2,244	31,308	4,040	34	11,577	1,494	13,049	1,684	23,175	2,990
35	15,930	2,055	17,699	2,284	31,856	4,110	35	11,781	1,520	13,279	1,713	23,580	3,043
36	16,206	2,091	18,008	2,324	32,415	4,183	36	11,984	1,546	13,510	1,743	23,993	3,096
37	16,425	2,119	18,250	2,355	32,848	4,238	37	12,146	1,567	13,691	1,767	24,314	3,137
38	16,645	2,148	18,495	2,386	33,290	4,295	38	12,309	1,588	13,876	1,790	24,641	3,179
39	16,871	2,177	18,743	2,418	33,736	4,353	39	12,476	1,610	14,062	1,814	24,972	3,222
40	17,247	2,225	18,985	2,450	33,856	4,369	40	12,754	1,646	14,203	1,833	24,990	3,225
41	17,871	2,306	19,667	2,538	35,403	4,568	41	13,215	1,705	14,711	1,898	26,168	3,377
42	18,863	2,434	20,764	2,679	37,378	4,823	42	13,949	1,800	15,533	2,004	27,629	3,565
43	19,635	2,534	21,817	2,815	38,901	5,019	43	14,520	1,874	16,367	2,112	28,753	3,710
44	20,402	2,633	23,014	2,970	41,036	5,295	44	15,088	1,947	17,266	2,228	30,332	3,914
45	21,141	2,728	23,823	3,074	42,480	5,481	45	15,633	2,017	17,949	2,316	31,465	4,060
46	22,191	2,863	24,660	3,182	43,970	5,674	46	16,410	2,117	18,500	2,387	32,502	4,194
47	23,056	2,975	25,500	3,290	45,473	5,867	47	17,049	2,200	19,103	2,465	33,588	4,334
48	23,839	3,076	26,243	3,386	46,794	6,038	48	17,628	2,275	19,631	2,533	34,538	4,457
49	24,865	3,208	26,875	3,468	47,925	6,184	49	18,387	2,373	19,989	2,579	35,274	4,551
50	25,843	3,335	28,658	3,698	51,349	6,626	50	19,111	2,466	21,487	2,773	37,971	4,899
51	26,922	3,474	29,636	3,824	52,841	6,818	51	19,932	2,572	22,194	2,864	39,023	5,035
52	27,967	3,609	30,789	3,973	54,900	7,084	52	20,705	2,672	23,056	2,975	40,543	5,231
53	28,376	3,661	31,528	4,068	56,224	7,255	53	21,008	2,711	23,678	3,055	41,580	5,365
54	29,793	3,844	33,107	4,272	59,036	7,618	54	22,057	2,846	24,864	3,208	43,660	5,634
55	31,135	4,017	34,593	4,464	61,689	7,960	55	23,052	2,974	25,979	3,352	45,621	5,887
56	32,838	4,237	36,153	4,665	64,467	8,318	56	24,312	3,137	27,073	3,493	47,610	6,143
57	34,451	4,445	38,106	4,917	67,950	8,768	57	25,004	3,226	28,085	3,624	49,790	6,425
58	35,883	4,630	39,498	5,097	70,438	9,089	58	26,430	3,410	29,444	3,799	51,902	6,697
59	38,392	4,954	42,624	5,500	76,359	9,853	59	28,490	3,676	32,068	4,138	56,560	7,298
60	41,257	5,323	46,105	5,949	83,092	10,722	60	30,673	3,958	34,811	4,492	61,709	7,962
61	45,285	5,843	50,332	6,494	90,053	11,620	61	33,669	4,344	37,941	4,896	66,754	8,613
62	49,138	6,340	54,599	7,045	97,673	12,603	62	36,432	4,701	41,055	5,297	72,312	9,331
63	53,069	6,848	58,938	7,605	106,382	13,727	63	39,273	5,067	44,239	5,708	78,797	10,167
64	57,316	7,396	63,689	8,218	113,872	14,693	64	42,142	5,438	46,613	6,015	83,998	10,838
65	61,768	7,970	68,818	8,880	123,033	15,875	65	45,102	5,820	49,919	6,441	90,525	11,681
66	65,615	8,466	72,906	9,407	131,250	16,935	66	48,149	6,213	53,103	6,852	96,837	12,495
67	69,777	9,003	77,531	10,004	139,550	18,006	67	51,612	6,660	56,513	7,292	103,306	13,330
68	74,975	9,674	83,294	10,748	149,809	19,330	68	55,457	7,156	60,588	7,818	110,886	14,308
69	80,271	10,358	89,186	11,508	159,565	20,589	69	59,374	7,661	65,088	8,398	118,015	15,228
70	85,332	11,011	94,809	12,233	170,656	22,020	70	64,350	8,303	70,550	9,103	126,333	16,301
71	90,585	11,688	101,552	13,103	182,968	23,609	71	68,402	8,826	74,993	9,677	135,966	17,544
72	95,282	12,294	104,517	13,486	188,292	24,296	72	72,611	9,369	80,334	10,366	139,472	17,996
73	100,356	12,949	108,967	14,060	194,733	25,127	73	77,322	9,977	83,689	10,799	143,848	18,561
74	103,611	13,369	113,689	14,670	202,707	26,156	74	81,430	10,507	87,253	11,258	149,926	19,345
75	108,811	14,040	119,388	15,405	213,473	27,545	75	84,078	10,849	91,034	11,746	157,954	20,381
76	113,511	14,647	124,562	16,073	223,299	28,813	76	88,294	11,393	95,597	12,335	165,292	21,328
77	119,172	15,377	130,842	16,883	231,308	29,846	77	90,995	11,741	98,304	12,684	170,873	22,048
78	124,562	16,073	136,734	17,643	241,814	31,202	78	92,649	11,955	102,725	13,255	178,640	23,050
79	131,432	16,959	144,264	18,615	247,258	31,904	79	97,759	12,614	108,380	13,985	182,636	23,566
80	135,708	17,511	148,943	19,218	251,353	32,433	80	100,940	13,025	111,891	14,438	184,331	23,785
81*	138,836	17,914	152,392	19,663	257,134	33,179	81*	103,266	13,325				

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	23,579	3,042	23,637	3,050	51,625	6,661	0	18,941	2,444	21,041	2,715	37,530	4,843
1	23,579	3,042	23,637	3,050	51,625	6,661	1	18,941	2,444	21,041	2,715	37,530	4,843
2	23,579	3,042	23,637	3,050	51,625	6,661	2	18,941	2,444	21,041	2,715	37,530	4,843
3	23,579	3,042	23,637	3,050	51,625	6,661	3	18,941	2,444	21,041	2,715	37,530	4,843
4	23,579	3,042	23,637	3,050	51,625	6,661	4	18,941	2,444	21,041	2,715	37,530	4,843
5	22,020	2,841	22,075	2,848	48,214	6,221	5	17,675	2,281	19,633	2,533	35,019	4,519
6	22,020	2,841	22,075	2,848	48,214	6,221	6	17,675	2,281	19,633	2,533	35,019	4,519
7	22,020	2,841	22,075	2,848	48,214	6,221	7	17,675	2,281	19,633	2,533	35,019	4,519
8	22,020	2,841	22,075	2,848	48,214	6,221	8	17,675	2,281	19,633	2,533	35,019	4,519
9	22,020	2,841	22,075	2,848	48,214	6,221	9	17,675	2,281	19,633	2,533	35,019	4,519
10	22,964	2,963	23,036	2,972	48,261	6,227	10	17,292	2,231	19,210	2,479	34,265	4,421
11	24,221	3,125	24,169	3,119	48,315	6,234	11	17,498	2,258	19,439	2,508	34,659	4,472
12	25,158	3,246	25,197	3,251	48,467	6,254	12	17,747	2,290	19,712	2,543	35,142	4,534
13	26,051	3,361	26,123	3,371	48,761	6,292	13	18,629	2,404	20,694	2,670	36,903	4,762
14	27,505	3,549	27,578	3,558	50,927	6,571	14	18,959	2,446	21,063	2,718	37,563	4,847
15	29,138	3,760	29,216	3,770	52,489	6,773	15	19,341	2,496	21,490	2,773	38,318	4,944
16	30,727	3,965	30,955	3,994	54,588	7,044	16	19,768	2,551	21,962	2,834	39,164	5,053
17	31,817	4,105	32,051	4,136	56,255	7,259	17	20,219	2,609	22,466	2,899	39,324	5,074
18	32,790	4,231	33,186	4,282	57,968	7,480	18	20,318	2,622	22,577	2,913	39,515	5,099
19	34,906	4,504	35,332	4,559	60,074	7,751	19	20,404	2,633	22,671	2,925	39,684	5,121
20	35,935	4,637	37,377	4,823	62,364	8,047	20	20,404	2,633	22,671	2,925	39,684	5,121
21	37,910	4,892	38,728	4,997	64,891	8,373	21	20,753	2,678	23,061	2,976	41,123	5,306
22	39,612	5,111	40,676	5,249	68,098	8,787	22	21,301	2,749	23,670	3,054	42,601	5,497
23	41,532	5,359	42,687	5,508	71,770	9,261	23	22,065	2,847	24,520	3,164	44,133	5,695
24	43,438	5,605	44,781	5,778	75,618	9,757	24	22,948	2,961	25,497	3,290	45,900	5,923
25	44,724	5,771	46,956	6,059	79,250	10,226	25	23,868	3,080	26,518	3,422	47,732	6,159
26	45,760	5,905	48,103	6,207	82,687	10,669	26	24,823	3,203	27,579	3,559	49,642	6,405
27	46,798	6,037	49,166	6,344	84,508	10,904	27	25,746	3,322	28,606	3,691	51,490	6,644
28	47,987	6,192	50,559	6,524	86,908	11,214	28	26,703	3,446	29,672	3,829	53,408	6,891
29	49,287	6,360	52,024	6,713	89,423	11,538	29	27,699	3,574	30,777	3,971	55,393	7,147
30	50,774	6,551	53,595	6,915	92,125	11,887	30	28,999	3,742	32,223	4,158	57,458	7,414
31	52,166	6,731	55,066	7,105	94,651	12,213	31	30,361	3,918	33,734	4,353	59,597	7,690
32	53,643	6,922	56,620	7,306	97,326	12,558	32	31,782	4,101	35,316	4,557	61,814	7,976
33	55,139	7,115	58,201	7,510	100,045	12,909	33	32,966	4,254	36,628	4,726	64,115	8,273
34	56,692	7,315	59,845	7,722	102,862	13,273	34	34,286	4,424	38,095	4,915	66,679	8,604
35	58,277	7,520	61,511	7,937	105,735	13,643	35	35,656	4,601	39,619	5,112	69,348	8,948
36	59,689	7,702	63,006	8,130	108,300	13,974	36	37,083	4,785	41,203	5,317	72,122	9,306
37	60,585	7,817	63,951	8,252	109,931	14,185	37	38,960	5,027	43,290	5,586	75,771	9,777
38	61,192	7,896	64,590	8,334	111,025	14,326	38	40,901	5,278	45,446	5,864	79,552	10,265
39	61,888	7,986	65,322	8,429	112,284	14,488	39	42,936	5,540	47,705	6,155	83,506	10,775
40	61,998	8,000	65,444	8,444	113,517	14,647	40	44,834	5,785	49,812	6,427	88,005	11,355
41	62,081	8,010	65,529	8,455	114,702	14,800	41	46,740	6,031	51,931	6,701	92,160	11,892
42	62,297	8,038	65,759	8,485	115,893	14,954	42	48,446	6,251	53,825	6,945	95,985	12,385
43	62,600	8,077	66,079	8,526	117,051	15,103	43	50,258	6,485	55,893	7,212	99,578	12,849
44	63,469	8,190	66,999	8,645	119,924	15,474	44	51,378	6,629	57,730	7,449	102,752	13,258
45	65,274	8,422	68,898	8,890	123,520	15,938	45	52,464	6,770	59,568	7,686	105,926	13,668
46	66,786	8,618	70,499	9,097	125,990	16,257	46	54,285	7,005	61,233	7,901	108,573	14,009
47	68,305	8,814	72,100	9,303	128,510	16,582	47	56,173	7,248	62,761	8,098	111,293	14,360
48	69,845	9,012	73,728	9,513	131,081	16,914	48	57,865	7,466	64,289	8,295	113,928	14,700
49	71,399	9,213	75,361	9,724	134,034	17,295	49	59,624	7,693	66,239	8,547	116,645	15,051
50	72,962	9,414	77,012	9,937	137,366	17,725	50	61,392	7,922	68,212	8,802	119,366	15,402
51	74,535	9,617	78,778	10,152	140,715	18,157	51	63,637	8,211	70,708	9,124	122,864	15,853
52	76,128	9,823	80,360	10,369	144,105	18,594	52	66,212	8,543	73,572	9,493	126,572	16,332
53	79,139	10,211	83,533	10,778	150,867	19,467	53	68,910	8,892	76,566	9,879	131,336	16,947
54	82,569	10,654	87,161	11,247	158,426	20,442	54	71,919	9,280	79,912	10,311	136,808	17,653
55	86,064	11,105	90,838	11,721	166,108	21,433	55	74,866	9,660	83,181	10,733	142,535	18,392
56	89,614	11,563	94,597	12,206	173,907	22,440	56	77,898	10,051	86,558	11,169	148,387	19,147
57	92,593	11,947	97,739	12,611	180,574	23,300	57	81,083	10,462	90,094	11,625	154,645	19,954
58	98,612	12,724	104,095	13,432	192,336	24,818	58	84,731	10,933	94,148	12,148	160,990	20,773
59	105,811	13,653	111,688	14,411	206,356	26,627	59	88,966	11,479	99,118	12,789	170,211	21,963
60	113,957	14,704	120,276	15,519	221,070	28,525	60	93,861	12,111	104,223	13,448	179,466	23,157
61	121,593	15,689	128,345	16,561	234,887	30,308	61	100,712	12,995	111,900	14,439	194,618	25,112
62	129,496	16,709	136,689	17,637	250,172	32,280	62	107,865	13,918	119,856	15,465	209,389	27,018
63	137,655	17,762	145,305	18,749	265,956	34,317	63	115,307	14,878	128,115	16,531	223,362	28,821
64	145,914	18,828	154,014	19,873	282,992	36,515	64	123,027	15,874	136,701	17,639	238,894	30,825
65	153,765	19,841	162,303	20,942	299,330	38,763	65	131,278	16,939	145,863	18,821	255,799	33,006
66	162,666	20,989	171,707	22,156	319,523	41,229	66	138,775	17,906	154,195	19,896	270,409	34,891
67	172,868	22,306	182,468	23,544	341,102	44,013	67	146,937	18,960	163,256	21,065	287,815	37,137
68	184,560	23,814	194,802	25,136	364,160	46,988	68	156,021	20,132	173,352	22,368	306,468	39,544
69	197,098	25,432	208,035	26,843	388,797	50,167	69	164,196	21,187	182,441	23,541	324,989	41,934
70	206,316	26,621	217,760	28,098	406,905	52,504	70	174,221	22,480	193,581	24,978	340,244	43,902
71	214,419	27,667	226,340	29,205	426,802	55,071	71	183,054	23,620	203,353	26,239	359,977	45,935
72	224,954	29,026	237,453	30,639	447,660	57,763	72	189,552	24,458	210,513	27,163	368,330	47,526
73	235,975	30,448	249,084	32,140	469,501	60,581	73	197,638	25,502	219,525	28,326	381,657	49,246
74	247,540	31,941	261,277	33,713	492,401	63,536	74	205,753	26,549	228,536	29,489	397,911	51,343
75	259,638	33,502	274,060	35,363	511,262	65,969	75	212,936	27,476	236,492	30,515	414,188	53,444
76	272,334	35,140	287,450	37,090	530,880	68,501	76	220,773	28,487	245,210	31,640	428,732	55,320
77	285,623	36,855	301,483	38,901	551,277	71,133	77	230,508	29,743	255,991	33,031	444,027	57,423
78	299,549	38,651	316,181	40,798	572,481	73,869	78	239,815	30,944	266,320	34,364	464,207	59,898
79	312,922	40,377	330,292										

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 3 第3區

Benefit Level 保障級別							Benefit Level 保障級別						
Standard 標準							Essential 精選						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)			Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)			Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,934	1,024	8,813	1,137	15,863	2,047	0	6,188	798	6,926	894	12,015	1,550
1	7,934	1,024	8,813	1,137	15,863	2,047	1	6,188	798	6,926	894	12,015	1,550
2	7,934	1,024	8,813	1,137	15,863	2,047	2	6,188	798	6,926	894	12,015	1,550
3	7,934	1,024	8,813	1,137	15,863	2,047	3	6,188	798	6,926	894	12,015	1,550
4	7,934	1,024	8,813	1,137	15,863	2,047	4	6,188	798	6,926	894	12,015	1,550
5	7,516	970	8,349	1,077	15,028	1,939	5	5,566	718	6,272	809	11,130	1,436
6	7,516	970	8,349	1,077	15,028	1,939	6	5,566	718	6,272	809	11,130	1,436
7	7,516	970	8,349	1,077	15,028	1,939	7	5,566	718	6,272	809	11,130	1,436
8	7,516	970	8,349	1,077	15,028	1,939	8	5,566	718	6,272	809	11,130	1,436
9	7,516	970	8,349	1,077	15,028	1,939	9	5,566	718	6,272	809	11,130	1,436
10	6,794	877	7,549	974	13,589	1,753	10	5,032	649	5,671	732	10,065	1,299
11	6,891	889	7,656	988	13,782	1,778	11	5,104	659	5,751	742	10,208	1,317
12	7,021	906	7,802	1,007	14,042	1,812	12	5,200	671	5,861	756	10,401	1,342
13	7,402	955	8,074	1,042	14,528	1,875	13	5,482	707	6,031	778	10,730	1,385
14	7,555	975	8,316	1,073	14,966	1,931	14	5,595	722	6,229	804	11,069	1,428
15	7,709	995	8,563	1,105	15,413	1,989	15	5,710	737	6,432	830	11,416	1,473
16	7,860	1,014	8,736	1,127	15,723	2,029	16	5,822	751	6,564	847	11,647	1,503
17	8,059	1,040	8,953	1,155	16,114	2,079	17	5,969	770	6,726	868	11,935	1,540
18	8,259	1,066	9,178	1,184	16,520	2,132	18	6,117	789	6,896	890	12,236	1,579
19	8,466	1,092	9,406	1,214	16,932	2,185	19	6,270	809	7,065	912	12,542	1,618
20	8,679	1,120	9,688	1,250	17,437	2,250	20	6,428	829	7,288	940	12,924	1,668
21	9,263	1,195	10,484	1,353	18,697	2,413	21	6,850	884	7,910	1,021	13,859	1,788
22	9,481	1,223	10,835	1,398	19,143	2,470	22	7,011	905	8,197	1,058	14,190	1,831
23	9,827	1,268	11,124	1,435	19,654	2,536	23	7,267	938	8,393	1,083	14,549	1,877
24	10,120	1,306	11,459	1,479	20,245	2,612	24	7,483	966	8,646	1,116	14,986	1,934
25	10,426	1,345	11,694	1,509	20,850	2,690	25	7,710	995	8,799	1,135	15,433	1,991
26	10,738	1,386	11,931	1,539	21,477	2,771	26	7,941	1,025	8,951	1,155	15,898	2,051
27	11,037	1,424	12,262	1,582	22,072	2,848	27	8,162	1,053	9,199	1,187	16,338	2,108
28	11,343	1,464	12,601	1,626	22,683	2,927	28	8,388	1,082	9,453	1,220	16,790	2,166
29	11,602	1,497	12,889	1,663	23,202	2,994	29	8,580	1,107	9,668	1,247	17,173	2,216
30	11,957	1,543	13,287	1,714	23,917	3,086	30	8,841	1,141	9,968	1,286	17,702	2,284
31	12,289	1,586	13,651	1,761	24,756	3,171	31	9,088	1,173	10,241	1,321	18,192	2,347
32	12,566	1,621	13,964	1,802	25,133	3,243	32	9,292	1,199	10,477	1,352	18,604	2,401
33	12,822	1,654	14,246	1,838	25,642	3,309	33	9,481	1,223	10,688	1,379	18,980	2,449
34	13,045	1,683	14,494	1,870	26,091	3,367	34	9,647	1,245	10,873	1,403	19,313	2,492
35	13,273	1,713	14,748	1,903	26,547	3,425	35	9,815	1,266	11,065	1,428	19,651	2,536
36	13,506	1,743	15,009	1,937	27,013	3,486	36	9,988	1,289	11,260	1,453	19,995	2,580
37	13,690	1,766	15,207	1,962	27,374	3,532	37	10,123	1,306	11,407	1,472	20,261	2,614
38	13,874	1,790	15,413	1,989	27,741	3,579	38	10,259	1,324	11,562	1,492	20,533	2,649
39	14,061	1,814	15,619	2,015	28,113	3,627	39	10,397	1,342	11,717	1,512	20,808	2,685
40	14,372	1,854	15,820	2,041	28,212	3,640	40	10,627	1,371	11,834	1,527	20,823	2,687
41	14,891	1,921	16,392	2,115	29,503	3,807	41	11,012	1,421	12,262	1,582	21,807	2,814
42	15,720	2,028	17,306	2,233	31,147	4,019	42	11,624	1,500	12,945	1,670	23,022	2,971
43	16,363	2,111	18,179	2,346	32,418	4,183	43	12,099	1,561	13,636	1,759	23,961	3,092
44	17,002	2,194	19,178	2,475	34,200	4,413	44	12,572	1,622	14,387	1,856	25,280	3,262
45	17,620	2,274	19,854	2,562	35,403	4,568	45	13,029	1,681	14,957	1,930	26,223	3,384
46	18,495	2,386	20,546	2,651	36,639	4,728	46	13,677	1,765	15,414	1,989	27,082	3,494
47	19,215	2,479	21,252	2,742	37,895	4,890	47	14,210	1,834	15,921	2,054	27,990	3,612
48	19,867	2,563	21,870	2,822	38,996	5,032	48	14,691	1,896	16,361	2,111	28,783	3,714
49	20,721	2,674	22,396	2,890	39,937	5,153	49	15,323	1,977	16,658	2,149	29,395	3,793
50	21,536	2,779	23,882	3,082	42,791	5,521	50	15,926	2,055	17,906	2,310	31,643	4,083
51	22,437	2,895	24,697	3,187	44,035	5,682	51	16,611	2,143	18,495	2,386	32,519	4,196
52	23,305	3,007	25,656	3,310	45,748	5,903	52	17,254	2,226	19,213	2,479	33,785	4,359
53	23,646	3,051	26,275	3,390	46,855	6,046	53	17,506	2,259	19,733	2,546	34,651	4,471
54	24,831	3,204	27,589	3,560	49,195	6,348	54	18,384	2,372	20,719	2,673	36,381	4,694
55	25,948	3,348	28,831	3,720	51,411	6,634	55	19,210	2,479	21,651	2,794	38,019	4,906
56	27,369	3,531	30,129	3,888	53,721	6,932	56	20,263	2,615	22,562	2,911	39,673	5,119
57	28,714	3,705	31,753	4,097	56,625	7,306	57	20,839	2,689	23,400	3,019	41,489	5,353
58	29,900	3,858	32,918	4,247	58,690	7,573	58	22,023	2,842	24,541	3,167	43,246	5,580
59	31,990	4,128	35,522	4,583	63,634	8,211	59	23,739	3,063	26,727	3,449	47,134	6,082
60	34,384	4,437	38,421	4,958	69,245	8,935	60	25,564	3,299	29,009	3,743	51,425	6,635
61	37,737	4,869	41,941	5,412	75,038	9,682	61	28,057	3,620	31,616	4,079	55,624	7,177
62	40,946	5,283	45,497	5,871	81,384	10,501	62	30,358	3,917	34,211	4,414	60,252	7,774
63	44,220	5,706	49,111	6,337	88,645	11,438	63	32,724	4,222	36,863	4,757	65,660	8,472
64	47,761	6,163	53,068	6,847	94,887	12,243	64	35,116	4,531	38,842	5,012	69,994	9,031
65	51,569	6,654	57,453	7,413	102,712	13,253	65	37,587	4,850	41,598	5,367	75,516	9,744
66	55,030	7,101	61,144	7,890	110,080	14,204	66	40,123	5,177	44,248	5,709	80,998	10,451
67	58,146	7,503	64,612	8,337	116,292	15,005	67	43,009	5,550	47,097	6,077	86,089	11,108
68	62,481	8,062	69,412	8,956	124,840	16,108	68	46,215	5,963	50,488	6,515	92,404	11,923
69	66,894	8,631	74,323	9,590	132,971	17,158	69	49,479	6,384	54,237	6,998	98,345	12,690
70	71,108	9,175	79,006	10,194	142,211	18,350	70	53,623	6,919	58,792	7,586	105,276	13,584
71	75,488	9,740	84,627	10,920	152,474	19,674	71	57,002	7,355	62,491	8,063	113,306	14,620
72	79,404	10,246	87,099	11,239	156,910	20,246	72	60,510	7,808	66,944	8,638	116,227	14,997
73	83,629	10,791	90,806	11,717	162,274	20,939	73	64,433	8,314	69,742	8,999	119,871	15,467
74	86,342	11,141	94,742	12,225	168,925	21,797	74	67,862	8,756	72,710	9,382	124,940	16,121
75	90,678	11,700	99,490	12,837	177,892	22,954	75	70,066	9,041	75,856	9,788	131,626	16,984
76	94,993	12,206	103,801	13,394	186,082	24,011	76	73,579	9,494	79,664	10,279	137,743	17,773
77	99,309	12,814	109,036	14,069	192,755	24,872	77	75,827	9,784	81,921	10,570	142,394	18,373
78	103,805	13,394	113,948	14,703	201,514	26,002	78	77,211	9,963	85,606	11,046	148,868	19,209
79	109,527	14,133	120,220	15,512	206,504	26,587	79	81,467	10,512	90,316	11,654	152,197	19,638
80	113,094	14,593	124,120	16,015	209,457	27,027	80	84,120	10,854	93,243	12,031	153,606	19,820
81*	115,692	14,928	126,989	16,386	214,275	27,648	81*	86,052	11,103	95,402	12,310	157,137	20,276
82*	118,354	15,271	129,913	16,763	219,204	2							

Annual Deductible: HKD100,000 or USD12,500

每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港發行的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,176	2,216	17,221	2,222	37,610	4,853	0	13,813	1,782	15,341	1,979	27,363	3,531
1	17,176	2,216	17,221	2,222	37,610	4,853	1	13,813	1,782	15,341	1,979	27,363	3,531
2	17,176	2,216	17,221	2,222	37,610	4,853	2	13,813	1,782	15,341	1,979	27,363	3,531
3	17,176	2,216	17,221	2,222	37,610	4,853	3	13,813	1,782	15,341	1,979	27,363	3,531
4	17,176	2,216	17,221	2,222	37,610	4,853	4	13,813	1,782	15,341	1,979	27,363	3,531
5	16,070	2,074	16,110	2,079	35,186	4,540	5	12,910	1,666	14,340	1,850	25,579	3,301
6	16,070	2,074	16,110	2,079	35,186	4,540	6	12,910	1,666	14,340	1,850	25,579	3,301
7	16,070	2,074	16,110	2,079	35,186	4,540	7	12,910	1,666	14,340	1,850	25,579	3,301
8	16,070	2,074	16,110	2,079	35,186	4,540	8	12,910	1,666	14,340	1,850	25,579	3,301
9	16,070	2,074	16,110	2,079	35,186	4,540	9	12,910	1,666	14,340	1,850	25,579	3,301
10	16,759	2,162	16,812	2,169	35,222	4,545	10	12,631	1,630	14,030	1,810	25,027	3,229
11	17,710	2,285	17,674	2,281	35,257	4,549	11	12,758	1,646	14,169	1,828	25,267	3,260
12	18,261	2,356	18,291	2,360	35,348	4,561	12	12,907	1,665	14,340	1,850	25,563	3,298
13	18,911	2,440	18,962	2,447	35,399	4,568	13	13,527	1,745	15,029	1,939	26,799	3,458
14	19,769	2,551	19,821	2,558	36,603	4,723	14	13,739	1,773	15,267	1,970	27,222	3,513
15	20,943	2,702	20,998	2,709	37,724	4,868	15	13,988	1,805	15,540	2,005	27,717	3,576
16	22,084	2,850	22,247	2,871	39,233	5,062	16	14,267	1,841	15,850	2,045	28,267	3,647
17	22,868	2,951	23,036	2,972	40,430	5,217	17	14,532	1,875	16,147	2,083	28,321	3,654
18	23,567	3,041	23,853	3,078	41,664	5,376	18	14,604	1,884	16,226	2,094	28,402	3,665
19	25,087	3,237	25,393	3,277	43,175	5,571	19	14,665	1,892	16,295	2,103	28,522	3,680
20	25,826	3,332	26,863	3,466	44,824	5,784	20	14,665	1,892	16,295	2,103	28,522	3,680
21	27,248	3,516	27,837	3,592	46,641	6,018	21	14,918	1,925	16,578	2,139	29,557	3,814
22	28,468	3,673	29,235	3,772	48,942	6,315	22	15,309	1,975	17,012	2,195	30,619	3,951
23	29,851	3,852	30,683	3,959	51,585	6,656	23	15,861	2,047	17,625	2,274	31,721	4,093
24	31,221	4,029	32,186	4,153	54,351	7,013	24	16,494	2,128	18,327	2,365	32,988	4,257
25	32,144	4,148	33,749	4,355	56,960	7,350	25	17,154	2,213	19,060	2,459	34,309	4,427
26	32,890	4,244	34,574	4,461	59,430	7,668	26	17,841	2,302	19,821	2,558	35,683	4,604
27	33,628	4,339	35,335	4,559	60,740	7,837	27	18,506	2,388	20,559	2,653	37,008	4,775
28	34,489	4,450	36,340	4,689	62,466	8,060	28	19,193	2,477	21,326	2,752	38,385	4,953
29	35,425	4,571	37,393	4,825	64,274	8,293	29	19,910	2,569	22,121	2,854	39,815	5,137
30	36,492	4,709	38,520	4,970	66,215	8,544	30	20,844	2,690	23,161	2,989	41,298	5,329
31	37,494	4,838	39,578	5,107	68,030	8,778	31	21,820	2,815	24,246	3,129	42,835	5,527
32	38,553	4,975	40,697	5,251	69,953	9,026	32	22,842	2,947	25,381	3,275	44,430	5,733
33	39,631	5,114	41,831	5,398	71,906	9,278	33	23,692	3,057	26,328	3,397	46,084	5,946
34	40,745	5,257	43,012	5,550	73,932	9,540	34	24,642	3,180	27,380	3,533	47,925	6,184
35	41,883	5,404	44,215	5,705	76,000	9,806	35	25,627	3,307	28,474	3,674	49,842	6,431
36	42,907	5,536	45,285	5,843	77,840	10,044	36	26,653	3,439	29,616	3,821	51,838	6,689
37	43,547	5,619	45,968	5,931	79,010	10,195	37	28,002	3,613	31,114	4,015	54,459	7,027
38	44,981	5,765	46,425	5,990	79,801	10,297	38	29,397	3,793	32,665	4,215	57,176	7,378
39	44,480	5,739	46,950	6,058	80,704	10,413	39	30,862	3,982	34,288	4,424	60,021	7,745
40	44,563	5,750	47,036	6,069	81,589	10,528	40	32,225	4,158	35,803	4,620	63,256	8,162
41	44,620	5,757	47,097	6,077	82,443	10,638	41	33,594	4,335	37,325	4,816	66,241	8,547
42	44,779	5,778	47,263	6,098	83,297	10,748	42	34,818	4,493	38,689	4,992	68,987	8,902
43	44,992	5,805	47,494	6,128	84,130	10,855	43	36,124	4,661	40,173	5,184	71,569	9,235
44	45,616	5,886	48,155	6,214	86,194	11,122	44	36,927	4,765	41,494	5,354	73,855	9,530
45	46,916	6,054	49,522	6,390	88,778	11,455	45	37,708	4,866	42,817	5,525	76,135	9,824
46	48,004	6,194	50,670	6,538	90,556	11,685	46	39,018	5,035	44,008	5,678	78,038	10,069
47	49,094	6,335	51,823	6,687	92,368	11,918	47	40,373	5,209	45,109	5,821	79,990	10,321
48	50,199	6,477	52,990	6,837	94,215	12,157	48	41,589	5,366	46,206	5,962	81,886	10,566
49	51,318	6,622	54,165	6,989	96,336	12,430	49	42,854	5,530	47,609	6,143	83,838	10,818
50	52,444	6,767	55,353	7,142	98,331	12,739	50	44,123	5,693	49,026	6,326	85,794	11,070
51	53,572	6,913	56,550	7,297	101,139	13,050	51	45,739	5,902	50,820	6,557	88,307	11,394
52	54,716	7,060	57,759	7,453	103,574	13,364	52	47,588	6,140	52,878	6,823	90,974	11,739
53	56,878	7,339	60,039	7,747	108,436	13,992	53	49,529	6,391	55,030	7,101	94,395	12,180
54	59,348	7,658	62,645	8,083	113,869	14,693	54	51,691	6,670	57,438	7,411	98,332	12,688
55	61,857	7,982	65,289	8,424	119,391	15,405	55	53,807	6,943	59,788	7,715	102,449	13,219
56	64,409	8,311	67,989	8,773	124,995	16,128	56	55,988	7,224	62,213	8,027	106,654	13,762
57	66,504	8,581	70,201	9,058	129,702	16,736	57	58,230	7,514	64,702	8,349	111,057	14,330
58	70,826	9,139	74,763	9,647	138,142	17,825	58	60,966	7,867	67,743	8,741	115,836	14,947
59	76,139	9,824	80,368	10,370	148,489	19,160	59	64,195	8,283	71,524	9,229	122,823	15,848
60	82,230	10,610	86,789	11,199	159,518	20,583	60	67,728	8,739	75,208	9,704	129,500	16,710
61	88,644	11,438	93,566	12,073	171,243	22,096	61	73,147	9,438	81,270	10,486	141,353	18,239
62	95,381	12,307	100,681	12,991	184,266	23,776	62	78,782	10,165	87,539	11,295	152,929	19,733
63	102,344	13,206	108,030	13,939	197,727	25,513	63	84,534	10,908	93,922	12,119	163,753	21,129
64	109,610	14,143	115,693	14,928	212,581	27,430	64	90,359	11,659	100,405	12,955	175,463	22,640
65	114,655	14,794	121,022	15,616	223,194	28,799	65	95,890	12,373	106,544	13,748	186,845	24,109
66	121,295	15,651	128,035	16,521	238,251	30,742	66	101,366	13,079	112,629	14,533	197,516	25,486
67	128,897	16,632	136,056	17,556	254,343	32,818	67	107,328	13,849	119,247	15,387	210,231	27,127
68	137,616	17,757	145,252	18,742	271,534	35,037	68	113,964	14,705	126,621	16,338	223,859	28,885
69	146,969	18,964	155,125	20,016	289,903	37,407	69	119,933	15,475	133,262	17,195	237,381	30,630
70	153,840	19,850	162,373	20,951	303,410	39,150	70	127,260	16,421	141,400	18,245	248,530	32,068
71	159,883	20,630	168,769	21,777	318,247	41,064	71	133,707	17,253	148,539	19,166	260,032	33,553
72	167,738	21,644	177,056	22,846	333,798	43,071	72	138,456	17,865	153,764	19,841	269,042	34,715
73	175,955	22,704	185,731	23,965	350,084	45,172	73	144,360	18,627	160,350	20,690	278,775	35,971
74	184,580	23,817	194,821	25,138	367,159	47,375	74	150,290	19,392	166,930	21,539	290,649	37,503
75	193,600	24,981	204,353	26,368	381,223	49,190	75	155,534	20,069	172,738	22,289	302,537	39,037
76	203,066	26,202	214,336	27,656	395,848	51,077	76	161,259	20,808	179,109	23,111	313,163	40,408
77	212,973	27,480	224,802	29,007	411,059	53,040	77	168,371	21,725	186,983	24,127	325,063	41,944
78	223,358	28,820	235,760	30,421	426,874	55,081	78	175,167	22,602	194,530	25,101	339,071	43,751
79	233,330	30,107	246,282	31,778	443,310	57,201	79	180,595	23,303	200,613	25,886	3	

Annual Deductible: HKD100,000 or USD12,500
 每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港總發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,705	736	6,337	818	11,410	1,472	4,220	545	4,755	614	8,447	1,090
1	5,705	736	6,337	818	11,410	1,472	4,220	545	4,755	614	8,447	1,090
2	5,705	736	6,337	818	11,410	1,472	4,220	545	4,755	614	8,447	1,090
3	5,705	736	6,337	818	11,410	1,472	4,220	545	4,755	614	8,447	1,090
4	5,705	736	6,337	818	11,410	1,472	4,220	545	4,755	614	8,447	1,090
5	5,405	697	6,005	775	10,808	1,395	3,801	490	4,312	556	7,832	1,011
6	5,405	697	6,005	775	10,808	1,395	3,801	490	4,312	556	7,832	1,011
7	5,405	697	6,005	775	10,808	1,395	3,801	490	4,312	556	7,832	1,011
8	5,405	697	6,005	775	10,808	1,395	3,801	490	4,312	556	7,832	1,011
9	5,405	697	6,005	775	10,808	1,395	3,801	490	4,312	556	7,832	1,011
10	4,886	630	5,429	701	9,772	1,261	3,435	443	3,899	503	7,082	914
11	4,957	640	5,508	711	9,912	1,279	3,485	450	3,955	510	7,183	927
12	5,051	652	5,611	724	10,100	1,303	3,551	458	4,028	520	7,319	944
13	5,325	687	5,805	749	10,448	1,348	3,744	483	4,140	534	7,546	974
14	5,433	701	5,980	772	10,761	1,389	3,820	493	4,279	552	7,786	1,005
15	5,543	715	6,160	795	11,086	1,430	3,898	503	4,425	571	8,035	1,037
16	5,655	730	6,282	811	11,307	1,459	3,975	513	4,511	582	8,193	1,057
17	5,794	748	6,441	831	11,592	1,496	4,074	526	4,627	597	8,401	1,084
18	5,939	766	6,600	852	11,879	1,533	4,175	539	4,739	611	8,609	1,111
19	6,090	786	6,764	873	12,177	1,571	4,281	552	4,856	627	8,824	1,139
20	6,239	805	6,965	899	12,541	1,618	4,387	566	5,010	646	9,097	1,174
21	6,711	866	7,597	980	13,546	1,748	4,675	603	5,450	703	9,797	1,264
22	6,870	886	7,849	1,013	13,869	1,790	4,785	617	5,649	729	10,030	1,294
23	7,122	919	8,062	1,040	14,239	1,837	4,960	640	5,783	746	10,278	1,326
24	7,332	946	8,303	1,071	14,669	1,893	5,107	659	5,956	769	10,590	1,366
25	7,554	975	8,473	1,093	15,107	1,949	5,262	679	6,058	782	10,907	1,407
26	7,781	1,004	8,644	1,115	15,561	2,008	5,421	699	6,158	795	11,234	1,450
27	7,997	1,032	8,884	1,146	15,993	2,064	5,571	719	6,328	817	11,545	1,490
28	8,219	1,061	9,130	1,178	16,438	2,121	5,725	739	6,504	839	11,867	1,531
29	8,407	1,085	9,338	1,205	16,808	2,169	5,857	756	6,652	858	12,135	1,566
30	8,666	1,118	9,628	1,242	17,326	2,236	6,037	779	6,859	885	12,509	1,614
31	8,905	1,149	9,893	1,277	17,807	2,298	6,202	800	7,047	909	12,855	1,659
32	9,104	1,175	10,117	1,305	18,214	2,350	6,342	818	7,208	930	13,150	1,697
33	9,289	1,199	10,324	1,332	18,580	2,397	6,471	835	7,356	949	13,415	1,731
34	9,452	1,220	10,501	1,355	18,903	2,439	6,585	850	7,481	965	13,648	1,761
35	9,617	1,241	10,687	1,379	19,235	2,482	6,700	865	7,614	982	13,888	1,792
36	9,786	1,263	10,873	1,403	19,572	2,525	6,817	880	7,747	1,000	14,130	1,823
37	9,918	1,280	11,018	1,422	19,836	2,559	6,909	891	7,849	1,013	14,321	1,848
38	10,049	1,297	11,166	1,441	20,101	2,594	7,001	903	7,955	1,026	14,512	1,873
39	10,187	1,314	11,316	1,460	20,370	2,628	7,096	916	8,061	1,040	14,705	1,897
40	10,410	1,343	11,463	1,479	20,440	2,637	7,252	936	8,139	1,050	14,709	1,898
41	10,791	1,392	11,876	1,532	21,379	2,759	7,518	970	8,430	1,088	15,408	1,988
42	11,390	1,470	12,539	1,618	22,570	2,912	7,934	1,024	8,901	1,149	16,267	2,099
43	11,856	1,530	13,174	1,700	23,490	3,031	8,259	1,066	9,385	1,211	16,930	2,185
44	12,320	1,590	13,896	1,793	24,775	3,197	8,582	1,107	9,900	1,277	17,857	2,304
45	12,763	1,647	14,386	1,856	25,651	3,310	8,891	1,147	10,302	1,329	18,535	2,392
46	13,401	1,729	14,889	1,921	26,550	3,426	9,334	1,204	10,607	1,369	19,134	2,469
47	13,921	1,796	15,399	1,987	27,456	3,543	9,698	1,251	10,952	1,413	19,773	2,551
48	14,394	1,857	15,846	2,045	28,254	3,646	10,027	1,294	11,248	1,451	20,329	2,623
49	15,015	1,937	16,227	2,094	28,938	3,734	10,460	1,350	11,438	1,476	20,751	2,678
50	15,604	2,013	17,303	2,233	31,005	4,001	10,870	1,403	12,317	1,589	22,358	2,885
51	16,256	2,098	17,893	2,309	31,908	4,117	11,338	1,463	12,716	1,641	22,969	2,964
52	16,887	2,179	18,588	2,398	33,148	4,277	11,778	1,520	13,209	1,704	23,864	3,079
53	17,133	2,211	19,038	2,457	33,949	4,381	11,949	1,542	13,577	1,752	24,480	3,159
54	17,990	2,321	19,989	2,579	35,646	4,599	12,546	1,619	14,255	1,839	25,705	3,317
55	18,802	2,426	20,888	2,695	37,248	4,806	13,113	1,692	14,896	1,922	26,860	3,466
56	19,827	2,558	21,827	2,816	38,926	5,023	13,828	1,784	15,512	2,002	28,024	3,616
57	20,802	2,684	23,007	2,969	41,028	5,294	14,237	1,837	16,114	2,079	29,330	3,785
58	21,658	2,795	23,843	3,077	42,516	5,486	15,076	1,945	16,915	2,183	30,532	3,946
59	23,172	2,990	25,729	3,320	46,089	5,947	16,281	2,101	18,460	2,382	33,360	4,305
60	24,904	3,213	27,829	3,591	50,157	6,472	17,579	2,268	20,094	2,593	36,453	4,704
61	27,330	3,526	30,375	3,919	54,349	7,013	19,292	2,489	21,889	2,824	39,414	5,086
62	29,658	3,827	32,957	4,253	58,957	7,607	20,877	2,694	23,693	3,057	42,703	5,510
63	32,120	4,145	35,671	4,603	64,386	8,308	22,506	2,904	25,536	3,295	46,615	6,015
64	34,689	4,476	38,548	4,974	68,921	8,893	24,148	3,116	26,909	3,472	49,685	6,411
65	37,453	4,833	41,728	5,384	74,604	9,626	25,662	3,311	28,814	3,718	53,458	6,898
66	39,970	5,157	44,412	5,731	79,957	10,317	27,395	3,535	30,654	3,955	57,347	7,400
67	42,408	5,426	46,722	6,029	84,095	10,851	29,365	3,789	32,622	4,209	60,777	7,842
68	45,180	5,830	50,196	6,477	90,278	11,649	31,553	4,071	34,978	4,513	65,235	8,417
69	48,373	6,242	53,747	6,935	96,158	12,407	33,783	4,359	37,571	4,848	69,419	8,957
70	51,422	6,635	57,133	7,372	102,842	13,270	36,616	4,725	40,726	5,255	74,326	9,590
71	54,586	7,043	61,198	7,897	110,262	14,227	38,921	5,022	43,287	5,585	80,051	10,329
72	57,418	7,409	62,986	8,127	113,466	14,641	41,316	5,331	46,374	5,984	82,064	10,589
73	60,479	7,804	65,665	8,473	117,352	15,142	43,995	5,677	48,309	6,233	84,596	10,916
74	62,435	8,056	68,513	8,840	122,154	15,762	46,336	5,979	50,366	6,499	88,191	11,379
75	65,571	8,461	71,943	9,283	128,640	16,599	47,840	6,173	52,546	6,780	92,918	11,989
76	68,403	8,826	75,063	9,686	134,564	17,363	50,242	6,483	55,184	7,121	97,244	12,548
77	71,812	9,266	78,846	10,174	139,391	17,986	51,774	6,681	56,382	7,275	100,492	12,967
78	75,063	9,686	82,398	10,632	145,722	18,803	52,784	6,811	58,916	7,602	105,058	13,556
79	79,202	10,220	86,936	11,218	149,001	19,226	55,695	7,186	62,159	8,021	107,404	13,859
80	81,782	10,553	89,757	11,582	151,459	19,543	57,509	7,421	64,174	8,281	108,248	13,967
81*	83,659	10,795	91,830	11,849	154,942	19,993	58,330	7,591	65,661	8,472	110,735	14,288
82*	85,582	11,043	93,941	12,121	158,505	20,452	60,182	7,765	67,170	8,667	113,280	14,617
83*	87,553	11,297	96,105	12,401	162,160	20,924	61,568	7,944	68,717	8,867	115,893	14,954
84*	89,565	11,557	98,311	12,685	165,886	21,405	62,982	8,127	70,294	9,070	118,556	15,298
85*	91,626	11,823	100,573	12,977	169,697	21,896	64,432	8,314	71,911	9,279	121,279	15,649
86*	93,734	12,095	102,887	13,276	173,602	22,400	65,913	8,505	73,565	9,492	124,069	16,009
87*	95,890	12,373	105,255	13,581	177,597	22,916	67,430	8,701	75,259	9,711	126,925	16,377
88*	98,096	12,658	107,676	13,894	181,685							

Annual Deductible: NIL

每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	48,915	6,312	49,111	6,337	107,260	13,840	0	39,402	5,084	43,767	5,647	78,072	10,074
1	48,915	6,312	49,111	6,337	107,260	13,840	1	39,402	5,084	43,767	5,647	78,072	10,074
2	48,915	6,312	49,111	6,337	107,260	13,840	2	39,402	5,084	43,767	5,647	78,072	10,074
3	48,915	6,312	49,111	6,337	107,260	13,840	3	39,402	5,084	43,767	5,647	78,072	10,074
4	48,915	6,312	49,111	6,337	107,260	13,840	4	39,402	5,084	43,767	5,647	78,072	10,074
5	45,796	5,909	45,980	5,933	100,422	12,958	5	36,860	4,756	40,944	5,283	73,035	9,424
6	45,796	5,909	45,980	5,933	100,422	12,958	6	36,860	4,756	40,944	5,283	73,035	9,424
7	45,796	5,909	45,980	5,933	100,422	12,958	7	36,860	4,756	40,944	5,283	73,035	9,424
8	45,796	5,909	45,980	5,933	100,422	12,958	8	36,860	4,756	40,944	5,283	73,035	9,424
9	45,796	5,909	45,980	5,933	100,422	12,958	9	36,860	4,756	40,944	5,283	73,035	9,424
10	47,755	6,162	47,978	6,191	100,522	12,971	10	35,621	4,596	39,571	5,106	70,583	9,107
11	49,389	6,373	49,388	6,373	100,627	12,984	11	35,764	4,615	39,728	5,126	70,839	9,141
12	50,129	6,468	50,359	6,498	100,955	13,026	12	35,978	4,642	39,966	5,157	71,247	9,193
13	52,821	6,816	53,043	6,844	101,458	13,091	13	37,471	4,835	41,632	5,372	74,244	9,580
14	54,405	7,020	54,623	7,048	104,872	13,532	14	37,843	4,883	42,047	5,425	74,976	9,674
15	56,969	7,351	57,201	7,381	105,846	13,658	15	38,295	4,941	42,552	5,491	75,876	9,790
16	60,075	7,752	60,601	7,819	106,872	13,790	16	38,868	5,015	43,186	5,572	77,007	9,936
17	62,205	8,026	62,754	8,097	110,137	14,211	17	39,587	5,108	43,982	5,675	77,144	9,954
18	64,100	8,271	64,975	8,384	113,493	14,644	18	39,779	5,133	44,195	5,703	77,366	9,983
19	68,244	8,806	69,176	8,926	117,616	15,176	19	39,945	5,154	44,386	5,727	77,695	10,025
20	70,254	9,065	73,176	9,442	122,106	15,756	20	39,945	5,154	44,386	5,727	77,695	10,025
21	72,030	9,294	75,825	9,784	127,050	16,394	21	40,640	5,244	45,149	5,826	80,515	10,389
22	75,258	9,711	79,640	10,276	133,325	17,203	22	41,703	5,381	46,338	5,979	83,406	10,762
23	78,910	10,182	83,574	10,784	140,519	18,131	23	43,201	5,574	48,000	6,194	86,405	11,149
24	82,531	10,649	87,677	11,313	148,049	19,103	24	44,933	5,798	49,923	6,442	89,861	11,595
25	84,973	10,964	91,933	11,862	155,164	20,021	25	46,728	6,029	51,919	6,699	93,456	12,059
26	86,943	11,218	94,179	12,152	161,888	20,889	26	48,599	6,271	53,998	6,967	97,192	12,541
27	88,989	11,471	96,257	12,420	165,457	21,349	27	50,406	6,504	56,008	7,227	100,814	13,008
28	91,170	11,764	98,988	12,773	170,157	21,956	28	52,283	6,746	58,093	7,496	104,561	13,492
29	93,639	12,082	101,855	13,143	175,082	22,591	29	54,228	6,997	60,255	7,775	108,454	13,994
30	96,468	12,447	104,933	13,540	180,370	23,274	30	56,778	7,326	63,085	8,140	112,494	14,515
31	99,116	12,789	107,809	13,911	185,315	23,912	31	59,441	7,670	66,047	8,522	116,682	15,056
32	101,917	13,151	110,857	14,304	190,554	24,588	32	62,222	8,029	69,139	8,921	121,025	15,616
33	104,763	13,518	113,952	14,703	195,874	25,274	33	64,541	8,328	71,715	9,254	125,529	16,197
34	107,714	13,899	117,162	15,118	201,391	25,986	34	67,124	8,661	74,582	9,623	130,550	16,845
35	110,721	14,287	120,437	15,540	207,022	26,713	35	69,806	9,007	77,567	10,009	135,774	17,519
36	113,409	14,633	123,359	15,917	212,043	27,360	36	72,603	9,368	80,671	10,409	141,207	18,220
37	115,117	14,854	125,211	16,156	215,230	27,772	37	76,275	9,842	84,751	10,936	148,354	19,142
38	116,262	15,002	126,460	16,317	217,379	28,049	38	80,078	10,333	88,979	11,481	155,752	20,097
39	117,577	15,171	127,893	16,502	219,836	28,366	39	84,065	10,847	93,405	12,052	163,499	21,097
40	117,996	15,199	128,131	16,533	222,250	28,677	40	87,778	11,326	97,530	12,585	172,305	22,233
41	117,948	15,219	128,295	16,554	224,572	28,977	41	91,509	11,808	101,678	13,120	180,438	23,282
42	118,367	15,273	128,744	16,612	226,904	29,278	42	94,852	12,239	105,391	13,599	187,925	24,248
43	118,945	15,348	129,374	16,693	229,171	29,570	43	98,402	12,697	109,440	14,121	194,962	25,156
44	120,590	15,560	131,174	16,926	234,794	30,296	44	100,592	12,980	113,033	14,585	201,182	25,959
45	124,023	16,003	134,900	17,406	241,838	31,205	45	102,717	13,254	116,629	15,049	207,386	26,759
46	126,890	16,373	138,019	17,809	246,674	31,829	46	106,289	13,715	119,880	15,468	212,574	27,429
47	129,777	16,745	141,162	18,214	251,610	32,466	47	109,982	14,191	122,883	15,856	217,899	28,116
48	132,709	17,124	144,353	18,626	256,640	33,115	48	113,291	14,618	125,869	16,241	223,060	28,782
49	135,654	17,504	147,547	19,038	262,424	33,861	49	116,736	15,063	129,686	16,734	228,379	29,468
50	138,628	17,887	150,778	19,455	268,950	34,703	50	120,195	15,509	133,543	17,231	233,707	30,156
51	141,614	18,273	154,043	19,877	275,507	35,549	51	124,593	16,077	138,440	17,863	240,557	31,040
52	144,640	18,663	157,337	20,302	282,139	36,405	52	129,630	16,726	144,044	18,586	247,815	31,976
53	150,365	19,402	163,550	21,103	295,383	38,114	53	134,918	17,409	149,902	19,342	257,138	33,179
54	156,885	20,243	170,644	22,019	310,184	40,024	54	140,810	18,169	156,455	20,188	267,855	34,562
55	163,520	21,099	177,849	22,948	325,221	41,964	55	146,572	18,913	162,859	21,014	279,071	36,009
56	170,268	21,970	185,208	23,898	340,491	43,934	56	152,518	19,680	169,467	21,867	290,532	37,488
57	177,551	22,910	193,131	24,920	356,811	46,040	57	158,797	20,490	176,444	22,767	302,863	39,079
58	187,847	24,238	204,331	26,365	377,547	48,716	58	167,517	21,615	186,143	24,018	318,292	41,070
59	199,769	25,777	217,296	28,038	401,476	51,803	59	175,958	22,704	196,038	25,295	336,646	43,438
60	213,656	27,569	232,377	29,984	427,108	55,111	60	181,341	23,399	201,358	25,982	346,730	44,739
61	225,111	29,047	244,850	31,594	448,109	57,821	61	191,456	24,704	212,725	27,448	369,979	47,739
62	238,416	30,763	259,335	33,463	474,634	61,243	62	205,611	26,530	228,466	29,479	399,130	51,501
63	252,550	32,587	274,707	35,446	502,802	64,878	63	220,136	28,405	244,590	31,560	426,442	55,025
64	267,547	34,522	291,011	37,550	534,713	68,995	64	235,357	30,369	261,514	33,744	457,013	58,969
65	284,527	36,713	309,487	39,934	570,764	73,647	65	250,323	32,300	278,143	35,889	487,763	62,937
66	301,002	38,839	327,417	42,247	609,267	78,615	66	264,616	34,144	294,019	37,938	515,616	66,531
67	319,875	41,274	347,932	44,894	650,414	83,924	67	280,180	36,152	311,301	40,168	548,810	70,814
68	341,513	44,066	371,452	47,929	694,384	89,598	68	297,501	38,387	330,551	42,652	584,380	75,404
69	364,714	47,060	396,686	51,185	741,363	95,660	69	313,092	40,399	347,879	44,888	619,690	79,960
70	381,774	49,261	415,229	53,578	775,888	100,115	70	332,213	42,866	369,127	47,629	648,787	83,714
71	396,768	51,196	431,587	55,689	813,833	105,011	71	349,047	45,038	387,760	50,034	678,810	87,589
72	416,261	53,711	452,780	58,423	853,603	110,142	72	361,437	46,637	401,408	51,795	702,340	90,625
73	436,653	56,342	474,954	61,284	895,249	115,516	73	376,855	48,626	418,593	54,012	727,753	93,904
74	458,054	59,104	498,204	64,284	938,917	121,151	74	392,333	50,624	435,779	56,230	758,740	97,902
75	480,443	61,993	522,580	67,430	974,880	125,791	75	406,028	52,391	450,941	58,186	789,781	101,907
76	503,933	65,024	548,111	70,724	1,012,290	130,618	76	420,971	54,319	467,569	60,331	817,518	105,486
77	528,524	68,197	574,870	74,177	1,051,180	135,636	77	439,534	56,714	488,128	6		

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those
policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

ZONE 4
第 4 區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	15,954	2,059	17,726	2,287	31,913	4,118	0	12,423	1,603	13,911	1,795	24,155	3,117
1	15,954	2,059	17,726	2,287	31,913	4,118	1	12,423	1,603	13,911	1,795	24,155	3,117
2	15,954	2,059	17,726	2,287	31,913	4,118	2	12,423	1,603	13,911	1,795	24,155	3,117
3	15,954	2,059	17,726	2,287	31,913	4,118	3	12,423	1,603	13,911	1,795	24,155	3,117
4	15,954	2,059	17,726	2,287	31,913	4,118	4	12,423	1,603	13,911	1,795	24,155	3,117
5	15,116	1,950	16,793	2,167	30,229	3,901	5	11,179	1,442	12,599	1,626	22,377	2,887
6	15,116	1,950	16,793	2,167	30,229	3,901	6	11,179	1,442	12,599	1,626	22,377	2,887
7	15,116	1,950	16,793	2,167	30,229	3,901	7	11,179	1,442	12,599	1,626	22,377	2,887
8	15,116	1,950	16,793	2,167	30,229	3,901	8	11,179	1,442	12,599	1,626	22,377	2,887
9	15,116	1,950	16,793	2,167	30,229	3,901	9	11,179	1,442	12,599	1,626	22,377	2,887
10	13,664	1,763	15,185	1,959	27,329	3,526	10	10,106	1,304	11,394	1,470	20,231	2,610
11	13,862	1,789	15,402	1,987	27,721	3,577	11	10,251	1,323	11,556	1,491	20,520	2,648
12	14,122	1,822	15,695	2,025	28,245	3,645	12	10,444	1,348	11,775	1,519	20,908	2,698
13	14,892	1,922	16,236	2,095	29,228	3,771	13	11,014	1,421	12,110	1,563	21,574	2,784
14	15,195	1,961	16,727	2,158	30,101	3,884	14	11,237	1,450	12,515	1,615	22,250	2,871
15	15,503	2,000	17,225	2,223	31,005	4,001	15	11,465	1,479	12,923	1,667	22,950	2,961
16	15,811	2,040	17,573	2,267	31,627	4,081	16	11,693	1,509	13,186	1,701	23,411	3,021
17	16,210	2,092	18,010	2,324	32,417	4,183	17	11,988	1,547	13,513	1,744	23,997	3,096
18	16,615	2,144	18,462	2,382	33,228	4,287	18	12,288	1,586	13,852	1,787	24,597	3,174
19	17,029	2,197	18,923	2,442	34,061	4,395	19	12,594	1,625	14,198	1,832	25,214	3,253
20	17,457	2,253	19,485	2,514	35,072	4,525	20	12,910	1,666	14,639	1,889	25,978	3,352
21	17,898	2,309	20,258	2,614	36,126	4,661	21	13,650	1,761	15,690	2,025	27,131	3,501
22	18,320	2,364	20,934	2,701	36,985	4,772	22	13,972	1,803	16,254	2,097	27,775	3,584
23	18,986	2,450	21,494	2,773	37,975	4,900	23	14,481	1,869	16,648	2,148	28,484	3,675
24	19,557	2,523	22,140	2,857	39,113	5,047	24	14,915	1,925	17,148	2,213	29,337	3,785
25	20,142	2,599	22,591	2,915	40,288	5,198	25	15,362	1,982	17,455	2,252	30,219	3,899
26	20,745	2,677	23,053	2,975	41,496	5,354	26	15,821	2,041	17,766	2,292	31,126	4,016
27	21,325	2,752	23,693	3,057	42,643	5,502	27	16,264	2,099	18,260	2,356	31,984	4,127
28	21,912	2,827	24,349	3,142	43,830	5,655	28	16,712	2,156	18,765	2,421	32,876	4,242
29	22,412	2,892	24,903	3,213	44,825	5,784	29	17,093	2,206	19,192	2,476	33,623	4,338
30	23,106	2,981	25,673	3,313	46,212	5,963	30	17,622	2,274	19,786	2,553	34,663	4,473
31	23,739	3,063	26,378	3,404	47,484	6,127	31	18,105	2,336	20,329	2,623	35,617	4,596
32	24,281	3,133	26,981	3,481	48,561	6,266	32	18,518	2,389	20,793	2,683	36,424	4,700
33	24,773	3,197	27,525	3,552	49,546	6,393	33	18,894	2,438	21,212	2,737	37,163	4,795
34	25,205	3,252	28,004	3,613	50,408	6,504	34	19,223	2,480	21,582	2,785	37,810	4,879
35	25,649	3,310	28,496	3,677	51,294	6,619	35	19,561	2,524	21,960	2,834	38,473	4,964
36	26,096	3,367	28,996	3,741	52,192	6,734	36	19,902	2,568	22,346	2,883	39,148	5,051
37	26,445	3,412	29,384	3,791	52,895	6,825	37	20,168	2,602	22,644	2,922	39,675	5,119
38	26,801	3,458	29,781	3,843	53,601	6,916	38	20,441	2,638	22,952	2,962	40,205	5,188
39	27,159	3,504	30,181	3,894	54,321	7,009	39	20,713	2,673	23,260	3,001	40,745	5,257
40	27,770	3,583	30,568	3,944	54,509	7,033	40	21,179	2,733	23,498	3,032	40,781	5,262
41	28,772	3,713	31,668	4,086	57,003	7,355	41	21,943	2,831	24,342	3,141	42,702	5,510
42	30,372	3,919	33,435	4,314	60,180	7,765	42	23,163	2,989	25,701	3,316	45,081	5,817
43	31,612	4,079	35,128	4,533	62,637	8,082	43	24,109	3,111	27,072	3,493	46,923	6,055
44	33,343	4,302	37,052	4,781	66,073	8,526	44	25,430	3,281	28,555	3,685	49,497	6,387
45	34,038	4,392	38,363	4,950	68,401	8,826	45	25,960	3,350	29,678	3,829	51,338	6,624
46	35,727	4,610	39,700	5,123	70,796	9,135	46	27,247	3,516	30,595	3,948	53,034	6,843
47	37,124	4,790	41,057	5,298	73,214	9,447	47	28,313	3,653	31,602	4,078	54,811	7,072
48	38,382	4,953	42,254	5,452	75,346	9,722	48	29,272	3,777	32,481	4,191	56,372	7,274
49	40,037	5,166	43,270	5,583	77,163	9,957	49	30,535	3,940	33,093	4,270	57,583	7,430
50	41,608	5,369	46,141	5,954	82,672	10,667	50	31,733	4,095	35,540	4,586	61,954	7,994
51	43,350	5,594	47,718	6,157	85,080	10,978	51	33,062	4,266	36,681	4,733	63,653	8,213
52	45,032	5,811	49,569	6,396	88,396	11,406	52	34,344	4,431	38,103	4,917	66,135	8,534
53	45,690	5,895	50,763	6,550	90,525	11,681	53	34,846	4,496	39,121	5,048	67,813	8,750
54	47,975	6,190	53,306	6,878	95,052	12,265	54	36,588	4,721	41,081	5,301	71,204	9,188
55	50,133	6,469	55,704	7,188	99,330	12,817	55	38,234	4,933	42,930	5,539	74,410	9,601
56	52,878	6,823	58,211	7,511	103,799	13,393	56	40,328	5,204	44,748	5,774	77,658	10,020
57	55,472	7,158	61,355	7,917	109,408	14,117	57	41,673	5,377	46,604	6,013	81,369	10,499
58	57,774	7,455	63,601	8,207	113,410	14,634	58	43,266	5,668	48,759	6,291	84,734	10,933
59	61,034	7,875	67,768	8,744	121,402	15,665	59	47,437	6,121	53,087	6,850	91,748	11,838
60	65,851	8,497	73,589	9,495	132,625	17,113	60	51,217	6,609	57,776	7,455	100,418	12,957
61	71,423	9,216	79,377	10,242	142,015	18,325	61	55,961	7,221	62,637	8,082	107,705	13,897
62	76,351	9,852	84,839	10,947	151,775	19,584	62	60,326	7,784	67,438	8,702	115,532	14,907
63	80,493	10,386	89,388	11,534	161,355	20,820	63	64,852	8,368	72,271	9,325	124,012	16,002
64	86,168	11,118	95,751	12,355	171,204	22,091	64	69,713	8,995	76,155	9,826	131,702	16,994
65	92,498	11,935	103,050	13,297	184,248	23,774	65	74,410	9,601	81,553	10,523	141,413	18,247
66	98,744	12,741	109,712	14,156	197,521	25,487	66	79,434	10,250	86,755	11,194	151,669	19,570
67	105,849	13,658	117,615	15,176	211,692	27,315	67	85,149	10,987	92,336	11,914	162,546	20,974
68	113,734	14,675	126,352	16,303	227,254	29,323	68	91,492	11,805	98,986	12,772	174,478	22,513
69	121,771	15,712	135,295	17,457	242,053	31,233	69	97,958	12,640	106,337	13,721	185,736	23,966
70	129,440	16,702	143,819	18,557	258,878	33,404	70	106,165	13,699	115,267	14,873	198,778	25,649
71	137,412	17,731	154,052	19,878	277,551	35,813	71	112,850	14,561	122,522	15,809	213,967	27,609
72	144,544	18,651	158,545	20,457	285,633	36,856	72	119,800	15,458	131,245	16,935	219,691	28,347
73	152,234	19,643	165,297	21,329	295,404	38,117	73	127,563	16,460	136,731	17,643	226,762	29,260
74	157,170	20,280	172,461	22,253	307,500	39,677	74	134,346	17,335	142,552	18,394	236,258	30,485
75	165,067	21,299	181,108	23,369	323,825	41,784	75	138,717	17,899	148,733	19,191	248,873	32,113
76	172,193	22,218	188,957	24,382	338,738	43,708	76	145,677	18,797	156,189	20,153	260,412	33,602
77	180,780	23,326	198,485	25,611	350,884	45,275	77	150,125	19,371	160,814	20,750	269,358	34,756
78	188,957	24,382	207,418	26,764	366,825	47,332	78	153,013	19,744	168,046	21,683	281,601	36,336
79	199,376	25,726	218,839	28,237	375,083	48,398	79	161,450	20,832	177,296	22,877	297,911	37,150
80	205,865	26,563	225,940	29,154									

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,654	3,568	27,766	3,583	60,646	7,825
1	27,654	3,568	27,766	3,583	60,646	7,825
2	27,654	3,568	27,766	3,583	60,646	7,825
3	27,654	3,568	27,766	3,583	60,646	7,825
4	27,654	3,568	27,766	3,583	60,646	7,825
5	25,829	3,333	25,933	3,346	56,636	7,308
6	25,829	3,333	25,933	3,346	56,636	7,308
7	25,829	3,333	25,933	3,346	56,636	7,308
8	25,829	3,333	25,933	3,346	56,636	7,308
9	25,829	3,333	25,933	3,346	56,636	7,308
10	26,935	3,475	27,063	3,492	56,698	7,316
11	27,890	3,599	27,892	3,599	56,752	7,323
12	28,677	3,700	28,809	3,717	56,938	7,347
13	30,559	3,943	30,687	3,960	57,282	7,391
14	32,267	4,163	32,396	4,180	59,827	7,720
15	34,181	4,410	34,319	4,428	61,658	7,956
16	36,046	4,651	36,359	4,691	64,123	8,274
17	37,324	4,816	37,653	4,858	66,084	8,527
18	38,549	4,962	38,986	5,030	68,096	8,787
19	40,948	5,284	41,505	5,355	70,569	9,106
20	42,152	5,439	43,906	5,665	73,262	9,453
21	43,215	5,576	45,493	5,870	76,232	9,836
22	45,156	5,827	47,784	6,166	79,995	10,322
23	47,348	6,109	50,147	6,471	84,310	10,879
24	49,517	6,389	52,607	6,788	88,831	11,462
25	50,981	6,578	55,159	7,117	93,098	12,013
26	52,166	6,731	56,508	7,291	97,134	12,533
27	53,337	6,882	57,754	7,452	99,274	12,810
28	54,702	7,058	59,392	7,663	102,095	13,174
29	56,185	7,250	61,111	7,885	105,049	13,555
30	57,882	7,469	62,961	8,124	108,220	13,964
31	59,469	7,673	64,686	8,347	111,191	14,347
32	61,152	7,891	66,512	8,583	114,334	14,753
33	62,857	8,111	68,373	8,822	117,525	15,165
34	64,629	8,339	70,298	9,071	120,837	15,592
35	66,431	8,572	72,264	9,324	124,213	16,027
36	68,044	8,780	74,016	9,550	127,226	16,416
37	69,078	8,912	75,128	9,694	129,138	16,663
38	69,760	9,001	75,776	9,790	130,427	16,829
39	70,548	9,103	76,736	9,901	131,904	17,020
40	70,677	9,120	76,879	9,920	133,349	17,206
41	70,769	9,131	76,975	9,932	134,745	17,386
42	71,018	9,164	77,246	9,967	136,143	17,567
43	71,365	9,208	77,624	10,016	137,501	17,742
44	72,355	9,336	78,703	10,155	140,878	18,178
45	74,413	9,602	80,941	10,444	145,102	18,723
46	76,135	9,824	82,810	10,685	148,004	19,097
47	77,867	10,047	84,698	10,929	150,967	19,480
48	79,625	10,274	86,610	11,175	153,984	19,869
49	81,393	10,502	88,529	11,423	157,453	20,317
50	83,176	10,732	90,467	11,673	161,370	20,822
51	84,968	10,964	92,425	11,926	165,305	21,330
52	86,782	11,198	94,402	12,181	169,284	21,843
53	90,219	11,641	98,130	12,662	177,227	22,868
54	94,130	12,146	102,385	13,211	186,111	24,014
55	98,109	12,659	106,709	13,769	195,132	25,178
56	102,160	13,182	111,123	14,338	204,294	26,361
57	105,557	13,620	114,820	14,815	212,131	27,372
58	112,417	14,505	122,282	15,778	225,945	29,154
59	120,624	15,564	131,208	16,930	242,423	31,280
60	129,913	16,763	141,294	18,231	259,696	33,509
61	138,618	17,886	150,771	19,454	275,934	35,604
62	147,625	19,048	160,579	20,720	293,886	37,921
63	156,927	20,249	170,695	22,025	312,425	40,313
64	166,344	21,464	180,931	23,346	332,446	42,896
65	175,289	22,618	190,669	24,602	351,632	45,372
66	185,439	23,928	201,711	26,027	375,351	48,432
67	197,065	25,428	214,352	27,658	400,704	51,704
68	210,397	27,148	228,840	29,528	427,791	55,199
69	224,689	28,992	244,386	31,534	456,730	58,933
70	235,199	30,348	255,812	33,008	478,002	61,678
71	244,440	31,541	265,890	34,308	501,379	64,694
72	256,446	33,090	278,943	35,993	525,882	67,856
73	269,009	34,711	292,604	37,755	551,539	71,166
74	282,192	36,412	306,928	39,604	578,440	74,637
75	295,987	38,192	321,946	41,541	600,596	77,496
76	310,460	40,059	337,675	43,571	623,646	80,470
77	325,609	42,014	354,159	45,698	647,603	83,562
78	341,485	44,063	371,429	47,926	672,518	86,777
79	356,728	46,029	388,008	50,066	698,410	90,117
80	366,487	47,289	398,634	51,437	710,831	91,720
81*	374,917	48,376	407,805	52,620	727,182	93,830
82*	383,537	49,489	417,183	53,830	743,647	95,954
83*	392,361	50,627	426,779	55,068	760,754	98,162
84*	401,386	51,792	436,594	56,335	778,055	100,394
85*	410,618	52,983	446,636	57,630	795,811	102,685
86*	420,060	54,201	456,905	58,955	814,251	105,065
87*	429,722	55,448	467,419	60,312	833,201	107,510
88*	439,605	56,723	478,168	61,699	852,651	110,019
89*	449,720	58,028	489,170	63,119	872,645	112,599
90*	460,062	59,363	500,418	64,570	892,712	115,189
91*	470,642	60,728	511,923	66,055	913,238	117,837
92*	481,465	62,125	523,702	67,574	934,244	120,548
93*	492,538	63,553	535,746	69,129	955,732	123,320
94*	503,870	65,015	548,067	70,718	977,713	126,157
95*	515,456	66,510	560,672	72,345	1,000,201	129,058
96*	527,310	68,040	573,569	74,009	1,023,204	132,026
97*	539,436	69,605	586,759	75,711	1,046,737	135,063
98*	551,848	71,206	600,258	77,453	1,070,818	138,170
99*	564,541	72,844	614,063	79,234	1,095,444	141,348

Age+ 年齡+	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,250	2,871	24,716	3,189	44,088	5,689
1	22,250	2,871	24,716	3,189	44,088	5,689
2	22,250	2,871	24,716	3,189	44,088	5,689
3	22,250	2,871	24,716	3,189	44,088	5,689
4	22,250	2,871	24,716	3,189	44,088	5,689
5	20,761	2,679	23,066	2,976	41,136	5,308
6	20,761	2,679	23,066	2,976	41,136	5,308
7	20,761	2,679	23,066	2,976	41,136	5,308
8	20,761	2,679	23,066	2,976	41,136	5,308
9	20,761	2,679	23,066	2,976	41,136	5,308
10	20,316	2,621	22,566	2,912	40,248	5,193
11	20,560	2,653	22,837	2,947	40,724	5,255
12	20,844	2,690	23,157	2,988	41,278	5,326
13	21,884	2,824	24,316	3,138	43,359	5,595
14	22,272	2,874	24,746	3,193	44,132	5,694
15	22,720	2,932	25,247	3,258	45,017	5,809
16	23,217	2,996	25,797	3,329	46,004	5,936
17	23,750	3,065	26,389	3,405	46,196	5,961
18	23,869	3,080	26,518	3,422	46,421	5,990
19	23,968	3,093	26,632	3,436	46,616	6,015
20	23,968	3,093	26,632	3,436	46,616	6,015
21	24,383	3,146	27,092	3,496	48,307	6,233
22	25,021	3,229	27,805	3,588	50,044	6,457
23	25,920	3,345	28,800	3,716	51,843	6,689
24	26,958	3,478	29,952	3,865	53,917	6,957
25	28,037	3,618	31,150	4,019	56,073	7,235
26	29,159	3,762	32,399	4,181	58,317	7,525
27	30,242	3,902	33,605	4,336	60,489	7,805
28	31,371	4,048	34,857	4,498	62,736	8,095
29	32,535	4,198	36,151	4,665	65,073	8,397
30	34,068	4,396	37,852	4,884	67,497	8,709
31	35,664	4,602	39,628	5,113	70,007	9,033
32	37,333	4,817	41,483	5,353	72,615	9,370
33	38,724	4,997	43,028	5,552	75,317	9,718
34	40,272	5,196	44,748	5,774	78,330	10,107
35	41,883	5,404	46,540	6,005	81,464	10,511
36	43,562	5,621	48,401	6,245	84,724	10,932
37	45,765	5,905	50,851	6,561	88,155	11,486
38	48,048	6,200	53,385	6,888	93,451	12,058
39	50,439	6,508	56,042	7,231	98,102	12,658
40	52,666	6,796	58,518	7,551	103,382	13,340
41	54,905	7,085	61,006	7,872	108,264	13,970
42	56,912	7,343	63,234	8,159	112,755	14,549
43	59,043	7,618	65,663	8,473	116,978	15,094
44	60,357	7,788	67,820	8,751	120,708	15,575
45	61,628	7,952	69,976	9,029	124,434	16,056
46	63,773	8,229	71,927	9,281	127,544	16,457
47	65,988	8,515	73,729	9,513	130,738	16,869
48	67,973	8,771	75,520	9,745	133,835	17,269
49	70,040	9,037	77,814	10,041	137,026	17,681
50	72,116	9,305	80,127	10,339	140,223	18,093
51	74,758	9,646	83,063	10,718	144,333	18,624
52	77,77					

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

ZONE 4 第4區

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	9,319	1,202	10,353	1,336	18,634	2,404	0	7,268	938	8,136	1,050	14,113	1,821
1	9,319	1,202	10,353	1,336	18,634	2,404	1	7,268	938	8,136	1,050	14,113	1,821
2	9,319	1,202	10,353	1,336	18,634	2,404	2	7,268	938	8,136	1,050	14,113	1,821
3	9,319	1,202	10,353	1,336	18,634	2,404	3	7,268	938	8,136	1,050	14,113	1,821
4	9,319	1,202	10,353	1,336	18,634	2,404	4	7,268	938	8,136	1,050	14,113	1,821
5	8,827	1,139	9,807	1,265	17,654	2,278	5	6,537	843	7,368	951	13,076	1,687
6	8,827	1,139	9,807	1,265	17,654	2,278	6	6,537	843	7,368	951	13,076	1,687
7	8,827	1,139	9,807	1,265	17,654	2,278	7	6,537	843	7,368	951	13,076	1,687
8	8,827	1,139	9,807	1,265	17,654	2,278	8	6,537	843	7,368	951	13,076	1,687
9	8,827	1,139	9,807	1,265	17,654	2,278	9	6,537	843	7,368	951	13,076	1,687
10	7,981	1,030	8,867	1,144	15,959	2,059	10	5,911	763	6,660	859	11,821	1,525
11	8,092	1,044	8,993	1,160	16,191	2,089	11	5,994	773	6,756	872	11,994	1,548
12	8,245	1,064	9,164	1,182	16,495	2,128	12	6,106	788	6,885	888	12,218	1,577
13	8,697	1,122	9,485	1,224	17,070	2,203	13	6,441	831	7,084	914	12,608	1,627
14	8,874	1,145	9,769	1,261	17,579	2,268	14	6,573	848	7,318	944	13,002	1,678
15	9,054	1,168	10,060	1,298	18,108	2,337	15	6,706	865	7,558	975	13,414	1,731
16	9,234	1,191	10,264	1,324	18,471	2,383	16	6,839	882	7,711	995	13,681	1,765
17	9,466	1,221	10,519	1,357	18,932	2,443	17	7,011	905	7,903	1,020	14,024	1,810
18	9,703	1,252	10,782	1,391	19,408	2,504	18	7,186	927	8,100	1,045	14,376	1,855
19	9,945	1,283	11,051	1,426	19,893	2,567	19	7,366	950	8,302	1,071	14,734	1,901
20	10,196	1,316	11,378	1,468	20,480	2,643	20	7,551	974	8,558	1,104	15,178	1,958
21	10,881	1,404	12,317	1,589	21,966	2,834	21	8,046	1,038	9,292	1,199	16,282	2,101
22	11,137	1,437	12,728	1,642	22,487	2,902	22	8,236	1,063	9,630	1,243	16,669	2,151
23	11,545	1,490	13,069	1,686	23,088	2,979	23	8,537	1,102	9,860	1,272	17,090	2,205
24	11,889	1,534	13,463	1,737	23,779	3,068	24	8,791	1,134	10,158	1,311	17,602	2,271
25	12,247	1,580	13,739	1,773	24,494	3,161	25	9,056	1,169	10,337	1,334	18,130	2,339
26	12,614	1,628	14,016	1,809	25,229	3,255	26	9,328	1,204	10,515	1,357	18,674	2,410
27	12,965	1,673	14,407	1,859	25,928	3,346	27	9,588	1,237	10,810	1,395	19,192	2,476
28	13,324	1,719	14,806	1,910	26,647	3,438	28	9,853	1,271	11,108	1,433	19,724	2,545
29	13,627	1,758	15,142	1,954	27,255	3,517	29	10,076	1,300	11,358	1,466	20,173	2,603
30	14,048	1,813	15,609	2,014	28,097	3,625	30	10,389	1,341	11,712	1,511	20,799	2,684
31	14,433	1,862	16,039	2,070	28,869	3,725	31	10,673	1,377	12,033	1,553	21,369	2,757
32	14,763	1,905	16,402	2,116	29,526	3,810	32	10,917	1,409	12,304	1,588	21,856	2,820
33	15,063	1,944	16,735	2,159	30,122	3,887	33	11,138	1,437	12,554	1,620	22,296	2,877
34	15,325	1,977	17,027	2,197	30,649	3,955	34	11,332	1,462	12,774	1,648	22,686	2,927
35	15,593	2,012	17,325	2,235	31,191	4,025	35	11,531	1,488	12,998	1,677	23,089	2,979
36	15,866	2,047	17,630	2,275	31,731	4,094	36	11,733	1,514	13,227	1,707	23,488	3,031
37	16,077	2,074	17,866	2,305	32,158	4,149	37	11,889	1,534	13,405	1,730	23,804	3,071
38	16,294	2,102	18,105	2,336	32,591	4,205	38	12,048	1,555	13,582	1,753	24,124	3,113
39	16,514	2,131	18,348	2,367	33,025	4,261	39	12,212	1,576	13,765	1,776	24,445	3,154
40	16,886	2,179	18,585	2,398	33,142	4,276	40	12,487	1,611	13,902	1,794	24,462	3,156
41	17,497	2,258	19,259	2,485	34,658	4,472	41	12,938	1,669	14,406	1,859	25,617	3,305
42	18,467	2,383	20,327	2,623	36,590	4,721	42	13,656	1,762	15,205	1,962	27,046	3,490
43	19,221	2,480	21,358	2,756	38,082	4,914	43	14,213	1,834	16,023	2,067	28,148	3,632
44	20,273	2,616	22,526	2,907	40,174	5,184	44	14,991	1,934	16,900	2,181	29,696	3,832
45	20,695	2,670	23,324	3,010	41,588	5,366	45	15,304	1,975	17,574	2,268	30,805	3,975
46	21,722	2,803	24,139	3,115	43,046	5,554	46	16,063	2,073	18,111	2,337	31,818	4,106
47	22,570	2,912	24,964	3,221	44,517	5,744	47	16,690	2,154	18,703	2,413	32,883	4,243
48	23,338	3,011	25,690	3,315	45,811	5,911	48	17,257	2,227	19,218	2,480	33,814	4,363
49	24,343	3,141	26,309	3,395	46,915	6,054	49	18,001	2,323	19,567	2,525	34,531	4,456
50	25,296	3,264	28,053	3,620	50,264	6,486	50	18,706	2,414	21,034	2,714	37,169	4,796
51	26,356	3,401	29,013	3,744	51,731	6,675	51	19,513	2,518	21,726	2,803	38,203	4,929
52	27,377	3,533	30,138	3,889	53,745	6,935	52	20,268	2,615	22,570	2,912	39,691	5,121
53	27,779	3,584	30,862	3,982	55,038	7,102	53	20,565	2,654	23,176	2,990	40,702	5,252
54	29,168	3,764	32,408	4,182	57,793	7,457	54	21,594	2,786	24,337	3,140	42,740	5,515
55	30,481	3,933	33,868	4,370	60,391	7,792	55	22,567	2,912	25,434	3,282	44,661	5,763
56	32,148	4,148	35,391	4,567	63,110	8,143	56	23,801	3,071	26,502	3,420	46,606	6,014
57	33,726	4,352	37,304	4,813	66,520	8,583	57	24,477	3,158	27,494	3,548	48,741	6,289
58	35,127	4,533	38,667	4,989	68,952	8,897	58	25,874	3,339	28,825	3,719	50,806	6,556
59	37,582	4,849	41,728	5,384	74,754	9,646	59	27,890	3,599	31,396	4,051	55,373	7,145
60	40,388	5,211	45,133	5,824	81,343	10,496	60	30,027	3,874	34,077	4,397	60,411	7,795
61	44,333	5,720	49,273	6,358	88,155	11,375	61	32,961	4,253	37,142	4,793	65,346	8,432
62	48,103	6,207	53,452	6,897	95,617	12,338	62	35,665	4,602	40,193	5,186	70,790	9,134
63	51,951	6,703	57,694	7,444	104,142	13,438	63	38,447	4,961	43,306	5,588	77,139	9,953
64	56,108	7,240	62,346	8,045	111,473	14,384	64	41,254	5,323	45,630	5,888	82,229	10,610
65	60,469	7,802	67,365	8,692	120,445	15,541	65	44,154	5,697	48,865	6,305	88,620	11,435
66	64,235	8,288	71,370	9,209	128,489	16,579	66	47,136	6,082	51,983	6,707	94,799	12,232
67	68,309	8,814	75,900	9,794	136,612	17,627	67	50,226	6,519	55,324	7,139	101,131	13,049
68	73,398	9,471	81,538	10,521	146,654	18,923	68	54,291	7,005	59,309	7,653	108,551	14,007
69	78,584	10,140	87,308	11,266	156,205	20,155	69	58,127	7,500	63,717	8,222	115,530	14,907
70	83,532	10,778	92,810	11,975	167,064	21,557	70	62,992	8,128	69,063	8,911	123,675	15,958
71	88,676	11,442	99,416	12,828	179,114	23,111	71	66,960	8,640	73,416	9,473	133,102	17,174
72	93,279	12,036	102,316	13,202	184,329	23,784	72	71,083	9,172	78,641	10,147	136,537	17,618
73	98,241	12,676	106,671	13,764	190,633	24,598	73	75,692	9,767	81,926	10,571	140,820	18,170
74	101,427	13,087	111,295	14,361	198,439	25,605	74	79,715	10,286	85,416	11,021	146,770	18,938
75	106,521	13,745	116,875	15,081	208,976	26,965	75	82,309	10,621	89,118	11,499	154,626	19,952
76	111,119	14,338	121,937	15,734	218,597	28,206	76	86,433	11,153	93,582	12,075	161,812	20,879
77	116,664	15,053	128,089	16,528	226,437	29,218	77	89,081	11,494	96,236	12,418	167,275	21,584
78	121,941	15,734	133,853	17,271	236,725	30,545	78	90,699	11,703	100,560	12,975	174,880	22,565
79	128,664	16,602	141,223	18,222	242,054	31,233	79	95,700	12,348	106,094	13,690	178,791	23,070
80	132,852	17,142	145,806	18,814	246,060	31,750	80	98,816	12,750	109,535	14,134	180,450	23,284
81*	135,908	17,537	149,185	19,250	251,720	32,480	81*	101,089	13,044	1			

Annual Deductible: HKD50,000 or USD6,250

每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球(不包括美國)		Worldwide 全球		Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球(不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	23,045	2,974	23,137	2,985	50,538	6,521	0	18,544	2,393	20,596	2,658	36,742	4,741
1	23,045	2,974	23,137	2,985	50,538	6,521	1	18,544	2,393	20,596	2,658	36,742	4,741
2	23,045	2,974	23,137	2,985	50,538	6,521	2	18,544	2,393	20,596	2,658	36,742	4,741
3	23,045	2,974	23,137	2,985	50,538	6,521	3	18,544	2,393	20,596	2,658	36,742	4,741
4	23,045	2,974	23,137	2,985	50,538	6,521	4	18,544	2,393	20,596	2,658	36,742	4,741
5	21,523	2,777	21,612	2,789	47,199	6,090	5	17,302	2,233	19,218	2,480	34,285	4,424
6	21,523	2,777	21,612	2,789	47,199	6,090	6	17,302	2,233	19,218	2,480	34,285	4,424
7	21,523	2,777	21,612	2,789	47,199	6,090	7	17,302	2,233	19,218	2,480	34,285	4,424
8	21,523	2,777	21,612	2,789	47,199	6,090	8	17,302	2,233	19,218	2,480	34,285	4,424
9	21,523	2,777	21,612	2,789	47,199	6,090	9	17,302	2,233	19,218	2,480	34,285	4,424
10	22,443	2,896	22,551	2,910	47,246	6,096	10	16,929	2,184	18,805	2,426	33,542	4,328
11	23,241	2,999	23,243	2,999	47,298	6,103	11	17,131	2,210	19,031	2,456	33,928	4,378
12	23,900	3,084	24,008	3,098	47,448	6,122	12	17,372	2,242	19,296	2,490	34,399	4,439
13	25,466	3,286	25,573	3,300	47,733	6,159	13	18,233	2,353	20,260	2,614	36,129	4,662
14	26,888	3,469	26,997	3,483	49,855	6,433	14	18,562	2,395	20,620	2,661	36,772	4,745
15	28,483	3,675	28,604	3,691	51,380	6,630	15	18,932	2,443	21,038	2,715	37,511	4,840
16	30,039	3,876	30,304	3,910	53,437	6,895	16	19,353	2,497	21,503	2,775	38,339	4,947
17	31,104	4,013	31,376	4,049	55,070	7,106	17	19,794	2,554	21,993	2,838	38,498	4,967
18	32,052	4,136	32,489	4,192	56,748	7,322	18	19,889	2,566	22,101	2,852	38,685	4,992
19	34,124	4,403	34,587	4,463	58,808	7,588	19	19,972	2,577	22,194	2,864	38,847	5,013
20	35,126	4,532	36,589	4,721	61,051	7,878	20	19,972	2,577	22,194	2,864	38,847	5,013
21	36,016	4,647	37,911	4,892	63,528	8,197	21	20,319	2,622	22,575	2,913	40,257	5,194
22	37,630	4,855	39,819	5,138	66,662	8,602	22	20,849	2,690	23,171	2,990	41,703	5,381
23	39,455	5,091	41,790	5,392	70,259	9,066	23	21,601	2,787	24,002	3,097	43,202	5,574
24	41,266	5,325	43,838	5,657	74,025	9,552	24	22,465	2,899	24,962	3,221	44,934	5,798
25	42,488	5,482	45,967	5,931	77,580	10,010	25	23,364	3,015	25,960	3,350	46,729	6,030
26	43,474	5,610	47,091	6,076	80,946	10,445	26	24,299	3,135	27,000	3,484	48,597	6,271
27	44,450	5,735	48,129	6,210	82,729	10,675	27	25,203	3,252	28,004	3,613	50,407	6,504
28	45,589	5,882	49,496	6,387	85,078	10,978	28	26,141	3,373	29,047	3,748	52,281	6,746
29	46,821	6,041	50,926	6,571	87,540	11,295	29	27,114	3,499	30,128	3,887	54,229	6,997
30	48,235	6,224	52,466	6,770	90,185	11,637	30	28,392	3,663	31,544	4,070	56,246	7,258
31	49,556	6,394	53,906	6,956	92,659	11,956	31	29,719	3,835	33,022	4,261	58,342	7,528
32	50,961	6,576	55,430	7,152	95,278	12,294	32	31,114	4,015	34,569	4,461	60,513	7,808
33	52,382	6,759	56,976	7,352	97,939	12,637	33	32,270	4,164	35,856	4,627	62,766	8,099
34	53,857	6,949	58,579	7,559	100,696	12,993	34	33,562	4,331	37,289	4,811	65,275	8,423
35	55,363	7,144	60,221	7,770	103,512	13,356	35	34,901	4,503	38,784	5,004	67,888	8,760
36	56,702	7,316	61,679	7,959	106,021	13,680	36	36,300	4,684	40,336	5,205	70,606	9,110
37	57,558	7,427	62,607	8,078	107,616	13,886	37	38,136	4,921	42,374	5,468	74,175	9,571
38	58,132	7,501	63,232	8,159	108,690	14,025	38	40,042	5,167	44,490	5,741	77,874	10,048
39	58,790	7,586	63,948	8,251	109,919	14,183	39	42,033	5,424	46,700	6,026	81,751	10,549
40	58,900	7,600	64,066	8,267	111,124	14,339	40	43,890	5,663	48,765	6,292	86,154	11,117
41	58,972	7,609	64,147	8,277	112,288	14,489	41	45,756	5,904	50,837	6,560	90,220	11,641
42	59,182	7,636	64,372	8,306	113,454	14,639	42	47,427	6,120	52,698	6,800	93,962	12,124
43	59,471	7,674	64,684	8,346	114,586	14,785	43	49,203	6,349	54,718	7,060	97,482	12,578
44	60,295	7,780	65,586	8,463	117,399	15,148	44	50,297	6,490	56,516	7,292	100,592	12,980
45	62,013	8,002	67,451	8,703	120,919	15,602	45	51,357	6,627	58,316	7,525	103,695	13,380
46	63,447	8,187	69,010	8,905	123,338	15,915	46	53,142	6,857	59,942	7,734	106,287	13,714
47	64,886	8,372	70,581	9,107	125,805	16,233	47	54,990	7,095	61,441	7,928	108,947	14,058
48	66,354	8,562	72,174	9,313	128,319	16,557	48	56,647	7,309	62,933	8,120	111,532	14,391
49	67,829	8,752	73,776	9,519	131,212	16,931	49	58,366	7,531	64,845	8,367	114,189	14,734
50	69,312	8,943	75,390	9,728	134,476	17,352	50	60,098	7,755	66,772	8,616	116,855	15,078
51	70,808	9,137	77,021	9,938	137,754	17,775	51	62,297	8,038	69,220	8,932	120,279	15,520
52	72,321	9,332	78,670	10,151	141,067	18,202	52	64,814	8,363	72,021	9,293	123,906	15,988
53	75,183	9,701	81,775	10,552	147,690	19,057	53	67,459	8,704	74,952	9,671	128,569	16,590
54	78,443	10,122	85,323	11,009	155,093	20,012	54	70,406	9,085	78,231	10,094	133,930	17,281
55	81,759	10,550	88,925	11,474	162,612	20,982	55	73,286	9,456	81,432	10,507	139,537	18,005
56	85,135	10,985	92,604	11,949	170,247	21,967	56	76,259	9,840	84,735	10,934	145,265	18,744
57	87,963	11,350	95,680	12,346	176,777	22,810	57	79,376	10,242	88,194	11,380	151,387	19,534
58	93,682	12,088	101,904	13,149	188,287	24,295	58	82,948	10,703	92,167	11,893	157,604	20,336
59	100,518	12,970	109,339	14,108	202,010	26,066	59	87,097	11,238	97,034	12,521	166,629	21,501
60	108,260	13,969	117,748	15,193	216,415	27,925	60	91,883	11,856	102,029	13,165	175,689	22,670
61	115,515	14,905	125,644	16,212	229,944	29,670	61	98,591	12,721	109,542	14,134	190,520	24,583
62	123,021	15,874	133,815	17,266	244,905	31,601	62	105,959	13,625	117,332	15,140	204,979	26,449
63	130,773	16,874	142,247	18,354	260,359	33,595	63	112,877	14,565	125,418	16,183	218,660	28,214
64	138,620	17,886	150,777	19,455	277,036	35,747	64	120,438	15,540	133,823	17,267	233,863	30,176
65	146,075	18,848	158,890	20,502	293,028	37,810	65	128,514	16,582	142,798	18,426	250,414	32,311
66	154,535	19,940	168,092	21,689	312,795	40,361	66	135,852	17,529	150,947	19,477	264,714	34,157
67	164,220	21,190	178,627	23,049	333,919	43,086	67	143,842	18,560	159,819	20,622	281,757	36,356
68	175,330	22,623	190,703	24,607	356,494	45,999	68	152,738	19,708	169,700	21,897	300,016	38,712
69	187,243	24,160	203,657	26,278	380,613	49,111	69	160,739	20,741	178,600	23,045	318,145	41,051
70	195,998	25,290	213,177	27,507	398,335	51,398	70	170,558	22,007	189,507	24,453	338,085	42,979
71	203,697	26,283	221,576	28,590	417,817	53,912	71	179,199	23,122	199,074	25,687	348,502	44,968
72	213,706	27,575	232,454	29,994	438,235	56,546	72	185,557	23,943	206,079	26,591	360,579	46,526
73	224,173	28,926	243,838	31,463	459,617	59,305	73	193,477	24,965	214,905	27,730	373,622	48,209
74	235,162	30,343	255,777	33,003	482,036	62,198	74	201,421	25,990	223,724	28,868	389,533	50,262
75	246,659	31,827	268,288	34,618	500,499	64,581	75	208,452	26,897	231,511	29,872	405,470	52,319
76	258,715	33,383	281,398	36,309	519,702	67,058	76	216,123	27,887	240,046	30,974	419,710	54,156
77	271,341	35,012	295,138	38,082	539,668	69,635	77	225,654	29,117	250,599	32,335	435,657	56,214
78	284,572	36,719	309,523	39,938	560,429	72,313	78	234,764	30,292	260,718	33,641	454,433	5

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別 Standard 標準							Benefit Level 保障級別 Essential 精選						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,766	1,002	8,626	1,113	15,528	2,004	0	6,058	782	6,779	875	11,761	1,518
1	7,766	1,002	8,626	1,113	15,528	2,004	1	6,058	782	6,779	875	11,761	1,518
2	7,766	1,002	8,626	1,113	15,528	2,004	2	6,058	782	6,779	875	11,761	1,518
3	7,766	1,002	8,626	1,113	15,528	2,004	3	6,058	782	6,779	875	11,761	1,518
4	7,766	1,002	8,626	1,113	15,528	2,004	4	6,058	782	6,779	875	11,761	1,518
5	7,357	949	8,173	1,055	14,713	1,898	5	5,449	703	6,140	792	10,897	1,406
6	7,357	949	8,173	1,055	14,713	1,898	6	5,449	703	6,140	792	10,897	1,406
7	7,357	949	8,173	1,055	14,713	1,898	7	5,449	703	6,140	792	10,897	1,406
8	7,357	949	8,173	1,055	14,713	1,898	8	5,449	703	6,140	792	10,897	1,406
9	7,357	949	8,173	1,055	14,713	1,898	9	5,449	703	6,140	792	10,897	1,406
10	6,651	858	7,392	954	13,299	1,716	10	4,926	636	5,553	717	9,851	1,271
11	6,745	870	7,494	967	13,492	1,741	11	4,995	645	5,630	726	9,994	1,290
12	6,872	887	7,636	985	13,745	1,774	12	5,090	657	5,737	740	10,181	1,314
13	7,247	935	7,901	1,019	14,226	1,836	13	5,368	693	5,901	761	10,507	1,356
14	7,395	954	8,141	1,050	14,651	1,890	14	5,477	707	6,099	787	10,837	1,398
15	7,543	973	8,386	1,082	15,090	1,947	15	5,587	721	6,302	813	11,178	1,442
16	7,695	993	8,553	1,104	15,393	1,986	16	5,699	735	6,426	829	11,402	1,471
17	7,888	1,018	8,763	1,131	15,778	2,036	17	5,842	754	6,583	849	11,686	1,508
18	8,084	1,043	8,987	1,160	16,173	2,087	18	5,988	773	6,752	871	11,980	1,546
19	8,289	1,070	9,210	1,188	16,577	2,139	19	6,139	792	6,918	893	12,279	1,584
20	8,495	1,096	9,482	1,223	17,068	2,202	20	6,292	812	7,133	920	12,651	1,632
21	9,068	1,170	10,264	1,324	18,307	2,362	21	6,706	865	7,745	999	13,570	1,751
22	9,282	1,198	10,607	1,369	18,739	2,418	22	6,863	886	8,024	1,035	13,890	1,792
23	9,618	1,241	10,890	1,405	19,241	2,483	23	7,113	918	8,217	1,060	14,243	1,838
24	9,910	1,279	11,216	1,447	19,817	2,557	24	7,328	946	8,461	1,092	14,667	1,893
25	10,205	1,317	11,448	1,477	20,411	2,634	25	7,547	974	8,614	1,111	15,109	1,950
26	10,509	1,356	11,680	1,507	21,024	2,713	26	7,772	1,003	8,763	1,131	15,563	2,008
27	10,804	1,394	12,005	1,549	21,609	2,788	27	7,989	1,031	9,006	1,162	15,994	2,064
28	11,106	1,433	12,336	1,592	22,207	2,865	28	8,212	1,060	9,253	1,194	16,438	2,121
29	11,355	1,465	12,618	1,628	22,710	2,930	29	8,397	1,083	9,466	1,221	16,810	2,169
30	11,707	1,511	13,009	1,679	23,413	3,021	30	8,657	1,117	9,760	1,259	17,331	2,236
31	12,030	1,552	13,365	1,725	24,060	3,105	31	8,896	1,148	10,027	1,294	17,809	2,298
32	12,303	1,587	13,668	1,764	24,605	3,175	32	9,098	1,174	10,254	1,323	18,212	2,350
33	12,552	1,620	13,946	1,799	25,102	3,239	33	9,282	1,198	10,462	1,350	18,580	2,397
34	12,771	1,648	14,191	1,831	25,541	3,296	34	9,444	1,219	10,647	1,374	18,905	2,439
35	12,996	1,677	14,440	1,863	25,990	3,354	35	9,610	1,240	10,832	1,398	19,238	2,482
36	13,224	1,706	14,692	1,896	26,444	3,412	36	9,778	1,262	11,022	1,422	19,573	2,526
37	13,400	1,729	14,889	1,921	26,798	3,458	37	9,908	1,278	11,169	1,441	19,835	2,559
38	13,578	1,752	15,089	1,947	27,159	3,504	38	10,041	1,296	11,321	1,461	20,103	2,594
39	13,760	1,775	15,291	1,973	27,523	3,551	39	10,175	1,313	11,471	1,480	20,372	2,629
40	14,071	1,816	15,488	1,998	27,620	3,564	40	10,406	1,343	11,586	1,495	20,387	2,631
41	14,579	1,881	16,049	2,071	28,881	3,727	41	10,781	1,391	12,005	1,549	21,347	2,754
42	15,389	1,986	16,940	2,186	30,489	3,934	42	11,380	1,468	12,673	1,635	22,536	2,908
43	16,017	2,067	17,799	2,297	31,737	4,095	43	11,844	1,528	13,354	1,723	23,459	3,027
44	16,894	2,180	18,773	2,422	33,477	4,320	44	12,493	1,612	14,084	1,817	24,755	3,193
45	17,249	2,226	19,435	2,508	34,656	4,472	45	12,755	1,646	14,642	1,889	25,671	3,312
46	18,102	2,336	20,115	2,595	35,871	4,629	46	13,387	1,727	15,092	1,947	26,515	3,421
47	18,811	2,427	20,805	2,685	37,096	4,787	47	13,910	1,795	15,585	2,011	27,400	3,535
48	19,446	2,509	21,409	2,762	38,175	4,926	48	14,380	1,855	16,015	2,066	28,177	3,636
49	20,288	2,618	21,925	2,829	39,096	5,045	49	15,002	1,936	16,307	2,104	28,774	3,713
50	21,081	2,720	23,381	3,017	41,888	5,405	50	15,589	2,011	17,532	2,262	30,975	3,997
51	21,966	2,834	24,177	3,120	43,110	5,563	51	16,263	2,098	18,104	2,336	31,835	4,108
52	22,815	2,944	25,118	3,241	44,790	5,779	52	16,891	2,179	18,810	2,427	33,077	4,268
53	23,152	2,987	25,718	3,318	45,869	5,919	53	17,141	2,212	19,313	2,492	33,922	4,377
54	24,306	3,136	27,010	3,485	48,160	6,214	54	17,995	2,322	20,285	2,617	35,616	4,596
55	25,401	3,278	28,224	3,642	50,328	6,494	55	18,806	2,427	21,196	2,735	37,220	4,803
56	26,790	3,457	29,493	3,806	52,593	6,786	56	19,834	2,559	22,086	2,850	38,840	5,012
57	28,108	3,627	31,086	4,011	55,432	7,153	57	20,399	2,632	22,909	2,956	40,616	5,241
58	29,271	3,777	32,222	4,158	57,456	7,414	58	21,560	2,782	24,020	3,099	42,336	5,463
59	31,320	4,041	34,774	4,487	62,293	8,038	59	23,243	2,999	26,163	3,376	46,141	5,954
60	33,658	4,343	37,610	4,853	67,788	8,747	60	25,025	3,229	28,396	3,664	50,344	6,496
61	36,944	4,767	41,057	5,298	73,458	9,478	61	27,467	3,544	30,948	3,993	54,453	7,026
62	40,082	5,172	44,535	5,746	79,674	10,281	62	29,717	3,834	33,486	4,321	58,986	7,611
63	43,292	5,586	48,076	6,203	86,779	11,197	63	32,038	4,134	36,086	4,656	64,277	8,294
64	46,752	6,033	51,953	6,704	92,888	11,986	64	34,374	4,435	38,028	4,907	68,518	8,841
65	50,480	6,514	56,239	7,257	100,552	12,974	65	36,793	4,747	40,719	5,254	73,928	9,539
66	53,871	6,951	59,857	7,723	107,761	13,905	66	39,277	5,068	43,316	5,589	79,291	10,231
67	56,925	7,345	63,249	8,161	113,845	14,690	67	42,105	5,433	46,102	5,949	84,277	10,874
68	61,164	7,892	67,948	8,767	122,215	15,770	68	45,241	5,838	49,424	6,377	90,462	11,673
69	65,484	8,450	72,762	9,389	130,173	16,797	69	48,436	6,250	53,098	6,851	96,278	12,423
70	69,614	8,982	77,345	9,980	139,220	17,964	70	52,496	6,774	57,555	7,426	103,061	13,298
71	73,897	9,535	82,845	10,690	149,264	19,260	71	55,801	7,200	61,176	7,894	110,920	14,312
72	77,730	10,030	85,264	11,002	153,607	19,820	72	59,235	7,643	65,534	8,456	113,781	14,681
73	81,868	10,564	88,895	11,470	158,862	20,498	73	63,076	8,139	68,273	8,809	117,351	15,142
74	84,526	10,907	92,744	11,967	165,369	21,338	74	66,435	8,572	71,175	9,184	122,309	15,782
75	88,773	11,455	97,395	12,567	174,148	22,471	75	68,594	8,851	74,259	9,582	128,855	16,626
76	92,601	11,949	101,615	13,112	182,166	23,505	76	72,031	9,294	77,986	10,063	134,843	17,399
77	97,219	12,544	106,740	13,773	188,700	24,348	77	74,232	9,578	80,196	10,348	139,398	17,987
78	101,618	13,112	111,545	14,393	197,270	25,454	78	75,584	9,753	83,799	10,813	145,732	18,804
79	107,219	13,835	117,688	15,186	201,715	26,028	79	79,749	10,290	88,413	11,408	148,995	19,225
80	110,709	14,285	121,508	15,678	205,046	26,458	80	82,345	10,625	91,281	11,778	150,371	19,403
81*	113,256	14,614	124,319	16,041	209,761	27,066	81*	84,240	10,870	93,396	12,051	153,825	19,848
82*	115,859	14,950	127,180	16,410	21								

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	16,791	2,167	16,860	2,175	36,819	4,751	13,521	1,745	15,018	1,938	26,789	3,457
1	16,791	2,167	16,860	2,175	36,819	4,751	13,521	1,745	15,018	1,938	26,789	3,457
2	16,791	2,167	16,860	2,175	36,819	4,751	13,521	1,745	15,018	1,938	26,789	3,457
3	16,791	2,167	16,860	2,175	36,819	4,751	13,521	1,745	15,018	1,938	26,789	3,457
4	16,791	2,167	16,860	2,175	36,819	4,751	13,521	1,745	15,018	1,938	26,789	3,457
5	15,706	2,027	15,771	2,035	34,447	4,445	12,637	1,631	14,038	1,811	25,041	3,231
6	15,706	2,027	15,771	2,035	34,447	4,445	12,637	1,631	14,038	1,811	25,041	3,231
7	15,706	2,027	15,771	2,035	34,447	4,445	12,637	1,631	14,038	1,811	25,041	3,231
8	15,706	2,027	15,771	2,035	34,447	4,445	12,637	1,631	14,038	1,811	25,041	3,231
9	15,706	2,027	15,771	2,035	34,447	4,445	12,637	1,631	14,038	1,811	25,041	3,231
10	16,379	2,113	16,455	2,123	34,479	4,449	12,364	1,595	13,735	1,772	24,501	3,161
11	16,996	2,193	16,995	2,193	34,512	4,453	12,487	1,611	13,872	1,790	24,736	3,192
12	17,351	2,239	17,428	2,249	34,605	4,465	12,638	1,631	14,039	1,811	25,024	3,229
13	18,486	2,385	18,564	2,395	34,651	4,471	13,242	1,709	14,712	1,898	26,236	3,385
14	19,327	2,494	19,402	2,503	35,833	4,624	13,450	1,735	14,945	1,928	26,650	3,439
15	20,474	2,642	20,556	2,652	36,931	4,765	13,693	1,767	15,216	1,963	27,133	3,501
16	21,589	2,786	21,781	2,810	38,406	4,956	13,967	1,802	15,519	2,002	27,672	3,571
17	22,354	2,884	22,551	2,910	39,580	5,107	14,230	1,836	15,808	2,040	27,724	3,577
18	23,036	2,972	23,352	3,013	40,787	5,263	14,296	1,845	15,882	2,049	27,804	3,588
19	24,527	3,165	24,859	3,208	42,269	5,454	14,356	1,852	15,953	2,058	27,922	3,603
20	25,247	3,258	26,298	3,393	43,881	5,662	14,356	1,852	15,953	2,058	27,922	3,603
21	25,885	3,340	27,249	3,516	45,659	5,891	14,605	1,885	16,227	2,094	28,935	3,734
22	27,048	3,490	28,619	3,693	47,913	6,182	14,987	1,934	16,653	2,149	29,975	3,868
23	28,360	3,659	30,035	3,875	50,499	6,516	15,525	2,003	17,252	2,226	31,051	4,007
24	29,660	3,827	31,510	4,066	53,204	6,865	16,146	2,083	17,941	2,315	32,295	4,167
25	30,537	3,940	33,038	4,263	55,763	7,195	16,794	2,167	18,660	2,408	33,586	4,334
26	31,247	4,032	33,848	4,367	58,179	7,507	17,465	2,254	19,407	2,504	34,930	4,507
27	31,946	4,122	34,592	4,463	59,460	7,672	18,114	2,337	20,127	2,597	36,230	4,675
28	32,766	4,228	35,574	4,590	61,150	7,890	18,792	2,425	20,876	2,694	37,576	4,849
29	33,651	4,342	36,604	4,723	62,921	8,119	19,488	2,515	21,653	2,794	38,977	5,029
30	34,667	4,473	37,709	4,866	64,817	8,363	20,403	2,633	22,670	2,925	40,428	5,217
31	35,617	4,596	38,747	5,000	66,597	8,593	21,361	2,756	23,736	3,063	41,931	5,410
32	36,627	4,726	39,840	5,141	68,481	8,836	22,361	2,885	24,845	3,206	43,495	5,612
33	37,648	4,858	40,953	5,284	70,391	9,083	23,194	2,993	25,770	3,325	45,113	5,821
34	38,710	4,995	42,106	5,433	72,374	9,339	24,122	3,113	26,803	3,458	46,917	6,054
35	39,792	5,134	43,285	5,585	74,399	9,600	25,086	3,237	27,874	3,597	48,794	6,296
36	40,756	5,259	44,331	5,720	76,203	9,833	26,092	3,367	28,990	3,741	50,747	6,548
37	41,369	5,338	44,998	5,806	77,349	9,981	27,411	3,537	30,456	3,930	53,316	6,879
38	41,782	5,391	45,449	5,864	78,122	10,080	28,778	3,713	31,977	4,126	55,971	7,222
39	42,254	5,452	45,959	5,930	79,004	10,194	30,212	3,898	33,567	4,331	58,757	7,582
40	42,334	5,462	46,045	5,941	79,874	10,306	31,546	4,070	35,052	4,523	61,921	7,990
41	42,387	5,469	46,105	5,949	80,706	10,414	32,885	4,243	36,541	4,715	64,845	8,367
42	42,537	5,489	46,266	5,970	81,544	10,522	34,088	4,398	37,875	4,887	67,535	8,714
43	42,744	5,515	46,494	5,999	82,358	10,627	35,364	4,563	39,331	5,075	70,065	9,041
44	43,338	5,592	47,141	6,083	84,379	10,888	36,151	4,665	40,622	5,242	72,298	9,329
45	44,571	5,751	48,480	6,255	86,913	11,215	36,915	4,763	41,914	5,408	74,530	9,617
46	45,601	5,884	49,600	6,400	88,647	11,438	38,199	4,929	43,083	5,559	76,393	9,857
47	46,640	6,018	50,732	6,546	90,424	11,668	39,526	5,100	44,162	5,698	78,305	10,104
48	47,693	6,154	51,875	6,694	92,231	11,901	40,714	5,253	45,235	5,837	80,162	10,343
49	48,751	6,290	53,024	6,842	94,309	12,169	41,953	5,413	46,607	6,014	82,072	10,590
50	49,817	6,428	54,187	6,992	96,656	12,472	43,195	5,574	47,992	6,193	83,991	10,838
51	50,892	6,567	55,360	7,143	99,012	12,776	44,776	5,778	49,753	6,420	86,450	11,155
52	51,979	6,707	56,543	7,296	101,395	13,083	46,586	6,011	51,765	6,679	89,057	11,491
53	54,038	6,973	58,775	7,584	106,154	13,697	48,486	6,256	53,870	6,951	92,410	11,924
54	56,384	7,275	61,327	7,913	111,472	14,383	50,604	6,530	56,227	7,255	96,260	12,421
55	58,765	7,583	63,913	8,247	116,879	15,081	52,675	6,797	58,528	7,552	100,290	12,941
56	61,188	7,895	66,561	8,589	122,364	15,789	54,811	7,072	60,901	7,858	104,409	13,472
57	63,181	8,152	68,727	8,868	126,970	16,383	57,003	7,355	63,339	8,173	108,719	14,028
58	67,284	8,682	73,191	9,444	135,237	17,450	59,680	7,701	66,318	8,557	113,400	14,632
59	72,331	9,333	78,677	10,152	145,365	18,757	62,848	8,109	70,019	9,035	120,237	15,514
60	78,120	10,080	84,965	10,963	156,164	20,150	66,301	8,555	73,623	9,500	126,774	16,358
61	84,214	10,866	91,599	11,819	167,638	21,631	71,606	9,239	79,560	10,266	138,376	17,855
62	90,612	11,692	98,561	12,718	180,384	23,275	77,123	9,951	85,695	11,057	149,710	19,317
63	97,227	12,545	105,758	13,646	193,568	24,977	82,752	10,678	91,944	11,864	160,304	20,684
64	104,128	13,436	113,262	14,614	208,107	26,853	88,457	11,414	98,292	12,683	171,772	22,164
65	108,921	14,054	118,475	15,287	218,495	28,193	93,870	12,112	104,302	13,458	182,912	23,602
66	115,230	14,868	125,339	16,173	233,236	30,095	99,233	12,804	110,257	14,227	193,357	24,949
67	122,450	15,800	133,192	17,186	248,989	32,128	105,069	13,557	116,738	15,063	205,804	26,555
68	130,736	16,869	142,197	18,348	265,817	34,299	111,562	14,395	123,956	15,994	219,142	28,276
69	139,619	18,015	151,856	19,594	283,802	36,620	117,410	15,150	130,454	16,833	233,381	29,985
70	146,149	18,858	158,954	20,510	297,017	38,325	124,580	16,075	138,421	17,861	243,296	31,393
71	151,890	19,599	165,215	21,318	311,545	40,199	130,892	16,889	145,410	18,763	254,555	32,846
72	159,352	20,562	173,327	22,365	326,771	42,164	135,537	17,489	150,529	19,423	263,379	33,984
73	167,157	21,569	181,820	23,461	342,715	44,221	141,323	18,235	156,972	20,254	272,905	35,214
74	175,349	22,626	190,719	24,609	359,428	46,378	147,124	18,984	163,418	21,086	284,526	36,713
75	183,920	23,732	200,052	25,813	373,197	48,154	152,261	19,647	169,102	21,820	296,167	38,215
76	192,911	24,892	209,826	27,074	387,517	50,002	157,864	20,370	175,340	22,625	306,570	39,557
77	202,326	26,107	220,068	28,396	402,404	51,923	164,824	21,268	183,047	23,619	318,220	41,061
78	212,193	27,380	230,797	29,780	417,888	53,921	171,480	22,126	190,434	24,572	331,934	42,830
79	221,664	28,602	241,097	31,109	433,977	55,997	176,795	22,812	196,387	25,340	343,889	44,373
80	227,728	29,384	247,701	31,961	441,694	56,993	179,463	23,157	199,397	25,729	355,562	45,879
81*	232,965	30,060	253,400	32,697	451,851	58,303	183,590	23,689	203,988	26,321	363,744	46,935
82*	238,321	30,751	259,227	33,449	462,084	59,624	187,812	24,234	208,679	26,926	372,114	48,014
83*	243,805	31,459	265,189	34,218	472,716	60,996	192,					

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

ZONE 4 第4區

Benefit Level 保障級別 Standard 標準							Benefit Level 保障級別 Essential 精選						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,583	720	6,204	801	11,167	1,441	0	4,130	533	4,656	601	8,267	1,067
1	5,583	720	6,204	801	11,167	1,441	1	4,130	533	4,656	601	8,267	1,067
2	5,583	720	6,204	801	11,167	1,441	2	4,130	533	4,656	601	8,267	1,067
3	5,583	720	6,204	801	11,167	1,441	3	4,130	533	4,656	601	8,267	1,067
4	5,583	720	6,204	801	11,167	1,441	4	4,130	533	4,656	601	8,267	1,067
5	5,288	682	5,877	758	10,582	1,365	5	3,717	480	4,221	545	7,669	990
6	5,288	682	5,877	758	10,582	1,365	6	3,717	480	4,221	545	7,669	990
7	5,288	682	5,877	758	10,582	1,365	7	3,717	480	4,221	545	7,669	990
8	5,288	682	5,877	758	10,582	1,365	8	3,717	480	4,221	545	7,669	990
9	5,288	682	5,877	758	10,582	1,365	9	3,717	480	4,221	545	7,669	990
10	4,782	617	5,314	686	9,566	1,234	10	3,362	434	3,816	492	6,933	895
11	4,851	626	5,392	696	9,703	1,252	11	3,411	440	3,873	500	7,032	907
12	4,941	638	5,493	709	9,886	1,276	12	3,474	448	3,945	509	7,166	925
13	5,211	672	5,683	733	10,229	1,320	13	3,664	473	4,053	523	7,389	953
14	5,317	686	5,855	755	10,536	1,359	14	3,738	482	4,190	541	7,624	984
15	5,427	700	6,026	778	10,854	1,401	15	3,816	492	4,326	558	7,866	1,015
16	5,534	714	6,150	794	11,069	1,428	16	3,891	502	4,417	570	8,022	1,035
17	5,673	732	6,304	813	11,346	1,464	17	3,988	515	4,526	584	8,223	1,061
18	5,814	750	6,463	834	11,631	1,501	18	4,088	527	4,642	599	8,429	1,088
19	5,961	769	6,625	855	11,920	1,538	19	4,191	541	4,758	614	8,639	1,115
20	6,110	788	6,820	880	12,275	1,584	20	4,295	554	4,905	633	8,902	1,149
21	6,569	848	7,437	960	13,262	1,711	21	4,576	590	5,335	688	9,591	1,238
22	6,726	868	7,686	992	13,577	1,752	22	4,686	605	5,533	714	9,818	1,267
23	6,968	899	7,894	1,019	13,941	1,799	23	4,855	626	5,665	731	10,066	1,299
24	7,180	926	8,126	1,049	14,360	1,853	24	5,001	645	5,829	752	10,367	1,338
25	7,396	954	8,293	1,070	14,790	1,908	25	5,152	665	5,928	765	10,677	1,378
26	7,617	983	8,463	1,092	15,231	1,965	26	5,306	685	6,029	778	10,995	1,419
27	7,829	1,010	8,698	1,122	15,655	2,020	27	5,454	704	6,197	800	11,302	1,458
28	8,045	1,038	8,940	1,154	16,090	2,076	28	5,604	723	6,370	822	11,616	1,499
29	8,226	1,061	9,145	1,180	16,454	2,123	29	5,730	739	6,517	841	11,879	1,533
30	8,482	1,094	9,425	1,216	16,965	2,189	30	5,909	762	6,714	866	12,247	1,580
31	8,716	1,125	9,683	1,249	17,431	2,249	31	6,072	783	6,899	890	12,585	1,624
32	8,914	1,150	9,905	1,278	17,829	2,301	32	6,210	801	7,057	911	12,871	1,661
33	9,096	1,174	10,104	1,304	18,189	2,347	33	6,336	818	7,198	929	13,132	1,694
34	9,255	1,194	10,282	1,327	18,507	2,388	34	6,447	832	7,325	945	13,361	1,724
35	9,415	1,215	10,462	1,350	18,830	2,430	35	6,559	846	7,453	962	13,594	1,754
36	9,581	1,236	10,647	1,374	19,159	2,472	36	6,674	861	7,586	979	13,833	1,785
37	9,708	1,253	10,788	1,392	19,418	2,506	37	6,763	873	7,686	992	14,019	1,809
38	9,840	1,270	10,932	1,411	19,677	2,539	38	6,855	885	7,788	1,005	14,205	1,833
39	9,971	1,287	11,079	1,430	19,942	2,573	39	6,945	896	7,893	1,018	14,397	1,858
40	10,195	1,315	11,220	1,448	20,010	2,582	40	7,102	916	7,965	1,028	14,397	1,858
41	10,562	1,363	11,626	1,500	20,926	2,700	41	7,358	949	8,253	1,065	15,082	1,946
42	11,150	1,439	12,272	1,583	22,095	2,851	42	7,767	1,002	8,711	1,124	15,926	2,055
43	11,607	1,498	12,898	1,664	22,995	2,967	43	8,086	1,043	9,190	1,186	16,574	2,139
44	12,242	1,580	13,603	1,755	24,255	3,130	44	8,528	1,100	9,691	1,250	17,481	2,256
45	12,497	1,613	14,083	1,817	25,111	3,240	45	8,706	1,123	10,086	1,301	18,145	2,341
46	13,114	1,692	14,574	1,881	25,990	3,354	46	9,136	1,179	10,383	1,340	18,734	2,417
47	13,629	1,759	15,072	1,945	26,877	3,468	47	9,493	1,225	10,718	1,383	19,355	2,497
48	14,091	1,818	15,513	2,002	27,659	3,569	48	9,816	1,267	11,014	1,421	19,901	2,568
49	14,697	1,896	15,886	2,050	28,326	3,655	49	10,237	1,321	11,197	1,445	20,313	2,621
50	15,273	1,971	16,940	2,186	30,350	3,916	50	10,640	1,373	12,060	1,556	21,887	2,824
51	15,914	2,053	17,517	2,260	31,233	4,030	51	11,099	1,432	12,448	1,606	22,483	2,901
52	16,533	2,133	18,198	2,348	32,453	4,187	52	11,531	1,488	12,933	1,669	23,363	3,015
53	16,773	2,164	18,635	2,405	33,233	4,288	53	11,699	1,510	13,289	1,715	23,964	3,092
54	17,613	2,273	19,569	2,525	34,895	4,503	54	12,284	1,585	13,955	1,801	25,163	3,247
55	18,403	2,375	20,449	2,639	36,467	4,705	55	12,836	1,656	14,583	1,882	26,298	3,393
56	19,412	2,505	21,369	2,757	38,106	4,917	56	13,539	1,747	15,186	1,959	27,432	3,540
57	20,367	2,628	22,523	2,906	40,165	5,183	57	13,938	1,798	15,773	2,035	28,713	3,705
58	21,205	2,736	23,341	3,012	41,621	5,370	58	14,760	1,905	16,559	2,137	29,938	3,863
59	22,684	2,927	25,188	3,250	45,119	5,822	59	15,939	2,057	18,073	2,332	32,658	4,214
60	24,380	3,146	27,245	3,515	49,099	6,335	60	17,210	2,221	19,673	2,538	35,684	4,604
61	26,758	3,453	29,738	3,837	53,203	6,865	61	18,888	2,437	21,430	2,765	38,581	4,978
62	29,034	3,746	32,261	4,163	57,714	7,447	62	20,438	2,637	23,192	2,993	41,802	5,394
63	31,443	4,057	34,921	4,506	63,032	8,133	63	22,032	2,843	25,000	3,226	45,634	5,888
64	33,955	4,381	37,736	4,869	67,468	8,706	64	23,637	3,050	26,342	3,399	48,638	6,276
65	36,666	4,731	40,850	5,271	73,034	9,424	65	25,123	3,242	28,209	3,640	52,332	6,753
66	39,131	5,049	43,476	5,610	78,272	10,100	66	26,820	3,461	30,007	3,872	56,137	7,243
67	41,163	5,311	45,738	5,902	82,326	10,623	67	28,749	3,710	31,937	4,121	59,499	7,677
68	44,229	5,707	49,136	6,340	88,380	11,404	68	30,889	3,986	34,237	4,418	63,864	8,241
69	47,356	6,110	52,613	6,789	94,132	12,146	69	33,073	4,267	36,777	4,745	67,957	8,769
70	50,340	6,495	55,929	7,217	100,675	12,990	70	35,845	4,625	39,866	5,144	72,760	9,388
71	53,437	6,895	59,909	7,730	107,938	13,927	71	38,101	4,916	42,376	5,468	78,364	10,111
72	56,212	7,253	61,657	7,956	111,081	14,333	72	40,447	5,219	45,395	5,857	80,338	10,366
73	59,203	7,639	64,282	8,294	114,880	14,823	73	43,067	5,557	47,292	6,102	82,815	10,686
74	61,123	7,887	67,069	8,654	119,583	15,340	74	45,362	5,853	49,304	6,362	86,334	11,140
75	64,191	8,283	70,430	9,088	125,933	16,249	75	46,834	6,043	51,443	6,638	90,964	11,737
76	66,966	8,641	73,482	9,482	131,731	16,998	76	49,186	6,347	54,021	6,970	95,197	12,283
77	70,304	9,071	77,189	9,960	136,453	17,607	77	50,688	6,540	55,197	7,122	98,372	12,693
78	73,486	9,482	80,663	10,408	142,655	18,407	78	51,675	6,668	57,674	7,442	102,845	13,270
79	77,534	10,004	85,107	10,982	145,868	18,822	79	54,523	7,035	60,854	7,852	105,146	13,567
80	80,058	10,330	87,867	11,338	148,272	19,132	80	56,296	7,264	62,823	8,106	105,970	13,674
81*	81,897	10,567	89,896	11,599	151,684	19,572	81*	57,590	7,431	64,276	8,294	108,405	13,988
82*	83,778	10,810	91,961	11,866	155,172	20,022	82*	58,912	7,602	65,754	8,484	110,899	14,310
83*	85,709	11,059	94,081	12,139	158,744	20,483	83*	60,270	7,777	67,270	8,680	113,452	14,639
84*	87,681	11,314	96,242</										

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港發行的保單之保費率生效日期：由2025年9月9日起

Age* 年齡*	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	40,235	5,192	40,396	5,212	88,235	11,385	0	32,413	4,182	36,003	4,646	64,219	8,286
1	40,235	5,192	40,396	5,212	88,235	11,385	1	32,413	4,182	36,003	4,646	64,219	8,286
2	40,235	5,192	40,396	5,212	88,235	11,385	2	32,413	4,182	36,003	4,646	64,219	8,286
3	40,235	5,192	40,396	5,212	88,235	11,385	3	32,413	4,182	36,003	4,646	64,219	8,286
4	40,235	5,192	40,396	5,212	88,235	11,385	4	32,413	4,182	36,003	4,646	64,219	8,286
5	37,670	4,861	37,821	4,880	82,604	10,659	5	30,323	3,913	33,680	4,346	60,076	7,752
6	37,670	4,861	37,821	4,880	82,604	10,659	6	30,323	3,913	33,680	4,346	60,076	7,752
7	37,670	4,861	37,821	4,880	82,604	10,659	7	30,323	3,913	33,680	4,346	60,076	7,752
8	37,670	4,861	37,821	4,880	82,604	10,659	8	30,323	3,913	33,680	4,346	60,076	7,752
9	37,670	4,861	37,821	4,880	82,604	10,659	9	30,323	3,913	33,680	4,346	60,076	7,752
10	39,282	5,069	39,468	5,093	82,689	10,670	10	29,301	3,781	32,548	4,200	58,600	7,492
11	41,096	5,303	41,032	5,294	82,772	10,680	11	29,420	3,796	32,676	4,216	58,269	7,519
12	41,716	5,383	41,838	5,398	83,044	10,715	12	29,597	3,819	32,873	4,242	58,605	7,562
13	43,444	5,606	43,632	5,630	83,456	10,769	13	30,819	3,977	34,245	4,419	61,071	7,880
14	44,750	5,774	44,931	5,798	86,266	11,131	14	31,127	4,016	34,589	4,463	61,677	7,958
15	46,856	6,046	47,051	6,071	87,065	11,234	15	31,499	4,064	35,001	4,516	62,416	8,054
16	49,414	6,376	49,850	6,432	87,914	11,344	16	31,974	4,126	35,524	4,584	63,347	8,174
17	51,165	6,602	51,620	6,661	90,596	11,690	17	32,561	4,201	36,181	4,669	63,459	8,188
18	53,336	6,882	53,445	6,896	93,353	12,046	18	32,720	4,222	36,357	4,691	63,639	8,211
19	56,784	7,327	56,902	7,342	96,746	12,483	19	32,858	4,240	36,513	4,711	63,910	8,246
20	58,457	7,543	60,192	7,767	100,440	12,960	20	32,858	4,240	36,513	4,711	63,910	8,246
21	59,932	7,733	62,373	8,048	104,509	13,485	21	33,427	4,313	37,143	4,793	66,229	8,546
22	62,623	8,080	65,508	8,453	109,668	14,151	22	34,304	4,426	38,115	4,918	68,607	8,853
23	65,662	8,473	68,747	8,871	115,587	14,914	23	35,536	4,585	39,487	5,095	71,074	9,171
24	68,678	8,862	72,121	9,306	121,783	15,714	24	36,958	4,769	41,066	5,299	73,915	9,537
25	70,708	9,124	75,628	9,758	127,633	16,469	25	38,437	4,960	42,709	5,511	76,872	9,919
26	72,347	9,335	77,472	9,996	133,167	17,183	26	39,975	5,158	44,413	5,731	79,948	10,316
27	73,969	9,544	79,179	10,217	136,101	17,561	27	41,463	5,350	46,068	5,944	82,925	10,700
28	75,865	9,789	81,427	10,507	139,970	18,061	28	43,002	5,549	47,787	6,166	86,013	11,098
29	77,920	10,054	83,789	10,811	144,017	18,583	29	44,607	5,756	49,561	6,395	89,212	11,511
30	80,274	10,358	86,316	11,138	148,367	19,144	30	46,701	6,026	51,893	6,696	92,539	11,941
31	82,472	10,642	88,684	11,443	152,437	19,669	31	48,895	6,309	54,329	7,010	95,981	12,385
32	84,804	10,942	91,188	11,766	156,747	20,225	32	51,187	6,605	56,874	7,339	99,552	12,845
33	87,172	11,248	93,734	12,095	161,125	20,790	33	53,093	6,851	58,987	7,611	103,257	13,323
34	89,630	11,565	96,375	12,435	165,661	21,376	34	55,215	7,125	61,350	7,916	107,389	13,857
35	92,135	11,888	99,068	12,783	170,292	21,973	35	57,419	7,409	63,804	8,233	111,684	14,411
36	94,371	12,177	101,471	13,093	174,422	22,506	36	59,722	7,706	66,356	8,562	116,153	14,987
37	95,790	12,360	102,995	13,290	177,042	22,844	37	62,744	8,096	69,712	8,995	122,032	15,746
38	96,742	12,483	104,026	13,423	178,809	23,072	38	65,869	8,499	73,193	9,444	128,118	16,531
39	97,840	12,625	105,205	13,575	180,837	23,334	39	69,151	8,923	76,830	9,914	134,491	17,354
40	98,018	12,647	105,400	13,600	182,815	23,589	40	72,206	9,317	80,229	10,352	141,735	18,288
41	98,147	12,664	105,533	13,617	184,732	23,836	41	75,274	9,713	83,636	10,792	148,425	19,192
42	98,491	12,709	105,899	13,664	186,645	24,083	42	78,020	10,067	86,689	11,186	154,586	19,947
43	98,972	12,771	106,417	13,731	188,514	24,324	43	80,942	10,444	90,022	11,616	160,371	20,693
44	100,343	12,947	107,903	13,923	193,140	24,921	44	82,743	10,677	92,977	11,997	165,491	21,354
45	103,199	13,316	110,964	14,318	198,932	25,669	45	84,493	10,902	95,939	12,379	170,595	22,012
46	105,586	13,624	113,535	14,650	202,909	26,182	46	87,431	11,281	98,613	12,724	174,864	22,562
47	107,987	13,934	116,119	14,983	206,966	26,705	47	90,465	11,673	101,080	13,043	179,243	23,128
48	110,428	14,249	118,740	15,321	211,108	27,240	48	93,192	12,025	103,535	13,359	183,483	23,675
49	112,876	14,565	121,369	15,661	215,855	27,854	49	96,022	12,390	106,678	13,765	187,860	24,240
50	115,352	14,884	124,028	16,004	221,232	28,546	50	98,872	12,758	109,850	14,174	192,244	24,806
51	117,838	15,205	126,714	16,350	226,627	29,242	51	102,488	13,224	113,872	14,693	197,874	25,532
52	120,356	15,530	129,423	16,700	232,083	29,946	52	106,633	13,759	118,490	15,289	203,848	26,303
53	125,117	16,144	134,533	17,359	242,977	31,352	53	110,985	14,321	123,307	15,911	211,518	27,293
54	130,544	16,844	140,370	18,112	255,151	32,923	54	115,827	14,945	128,695	16,606	220,332	28,430
55	136,066	17,557	146,298	18,877	267,519	34,519	55	120,573	15,558	133,964	17,286	229,555	29,620
56	141,677	18,281	152,346	19,658	280,082	36,140	56	125,458	16,188	139,399	17,987	238,983	30,837
57	147,336	19,063	158,860	20,498	293,505	37,872	57	130,623	16,855	145,138	18,727	249,130	32,146
58	156,307	20,169	168,081	21,688	310,566	40,073	58	137,796	17,780	153,116	19,757	261,817	33,783
59	166,229	21,449	178,742	23,063	330,247	42,613	59	144,739	18,676	161,260	20,808	276,917	35,731
60	177,785	22,940	191,148	24,964	351,329	45,333	60	149,166	19,247	165,636	21,372	285,213	36,802
61	187,315	24,170	201,407	25,988	368,606	47,562	61	157,488	20,321	174,986	22,579	304,335	39,269
62	198,393	25,599	213,327	27,526	390,428	50,378	62	169,133	21,824	187,932	24,249	328,317	42,363
63	210,147	27,116	225,966	29,157	413,595	53,367	63	181,084	23,366	201,191	25,960	350,782	45,262
64	222,628	28,726	239,382	30,888	439,843	56,754	64	193,599	24,981	215,117	27,757	375,925	48,506
65	236,757	30,549	254,578	32,849	469,500	60,581	65	205,911	26,569	228,788	29,521	401,224	51,771
66	250,466	32,318	269,327	34,752	501,172	64,667	66	217,670	28,086	241,853	31,207	424,140	54,728
67	266,170	34,345	286,202	36,929	535,019	69,035	67	230,471	29,738	256,068	33,041	451,437	58,250
68	284,175	36,668	305,549	39,426	571,186	73,701	68	244,720	31,577	271,905	35,085	480,698	62,026
69	303,480	39,159	326,308	42,104	608,231	78,688	69	257,541	33,231	286,161	36,924	509,746	65,774
70	317,674	40,990	341,560	44,072	649,831	82,352	70	273,275	35,261	303,636	39,179	533,679	68,862
71	330,154	42,601	355,014	45,808	693,442	86,380	71	287,120	37,048	318,962	41,156	558,384	72,050
72	346,371	44,693	372,447	48,058	742,160	90,601	72	297,312	38,363	330,189	42,605	577,731	74,546
73	363,343	46,883	390,689	50,411	796,416	95,021	73	309,993	39,999	344,326	44,429	598,634	77,243
74	381,151	49,181	409,815	52,879	856,334	99,656	74	322,722	41,642	358,463	46,253	624,126	80,532
75	399,780	51,585	429,865	55,466	921,921	103,474	75	333,992	43,096	370,937	47,863	649,662	83,827
76	419,327	54,107	450,865	58,176	993,689	107,444	76	346,281	44,681	384,615	49,628	672,474	86,771
77	439,790	56,747	472,879	61,017	1,072,683	111,572	77	361,552	46,521	401,519	51,809	698,029	90,068
78	461,233	59,514	495,935										

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

ZONE 5
第5區

Benefit Level 保障級別 Standard 標準						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,124	1,693	14,581	1,881	26,247	3,387
1	13,124	1,693	14,581	1,881	26,247	3,387
2	13,124	1,693	14,581	1,881	26,247	3,387
3	13,124	1,693	14,581	1,881	26,247	3,387
4	13,124	1,693	14,581	1,881	26,247	3,387
5	12,434	1,604	13,813	1,782	24,869	3,209
6	12,434	1,604	13,813	1,782	24,869	3,209
7	12,434	1,604	13,813	1,782	24,869	3,209
8	12,434	1,604	13,813	1,782	24,869	3,209
9	12,434	1,604	13,813	1,782	24,869	3,209
10	11,243	1,451	12,489	1,611	22,479	2,901
11	11,404	1,471	12,667	1,634	22,802	2,942
12	11,618	1,499	12,908	1,666	23,230	2,997
13	12,247	1,580	13,357	1,723	24,043	3,102
14	12,499	1,613	13,756	1,775	24,763	3,195
15	12,750	1,645	14,172	1,829	25,505	3,291
16	13,009	1,679	14,551	1,865	26,016	3,357
17	13,334	1,721	14,813	1,911	26,667	3,441
18	13,664	1,763	15,186	1,959	27,332	3,527
19	14,008	1,807	15,565	2,008	28,016	3,615
20	14,362	1,853	16,028	2,068	28,850	3,723
21	14,724	1,900	16,661	2,150	29,715	3,834
22	15,071	1,945	17,216	2,221	30,423	3,926
23	15,619	2,015	17,680	2,281	31,234	4,030
24	16,089	2,076	18,212	2,350	32,172	4,151
25	16,570	2,138	18,585	2,398	33,137	4,276
26	17,066	2,202	18,964	2,447	34,132	4,404
27	17,541	2,263	19,489	2,515	35,076	4,526
28	18,026	2,326	20,030	2,585	36,053	4,652
29	18,437	2,379	20,485	2,643	36,876	4,758
30	19,004	2,452	21,117	2,725	38,011	4,905
31	19,530	2,520	21,698	2,800	39,060	5,040
32	19,975	2,577	22,192	2,863	39,947	5,154
33	20,376	2,629	22,640	2,921	40,754	5,259
34	20,733	2,675	23,039	2,973	41,468	5,351
35	21,098	2,722	23,441	3,025	42,193	5,444
36	21,467	2,770	23,852	3,078	42,931	5,539
37	21,752	2,807	24,171	3,119	43,509	5,614
38	22,044	2,844	24,493	3,160	44,091	5,689
39	22,342	2,883	24,823	3,203	44,682	5,765
40	22,840	2,947	25,146	3,245	44,839	5,786
41	23,669	3,054	26,050	3,361	46,890	6,050
42	24,986	3,224	27,501	3,549	49,504	6,388
43	26,002	3,355	28,896	3,729	51,526	6,649
44	27,429	3,539	30,474	3,932	54,352	7,013
45	28,000	3,613	31,552	4,071	56,265	7,260
46	29,392	3,793	32,659	4,214	58,235	7,514
47	30,538	3,940	33,774	4,358	60,224	7,771
48	31,574	4,074	34,757	4,485	61,982	7,998
49	32,930	4,249	35,596	4,593	63,474	8,190
50	34,226	4,416	37,956	4,898	68,008	8,775
51	35,656	4,601	39,252	5,065	69,989	9,031
52	37,041	4,779	40,778	5,262	72,714	9,382
53	37,583	4,849	41,758	5,388	74,463	9,608
54	39,463	5,092	43,848	5,658	78,189	10,089
55	41,238	5,321	45,818	5,912	81,706	10,543
56	43,495	5,612	47,883	6,178	85,382	11,017
57	45,628	5,887	50,468	6,512	89,997	11,613
58	47,524	6,132	52,314	6,750	93,290	12,037
59	50,206	6,478	55,745	7,193	99,862	12,885
60	54,168	6,989	60,532	7,811	109,096	14,077
61	58,749	7,581	65,295	8,425	116,820	15,074
62	62,804	8,104	69,787	9,005	124,845	16,109
63	66,213	8,544	73,533	9,488	132,729	17,126
64	70,879	9,146	78,764	10,163	140,831	18,172
65	76,087	9,818	84,770	10,938	151,560	19,556
66	81,226	10,481	90,249	11,645	162,481	20,965
67	87,069	11,235	96,750	12,484	174,135	22,469
68	93,558	12,072	103,933	13,411	186,934	24,121
69	100,164	12,924	111,290	14,360	199,111	25,692
70	106,475	13,739	118,301	15,265	212,949	27,477
71	113,032	14,585	126,719	16,351	228,307	29,459
72	118,898	15,342	130,415	16,828	234,954	30,317
73	125,224	16,158	135,972	17,545	242,992	31,354
74	129,289	16,682	141,862	18,305	252,946	32,638
75	135,778	17,520	148,977	19,223	266,373	34,371
76	141,641	18,276	155,433	20,056	278,636	35,953
77	148,704	19,188	163,268	21,067	288,628	37,242
78	155,431	20,056	170,615	22,015	301,744	38,935
79	164,003	21,162	180,014	23,228	308,535	39,811
80	169,342	21,851	185,856	23,981	313,635	40,469
81*	173,236	22,353	190,157	24,536	320,850	41,400
82*	177,222	22,867	194,531	25,101	328,229	42,352
83*	181,296	23,393	199,001	25,678	335,776	43,326
84*	185,466	23,931	203,580	26,268	343,503	44,323
85*	189,731	24,481	208,259	26,872	351,399	45,342
86*	194,094	25,044	213,051	27,490	359,481	46,385
87*	198,559	25,621	217,949	28,122	367,751	47,452
88*	203,129	26,210	222,967	28,770	376,210	48,543
89*	207,796	26,812	228,094	29,431	384,862	49,660
90*	212,576	27,429	233,338	30,108	393,715	50,802
91*	217,467	28,060	238,706	30,801	402,768	51,970
92*	222,466	28,705	244,194	31,509	412,031	53,165
93*	227,586	29,366	249,815	32,234	421,509	54,388
94*	232,821	30,041	255,558	32,975	431,202	55,639
95*	238,177	30,733	261,439	33,734	441,125	56,919
96*	243,653	31,439	267,449	34,510	451,278	58,228
97*	249,258	32,162	273,600	35,303	461,647	59,567
98*	254,991	32,902	279,893	36,115	472,267	60,938
99*	260,856	33,659	286,331	36,946	483,127	62,339

Benefit Level 保障級別 Essential 精選						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,220	1,319	11,444	1,477	19,867	2,563
1	10,220	1,319	11,444	1,477	19,867	2,563
2	10,220	1,319	11,444	1,477	19,867	2,563
3	10,220	1,319	11,444	1,477	19,867	2,563
4	10,220	1,319	11,444	1,477	19,867	2,563
5	9,196	1,187	10,364	1,337	18,410	2,375
6	9,196	1,187	10,364	1,337	18,410	2,375
7	9,196	1,187	10,364	1,337	18,410	2,375
8	9,196	1,187	10,364	1,337	18,410	2,375
9	9,196	1,187	10,364	1,337	18,410	2,375
10	8,314	1,073	9,369	1,209	16,638	2,147
11	8,434	1,088	9,503	1,226	16,878	2,178
12	8,592	1,109	9,685	1,250	17,196	2,219
13	9,058	1,169	9,965	1,286	17,748	2,290
14	9,244	1,193	10,291	1,328	18,305	2,362
15	9,429	1,217	10,634	1,372	18,881	2,436
16	9,621	1,241	10,842	1,399	19,257	2,485
17	9,860	1,272	11,113	1,434	19,739	2,547
18	10,106	1,304	11,395	1,470	20,233	2,611
19	10,359	1,337	11,678	1,507	20,739	2,676
20	10,621	1,370	12,041	1,554	21,369	2,757
21	11,229	1,449	12,903	1,665	22,315	2,879
22	11,494	1,483	13,366	1,725	22,847	2,948
23	11,912	1,537	13,693	1,767	23,427	3,023
24	12,271	1,583	14,106	1,820	24,132	3,114
25	12,637	1,631	14,359	1,853	24,854	3,207
26	13,015	1,679	14,615	1,886	25,601	3,303
27	13,378	1,726	15,018	1,938	26,309	3,395
28	13,747	1,774	15,435	1,992	27,041	3,489
29	14,061	1,814	15,787	2,037	27,659	3,569
30	14,494	1,870	16,275	2,100	28,511	3,679
31	14,894	1,922	16,722	2,158	29,298	3,780
32	15,234	1,966	17,103	2,207	29,964	3,866
33	15,541	2,005	17,448	2,251	30,569	3,944
34	15,812	2,040	17,755	2,291	31,104	4,013
35	16,090	2,076	18,065	2,331	31,647	4,083
36	16,372	2,113	18,382	2,372	32,200	4,155
37	16,590	2,141	18,629	2,404	32,635	4,211
38	16,812	2,169	18,876	2,436	33,072	4,267
39	17,039	2,199	19,130	2,468	33,513	4,324
40	17,419	2,248	19,331	2,494	33,548	4,329
41	18,052	2,329	20,024	2,584	35,126	4,532
42	19,056	2,459	21,140	2,728	37,084	4,785
43	19,831	2,559	22,271	2,874	38,599	4,981
44	20,919	2,699	23,485	3,030	40,716	5,254
45	21,355	2,755	24,409	3,150	42,229	5,449
46	22,416	2,892	25,169	3,248	43,624	5,629
47	23,290	3,005	25,996	3,354	45,086	5,818
48	24,081	3,107	26,718	3,447	46,374	5,984
49	25,114	3,241	27,225	3,513	47,369	6,112
50	26,104	3,368	29,237	3,773	50,966	6,576
51	27,194	3,509	30,174	3,893	52,364	6,757
52	28,250	3,645	31,347	4,045	54,403	7,020
53	28,663	3,698	32,182	4,153	55,781	7,198
54	30,097	3,883	33,792			

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,749	2,935	22,839	2,947	49,885	6,437	0	18,302	2,362	20,329	2,623	36,267	4,680
1	22,749	2,935	22,839	2,947	49,885	6,437	1	18,302	2,362	20,329	2,623	36,267	4,680
2	22,749	2,935	22,839	2,947	49,885	6,437	2	18,302	2,362	20,329	2,623	36,267	4,680
3	22,749	2,935	22,839	2,947	49,885	6,437	3	18,302	2,362	20,329	2,623	36,267	4,680
4	22,749	2,935	22,839	2,947	49,885	6,437	4	18,302	2,362	20,329	2,623	36,267	4,680
5	21,246	2,741	21,328	2,752	46,590	6,012	5	17,081	2,204	18,969	2,448	33,839	4,366
6	21,246	2,741	21,328	2,752	46,590	6,012	6	17,081	2,204	18,969	2,448	33,839	4,366
7	21,246	2,741	21,328	2,752	46,590	6,012	7	17,081	2,204	18,969	2,448	33,839	4,366
8	21,246	2,741	21,328	2,752	46,590	6,012	8	17,081	2,204	18,969	2,448	33,839	4,366
9	21,246	2,741	21,328	2,752	46,590	6,012	9	17,081	2,204	18,969	2,448	33,839	4,366
10	22,154	2,859	22,262	2,873	46,635	6,017	10	16,711	2,156	18,559	2,395	33,108	4,272
11	23,205	2,994	23,170	2,990	46,685	6,024	11	16,912	2,182	18,784	2,424	33,496	4,366
12	23,867	3,080	23,932	3,088	46,834	6,043	12	17,147	2,213	19,047	2,458	33,954	4,381
13	25,134	3,243	25,243	3,257	47,116	6,079	13	17,998	2,322	19,998	2,580	35,667	4,602
14	26,538	3,424	26,649	3,439	49,211	6,350	14	18,319	2,364	20,358	2,627	36,300	4,684
15	28,113	3,627	28,232	3,643	50,717	6,544	15	18,689	2,411	20,764	2,679	37,031	4,778
16	29,648	3,826	29,910	3,859	52,748	6,806	16	19,099	2,464	21,224	2,739	37,840	4,883
17	30,698	3,961	30,973	3,997	54,354	7,013	17	19,539	2,521	21,708	2,801	38,001	4,903
18	32,003	4,129	32,068	4,138	56,012	7,227	18	19,630	2,533	21,815	2,815	38,184	4,927
19	34,071	4,396	34,143	4,406	58,048	7,490	19	19,714	2,544	21,910	2,827	38,348	4,948
20	35,072	4,525	36,118	4,660	60,264	7,776	20	19,714	2,544	21,910	2,827	38,348	4,948
21	35,959	4,640	37,425	4,829	62,706	8,091	21	20,056	2,588	22,286	2,876	39,735	5,127
22	37,572	4,848	39,306	5,072	65,801	8,490	22	20,583	2,656	22,869	2,951	41,165	5,312
23	39,396	5,083	41,251	5,323	69,351	8,949	23	21,324	2,751	23,692	3,057	42,643	5,502
24	41,206	5,317	43,271	5,583	73,071	9,429	24	22,175	2,861	24,638	3,179	44,351	5,723
25	42,425	5,474	45,378	5,855	76,580	9,881	25	23,061	2,976	25,623	3,306	46,126	5,952
26	43,407	5,601	46,485	5,998	79,901	10,310	26	23,982	3,094	26,649	3,439	47,969	6,190
27	44,382	5,727	47,506	6,130	81,660	10,537	27	24,879	3,210	27,643	3,567	49,755	6,420
28	45,518	5,873	48,856	6,304	83,983	10,837	28	25,803	3,329	28,672	3,700	51,608	6,659
29	46,752	6,033	50,269	6,486	86,410	11,150	29	26,765	3,454	29,735	3,837	53,527	6,907
30	48,165	6,215	51,790	6,683	89,019	11,486	30	28,021	3,616	31,139	4,018	55,523	7,164
31	49,885	6,385	53,208	6,866	91,464	11,802	31	29,335	3,785	32,598	4,206	57,589	7,431
32	50,883	6,566	54,715	7,060	94,046	12,135	32	30,711	3,963	34,124	4,403	59,732	7,707
33	52,303	6,749	56,239	7,257	96,675	12,474	33	31,856	4,110	35,393	4,567	61,953	7,994
34	53,776	6,939	57,822	7,461	99,397	12,825	34	33,129	4,275	36,806	4,749	64,433	8,314
35	55,282	7,133	59,442	7,670	102,177	13,184	35	34,454	4,446	38,284	4,940	67,013	8,647
36	56,621	7,306	60,884	7,856	104,654	13,504	36	35,833	4,624	39,814	5,137	69,691	8,992
37	57,470	7,415	61,798	7,974	106,224	13,706	37	37,649	4,858	41,829	5,397	73,221	9,448
38	58,047	7,490	62,414	8,053	107,285	13,843	38	39,520	5,099	43,916	5,667	76,869	9,919
39	58,704	7,575	63,123	8,145	108,500	14,000	39	41,490	5,354	46,100	5,948	80,694	10,412
40	58,815	7,589	63,240	8,160	109,690	14,154	40	43,324	5,590	48,136	6,211	85,041	10,973
41	58,888	7,598	63,320	8,170	110,840	14,302	41	45,161	5,827	50,181	6,475	89,056	11,491
42	59,097	7,625	63,541	8,199	111,988	14,450	42	46,813	6,040	52,013	6,711	92,750	11,968
43	59,387	7,663	63,851	8,239	113,108	14,595	43	48,564	6,266	54,012	6,969	96,224	12,416
44	60,207	7,769	64,742	8,354	115,882	14,953	44	49,644	6,406	55,786	7,198	99,291	12,812
45	61,920	7,990	66,578	8,591	119,359	15,401	45	50,694	6,541	57,563	7,427	102,356	13,207
46	63,353	8,175	68,123	8,790	121,747	15,709	46	52,457	6,769	59,168	7,635	104,920	13,538
47	64,791	8,360	69,673	8,990	124,182	16,023	47	54,280	7,004	60,650	7,826	107,544	13,877
48	66,256	8,549	71,242	9,193	126,666	16,344	48	55,916	7,215	62,123	8,016	110,090	14,205
49	67,725	8,739	72,820	9,396	129,520	16,712	49	57,614	7,434	64,007	8,259	112,716	14,544
50	69,211	8,930	74,420	9,603	132,740	17,128	50	59,322	7,654	65,910	8,505	115,347	14,883
51	70,701	9,123	76,028	9,810	135,977	17,545	51	61,494	7,935	68,325	8,816	118,723	15,319
52	72,214	9,318	77,652	10,020	139,249	17,968	52	63,979	8,255	71,093	9,173	122,310	15,782
53	75,073	9,687	80,720	10,415	145,786	18,811	53	66,591	8,592	73,984	9,546	126,911	16,376
54	78,326	10,107	84,223	10,867	153,092	19,754	54	69,498	8,967	77,221	9,964	132,200	17,058
55	81,637	10,534	87,777	11,326	160,513	20,711	55	72,343	9,335	80,377	10,371	137,733	17,772
56	85,006	10,969	91,408	11,795	168,047	21,683	56	75,274	9,713	83,640	10,792	143,388	18,502
57	87,832	11,333	94,446	12,187	174,492	22,515	57	78,348	10,109	87,058	11,233	149,431	19,281
58	93,544	12,070	100,589	12,979	185,858	23,982	58	81,876	10,565	90,978	11,739	155,566	20,073
59	100,374	12,951	107,930	13,926	199,412	25,731	59	85,968	11,093	95,781	12,359	164,475	21,223
60	108,100	13,948	116,224	14,997	213,619	27,564	60	90,698	11,703	100,712	12,995	173,419	22,377
61	115,342	14,883	124,017	16,002	226,978	29,287	61	97,316	12,557	108,126	13,952	188,057	24,265
62	122,841	15,850	132,090	17,044	241,746	31,193	62	104,228	13,449	115,816	14,944	202,330	26,107
63	130,580	16,849	140,410	18,117	256,995	33,616	63	111,418	14,377	123,794	15,973	215,834	27,850
64	138,414	17,860	148,832	19,204	273,464	35,286	64	118,997	15,354	132,222	17,061	231,062	29,814
65	145,859	18,821	156,838	20,237	289,246	37,322	65	126,855	16,368	140,952	18,187	247,183	31,895
66	154,305	19,910	165,925	21,410	308,759	39,840	66	134,097	17,303	148,998	19,226	261,302	33,716
67	163,977	21,158	176,321	22,751	329,611	42,530	67	141,988	18,321	157,758	20,356	278,119	35,886
68	175,071	22,590	188,241	24,289	351,893	45,406	68	150,768	19,454	167,511	21,614	298,146	38,212
69	186,967	24,125	201,027	25,939	375,700	48,477	69	159,664	20,473	176,296	22,748	314,041	40,521
70	195,709	25,253	210,425	27,152	393,195	50,735	70	168,356	21,723	187,062	24,137	330,785	42,424
71	203,400	26,245	218,715	28,221	412,425	53,216	71	176,887	22,824	196,503	25,355	344,004	44,388
72	213,390	27,534	229,450	29,606	432,579	55,817	72	183,167	23,634	203,421	26,248	355,923	45,926
73	223,844	28,883	240,693	31,057	453,687	58,540	73	190,980	24,643	212,130	27,372	368,802	47,587
74	234,816	30,299	252,474	32,577	475,813	61,395	74	198,820	25,654	220,837	28,495	384,505	49,614
75	246,295	31,780	264,828	34,171	494,037	63,747	75	205,764	26,550	228,523	29,487	400,236	51,643
76	258,335	33,334	277,764	35,841	512,998	66,193	76	213,335	27,527	236,950	30,574	414,292	53,457
77	270,940	34,960	291,326	37,590	532,707	68,736	77	222,741	28,741	247,366	31,918	430,035	55,488
78	284,153	36,665	305,534	39,424	553,201	71,381	78	231,733	29,901	257,352	33,207	448,568	57,880
79	296,838	38,302	319,169	41,183	574,501								

Annual Deductible: HKD25,000 or USD3,125

每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 5 第5區

Age+ 年齡*	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,667	989	8,515	1,099	15,327	1,978	5,980	772	6,692	863	11,609	1,498
1	7,667	989	8,515	1,099	15,327	1,978	5,980	772	6,692	863	11,609	1,498
2	7,667	989	8,515	1,099	15,327	1,978	5,980	772	6,692	863	11,609	1,498
3	7,667	989	8,515	1,099	15,327	1,978	5,980	772	6,692	863	11,609	1,498
4	7,667	989	8,515	1,099	15,327	1,978	5,980	772	6,692	863	11,609	1,498
5	7,262	937	8,068	1,041	14,523	1,874	5,378	694	6,060	782	10,757	1,388
6	7,262	937	8,068	1,041	14,523	1,874	5,378	694	6,060	782	10,757	1,388
7	7,262	937	8,068	1,041	14,523	1,874	5,378	694	6,060	782	10,757	1,388
8	7,262	937	8,068	1,041	14,523	1,874	5,378	694	6,060	782	10,757	1,388
9	7,262	937	8,068	1,041	14,523	1,874	5,378	694	6,060	782	10,757	1,388
10	6,565	847	7,294	941	13,128	1,694	4,863	627	5,480	707	9,724	1,255
11	6,659	859	7,398	955	13,316	1,718	4,932	636	5,558	717	9,864	1,273
12	6,787	876	7,536	972	13,568	1,751	5,026	649	5,660	730	10,049	1,297
13	7,151	923	7,801	1,007	14,040	1,812	5,296	683	5,828	752	10,371	1,338
14	7,299	942	8,034	1,037	14,463	1,866	5,405	697	6,018	777	10,698	1,380
15	7,446	961	8,276	1,068	14,896	1,922	5,514	711	6,219	802	11,034	1,424
16	7,598	980	8,439	1,089	15,192	1,960	5,628	726	6,340	818	11,254	1,452
17	7,789	1,005	8,651	1,116	15,573	2,009	5,768	744	6,497	838	11,533	1,488
18	7,981	1,030	8,867	1,144	15,962	2,060	5,911	763	6,660	859	11,823	1,526
19	8,181	1,056	9,090	1,173	16,361	2,111	6,059	782	6,829	881	12,118	1,564
20	8,386	1,082	9,360	1,208	16,846	2,174	6,211	801	7,042	909	12,486	1,611
21	8,950	1,155	10,131	1,307	18,066	2,331	6,618	854	7,644	986	13,391	1,728
22	9,162	1,182	10,468	1,351	18,497	2,387	6,775	874	7,920	1,022	13,711	1,769
23	9,495	1,225	10,750	1,387	18,989	2,450	7,021	906	8,111	1,047	14,055	1,814
24	9,779	1,262	11,074	1,429	19,564	2,524	7,232	933	8,356	1,078	14,482	1,869
25	10,076	1,300	11,300	1,458	20,148	2,600	7,451	961	8,501	1,097	14,914	1,924
26	10,377	1,339	11,530	1,488	20,753	2,678	7,673	990	8,651	1,116	15,362	1,982
27	10,666	1,376	11,851	1,529	21,328	2,752	7,887	1,018	8,891	1,147	15,786	2,037
28	10,959	1,414	12,178	1,571	21,919	2,828	8,104	1,046	9,137	1,179	16,225	2,094
29	11,209	1,446	12,453	1,607	22,419	2,893	8,289	1,070	9,342	1,205	16,594	2,141
30	11,555	1,491	12,838	1,657	23,113	2,982	8,545	1,103	9,631	1,243	17,109	2,208
31	11,872	1,532	13,194	1,702	23,748	3,064	8,779	1,133	9,899	1,277	17,579	2,268
32	12,145	1,567	13,492	1,741	24,287	3,134	8,980	1,159	10,122	1,306	17,977	2,320
33	12,389	1,599	13,766	1,776	24,781	3,198	9,161	1,182	10,327	1,333	18,343	2,367
34	12,605	1,626	14,009	1,808	25,213	3,253	9,321	1,203	10,511	1,356	18,663	2,408
35	12,827	1,655	14,252	1,839	25,653	3,310	9,485	1,224	10,691	1,379	18,987	2,450
36	13,049	1,684	14,499	1,871	26,101	3,368	9,649	1,245	10,877	1,403	19,320	2,493
37	13,226	1,707	14,694	1,896	26,454	3,413	9,780	1,262	11,025	1,423	19,581	2,527
38	13,403	1,729	14,891	1,921	26,810	3,459	9,911	1,279	11,172	1,442	19,845	2,561
39	13,585	1,753	15,092	1,947	27,168	3,506	10,046	1,296	11,322	1,461	20,110	2,595
40	13,888	1,792	15,286	1,972	27,262	3,518	10,270	1,325	11,435	1,475	20,123	2,597
41	14,391	1,857	15,838	2,044	28,510	3,679	10,642	1,373	11,848	1,529	21,073	2,719
42	15,189	1,960	16,719	2,157	30,096	3,883	11,232	1,449	12,507	1,614	22,246	2,870
43	15,810	2,040	17,568	2,267	31,329	4,042	11,691	1,509	13,180	1,701	23,157	2,988
44	16,675	2,152	18,530	2,391	33,047	4,264	12,331	1,591	13,902	1,794	24,429	3,152
45	17,023	2,197	19,183	2,475	34,209	4,414	12,587	1,624	14,453	1,865	25,339	3,270
46	17,871	2,306	19,858	2,562	35,406	4,569	13,215	1,705	14,898	1,922	26,169	3,377
47	18,566	2,396	20,533	2,649	36,616	4,725	13,729	1,771	15,381	1,985	27,046	3,490
48	19,199	2,477	21,132	2,727	37,683	4,862	14,198	1,832	15,808	2,040	27,814	3,589
49	20,023	2,584	21,642	2,793	38,592	4,980	14,807	1,911	16,097	2,077	28,404	3,665
50	20,808	2,685	23,075	2,977	41,348	5,335	15,388	1,986	17,302	2,233	30,576	3,945
51	21,681	2,798	23,866	3,079	42,553	5,491	16,052	2,071	17,872	2,306	31,425	4,055
52	22,522	2,906	24,794	3,199	44,210	5,705	16,674	2,151	18,566	2,396	32,648	4,213
53	22,853	2,949	25,388	3,276	45,273	5,842	16,918	2,183	19,064	2,460	33,479	4,320
54	23,997	3,096	26,661	3,440	47,539	6,134	17,766	2,292	20,022	2,583	35,156	4,536
55	25,074	3,235	27,860	3,595	49,677	6,410	18,564	2,395	20,923	2,700	36,737	4,740
56	26,444	3,412	29,112	3,756	51,911	6,698	19,577	2,526	21,801	2,813	38,336	4,947
57	27,740	3,579	30,683	3,959	54,716	7,060	20,133	2,598	22,615	2,918	40,093	5,173
58	28,895	3,728	31,808	4,104	56,724	7,319	21,284	2,746	23,712	3,060	41,797	5,393
59	30,915	3,989	34,325	4,429	61,489	7,934	22,942	2,960	25,825	3,332	45,546	5,877
60	33,225	4,287	37,122	4,790	66,911	8,634	24,702	3,187	28,026	3,616	49,692	6,412
61	36,467	4,705	40,533	5,230	72,514	9,357	27,112	3,498	30,555	3,943	53,753	6,936
62	39,568	5,106	43,967	5,673	78,651	10,149	29,337	3,785	33,061	4,266	58,230	7,514
63	42,735	5,514	47,457	6,123	85,666	11,054	31,626	4,081	35,622	4,596	63,452	8,187
64	46,154	5,955	51,289	6,618	91,700	11,832	33,935	4,379	37,539	4,844	67,643	8,728
65	49,742	6,418	55,419	7,151	99,076	12,784	36,320	4,686	40,200	5,187	72,898	9,406
66	52,838	6,818	58,710	7,575	105,694	13,638	38,772	5,003	42,763	5,518	77,981	10,062
67	56,186	7,250	62,435	8,056	112,376	14,500	41,559	5,362	45,510	5,872	83,191	10,734
68	60,375	7,790	67,074	8,655	120,636	15,566	44,658	5,762	48,790	6,295	89,292	11,522
69	64,639	8,341	71,820	9,267	128,494	16,580	47,812	6,169	52,415	6,763	95,036	12,263
70	68,713	8,866	76,346	9,851	137,425	17,732	51,817	6,686	56,812	7,331	101,733	13,127
71	72,943	9,412	81,779	10,552	147,334	19,011	55,080	7,107	60,391	7,792	109,485	14,127
72	76,729	9,901	84,163	10,860	151,626	19,565	58,472	7,545	64,690	8,347	112,314	14,492
73	80,810	10,427	87,747	11,322	156,814	20,234	62,262	8,034	67,392	8,696	115,839	14,947
74	83,435	10,766	91,548	11,813	163,233	21,062	65,573	8,461	70,259	9,066	120,729	15,578
75	87,623	11,306	96,142	12,405	171,898	22,180	67,705	8,736	73,309	9,459	127,191	16,412
76	91,408	11,795	100,307	12,943	179,815	23,202	71,101	9,174	76,982	9,933	133,102	17,174
77	95,962	12,382	105,362	13,595	186,262	24,034	73,275	9,455	79,161	10,214	137,597	17,754
78	100,306	12,943	110,103	14,207	194,724	25,126	74,607	9,627	82,716	10,673	143,852	18,562
79	105,835	13,656	116,169	14,990	199,111	25,692	78,720	10,157	87,274	11,261	147,072	18,977
80	109,280	14,101	119,939	15,476	202,404	26,117	81,283	10,488	90,103	11,626	148,435	19,153
81*	111,801	14,426	122,716	15,834	207,061	26,718	83,157	10,730	92,191	11,896	151,845	19,593
82*	114,368	14,757	125,577	16,198	211,820	27,332	85,066	10,976	94,311	12,169	155,335	20,043
83*	116,997	15,096	128,423	16,571	216,688	27,960	87,023	11,229	96,480	12,449	158,905	20,504
84*	119,690	15,444	131,374	16,951	221,672	28,603	89,025	11,487	98,696	12,735	162,559	20,975
85*	122,441	15,799	134,398	17,342	226,771	29,261	91,072	11,751	100,969	13,028	166,299	21,458
86*	125,256	16,162	137,489	17,741	231,986	2						

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	18,956	2,446	19,035	2,456	41,572	5,364	0	15,253	1,968	16,941	2,186	30,221	3,899
1	18,956	2,446	19,035	2,456	41,572	5,364	1	15,253	1,968	16,941	2,186	30,221	3,899
2	18,956	2,446	19,035	2,456	41,572	5,364	2	15,253	1,968	16,941	2,186	30,221	3,899
3	18,956	2,446	19,035	2,456	41,572	5,364	3	15,253	1,968	16,941	2,186	30,221	3,899
4	18,956	2,446	19,035	2,456	41,572	5,364	4	15,253	1,968	16,941	2,186	30,221	3,899
5	17,703	2,284	17,779	2,294	38,826	5,010	5	14,232	1,836	15,808	2,040	28,201	3,639
6	17,703	2,284	17,779	2,294	38,826	5,010	6	14,232	1,836	15,808	2,040	28,201	3,639
7	17,703	2,284	17,779	2,294	38,826	5,010	7	14,232	1,836	15,808	2,040	28,201	3,639
8	17,703	2,284	17,779	2,294	38,826	5,010	8	14,232	1,836	15,808	2,040	28,201	3,639
9	17,703	2,284	17,779	2,294	38,826	5,010	9	14,232	1,836	15,808	2,040	28,201	3,639
10	18,463	2,382	18,550	2,394	38,866	5,015	10	13,927	1,797	15,466	1,996	27,591	3,560
11	19,342	2,496	19,310	2,492	38,905	5,020	11	14,092	1,818	15,651	2,019	27,910	3,601
12	19,887	2,566	19,945	2,574	39,029	5,036	12	14,289	1,844	15,868	2,047	28,298	3,651
13	20,947	2,703	21,037	2,714	39,269	5,067	13	14,998	1,935	16,665	2,150	29,717	3,834
14	22,114	2,853	22,208	2,866	41,009	5,291	14	15,267	1,970	16,962	2,189	30,249	3,903
15	23,428	3,023	23,527	3,036	42,266	5,454	15	15,575	2,010	17,305	2,233	30,860	3,982
16	24,707	3,188	24,925	3,216	43,956	5,672	16	15,917	2,054	17,686	2,282	31,538	4,069
17	25,584	3,301	25,811	3,330	45,300	5,845	17	16,282	2,101	18,090	2,334	31,665	4,086
18	26,670	3,441	26,722	3,448	46,677	6,023	18	16,359	2,111	18,179	2,346	31,821	4,106
19	28,395	3,664	28,452	3,671	48,373	6,242	19	16,428	2,120	18,257	2,356	31,956	4,123
20	29,228	3,771	30,095	3,883	50,220	6,480	20	16,428	2,120	18,257	2,356	31,956	4,123
21	29,967	3,867	31,188	4,024	52,255	6,743	21	16,715	2,157	18,572	2,396	33,115	4,273
22	31,310	4,040	32,753	4,226	54,835	7,075	22	17,150	2,213	19,060	2,459	34,303	4,426
23	32,830	4,236	34,374	4,435	57,793	7,457	23	17,768	2,293	19,746	2,548	35,536	4,585
24	34,341	4,431	36,059	4,653	60,893	7,857	24	18,480	2,385	20,533	2,649	36,958	4,769
25	35,354	4,562	37,813	4,879	63,816	8,234	25	19,220	2,480	21,356	2,756	38,437	4,960
26	36,175	4,668	38,737	4,998	66,585	8,592	26	19,988	2,579	22,207	2,865	39,976	5,158
27	36,986	4,772	39,591	5,109	68,051	8,781	27	20,734	2,675	23,036	2,972	41,462	5,350
28	37,934	4,895	40,713	5,253	69,986	9,030	28	21,503	2,775	23,893	3,083	43,006	5,549
29	38,960	5,027	41,894	5,406	72,009	9,291	29	22,305	2,878	24,784	3,198	44,606	5,756
30	40,137	5,179	43,159	5,569	74,183	9,572	30	23,352	3,013	25,947	3,348	46,270	5,970
31	41,238	5,321	44,344	5,722	76,221	9,835	31	24,447	3,154	27,165	3,505	47,991	6,192
32	42,404	5,471	45,595	5,883	78,372	10,113	32	25,593	3,302	28,435	3,669	49,777	6,423
33	43,584	5,624	46,866	6,047	80,564	10,395	33	26,547	3,425	29,494	3,806	51,629	6,662
34	44,815	5,783	48,190	6,218	82,830	10,688	34	27,607	3,562	30,674	3,958	53,695	6,928
35	46,065	5,944	49,536	6,392	85,144	10,986	35	28,711	3,705	31,902	4,116	55,844	7,206
36	47,187	6,089	50,735	6,546	87,211	11,253	36	29,861	3,853	33,178	4,281	58,078	7,494
37	47,896	6,180	51,499	6,645	88,521	11,422	37	31,373	4,048	34,857	4,498	61,017	7,873
38	48,371	6,241	52,011	6,711	89,406	11,536	38	32,935	4,250	36,595	4,722	64,060	8,266
39	48,921	6,312	52,600	6,787	90,419	11,667	39	34,575	4,461	38,417	4,957	67,247	8,677
40	49,010	6,324	52,700	6,800	91,411	11,795	40	36,102	4,658	40,116	5,176	70,870	9,145
41	49,073	6,332	52,767	6,809	92,366	11,918	41	37,638	4,857	41,819	5,396	74,212	9,576
42	49,248	6,355	52,948	6,832	93,324	12,042	42	39,012	5,034	43,345	5,593	77,292	9,973
43	49,489	6,386	53,209	6,866	94,257	12,162	43	40,471	5,222	45,011	5,808	80,188	10,347
44	50,171	6,474	53,951	6,961	96,569	12,461	44	41,372	5,338	46,490	5,999	82,745	10,677
45	51,601	6,658	55,483	7,159	99,467	12,834	45	42,246	5,451	47,970	6,190	85,298	11,006
46	52,795	6,812	56,769	7,325	101,455	13,091	46	43,715	5,641	49,308	6,362	87,432	11,282
47	53,996	6,967	58,061	7,492	103,485	13,353	47	45,231	5,836	50,540	6,521	89,621	11,564
48	55,214	7,124	59,370	7,661	105,554	13,620	48	46,593	6,012	51,770	6,680	91,742	11,838
49	56,438	7,282	60,684	7,830	107,934	13,927	49	48,012	6,195	53,339	6,882	93,930	12,120
50	57,677	7,442	62,015	8,002	110,617	14,273	50	49,435	6,379	54,927	7,087	96,122	12,403
51	58,919	7,602	63,356	8,175	113,314	14,621	51	51,244	6,612	56,938	7,347	98,939	12,766
52	60,178	7,765	64,711	8,350	116,042	14,973	52	53,316	6,879	59,244	7,644	101,923	13,151
53	62,559	8,072	67,267	8,680	121,488	15,676	53	55,491	7,160	61,656	7,956	105,758	13,646
54	65,271	8,422	70,186	9,056	127,576	16,461	54	57,914	7,473	64,350	8,303	110,165	14,215
55	68,032	8,778	73,151	9,439	133,762	17,260	55	60,286	7,779	66,984	8,643	114,778	14,810
56	70,840	9,141	76,172	9,829	140,040	18,070	56	62,729	8,094	69,702	8,994	119,490	15,418
57	73,196	9,445	78,706	10,156	145,411	18,763	57	65,289	8,424	72,549	9,361	124,529	16,068
58	77,953	10,058	83,823	10,816	154,880	19,985	58	68,229	8,804	75,817	9,783	129,640	16,728
59	83,641	10,792	89,936	11,605	166,170	21,441	59	71,643	9,244	79,816	10,299	137,066	17,686
60	90,085	11,624	96,855	12,497	178,015	22,970	60	75,581	9,752	83,926	10,829	144,516	18,647
61	96,121	12,403	103,350	13,335	189,146	24,406	61	81,099	10,464	90,109	11,627	156,718	20,222
62	102,369	13,209	110,073	14,203	201,453	25,994	62	86,859	11,208	96,516	12,454	168,610	21,756
63	108,818	14,041	117,012	15,098	214,634	27,634	63	92,851	11,981	103,163	13,311	179,866	23,209
64	115,346	14,883	124,027	16,003	227,888	29,405	64	99,071	12,783	110,081	14,204	192,374	24,822
65	121,551	15,684	130,699	16,864	241,039	31,102	65	105,711	13,640	117,460	15,156	205,986	26,579
66	128,588	16,592	138,270	17,841	257,299	33,200	66	111,749	14,419	124,164	16,021	217,751	28,097
67	136,651	17,632	146,934	18,959	274,677	35,442	67	118,323	15,267	131,466	16,963	231,767	29,905
68	145,895	18,825	156,867	20,241	293,244	37,838	68	125,639	16,211	139,594	18,012	246,789	31,844
69	155,803	20,104	167,522	21,616	313,083	40,398	69	132,221	17,061	146,913	18,957	261,702	33,768
70	163,091	21,044	175,355	22,626	327,662	42,279	70	140,297	18,103	155,886	20,114	273,988	35,353
71	169,501	21,871	182,261	23,518	343,689	44,347	71	147,406	19,020	163,753	21,129	286,670	36,990
72	177,826	22,945	191,211	24,672	360,486	46,514	72	152,636	19,695	169,517	21,873	296,604	38,271
73	186,537	24,069	200,578	25,881	378,075	48,784	73	159,150	20,535	176,777	22,810	307,333	39,656
74	195,680	25,249	210,397	27,148	396,512	51,163	74	165,685	21,379	184,032	23,746	320,422	41,345
75	205,246	26,483	220,688	28,476	411,699	53,122	75	171,469	22,125	190,439	24,573	333,530	43,036
76	215,279	27,778	231,472	29,867	427,500	55,161	76	177,779	22,939	197,460	25,479	345,243	44,547
77	225,785	29,134	242,775	31,326	443,923	57,280	77	185,619	23,951	206,140	26,599	358,363	46,240
78	236,794	30,554	254,609	32,853	460,998	59,484	78	193,114	24,918	214,461	27,672	373,809	48,233
79	247,365	31,918	265,973	34,319	478,749	61,774	79	199,099	25,690	221,165	28,537	387,270	49,470

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 5 第5區

Benefit Level 保障級別 Standard 標準							Benefit Level 保障級別 Essential 精選						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,389	824	7,099	916	12,774	1,648	0	4,984	643	5,580	720	9,676	1,249
1	6,389	824	7,099	916	12,774	1,648	1	4,984	643	5,580	720	9,676	1,249
2	6,389	824	7,099	916	12,774	1,648	2	4,984	643	5,580	720	9,676	1,249
3	6,389	824	7,099	916	12,774	1,648	3	4,984	643	5,580	720	9,676	1,249
4	6,389	824	7,099	916	12,774	1,648	4	4,984	643	5,580	720	9,676	1,249
5	6,052	781	6,724	868	12,102	1,562	5	4,483	578	5,052	652	8,964	1,157
6	6,052	781	6,724	868	12,102	1,562	6	4,483	578	5,052	652	8,964	1,157
7	6,052	781	6,724	868	12,102	1,562	7	4,483	578	5,052	652	8,964	1,157
8	6,052	781	6,724	868	12,102	1,562	8	4,483	578	5,052	652	8,964	1,157
9	6,052	781	6,724	868	12,102	1,562	9	4,483	578	5,052	652	8,964	1,157
10	5,473	706	6,078	784	10,939	1,411	10	4,053	523	4,565	589	8,101	1,045
11	5,550	716	6,166	796	11,096	1,432	11	4,110	530	4,631	598	8,218	1,060
12	5,654	730	6,279	810	11,307	1,459	12	4,187	540	4,716	609	8,374	1,081
13	5,959	769	6,501	839	11,702	1,510	13	4,414	570	4,856	627	8,643	1,115
14	6,084	785	6,694	864	12,052	1,555	14	4,506	581	5,013	647	8,914	1,150
15	6,205	801	6,897	890	12,411	1,601	15	4,595	593	5,182	669	9,193	1,186
16	6,333	817	7,035	908	12,662	1,634	16	4,690	605	5,284	682	9,378	1,210
17	6,485	837	7,212	931	12,979	1,675	17	4,804	620	5,421	699	9,615	1,241
18	6,651	858	7,392	954	13,303	1,717	18	4,926	636	5,553	717	9,854	1,271
19	6,817	880	7,574	977	13,634	1,759	19	5,049	651	5,689	734	10,099	1,303
20	6,988	902	7,801	1,007	14,042	1,812	20	5,175	668	5,869	757	10,408	1,343
21	7,458	962	8,443	1,089	15,056	1,943	21	5,516	712	6,371	822	11,161	1,440
22	7,635	985	8,724	1,126	15,415	1,989	22	5,645	728	6,600	852	11,426	1,474
23	7,914	1,021	8,958	1,156	15,827	2,042	23	5,853	755	6,758	872	11,716	1,512
24	8,150	1,052	9,228	1,191	16,304	2,104	24	6,026	778	6,962	898	12,068	1,557
25	8,395	1,083	9,418	1,215	16,790	2,166	25	6,208	801	7,086	914	12,428	1,604
26	8,645	1,115	9,610	1,240	17,296	2,232	26	6,394	825	7,211	930	12,803	1,652
27	8,888	1,147	9,876	1,274	17,774	2,293	27	6,573	848	7,409	956	13,155	1,697
28	9,136	1,179	10,151	1,310	18,267	2,357	28	6,755	872	7,615	983	13,521	1,745
29	9,343	1,206	10,379	1,339	18,682	2,411	29	6,910	892	7,787	1,005	13,828	1,784
30	9,630	1,243	10,700	1,381	19,260	2,485	30	7,122	919	8,027	1,036	14,256	1,839
31	9,894	1,277	10,997	1,419	19,790	2,554	31	7,316	944	8,250	1,065	14,648	1,890
32	10,120	1,306	11,247	1,451	20,241	2,612	32	7,483	966	8,439	1,089	14,983	1,933
33	10,326	1,332	11,474	1,481	20,649	2,664	33	7,636	985	8,608	1,111	15,283	1,972
34	10,506	1,356	11,673	1,506	21,010	2,711	34	7,768	1,002	8,757	1,130	15,551	2,007
35	10,688	1,379	11,878	1,533	21,380	2,759	35	7,903	1,020	8,912	1,150	15,826	2,042
36	10,876	1,403	12,084	1,559	21,754	2,807	36	8,042	1,038	9,066	1,170	16,103	2,078
37	11,022	1,422	12,245	1,580	22,044	2,844	37	8,151	1,052	9,185	1,185	16,317	2,105
38	11,172	1,442	12,409	1,601	22,340	2,883	38	8,261	1,066	9,309	1,201	16,536	2,134
39	11,321	1,461	12,576	1,623	22,640	2,921	39	8,371	1,080	9,434	1,217	16,758	2,162
40	11,573	1,493	12,742	1,644	22,718	2,931	40	8,558	1,104	9,532	1,230	16,768	2,164
41	11,994	1,548	13,199	1,703	23,759	3,066	41	8,870	1,145	9,872	1,274	17,561	2,266
42	12,661	1,634	13,933	1,798	25,082	3,236	42	9,363	1,208	10,422	1,345	18,539	2,392
43	13,176	1,700	14,639	1,889	26,105	3,368	43	9,744	1,257	10,983	1,417	19,295	2,490
44	13,899	1,793	15,442	1,993	27,541	3,554	44	10,278	1,326	11,585	1,495	20,358	2,627
45	14,185	1,830	15,988	2,063	28,510	3,679	45	10,489	1,353	12,046	1,554	21,118	2,725
46	14,891	1,921	16,548	2,135	29,506	3,807	46	11,012	1,421	12,415	1,602	21,810	2,814
47	15,472	1,996	17,113	2,208	30,514	3,937	47	11,442	1,476	12,821	1,654	22,540	2,908
48	15,999	2,064	17,608	2,272	31,404	4,052	48	11,831	1,527	13,172	1,700	23,180	2,991
49	16,686	2,153	18,036	2,327	32,161	4,150	49	12,339	1,592	13,416	1,731	23,671	3,054
50	17,343	2,238	19,230	2,481	34,457	4,446	50	12,824	1,655	14,418	1,860	25,479	3,288
51	18,066	2,331	19,891	2,567	35,462	4,576	51	13,376	1,726	14,898	1,922	26,189	3,379
52	18,768	2,422	20,664	2,666	36,842	4,754	52	13,895	1,793	15,475	1,997	27,207	3,511
53	19,046	2,458	21,159	2,730	37,728	4,868	53	14,100	1,819	15,890	2,050	27,900	3,600
54	19,995	2,580	22,218	2,867	39,615	5,112	54	14,804	1,910	16,686	2,153	29,297	3,780
55	20,894	2,696	23,216	2,996	41,396	5,341	55	15,469	1,996	17,436	2,250	30,614	3,950
56	22,041	2,844	24,262	3,131	43,258	5,582	56	16,318	2,106	18,169	2,344	31,945	4,122
57	23,120	2,983	25,573	3,300	45,598	5,884	57	16,779	2,165	18,848	2,432	33,410	4,311
58	24,078	3,107	26,506	3,420	47,263	6,098	58	17,735	2,288	19,761	2,550	34,826	4,494
59	25,762	3,324	28,604	3,691	51,241	6,612	59	19,118	2,467	21,520	2,777	37,954	4,897
60	27,687	3,573	30,937	3,992	55,760	7,195	60	20,585	2,656	23,358	3,014	41,412	5,343
61	30,389	3,921	33,775	4,358	60,428	7,797	61	22,594	2,915	25,460	3,285	44,794	5,780
62	32,971	4,254	36,637	4,727	65,538	8,457	62	24,446	3,154	27,549	3,555	48,521	6,261
63	35,611	4,595	39,546	5,103	71,384	9,211	63	26,354	3,401	29,684	3,830	52,874	6,822
64	38,548	4,962	42,736	5,514	76,409	9,859	64	28,275	3,648	31,280	4,036	56,363	7,273
65	41,526	5,358	46,264	5,970	82,712	10,673	65	30,267	3,905	33,497	4,322	60,810	7,846
66	44,316	5,718	49,238	6,353	88,643	11,438	66	32,310	4,169	35,631	4,598	65,223	8,416
67	46,826	6,042	52,029	6,713	93,646	12,083	67	34,636	4,469	37,924	4,893	69,324	8,945
68	50,314	6,492	55,894	7,212	100,531	12,972	68	37,216	4,802	40,657	5,246	74,411	9,601
69	53,867	6,951	59,849	7,722	107,078	13,817	69	39,844	5,141	43,675	5,635	79,195	10,219
70	57,263	7,389	63,622	8,209	114,519	14,777	70	43,182	5,572	47,343	6,109	84,776	10,939
71	60,782	7,843	68,150	8,794	122,781	15,843	71	45,898	5,922	50,326	6,494	91,242	11,773
72	63,944	8,251	70,134	9,050	126,354	16,304	72	48,729	6,288	53,903	6,955	93,593	12,077
73	67,343	8,689	73,125	9,435	130,679	16,862	73	51,885	6,695	56,162	7,247	96,533	12,456
74	69,528	8,971	76,292	9,844	136,027	17,552	74	54,648	7,051	58,551	7,555	100,608	12,982
75	73,021	9,422	80,115	10,337	143,249	18,484	75	56,424	7,281	61,085	7,882	105,992	13,676
76	76,172	9,829	83,588	10,786	149,845	19,335	76	59,251	7,645	64,150	8,277	110,918	14,312
77	79,971	10,319	87,801	11,329	155,219	20,028	77	61,060	7,879	65,965	8,512	114,664	14,795
78	83,587	10,785	91,756	11,839	162,271	20,938	78	62,172	8,022	68,934	8,895	119,878	15,468
79	88,201	11,381	96,809	12,491	165,924	21,410	79	65,605	8,465	72,728	9,384	122,557	15,814
80	91,068	11,751	99,951	12,897	168,668	21,764	80	67,737	8,740	75,087	9,689	123,693	15,960
81*	93,162	12,021	102,260	13,195	172,545	22,264	81*	69,294	8,941	76,824	9,913	126,534	16,327
82*	95,307	12,298	104,614	13,499	176,514	22,776	82*	70,889	9,147	78,593	10,141	129,443	16,702
83*	97,495	12,580	107,019	13,809	180,572	23,300	83*	72,518					

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,813	1,782	13,868	1,789	30,289	3,908
1	13,813	1,782	13,868	1,789	30,289	3,908
2	13,813	1,782	13,868	1,789	30,289	3,908
3	13,813	1,782	13,868	1,789	30,289	3,908
4	13,813	1,782	13,868	1,789	30,289	3,908
5	12,920	1,667	12,973	1,674	28,334	3,656
6	12,920	1,667	12,973	1,674	28,334	3,656
7	12,920	1,667	12,973	1,674	28,334	3,656
8	12,920	1,667	12,973	1,674	28,334	3,656
9	12,920	1,667	12,973	1,674	28,334	3,656
10	13,472	1,738	13,538	1,747	28,361	3,659
11	14,144	1,825	14,120	1,822	28,389	3,663
12	14,435	1,863	14,480	1,868	28,466	3,673
13	15,205	1,962	15,271	1,970	28,503	3,678
14	15,897	2,051	15,962	2,060	29,476	3,803
15	16,839	2,173	16,908	2,182	30,378	3,920
16	17,757	2,291	17,913	2,311	31,593	4,077
17	18,389	2,373	18,550	2,394	32,558	4,201
18	19,169	2,473	19,210	2,479	33,549	4,329
19	20,408	2,633	20,450	2,639	34,768	4,486
20	21,006	2,710	21,630	2,791	36,098	4,658
21	21,538	2,779	22,415	2,892	37,558	4,846
22	22,505	2,904	23,543	3,038	39,410	5,085
23	23,598	3,045	24,705	3,188	41,541	5,360
24	24,681	3,185	25,919	3,344	43,766	5,647
25	25,409	3,279	27,178	3,507	45,869	5,919
26	26,002	3,355	27,840	3,592	47,856	6,175
27	26,581	3,430	28,456	3,672	48,911	6,311
28	27,265	3,518	29,260	3,775	50,302	6,491
29	28,003	3,613	30,113	3,886	51,757	6,678
30	28,849	3,722	31,018	4,002	53,321	6,880
31	29,640	3,825	31,871	4,122	54,782	7,069
32	30,478	3,933	32,770	4,228	56,332	7,269
33	31,329	4,042	33,686	4,347	57,905	7,472
34	32,211	4,156	34,636	4,469	59,534	7,682
35	33,112	4,273	35,603	4,594	61,197	7,896
36	33,913	4,376	36,466	4,705	62,681	8,088
37	34,425	4,442	37,017	4,776	63,626	8,210
38	34,768	4,486	37,384	4,824	64,259	8,291
39	35,163	4,537	37,808	4,878	64,989	8,386
40	35,224	4,545	37,878	4,887	65,696	8,477
41	35,271	4,551	37,925	4,894	66,390	8,566
42	35,396	4,567	38,057	4,911	67,076	8,655
43	35,568	4,589	38,244	4,935	67,746	8,741
44	36,061	4,653	38,776	5,003	69,409	8,956
45	37,087	4,785	39,878	5,146	71,492	9,225
46	37,946	4,896	40,801	5,265	72,921	9,409
47	38,810	5,008	41,730	5,385	74,379	9,597
48	39,686	5,121	42,673	5,506	75,865	9,789
49	40,564	5,234	43,617	5,628	77,577	10,010
50	41,453	5,349	44,572	5,751	79,505	10,259
51	42,347	5,464	45,539	5,876	81,443	10,509
52	43,253	5,581	46,511	6,001	83,404	10,762
53	44,964	5,802	48,346	6,238	87,319	11,267
54	46,915	6,054	50,447	6,509	91,694	11,831
55	48,898	6,309	52,578	6,784	96,141	12,405
56	50,916	6,570	54,748	7,064	100,653	12,987
57	52,574	6,784	56,530	7,294	104,442	13,476
58	55,987	7,224	60,207	7,769	111,241	14,354
59	60,187	7,766	64,717	8,351	119,572	15,429
60	65,003	8,387	69,887	9,018	128,454	16,575
61	70,073	9,042	75,344	9,722	137,893	17,793
62	75,398	9,729	81,075	10,461	148,381	19,146
63	80,902	10,439	86,993	11,225	159,227	20,545
64	86,647	11,180	93,164	12,021	171,185	22,088
65	90,633	11,695	97,456	12,575	179,730	23,191
66	95,879	12,371	103,102	13,303	191,854	24,755
67	101,893	13,147	109,563	14,137	204,813	26,427
68	108,786	14,037	116,966	15,092	218,659	28,214
69	116,172	14,990	124,914	16,118	233,452	30,123
70	121,610	15,692	130,753	16,871	244,322	31,525
71	126,387	16,308	135,904	17,536	256,270	33,067
72	132,595	17,109	142,576	18,397	268,797	34,683
73	139,092	17,947	149,563	19,298	281,909	36,375
74	145,908	18,827	156,884	20,243	295,658	38,149
75	153,042	19,747	164,557	21,233	306,985	39,611
76	160,524	20,713	172,596	22,270	318,765	41,131
77	168,357	21,723	181,023	23,358	331,012	42,711
78	176,566	22,783	189,851	24,497	343,746	44,354
79	184,448	23,800	198,323	25,590	356,981	46,062
80	189,492	24,451	203,755	26,291	363,330	46,881
81*	193,848	25,013	208,441	26,896	371,686	47,959
82*	198,307	25,588	213,237	27,514	380,104	49,046
83*	202,868	26,177	218,139	28,147	388,854	50,174
84*	207,535	26,779	223,156	28,794	397,686	51,314
85*	212,309	27,395	228,288	29,457	406,766	52,486
86*	217,191	28,025	233,541	30,134	416,193	53,702
87*	222,186	28,669	238,912	30,827	425,872	54,951
88*	227,297	29,329	244,407	31,536	435,819	56,235
89*	232,523	30,003	250,029	32,262	446,029	57,552
90*	237,872	30,693	255,781	33,004	456,294	58,877
91*	243,343	31,399	261,660	33,763	466,782	60,230
92*	248,941	32,121	267,678	34,539	477,522	61,616
93*	254,664	32,860	273,835	35,334	488,501	63,032
94*	260,523	33,616	280,137	36,147	499,741	64,483
95*	266,516	34,389	286,579	36,978	511,234	65,966
96*	272,645	35,180	293,169	37,828	522,989	67,482
97*	278,915	35,989	299,914	38,699	535,026	69,036
98*	285,332	36,817	306,812	39,589	547,331	70,623
99*	291,893	37,664	313,864	40,499	559,912	72,247

Age+ 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	11,123	1,435	12,353	1,594	22,035	2,843
1	11,123	1,435	12,353	1,594	22,035	2,843
2	11,123	1,435	12,353	1,594	22,035	2,843
3	11,123	1,435	12,353	1,594	22,035	2,843
4	11,123	1,435	12,353	1,594	22,035	2,843
5	10,396	1,341	11,546	1,490	20,598	2,658
6	10,396	1,341	11,546	1,490	20,598	2,658
7	10,396	1,341	11,546	1,490	20,598	2,658
8	10,396	1,341	11,546	1,490	20,598	2,658
9	10,396	1,341	11,546	1,490	20,598	2,658
10	10,169	1,312	11,299	1,458	20,154	2,601
11	10,274	1,326	11,411	1,472	20,346	2,625
12	10,395	1,341	11,547	1,490	20,586	2,656
13	10,890	1,405	12,100	1,561	21,582	2,785
14	11,065	1,428	12,291	1,586	21,922	2,829
15	11,263	1,453	12,516	1,615	22,319	2,880
16	11,489	1,482	12,767	1,647	22,764	2,937
17	11,702	1,510	13,001	1,678	22,805	2,943
18	11,758	1,517	13,066	1,686	22,872	2,951
19	11,809	1,524	13,123	1,693	22,967	2,963
20	11,809	1,524	13,123	1,693	22,967	2,963
21	12,013	1,550	13,350	1,723	23,802	3,071
22	12,328	1,591	13,697	1,767	24,659	3,182
23	12,771	1,648	14,190	1,831	25,542	3,296
24	13,281	1,714	14,758	1,904	26,564	3,428
25	13,814	1,782	15,348	1,980	27,629	3,565
26	14,366	1,854	15,961	2,059	28,731	3,707
27	14,903	1,923	16,556	2,136	29,798	3,845
28	15,454	1,994	17,174	2,216	30,912	3,989
29	16,029	2,068	17,811	2,298	32,060	4,137
30	16,783	2,166	18,648	2,406	33,254	4,291
31	17,572	2,267	19,524	2,519	34,493	4,451
32	18,395	2,374	20,437	2,637	35,778	4,617
33	19,083	2,462	21,198	2,735	37,109	4,788
34	19,842	2,560	22,048	2,845	38,593	4,980
35	20,636	2,663	22,929	2,959	40,138	5,179
36	21,462	2,769	23,846	3,077	41,745	5,386
37	22,549	2,910	25,053	3,233	43,529	5,659
38	23,674	3,055	26,304	3,394	46,043	5,941
39	24,853	3,207	27,612	3,563	48,333	6,237
40	25,951	3,349	28,833	3,720	50,936	6,572
41	27,051	3,490	30,059	3,879	53,340	6,883
42	28,037	3,618	31,155	4,020	55,552	7,168
43	29,089	3,753	32,355	4,175	57,632	7,436
44	29,737	3,837	33,413	4,311	59,475	7,674
45	30,364	3,918	34,478	4,449	61,307	7,911
46	31,422	4,054	35,439	4,573	62,842	8,109
47	32,512	4,195	36,327	4,687	64,416	8,312
48	33,491	4,321	37,208	4,801	65,942	8,509
49	34,508	4,453	38,337	4,947	67,510	8,711
50	35,531	4,585	39,474	5,093	69,090	8,915
51	36,831	4,752	40,924	5,281	71,110	9,175
52	38,319	4,944	42,582	5,494	73,255	9,452
53	39,885	5,146	44,313	5,718	76,016	9,809
54	41,623					

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 5 第5區

Age* 年齡*	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,594	593	5,104	659	9,188	1,186	3,399	439	3,831	494	6,802	878
1	4,594	593	5,104	659	9,188	1,186	3,399	439	3,831	494	6,802	878
2	4,594	593	5,104	659	9,188	1,186	3,399	439	3,831	494	6,802	878
3	4,594	593	5,104	659	9,188	1,186	3,399	439	3,831	494	6,802	878
4	4,594	593	5,104	659	9,188	1,186	3,399	439	3,831	494	6,802	878
5	4,353	562	4,836	624	8,705	1,123	3,061	395	3,472	448	6,308	814
6	4,353	562	4,836	624	8,705	1,123	3,061	395	3,472	448	6,308	814
7	4,353	562	4,836	624	8,705	1,123	3,061	395	3,472	448	6,308	814
8	4,353	562	4,836	624	8,705	1,123	3,061	395	3,472	448	6,308	814
9	4,353	562	4,836	624	8,705	1,123	3,061	395	3,472	448	6,308	814
10	3,936	508	4,373	564	7,867	1,015	2,767	357	3,141	405	5,700	735
11	3,992	515	4,433	572	7,981	1,030	2,806	362	3,183	411	5,783	746
12	4,065	525	4,518	583	8,132	1,049	2,859	369	3,245	419	5,895	761
13	4,285	553	4,675	603	8,414	1,086	3,013	389	3,335	430	6,078	784
14	4,374	564	4,815	621	8,667	1,118	3,076	397	3,446	445	6,272	809
15	4,461	576	4,959	640	8,926	1,152	3,137	405	3,563	460	6,470	835
16	4,550	587	5,057	653	9,107	1,175	3,199	413	3,631	469	6,600	852
17	4,666	602	5,184	669	9,334	1,204	3,280	423	3,723	480	6,765	873
18	4,782	617	5,314	686	9,567	1,234	3,362	434	3,816	492	6,934	895
19	4,904	633	5,449	703	9,805	1,265	3,447	445	3,912	505	7,105	917
20	5,025	648	5,610	724	10,097	1,303	3,534	456	4,036	521	7,323	945
21	5,406	698	6,118	789	10,908	1,407	3,766	486	4,388	566	7,887	1,018
22	5,535	714	6,321	816	11,167	1,441	3,856	498	4,549	587	8,075	1,042
23	5,733	740	6,490	837	11,469	1,480	3,993	515	4,655	601	8,279	1,068
24	5,905	762	6,686	863	11,810	1,524	4,114	531	4,796	619	8,526	1,100
25	6,084	785	6,820	880	12,164	1,570	4,238	547	4,875	629	8,781	1,133
26	6,265	808	6,962	898	12,530	1,617	4,364	563	4,959	640	9,046	1,167
27	6,441	831	7,156	923	12,877	1,662	4,486	579	5,098	658	9,296	1,199
28	6,617	854	7,350	948	13,238	1,708	4,609	595	5,236	676	9,557	1,233
29	6,767	873	7,519	970	13,537	1,747	4,714	608	5,357	691	9,773	1,261
30	6,978	900	7,752	1,000	13,955	1,801	4,860	627	5,522	713	10,074	1,300
31	7,169	925	7,967	1,028	14,338	1,850	4,994	644	5,676	732	10,352	1,336
32	7,332	946	8,149	1,051	14,665	1,892	5,107	659	5,805	749	10,587	1,366
33	7,481	965	8,313	1,073	14,962	1,931	5,211	672	5,922	764	10,802	1,394
34	7,611	982	8,460	1,092	15,224	1,964	5,302	684	6,027	778	10,991	1,418
35	7,747	1,000	8,607	1,111	15,489	1,999	5,397	696	6,131	791	11,182	1,443
36	7,880	1,017	8,758	1,130	15,759	2,033	5,489	708	6,239	805	11,377	1,468
37	7,986	1,030	8,873	1,145	15,973	2,061	5,563	718	6,322	816	11,532	1,488
38	8,092	1,044	8,993	1,160	16,186	2,089	5,638	727	6,408	827	11,686	1,508
39	8,202	1,058	9,114	1,176	16,403	2,117	5,713	737	6,493	838	11,842	1,528
40	8,383	1,082	9,233	1,191	16,622	2,124	5,840	754	6,556	846	11,847	1,529
41	8,689	1,121	9,564	1,234	17,214	2,221	6,052	781	6,790	876	12,407	1,601
42	9,174	1,184	10,097	1,303	18,173	2,345	6,390	825	7,168	925	13,098	1,690
43	9,546	1,232	10,608	1,369	18,915	2,441	6,651	858	7,558	975	13,634	1,759
44	10,069	1,299	11,188	1,444	19,952	2,574	7,015	905	7,970	1,028	14,381	1,856
45	10,278	1,326	11,583	1,495	20,655	2,665	7,159	924	8,294	1,070	14,925	1,926
46	10,790	1,392	11,991	1,547	21,381	2,759	7,517	970	8,544	1,102	15,411	1,989
47	11,210	1,446	12,399	1,600	22,109	2,853	7,809	1,008	8,818	1,138	15,921	2,054
48	11,591	1,496	12,759	1,646	22,756	2,936	8,074	1,042	9,058	1,169	16,374	2,113
49	12,091	1,560	13,068	1,686	23,301	3,007	8,422	1,087	9,211	1,189	16,709	2,156
50	12,565	1,621	13,934	1,798	24,966	3,221	8,752	1,129	9,920	1,280	18,004	2,323
51	13,091	1,689	14,409	1,859	25,693	3,315	9,130	1,178	10,241	1,321	18,496	2,387
52	13,596	1,754	14,970	1,932	26,694	3,444	9,483	1,224	10,640	1,373	19,219	2,480
53	13,797	1,780	15,330	1,978	27,336	3,527	9,623	1,242	10,932	1,411	19,712	2,543
54	14,487	1,869	16,098	2,077	28,707	3,704	10,104	1,304	11,481	1,481	20,703	2,671
55	15,139	1,953	16,818	2,170	29,997	3,871	10,559	1,362	11,992	1,547	21,631	2,791
56	15,968	2,060	17,580	2,268	31,344	4,044	11,137	1,437	12,495	1,612	22,564	2,911
57	16,752	2,162	18,528	2,391	33,039	4,263	11,464	1,479	12,976	1,674	23,619	3,048
58	17,441	2,250	19,199	2,477	34,239	4,418	12,140	1,566	13,621	1,758	24,628	3,178
59	18,659	2,408	20,720	2,674	37,116	4,789	13,110	1,692	14,867	1,918	26,866	3,467
60	20,056	2,588	22,411	2,892	40,390	5,212	14,157	1,827	16,182	2,088	29,354	3,788
61	22,010	2,840	24,463	3,157	43,766	5,647	15,537	2,005	17,630	2,275	31,738	4,095
62	23,883	3,082	26,539	3,424	47,476	6,126	16,812	2,169	19,078	2,462	34,387	4,437
63	25,865	3,337	28,725	3,706	51,846	6,690	18,122	2,338	20,562	2,653	37,535	4,843
64	27,930	3,604	31,038	4,005	55,499	7,161	19,443	2,509	21,667	2,796	40,011	5,163
65	30,161	3,892	33,603	4,336	60,076	7,752	20,666	2,667	23,205	2,994	43,048	5,555
66	32,188	4,153	35,762	4,614	64,389	8,308	22,061	2,847	24,682	3,185	46,180	5,959
67	33,859	4,369	37,625	4,855	67,720	8,738	23,648	3,051	26,272	3,390	48,943	6,315
68	36,383	4,695	40,418	5,215	72,698	9,380	25,409	3,279	28,162	3,634	52,531	6,778
69	38,950	5,026	43,279	5,584	77,432	9,991	27,203	3,510	30,254	3,904	55,902	7,213
70	41,407	5,343	46,008	5,937	82,813	10,686	29,485	3,805	32,796	4,232	59,851	7,723
71	43,956	5,672	49,281	6,359	88,786	11,456	31,342	4,044	34,859	4,498	64,459	8,317
72	46,239	5,966	50,717	6,544	91,372	11,790	33,272	4,293	37,339	4,818	66,084	8,527
73	48,698	6,284	52,878	6,823	94,499	12,193	35,425	4,571	38,904	5,020	68,123	8,790
74	50,280	6,488	55,170	7,119	98,365	12,692	37,315	4,815	40,555	5,233	71,014	9,163
75	52,802	6,813	57,936	7,476	103,588	13,366	38,524	4,971	42,315	5,460	74,822	9,654
76	55,084	7,108	60,448	7,800	108,357	13,982	40,459	5,221	44,439	5,734	78,305	10,104
77	57,830	7,462	63,493	8,193	112,248	14,484	41,693	5,380	45,403	5,858	80,923	10,442
78	60,447	7,800	66,350	8,561	117,345	15,141	42,506	5,485	47,441	6,121	84,600	10,916
79	63,779	8,230	70,006	9,033	119,985	15,482	44,849	5,787	50,054	6,459	86,487	11,160
80	65,854	8,497	72,279	9,326	121,964	15,737	46,308	5,975	51,678	6,668	87,168	11,247
81*	67,369	8,693	73,949	9,542	124,771	16,099	47,374	6,113	52,875	6,823	89,171	11,506
82*	68,917	8,893	75,645	9,761	127,640	16,470	48,463	6,253	54,087	6,979	91,222	11,771
83*	70,503	9,097	77,387	9,985	130,582	16,849	49,577	6,397	55,332	7,140	93,324	12,042
84*	72,121	9,306	79,168	10,215	133,578	17,236	50,716	6,544	56,607	7,304	95,466	12,318
85*	73,781	9,520	80,988	10,450	136,650	17,632	51,883	6,695	57,909	7,472	97,661	12,601
86*	75,481	9,739	82,850	10,690	139,794	18,038	53,079	6,849	59,239	7,644	99,908	12,891
87*	77,218	9,964	84,758	10,937	143,013	18,453	54,299	7,006	60,603	7,820	102,208	13,188
88*	78,991	10,192	86,708	11,188	146,304	18,878	55,547	7,167	61,997	8,000	104,561	13,492
89*	80,808	10,427	88,703	11,446	149,662	1						

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Prestige 特級						Age+ 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球			Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	39,388	5,082	39,500	5,097	86,273	11,132	0	31,690	4,089	35,203	4,542	62,792	8,102
1	39,388	5,082	39,500	5,097	86,273	11,132	1	31,690	4,089	35,203	4,542	62,792	8,102
2	39,388	5,082	39,500	5,097	86,273	11,132	2	31,690	4,089	35,203	4,542	62,792	8,102
3	39,388	5,082	39,500	5,097	86,273	11,132	3	31,690	4,089	35,203	4,542	62,792	8,102
4	39,388	5,082	39,500	5,097	86,273	11,132	4	31,690	4,089	35,203	4,542	62,792	8,102
5	36,877	4,758	36,982	4,772	80,769	10,422	5	29,646	3,825	32,932	4,249	58,741	7,579
6	36,877	4,758	36,982	4,772	80,769	10,422	6	29,646	3,825	32,932	4,249	58,741	7,579
7	36,877	4,758	36,982	4,772	80,769	10,422	7	29,646	3,825	32,932	4,249	58,741	7,579
8	36,877	4,758	36,982	4,772	80,769	10,422	8	29,646	3,825	32,932	4,249	58,741	7,579
9	36,877	4,758	36,982	4,772	80,769	10,422	9	29,646	3,825	32,932	4,249	58,741	7,579
10	38,457	4,962	38,592	4,980	80,850	10,432	10	28,651	3,697	31,824	4,106	56,770	7,325
11	39,769	5,131	39,726	5,126	80,933	10,443	11	28,765	3,712	31,953	4,123	56,976	7,352
12	40,368	5,209	40,502	5,226	81,201	10,478	12	28,938	3,734	32,145	4,148	57,305	7,394
13	42,534	5,488	42,662	5,505	81,604	10,530	13	30,135	3,888	33,483	4,320	59,711	7,705
14	43,810	5,653	43,934	5,669	84,350	10,884	14	30,438	3,927	33,820	4,364	60,304	7,781
15	45,874	5,919	46,007	5,936	85,134	10,985	15	30,802	3,974	34,224	4,416	61,028	7,875
16	48,375	6,242	48,744	6,290	85,958	11,091	16	31,264	4,034	34,735	4,482	61,937	7,992
17	50,919	6,463	50,472	6,513	88,585	11,430	17	31,838	4,108	35,376	4,565	62,048	8,006
18	51,616	6,660	52,258	6,743	91,282	11,778	18	31,992	4,128	35,549	4,587	62,227	8,029
19	54,954	7,091	55,637	7,179	94,598	12,206	19	32,129	4,146	35,697	4,606	62,490	8,063
20	56,573	7,300	58,855	7,594	98,208	12,672	20	32,129	4,146	35,697	4,606	62,490	8,063
21	58,001	7,484	60,984	7,869	102,190	13,186	21	32,686	4,218	36,316	4,686	64,758	8,356
22	60,602	7,820	64,052	8,265	107,230	13,836	22	33,540	4,328	37,269	4,809	67,084	8,656
23	63,544	8,199	67,217	8,673	113,019	14,583	23	34,748	4,484	38,608	4,982	69,498	8,967
24	66,461	8,576	70,521	9,099	119,074	15,364	24	36,139	4,663	40,151	5,181	72,725	9,326
25	68,427	8,829	73,944	9,541	124,797	16,103	25	37,580	4,849	41,758	5,388	75,168	9,699
26	70,010	9,034	75,750	9,774	130,207	16,801	26	39,086	5,043	43,431	5,604	78,173	10,087
27	71,582	9,236	77,421	9,990	133,077	17,171	27	40,541	5,231	45,044	5,812	81,081	10,462
28	73,422	9,474	79,620	10,274	136,858	17,659	28	42,052	5,426	46,725	6,029	84,100	10,852
29	75,408	9,730	81,924	10,571	140,819	18,170	29	43,618	5,628	48,462	6,253	87,233	11,256
30	77,683	10,024	84,393	10,889	145,072	18,719	30	45,669	5,893	50,741	6,547	90,477	11,674
31	79,815	10,299	86,711	11,189	149,052	19,233	31	47,812	6,169	53,122	6,854	93,846	12,109
32	82,070	10,590	89,165	11,505	153,265	19,776	32	50,047	6,458	55,607	7,175	97,341	12,560
33	84,360	10,885	91,654	11,826	157,542	20,328	33	51,913	6,698	57,678	7,442	100,967	13,028
34	86,737	11,192	94,232	12,159	161,978	20,900	34	53,987	6,966	59,985	7,740	105,002	13,549
35	89,160	11,505	96,867	12,499	166,508	21,485	35	56,146	7,245	62,386	8,050	109,205	14,091
36	91,327	11,784	99,220	12,803	170,546	22,006	36	58,395	7,535	64,882	8,372	113,571	14,654
37	92,696	11,961	100,710	12,995	173,110	22,337	37	61,349	7,916	68,164	8,795	119,318	15,396
38	93,622	12,080	101,717	13,125	174,839	22,560	38	64,408	8,311	71,566	9,234	125,270	16,164
39	94,681	12,217	102,864	13,273	176,817	22,815	39	67,609	8,724	75,124	9,693	131,504	16,968
40	94,860	12,240	103,057	13,298	178,755	23,065	40	70,599	9,110	78,446	10,122	138,586	17,882
41	94,980	12,255	103,189	13,315	180,625	23,306	41	73,601	9,497	81,780	10,552	145,126	18,726
42	95,315	12,299	103,546	13,361	182,502	23,549	42	76,286	9,843	84,763	10,937	151,148	19,503
43	95,783	12,359	104,055	13,426	184,321	23,783	43	79,146	10,212	88,020	11,357	156,808	20,233
44	97,102	12,529	105,505	13,614	188,842	24,367	44	80,906	10,439	90,912	11,731	161,810	20,879
45	99,870	12,886	108,500	14,000	194,512	25,098	45	82,614	10,660	93,807	12,104	166,804	21,523
46	102,180	13,185	111,011	14,324	198,402	25,600	46	85,486	11,030	96,421	12,441	170,977	22,062
47	104,505	13,485	113,537	14,650	202,367	26,112	47	88,454	11,413	98,836	12,753	175,257	22,614
48	106,864	13,789	116,101	14,981	206,417	26,634	48	91,121	11,758	101,236	13,063	179,407	23,149
49	109,236	14,095	118,670	15,312	211,067	27,234	49	93,893	12,115	104,309	13,459	183,685	23,701
50	111,630	14,404	121,271	15,648	216,316	27,912	50	96,673	12,474	107,411	13,859	187,972	24,254
51	114,035	14,714	123,898	15,987	221,590	28,592	51	100,209	12,930	111,345	14,367	193,478	24,965
52	116,476	15,029	126,547	16,329	226,922	29,280	52	104,261	13,453	115,858	14,949	199,315	25,718
53	121,081	15,623	131,544	16,973	237,577	30,655	53	108,519	14,002	120,567	15,557	206,815	26,686
54	126,331	16,301	137,251	17,710	249,482	32,191	54	113,251	14,613	125,835	16,237	215,436	27,798
55	131,676	16,990	143,046	18,458	261,575	33,752	55	117,888	15,211	130,989	16,902	224,454	28,962
56	137,107	17,691	148,960	19,221	273,858	35,337	56	122,670	15,828	136,300	17,587	233,673	30,151
57	142,973	18,448	155,334	20,043	286,982	37,030	57	127,721	16,480	141,915	18,312	243,594	31,431
58	151,265	19,518	164,346	21,206	303,666	39,183	58	134,735	17,385	149,714	19,318	255,999	33,032
59	160,865	20,757	174,773	22,551	322,907	41,665	59	141,522	18,261	157,671	20,345	270,762	34,937
60	172,053	22,200	186,900	24,116	343,520	44,325	60	145,854	18,820	161,954	20,897	278,874	35,984
61	181,272	23,390	196,932	25,411	360,417	46,505	61	153,990	19,870	171,097	22,077	297,573	38,397
62	191,989	24,773	208,584	26,914	381,752	49,258	62	165,374	21,339	183,757	23,711	321,020	41,422
63	203,366	26,241	220,947	28,509	404,401	52,181	63	177,055	22,846	196,723	25,384	344,286	44,256
64	215,448	27,800	234,060	30,201	430,067	55,493	64	189,299	24,426	210,335	27,140	374,429	47,249
65	229,118	29,564	248,918	32,118	459,065	59,234	65	201,337	25,979	223,707	28,865	397,505	50,620
66	242,387	31,276	263,341	33,979	490,032	63,230	66	212,832	27,462	236,479	30,513	414,716	53,512
67	257,586	33,237	279,843	36,109	523,131	67,501	67	225,347	29,077	250,377	32,307	441,410	56,956
68	275,009	35,485	298,757	38,549	558,466	72,064	68	239,282	30,875	265,863	34,305	470,020	60,648
69	293,691	37,896	319,056	41,169	596,279	76,939	69	251,817	32,493	279,799	36,103	498,417	64,312
70	307,423	39,667	333,972	43,093	624,050	80,523	70	267,198	34,477	296,888	38,308	521,820	67,332
71	319,504	41,226	347,127	44,791	654,567	84,460	71	280,740	36,225	311,876	40,242	545,976	70,449
72	335,199	43,251	364,171	46,990	688,557	88,588	72	290,707	37,511	322,852	41,658	564,890	72,889
73	351,621	45,370	382,005	49,291	720,051	92,910	73	303,107	39,111	336,675	43,442	585,334	75,527
74	368,853	47,594	400,710	51,705	755,173	97,442	74	315,555	40,717	350,496	45,225	610,254	78,742
75	386,883	49,920	420,308	54,233	784,096	101,174	75	326,570	42,138	362,694	46,799	635,221	81,964
76	405,798	52,361	440,850	56,884	814,186	105,056	76	338,586	43,689	376,065	48,525	657,530	84,843
77	425,599	54,916	462,371	59,661	845,468	109,093	77	353,515	45,615	392,602	50,658	682,517	88,067
78	446,352	57,594	484										

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 6 第6區

Benefit Level 保障級別 Standard 標準						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,831	1,656	14,259	1,840	25,668	3,312
1	12,831	1,656	14,259	1,840	25,668	3,312
2	12,831	1,656	14,259	1,840	25,668	3,312
3	12,831	1,656	14,259	1,840	25,668	3,312
4	12,831	1,656	14,259	1,840	25,668	3,312
5	12,155	1,568	13,510	1,743	24,318	3,138
6	12,155	1,568	13,510	1,743	24,318	3,138
7	12,155	1,568	13,510	1,743	24,318	3,138
8	12,155	1,568	13,510	1,743	24,318	3,138
9	12,155	1,568	13,510	1,743	24,318	3,138
10	10,989	1,418	12,214	1,576	21,983	2,837
11	11,148	1,438	12,387	1,598	22,301	2,877
12	11,356	1,465	12,624	1,629	22,721	2,932
13	11,975	1,545	13,057	1,685	23,506	3,033
14	12,220	1,577	13,448	1,735	24,211	3,124
15	12,469	1,609	13,856	1,788	24,938	3,218
16	12,719	1,641	14,134	1,824	25,436	3,282
17	13,038	1,682	14,484	1,869	26,072	3,364
18	13,362	1,724	14,846	1,916	26,727	3,449
19	13,695	1,767	15,217	1,963	27,394	3,535
20	14,038	1,811	15,670	2,022	28,207	3,640
21	14,392	1,857	16,292	2,102	29,058	3,749
22	14,737	1,902	16,834	2,172	29,746	3,838
23	15,270	1,970	17,288	2,231	30,541	3,941
24	15,728	2,029	17,808	2,298	31,460	4,059
25	16,200	2,090	18,172	2,345	32,402	4,181
26	16,687	2,153	18,543	2,393	33,374	4,306
27	17,147	2,213	19,054	2,459	34,302	4,426
28	17,626	2,274	19,584	2,527	35,252	4,549
29	18,027	2,326	20,031	2,585	36,051	4,652
30	18,584	2,398	20,646	2,664	37,168	4,796
31	19,093	2,464	21,218	2,738	38,189	4,928
32	19,529	2,520	21,697	2,800	39,061	5,040
33	19,926	2,571	22,139	2,857	39,849	5,142
34	20,272	2,616	22,524	2,906	40,548	5,232
35	20,627	2,662	22,919	2,957	41,255	5,323
36	20,988	2,708	23,320	3,009	41,977	5,416
37	21,273	2,745	23,636	3,050	42,542	5,489
38	21,556	2,781	23,951	3,090	43,110	5,563
39	21,847	2,819	24,272	3,132	43,690	5,637
40	22,334	2,882	24,584	3,172	43,840	5,657
41	23,141	2,986	25,472	3,287	45,848	5,916
42	24,427	3,152	26,889	3,470	48,403	6,246
43	25,245	3,281	28,250	3,645	50,377	6,500
44	26,816	3,460	29,799	3,845	53,145	6,857
45	27,377	3,533	30,851	3,981	55,015	7,099
46	28,739	3,708	31,931	4,120	56,940	7,347
47	29,857	3,853	33,021	4,261	58,885	7,598
48	30,871	3,983	33,987	4,385	60,601	7,819
49	32,201	4,155	34,805	4,491	62,063	8,008
50	33,465	4,318	37,112	4,789	66,495	8,580
51	34,866	4,499	38,380	4,952	68,431	8,830
52	36,219	4,673	39,870	5,145	71,099	9,174
53	36,745	4,741	40,832	5,269	72,809	9,395
54	38,582	4,978	42,873	5,532	76,450	9,865
55	40,322	5,203	44,802	5,781	79,890	10,308
56	42,528	5,487	46,817	6,041	83,485	10,772
57	44,616	5,757	49,348	6,367	87,998	11,355
58	46,468	5,996	51,154	6,601	91,218	11,770
59	49,092	6,334	54,508	7,033	97,643	12,599
60	52,962	6,834	59,186	7,637	106,673	13,764
61	57,446	7,412	63,841	8,238	114,225	14,739
62	61,409	7,924	68,235	8,805	122,066	15,750
63	64,738	8,353	71,899	9,277	129,779	16,746
64	69,304	8,942	77,014	9,937	137,701	17,768
65	74,396	9,599	82,886	10,695	148,191	19,121
66	79,420	10,248	88,245	11,386	158,866	20,499
67	85,133	10,985	94,597	12,206	170,265	21,970
68	91,477	11,803	101,628	13,113	182,782	23,585
69	97,938	12,637	108,814	14,041	194,685	25,121
70	104,111	13,434	115,678	14,926	208,218	26,867
71	110,519	14,261	123,903	15,987	223,239	28,805
72	116,254	15,001	127,517	16,454	229,733	29,643
73	122,443	15,799	132,949	17,155	237,592	30,657
74	126,415	16,312	138,712	17,898	247,323	31,913
75	132,759	17,130	145,665	18,795	260,453	33,607
76	138,496	17,870	151,978	19,610	272,447	35,154
77	145,398	18,761	159,640	20,599	282,214	36,415
78	151,979	19,610	166,827	21,526	295,039	38,070
79	160,354	20,691	176,017	22,712	301,680	38,926
80	165,577	21,365	181,727	23,449	306,668	39,570
81*	169,386	21,856	185,930	23,991	313,723	40,481
82*	173,281	22,359	190,206	24,543	320,936	41,410
83*	177,266	22,873	194,581	25,107	328,316	42,363
84*	181,344	23,399	199,058	25,685	335,869	43,338
85*	185,515	23,937	203,634	26,275	343,594	44,335
86*	189,779	24,488	208,317	26,880	351,495	45,354
87*	194,145	25,051	213,110	27,498	359,578	46,397
88*	198,612	25,627	218,013	28,131	367,851	47,465
89*	203,179	26,217	223,029	28,778	376,311	48,556
90*	207,850	26,819	228,154	29,439	384,965	49,673
91*	212,634	27,437	233,401	30,116	393,820	50,815
92*	217,523	28,067	238,769	30,809	402,877	51,984
93*	222,526	28,713	244,265	31,518	412,145	53,180
94*	227,646	29,374	249,880	32,243	421,622	54,403
95*	232,883	30,049	255,630	32,985	431,324	55,655
96*	238,236	30,740	261,508	33,743	441,242	56,934
97*	243,715	31,447	267,521	34,519	451,387	58,243
98*	249,322	32,171	273,677	35,313	461,775	59,584
99*	255,055	32,910	279,969	36,125	472,393	60,954

Benefit Level 保障級別 Essential 精選						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,991	1,289	11,191	1,444	19,428	2,507
1	9,991	1,289	11,191	1,444	19,428	2,507
2	9,991	1,289	11,191	1,444	19,428	2,507
3	9,991	1,289	11,191	1,444	19,428	2,507
4	9,991	1,289	11,191	1,444	19,428	2,507
5	8,989	1,160	10,136	1,308	18,001	2,323
6	8,989	1,160	10,136	1,308	18,001	2,323
7	8,989	1,160	10,136	1,308	18,001	2,323
8	8,989	1,160	10,136	1,308	18,001	2,323
9	8,989	1,160	10,136	1,308	18,001	2,323
10	8,127	1,049	9,165	1,183	16,273	2,100
11	8,245	1,064	9,293	1,199	16,509	2,130
12	8,399	1,084	9,474	1,222	16,820	2,170
13	8,856	1,143	9,739	1,257	17,351	2,239
14	9,037	1,166	10,060	1,298	17,897	2,309
15	9,221	1,190	10,397	1,342	18,460	2,382
16	9,406	1,214	10,605	1,368	18,828	2,429
17	9,642	1,244	10,867	1,402	19,300	2,490
18	9,882	1,275	11,139	1,437	19,785	2,553
19	10,128	1,307	11,417	1,473	20,278	2,617
20	10,382	1,340	11,774	1,519	20,895	2,696
21	10,976	1,416	12,619	1,628	21,824	2,816
22	11,240	1,450	13,070	1,686	22,340	2,883
23	11,646	1,503	13,390	1,728	22,908	2,956
24	11,996	1,548	13,794	1,780	23,598	3,045
25	12,355	1,594	14,041	1,812	24,304	3,136
26	12,727	1,642	14,291	1,844	25,033	3,230
27	13,078	1,687	14,686	1,895	25,730	3,320
28	13,443	1,735	15,093	1,947	26,442	3,412
29	13,748	1,774	15,436	1,992	27,040	3,489
30	14,173	1,829	15,911	2,053	27,879	3,597
31	14,562	1,879	16,352	2,110	28,645	3,696
32	14,894	1,922	16,722	2,158	29,299	3,781
33	15,197	1,961	17,062	2,202	29,889	3,857
34	15,460	1,995	17,359	2,240	30,414	3,924
35	15,731	2,030	17,662	2,279	30,944	3,993
36	16,007	2,065	17,972	2,319	31,486	4,063
37	16,224	2,093	18,215	2,350	31,910	4,117
38	16,440	2,121	18,458	2,382	32,335	4,172
39	16,662	2,150	18,706	2,414	32,770	4,228
40	17,034	2,198	18,898	2,438	32,800	4,232
41	17,648	2,277	19,579	2,526	34,345	4,432
42	18,630	2,404	20,669	2,667	36,260	4,679
43	19,391	2,502	21,772	2,809	37,738	4,869
44	20,452	2,639	22,966	2,963	39,813	5,137
45	20,879	2,694	23,866	3,079	41,291	5,328
46	21,918	2,828	24,608	3,175	42,654	5,504
47	22,771	2,938	25,417	3,280	44,085	5,688
48	23,544	3,038	26,126	3,371	45,339	5,850
49	24,559	3,169	26,620	3,435	46,316	5,976
50	25,523	3,293	28,587	3,689	49,831	6,430
51	26,591	3,431	29,503	3,807	51,196	6,606
52	27,623	3,564	30,649	3,955	53,194	6,864
53	28,024	3,616	31,468	4,060	54,543	7,038
54	29,426	3				

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,272	2,874	22,337	2,882	48,776	6,294	0	17,893	2,309	19,878	2,565	35,460	4,575
1	22,272	2,874	22,337	2,882	48,776	6,294	1	17,893	2,309	19,878	2,565	35,460	4,575
2	22,272	2,874	22,337	2,882	48,776	6,294	2	17,893	2,309	19,878	2,565	35,460	4,575
3	22,272	2,874	22,337	2,882	48,776	6,294	3	17,893	2,309	19,878	2,565	35,460	4,575
4	22,272	2,874	22,337	2,882	48,776	6,294	4	17,893	2,309	19,878	2,565	35,460	4,575
5	20,800	2,684	20,860	2,692	45,552	5,878	5	16,701	2,155	18,550	2,394	33,087	4,269
6	20,800	2,684	20,860	2,692	45,552	5,878	6	16,701	2,155	18,550	2,394	33,087	4,269
7	20,800	2,684	20,860	2,692	45,552	5,878	7	16,701	2,155	18,550	2,394	33,087	4,269
8	20,800	2,684	20,860	2,692	45,552	5,878	8	16,701	2,155	18,550	2,394	33,087	4,269
9	20,800	2,684	20,860	2,692	45,552	5,878	9	16,701	2,155	18,550	2,394	33,087	4,269
10	21,692	2,799	21,765	2,808	45,599	5,884	10	16,337	2,108	18,148	2,342	32,373	4,177
11	22,458	2,898	22,432	2,894	45,644	5,890	11	16,537	2,134	18,368	2,370	32,753	4,226
12	23,093	2,980	23,170	2,990	45,792	5,909	12	16,766	2,163	18,625	2,403	33,201	4,284
13	24,609	3,175	24,684	3,185	46,072	5,945	13	17,602	2,271	19,553	2,523	34,871	4,499
14	25,980	3,352	26,053	3,362	48,118	6,209	14	17,913	2,311	19,904	2,568	35,492	4,580
15	27,525	3,552	27,607	3,562	49,591	6,399	15	18,275	2,358	20,306	2,620	36,207	4,672
16	29,028	3,746	29,245	3,774	51,575	6,655	16	18,673	2,409	20,751	2,678	37,001	4,774
17	30,056	3,878	30,284	3,908	53,151	6,858	17	19,102	2,465	21,226	2,739	37,155	4,794
18	30,972	3,996	31,357	4,046	54,769	7,067	18	19,194	2,477	21,329	2,752	37,337	4,818
19	32,972	4,254	33,384	4,308	56,759	7,324	19	19,275	2,487	21,420	2,764	37,494	4,838
20	33,942	4,380	35,312	4,556	58,925	7,603	20	19,275	2,487	21,420	2,764	37,494	4,838
21	34,800	4,490	36,593	4,722	61,314	7,911	21	19,610	2,530	21,786	2,811	38,855	5,014
22	36,361	4,692	38,433	4,959	64,339	8,302	22	20,126	2,597	22,360	2,885	40,249	5,193
23	38,128	4,920	40,332	5,204	67,811	8,750	23	20,847	2,690	23,166	2,989	41,697	5,380
24	39,877	5,145	42,313	5,460	71,445	9,219	24	21,684	2,798	24,092	3,109	43,365	5,595
25	41,057	5,298	44,366	5,725	74,876	9,661	25	22,550	2,910	25,055	3,233	45,101	5,819
26	42,010	5,421	45,451	5,865	78,126	10,081	26	23,453	3,026	26,058	3,362	46,903	6,052
27	42,952	5,542	46,453	5,994	79,845	10,303	27	24,324	3,139	27,027	3,487	48,650	6,277
28	44,053	5,684	47,773	6,164	82,116	10,596	28	25,230	3,255	28,034	3,617	50,460	6,511
29	45,246	5,838	49,154	6,342	84,492	10,902	29	26,171	3,377	29,078	3,752	52,338	6,753
30	46,610	6,014	50,639	6,534	87,044	11,231	30	27,402	3,536	30,445	3,928	54,284	7,004
31	47,889	6,179	52,027	6,713	89,432	11,540	31	28,687	3,702	31,873	4,113	56,309	7,266
32	49,240	6,354	53,497	6,903	91,958	11,866	32	30,028	3,875	33,363	4,305	58,404	7,536
33	50,617	6,531	54,993	7,096	94,526	12,197	33	31,147	4,019	34,608	4,466	60,579	7,817
34	52,040	6,715	56,539	7,295	97,189	12,541	34	32,394	4,180	35,992	4,644	63,002	8,129
35	53,497	6,903	58,120	7,499	99,906	12,891	35	33,687	4,347	37,433	4,830	65,524	8,455
36	54,996	7,070	59,532	7,682	102,326	13,203	36	35,036	4,521	38,928	5,023	68,140	8,792
37	55,618	7,177	60,424	7,797	103,864	13,402	37	36,806	4,749	40,899	5,277	71,590	9,237
38	56,174	7,248	61,029	7,875	104,901	13,536	38	38,646	4,987	42,938	5,540	75,163	9,698
39	56,811	7,330	61,720	7,964	106,091	13,689	39	40,568	5,235	45,076	5,816	78,903	10,181
40	56,915	7,344	61,833	7,978	107,253	13,839	40	42,362	5,466	47,065	6,073	83,151	10,729
41	56,986	7,353	61,912	7,989	108,376	13,984	41	44,161	5,698	49,067	6,331	87,075	11,235
42	57,188	7,379	62,129	8,017	109,501	14,129	42	45,774	5,906	50,856	6,562	90,688	11,702
43	57,468	7,415	62,432	8,056	110,594	14,270	43	47,488	6,127	52,812	6,814	94,086	12,140
44	58,264	7,518	63,303	8,168	113,308	14,620	44	48,542	6,263	54,545	7,038	97,089	12,528
45	59,919	7,731	65,103	8,400	116,708	15,059	45	49,571	6,396	56,284	7,262	100,881	12,914
46	61,306	7,910	66,609	8,595	119,042	15,360	46	51,290	6,618	57,853	7,465	102,586	13,237
47	62,704	8,091	68,124	8,790	121,420	15,667	47	53,070	6,848	59,302	7,652	105,153	13,568
48	64,120	8,274	69,659	8,988	123,851	15,981	48	54,672	7,054	60,740	7,837	107,645	13,890
49	65,541	8,457	71,203	9,187	126,642	16,341	49	56,337	7,269	62,585	8,075	110,211	14,221
50	66,979	8,642	72,764	9,389	129,789	16,747	50	58,004	7,484	64,448	8,316	112,784	14,553
51	68,422	8,829	74,340	9,592	132,954	17,155	51	60,127	7,758	66,807	8,620	116,087	14,979
52	69,886	9,018	75,929	9,797	136,152	17,568	52	62,557	8,072	69,514	8,970	119,591	15,431
53	72,651	9,374	78,925	10,184	142,547	18,393	53	65,109	8,401	72,342	9,334	124,089	16,011
54	75,798	9,780	82,351	10,626	149,689	19,315	54	67,951	8,768	75,498	9,742	129,263	16,679
55	79,004	10,194	85,828	11,075	156,945	20,251	55	70,735	9,127	78,592	10,141	134,673	17,377
56	82,265	10,615	89,376	11,532	164,314	21,202	56	73,602	9,497	81,780	10,552	140,203	18,091
57	85,001	10,968	92,349	11,916	170,618	22,015	57	76,609	9,885	85,122	10,983	146,110	18,853
58	90,526	11,681	98,353	12,691	181,729	23,449	58	80,055	10,330	88,957	11,478	152,110	19,627
59	97,134	12,533	105,533	13,617	194,981	25,159	59	84,057	10,846	93,650	12,084	160,823	20,751
60	104,612	13,498	113,643	14,664	208,871	26,951	60	88,685	11,443	98,471	12,706	169,566	21,879
61	111,622	14,403	121,265	15,647	221,935	28,637	61	95,153	12,278	105,726	13,642	183,881	23,727
62	118,877	15,339	129,151	16,665	236,379	30,501	62	101,913	13,150	113,242	14,612	197,832	25,527
63	126,369	16,306	137,291	17,715	251,288	32,424	63	108,945	14,057	121,043	15,618	211,040	27,231
64	133,951	17,284	145,524	18,777	267,387	34,502	64	116,351	15,013	129,281	16,681	225,927	29,152
65	141,151	18,213	153,351	19,787	282,819	36,493	65	124,037	16,005	137,821	17,783	241,690	31,186
66	149,329	19,268	162,237	20,934	301,895	38,954	66	131,120	16,919	145,689	18,799	255,493	32,967
67	158,692	20,476	172,404	22,246	322,285	41,585	67	138,832	17,914	154,251	19,903	271,941	35,089
68	169,425	21,861	184,056	23,749	344,073	44,397	68	147,417	19,022	163,788	21,134	289,563	37,363
69	180,935	23,346	196,562	25,363	367,349	47,400	69	155,141	20,018	172,376	22,242	307,060	39,621
70	189,396	24,438	205,750	26,548	384,458	49,607	70	164,614	21,241	182,903	23,600	321,479	41,481
71	196,840	25,399	213,856	27,594	403,261	52,034	71	172,956	22,317	192,136	24,792	336,361	43,401
72	206,509	26,646	224,356	28,949	422,968	54,577	72	179,095	23,109	198,903	25,665	348,014	44,905
73	216,623	27,951	235,342	30,367	443,601	57,239	73	186,738	24,095	207,417	26,763	360,606	46,530
74	227,243	29,322	246,865	31,854	465,242	60,031	74	194,405	25,085	215,932	27,862	375,960	48,511
75	238,347	30,754	258,942	33,412	483,058	62,330	75	201,190	25,960	223,447	28,832	391,342	50,496
76	250,001	32,258	271,595	35,045	501,595	64,722	76	208,596	26,916	231,683	29,895	405,087	52,269
77	262,201	33,832	284,854	36,755	520,868	67,209	77	217,791	28,102	241,869	31,209	420,477	54,255
78	274,984	35,482	298,740	38,547	540,966	69,794	78	226,587	29,237	251,630	32,468	438,601	56,594
79	287,261	37,066	312,076	40,268	561,733	72,482	79	233,606	30,143	259,497	33,483	454,395	58,632
80	295,119	38,080	320,624	41,371									

Annual Deductible: HKD25,000 or USD3,125 每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 6 第6區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,492	967	8,327	1,074	14,990	1,934	5,844	754	6,545	845	11,355	1,465
1	7,492	967	8,327	1,074	14,990	1,934	5,844	754	6,545	845	11,355	1,465
2	7,492	967	8,327	1,074	14,990	1,934	5,844	754	6,545	845	11,355	1,465
3	7,492	967	8,327	1,074	14,990	1,934	5,844	754	6,545	845	11,355	1,465
4	7,492	967	8,327	1,074	14,990	1,934	5,844	754	6,545	845	11,355	1,465
5	7,099	916	7,888	1,018	14,200	1,832	5,257	678	5,926	765	10,518	1,357
6	7,099	916	7,888	1,018	14,200	1,832	5,257	678	5,926	765	10,518	1,357
7	7,099	916	7,888	1,018	14,200	1,832	5,257	678	5,926	765	10,518	1,357
8	7,099	916	7,888	1,018	14,200	1,832	5,257	678	5,926	765	10,518	1,357
9	7,099	916	7,888	1,018	14,200	1,832	5,257	678	5,926	765	10,518	1,357
10	6,416	828	7,132	920	12,838	1,657	4,752	613	5,359	691	9,509	1,227
11	6,512	840	7,236	934	13,022	1,680	4,823	622	5,436	701	9,644	1,244
12	6,634	856	7,371	951	13,269	1,712	4,914	634	5,537	714	9,828	1,268
13	6,994	902	7,627	984	13,727	1,771	5,180	668	5,696	735	10,138	1,308
14	7,138	921	7,854	1,013	14,140	1,825	5,287	682	5,883	759	10,459	1,350
15	7,281	939	8,090	1,044	14,564	1,879	5,392	696	6,077	784	10,787	1,392
16	7,428	958	8,252	1,065	14,853	1,917	5,502	710	6,199	800	11,001	1,419
17	7,614	982	8,460	1,092	15,227	1,965	5,639	728	6,355	820	11,278	1,455
18	7,802	1,007	8,672	1,119	15,610	2,014	5,778	746	6,516	841	11,562	1,492
19	7,997	1,032	8,888	1,147	15,999	2,064	5,924	764	6,679	862	11,852	1,529
20	8,200	1,058	9,152	1,181	16,473	2,126	6,073	784	6,884	888	12,209	1,575
21	8,750	1,129	9,906	1,278	17,667	2,280	6,470	835	7,474	964	13,095	1,690
22	8,959	1,156	10,236	1,321	18,088	2,334	6,625	855	7,745	999	13,407	1,730
23	9,285	1,198	10,511	1,356	18,573	2,397	6,866	886	7,929	1,023	13,774	1,774
24	9,561	1,234	10,827	1,397	19,128	2,468	7,071	912	8,170	1,054	14,160	1,827
25	9,851	1,271	11,051	1,426	19,699	2,542	7,285	940	8,315	1,073	14,581	1,881
26	10,143	1,309	11,273	1,455	20,290	2,618	7,501	968	8,457	1,091	15,018	1,938
27	10,426	1,345	11,585	1,495	20,854	2,691	7,710	995	8,692	1,122	15,436	1,992
28	10,717	1,383	11,906	1,536	21,434	2,766	7,924	1,022	8,931	1,152	15,864	2,047
29	10,960	1,414	12,177	1,571	21,918	2,828	8,104	1,046	9,135	1,179	16,223	2,093
30	11,300	1,458	12,553	1,620	22,599	2,916	8,356	1,078	9,417	1,215	16,728	2,158
31	11,608	1,498	12,900	1,665	23,222	2,996	8,584	1,108	9,678	1,249	17,190	2,218
32	11,872	1,532	13,192	1,702	23,748	3,064	8,779	1,133	9,897	1,277	17,579	2,268
33	12,117	1,563	13,461	1,737	24,228	3,126	8,960	1,156	10,098	1,303	17,932	2,314
34	12,327	1,591	13,694	1,767	24,651	3,181	9,115	1,176	10,273	1,326	18,246	2,354
35	12,542	1,618	13,935	1,798	25,082	3,236	9,275	1,197	10,454	1,349	18,566	2,396
36	12,759	1,646	14,178	1,829	25,520	3,293	9,435	1,217	10,637	1,373	18,890	2,437
37	12,933	1,669	14,368	1,854	25,865	3,337	9,563	1,234	10,778	1,391	19,145	2,470
38	13,107	1,691	14,564	1,879	26,213	3,382	9,693	1,251	10,927	1,410	19,403	2,504
39	13,282	1,714	14,757	1,904	26,564	3,428	9,822	1,267	11,071	1,429	19,662	2,537
40	13,578	1,752	14,945	1,928	26,954	3,439	10,041	1,296	11,180	1,443	19,974	2,539
41	14,069	1,815	15,487	1,998	27,875	3,597	10,404	1,342	11,585	1,495	20,603	2,658
42	14,852	1,916	16,349	2,110	29,432	3,798	10,983	1,417	12,230	1,578	21,756	2,807
43	15,457	1,994	17,176	2,216	30,629	3,952	11,330	1,475	12,887	1,663	22,640	2,921
44	16,305	2,104	18,117	2,338	32,313	4,169	12,057	1,556	13,592	1,754	23,885	3,082
45	16,648	2,148	18,759	2,421	33,448	4,316	12,311	1,589	14,133	1,824	24,775	3,197
46	17,472	2,254	19,415	2,505	34,620	4,467	12,920	1,667	14,566	1,879	25,590	3,302
47	18,154	2,342	20,078	2,591	35,807	4,620	13,424	1,732	15,042	1,941	26,445	3,412
48	18,769	2,422	20,665	2,666	36,847	4,754	13,880	1,791	15,460	1,995	27,199	3,510
49	19,579	2,526	21,160	2,730	37,734	4,869	14,478	1,868	15,739	2,031	27,773	3,584
50	20,344	2,625	22,564	2,911	40,428	5,217	15,044	1,941	16,919	2,183	29,897	3,858
51	21,199	2,735	23,333	3,011	41,605	5,368	15,695	2,025	17,472	2,254	30,724	3,964
52	22,021	2,841	24,241	3,128	43,229	5,578	16,304	2,104	18,153	2,342	31,925	4,119
53	22,341	2,883	24,826	3,203	44,267	5,712	16,540	2,134	18,645	2,406	32,737	4,224
54	23,457	3,027	26,066	3,363	46,483	5,998	17,366	2,241	19,576	2,526	34,377	4,436
55	24,513	3,163	27,241	3,515	48,573	6,267	18,148	2,342	20,458	2,640	35,922	4,635
56	25,861	3,337	28,463	3,673	50,759	6,550	19,145	2,470	21,313	2,750	37,484	4,837
57	27,125	3,500	30,003	3,871	53,504	6,904	19,687	2,540	22,114	2,853	39,205	5,059
58	28,255	3,646	31,101	4,013	55,460	7,156	20,812	2,685	23,184	2,991	40,865	5,273
59	30,227	3,900	33,562	4,331	60,121	7,758	22,432	2,894	25,251	3,258	44,533	5,746
60	32,482	4,191	36,301	4,684	65,426	8,442	24,150	3,116	27,409	3,537	48,590	6,270
61	35,658	4,601	39,630	5,114	70,903	9,149	26,512	3,421	29,874	3,855	52,559	6,782
62	38,689	4,992	42,992	5,547	76,905	9,923	28,685	3,701	32,328	4,171	56,937	7,347
63	41,784	5,391	46,404	5,988	83,762	10,808	30,923	3,990	34,832	4,494	62,043	8,006
64	45,127	5,823	50,147	6,471	89,659	11,569	33,180	4,281	36,702	4,736	66,138	8,534
65	48,635	6,275	54,183	6,991	96,876	12,500	35,511	4,582	39,302	5,071	71,279	9,197
66	51,665	6,666	57,403	7,407	103,342	13,334	37,911	4,892	41,810	5,395	76,245	9,838
67	54,936	7,089	61,047	7,877	109,877	14,178	40,635	5,243	44,499	5,742	81,341	10,496
68	59,032	7,617	65,882	8,462	117,955	15,220	43,664	5,634	47,705	6,155	87,309	11,266
69	63,202	8,155	70,223	9,061	125,639	16,211	46,749	6,032	51,249	6,613	92,924	11,990
70	67,186	8,669	74,650	9,632	134,369	17,338	50,666	6,538	55,549	7,168	99,471	12,835
71	71,321	9,203	79,957	10,317	144,061	18,589	53,855	6,949	59,046	7,619	107,054	13,813
72	75,024	9,681	82,292	10,618	148,255	19,130	57,173	7,377	63,250	8,161	109,817	14,170
73	79,016	10,196	85,796	11,070	153,329	19,784	60,880	7,855	65,894	8,502	113,264	14,615
74	81,582	10,527	89,514	11,550	159,608	20,595	64,117	8,273	68,698	8,864	118,048	15,232
75	85,672	11,054	94,003	12,129	168,078	21,687	66,199	8,542	71,679	9,249	124,365	16,047
76	89,378	11,533	98,076	12,655	175,821	22,687	69,522	8,971	75,270	9,712	130,146	16,793
77	93,829	12,107	103,021	13,293	182,123	23,500	71,646	9,245	77,403	9,987	134,540	17,360
78	98,078	12,655	107,661	13,892	190,396	24,567	72,951	9,413	80,883	10,437	140,655	18,149
79	103,482	13,353	113,591	14,657	194,687	25,121	76,971	9,932	85,337	11,011	143,805	18,555
80	106,852	13,787	117,276	15,132	197,910	25,537	79,476	10,255	88,102	11,368	145,139	18,728
81*	109,313	14,105	119,991	15,483	202,460	26,124	81,308	10,491	90,147	11,632	148,472	19,158
82*	111,826	14,429	122,747	15,838	207,114	26,724	83,176	10,732	92,215	11,899	151,884	19,598
83*	114,397	14,761	125,572	16,203	211,879	27,339	85,089	10,979	94,338	12,173	155,380	20,049
84*	117,028	15,100	128,462	16,576	216,750	27,968	87,046	11,232	96,510	12,453	158,951	20,510
85*	119,719	15,448	131,414	16,957	221,735	28,611	89,047	11,490	98,727	12,739	162,607	20,982
86*	122,474	15,803	134,437	17,347	226,831	29,269	91,096	11,754	100,998			

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,561	2,395	18,612	2,402	40,647	5,245
1	18,561	2,395	18,612	2,402	40,647	5,245
2	18,561	2,395	18,612	2,402	40,647	5,245
3	18,561	2,395	18,612	2,402	40,647	5,245
4	18,561	2,395	18,612	2,402	40,647	5,245
5	17,333	2,237	17,383	2,243	37,962	4,898
6	17,333	2,237	17,383	2,243	37,962	4,898
7	17,333	2,237	17,383	2,243	37,962	4,898
8	17,333	2,237	17,383	2,243	37,962	4,898
9	17,333	2,237	17,383	2,243	37,962	4,898
10	18,076	2,332	18,136	2,340	38,000	4,903
11	18,715	2,415	18,693	2,412	38,038	4,908
12	19,243	2,483	19,306	2,491	38,164	4,924
13	20,506	2,646	20,571	2,654	38,394	4,954
14	21,652	2,794	21,713	2,802	40,098	5,174
15	22,939	2,960	23,004	2,968	41,327	5,333
16	24,188	3,121	24,371	3,145	42,981	5,546
17	25,047	3,232	25,239	3,257	44,291	5,715
18	25,806	3,330	26,130	3,372	45,640	5,889
19	27,480	3,546	27,821	3,590	47,300	6,103
20	28,286	3,650	29,427	3,797	49,103	6,336
21	29,000	3,742	30,493	3,935	51,095	6,593
22	30,303	3,910	32,026	4,132	53,617	6,918
23	31,774	4,100	33,610	4,337	56,511	7,292
24	33,232	4,288	35,259	4,550	59,538	7,682
25	34,213	4,415	36,973	4,771	62,399	8,051
26	35,008	4,517	37,873	4,887	65,105	8,401
27	35,792	4,618	38,714	4,995	66,539	8,586
28	36,711	4,737	39,812	5,137	68,429	8,830
29	37,706	4,865	40,961	5,285	70,410	9,085
30	38,839	5,011	42,197	5,445	72,536	9,359
31	39,908	5,149	43,557	5,594	74,525	9,616
32	41,036	5,295	44,983	5,753	76,631	9,888
33	42,182	5,443	46,485	5,913	78,772	10,164
34	43,367	5,596	47,116	6,079	80,990	10,450
35	44,581	5,752	48,435	6,250	83,254	10,742
36	45,662	5,892	49,611	6,401	85,275	11,003
37	46,348	5,980	50,356	6,498	86,557	11,169
38	46,812	6,040	50,857	6,562	87,420	11,280
39	47,342	6,109	51,435	6,637	88,410	11,408
40	47,430	6,120	51,530	6,649	89,378	11,533
41	47,491	6,128	51,594	6,657	90,314	11,653
42	47,657	6,149	51,774	6,681	91,250	11,774
43	47,892	6,180	52,030	6,714	92,162	11,892
44	48,552	6,265	52,752	6,807	94,422	12,183
45	49,936	6,443	54,252	7,000	97,255	12,549
46	51,092	6,593	55,508	7,162	99,199	12,800
47	52,254	6,742	56,771	7,325	101,184	13,056
48	53,433	6,895	58,051	7,490	103,208	13,317
49	54,621	7,048	59,335	7,656	105,537	13,618
50	55,814	7,202	60,636	7,824	108,160	13,956
51	57,020	7,357	61,949	7,993	110,796	14,296
52	58,239	7,515	63,274	8,164	113,462	14,640
53	60,544	7,812	65,771	8,487	118,787	15,327
54	63,167	8,151	68,624	8,855	124,740	16,095
55	65,839	8,495	71,525	9,229	130,789	16,876
56	68,554	8,846	74,479	9,610	136,928	17,668
57	70,833	9,140	76,955	9,930	142,178	18,346
58	75,440	9,734	81,960	10,575	151,441	19,541
59	80,944	10,444	87,940	11,347	162,477	20,965
60	87,178	11,249	94,703	12,220	174,063	22,460
61	93,019	12,002	101,057	13,040	184,944	23,864
62	99,064	12,782	107,625	13,887	196,977	25,416
63	105,304	13,588	114,411	14,763	209,406	27,020
64	111,628	14,404	121,269	15,648	222,822	28,751
65	117,630	15,178	127,792	16,489	235,681	30,410
66	124,443	16,057	135,199	17,445	251,580	32,462
67	132,242	17,063	143,669	18,538	268,572	34,654
68	141,187	18,218	153,379	19,791	286,728	36,997
69	150,778	19,455	163,801	21,136	306,127	39,500
70	157,831	20,365	171,459	22,124	320,385	41,340
71	164,033	21,166	178,213	22,995	336,051	43,361
72	172,090	22,205	186,963	24,124	352,471	45,480
73	180,520	23,293	196,122	25,306	369,670	47,699
74	189,366	24,434	205,722	26,545	387,701	50,026
75	198,622	25,629	215,784	27,843	402,548	51,942
76	208,333	26,882	226,331	29,204	418,000	53,935
77	218,500	28,194	237,379	30,630	434,057	56,007
78	229,154	29,568	248,949	32,122	450,754	58,162
79	239,383	30,888	260,063	33,557	468,111	60,401
80	245,931	31,733	267,187	34,476	476,434	61,475
81*	251,590	32,463	273,333	35,269	487,394	62,890
82*	257,374	33,210	279,616	36,079	498,430	64,314
83*	263,295	33,974	286,050	36,910	509,900	65,794
84*	269,351	34,755	292,627	37,758	521,491	67,289
85*	275,544	35,554	299,357	38,627	533,390	68,825
86*	281,883	36,372	306,243	39,515	545,755	70,420
87*	288,364	37,208	313,282	40,423	558,447	72,058
88*	295,000	38,065	320,491	41,354	571,491	73,741
89*	301,782	38,940	327,861	42,305	584,885	75,469
90*	308,724	39,835	335,403	43,278	598,338	77,205
91*	315,825	40,752	343,117	44,273	612,100	78,981
92*	323,091	41,689	351,010	45,292	626,178	80,797
93*	330,521	42,648	359,083	46,333	640,575	82,655
94*	338,121	43,629	367,341	47,399	655,309	84,556
95*	345,896	44,632	375,788	48,489	670,384	86,501
96*	353,853	45,658	384,430	49,604	685,801	88,490
97*	361,994	46,709	393,274	50,745	701,579	90,526
98*	370,320	47,783	402,321	51,912	717,715	92,608
99*	378,835	48,882	411,571	53,106	734,217	94,738

Benefit Level 保障級別 Comprehensive 全面						
Age ⁺ 年齡 ⁺	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	14,913	1,924	16,565	2,137	29,549	3,813
1	14,913	1,924	16,565	2,137	29,549	3,813
2	14,913	1,924	16,565	2,137	29,549	3,813
3	14,913	1,924	16,565	2,137	29,549	3,813
4	14,913	1,924	16,565	2,137	29,549	3,813
5	13,918	1,796	15,459	1,995	27,572	3,558
6	13,918	1,796	15,459	1,995	27,572	3,558
7	13,918	1,796	15,459	1,995	27,572	3,558
8	13,918	1,796	15,459	1,995	27,572	3,558
9	13,918	1,796	15,459	1,995	27,572	3,558
10	13,616	1,757	15,124	1,951	26,977	3,481
11	13,779	1,778	15,305	1,975	27,291	3,521
12	13,973	1,803	15,520	2,003	27,667	3,570
13	14,666	1,892	16,296	2,103	29,057	3,749
14	14,927	1,926	16,589	2,141	29,576	3,816
15	15,229	1,965	16,919	2,183	30,169	3,893
16	15,565	2,008	17,292	2,231	30,837	3,979
17	15,919	2,054	17,689	2,282	30,965	3,995
18	15,997	2,064	17,778	2,294	31,114	4,015
19	16,065	2,073	17,849	2,303	31,244	4,031
20	16,065	2,073	17,849	2,303	31,244	4,031
21	16,343	2,109	18,157	2,343	32,381	4,178
22	16,773	2,164	18,634	2,404	33,540	4,328
23	17,375	2,242	19,303	2,491	34,752	4,484
24	18,071	2,332	20,076	2,590	36,139	4,663
25	18,792	2,425	20,879	2,694	37,586	4,850
26	19,544	2,522	21,714	2,802	39,090	5,044
27	20,271	2,616	22,524	2,906	40,542	5,231
28	21,025	2,713	23,363	3,015	42,052	5,426
29	21,806	2,814	24,230	3,126	43,616	5,628
30	22,834	2,946	25,372	3,274	45,239	5,837
31	23,904	3,084	26,562	3,427	46,925	6,055
32	25,023	3,229	27,804	3,588	48,669	6,280
33	25,958	3,349	28,839	3,721	50,485	6,514
34	26,995	3,483	29,995	3,870	52,501	6,774
35	28,074	3,622	31,194	4,025	54,603	7,046
36	29,198	3,767	32,444	4,186	56,783	7,327
37	30,674	3,958	34,083	4,398	59,662	7,698
38	32,206	4,156	35,784	4,617	62,635	8,082
39	33,807	4,362	37,562	4,847	65,753	8,484
40	35,301	4,555	39,225	5,061	69,291	8,941
41	36,798	4,748	40,889	5,276	72,564	9,363
42	38,143	4,922	42,380	5,468	75,573	9,751
43	39,572	5,106	44,011	5,679	78,405	10,117
44	40,454	5,220	45,455	5,865	80,906	10,439
45	41,309	5,330	46,903	6,052	83,402	10,762
46	42,743	5,515	48,212	6,221	85,487	11,031
47	44,228	5,707	49,419	6,377	87,628	11,307
48	45,561	5,879	50,617	6,531	89,704	11,575
49	46,945	6,057	52,153	6,729	91,841	11,850
50	48,335	6,237	53,707	6,930	93,986	12,127
51	50,107	6,465	55,672	7,183	96,739	12,482
52	52,132	6,727	57,928	7,475	99,659	12,859
53	5					

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

ZONE 6 第6區

Benefit Level 保障級別 Standard 標準							Benefit Level 保障級別 Essential 精選						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,246	806	6,941	896	12,491	1,612	0	4,872	629	5,456	704	9,462	1,221
1	6,246	806	6,941	896	12,491	1,612	1	4,872	629	5,456	704	9,462	1,221
2	6,246	806	6,941	896	12,491	1,612	2	4,872	629	5,456	704	9,462	1,221
3	6,246	806	6,941	896	12,491	1,612	3	4,872	629	5,456	704	9,462	1,221
4	6,246	806	6,941	896	12,491	1,612	4	4,872	629	5,456	704	9,462	1,221
5	5,916	763	6,576	849	11,834	1,527	5	4,382	565	4,941	638	8,765	1,131
6	5,916	763	6,576	849	11,834	1,527	6	4,382	565	4,941	638	8,765	1,131
7	5,916	763	6,576	849	11,834	1,527	7	4,382	565	4,941	638	8,765	1,131
8	5,916	763	6,576	849	11,834	1,527	8	4,382	565	4,941	638	8,765	1,131
9	5,916	763	6,576	849	11,834	1,527	9	4,382	565	4,941	638	8,765	1,131
10	5,349	690	5,943	767	10,697	1,380	10	3,961	511	4,465	576	7,923	1,022
11	5,426	700	6,029	778	10,854	1,401	11	4,019	519	4,528	584	8,040	1,037
12	5,529	713	6,142	793	11,058	1,427	12	4,094	528	4,614	595	8,191	1,057
13	5,828	752	6,358	820	11,440	1,476	13	4,317	557	4,750	613	8,451	1,090
14	5,950	768	6,546	845	11,784	1,521	14	4,406	569	4,902	633	8,716	1,125
15	6,070	783	6,744	870	12,136	1,566	15	4,495	580	5,065	654	8,989	1,160
16	6,189	799	6,879	888	12,379	1,597	16	4,585	592	5,168	667	9,169	1,183
17	6,344	819	7,050	910	12,689	1,637	17	4,698	606	5,296	683	9,398	1,213
18	6,502	839	7,225	932	13,008	1,678	18	4,816	621	5,428	700	9,636	1,243
19	6,667	860	7,406	956	13,332	1,720	19	4,938	637	5,563	718	9,874	1,274
20	6,833	882	7,626	984	13,728	1,771	20	5,061	653	5,737	740	10,175	1,313
21	7,293	941	8,256	1,065	14,721	1,899	21	5,394	696	6,228	804	10,912	1,408
22	7,467	963	8,529	1,101	15,075	1,945	22	5,522	713	6,452	833	11,174	1,442
23	7,738	998	8,760	1,130	15,475	1,997	23	5,722	738	6,609	853	11,454	1,478
24	7,968	1,028	9,024	1,164	15,941	2,057	24	5,892	760	6,809	879	11,800	1,523
25	8,208	1,059	9,207	1,188	16,417	2,118	25	6,070	783	6,927	894	12,152	1,568
26	8,453	1,091	9,394	1,212	16,910	2,182	26	6,251	807	7,048	909	12,517	1,615
27	8,689	1,121	9,655	1,246	17,383	2,243	27	6,425	829	7,244	935	12,867	1,660
28	8,928	1,152	9,923	1,280	17,862	2,305	28	6,602	852	7,444	961	13,222	1,706
29	9,136	1,179	10,149	1,310	18,267	2,357	29	6,755	872	7,613	982	13,521	1,745
30	9,413	1,215	10,460	1,350	18,831	2,430	30	6,962	898	7,848	1,013	13,940	1,799
31	9,676	1,249	10,750	1,387	19,350	2,497	31	7,155	923	8,065	1,041	14,323	1,848
32	9,894	1,277	10,997	1,419	19,790	2,554	32	7,316	944	8,250	1,065	14,648	1,890
33	10,096	1,303	11,216	1,447	20,192	2,605	33	7,466	963	8,414	1,086	14,946	1,929
34	10,272	1,325	11,412	1,473	20,544	2,651	34	7,596	980	8,561	1,105	15,206	1,962
35	10,451	1,349	11,611	1,498	20,902	2,697	35	7,728	997	8,710	1,124	15,472	1,996
36	10,634	1,372	11,817	1,525	21,270	2,745	36	7,863	1,015	8,866	1,144	15,744	2,031
37	10,776	1,390	11,975	1,545	21,557	2,782	37	7,969	1,028	8,985	1,159	15,957	2,059
38	10,923	1,409	12,136	1,566	21,843	2,818	38	8,077	1,042	9,104	1,175	16,168	2,086
39	11,070	1,428	12,298	1,587	22,137	2,856	39	8,185	1,056	9,225	1,190	16,385	2,114
40	11,316	1,460	12,453	1,607	22,213	2,866	40	8,368	1,080	9,315	1,202	16,395	2,115
41	11,724	1,513	12,905	1,665	23,231	2,998	41	8,670	1,119	9,654	1,246	17,172	2,216
42	12,379	1,597	13,624	1,758	24,526	3,165	42	9,154	1,181	10,191	1,315	18,129	2,339
43	12,884	1,662	14,313	1,847	25,527	3,294	43	9,528	1,229	10,737	1,385	18,869	2,435
44	13,589	1,753	15,097	1,948	26,928	3,475	44	10,048	1,297	11,326	1,461	19,904	2,568
45	13,872	1,790	15,634	2,017	27,875	3,597	45	10,258	1,324	11,780	1,520	20,647	2,664
46	14,559	1,879	16,178	2,087	28,851	3,723	46	10,765	1,389	12,137	1,566	21,326	2,752
47	15,128	1,952	16,732	2,159	29,834	3,850	47	11,187	1,443	12,536	1,618	22,036	2,843
48	15,643	2,018	17,218	2,222	30,703	3,962	48	11,567	1,493	12,880	1,662	22,662	2,924
49	16,317	2,105	17,637	2,276	31,446	4,058	49	12,066	1,557	13,119	1,693	23,145	2,986
50	16,955	2,188	18,804	2,426	33,692	4,347	50	12,538	1,618	14,099	1,819	24,915	3,215
51	17,667	2,280	19,448	2,509	34,672	4,474	51	13,080	1,688	14,564	1,879	25,605	3,304
52	18,350	2,368	20,200	2,606	36,021	4,648	52	13,585	1,753	15,126	1,952	26,601	3,432
53	18,619	2,402	20,691	2,670	36,888	4,760	53	13,785	1,779	15,539	2,005	27,281	3,520
54	19,550	2,523	21,722	2,803	38,737	4,998	54	14,474	1,868	16,313	2,105	28,648	3,697
55	20,429	2,636	22,699	2,929	40,479	5,223	55	15,124	1,951	17,047	2,200	29,935	3,863
56	21,546	2,780	23,720	3,061	42,300	5,458	56	15,952	2,058	17,763	2,292	31,239	4,031
57	22,607	2,917	25,002	3,226	44,583	5,753	57	16,406	2,117	18,426	2,378	32,667	4,215
58	23,541	3,038	25,916	3,344	46,214	5,963	58	17,339	2,237	19,320	2,493	34,053	4,394
59	25,188	3,250	27,970	3,609	50,102	6,465	59	18,693	2,412	21,045	2,715	37,112	4,789
60	27,070	3,493	30,250	3,903	54,523	7,035	60	20,127	2,597	22,840	2,947	40,494	5,225
61	29,715	3,834	33,019	4,261	59,082	7,623	61	22,092	2,851	24,889	3,211	43,795	5,651
62	32,239	4,160	35,821	4,622	64,081	8,269	62	23,903	3,084	26,935	3,475	47,442	6,122
63	34,816	4,492	38,669	4,990	69,795	9,006	63	25,766	3,325	29,027	3,745	51,697	6,671
64	37,603	4,852	41,783	5,391	74,713	9,640	64	27,648	3,567	30,583	3,946	55,113	7,111
65	40,603	5,239	45,235	5,837	80,874	10,435	65	29,594	3,819	32,752	4,226	59,459	7,672
66	43,331	5,591	48,144	6,212	86,672	11,183	66	31,592	4,076	34,840	4,495	63,773	8,229
67	45,781	5,907	50,876	6,565	91,566	11,815	67	33,663	4,369	37,085	4,785	67,785	8,746
68	49,193	6,347	54,653	7,052	98,296	12,683	68	36,386	4,695	39,755	5,130	72,757	9,388
69	52,671	6,796	58,520	7,551	104,698	13,509	69	38,959	5,027	42,704	5,510	77,436	9,992
70	55,988	7,224	62,209	8,027	111,972	14,448	70	42,220	5,448	46,292	5,973	82,891	10,696
71	59,437	7,669	66,634	8,598	120,051	15,490	71	44,883	5,791	49,206	6,349	89,211	11,511
72	62,519	8,067	68,577	8,849	123,544	15,941	72	47,643	6,147	52,707	6,801	91,513	11,808
73	65,847	8,496	71,499	9,226	127,774	16,487	73	50,732	6,546	54,914	7,086	94,387	12,179
74	67,984	8,772	74,595	9,625	133,006	17,162	74	53,433	6,895	57,248	7,387	98,374	12,693
75	71,397	9,213	78,338	10,108	140,066	18,073	75	55,170	7,119	59,730	7,707	103,639	13,373
76	74,481	9,610	81,732	10,546	146,517	18,905	76	57,936	7,476	62,727	8,094	108,456	13,994
77	78,195	10,090	85,852	11,078	151,770	19,583	77	59,705	7,704	64,502	8,323	112,116	14,467
78	81,732	10,546	89,713	11,576	158,668	20,473	78	60,793	7,844	67,398	8,697	117,217	15,125
79	86,236	11,127	94,660	12,214	162,237	20,934	79	64,142	8,276	71,115	9,176	119,835	15,463
80	89,044	11,490	97,731	12,610	164,920	21,280	80	66,231	8,546	73,421	9,474	120,945	15,606
81*	91,092	11,754	99,992	12,902	168,714	21,770	81*	67,574	8,742	75,120	9,693	123,725	15,965
82*	93,187	12,024	102,290	13,199	172,594	22,270	82*	69,312	8,943	76,847	9,916	126,570	16,332
83*	95,331	12,301	104,641	13,502	176,562	22,782	83*	70,907	9,149	78,613			

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港發行的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Prestige 特級						Benefit Level 保障級別 Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	13,521	1,745	13,558	1,749	29,614	3,821	10,876	1,403	12,080	1,559	21,547	2,780	
1	13,521	1,745	13,558	1,749	29,614	3,821	10,876	1,403	12,080	1,559	21,547	2,780	
2	13,521	1,745	13,558	1,749	29,614	3,821	10,876	1,403	12,080	1,559	21,547	2,780	
3	13,521	1,745	13,558	1,749	29,614	3,821	10,876	1,403	12,080	1,559	21,547	2,780	
4	13,521	1,745	13,558	1,749	29,614	3,821	10,876	1,403	12,080	1,559	21,547	2,780	
5	12,649	1,632	12,687	1,637	27,704	3,575	10,165	1,312	11,290	1,457	20,139	2,599	
6	12,649	1,632	12,687	1,637	27,704	3,575	10,165	1,312	11,290	1,457	20,139	2,599	
7	12,649	1,632	12,687	1,637	27,704	3,575	10,165	1,312	11,290	1,457	20,139	2,599	
8	12,649	1,632	12,687	1,637	27,704	3,575	10,165	1,312	11,290	1,457	20,139	2,599	
9	12,649	1,632	12,687	1,637	27,704	3,575	10,165	1,312	11,290	1,457	20,139	2,599	
10	13,191	1,702	13,238	1,708	27,732	3,578	9,946	1,283	11,044	1,425	19,705	2,543	
11	13,685	1,766	13,670	1,764	27,759	3,582	10,044	1,296	11,156	1,439	19,895	2,567	
12	13,973	1,803	14,017	1,809	27,835	3,592	10,164	1,311	11,291	1,457	20,126	2,597	
13	14,886	1,921	14,933	1,927	27,872	3,596	12,065	1,374	11,832	1,527	21,102	2,723	
14	15,563	2,008	15,606	2,014	28,821	3,719	10,817	1,396	12,020	1,551	21,435	2,766	
15	16,485	2,127	16,534	2,133	29,705	3,833	11,013	1,421	12,240	1,579	21,824	2,816	
16	17,385	2,243	17,515	2,260	30,891	3,986	11,234	1,450	12,483	1,611	22,256	2,872	
17	18,001	2,323	18,140	2,341	31,835	4,108	11,440	1,476	12,713	1,640	22,299	2,877	
18	18,548	2,393	18,779	2,423	32,804	4,233	11,499	1,484	12,775	1,648	22,964	2,886	
19	19,750	2,548	19,994	2,580	33,996	4,387	11,548	1,490	12,831	1,656	22,458	2,898	
20	20,329	2,623	21,153	2,729	35,294	4,554	11,548	1,490	12,831	1,656	22,458	2,898	
21	20,844	2,690	21,916	2,828	36,724	4,739	11,747	1,516	13,052	1,684	23,272	3,003	
22	21,778	2,810	23,020	2,970	38,534	4,972	12,055	1,555	13,394	1,728	24,109	3,111	
23	22,837	2,947	24,159	3,117	40,616	5,241	12,488	1,611	13,874	1,790	24,975	3,223	
24	23,884	3,082	25,342	3,270	42,792	5,522	12,988	1,676	14,430	1,862	25,975	3,352	
25	24,933	3,173	26,576	3,429	44,847	5,787	25	13,506	1,743	15,007	1,936	27,011	3,485
26	25,162	3,247	27,224	3,513	46,793	6,038	26	14,048	1,813	15,608	2,014	28,092	3,625
27	25,726	3,319	27,823	3,590	47,825	6,171	27	14,570	1,880	16,186	2,089	29,138	3,760
28	26,385	3,405	28,612	3,692	49,182	6,346	28	15,112	1,950	16,794	2,167	30,224	3,900
29	27,099	3,497	29,442	3,799	50,608	6,530	29	15,676	2,023	17,416	2,247	31,349	4,045
30	27,918	3,602	30,330	3,914	52,136	6,727	30	16,412	2,118	18,235	2,353	32,514	4,195
31	28,685	3,701	31,163	4,021	53,565	6,912	31	17,182	2,217	19,091	2,463	33,725	4,352
32	29,497	3,806	32,043	4,135	55,080	7,107	32	17,985	2,321	19,984	2,579	34,982	4,514
33	30,315	3,912	32,936	4,250	56,617	7,305	33	18,656	2,407	20,730	2,675	36,285	4,682
34	31,171	4,022	33,866	4,370	58,211	7,511	34	19,401	2,503	21,558	2,782	37,733	4,869
35	32,041	4,134	34,812	4,492	59,837	7,721	35	20,177	2,603	22,420	2,893	39,245	5,064
36	32,822	4,235	35,658	4,601	61,289	7,908	36	20,984	2,708	23,317	3,009	40,813	5,266
37	33,312	4,298	36,193	4,670	62,210	8,027	37	22,047	2,845	24,498	3,161	42,879	5,533
38	33,647	4,342	36,555	4,717	62,830	8,107	38	23,145	2,986	25,718	3,318	45,020	5,809
39	34,025	4,390	36,967	4,770	63,546	8,199	39	24,299	3,135	26,998	3,484	47,260	6,098
40	34,091	4,399	37,035	4,779	64,239	8,289	40	25,370	3,274	28,190	3,637	49,803	6,426
41	34,136	4,405	37,084	4,785	64,912	8,376	41	26,452	3,413	29,392	3,793	52,155	6,730
42	34,253	4,420	37,212	4,802	65,587	8,463	42	27,416	3,538	30,461	3,930	54,318	7,009
43	34,422	4,442	37,394	4,825	66,241	8,547	43	28,442	3,670	31,632	4,082	56,352	7,271
44	34,897	4,503	37,914	4,892	67,868	8,757	44	29,077	3,752	32,672	4,216	58,150	7,503
45	35,893	4,631	38,990	5,031	69,902	9,020	45	29,691	3,831	33,713	4,350	59,944	7,735
46	36,721	4,738	39,892	5,147	71,299	9,200	46	30,721	3,964	34,652	4,471	61,447	7,929
47	37,556	4,846	40,801	5,265	72,724	9,384	47	31,788	4,102	35,518	4,583	62,982	8,127
48	38,404	4,955	41,723	5,384	74,180	9,572	48	32,747	4,225	36,382	4,694	64,475	8,319
49	39,257	5,065	42,649	5,503	75,854	9,788	49	33,740	4,354	37,487	4,837	66,013	8,518
50	40,118	5,177	43,580	5,623	77,742	10,031	50	34,740	4,483	38,601	4,981	67,553	8,717
51	40,980	5,288	44,526	5,745	79,634	10,275	51	36,013	4,647	40,012	5,163	69,530	8,972
52	41,858	5,401	45,479	5,868	81,551	10,523	52	37,470	4,835	41,637	5,373	71,630	9,243
53	43,513	5,615	47,273	6,100	85,380	11,023	53	38,999	5,032	43,327	5,591	74,325	9,590
54	45,400	5,858	49,324	6,364	89,655	11,568	54	40,701	5,252	45,224	5,835	77,423	9,990
55	47,321	6,106	51,408	6,633	94,002	12,129	55	42,367	5,467	47,074	6,074	80,663	10,408
56	49,274	6,358	53,533	6,907	98,417	12,699	56	44,085	5,688	48,982	6,320	83,976	10,836
57	50,877	6,565	55,274	7,132	102,122	13,177	57	45,845	5,915	50,944	6,573	87,444	11,283
58	54,183	6,991	58,866	7,596	108,770	14,035	58	48,004	6,194	53,338	6,882	91,206	11,769
59	58,245	7,515	63,278	8,165	116,916	15,086	59	50,545	6,522	56,313	7,266	96,705	12,478
60	62,907	8,117	68,336	8,818	125,601	16,207	60	53,326	6,881	59,213	7,640	101,964	13,157
61	67,815	8,750	73,671	9,506	134,830	17,397	61	57,594	7,431	63,990	8,257	111,296	14,361
62	72,967	9,415	79,273	10,229	145,086	18,721	62	62,028	8,004	68,923	8,893	120,410	15,537
63	78,292	10,102	85,063	10,976	155,685	20,088	63	66,557	8,588	73,953	9,542	129,933	16,637
64	83,849	10,819	91,096	11,754	167,381	21,598	64	71,148	9,180	79,056	10,201	138,155	17,826
65	87,708	11,317	95,291	12,296	175,735	22,675	65	75,500	9,742	83,891	10,825	147,114	18,982
66	92,790	11,973	100,810	13,008	187,592	24,205	66	79,812	10,298	88,681	11,443	155,519	20,067
67	98,607	12,723	107,127	13,823	200,262	25,840	67	84,506	10,904	93,891	12,115	165,527	21,358
68	105,276	13,584	114,368	14,757	213,799	27,587	68	89,730	11,578	99,700	12,865	176,256	22,743
69	112,427	14,507	122,138	15,760	228,263	29,453	69	94,311	12,185	104,924	13,539	186,907	24,117
70	117,683	15,185	127,848	16,497	238,894	30,825	70	100,200	12,929	111,334	14,366	195,683	25,249
71	122,310	15,782	132,883	17,146	250,576	32,332	71	105,729	13,584	116,953	15,091	204,740	26,418
72	128,319	16,557	139,409	17,988	262,823	33,913	72	109,017	14,067	121,070	15,622	211,833	27,333
73	134,606	17,369	146,235	18,869	275,643	35,567	73	113,665	14,666	126,254	16,291	219,501	28,323
74	141,202	18,220	153,396	19,793	289,088	37,302	74	118,333	15,269	131,436	16,959	228,846	29,259
75	148,104	19,110	160,901	20,761	303,162	38,731	75	122,464	15,802	136,011	17,550	238,209	30,737
76	155,345	20,045	168,764	21,776	311,679	40,217	76	126,971	16,383	141,026	18,197	246,573	31,816
77	162,927	21,023	177,000	22,839	323,654	41,762	77	132,569	17,106	147,227	18,997	255,946	33,025
78	170,869	22,048	185,629	23,952	336,107	43,369	78	137,922	17,796	153,166	19,763	266,975	34,448
79	178,498	23,032	193,916	25,021	349,047	45,038	79	142,196	18,348	157,954	20,381	276,590	35,689
80	183,379	23,662	199,228	25,707	355,257	45,840	80	144,342	18,625	160,376	20,694	285,980	36,901
81*	187,598	24,206	203,809	26,298	363,425	46,894	81*	147					

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,493	580	4,990	644	8,985	1,159
1	4,493	580	4,990	644	8,985	1,159
2	4,493	580	4,990	644	8,985	1,159
3	4,493	580	4,990	644	8,985	1,159
4	4,493	580	4,990	644	8,985	1,159
5	4,253	549	4,727	610	8,511	1,098
6	4,253	549	4,727	610	8,511	1,098
7	4,253	549	4,727	610	8,511	1,098
8	4,253	549	4,727	610	8,511	1,098
9	4,253	549	4,727	610	8,511	1,098
10	3,848	497	4,275	552	7,694	993
11	3,903	504	4,334	559	7,806	1,007
12	3,974	513	4,419	570	7,953	1,026
13	4,193	541	4,569	590	8,226	1,061
14	4,279	552	4,708	607	8,476	1,094
15	4,365	563	4,848	626	8,730	1,126
16	4,452	574	4,946	638	8,902	1,149
17	4,564	589	5,070	654	9,125	1,177
18	4,675	603	5,198	671	9,356	1,207
19	4,794	619	5,327	687	9,589	1,237
20	4,914	634	5,484	708	9,872	1,274
21	5,283	682	5,983	772	10,667	1,376
22	5,408	698	6,180	797	10,922	1,409
23	5,607	723	6,348	819	11,210	1,446
24	5,773	745	6,537	843	11,550	1,490
25	5,949	768	6,671	861	11,895	1,535
26	6,125	790	6,808	878	12,250	1,581
27	6,295	812	6,995	903	12,594	1,625
28	6,470	835	7,188	927	12,942	1,670
29	6,618	854	7,352	949	13,233	1,707
30	6,820	880	7,582	978	13,644	1,761
31	7,009	904	7,788	1,005	14,019	1,809
32	7,169	925	7,966	1,028	14,341	1,850
33	7,315	944	8,125	1,048	14,626	1,887
34	7,442	960	8,270	1,067	14,885	1,921
35	7,571	977	8,412	1,085	15,145	1,954
36	7,706	994	8,561	1,105	15,412	1,989
37	7,808	1,007	8,678	1,120	15,618	2,015
38	7,913	1,021	8,793	1,135	15,826	2,042
39	8,021	1,035	8,909	1,150	16,038	2,069
40	8,199	1,058	9,026	1,165	16,093	2,077
41	8,496	1,096	9,353	1,207	16,830	2,172
42	8,968	1,157	9,872	1,274	17,768	2,293
43	9,332	1,204	10,372	1,338	18,495	2,386
44	9,845	1,270	10,940	1,412	19,508	2,517
45	10,052	1,297	11,326	1,461	20,198	2,606
46	10,552	1,362	11,722	1,513	20,904	2,697
47	10,961	1,414	12,123	1,564	21,616	2,789
48	11,335	1,463	12,476	1,610	22,246	2,870
49	11,822	1,525	12,777	1,649	22,783	2,940
50	12,284	1,585	13,223	1,758	24,411	3,150
51	12,799	1,651	14,090	1,818	25,122	3,242
52	13,297	1,716	14,637	1,889	26,099	3,368
53	13,488	1,740	14,990	1,934	26,729	3,449
54	14,164	1,828	15,739	2,031	28,065	3,621
55	14,804	1,910	16,446	2,122	29,331	3,785
56	15,610	2,014	17,188	2,218	30,648	3,955
57	16,380	2,114	18,116	2,338	32,307	4,169
58	17,055	2,201	18,774	2,422	33,477	4,320
59	18,243	2,354	20,259	2,614	36,291	4,683
60	19,608	2,530	21,913	2,827	39,495	5,096
61	21,522	2,777	23,916	3,086	42,794	5,522
62	23,351	3,013	25,947	3,348	46,421	5,990
63	25,289	3,263	28,085	3,624	50,695	6,541
64	27,310	3,524	30,350	3,916	54,264	7,002
65	29,489	3,805	32,857	4,240	58,742	7,580
66	31,472	4,061	34,968	4,512	62,954	8,123
67	33,107	4,272	36,786	4,747	66,214	8,544
68	35,574	4,590	39,523	5,100	71,081	9,172
69	38,086	4,914	42,314	5,460	75,712	9,769
70	40,487	5,224	44,986	5,805	80,974	10,448
71	42,980	5,546	48,185	6,217	86,816	11,202
72	45,208	5,833	49,589	6,399	89,342	11,528
73	47,617	6,144	51,703	6,671	92,398	11,922
74	49,161	6,343	53,942	6,960	96,183	12,411
75	51,628	6,662	56,650	7,310	101,286	13,069
76	53,861	6,950	59,102	7,626	105,952	13,671
77	56,543	7,296	62,082	8,011	109,750	14,161
78	59,102	7,626	64,877	8,371	114,734	14,804
79	62,362	8,047	68,450	8,832	117,319	15,138
80	64,391	8,309	70,671	9,119	119,255	15,388
81*	65,870	8,499	72,304	9,330	122,000	15,742
82*	67,383	8,695	73,965	9,544	124,802	16,103
83*	68,936	8,895	75,670	9,764	127,678	16,475
84*	70,522	9,100	77,407	9,988	130,612	16,853
85*	72,143	9,309	79,188	10,218	133,614	17,241
86*	73,802	9,523	81,012	10,453	136,689	17,637
87*	75,500	9,742	82,874	10,693	139,837	18,043
88*	77,239	9,966	84,782	10,940	143,052	18,458
89*	79,013	10,195	86,730	11,191	146,337	18,882
90*	80,832	10,430	88,726	11,449	149,710	19,317
91*	82,689	10,670	90,766	11,712	153,153	19,762
92*	84,590	10,915	92,854	11,981	156,670	20,215
93*	86,534	11,166	94,991	12,257	160,270	20,681
94*	88,529	11,423	97,174	12,539	163,962	21,156
95*	90,562	11,685	99,412	12,827	167,735	21,643
96*	92,647	11,954	101,698	13,122	171,593	22,141
97*	94,776	12,229	104,034	13,424	175,536	22,650
98*	96,957	12,511	106,428	13,733	179,572	23,171
99*	99,187	12,798	108,872	14,048	183,703	23,704

Age+ 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,323	429	3,743	483	6,651	858
1	3,323	429	3,743	483	6,651	858
2	3,323	429	3,743	483	6,651	858
3	3,323	429	3,743	483	6,651	858
4	3,323	429	3,743	483	6,651	858
5	2,991	386	3,396	438	6,169	796
6	2,991	386	3,396	438	6,169	796
7	2,991	386	3,396	438	6,169	796
8	2,991	386	3,396	438	6,169	796
9	2,991	386	3,396	438	6,169	796
10	2,705	349	3,069	396	5,576	719
11	2,744	354	3,111	401	5,657	730
12	2,794	361	3,174	410	5,764	744
13	2,948	380	3,258	420	5,942	767
14	3,009	388	3,369	435	6,132	791
15	3,069	396	3,481	449	6,327	816
16	3,130	404	3,552	458	6,452	833
17	3,209	414	3,640	470	6,613	853
18	3,288	424	3,734	482	6,781	875
19	3,371	435	3,825	494	6,950	897
20	3,455	446	3,944	509	7,160	924
21	3,681	475	4,293	554	7,714	995
22	3,767	486	4,449	574	7,899	1,019
23	3,906	504	4,554	588	8,094	1,044
24	4,022	519	4,690	605	8,340	1,076
25	4,144	535	4,769	615	8,587	1,108
26	4,267	551	4,851	626	8,845	1,141
27	4,386	566	4,984	643	9,094	1,173
28	4,507	582	5,120	661	9,343	1,206
29	4,611	595	5,237	676	9,554	1,233
30	4,751	613	5,402	697	9,851	1,271
31	4,883	630	5,548	716	10,122	1,306
32	4,994	644	5,675	732	10,354	1,336
33	5,095	657	5,788	747	10,559	1,362
34	5,184	669	5,891	760	10,746	1,387
35	5,275	681	5,994	773	10,935	1,411
36	5,369	693	6,100	787	11,127	1,436
37	5,439	702	6,182	798	11,275	1,455
38	5,512	711	6,265	808	11,426	1,474
39	5,588	721	6,346	819	11,579	1,494
40	5,712	737	6,408	827	11,580	1,494
41	5,918	764	6,640	857	12,129	1,565
42	6,247	806	7,008	904	12,806	1,652
43	6,502	839	7,390	954	13,332	1,720
44	6,858	885	7,794	1,006	14,061	1,814
45	7,002	903	8,111	1,047	14,594	1,883
46	7,350	948	8,351	1,078	15,067	1,944
47	7,636	985	8,622	1,113	15,567	2,009
48	7,896	1,019	8,857	1,143	16,006	2,065
49	8,235	1,063	9,007	1,162	16,337	2,108
50	8,557	1,104	9,698	1,251	17,604	2,271
51	8,926	1,152	10,013	1,292	18,085	2,334
52	9,274	1,197	10,401	1,342	18,789	2,424
53	9,408	1,214	10,692	1,380	19,276	2,487
54	9,879	1,275	11,224	1,448	20,238	2,611
55	10,325	1,332	11,728	1,513	21,151	2,729
56	10,887	1,405	12,216	1,576	22,064	2,847
57	11,210	1,446	12,687	1,637	23,096	2,980
58	11,871	1,532	13,317	1,718	24,079	3,107
59	12,819	1,654	14,537	1,876	26,269	3,390
60	13,841	1,786	15,823	2,042	28,704	3,704
61	15,192	1,960	17,234	2,224	31,033	4,004
62	16,338	2,121	18,654	2,407	33,624	4,339
63	17,720	2,286	20,105	2,594		

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港發行的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面								
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球				Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	58,506	7,549	60,004	7,742	131,055	16,910	0	48,145	6,212	53,477	6,900	95,390	12,308		
1	58,506	7,549	60,004	7,742	131,055	16,910	1	48,145	6,212	53,477	6,900	95,390	12,308		
2	58,506	7,549	60,004	7,742	131,055	16,910	2	48,145	6,212	53,477	6,900	95,390	12,308		
3	58,506	7,549	60,004	7,742	131,055	16,910	3	48,145	6,212	53,477	6,900	95,390	12,308		
4	58,506	7,549	60,004	7,742	131,055	16,910	4	48,145	6,212	53,477	6,900	95,390	12,308		
5	54,777	7,068	56,177	7,249	122,703	15,833	5	45,040	5,812	50,028	6,455	89,236	11,514		
6	54,777	7,068	56,177	7,249	122,703	15,833	6	45,040	5,812	50,028	6,455	89,236	11,514		
7	54,777	7,068	56,177	7,249	122,703	15,833	7	45,040	5,812	50,028	6,455	89,236	11,514		
8	54,777	7,068	56,177	7,249	122,703	15,833	8	45,040	5,812	50,028	6,455	89,236	11,514		
9	54,777	7,068	56,177	7,249	122,703	15,833	9	45,040	5,812	50,028	6,455	89,236	11,514		
10	57,122	7,371	58,626	7,565	122,824	15,848	10	43,529	5,617	48,346	6,238	86,241	11,128		
11	59,076	7,623	60,350	7,787	122,948	15,864	11	43,703	5,639	48,542	6,263	86,557	11,169		
12	59,962	7,737	61,532	7,940	123,359	15,917	12	43,961	5,672	48,832	6,301	87,054	11,233		
13	61,164	7,892	62,739	8,095	123,970	15,996	13	44,316	5,718	49,243	6,354	87,816	11,331		
14	62,997	8,129	64,608	8,337	124,043	16,006	14	44,760	5,775	49,731	6,417	88,685	11,443		
15	65,964	8,511	67,656	8,730	125,193	16,154	15	45,295	5,845	50,327	6,494	89,746	11,580		
16	69,558	8,975	71,677	9,249	126,410	16,311	16	45,976	5,932	51,080	6,591	91,083	11,753		
17	72,027	9,294	74,228	9,578	130,267	16,809	17	46,821	6,041	52,024	6,713	91,252	11,774		
18	75,047	9,683	76,956	9,930	134,239	17,321	18	47,050	6,071	52,276	6,745	91,508	11,807		
19	79,018	10,196	81,822	10,558	139,112	17,950	19	47,248	6,097	52,500	6,774	91,898	11,858		
20	81,345	10,496	86,549	11,168	144,422	18,635	20	47,248	6,097	52,500	6,774	91,898	11,858		
21	83,401	10,761	89,685	11,572	150,274	19,390	21	48,063	6,202	53,404	6,891	95,232	12,288		
22	87,142	11,244	94,195	12,154	157,693	20,347	22	49,326	6,365	54,807	7,072	98,656	12,730		
23	91,371	11,790	98,853	12,755	166,202	21,445	23	51,101	6,594	56,777	7,326	102,200	13,187		
24	95,567	12,331	103,703	13,381	175,112	22,595	24	53,141	6,857	59,047	7,619	106,287	13,714		
25	98,389	12,695	108,742	14,031	183,525	23,681	25	55,269	7,131	61,411	7,924	110,538	14,263		
26	100,670	12,990	111,396	14,374	191,481	24,707	26	57,480	7,417	63,867	8,241	114,960	14,834		
27	102,933	13,282	113,849	14,690	195,704	25,252	27	59,617	7,693	66,246	8,548	119,237	15,385		
28	105,570	13,622	117,085	15,108	201,260	25,969	28	61,839	7,979	68,713	8,866	123,679	15,959		
29	108,429	13,991	120,476	15,545	207,087	26,721	29	64,140	8,276	71,268	9,196	128,282	16,553		
30	111,699	14,413	124,115	16,015	213,340	27,528	30	67,159	8,666	74,620	9,628	133,056	17,169		
31	114,764	14,808	127,521	16,544	219,191	28,283	31	70,305	9,072	78,122	10,080	138,012	17,808		
32	118,011	15,227	131,123	16,919	225,387	29,082	32	73,602	9,497	81,780	10,552	143,146	18,470		
33	121,306	15,652	134,781	17,391	231,682	29,894	33	76,340	9,850	84,821	10,945	148,478	19,158		
34	124,718	16,093	138,577	17,881	238,205	30,736	34	79,393	10,244	88,218	11,383	154,416	19,925		
35	128,208	16,543	142,453	18,381	244,865	31,595	35	82,568	10,654	91,746	11,838	160,595	20,722		
36	131,316	16,944	145,907	18,827	250,804	32,362	36	85,874	11,081	95,414	12,311	167,018	21,551		
37	133,288	17,198	148,099	19,110	254,573	32,848	37	90,218	11,641	100,243	12,935	175,473	22,642		
38	134,621	17,370	149,579	19,301	257,113	33,176	38	94,716	12,221	105,244	13,580	184,219	23,770		
39	136,144	17,567	151,273	19,519	260,025	33,552	39	99,428	12,829	110,480	14,255	193,389	24,953		
40	136,400	17,600	151,555	19,555	262,874	33,919	40	103,824	13,397	115,358	14,885	203,805	26,297		
41	136,571	17,622	151,745	19,580	265,622	34,274	41	108,237	13,966	120,263	15,518	213,423	27,538		
42	137,056	17,685	152,276	19,649	268,383	34,630	42	112,188	14,476	124,654	16,084	222,278	28,681		
43	137,722	17,771	153,022	19,745	271,064	34,976	43	116,386	15,018	129,440	16,702	230,603	29,755		
44	139,626	18,016	155,152	20,020	277,713	35,834	44	118,977	15,352	133,695	17,251	237,956	30,704		
45	143,605	18,530	159,559	20,588	286,047	36,909	45	121,495	15,677	137,946	17,799	245,300	31,652		
46	146,928	18,958	163,254	21,065	291,765	37,647	46	125,717	16,222	141,795	18,296	251,434	32,443		
47	150,266	19,389	166,969	21,544	297,603	38,400	47	130,082	16,785	145,347	18,754	257,729	33,255		
48	153,660	19,827	170,737	22,031	303,553	39,168	48	134,000	17,290	148,875	19,210	263,834	34,043		
49	157,075	20,268	174,517	22,518	310,394	40,051	49	138,077	17,816	153,396	19,793	270,123	34,855		
50	160,515	20,712	178,341	23,012	318,113	41,047	50	142,168	18,344	157,960	20,382	276,427	35,668		
51	163,975	21,158	182,204	23,510	325,869	42,048	51	146,366	19,015	163,740	21,128	284,525	36,713		
52	167,482	21,611	186,101	24,013	333,710	43,059	52	150,583	19,784	170,375	21,984	293,112	37,821		
53	174,108	22,466	193,445	24,961	343,377	45,081	53	159,583	20,591	177,308	22,878	304,141	39,244		
54	181,654	23,439	201,841	26,044	366,882	47,340	54	166,545	21,490	185,053	23,878	316,815	40,879		
55	189,336	24,430	210,360	27,143	384,673	49,635	55	173,367	22,370	192,628	24,855	330,083	42,591		
56	197,152	25,439	219,063	28,266	402,730	51,965	56	180,398	23,277	200,443	25,864	343,637	44,340		
57	205,584	26,527	228,430	29,475	422,034	54,456	57	187,822	24,235	208,699	26,929	358,230	46,223		
58	217,510	28,066	241,685	31,185	446,563	57,621	58	198,137	25,566	220,169	28,409	376,472	48,577		
59	231,313	29,847	257,017	33,163	474,866	61,273	59	208,122	26,854	231,874	29,919	398,182	51,378		
60	247,391	31,921	274,854	35,465	505,179	65,184	60	214,486	27,676	238,167	30,731	410,111	52,918		
61	260,653	33,633	289,605	37,368	530,020	68,390	61	226,454	29,220	251,613	32,466	437,610	56,466		
62	276,067	35,622	306,743	39,580	561,401	72,439	62	243,194	31,380	270,228	34,868	472,089	60,915		
63	292,423	37,732	324,922	41,925	594,711	76,737	63	260,374	33,597	289,299	37,329	504,390	65,083		
64	309,795	39,974	344,206	44,414	632,456	81,607	64	278,382	35,920	309,317	39,912	540,553	69,749		
65	329,451	42,510	366,062	47,234	675,099	87,110	65	298,079	38,204	328,980	42,449	576,920	74,441		
66	348,530	44,972	387,263	49,969	720,638	92,986	66	312,990	40,386	347,763	44,873	609,873	78,693		
67	370,386	47,792	411,534	53,101	769,390	99,266	67	331,399	42,761	368,203	47,510	649,133	83,759		
68	395,439	51,024	439,349	56,690	821,315	105,976	68	351,885	45,405	390,977	50,449	691,209	89,188		
69	422,299	54,490	469,202	60,542	876,880	113,146	69	370,321	47,783	411,474	53,093	732,969	94,577		
70	442,055	57,039	491,131	63,372	917,716	118,415	70	392,943	50,702	436,602	56,336	767,382	99,017		
71	459,416	59,279	515,481	65,869	962,598	124,206	71	412,851	53,271	458,640	59,179	802,901	103,600		
72	481,986	62,192	538,544	69,102	1,009,641	130,276	72	427,507	55,162	474,782	61,262	830,721	107,190		
73	505,599	65,239	561,773	72,487	1,058,901	136,632	73	445,746	57,516	495,109	63,885	860,781	111,069		
74	530,380	68,436	589,277	76,036	1,110,545	143,296	74	464,047	59,877	515,434	66,508	897,436	115,798		
75	556,305	71,781	618,102	79,755	1,153,089	148,786	75	480,250	61,968	533,376	68,823	934,147	120,535		
76	583,501	75,290	648,305	83,652	1,197,333	154,995	76	497,928							

Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

ZONE 7 第 7 區

		Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	19,496	2,516	21,027	2,713	37,842	4,883		0	15,180	1,959	16,377	2,113	28,534	3,682
1	19,496	2,516	21,027	2,713	37,842	4,883		1	15,180	1,959	16,377	2,113	28,534	3,682
2	19,496	2,516	21,027	2,713	37,842	4,883		2	15,180	1,959	16,377	2,113	28,534	3,682
3	19,496	2,516	21,027	2,713	37,842	4,883		3	15,180	1,959	16,377	2,113	28,534	3,682
4	19,496	2,516	21,027	2,713	37,842	4,883		4	15,180	1,959	16,377	2,113	28,534	3,682
5	18,470	2,383	19,920	2,570	35,854	4,626		5	13,660	1,763	14,807	1,911	26,420	3,409
6	18,470	2,383	19,920	2,570	35,854	4,626		6	13,660	1,763	14,807	1,911	26,420	3,409
7	18,470	2,383	19,920	2,570	35,854	4,626		7	13,660	1,763	14,807	1,911	26,420	3,409
8	18,470	2,383	19,920	2,570	35,854	4,626		8	13,660	1,763	14,807	1,911	26,420	3,409
9	18,470	2,383	19,920	2,570	35,854	4,626		9	13,660	1,763	14,807	1,911	26,420	3,409
10	16,701	2,155	18,009	2,324	32,409	4,182		10	12,352	1,594	13,387	1,727	23,880	3,081
11	16,941	2,186	18,266	2,357	32,873	4,242		11	12,529	1,617	13,577	1,752	24,222	3,125
12	17,261	2,227	18,612	2,402	33,494	4,322		12	12,765	1,647	13,834	1,785	24,679	3,184
13	17,610	2,272	19,209	2,479	34,571	4,461		13	13,024	1,681	14,329	1,849	25,518	3,293
14	17,972	2,319	19,781	2,552	35,607	4,594		14	13,292	1,715	14,798	1,909	26,320	3,396
15	18,338	2,366	20,374	2,629	36,677	4,733		15	13,562	1,750	15,285	1,972	27,149	3,503
16	18,702	2,413	20,784	2,682	37,411	4,827		16	13,832	1,785	15,594	2,012	27,694	3,573
17	19,266	2,486	21,197	2,735	38,157	4,923		17	14,248	1,838	15,855	2,046	28,204	3,639
18	19,837	2,560	21,834	2,817	38,921	5,022		18	14,671	1,893	16,334	2,108	28,727	3,707
19	20,244	2,612	22,378	2,887	39,695	5,122		19	14,971	1,932	16,763	2,163	29,296	3,780
20	20,651	2,665	22,966	2,963	40,680	5,249		20	15,272	1,971	17,236	2,224	30,045	3,877
21	21,167	2,731	23,640	3,050	41,619	5,370		21	16,143	2,083	18,243	2,354	31,144	4,019
22	21,671	2,796	24,200	3,123	42,610	5,498		22	16,527	2,133	18,674	2,410	31,886	4,114
23	22,338	2,882	24,763	3,195	43,745	5,645		23	17,036	2,198	19,073	2,461	32,718	4,222
24	22,760	2,937	25,506	3,291	45,061	5,814		24	17,358	2,240	19,702	2,542	33,752	4,355
25	23,179	2,991	26,029	3,359	46,413	5,989		25	17,677	2,281	20,117	2,596	34,818	4,493
26	23,601	3,045	26,558	3,427	47,802	6,168		26	18,000	2,323	20,538	2,650	35,915	4,634
27	24,220	3,125	27,295	3,522	49,130	6,339		27	18,471	2,383	21,115	2,725	36,921	4,764
28	24,890	3,212	28,051	3,619	50,494	6,515		28	18,982	2,449	21,700	2,800	37,946	4,896
29	25,456	3,285	28,689	3,702	51,641	6,663		29	19,414	2,505	22,195	2,864	38,809	5,008
30	26,173	3,377	29,498	3,806	53,091	6,850		30	19,961	2,576	22,820	2,945	39,896	5,148
31	26,893	3,470	30,309	3,911	54,554	7,039		31	20,510	2,646	23,448	3,026	40,997	5,290
32	27,504	3,549	30,996	3,999	55,795	7,199		32	20,977	2,707	23,979	3,094	41,930	5,410
33	28,059	3,621	31,625	4,081	56,920	7,345		33	21,400	2,761	24,466	3,157	42,776	5,519
34	28,553	3,684	32,176	4,152	57,919	7,473		34	21,776	2,810	24,892	3,212	43,525	5,616
35	29,050	3,748	32,739	4,224	58,931	7,604		35	22,155	2,859	25,327	3,268	44,286	5,714
36	29,560	3,814	33,313	4,298	59,963	7,737		36	22,544	2,909	25,771	3,325	45,061	5,814
37	29,956	3,865	33,760	4,356	60,767	7,841		37	22,846	2,948	26,117	3,370	45,666	5,892
38	30,445	3,928	34,212	4,414	61,582	7,946		38	23,220	2,996	26,447	3,413	46,261	5,969
39	31,004	4,001	34,671	4,474	62,410	8,053		39	23,646	3,051	26,767	3,454	46,853	6,046
40	31,755	4,097	35,723	4,609	63,697	8,219		40	24,219	3,125	27,623	3,564	47,796	6,167
41	32,697	4,219	37,518	4,841	67,531	8,714		41	24,937	3,218	29,163	3,763	50,869	6,564
42	34,171	4,409	39,496	5,096	71,092	9,173		42	26,060	3,363	30,757	3,969	53,601	6,916
43	35,564	4,589	41,640	5,373	74,245	9,580		43	27,124	3,500	32,536	4,198	56,003	7,226
44	36,958	4,769	43,440	5,605	77,468	9,996		44	28,187	3,637	33,976	4,384	58,466	7,544
45	38,290	4,941	45,068	5,815	80,362	10,369		45	29,203	3,768	35,262	4,550	60,659	7,827
46	40,195	5,186	46,402	5,987	82,740	10,676		46	30,656	3,956	36,125	4,661	62,298	8,038
47	41,767	5,389	47,775	6,165	85,191	10,992		47	31,855	4,110	37,106	4,788	64,068	8,267
48	43,183	5,572	49,278	6,358	87,868	11,338		48	32,934	4,250	38,248	4,935	66,058	8,524
49	45,042	5,812	50,841	6,560	90,652	11,697		49	34,353	4,433	39,348	5,077	68,053	8,781
50	46,810	6,040	53,015	6,841	94,987	12,256		50	35,700	4,606	41,067	5,299	71,385	9,211
51	48,766	6,292	56,130	7,243	100,085	12,914		51	37,193	4,799	43,665	5,634	75,329	9,720
52	50,982	6,578	59,571	7,687	106,223	13,706		52	38,883	5,017	46,522	6,003	80,106	10,336
53	53,419	6,893	62,181	8,023	110,883	14,307		53	40,741	5,257	48,513	6,260	83,578	10,784
54	56,095	7,238	64,862	8,369	115,652	14,923		54	42,782	5,520	50,517	6,518	87,097	11,238
55	59,103	7,626	67,672	8,732	120,671	15,570		55	45,076	5,816	52,572	6,783	90,760	11,711
56	62,369	8,048	70,509	9,098	125,730	16,223		56	47,566	6,138	54,592	7,044	94,407	12,182
57	65,975	8,513	73,700	9,510	131,430	16,959		57	49,562	6,395	56,142	7,244	97,887	12,631
58	69,430	8,959	77,741	10,031	138,624	17,887		58	52,789	6,811	59,878	7,726	103,816	13,396
59	73,017	9,422	82,477	10,642	147,761	19,066		59	56,750	7,323	64,886	8,372	111,910	14,440
60	78,800	10,168	88,056	11,362	158,709	20,479		60	61,289	7,908	69,134	8,921	120,168	15,506
61	84,477	10,900	93,887	12,114	167,979	21,675		61	66,189	8,541	74,087	9,560	127,397	16,438
62	90,309	11,653	100,347	12,948	179,510	23,163		62	71,353	9,207	79,764	10,292	136,643	17,631
63	95,205	12,285	105,734	13,643	190,851	24,626		63	76,705	9,897	85,490	11,031	146,681	18,927
64	101,922	13,151	113,259	14,614	202,499	26,129		64	82,458	10,640	90,080	11,623	155,775	20,100
65	109,436	14,121	121,924	15,732	212,990	28,128		65	88,035	11,359	96,488	12,450	167,310	21,588
66	118,227	15,255	131,361	16,950	236,497	30,516		66	95,107	12,272	103,877	13,403	181,598	23,432
67	128,285	16,553	142,549	18,393	256,575	33,106		67	103,198	13,316	111,912	14,440	197,011	25,421
68	139,538	18,005	155,016	20,002	278,820	35,977		68	112,251	14,484	121,442	15,670	214,071	27,622
69	151,226	19,513	168,027	21,681	300,617	38,789		69	121,653	15,697	132,065	17,041	230,676	29,765
70	160,753	20,742	178,613	23,047	321,515	41,486		70	131,847	17,013	143,155	18,472	246,876	31,855
71	170,651	22,019	191,325	24,687	344,710	44,479		71	140,148	18,084	152,168	19,635	265,744	34,290
72	179,511	23,163	196,903	25,407	354,735	45,772		72	148,782	19,198	163,000	21,023	272,841	35,205
73	186,772	24,100	202,797	26,167	362,427	46,765		73	156,505	20,194	167,750	21,645	278,212	35,898
74	190,500	24,581	209,021	26,970	372,695	48,090		74	162,836	21,011	172,771	22,293	286,347	36,948
75	197,632	25,501	216,836	27,979	387,722	50,029		75	166,082	21,430	178,071	22,977	297,981	38,449
76	203,662	26,279	223,492	28,838	400,664	51,699		76	172,299	22,232	184,734	23,837	308,019	39,744
77	213,818	27,589	234,757	30,291	415,031	53,552		77	177,562	22,911	190,203	24,542	318,603	41,110

Annual Deductible: HKD25,000 or USD3,125

每年自付額：25,000港元或3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港發出的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	33,080	4,268	33,927	4,378	74,099	9,561
1	33,080	4,268	33,927	4,378	74,099	9,561
2	33,080	4,268	33,927	4,378	74,099	9,561
3	33,080	4,268	33,927	4,378	74,099	9,561
4	33,080	4,268	33,927	4,378	74,099	9,561
5	30,896	3,987	31,683	4,088	69,203	8,929
6	30,896	3,987	31,683	4,088	69,203	8,929
7	30,896	3,987	31,683	4,088	69,203	8,929
8	30,896	3,987	31,683	4,088	69,203	8,929
9	30,896	3,987	31,683	4,088	69,203	8,929
10	32,217	4,157	33,066	4,267	69,274	8,939
11	33,361	4,305	34,080	4,397	69,342	8,947
12	34,304	4,426	35,199	4,542	69,573	8,977
13	35,388	4,566	36,299	4,684	69,992	9,031
14	37,363	4,821	38,316	4,944	70,762	9,131
15	39,578	5,107	40,593	5,238	72,928	9,410
16	41,738	5,386	43,009	5,550	75,845	9,786
17	43,217	5,576	44,536	5,747	78,161	10,085
18	45,031	5,810	46,173	5,958	80,540	10,392
19	47,410	6,117	49,091	6,334	83,466	10,770
20	48,806	6,298	51,932	6,701	86,652	11,181
21	50,041	6,457	53,810	6,943	90,165	11,634
22	52,286	6,747	56,519	7,293	94,618	12,209
23	54,822	7,074	59,311	7,653	99,722	12,867
24	57,338	7,398	62,223	8,029	105,070	13,557
25	59,322	7,617	65,246	8,419	110,115	14,208
26	60,401	7,794	66,837	8,624	114,888	14,824
27	61,759	7,969	68,309	8,814	117,422	15,151
28	63,343	8,173	70,250	9,065	120,757	15,582
29	65,058	8,395	72,287	9,327	124,252	16,033
30	67,020	8,648	74,467	9,609	128,003	16,517
31	68,860	8,885	76,514	9,873	131,515	16,970
32	70,805	9,136	78,674	10,151	135,234	17,450
33	72,783	9,391	80,870	10,435	139,011	17,937
34	74,833	9,656	83,149	10,729	142,922	18,442
35	76,927	9,926	85,471	11,029	146,920	18,957
36	78,787	10,166	87,544	11,296	150,482	19,417
37	79,973	10,319	88,861	11,466	152,743	19,709
38	80,772	10,422	89,748	11,580	154,266	19,905
39	81,688	10,540	90,762	11,711	156,012	20,131
40	81,839	10,560	90,934	11,733	157,724	20,351
41	81,943	10,573	91,046	11,748	159,377	20,565
42	82,232	10,611	91,366	11,789	161,028	20,778
43	82,632	10,662	91,811	11,847	162,638	20,986
44	83,777	10,810	93,092	12,012	166,630	21,501
45	86,162	11,118	95,736	12,353	171,626	22,145
46	88,158	11,375	97,951	12,639	175,059	22,588
47	90,159	11,633	100,181	12,927	178,563	23,040
48	92,197	11,896	102,441	13,218	182,131	23,501
49	94,245	12,161	104,710	13,511	186,236	24,030
50	96,310	12,427	107,005	13,807	190,866	24,628
51	98,385	12,695	109,322	14,106	195,521	25,229
52	100,490	12,966	111,659	14,408	200,228	25,836
53	104,463	13,479	116,068	14,977	209,628	27,049
54	108,994	14,064	121,103	15,626	220,129	28,404
55	113,603	14,658	126,214	16,286	230,801	29,781
56	118,290	15,263	131,437	16,960	241,638	31,179
57	122,225	15,771	135,805	17,523	250,909	32,375
58	130,169	16,796	144,638	18,663	267,245	34,483
59	139,673	18,022	155,197	20,025	286,734	36,998
60	150,421	19,409	167,120	21,564	307,167	39,634
61	160,504	20,710	178,329	23,010	326,371	42,112
62	170,935	22,056	189,930	24,507	347,611	44,853
63	181,705	23,446	201,897	26,051	369,537	47,682
64	192,609	24,853	214,003	27,613	393,215	50,737
65	202,964	26,189	225,519	29,099	415,909	53,666
66	214,719	27,706	238,583	30,785	443,963	57,286
67	228,182	29,443	253,534	32,714	473,947	61,154
68	243,616	31,434	270,673	34,926	505,990	65,289
69	260,167	33,570	289,061	37,298	540,219	69,706
70	272,336	35,140	302,571	39,041	565,376	73,952
71	283,032	36,520	314,493	40,580	593,028	78,520
72	296,937	38,144	329,932	42,572	622,012	80,260
73	311,483	40,191	346,092	44,657	652,359	84,175
74	326,753	42,162	363,038	46,844	684,176	88,281
75	342,721	44,222	380,796	49,135	710,384	91,662
76	359,481	46,385	399,403	51,536	737,642	95,180
77	377,022	48,648	418,902	54,052	765,985	98,837
78	395,403	51,020	439,326	56,687	795,448	102,638
79	413,057	53,298	458,935	59,217	826,077	106,591
80	424,349	54,755	471,504	60,839	840,772	108,487
81*	434,111	56,014	482,350	62,239	860,110	110,982
82*	444,094	57,302	493,439	63,670	879,587	113,495
83*	454,311	58,621	504,792	65,134	899,818	116,106
84*	464,760	59,969	516,403	66,633	920,280	118,746
85*	475,451	61,349	528,279	68,165	941,283	121,456
86*	486,383	62,759	540,429	69,733	963,096	124,270
87*	497,571	64,203	552,858	71,337	985,504	127,162
88*	509,015	65,679	565,573	72,977	1,008,514	130,131
89*	520,728	67,191	578,589	74,657	1,032,164	133,182
90*	532,700	68,735	591,892	76,373	1,055,895	136,245
91*	544,950	70,316	605,502	78,129	1,080,178	139,378
92*	557,483	71,933	619,430	79,926	1,105,024	142,584
93*	570,305	73,588	633,676	81,765	1,130,440	145,863
94*	583,422	75,280	648,252	83,645	1,156,438	149,218
95*	596,841	77,012	663,160	85,569	1,183,036	152,550
96*	610,572	78,783	678,415	87,537	1,210,248	156,161
97*	624,609	80,595	694,017	89,551	1,238,083	159,753
98*	638,983	82,449	709,982	91,611	1,266,561	163,427
99*	653,676	84,345	726,310	93,717	1,295,691	167,186

Age+ 年齡+	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,189	3,508	30,197	3,896	53,868	6,951
1	27,189	3,508	30,197	3,896	53,868	6,951
2	27,189	3,508	30,197	3,896	53,868	6,951
3	27,189	3,508	30,197	3,896	53,868	6,951
4	27,189	3,508	30,197	3,896	53,868	6,951
5	25,369	3,273	28,178	3,636	50,265	6,486
6	25,369	3,273	28,178	3,636	50,265	6,486
7	25,369	3,273	28,178	3,636	50,265	6,486
8	25,369	3,273	28,178	3,636	50,265	6,486
9	25,369	3,273	28,178	3,636	50,265	6,486
10	24,821	3,203	27,570	3,557	49,180	6,346
11	25,122	3,242	27,904	3,601	49,758	6,420
12	25,470	3,286	28,294	3,651	50,438	6,508
13	25,881	3,339	28,757	3,711	51,287	6,618
14	26,343	3,399	29,271	3,777	52,196	6,735
15	26,873	3,467	29,861	3,853	53,247	6,871
16	27,464	3,544	30,515	3,937	54,410	7,021
17	28,096	3,625	31,215	4,028	54,642	7,051
18	28,228	3,642	31,369	4,048	54,904	7,084
19	28,349	3,658	31,500	4,065	55,139	7,115
20	28,349	3,658	31,500	4,065	55,139	7,115
21	28,839	3,721	32,044	4,135	57,140	7,373
22	29,596	3,819	32,885	4,243	59,194	7,638
23	30,660	3,956	34,064	4,395	61,320	7,912
24	31,886	4,114	35,429	4,571	63,773	8,229
25	33,162	4,279	36,844	4,754	66,324	8,558
26	34,488	4,450	38,321	4,945	68,977	8,900
27	35,770	4,615	39,747	5,129	71,541	9,231
28	37,103	4,787	41,227	5,320	74,208	9,575
29	38,486	4,966	42,763	5,518	76,971	9,932
30	40,296	5,199	44,771	5,777	79,834	10,301
31	42,184	5,443	46,873	6,048	82,807	10,685
32	44,159	5,698	49,067	6,331	85,890	11,083
33	45,804	5,910	50,894	6,567	89,087	11,495
34	47,636	6,147	52,930	6,830	92,651	11,955
35	49,542	6,393	55,048	7,103	96,357	12,433
36	51,525	6,648	57,248	7,387	100,209	12,930
37	54,131	6,985	60,147	7,761	105,283	13,585
38	56,830	7,333	63,145	8,148	110,529	14,262
39	59,656	7,698	66,287	8,553	116,034	14,972
40	62,294	8,038	69,218	8,931	122,281	15,778
41	64,943	8,380	72,159	9,311	128,053	16,523
42	67,315	8,686	74,792	9,651	133,368	17,209
43	69,385	9,011	77,664	10,021	138,362	17,853
44	71,387	9,211	80,217	10,351	142,775	18,423
45	72,897	9,406	82,768	10,680	147,180	18,991
46	75,430	9,733	85,076	10,978	150,863	19,466
47	78,052	10,071	87,206	11,252	154,638	19,953
48	80,400	10,374	89,322	11,525	158,299	20,426
49	82,844	10,690	92,037	11,876	162,032	20,913
50	85,299	11,006	94,774	12,229	165,856	21,

Annual Deductible: HKD25,000 or USD3,125

每年自付額：25,000港元或3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 7 第7區

Benefit Level 保障級別							Benefit Level 保障級別						
Standard 標準							Essential 精選						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	11,386	1,469	12,277	1,584	22,098	2,851	0	8,881	1,146	9,576	1,236	16,674	2,151
1	11,386	1,469	12,277	1,584	22,098	2,851	1	8,881	1,146	9,576	1,236	16,674	2,151
2	11,386	1,469	12,277	1,584	22,098	2,851	2	8,881	1,146	9,576	1,236	16,674	2,151
3	11,386	1,469	12,277	1,584	22,098	2,851	3	8,881	1,146	9,576	1,236	16,674	2,151
4	11,386	1,469	12,277	1,584	22,098	2,851	4	8,881	1,146	9,576	1,236	16,674	2,151
5	10,786	1,392	11,634	1,501	20,936	2,701	5	7,989	1,031	8,659	1,117	15,438	1,992
6	10,786	1,392	11,634	1,501	20,936	2,701	6	7,989	1,031	8,659	1,117	15,438	1,992
7	10,786	1,392	11,634	1,501	20,936	2,701	7	7,989	1,031	8,659	1,117	15,438	1,992
8	10,786	1,392	11,634	1,501	20,936	2,701	8	7,989	1,031	8,659	1,117	15,438	1,992
9	10,786	1,392	11,634	1,501	20,936	2,701	9	7,989	1,031	8,659	1,117	15,438	1,992
10	9,752	1,258	10,516	1,357	18,925	2,442	10	7,223	932	7,827	1,010	13,954	1,801
11	9,894	1,277	10,667	1,376	19,197	2,477	11	7,328	946	7,939	1,024	14,154	1,826
12	10,080	1,301	10,868	1,402	19,560	2,524	12	7,465	963	8,088	1,044	14,421	1,861
13	10,284	1,327	11,217	1,447	20,191	2,605	13	7,616	983	8,379	1,081	14,914	1,924
14	10,498	1,355	11,554	1,491	20,796	2,683	14	7,775	1,003	8,654	1,117	15,382	1,985
15	10,710	1,382	11,897	1,535	21,420	2,764	15	7,933	1,024	8,937	1,153	15,865	2,047
16	10,922	1,409	12,136	1,566	21,846	2,819	16	8,089	1,044	9,117	1,176	16,182	2,088
17	11,251	1,452	12,379	1,597	22,284	2,875	17	8,333	1,075	9,272	1,196	16,481	2,127
18	11,585	1,495	12,750	1,645	22,729	2,933	18	8,581	1,107	9,552	1,233	16,786	2,166
19	11,822	1,525	13,067	1,686	23,182	2,991	19	8,756	1,130	9,801	1,265	17,120	2,209
20	12,059	1,556	13,411	1,730	23,759	3,066	20	8,932	1,153	10,079	1,301	17,559	2,266
21	12,869	1,661	14,375	1,855	25,304	3,265	21	9,517	1,228	10,802	1,394	18,683	2,411
22	13,174	1,700	14,714	1,899	25,907	3,343	22	9,742	1,257	11,056	1,427	19,128	2,468
23	13,578	1,752	15,056	1,943	26,597	3,432	23	10,041	1,296	11,289	1,457	19,626	2,532
24	13,836	1,785	15,507	2,001	27,396	3,535	24	10,232	1,320	11,665	1,505	20,249	2,613
25	14,092	1,818	15,824	2,042	28,218	3,641	25	10,421	1,345	11,910	1,537	20,892	2,696
26	14,350	1,852	16,146	2,083	29,064	3,750	26	10,611	1,369	12,159	1,569	21,554	2,781
27	14,725	1,900	16,594	2,141	29,874	3,855	27	10,889	1,405	12,503	1,613	22,159	2,859
28	15,132	1,953	17,053	2,200	30,700	3,961	28	11,189	1,444	12,848	1,658	22,772	2,938
29	15,477	1,997	17,445	2,251	31,398	4,051	29	11,445	1,477	13,145	1,696	23,289	3,005
30	15,912	2,053	17,933	2,314	32,280	4,165	30	11,767	1,518	13,513	1,744	23,945	3,090
31	16,350	2,110	18,427	2,378	33,169	4,280	31	12,091	1,560	13,884	1,791	24,603	3,175
32	16,724	2,158	18,846	2,432	33,923	4,377	32	12,366	1,596	14,199	1,832	25,162	3,247
33	17,061	2,201	19,226	2,481	34,606	4,465	33	12,615	1,628	14,485	1,869	25,669	3,312
34	17,360	2,240	19,564	2,524	35,214	4,544	34	12,837	1,656	14,740	1,902	26,121	3,370
35	17,661	2,279	19,907	2,569	35,829	4,623	35	13,060	1,685	15,000	1,935	26,578	3,429
36	17,973	2,319	20,254	2,613	36,458	4,704	36	13,290	1,715	15,260	1,969	27,042	3,489
37	18,212	2,350	20,526	2,649	36,948	4,767	37	13,468	1,738	15,467	1,996	27,407	3,536
38	18,511	2,389	20,799	2,684	37,444	4,831	38	13,689	1,766	15,657	2,020	27,762	3,582
39	18,848	2,432	21,081	2,720	37,945	4,896	39	13,937	1,798	15,847	2,045	28,113	3,627
40	19,307	2,491	21,721	2,803	38,729	4,997	40	14,278	1,842	16,358	2,111	28,680	3,701
41	19,878	2,565	22,814	2,944	41,058	5,298	41	14,700	1,897	17,282	2,230	30,536	3,940
42	20,777	2,681	24,014	3,099	43,226	5,578	42	15,364	1,982	18,229	2,352	32,181	4,152
43	21,624	2,790	25,316	3,267	45,142	5,825	43	15,990	2,063	19,290	2,489	33,625	4,339
44	22,470	2,899	26,411	3,408	47,102	6,078	44	16,617	2,144	20,146	2,599	35,105	4,530
45	23,280	3,004	27,400	3,535	48,861	6,305	45	17,215	2,221	20,908	2,698	36,422	4,700
46	24,436	3,153	28,211	3,640	50,309	6,491	46	18,069	2,331	21,407	2,762	37,397	4,825
47	25,395	3,277	29,048	3,748	51,795	6,683	47	18,779	2,423	21,983	2,837	38,450	4,961
48	26,256	3,388	29,962	3,866	53,423	6,893	48	19,415	2,505	22,659	2,924	39,645	5,115
49	27,386	3,534	30,912	3,989	55,115	7,112	49	20,251	2,613	23,302	3,007	40,834	5,269
50	28,458	3,672	32,233	4,159	57,753	7,452	50	21,044	2,715	24,322	3,138	42,841	5,528
51	29,652	3,826	34,128	4,404	60,849	7,851	51	21,953	2,833	25,901	3,342	45,234	5,837
52	30,999	4,000	36,217	4,673	64,585	8,334	52	22,950	2,961	27,604	3,562	48,115	6,208
53	32,478	4,191	37,806	4,878	67,417	8,699	53	24,045	3,103	28,786	3,714	50,199	6,477
54	34,107	4,401	39,435	5,088	70,316	9,073	54	25,251	3,258	29,968	3,867	52,305	6,749
55	35,935	4,637	41,145	5,309	73,368	9,467	55	26,605	3,433	31,179	4,023	54,500	7,032
56	37,919	4,893	42,871	5,532	76,443	9,864	56	28,074	3,622	32,364	4,176	56,679	7,313
57	40,117	5,176	44,809	5,782	79,908	10,311	57	29,115	3,757	33,131	4,275	58,644	7,567
58	42,215	5,447	47,266	6,099	84,285	10,875	58	31,094	4,012	35,423	4,571	62,267	8,034
59	44,959	5,801	50,786	6,553	90,984	11,740	59	33,363	4,305	38,406	4,956	67,564	8,718
60	48,330	6,236	54,009	6,969	97,343	12,560	60	35,933	4,637	40,779	5,262	72,294	9,328
61	52,437	6,766	58,278	7,520	104,270	13,450	61	38,986	5,030	43,930	5,668	77,292	9,973
62	56,895	7,341	63,220	8,157	113,093	14,593	62	42,184	5,443	47,538	6,134	83,729	10,804
63	61,448	7,929	68,244	8,806	123,177	15,894	63	45,474	5,868	51,225	6,610	91,237	11,773
64	66,361	8,563	73,743	9,515	131,852	17,013	64	48,791	6,296	53,972	6,964	97,262	12,550
65	71,542	9,231	79,700	10,284	142,504	18,388	65	52,239	6,741	57,810	7,459	104,851	13,529
66	76,909	9,924	85,452	11,026	153,840	19,850	66	56,435	7,282	62,239	8,031	113,503	14,646
67	82,788	10,682	91,991	11,870	165,577	21,365	67	61,236	7,901	67,053	8,652	122,574	15,816
68	90,045	11,619	100,036	12,908	179,934	23,217	68	66,604	8,594	72,766	9,389	133,186	17,185
69	97,593	12,593	108,434	13,991	193,997	25,032	69	72,186	9,314	79,135	10,211	143,481	18,514
70	103,739	13,386	115,264	14,873	207,487	26,773	70	78,232	10,094	85,771	11,067	153,601	19,819
71	110,128	14,210	123,468	15,931	222,456	28,704	71	83,160	10,730	91,179	11,765	165,312	21,331
72	115,845	14,948	127,065	16,395	228,922	29,538	72	88,280	11,391	97,663	12,602	169,569	21,880
73	120,530	15,552	130,873	16,887	233,887	30,179	73	92,866	11,983	100,515	12,970	172,772	22,293
74	122,934	15,862	134,887	17,405	240,513	31,034	74	96,618	12,467	103,520	13,357	177,888	22,953
75	127,537	16,456	139,932	18,056	250,213	32,286	75	98,548	12,716	106,700	13,768	185,140	23,889
76	131,433	16,959	144,228	18,610	258,561	33,363	76	102,234	13,191	110,689	14,282	191,393	24,696
77	137,982	17,804	151,497	19,548	267,834	34,559	77	105,359	13,595	113,823	14,687	197,858	25,530
78	144,223	18,609	158,319	20,428	280,002	36,129	78	107,274	13,842	118,943	15,347	206,853	26,691
79	152,178	19,636	167,038	21,553	286,308	36,943	79	113,190	14,605	125,490	16,192	211,480	27,288
80	157,138	20,276	173,458	22,382	293,581	37,881	80	116,879					

Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,569	3,557	28,273	3,648	61,748	7,967
1	27,569	3,557	28,273	3,648	61,748	7,967
2	27,569	3,557	28,273	3,648	61,748	7,967
3	27,569	3,557	28,273	3,648	61,748	7,967
4	27,569	3,557	28,273	3,648	61,748	7,967
5	25,747	3,322	26,404	3,407	57,669	7,441
6	25,747	3,322	26,404	3,407	57,669	7,441
7	25,747	3,322	26,404	3,407	57,669	7,441
8	25,747	3,322	26,404	3,407	57,669	7,441
9	25,747	3,322	26,404	3,407	57,669	7,441
10	26,849	3,464	27,557	3,556	57,728	7,449
11	27,802	3,587	28,400	3,665	57,785	7,456
12	28,587	3,689	29,333	3,785	57,975	7,481
13	29,490	3,805	30,249	3,903	58,324	7,526
14	31,135	4,017	31,933	4,120	58,970	7,609
15	32,984	4,256	33,825	4,365	60,775	7,842
16	34,782	4,488	35,841	4,625	63,205	8,155
17	36,016	4,647	37,113	4,789	65,135	8,405
18	37,527	4,842	38,478	4,965	67,120	8,661
19	39,511	5,098	40,915	5,279	69,558	8,975
20	40,673	5,248	43,277	5,584	72,212	9,318
21	41,702	5,381	44,843	5,786	75,136	9,695
22	43,573	5,622	47,098	6,077	78,849	10,174
23	45,686	5,895	49,426	6,378	83,103	10,723
24	47,782	6,165	51,851	6,690	87,557	11,298
25	49,194	6,348	54,370	7,015	91,762	11,840
26	50,339	6,495	55,699	7,187	95,742	12,354
27	51,466	6,641	56,925	7,345	97,852	12,626
28	52,783	6,811	58,544	7,554	100,630	12,985
29	54,212	6,995	60,238	7,773	103,545	13,361
30	55,852	7,207	62,055	8,007	106,668	13,764
31	57,383	7,404	63,760	8,227	109,597	14,142
32	59,005	7,614	65,560	8,459	112,696	14,541
33	60,654	7,826	67,393	8,696	115,841	14,947
34	62,358	8,046	69,290	8,941	119,105	15,368
35	64,104	8,271	71,227	9,191	122,434	15,798
36	65,660	8,472	72,955	9,414	125,404	16,181
37	66,642	8,599	74,051	9,555	127,288	16,424
38	67,312	8,685	74,790	9,650	128,559	16,588
39	68,073	8,784	75,637	9,760	130,011	16,776
40	68,199	8,800	75,777	9,778	131,437	16,960
41	68,288	8,811	75,871	9,790	132,813	17,137
42	68,530	8,843	76,140	9,825	134,191	17,315
43	68,861	8,885	76,508	9,872	135,535	17,488
44	69,814	9,008	77,576	10,010	138,866	17,917
45	71,802	9,265	79,782	10,294	143,022	18,454
46	73,464	9,479	81,629	10,533	145,884	18,824
47	75,133	9,695	83,483	10,772	148,801	19,200
48	76,832	9,914	85,370	11,015	151,777	19,584
49	78,538	10,134	87,260	11,259	155,198	20,026
50	80,260	10,356	89,173	11,506	159,056	20,523
51	81,987	10,579	91,102	11,755	162,935	21,024
52	83,739	10,805	93,051	12,007	166,855	21,530
53	87,053	11,233	96,724	12,481	174,690	22,541
54	90,829	11,720	100,921	13,022	183,443	23,670
55	94,672	12,216	105,179	13,571	192,337	24,818
56	98,575	12,719	109,531	14,133	201,365	25,983
57	101,852	13,142	113,170	14,603	209,086	26,979
58	108,474	13,997	120,532	15,553	222,708	28,737
59	116,389	15,018	129,325	16,687	238,936	30,830
60	125,352	16,174	139,268	17,970	255,971	33,029
61	133,754	17,259	148,607	19,175	271,975	35,094
62	142,446	18,380	158,273	20,422	289,674	37,377
63	151,421	19,538	168,248	21,709	307,951	39,736
64	160,506	20,710	178,336	23,011	327,677	42,281
65	169,139	21,824	187,933	24,249	346,593	44,722
66	178,932	23,088	198,819	25,654	369,970	47,738
67	190,153	24,536	211,277	27,262	394,959	50,962
68	203,016	26,196	225,561	29,105	421,657	54,407
69	216,806	27,975	240,884	31,082	450,185	58,088
70	226,948	29,284	252,143	32,535	471,153	60,794
71	235,863	30,434	262,078	33,817	494,192	63,767
72	247,449	31,929	274,945	35,477	518,344	66,883
73	259,573	33,493	288,408	37,214	543,630	70,146
74	272,295	35,135	302,532	39,036	570,149	73,568
75	285,602	36,852	317,331	40,946	591,987	76,385
76	299,569	38,654	332,838	42,947	614,701	79,316
77	314,184	40,540	349,085	45,043	638,317	82,363
78	329,504	42,517	366,103	47,239	662,874	85,532
79	344,211	44,414	382,447	49,348	688,398	88,826
80	353,625	45,629	392,921	50,699	700,640	90,405
81*	361,761	46,679	401,962	51,866	716,759	92,485
82*	370,079	47,752	411,202	53,058	732,986	94,579
83*	378,592	48,851	420,662	54,279	749,850	96,755
84*	387,299	49,974	430,334	55,527	766,894	98,954
85*	396,206	51,123	440,231	56,804	784,396	101,212
86*	405,318	52,299	450,359	58,111	802,581	103,559
87*	414,639	53,502	460,716	59,447	821,249	105,968
88*	424,178	54,733	471,313	60,815	840,425	108,442
89*	433,934	55,991	482,153	62,213	860,123	110,984
90*	443,915	57,279	493,244	63,644	879,908	113,537
91*	454,127	58,597	504,589	65,108	900,147	116,148
92*	464,570	59,945	516,191	66,605	920,850	118,819
93*	475,254	61,323	528,062	68,137	942,026	121,552
94*	486,184	62,733	540,208	69,704	963,692	124,347
95*	497,363	64,176	552,633	71,307	985,859	127,208
96*	508,807	65,653	565,344	72,948	1,008,533	130,133
97*	520,511	67,163	578,349	74,626	1,031,732	133,127
98*	532,481	68,707	591,652	76,342	1,055,641	136,189
99*	544,723	70,287	605,254	78,097	1,079,732	139,320

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,658	2,924	25,164	3,247	44,889	5,792
1	22,658	2,924	25,164	3,247	44,889	5,792
2	22,658	2,924	25,164	3,247	44,889	5,792
3	22,658	2,924	25,164	3,247	44,889	5,792
4	22,658	2,924	25,164	3,247	44,889	5,792
5	21,142	2,728	23,481	3,030	41,888	5,405
6	21,142	2,728	23,481	3,030	41,888	5,405
7	21,142	2,728	23,481	3,030	41,888	5,405
8	21,142	2,728	23,481	3,030	41,888	5,405
9	21,142	2,728	23,481	3,030	41,888	5,405
10	20,686	2,669	22,977	2,965	40,985	5,288
11	20,931	2,701	23,249	3,000	41,457	5,349
12	21,227	2,739	23,577	3,042	42,031	5,423
13	21,564	2,782	23,962	3,092	42,731	5,514
14	21,952	2,833	24,389	3,147	43,493	5,612
15	22,396	2,890	24,862	3,211	44,369	5,725
16	22,890	2,954	25,431	3,281	45,348	5,851
17	23,412	3,021	26,011	3,356	45,533	5,875
18	23,525	3,035	26,138	3,373	45,756	5,904
19	23,625	3,048	26,248	3,387	45,951	5,929
20	23,625	3,048	26,248	3,387	45,951	5,929
21	24,033	3,101	26,702	3,445	47,616	6,144
22	24,663	3,182	27,405	3,536	49,326	6,365
23	25,550	3,297	28,388	3,663	51,101	6,594
24	26,571	3,429	29,524	3,810	53,142	6,857
25	27,635	3,566	30,707	3,962	55,269	7,131
26	28,740	3,708	31,933	4,120	57,482	7,417
27	29,813	3,847	33,123	4,274	59,617	7,693
28	30,918	3,989	34,356	4,433	61,840	7,979
29	32,073	4,138	35,634	4,598	64,140	8,276
30	33,579	4,333	37,309	4,814	66,530	8,585
31	35,153	4,536	39,060	5,040	69,008	8,904
32	36,802	4,749	40,887	5,276	71,575	9,235
33	38,172	4,925	42,408	5,472	74,239	9,579
34	39,698	5,122	44,108	5,691	77,207	9,962
35	41,285	5,327	45,871	5,919	80,296	10,361
36	42,936	5,540	47,706	6,156	83,510	10,775
37	45,109	5,821	50,120	6,467	87,735	11,321
38	47,358	6,111	52,621	6,790	92,110	11,885
39	49,715	6,415	55,242	7,128	96,698	12,477
40	51,913	6,698	57,681	7,443	101,901	13,149
41	54,119	6,983	60,129	7,759	106,713	13,769
42	56,095	7,238	62,328	8,042	111,141	14,341
43	58,195	7,509	64,718	8,351	115,301	14,878
44	59,491	7,676	66,849	8,626	118,977	15,352
45	60,746	7,838	68,974	8,900	122,652	15,826
46	62,858	8,111	70,896	9,148	125,718	16,222
47	65,042	8,393	72,676	9,378	128,867	16,628
48	67,001	8,645	74,440	9,605	131,918	17,022
49	69,037	8,908	76,698	9,897	135,062	17,427
50	71,083	9,172	78,980	10,191	138,213	17,834
51	73,685	9,508	81,872	10,564	142,263	18,357
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Annual Deductible: HKD50,000 or USD6,250 每年自付額：50,000港元或6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

ZONE 7 第7區

Age+ 年齡+	Benefit Level 保障級別 Standard 標準						Benefit Level 保障級別 Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	9,489	1,224	10,232	1,320	18,418	2,377	0	7,401	955	7,981	1,030	13,899	1,793
1	9,489	1,224	10,232	1,320	18,418	2,377	1	7,401	955	7,981	1,030	13,899	1,793
2	9,489	1,224	10,232	1,320	18,418	2,377	2	7,401	955	7,981	1,030	13,899	1,793
3	9,489	1,224	10,232	1,320	18,418	2,377	3	7,401	955	7,981	1,030	13,899	1,793
4	9,489	1,224	10,232	1,320	18,418	2,377	4	7,401	955	7,981	1,030	13,899	1,793
5	8,989	1,160	9,694	1,251	17,447	2,251	5	6,657	859	7,215	931	12,864	1,660
6	8,989	1,160	9,694	1,251	17,447	2,251	6	6,657	859	7,215	931	12,864	1,660
7	8,989	1,160	9,694	1,251	17,447	2,251	7	6,657	859	7,215	931	12,864	1,660
8	8,989	1,160	9,694	1,251	17,447	2,251	8	6,657	859	7,215	931	12,864	1,660
9	8,989	1,160	9,694	1,251	17,447	2,251	9	6,657	859	7,215	931	12,864	1,660
10	8,128	1,049	8,763	1,131	15,774	2,035	10	6,020	777	6,522	842	11,631	1,501
11	8,245	1,064	8,891	1,147	15,999	2,064	11	6,106	788	6,617	854	11,797	1,522
12	8,400	1,084	9,058	1,169	16,298	2,103	12	6,222	803	6,742	870	12,017	1,551
13	8,573	1,106	9,350	1,206	16,823	2,171	13	6,349	819	6,983	901	12,425	1,603
14	8,747	1,129	9,628	1,242	17,329	2,236	14	6,478	836	7,212	931	12,816	1,654
15	8,925	1,152	9,918	1,280	17,850	2,303	15	6,611	853	7,451	961	13,222	1,706
16	9,104	1,175	10,115	1,305	18,207	2,349	16	6,744	870	7,599	981	13,486	1,740
17	9,378	1,210	10,316	1,331	18,570	2,396	17	6,945	896	7,726	997	13,734	1,772
18	9,655	1,246	10,628	1,371	18,944	2,444	18	7,151	923	7,962	1,027	13,991	1,805
19	9,852	1,271	10,892	1,405	19,320	2,493	19	7,296	941	8,170	1,054	14,268	1,841
20	10,048	1,297	11,179	1,442	19,796	2,554	20	7,442	960	8,401	1,084	14,630	1,888
21	10,727	1,384	11,977	1,545	21,088	2,721	21	7,932	1,023	8,999	1,161	15,568	2,009
22	10,980	1,417	12,261	1,582	21,588	2,786	22	8,119	1,048	9,212	1,189	15,938	2,057
23	11,318	1,460	12,549	1,619	22,167	2,860	23	8,370	1,080	9,408	1,214	16,357	2,111
24	11,531	1,488	12,924	1,668	22,832	2,946	24	8,528	1,100	9,722	1,254	16,876	2,178
25	11,744	1,515	13,188	1,702	23,515	3,034	25	8,684	1,121	9,925	1,281	17,409	2,246
26	11,958	1,543	13,456	1,736	24,220	3,125	26	8,842	1,141	10,134	1,308	17,961	2,318
27	12,271	1,583	13,828	1,784	24,894	3,212	27	9,074	1,171	10,419	1,344	18,466	2,383
28	12,611	1,627	14,214	1,834	25,583	3,301	28	9,326	1,203	10,710	1,382	18,977	2,449
29	12,900	1,665	14,538	1,876	26,165	3,376	29	9,539	1,231	10,953	1,413	19,408	2,504
30	13,260	1,711	14,944	1,928	26,900	3,471	30	9,805	1,265	11,259	1,453	19,953	2,575
31	13,627	1,758	15,357	1,982	27,642	3,567	31	10,076	1,300	11,569	1,493	20,503	2,646
32	13,935	1,798	15,706	2,027	28,268	3,647	32	10,304	1,330	11,834	1,527	20,967	2,705
33	14,218	1,835	16,024	2,068	28,841	3,721	33	10,514	1,357	12,073	1,558	21,394	2,761
34	14,466	1,867	16,304	2,104	29,347	3,787	34	10,696	1,380	12,284	1,585	21,768	2,809
35	14,721	1,899	16,589	2,141	29,858	3,853	35	10,886	1,405	12,499	1,613	22,146	2,858
36	14,976	1,932	16,879	2,178	30,381	3,920	36	11,074	1,429	12,718	1,641	22,535	2,908
37	15,178	1,958	17,105	2,207	30,788	3,973	37	11,224	1,448	12,888	1,663	22,838	2,947
38	15,427	1,991	17,335	2,237	31,202	4,026	38	11,408	1,472	13,050	1,684	23,135	2,985
39	15,709	2,027	17,569	2,267	31,619	4,080	39	11,616	1,499	13,207	1,704	23,427	3,023
40	16,090	2,076	18,101	2,336	32,275	4,165	40	11,897	1,535	13,630	1,759	23,899	3,084
41	16,567	2,138	19,012	2,453	34,218	4,415	41	12,250	1,581	14,402	1,858	25,448	3,284
42	17,315	2,234	20,012	2,582	36,020	4,648	42	12,803	1,652	15,191	1,960	26,816	3,460
43	18,020	2,325	21,097	2,722	37,619	4,854	43	13,325	1,719	16,074	2,074	28,021	3,616
44	18,725	2,416	22,013	2,840	39,252	5,065	44	13,847	1,787	16,792	2,167	29,254	3,775
45	19,403	2,504	22,832	2,946	40,718	5,254	45	14,349	1,851	17,423	2,248	30,352	3,916
46	20,366	2,628	23,509	3,033	41,923	5,409	46	15,060	1,943	17,839	2,302	31,163	4,021
47	21,162	2,731	24,208	3,124	43,162	5,569	47	15,648	2,019	18,321	2,364	32,041	4,134
48	21,879	2,823	24,966	3,221	44,522	5,745	48	16,178	2,087	18,881	2,436	33,039	4,263
49	22,823	2,945	25,759	3,324	45,931	5,927	49	16,877	2,178	19,417	2,505	34,031	4,391
50	23,717	3,060	26,863	3,466	48,129	6,210	50	17,538	2,263	20,271	2,616	35,703	4,607
51	24,709	3,188	28,439	3,670	50,710	6,543	51	18,293	2,360	21,582	2,785	37,697	4,864
52	25,831	3,333	30,182	3,894	53,820	6,945	52	19,125	2,468	23,005	2,968	40,096	5,174
53	27,066	3,492	31,504	4,065	56,182	7,249	53	20,038	2,586	23,987	3,095	41,833	5,398
54	28,423	3,667	32,861	4,240	58,596	7,561	54	21,044	2,715	24,972	3,222	43,589	5,624
55	29,945	3,864	34,288	4,424	61,139	7,889	55	22,170	2,861	25,983	3,353	45,416	5,860
56	31,601	4,078	35,724	4,610	63,705	8,220	56	23,396	3,019	26,969	3,480	47,234	6,095
57	33,429	4,313	37,342	4,818	66,592	8,593	57	24,261	3,130	27,610	3,563	48,871	6,306
58	35,175	4,539	39,385	5,082	70,232	9,062	58	25,908	3,343	29,516	3,809	51,886	6,695
59	37,467	4,834	42,323	5,461	75,820	9,783	59	27,805	3,588	32,007	4,130	56,305	7,265
60	40,273	5,197	45,008	5,807	81,119	10,467	60	29,942	3,863	33,983	4,385	60,245	7,774
61	43,697	5,638	48,562	6,266	86,887	11,211	61	32,487	4,192	36,606	4,723	64,407	8,311
62	47,407	6,117	52,679	6,797	94,236	12,159	62	35,149	4,535	39,612	5,111	69,769	9,002
63	51,203	6,607	56,866	7,338	102,640	13,244	63	37,893	4,889	42,685	5,508	76,026	9,810
64	55,298	7,135	61,450	7,929	109,871	14,177	64	40,658	5,246	44,979	5,804	81,046	10,458
65	59,724	7,706	66,538	8,586	118,965	15,350	65	43,532	5,617	48,177	6,216	87,466	11,286
66	64,504	8,323	71,667	9,247	129,028	16,649	66	47,030	6,068	51,861	6,692	94,938	12,250
67	68,990	8,902	76,662	9,892	137,982	17,804	67	51,030	6,585	55,879	7,210	102,146	13,180
68	75,041	9,683	83,367	10,757	149,945	19,348	68	55,506	7,162	60,641	7,825	110,987	14,321
69	81,327	10,494	90,364	11,660	161,664	20,860	69	60,195	7,762	65,943	8,509	119,568	15,428
70	86,449	11,155	96,054	12,394	172,904	22,310	70	65,191	8,412	71,478	9,223	127,998	16,516
71	91,773	11,842	102,893	13,277	185,379	23,920	71	69,299	8,942	75,981	9,804	137,758	17,775
72	96,537	12,456	105,892	13,663	190,769	24,615	72	73,567	9,493	81,389	10,502	141,308	18,233
73	100,441	12,960	109,059	14,072	194,905	25,149	73	77,385	9,985	83,759	10,808	143,976	18,578
74	102,444	13,219	112,409	14,504	200,426	25,861	74	80,518	10,389	86,268	11,131	148,239	19,128
75	106,282	13,714	116,612	15,047	208,511	26,905	75	82,124	10,597	88,912	11,473	154,282	19,907
76	109,523	14,132	120,188	15,508	215,469	27,802	76	85,193	10,993	92,241	11,902	159,498	20,580
77	114,985	14,837	126,249	16,290	223,194	28,799	77	87,795	11,328	94,854	12,239	164,880	21,275
78	120,189	15,508	131,935	17,024	233,336	30,108	78	89,397	11,535	99,120	12,790	172,378	22,242
79	126,816	16,363	139,197	17,961	238,591	30,786	79	94,326	12,171	104,573	13,493	176,234	22,740
80	130,950	16,897	144,552	18,652	244,642	31,567	80	97,401	12,568	108,782	14,036	179,653	23,181
81*	133,959	17,285	147,893	19,083	250,268	32,293	81*	99,639	12,857	111,302			

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港發行的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	20,083	2,591	20,599	2,658	44,988	5,805	0	16,519	2,131	18,350	2,368	32,733	4,224
1	20,083	2,591	20,599	2,658	44,988	5,805	1	16,519	2,131	18,350	2,368	32,733	4,224
2	20,083	2,591	20,599	2,658	44,988	5,805	2	16,519	2,131	18,350	2,368	32,733	4,224
3	20,083	2,591	20,599	2,658	44,988	5,805	3	16,519	2,131	18,350	2,368	32,733	4,224
4	20,083	2,591	20,599	2,658	44,988	5,805	4	16,519	2,131	18,350	2,368	32,733	4,224
5	18,788	2,424	19,269	2,486	42,088	5,431	5	15,444	1,993	17,151	2,213	30,594	3,948
6	18,788	2,424	19,269	2,486	42,088	5,431	6	15,444	1,993	17,151	2,213	30,594	3,948
7	18,788	2,424	19,269	2,486	42,088	5,431	7	15,444	1,993	17,151	2,213	30,594	3,948
8	18,788	2,424	19,269	2,486	42,088	5,431	8	15,444	1,993	17,151	2,213	30,594	3,948
9	18,788	2,424	19,269	2,486	42,088	5,431	9	15,444	1,993	17,151	2,213	30,594	3,948
10	19,593	2,528	20,111	2,595	42,130	5,436	10	15,109	1,950	16,779	2,165	29,937	3,863
11	20,330	2,623	20,767	2,680	42,170	5,441	11	15,258	1,969	16,950	2,187	30,222	3,900
12	20,749	2,677	21,292	2,747	42,281	5,456	12	15,441	1,992	17,151	2,213	30,577	3,945
13	21,407	2,762	21,959	2,833	42,339	5,463	13	15,659	2,021	17,401	2,245	31,035	4,005
14	22,379	2,888	22,950	2,961	42,385	5,469	14	15,911	2,053	17,677	2,281	31,522	4,067
15	23,706	3,059	24,315	3,137	43,683	5,637	15	16,198	2,090	17,996	2,322	32,093	4,141
16	24,998	3,226	25,759	3,324	45,431	5,862	16	16,519	2,131	18,355	2,368	32,728	4,223
17	25,883	3,340	26,676	3,442	46,816	6,041	17	16,827	2,171	18,696	2,412	32,794	4,231
18	26,969	3,480	27,658	3,569	48,241	6,225	18	16,907	2,182	18,789	2,424	32,886	4,243
19	28,398	3,664	29,405	3,794	49,994	6,451	19	16,980	2,191	18,864	2,434	33,027	4,262
20	29,236	3,772	31,105	4,014	51,900	6,697	20	16,980	2,191	18,864	2,434	33,027	4,262
21	29,972	3,867	32,230	4,159	54,004	6,968	21	17,272	2,229	19,193	2,477	34,223	4,416
22	31,316	4,041	33,850	4,368	56,670	7,312	22	17,727	2,287	19,696	2,541	35,456	4,575
23	32,835	4,237	35,524	4,584	59,728	7,707	23	18,364	2,370	20,402	2,633	36,728	4,739
24	34,345	4,432	37,269	4,809	62,933	8,120	24	19,097	2,464	21,222	2,738	38,199	4,929
25	35,358	4,562	39,079	5,042	65,956	8,510	25	19,863	2,563	22,071	2,848	39,722	5,125
26	36,180	4,668	40,033	5,166	68,812	8,879	26	20,656	2,665	22,953	2,962	41,314	5,331
27	36,992	4,773	40,914	5,279	70,331	9,075	27	21,426	2,765	23,808	3,072	42,850	5,529
28	37,939	4,895	42,078	5,429	72,328	9,333	28	22,223	2,867	24,693	3,186	44,447	5,735
29	38,966	5,028	43,296	5,587	74,423	9,603	29	23,052	2,974	25,615	3,305	46,100	5,948
30	40,143	5,180	44,604	5,755	76,666	9,892	30	24,135	3,114	26,817	3,460	47,818	6,170
31	41,243	5,322	45,829	5,913	78,771	10,164	31	25,264	3,260	28,075	3,623	49,599	6,400
32	42,408	5,472	47,120	6,080	81,000	10,452	32	26,451	3,413	29,389	3,792	51,444	6,638
33	43,593	5,625	48,438	6,250	83,263	10,744	33	27,434	3,540	30,481	3,933	53,358	6,885
34	44,819	5,783	49,801	6,426	85,605	11,046	34	28,533	3,682	31,702	4,091	55,493	7,160
35	46,075	5,945	51,193	6,606	87,998	11,355	35	29,674	3,829	32,970	4,254	57,716	7,447
36	47,188	6,089	52,435	6,766	90,132	11,630	36	30,862	3,982	34,288	4,424	60,023	7,745
37	47,901	6,181	53,223	6,867	91,487	11,805	37	32,423	4,184	36,027	4,649	63,060	8,137
38	48,379	6,242	53,755	6,936	92,398	11,922	38	34,038	4,392	37,821	4,880	66,204	8,542
39	48,927	6,313	54,366	7,015	93,447	12,058	39	35,733	4,611	39,703	5,123	69,499	8,968
40	49,017	6,325	54,463	7,027	94,470	12,190	40	37,311	4,844	41,458	5,349	73,242	9,451
41	49,081	6,333	54,532	7,036	95,458	12,317	41	38,897	5,019	43,222	5,577	76,699	9,897
42	49,257	6,356	54,725	7,061	96,450	12,445	42	40,317	5,202	44,799	5,781	79,882	10,307
43	49,494	6,386	54,993	7,096	97,414	12,570	43	41,828	5,397	46,518	6,002	82,869	10,693
44	50,177	6,474	55,759	7,195	99,804	12,878	44	42,757	5,517	48,044	6,199	85,515	11,034
45	51,609	6,659	57,344	7,399	102,798	13,264	45	43,661	5,634	49,574	6,397	88,157	11,375
46	52,802	6,813	58,670	7,570	104,855	13,530	46	45,182	5,830	50,955	6,575	90,359	11,659
47	54,003	6,968	60,005	7,743	106,952	13,800	47	46,748	6,032	52,235	6,740	92,622	11,951
48	55,220	7,125	61,357	7,917	109,089	14,076	48	48,157	6,214	53,503	6,904	94,815	12,234
49	56,449	7,284	62,719	8,093	111,548	14,393	49	49,620	6,403	55,126	7,113	97,077	12,526
50	57,684	7,443	64,094	8,270	114,322	14,751	50	51,090	6,592	56,768	7,325	99,341	12,818
51	58,929	7,604	65,479	8,449	117,109	15,111	51	52,961	6,834	58,845	7,593	102,251	13,194
52	60,189	7,766	66,880	8,630	119,928	15,475	52	55,102	7,110	61,230	7,901	105,336	13,592
53	62,571	8,074	69,520	8,970	125,556	16,201	53	57,349	7,400	63,720	8,222	109,299	14,103
54	65,283	8,424	72,536	9,359	131,851	17,013	54	59,853	7,723	66,504	8,581	113,858	14,691
55	68,044	8,780	75,599	9,755	138,242	17,838	55	62,304	8,039	69,226	8,932	118,624	15,306
56	70,852	9,142	78,726	10,158	144,733	18,675	56	64,831	8,365	72,035	9,295	123,494	15,935
57	73,155	9,439	81,285	10,488	150,178	19,378	57	67,422	8,700	74,917	9,667	128,596	16,593
58	77,910	10,053	86,570	11,170	159,956	20,639	58	70,592	9,109	78,441	10,121	134,126	17,307
59	83,752	10,807	93,060	12,008	171,935	22,185	59	74,332	9,591	82,818	10,686	142,215	18,350
60	90,452	11,671	100,494	12,967	184,704	23,833	60	78,422	10,119	87,079	11,236	149,946	19,348
61	97,509	12,582	108,338	13,979	198,279	25,584	61	84,697	10,929	94,105	12,143	163,671	21,119
62	104,919	13,538	116,577	15,042	213,362	27,531	62	91,218	11,770	101,359	13,079	177,074	22,848
63	112,577	14,526	125,089	16,141	228,950	29,542	63	97,878	12,629	108,752	14,033	189,606	24,665
64	120,570	15,557	133,964	17,286	246,148	31,761	64	104,631	13,501	116,260	15,001	203,172	26,216
65	126,116	16,273	140,131	18,081	258,435	33,346	65	111,029	14,326	123,368	15,918	216,347	27,916
66	133,421	17,216	148,251	19,129	275,871	35,596	66	117,373	15,145	130,411	16,827	228,703	29,510
67	141,790	18,295	157,541	20,228	294,501	38,000	67	124,275	16,035	138,077	17,816	243,426	31,410
68	151,379	19,533	168,189	21,702	314,410	40,569	68	131,954	17,026	146,616	18,918	259,202	33,445
69	161,660	20,859	179,617	23,176	335,682	43,314	69	138,871	17,919	154,304	19,910	274,863	35,466
70	169,224	21,835	188,009	24,259	351,314	45,331	70	147,353	19,013	163,726	21,126	287,763	37,131
71	175,870	22,693	195,417	25,215	368,495	47,548	71	154,819	19,977	171,991	22,192	301,088	38,850
72	184,510	23,808	205,012	26,453	386,505	49,872	72	160,315	20,686	178,044	22,973	311,520	40,196
73	193,548	24,974	215,053	27,749	405,360	52,305	73	167,154	21,568	185,667	23,957	322,794	41,651
74	203,038	26,198	225,581	29,107	425,131	54,856	74	174,016	22,454	193,288	24,940	336,539	43,244
75	212,961	27,479	236,617	30,531	441,417	56,957	75	180,094	23,238	200,018	25,809	350,303	45,200
76	223,373	28,822	248,179	32,023	458,353	59,142	76	186,722	24,093	207,387	26,760	362,609	46,788
77	234,271	30,229	260,295	33,586	475,962	61,414	77	194,952	25,155	216,508	27,937	376,390	48,566
78	245,697	31,703	272,988	35,224	494,274	63,777	78	202,828	26,171	225,246	29,064	392,612	50,660
79	256,662	33,118	285,173	36,797	513,306	66,233	79	209,112	26,982	232			

Annual Deductible: HKD100,000 or USD12,500 每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別 Standard 標準							Benefit Level 保障級別 Essential 精選						
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球			Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,825	881	7,361	950	13,246	1,709	0	5,048	651	5,473	706	9,761	1,259
1	6,825	881	7,361	950	13,246	1,709	1	5,048	651	5,473	706	9,761	1,259
2	6,825	881	7,361	950	13,246	1,709	2	5,048	651	5,473	706	9,761	1,259
3	6,825	881	7,361	950	13,246	1,709	3	5,048	651	5,473	706	9,761	1,259
4	6,825	881	7,361	950	13,246	1,709	4	5,048	651	5,473	706	9,761	1,259
5	6,464	834	6,972	900	12,547	1,619	5	4,545	586	4,952	639	9,045	1,167
6	6,464	834	6,972	900	12,547	1,619	6	4,545	586	4,952	639	9,045	1,167
7	6,464	834	6,972	900	12,547	1,619	7	4,545	586	4,952	639	9,045	1,167
8	6,464	834	6,972	900	12,547	1,619	8	4,545	586	4,952	639	9,045	1,167
9	6,464	834	6,972	900	12,547	1,619	9	4,545	586	4,952	639	9,045	1,167
10	5,845	754	6,304	813	11,344	1,464	10	4,110	530	4,478	578	8,179	1,055
11	5,930	765	6,395	825	11,504	1,484	11	4,170	538	4,541	586	8,292	1,070
12	6,042	780	6,513	840	11,723	1,513	12	4,248	548	4,626	597	8,451	1,090
13	6,164	795	6,724	868	12,098	1,561	13	4,334	559	4,796	619	8,739	1,128
14	6,292	812	6,924	893	12,463	1,608	14	4,425	571	4,955	639	9,018	1,164
15	6,417	828	7,133	920	12,837	1,656	15	4,512	582	5,124	661	9,303	1,200
16	6,545	845	7,276	939	13,094	1,690	16	4,602	594	5,226	674	9,490	1,225
17	6,744	870	7,419	957	13,354	1,723	17	4,741	612	5,308	685	9,662	1,247
18	6,945	896	7,642	986	13,621	1,758	18	4,883	630	5,468	706	9,837	1,269
19	7,085	914	7,834	1,011	13,892	1,793	19	4,981	643	5,616	725	10,032	1,294
20	7,228	933	8,040	1,037	14,240	1,837	20	5,082	656	5,776	745	10,292	1,328
21	7,772	1,003	8,679	1,120	15,280	1,972	21	5,414	699	6,195	799	10,998	1,419
22	7,955	1,026	8,883	1,146	15,641	2,018	22	5,541	715	6,340	818	11,257	1,453
23	8,199	1,058	9,090	1,173	16,059	2,072	23	5,712	737	6,471	835	11,550	1,490
24	8,356	1,078	9,363	1,208	16,545	2,135	24	5,821	751	6,692	863	11,923	1,538
25	8,507	1,098	9,553	1,233	17,039	2,199	25	5,926	765	6,832	882	12,304	1,588
26	8,665	1,118	9,750	1,258	17,550	2,265	26	6,036	779	6,979	901	12,699	1,639
27	8,892	1,147	10,020	1,293	18,037	2,327	27	6,194	799	7,176	926	13,055	1,685
28	9,135	1,179	10,300	1,329	18,535	2,392	28	6,363	821	7,379	952	13,416	1,731
29	9,345	1,206	10,533	1,359	18,959	2,446	29	6,510	840	7,544	973	13,722	1,771
30	9,608	1,240	10,827	1,397	19,491	2,515	30	6,693	864	7,753	1,000	14,107	1,820
31	9,872	1,274	11,128	1,436	20,028	2,584	31	6,877	887	7,970	1,028	14,496	1,870
32	10,098	1,303	11,382	1,469	20,483	2,643	32	7,035	908	8,153	1,052	14,826	1,913
33	10,302	1,329	11,609	1,498	20,898	2,697	33	7,177	926	8,314	1,073	15,125	1,952
34	10,482	1,353	11,812	1,524	21,262	2,743	34	7,302	942	8,459	1,091	15,389	1,986
35	10,665	1,376	12,019	1,551	21,636	2,792	35	7,429	959	8,608	1,111	15,660	2,021
36	10,852	1,400	12,232	1,578	22,014	2,841	36	7,559	975	8,760	1,130	15,932	2,056
37	10,998	1,419	12,395	1,599	22,311	2,879	37	7,662	989	8,878	1,146	16,148	2,084
38	11,179	1,442	12,560	1,621	22,607	2,917	38	7,788	1,005	8,986	1,159	16,353	2,110
39	11,383	1,469	12,728	1,642	22,911	2,956	39	7,929	1,023	9,088	1,173	16,560	2,137
40	11,659	1,504	13,113	1,692	23,384	3,017	40	8,122	1,048	9,385	1,211	16,891	2,179
41	12,005	1,549	13,773	1,777	24,792	3,199	41	8,362	1,079	9,927	1,281	17,999	2,322
42	12,544	1,619	14,500	1,871	26,098	3,367	42	8,738	1,127	10,480	1,352	18,972	2,448
43	13,056	1,685	15,283	1,972	27,257	3,517	43	9,095	1,174	11,095	1,432	19,826	2,558
44	13,567	1,751	15,946	2,058	28,440	3,670	44	9,451	1,219	11,594	1,496	20,701	2,671
45	14,056	1,814	16,545	2,135	29,502	3,807	45	9,792	1,263	12,036	1,553	21,480	2,772
46	14,756	1,904	17,036	2,198	30,376	3,919	46	10,279	1,326	12,308	1,588	22,042	2,844
47	15,333	1,978	17,538	2,263	31,274	4,035	47	10,680	1,378	12,627	1,629	22,656	2,923
48	15,851	2,045	18,091	2,334	32,259	4,162	48	11,042	1,425	13,016	1,679	23,361	3,014
49	16,536	2,134	18,663	2,408	33,280	4,294	49	11,518	1,486	13,373	1,726	24,053	3,104
50	17,185	2,217	19,463	2,511	34,874	4,500	50	11,972	1,545	13,964	1,802	25,244	3,257
51	17,903	2,310	20,609	2,659	36,744	4,741	51	12,487	1,611	14,889	1,921	26,662	3,440
52	18,715	2,415	21,870	2,822	38,997	5,032	52	13,054	1,684	15,885	2,050	28,371	3,661
53	19,610	2,530	22,827	2,945	40,705	5,252	53	13,677	1,765	16,556	2,136	29,594	3,819
54	20,596	2,658	23,810	3,072	42,457	5,478	54	14,365	1,854	17,227	2,223	30,831	3,978
55	21,697	2,800	24,844	3,206	44,298	5,716	55	15,133	1,953	17,914	2,311	32,114	4,144
56	22,895	2,954	25,883	3,340	46,157	5,956	56	15,968	2,060	18,577	2,397	33,387	4,308
57	24,219	3,125	27,058	3,491	48,249	6,226	57	16,575	2,139	19,025	2,455	34,557	4,459
58	25,482	3,288	28,531	3,681	50,876	6,565	58	17,377	2,289	20,371	2,629	36,707	4,736
59	27,137	3,502	30,654	3,955	54,917	7,086	59	19,066	2,460	22,131	2,856	39,869	5,144
60	29,173	3,764	32,601	4,207	58,760	7,582	60	20,592	2,657	23,540	3,037	42,705	5,510
61	31,648	4,084	35,172	4,538	62,931	8,120	61	22,340	2,883	25,347	3,271	45,635	5,888
62	34,342	4,431	38,161	4,924	68,262	8,808	62	24,175	3,119	27,434	3,540	49,442	6,380
63	37,191	4,799	41,306	5,330	74,556	9,620	63	26,058	3,362	29,569	3,815	53,977	6,965
64	40,166	5,183	44,631	5,759	79,802	10,297	64	27,961	3,608	31,155	4,020	57,529	7,423
65	43,380	5,597	48,329	6,236	86,406	11,149	65	29,724	3,835	33,373	4,306	61,915	7,989
66	46,850	6,045	52,055	6,717	93,719	12,093	66	32,112	4,143	35,929	4,636	67,217	8,673
67	49,990	6,437	55,437	7,153	99,779	12,875	67	34,843	4,496	38,709	4,995	72,113	9,305
68	54,265	7,002	60,285	7,779	108,431	13,991	68	37,898	4,890	42,007	5,420	78,353	10,110
69	58,812	7,589	65,344	8,431	116,906	15,085	69	41,075	5,300	45,678	5,894	84,398	10,890
70	62,514	8,066	69,459	8,962	125,033	16,133	70	44,513	5,744	49,512	6,389	90,365	11,660
71	66,366	8,563	74,404	9,601	134,054	17,297	71	47,321	6,106	52,631	6,791	97,325	12,558
72	69,810	9,008	78,573	9,880	137,954	17,801	72	50,232	6,482	56,376	7,274	99,774	12,874
73	72,631	9,372	78,866	10,176	140,945	18,186	73	52,835	6,817	58,024	7,487	101,607	13,111
74	74,083	9,559	81,285	10,488	144,934	18,701	74	54,981	7,094	59,752	7,710	104,635	13,501
75	76,858	9,917	84,325	10,881	150,782	19,456	75	56,075	7,235	61,589	7,947	108,910	14,053
76	79,203	10,220	86,914	11,215	155,813	20,105	76	58,173	7,506	63,896	8,245	112,601	14,529
77	83,150	10,729	91,296	11,780	161,401	20,826	77	59,949	7,735	65,284	8,424	116,359	15,014
78	86,914	11,215	95,403	12,310	168,734	21,772	78	61,118	7,886	68,215	8,802	121,649	15,697
79	91,708	11,833	100,659	12,988	172,533	22,262	79	64,489	8,321	71,971	9,287	124,366	16,047
80	94,692	12,218	104,529	13,488	176,906	22,827	80	66,587	8,592	74,896	9,664	126,640	16,341
81*	96,868	12,499	106,943	13,799	180,976	23,352	81*	68,118	8,789	76,628	9,887	129,554	16,717
82*	99,095	12,786	109,402	14,116	185,135	23,888	82*	69,684	8,991	78,391	10,115	132,530	17,101
83*	101,377	13,081	111,923	14,442	189,401	24,439	83*	71					

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to principal country of residence of the insured and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

^ This premium table does not include levy which is collected by the Insurance Authority. Levy collected by the Insurance Authority through the Company will be imposed on this policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

+ Age refers to the age of the insured on his or her last birthday.

* The premiums are for renewal only.

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^ 此保費表並未包括保險業監管局收取的保費徵費。保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

+ 年齡指被保人上次生日時的年齡。

* 此保費只適用於續保。

Notes:

- This premium table should be read in conjunction with the product brochure of **GlobalReach Medical Insurance Plan** which contains major features of the plan.
- The above is the standard premium table.

附註：

- 本保費表須與「**臻尚環球醫療保障**」的產品說明書一併閱讀，「**臻尚環球醫療保障**」的產品說明書載有計劃的主要特點。
- 上表乃是標準保費表。

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