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

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
阿爾巴尼亞	6	ALB
奧爾德尼	4	GBA
阿爾及利亞	6	ALG
美屬薩摩亞	4	ASA
安道爾共和國	5	AND
安哥拉	6	ANG
安圭拉島	4	AGU
南極洲	5	ANT
安堤瓜及巴爾布達	4	ANB
阿根廷	4	ARG
亞美利亞	5	ARM
阿魯巴	4	ARU
澳洲	5	AUS
奧地利	5	AUT
阿塞拜疆	6	AZR
亞速爾群島	5	AZO
巴哈馬	4	BHS
巴林	2	BRN
孟加拉	4	BDH
巴巴多斯	4	BDS
比利時	5	BEL
伯利茲	4	BLZ
貝寧	6	BEN
百慕達	4	BER
不丹	5	BHU
玻利維亞	4	BOL
波斯尼亞和黑塞哥維那	6	BOS
博茨瓦納	6	BTW
布維島	6	BOV
巴西	4	BRZ
英屬印度洋地區	6	BIO
汶萊達魯薩蘭國	6	BRU
保加利亞	5	BUL
布基納法索	5	BKF
布隆迪	5	BRD
柬埔寨	6	CAM
喀麥隆	6	CMR
加拿大	6	CDN
加納利群島	4	CYI
佛得角	6	CVI
開曼群島	4	CAY
中非共和國	5	CAR
乍得	6	CHD
智利	4	CHL
中國	7	CHN
聖誕島	5	CHR
科科斯群島	5	COC
哥倫比亞	4	COL
科摩羅	6	COM
庫克群島	5	COK
哥斯達黎加	4	CRC
科特迪瓦	6	COT
克羅地亞	6	CRO
塞浦路斯	5	CYP
捷克	6	CZH
丹麥	6	DMK
吉布提	6	DJB
多米尼加	4	DOM
多明尼加共和國	4	DOM
厄瓜多爾	4	ECU
埃及	6	EGP
薩爾瓦多	4	ELS
赤道幾內亞	5	EGU
厄立特里亞	6	ERI
愛沙尼亞	5	EST
埃塞俄比亞	6	ETH
福克蘭群島(馬爾維納斯群島)	4	FAK
法羅群島	6	FIS
斐濟	5	FIJ
芬蘭	5	FIN
法國	5	FRA
法屬圭亞那	5	FGU
法屬波利尼西亞	5	FPO
法國南部地區	5	FST
加蓬	5	GAB
岡比亞	6	GAM
格魯吉亞	5	GEO
德國	4	GER
加納	6	GHA

名稱	區	國家 / 地區碼
直布羅陀	4	GBZ
希臘	2	GCE
格陵蘭	6	GRE
格林納達	4	GND
瓜德羅普	4	GUD
關島	5	GUA
危地馬拉	2	GTM
格恩西島	4	GBG
幾內亞	6	GUI
幾內亞比紹	6	GUB
圭亞那	4	GUY
海地	4	HAI
赫德島及麥克唐納島	5	HMI
赫姆	5	HRM
教廷 (梵蒂岡城國)	4	VAT
洪都拉斯	2	HON
香港	2	HGK
匈牙利	6	HUN
冰島	6	ICL
印度	6	IND
印尼	5	IDS
伊拉克	4	IRQ
愛爾蘭	4	IRL
馬恩島	4	GBM
以色列	2	ISL
意大利	4	ITL
牙買加	4	JAM
日本	6	JAP
澤西	3	GBJ
約旦	5	JOR
哈薩克	6	KAZ
肯尼亞	4	KEN
基里巴斯	5	KIR
科威特	4	KWT
吉爾吉斯	5	KYR
老撾人民民主共和國	5	LAO
拉脫維亞	5	LAT
黎巴嫩	4	LEB
萊索托	5	LSO
利比里亞	5	LIB
阿拉伯利比亞民眾國	5	LBY
列支敦士登	4	LCH
立陶宛	5	LIT
盧森堡	6	LUX
澳門	2	MCA
馬達加斯加	6	MAD
馬德拉群島	4	MAE
馬拉維	5	MLW
馬來西亞	6	MAL
馬爾代夫	5	MDS
馬里	6	MAI
馬耳他	6	MLT
馬紹爾群島	5	MIS
馬提尼克島	4	MAR
毛里塔尼亞	6	MRT
毛里求斯	5	MAU
馬約特	5	MAY
墨西哥	2	MEX
密克羅尼西亞聯邦	5	MIC
摩爾多瓦共和國	5	MOL
摩納哥	4	MNC
蒙古	4	MNG
黑山	5	MTG
蒙特塞拉特島	4	MON
摩洛哥	6	MOR
莫桑比克	6	MOZ
納米比亞	5	NMB
瑙魯	5	NAU
尼泊爾	5	NEP
荷蘭	6	HOL
荷屬安的列斯	4	NEA
新喀里多尼亞	5	NCL
紐西蘭	6	NZL
尼加拉瓜	4	NCA
尼日爾	5	NGR
尼日利亞	5	NIG
紐埃島	5	NIU
諾福克島	5	NOF
北馬里亞納群島	5	NMI

名稱	區	國家 / 地區碼
挪威	6	NOR
阿曼	5	UAO
巴基斯坦	6	PAK
帕勞	5	PAL
巴拿馬	4	PAN
巴布亞新幾內亞	6	PNG
巴拉圭	4	PGY
秘魯	4	PER
菲律賓	6	PHI
皮特凱恩	5	PIT
波蘭	6	POL
葡萄牙	4	POR
波多黎各	4	PRC
卡塔爾	5	UAQ
馬其頓共和國	6	MAC
留尼汪島	5	RUN
羅馬尼亞	6	ROM
盧旺達	5	RWA
聖赫勒拿島	4	SHL
聖基茨及尼維斯	4	STK
聖盧西亞	4	STL
聖皮埃爾島及密克隆島	4	SPM
薩摩亞	5	SAU
聖馬力諾	5	SMA
聖多美和普林西比	5	SAO
薩克島	4	GBS
沙特阿拉伯	4	SDA
塞內加爾	5	SGL
塞爾維亞	5	SER
塞舌爾	5	SEY
塞拉利昂	5	SLN
新加坡	3	SGP
斯洛伐克	6	SLV
斯洛文尼亞	6	SLO
所羅門群島	5	SOI
南非	5	RSA
南韓 (大韓民國)	6	KOR
西班牙	3	ESP
斯里蘭卡	6	SRL
聖文森特和格林內丁斯	4	STV
南喬治亞島及南桑威奇群島	4	SGS
蘇里南	4	SME
斯瓦爾巴特群島及揚馬延島	5	SVA
斯威士蘭	5	SWZ
瑞典	6	SWE
瑞士	3	SWI
台灣	4	TWN
塔吉克斯坦	5	TAJ
坦桑尼亞 (聯合共和國)	5	TNZ
泰國	5	THI
東帝汶	5	TIM
多哥	6	TOG
托克勞群島	5	TOK
湯加	5	TNG
特立尼達和多巴哥	4	TAT
突尼斯	5	TUN
土耳其	5	TRK
土庫曼斯坦	5	TUR
特克斯和凱科斯群島	4	TUK
圖瓦盧	5	TUV
阿拉伯聯合酋長國	4	UAE
烏干達	5	EAU
烏克蘭	5	UKR
英國	3	GBR
烏拉圭	4	UGY
烏茲別克斯坦	5	UZB
瓦努阿圖	5	VAN
越南	5	VIT
英屬維爾京群島	4	VIK
美屬維爾京群島	4	VIU
瓦利斯群島和富圖納群島	5	WAL
西撒哈拉	5	SAH
贊比亞	5	ZAM

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 2 第2區

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	58,244	7,515	59,736	7,708	130,464	16,834
1	58,244	7,515	59,736	7,708	130,464	16,834
2	58,244	7,515	59,736	7,708	130,464	16,834
3	58,244	7,515	59,736	7,708	130,464	16,834
4	58,244	7,515	59,736	7,708	130,464	16,834
5	54,529	7,036	55,925	7,216	122,146	15,761
6	54,529	7,036	55,925	7,216	122,146	15,761
7	54,529	7,036	55,925	7,216	122,146	15,761
8	54,529	7,036	55,925	7,216	122,146	15,761
9	54,529	7,036	55,925	7,216	122,146	15,761
10	56,862	7,337	58,359	7,530	122,268	15,777
11	58,808	7,588	60,076	7,752	122,389	15,792
12	59,692	7,702	61,250	7,903	122,793	15,844
13	60,885	7,856	62,454	8,059	123,403	15,923
14	62,712	8,092	64,313	8,298	123,477	15,933
15	65,662	8,473	67,348	8,690	124,622	16,080
16	69,241	8,934	71,357	9,207	125,832	16,236
17	71,700	9,252	73,886	9,534	129,678	16,733
18	74,707	9,640	76,607	9,885	133,628	17,242
19	78,662	10,150	81,448	10,509	138,480	17,868
20	80,975	10,448	86,157	11,117	143,768	18,551
21	83,023	10,713	89,281	11,520	149,590	19,302
22	86,745	11,193	93,766	12,099	156,977	20,255
23	90,956	11,736	98,403	12,697	165,449	21,348
24	95,134	12,275	103,234	13,321	174,317	22,493
25	97,939	12,637	108,248	13,967	182,692	23,573
26	100,211	12,930	110,892	14,309	190,610	24,595
27	102,466	13,221	113,334	14,624	194,813	25,137
28	105,089	13,560	116,552	15,039	200,348	25,851
29	107,933	13,927	119,927	15,474	206,145	26,599
30	111,194	14,348	123,547	15,942	212,366	27,402
31	114,244	14,741	126,939	16,379	218,194	28,154
32	117,474	15,158	130,526	16,842	224,362	28,950
33	120,754	15,581	134,170	17,312	230,628	29,758
34	124,153	16,020	137,950	17,800	237,122	30,596
35	127,623	16,467	141,804	18,297	243,751	31,452
36	130,720	16,867	145,246	18,741	249,661	32,214
37	132,683	17,120	147,426	19,023	253,413	32,698
38	134,009	17,291	148,899	19,213	255,947	33,025
39	135,529	17,488	150,585	19,430	258,844	33,399
40	135,780	17,520	150,865	19,466	261,682	33,765
41	135,951	17,542	151,056	19,491	264,418	34,118
42	136,434	17,604	151,581	19,559	267,162	34,473
43	137,095	17,690	152,325	19,655	269,831	34,817
44	138,994	17,935	154,443	19,928	276,454	35,671
45	142,950	18,445	158,833	20,495	284,747	36,742
46	146,259	18,872	162,513	20,969	290,442	37,476
47	149,585	19,301	166,209	21,446	296,250	38,226
48	152,961	19,737	169,964	21,931	302,174	38,990
49	156,358	20,175	173,723	22,416	308,985	39,869
50	159,787	20,618	177,532	22,907	316,666	40,860
51	163,227	21,062	181,378	23,404	324,390	41,857
52	166,719	21,512	185,251	23,903	332,195	42,864
53	173,314	22,363	192,563	24,847	347,788	44,876
54	180,828	23,333	200,920	25,925	365,219	47,125
55	188,478	24,320	209,405	27,020	382,926	49,410
56	196,252	25,323	218,066	28,138	400,904	51,730
57	204,649	26,406	227,390	29,341	420,114	54,208
58	216,518	27,938	240,586	31,043	444,531	57,359
59	230,259	29,711	255,851	33,013	472,705	60,994
60	246,268	31,777	273,607	35,304	502,881	64,888
61	259,469	33,480	288,288	37,198	527,613	68,079
62	274,811	35,459	305,346	39,399	558,846	72,109
63	291,095	37,561	323,444	41,735	592,010	76,388
64	308,384	39,791	342,642	44,212	629,581	81,236
65	327,954	42,317	364,397	47,019	672,029	86,713
66	346,949	44,768	385,504	49,742	717,363	92,563
67	368,701	47,574	409,665	52,860	765,811	98,814
68	393,642	50,793	437,353	56,433	817,580	105,494
69	420,380	54,243	467,067	60,267	872,895	112,632
70	440,044	56,780	488,899	63,084	913,546	117,877
71	457,330	59,010	508,160	65,569	958,220	123,641
72	479,799	61,910	533,107	68,788	1,005,051	129,684
73	503,301	64,942	559,220	72,157	1,054,082	136,011
74	527,970	68,125	586,600	75,690	1,105,497	142,645
75	553,775	71,455	615,291	79,392	1,147,846	148,109
76	580,852	74,949	645,357	83,272	1,191,892	153,793
77	609,193	78,606	676,863	87,337	1,237,680	159,701
78	638,899	82,439	709,868	91,596	1,285,295	165,845
79	667,420	86,119	741,553	95,684	1,334,785	172,230
80	685,670	88,474	761,859	98,304	1,358,523	175,293
81*	701,442	90,509	779,379	100,565	1,389,766	179,325
82*	717,574	92,590	797,309	102,879	1,421,251	183,387
83*	734,079	94,720	815,645	105,245	1,453,934	187,604
84*	750,963	96,898	834,406	107,665	1,486,997	191,871
85*	768,234	99,127	853,595	110,141	1,520,929	196,249
86*	785,903	101,407	873,231	112,675	1,556,186	200,798
87*	803,980	103,739	893,312	115,266	1,592,381	205,469
88*	822,471	106,125	913,860	117,917	1,629,572	210,267
89*	841,388	108,566	934,880	120,630	1,667,762	215,195
90*	860,740	111,063	956,382	123,404	1,706,118	220,144
91*	880,537	113,618	978,378	126,242	1,745,364	225,208
92*	900,789	116,231	1,000,881	129,146	1,785,512	230,389
93*	921,508	118,904	1,023,899	132,116	1,826,570	235,686
94*	942,703	121,639	1,047,454	135,155	1,868,588	241,108
95*	964,384	124,437	1,071,539	138,263	1,911,559	246,653
96*	986,565	127,299	1,096,191	141,444	1,955,531	252,327
97*	1,009,256	130,227	1,121,402	144,697	2,000,509	258,130
98*	1,032,469	133,222	1,147,190	148,025	2,046,517	264,067
99*	1,056,215	136,286	1,173,578	151,429	2,093,585	270,140

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	47,925	6,184	53,233	6,869	94,956	12,252
1	47,925	6,184	53,233	6,869	94,956	12,252
2	47,925	6,184	53,233	6,869	94,956	12,252
3	47,925	6,184	53,233	6,869	94,956	12,252
4	47,925	6,184	53,233	6,869	94,956	12,252
5	44,834	5,785	49,801	6,426	88,832	11,462
6	44,834	5,785	49,801	6,426	88,832	11,462
7	44,834	5,785	49,801	6,426	88,832	11,462
8	44,834	5,785	49,801	6,426	88,832	11,462
9	44,834	5,785	49,801	6,426	88,832	11,462
10	43,330	5,591	48,126	6,210	85,847	11,077
11	43,504	5,613	48,318	6,235	86,163	11,118
12	43,765	5,647	48,608	6,272	86,659	11,182
13	44,114	5,692	49,021	6,325	87,418	11,280
14	44,556	5,749	49,508	6,388	88,279	11,391
15	45,090	5,818	50,100	6,465	89,337	11,527
16	45,767	5,905	50,850	6,561	90,673	11,700
17	46,609	6,014	51,786	6,682	90,835	11,721
18	46,834	6,043	52,040	6,715	91,095	11,754
19	47,032	6,069	52,261	6,743	91,481	11,804
20	47,032	6,069	52,261	6,743	91,481	11,804
21	47,846	6,174	53,161	6,859	94,800	12,232
22	49,102	6,336	54,557	7,040	98,205	12,672
23	50,866	6,563	56,516	7,292	101,735	13,127
24	52,903	6,826	58,779	7,584	105,803	13,652
25	55,018	7,099	61,129	7,888	110,037	14,198
26	57,219	7,383	63,577	8,203	114,437	14,766
27	59,346	7,658	65,942	8,509	118,698	15,316
28	61,559	7,943	68,400	8,826	123,114	15,886
29	63,852	8,239	70,941	9,154	127,697	16,477
30	66,850	8,626	74,277	9,584	132,454	17,091
31	69,986	9,030	77,763	10,034	137,384	17,727
32	73,265	9,454	81,406	10,504	142,498	18,387
33	75,996	9,806	84,438	10,895	147,802	19,071
34	79,033	10,198	87,817	11,331	153,711	19,834
35	82,194	10,606	91,328	11,784	159,863	20,627
36	85,483	11,030	94,979	12,255	166,258	21,453
37	89,810	11,588	99,783	12,875	174,674	22,539
38	94,284	12,166	104,764	13,518	183,382	23,662
39	98,977	12,771	109,980	14,191	192,510	24,840
40	103,353	13,336	114,834	14,817	202,877	26,178
41	107,745	13,903	119,714	15,447	212,453	27,413
42	111,678	14,410	124,088	16,011	221,267	28,551
43	115,861	14,950	128,851	16,626	229,554	29,620
44	118,437	15,282	133,087	17,173	236,876	30,565
45	120,941	15,605	137,323	17,719	244,182	31,507
46	125,145	16,148	141,152	18,213	250,295	32,296
47	129,491	16,709	144,686	18,669	256,559	33,104
48	133,389	17,211	148,201	19,123	262,632	33,888
49	137,448	17,735	152,699	19,703	268,896	34,696
50	141,522	18,261	157,240	20,289	275,167	35,505
51	146,700	18,929	162,996	21,032	283,235	36,546
52	152,629	19,694	169,601	21,884	291,781	37,649
53	158,857	20,498	176,499	22,774	302,758	39,066
54	165,792	21,393	184,211	23,769	315,375	40,694
55	172,583	22,269	191,752	24,742	328,582	42,398
56	179,576	23,171	199,533	25,746	342,076	44,139
57	186,969	24,125	207,751	26,807	356,601	46,013
58	197,238	25,450	219,165	28,279	374,760	48,356
59	207,178	26,733	230,819	29,783	396,369	51,144
60	213,510	27,550	237,086	30,592	408,246	52,677
61	225,424	29,087	250,468	32,318	435,621	56,209
62	242,090	31,237	269,003	34,710	469,946	60,638
63	259,194	33,444	287,982	37,159	502,101	64,787
64	277,117	35,757	307,907	39,730	538,093	69,431
65	294,736	38,030	327,486	42,256	574,300	74,103
66	311,568	40,202	346,183	44,669	607,101	78,336
67	329,892	42,567	366,528	47,294	646,184	83,379
68	350,283	45,198	389,200	50,219	688,068	88,783
69	368,642	47,567	409,603	52,852	729,637	94,147
70	391,154	50,471	434,618	56,080	763,897	98,567
71	410,976	53,029	456,556	58,910	799,255	103,130
72	425,567	54,912	472,624	60,984	826,947	106,703
73	443,716	57,254	492,862	63,595	856,870	110,564
74	461,939	59,605	513,094	66,206	893,354	115,271
75	478,065	61,686	530,951	68,510	929,902	119,987
76	495,662	63,956	550,524	71,035	962,563	124,202
77	517,512	66,776	574,727	74,158	999,140	128,921
78	538,409	69,472	597,926	77,152	1,042,197	134,477
79	555,089	71,624	616,614	79,563	1,079,735	139,321
80	563,467	72,705	626,071	80,783	1,116,394	144,051
81*	576,427	74,378	640,467	82,641	1,142,065	147,363
82*	589,685	76,088	655,200	84,542	1,168,333	150,753
83*	603,248	77,838	670,269	86,486	1,195,207	154,220
84*	617,122	79,629	685,685	88,475	1,222,695	157,767
85*	631,316	81,460	701,457	90,511	1,250,820	161,396
86*	645,836	83,334	717,586	92,592	1,279,583	165,107
87*	660,690	85,250	734,097	94,722	1,309,021	168,906
88*	675,887	87,211	750,977	96,900	1,339,124	172,790
89*	691,432	89,217	768,247	99,129	1,369,922	176,764
90*	707,334	91,269	785,922	101,409	1,401,435	180,830
91*	723,603	93,368	803,993	103,741	1,433,666	184,989
92*	740,246	95,516	822,488	106,127	1,466,644	189,244
93*	757,272	97,713	841,402	108,568	1,500,369	193,596
94*	774,690	99,960	860,757	111,065	1,534,883	198,049
95*	792,507	102,259	880,552	113,620	1,570,182	202,604
96*	810,735	104,611	900,806	116,233	1,606,297	207,264
97*	829,383	107,017	921,525	118,906	1,643,241	212,031
98*	848,457	109,478	942,723	121,642	1,681,040	216,908
99*	867,971	111,996	964,404	124,439	1,719,702	221,897

ZONE 2 第2區

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

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	19,409	2,504	20,928	2,700	37,670	4,861
1	19,409	2,504	20,928	2,700	37,670	4,861
2	19,409	2,504	20,928	2,700	37,670	4,861
3	19,409	2,504	20,928	2,700	37,670	4,861
4	19,409	2,504	20,928	2,700	37,670	4,861
5	18,387	2,373	19,828	2,558	35,687	4,605
6	18,387	2,373	19,828	2,558	35,687	4,605
7	18,387	2,373	19,828	2,558	35,687	4,605
8	18,387	2,373	19,828	2,558	35,687	4,605
9	18,387	2,373	19,828	2,558	35,687	4,605
10	16,624	2,145	17,925	2,313	32,260	4,163
11	16,863	2,176	18,181	2,346	32,724	4,222
12	17,184	2,217	18,527	2,391	33,341	4,302
13	17,533	2,262	19,118	2,467	34,413	4,440
14	17,890	2,308	19,692	2,541	35,446	4,574
15	18,253	2,355	20,284	2,617	36,508	4,711
16	18,617	2,402	20,689	2,670	37,239	4,805
17	19,177	2,474	21,101	2,723	37,982	4,901
18	19,745	2,548	21,734	2,804	38,742	4,999
19	20,151	2,600	22,279	2,875	39,516	5,099
20	20,554	2,652	22,865	2,950	40,497	5,225
21	21,071	2,719	23,528	3,036	41,430	5,346
22	21,570	2,783	24,090	3,108	42,415	5,473
23	22,235	2,869	24,648	3,180	43,549	5,619
24	22,651	2,923	25,392	3,276	44,853	5,787
25	23,073	2,977	25,912	3,343	46,201	5,961
26	23,495	3,032	26,437	3,411	47,589	6,141
27	24,109	3,111	27,171	3,506	48,909	6,311
28	24,778	3,197	27,925	3,603	50,265	6,486
29	25,340	3,270	28,559	3,685	51,404	6,633
30	26,051	3,361	29,361	3,789	52,847	6,819
31	26,774	3,455	30,173	3,893	54,307	7,007
32	27,377	3,533	30,856	3,981	55,539	7,166
33	27,930	3,604	31,482	4,062	56,664	7,311
34	28,419	3,667	32,032	4,133	57,655	7,439
35	28,919	3,731	32,593	4,206	58,666	7,570
36	29,426	3,797	33,161	4,279	59,690	7,702
37	29,820	3,848	33,607	4,336	60,490	7,805
38	30,307	3,911	34,058	4,395	61,302	7,910
39	30,864	3,982	34,515	4,454	62,126	8,016
40	31,609	4,079	35,560	4,588	63,408	8,182
41	32,549	4,200	37,347	4,819	67,224	8,674
42	34,014	4,389	39,315	5,073	70,768	9,131
43	35,402	4,568	41,451	5,349	73,910	9,537
44	36,791	4,747	43,243	5,580	77,115	9,950
45	38,116	4,918	44,863	5,789	79,996	10,322
46	40,015	5,163	46,190	5,960	82,366	10,628
47	41,575	5,365	47,557	6,136	84,804	10,942
48	42,984	5,546	49,053	6,329	87,471	11,287
49	44,837	5,785	50,609	6,530	90,241	11,644
50	46,598	6,013	52,776	6,810	94,560	12,201
51	48,546	6,264	55,876	7,210	99,630	12,855
52	50,750	6,548	59,298	7,651	105,741	13,644
53	53,175	6,861	61,899	7,987	110,379	14,242
54	55,844	7,206	64,566	8,331	115,127	14,855
55	58,833	7,591	67,364	8,692	120,122	15,500
56	62,085	8,011	70,190	9,057	125,155	16,149
57	65,679	8,475	73,364	9,466	130,828	16,881
58	69,113	8,918	77,387	9,985	137,993	17,806
59	72,682	9,378	82,104	10,594	147,088	18,979
60	78,439	10,121	87,659	11,311	157,987	20,385
61	84,094	10,851	93,457	12,059	167,211	21,576
62	89,896	11,599	99,889	12,889	178,697	23,058
63	94,771	12,229	105,252	13,581	189,985	24,514
64	101,456	13,091	112,742	14,547	201,577	26,010
65	108,942	14,057	121,370	15,661	216,997	28,000
66	117,692	15,186	130,763	16,873	235,420	30,377
67	127,700	16,477	141,900	18,310	255,412	32,956
68	138,905	17,923	154,314	19,911	277,552	35,813
69	150,542	19,425	167,267	21,583	299,250	38,613
70	160,021	20,648	177,798	22,942	320,054	41,297
71	169,876	21,919	190,454	24,575	343,145	44,277
72	178,693	23,057	196,006	25,291	353,125	45,565
73	185,920	23,990	201,873	26,048	360,778	46,552
74	189,630	24,468	208,069	26,848	370,998	47,871
75	196,731	25,385	215,851	27,852	385,962	49,802
76	202,738	26,160	222,474	28,706	398,842	51,463
77	212,845	27,464	233,693	30,154	413,141	53,309
78	222,474	28,706	244,213	31,511	431,916	55,731
79	234,746	30,290	257,658	33,246	441,638	56,986
80	242,390	31,276	267,567	34,525	452,846	58,432
81*	247,965	31,995	273,757	35,323	463,261	59,776
82*	253,669	32,731	280,050	36,135	473,913	61,150
83*	259,503	33,484	286,491	36,967	484,817	62,557
84*	265,471	34,254	293,083	37,817	495,968	63,996
85*	271,578	35,042	299,821	38,687	507,370	65,467
86*	277,823	35,848	306,718	39,577	519,041	66,973
87*	284,213	36,673	313,774	40,487	530,979	68,513
88*	290,751	37,516	320,989	41,418	543,194	70,090
89*	297,437	38,379	328,370	42,370	555,686	71,701
90*	304,279	39,262	335,924	43,345	568,466	73,350
91*	311,277	40,165	343,648	44,342	581,541	75,038
92*	318,436	41,089	351,554	45,362	594,914	76,763
93*	325,760	42,034	359,643	46,406	608,604	78,530
94*	333,253	43,000	367,909	47,472	622,596	80,335
95*	340,917	43,989	376,377	48,565	636,920	82,183
96*	348,759	45,001	385,029	49,681	651,570	84,074
97*	356,779	46,036	393,884	50,824	666,549	86,006
98*	364,985	47,095	402,952	51,994	681,886	87,985
99*	373,381	48,178	412,213	53,189	697,563	90,008

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	15,112	1,950	16,299	2,103	28,403	3,665
1	15,112	1,950	16,299	2,103	28,403	3,665
2	15,112	1,950	16,299	2,103	28,403	3,665
3	15,112	1,950	16,299	2,103	28,403	3,665
4	15,112	1,950	16,299	2,103	28,403	3,665
5	13,598	1,755	14,739	1,902	26,296	3,393
6	13,598	1,755	14,739	1,902	26,296	3,393
7	13,598	1,755	14,739	1,902	26,296	3,393
8	13,598	1,755	14,739	1,902	26,296	3,393
9	13,598	1,755	14,739	1,902	26,296	3,393
10	12,295	1,586	13,323	1,719	23,770	3,067
11	12,472	1,609	13,514	1,744	24,113	3,111
12	12,709	1,640	13,771	1,777	24,566	3,170
13	12,967	1,673	14,261	1,840	25,401	3,278
14	13,231	1,707	14,733	1,901	26,201	3,381
15	13,498	1,742	15,219	1,964	27,025	3,487
16	13,769	1,777	15,523	2,003	27,567	3,557
17	14,181	1,830	15,784	2,037	28,075	3,623
18	14,603	1,884	16,260	2,098	28,595	3,690
19	14,903	1,923	16,690	2,154	29,164	3,763
20	15,201	1,961	17,161	2,214	29,909	3,859
21	16,070	2,074	18,156	2,343	31,003	4,000
22	16,451	2,123	18,591	2,399	31,741	4,096
23	16,958	2,188	18,984	2,450	32,572	4,203
24	17,276	2,229	19,616	2,531	33,598	4,335
25	17,596	2,270	20,026	2,584	34,660	4,472
26	17,919	2,312	20,443	2,638	35,755	4,614
27	18,387	2,373	21,021	2,712	36,755	4,743
28	18,896	2,438	21,602	2,787	37,773	4,874
29	19,326	2,494	22,094	2,851	38,629	4,984
30	19,868	2,564	22,715	2,931	39,712	5,124
31	20,418	2,635	23,341	3,012	40,810	5,266
32	20,879	2,694	23,872	3,080	41,739	5,386
33	21,302	2,749	24,357	3,143	42,585	5,495
34	21,674	2,797	24,781	3,198	43,328	5,591
35	22,055	2,846	25,215	3,254	44,086	5,689
36	22,441	2,896	25,653	3,310	44,854	5,788
37	22,742	2,934	25,999	3,355	45,457	5,865
38	23,114	2,982	26,327	3,397	46,050	5,942
39	23,538	3,037	26,647	3,438	46,638	6,018
40	24,108	3,111	27,497	3,548	47,580	6,139
41	24,824	3,203	29,031	3,746	50,638	6,534
42	25,942	3,347	30,617	3,951	53,358	6,885
43	26,999	3,484	32,388	4,179	55,751	7,194
44	28,058	3,620	33,820	4,364	58,198	7,509
45	29,071	3,751	35,100	4,529	60,384	7,791
46	30,517	3,938	35,958	4,640	62,015	8,002
47	31,709	4,091	36,938	4,766	63,776	8,229
48	32,782	4,230	38,074	4,913	65,761	8,485
49	34,195	4,412	39,167	5,054	67,743	8,741
50	35,538	4,586	40,883	5,275	71,063	9,169
51	37,025	4,777	43,467	5,609	74,987	9,676
52	38,705	4,994	46,309	5,975	79,741	10,289
53	40,554	5,233	48,294	6,231	83,198	10,735
54	42,590	5,495	50,286	6,489	86,701	11,187
55	44,870	5,790	52,333	6,753	90,347	11,658
56	47,350	6,110	54,345	7,012	93,975	12,126
57	49,341	6,367	55,884	7,211	97,437	12,573
58	52,548	6,780	59,604	7,691	103,343	13,335
59	56,489	7,289	64,594	8,335	111,401	14,374
60	61,008	7,872	68,823	8,880	119,621	15,435
61	65,888	8,502	73,747	9,516	126,814	16,363
62	71,028	9,165	79,401	10,245	136,025	17,552
63	76,355	9,852	85,100	10,981	146,017	18,841
64	82,082	10,591	89,670	11,570	155,066	20,009
65	87,636	11,308	96,050	12,394	166,546	21,490
66	94,676	12,216	103,401	13,342	180,769	23,325
67	102,727	13,255	111,402	14,374	196,119	25,306
68	111,740	14,418	120,891	15,599	213,095	27,496
69	121,102	15,626	131,466	16,963	229,626	29,629
70	131,248	16,935	142,502	18,387	245,755	31,710
71	139,513	18,002	151,475	19,545	264,536	34,134
72	148,103	19,110	162,256	20,936	271,603	35,046
73	155,791	20,102	166,986	21,547	276,947	35,735
74	162,092	20,915	171,984	22,191	285,043	36,780
75	165,326	21,332	177,263	22,873	296,629	38,275
76	171,518	22,131	183,893	23,728	306,619	39,564
77	176,755	22,807	189,341	24,431	317,153	40,923
78	180,154	23,246	197,856	25,530	331,570	42,783
79	190,091	24,528	208,743	26,935	338,997	43,742
80	196,282	25,327	217,030	28,004	346,160	44,666
81*	200,797	25,909	222,057	28,653	354,121	45,693
82*	205,415	26,505	227,160	29,311	362,263	46,744
83*	210,139	27,115	232,386	29,985	370,598	47,819
84*	214,973	27,738	237,733	30,675	379,124	48,919
85*	219,918	28,377	243,198	31,380	387,839	50,044
86*	224,975	29,029	248,793	32,102	396,760	51,195
87*	230,149	29,697	254,516	32,841	405,885	52,372
88*	235,443	30,380	260,368	33,596	415,223	53,577
89*	240,857	31,078	266,355	34,368	424,772	54,809
90*	246,398	31,793	272,484	35,159	434,542	56,070
91*	252,066	32,525	278,749	35,968	444,536	57,359
92*	257,863	33,273	285,160	36,795	454,757	58,678
93*	263,793	34,038	291,722	37,642	465,223	60,029
94*	269,861	34,821	298,427	38,507	475,919	61,409
95*	276,067	35,622	305,297	39,393	486,868	62,822
96*	282,417	36,441	312,314	40,299	498,067	64,267
97*	288,912	37,279	319,496	41,225	509,518	65,744
98*	295,558	38,137	326,853	42,175	521,241	67,257
99*	302,356	39,014	334,364	43,144	533,223	68,803

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 — Prestige 特級

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	32,930	4,249	33,773	4,358	73,762	9,518
1	32,930	4,249	33,773	4,358	73,762	9,518
2	32,930	4,249	33,773	4,358	73,762	9,518
3	32,930	4,249	33,773	4,358	73,762	9,518
4	32,930	4,249	33,773	4,358	73,762	9,518
5	30,753	3,968	31,540	4,070	68,890	8,889
6	30,753	3,968	31,540	4,070	68,890	8,889
7	30,753	3,968	31,540	4,070	68,890	8,889
8	30,753	3,968	31,540	4,070	68,890	8,889
9	30,753	3,968	31,540	4,070	68,890	8,889
10	32,071	4,138	32,916	4,247	68,960	8,898
11	33,210	4,285	33,923	4,377	69,029	8,907
12	34,148	4,406	35,040	4,521	69,252	8,936
13	35,224	4,545	36,133	4,662	69,669	8,990
14	37,189	4,799	38,142	4,922	70,438	9,089
15	39,397	5,083	40,410	5,214	72,597	9,367
16	41,548	5,361	42,812	5,524	75,499	9,742
17	43,018	5,551	44,331	5,720	77,805	10,039
18	44,825	5,784	45,962	5,931	80,177	10,345
19	47,196	6,090	48,870	6,306	83,089	10,721
20	48,586	6,269	51,696	6,670	86,259	11,130
21	49,814	6,428	53,568	6,912	89,756	11,581
22	52,049	6,716	56,258	7,259	94,184	12,153
23	54,573	7,042	59,041	7,618	99,271	12,809
24	57,079	7,365	61,941	7,992	104,590	13,495
25	58,764	7,582	64,948	8,380	109,614	14,144
26	60,131	7,759	66,535	8,585	114,368	14,757
27	61,480	7,933	68,001	8,774	116,885	15,082
28	63,053	8,136	69,933	9,024	120,209	15,511
29	64,760	8,356	71,957	9,285	123,686	15,959
30	66,715	8,608	74,129	9,565	127,422	16,442
31	68,547	8,845	76,162	9,827	130,914	16,892
32	70,484	9,095	78,319	10,106	134,618	17,370
33	72,452	9,349	80,502	10,387	138,378	17,855
34	74,493	9,612	82,771	10,680	142,272	18,358
35	76,574	9,881	85,082	10,978	146,253	18,871
36	78,434	10,121	87,149	11,245	149,794	19,328
37	79,610	10,272	88,455	11,414	152,050	19,619
38	80,405	10,375	89,340	11,528	153,567	19,815
39	81,320	10,493	90,351	11,658	155,306	20,039
40	81,469	10,512	90,517	11,680	157,008	20,259
41	81,570	10,525	90,634	11,695	158,651	20,471
42	81,859	10,562	90,951	11,736	160,298	20,684
43	82,256	10,614	91,396	11,793	161,898	20,890
44	83,396	10,761	92,663	11,957	165,870	21,403
45	85,771	11,067	95,300	12,297	170,847	22,045
46	87,753	11,323	97,508	12,582	174,265	22,486
47	89,748	11,580	99,724	12,868	177,749	22,935
48	91,779	11,842	101,976	13,158	181,302	23,394
49	93,815	12,105	104,234	13,450	185,390	23,921
50	95,874	12,371	106,517	13,744	189,999	24,516
51	97,936	12,637	108,824	14,042	194,633	25,114
52	100,030	12,907	111,149	14,342	199,317	25,718
53	103,989	13,418	115,539	14,908	208,673	26,926
54	108,497	14,000	120,553	15,555	219,129	28,275
55	113,087	14,592	125,642	16,212	229,754	29,646
56	117,752	15,194	130,838	16,882	240,540	31,037
57	121,667	15,699	135,188	17,444	249,765	32,228
58	129,575	16,719	143,979	18,578	266,031	34,327
59	139,034	17,940	154,489	19,934	285,434	36,830
60	149,740	19,321	166,361	21,466	305,767	39,454
61	159,773	20,616	177,519	22,906	324,889	41,921
62	170,159	21,956	189,068	24,396	346,028	44,649
63	180,878	23,339	200,982	25,933	367,858	47,466
64	191,730	24,739	213,029	27,488	391,427	50,507
65	202,044	26,070	224,494	28,967	414,018	53,422
66	213,744	27,580	237,499	30,645	441,944	57,025
67	227,146	29,309	252,381	32,565	471,796	60,877
68	242,512	31,292	269,442	34,767	503,687	64,992
69	258,985	33,417	287,746	37,129	537,764	69,389
70	271,097	34,980	301,195	38,864	562,809	72,621
71	281,750	36,355	313,066	40,396	590,333	76,172
72	295,588	38,140	328,434	42,379	619,183	79,895
73	310,071	40,009	344,519	44,454	649,392	83,793
74	325,264	41,970	361,387	46,631	681,064	87,879
75	341,166	44,021	379,065	48,912	707,155	91,246
76	357,844	46,173	397,587	51,302	734,289	94,747
77	375,307	48,427	416,998	53,806	762,499	98,387
78	393,608	50,788	437,330	56,430	791,833	102,172
79	411,178	53,055	456,850	58,948	822,324	106,106
80	422,423	54,506	469,358	60,562	836,949	107,993
81*	432,138	55,760	480,152	61,955	856,199	110,477
82*	442,077	57,042	491,192	63,380	875,586	112,979
83*	452,245	58,354	502,497	64,838	895,728	115,578
84*	462,647	59,696	514,052	66,329	916,096	118,206
85*	473,287	61,069	525,877	67,855	937,004	120,904
86*	484,173	62,474	537,969	69,415	958,716	123,705
87*	495,309	63,911	550,343	71,012	981,023	126,584
88*	506,701	65,381	563,001	72,645	1,003,928	129,539
89*	518,354	66,884	575,955	74,317	1,027,470	132,577
90*	530,278	68,423	589,201	76,026	1,051,097	135,625
91*	542,474	69,997	602,744	77,773	1,075,268	138,744
92*	554,950	71,606	616,611	79,563	1,099,998	141,935
93*	567,714	73,253	630,793	81,393	1,125,296	145,199
94*	580,773	74,938	645,302	83,265	1,151,178	148,539
95*	594,129	76,662	660,144	85,180	1,177,656	151,956
96*	607,795	78,425	675,326	87,139	1,204,741	155,450
97*	621,775	80,229	690,858	89,143	1,232,451	159,026
98*	636,076	82,074	706,751	91,194	1,260,802	162,684
99*	650,705	83,962	723,008	93,291	1,289,802	166,426

Benefit Level 保障級別 — Comprehensive 全面

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	27,064	3,492	30,063	3,879	53,624	6,919
1	27,064	3,492	30,063	3,879	53,624	6,919
2	27,064	3,492	30,063	3,879	53,624	6,919
3	27,064	3,492	30,063	3,879	53,624	6,919
4	27,064	3,492	30,063	3,879	53,624	6,919
5	25,257	3,259	28,051	3,619	50,036	6,456
6	25,257	3,259	28,051	3,619	50,036	6,456
7	25,257	3,259	28,051	3,619	50,036	6,456
8	25,257	3,259	28,051	3,619	50,036	6,456
9	25,257	3,259	28,051	3,619	50,036	6,456
10	24,712	3,189	27,443	3,541	48,956	6,317
11	25,008	3,227	27,779	3,584	49,531	6,391
12	25,357	3,272	28,163	3,634	50,210	6,479
13	25,763	3,324	28,631	3,694	51,050	6,587
14	26,227	3,384	29,139	3,760	51,960	6,705
15	26,752	3,452	29,724	3,835	53,005	6,839
16	27,341	3,528	30,376	3,919	54,166	6,989
17	27,963	3,608	31,074	4,010	54,394	7,019
18	28,102	3,626	31,224	4,029	54,655	7,052
19	28,219	3,641	31,356	4,046	54,889	7,082
20	28,219	3,641	31,356	4,046	54,889	7,082
21	28,710	3,705	31,898	4,116	56,879	7,339
22	29,462	3,802	32,735	4,224	58,922	7,603
23	30,522	3,938	33,910	4,375	61,041	7,876
24	31,741	4,096	35,268	4,551	63,485	8,192
25	33,011	4,259	36,677	4,733	66,020	8,519
26	34,329	4,430	38,144	4,922	68,662	8,860
27	35,607	4,594	39,567	5,105	71,219	9,190
28	36,937	4,766	41,040	5,295	73,870	9,532
29	38,310	4,943	42,563	5,492	76,618	9,886
30	40,108	5,175	44,567	5,751	79,473	10,255
31	41,991	5,418	46,658	6,020	82,432	10,636
32	43,957	5,672	48,842	6,302	85,500	11,032
33	45,598	5,884	50,661	6,537	88,683	11,443
34	47,419	6,119	52,687	6,798	92,227	11,900
35	49,317	6,363	54,798	7,071	95,920	12,377
36	51,291	6,618	56,989	7,353	99,756	12,872
37	53,885	6,953	59,872	7,725	104,804	13,523
38	56,570	7,299	62,857	8,111	110,029	14,197
39	59,386	7,663	65,987	8,514	115,507	14,904
40	62,011	8,001	68,905	8,891	121,728	15,707
41	64,646	8,341	71,831	9,269	127,472	16,448
42	67,010	8,646	74,450	9,606	132,762	17,131
43	69,516	8,970	77,310	9,975	137,733	17,772
44	71,062	9,169	79,854	10,304	142,123	18,338
45	72,565	9,363	82,389	10,631	146,511	18,905
46	75,089	9,689	84,689	10,928	150,176	19,378
47	77,694	10,025	86,809	11,201	153,933	19,862
48	80,035	10,327	88,921	11,474	157,584	20,333
49	82,469	10,641	91,620	11,822	161,337	20,818
50	84,913	10,957	94,343	12,173	165,100	21,303
51	88,020	11,357	97,798	12,619	169,942	21,928
52	91,578	11,817	101,761	13,130	175,068	22,589
53	95,313	12,298	105,899	13,664	181,654	23,439
54	99,473	12,835	110,526	14,261	189,227	24,416
55	103,549	13,361	115,052	14,845	197,150	25,439
56	107,746	13,903	119,717	15,447	205,242	26,483
57	112,147	14,471	124,611	16,079	213,892	27,599
58	117,193	15,122	130,223	16,803	222,677	28,733
59	123,053	15,878	137,094	17,690	235,427	30,378
60	129,821	16,751	144,157	18,601	248,230	32,030
61	139,298	17,974	154,774	19,971	269,183	34,733
62	149,188	19,250	165,775	21,390	289,609	37,369
63	159,482	20,578	177,198	22,864	308,943	39,864
64	170,327	21,978	189,255	24,420	330,735	42,675
65	181,577	23,429	201,757	26,033	353,807	45,653
66	191,948	24,767	213,276	27,519	374,018	48,260
67	203,235	26,224	225,809	29,137	398,096	51,367
68	215,802	27,845	239,775	30,939	423,899	54,697
69	227,108	29,304	252,342	32,560	449,510	58,001
70	240,980	31,094	267,756	34,549	470,613	60,724
71	253,190	32,670	281,272	36,293	492,400	63,535
72	262,179	33,830	291,170	37,570	509,454	65,736
73	273,363	35,273	303,637	39,179	527,894	68,115
74	284,588	36,721	316,104	40,788	550,370	71,015
75	294,523	38,003	327,104	42,207	572,885	73,921
76	305,363	39,402	339,163	43,763	593,008	76,517
77	318,827	41,139	354,074	45,687	615,541	79,425
78	331,698	42,800	368,367	47,531	642,070	82,848
79	341,977	44,126	379,875	49,016	665,196	85,832
80	347,136	44,792	385,703	49,768	687,776	88,745
81*	355,121	45,822	394,574	50,913	703,597	90,787
82*	363,288	46,876	403,647	52,083	719,774	92,874
83*	371,644	47,954	412,931	53,281	736,332	95,011
84*	380,192	49,057	422,429	54,507	753,269	97,196
85*	388,936	50,185	432,141	55,760	770,588	99,431
86*	397,881	51,339	442,085	57,043	788,316	101,718
87*	407,033	52,520	452,253	58,355	806,443	104,057
88*	416,395	53,728	462,654	59,697	824,997	106,451
89*	425,971	54,964	473,296	61,070	843,969	108,899
90*	435,769	56,228	484,182	62,475	863,386	111,405
91*	445,792	57,522	495,319	63,912	883,241	113,967
92*	456,045	58,845	506,709	65,382	903,552	116,587
93*	466,534	60,198	518,366	66,886	924,337	119,269
94*	477,265	61,583	530,289	68,424	945,593	122,012
95*	488,241	62,999	542,485	69,998	967,344	124,819
96*	499,471	64,448	554,961	71,608	989,591	127,689
97*	510,959	65,930	567,726	73,255	1,012,354	130,626
98*	522,710	67,446	580,781	74,939	1,035,639	133,631
99*	534,732	68,998	594,138	76,663	1,059,458	136,704

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 2 第2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	11,333	1,462	12,225	1,577	21,999	2,839
1	11,333	1,462	12,225	1,577	21,999	2,839
2	11,333	1,462	12,225	1,577	21,999	2,839
3	11,333	1,462	12,225	1,577	21,999	2,839
4	11,333	1,462	12,225	1,577	21,999	2,839
5	10,738	1,386	11,579	1,494	20,840	2,689
6	10,738	1,386	11,579	1,494	20,840	2,689
7	10,738	1,386	11,579	1,494	20,840	2,689
8	10,738	1,386	11,579	1,494	20,840	2,689
9	10,738	1,386	11,579	1,494	20,840	2,689
10	9,708	1,253	10,469	1,351	18,837	2,431
11	9,846	1,270	10,617	1,370	19,110	2,466
12	10,032	1,294	10,820	1,396	19,469	2,512
13	10,239	1,321	11,166	1,441	20,095	2,593
14	10,450	1,348	11,501	1,484	20,700	2,671
15	10,659	1,375	11,845	1,528	21,322	2,751
16	10,873	1,403	12,079	1,559	21,747	2,806
17	11,201	1,445	12,324	1,590	22,184	2,862
18	11,531	1,488	12,694	1,638	22,628	2,920
19	11,768	1,518	13,010	1,679	23,076	2,978
20	12,004	1,549	13,350	1,723	23,650	3,052
21	12,810	1,653	14,304	1,846	25,186	3,250
22	13,115	1,692	14,648	1,890	25,789	3,328
23	13,521	1,745	14,985	1,934	26,476	3,416
24	13,773	1,777	15,436	1,992	27,272	3,519
25	14,027	1,810	15,754	2,033	28,090	3,625
26	14,284	1,843	16,074	2,074	28,933	3,733
27	14,658	1,891	16,521	2,132	29,736	3,837
28	15,064	1,944	16,979	2,191	30,560	3,943
29	15,408	1,988	17,365	2,241	31,255	4,033
30	15,840	2,044	17,853	2,304	32,135	4,146
31	16,277	2,100	18,345	2,367	33,019	4,261
32	16,647	2,148	18,758	2,420	33,768	4,357
33	16,983	2,191	19,142	2,470	34,449	4,445
34	17,279	2,230	19,473	2,513	35,055	4,523
35	17,585	2,269	19,817	2,557	35,670	4,603
36	17,889	2,308	20,164	2,602	36,293	4,683
37	18,130	2,339	20,433	2,637	36,780	4,746
38	18,424	2,377	20,706	2,672	37,271	4,809
39	18,764	2,421	20,985	2,708	37,771	4,874
40	19,219	2,480	21,621	2,790	38,552	4,974
41	19,790	2,554	22,708	2,930	40,874	5,274
42	20,679	2,668	23,903	3,084	43,028	5,552
43	21,526	2,778	25,201	3,252	44,939	5,799
44	22,369	2,886	26,292	3,393	46,889	6,050
45	23,176	2,990	27,279	3,520	48,638	6,276
46	24,328	3,139	28,083	3,624	50,079	6,462
47	25,277	3,262	28,912	3,731	51,559	6,653
48	26,134	3,372	29,826	3,849	53,179	6,862
49	27,261	3,518	30,771	3,970	54,867	7,080
50	28,332	3,656	32,088	4,140	57,491	7,418
51	29,517	3,809	33,972	4,383	60,574	7,816
52	30,855	3,981	36,053	4,652	64,289	8,295
53	32,331	4,172	37,634	4,856	67,109	8,659
54	33,954	4,381	39,257	5,065	69,998	9,032
55	35,771	4,616	40,958	5,285	73,034	9,424
56	37,746	4,870	42,673	5,506	76,096	9,819
57	39,932	5,153	44,607	5,756	79,545	10,264
58	42,023	5,422	47,053	6,071	83,902	10,826
59	44,755	5,775	50,556	6,523	90,570	11,686
60	48,111	6,208	53,763	6,937	96,897	12,503
61	52,200	6,735	58,012	7,485	103,792	13,393
62	56,637	7,308	62,930	8,120	112,585	14,527
63	61,169	7,893	67,931	8,765	122,618	15,822
64	66,062	8,524	73,410	9,472	131,251	16,936
65	71,216	9,189	79,342	10,238	141,854	18,304
66	76,556	9,878	85,062	10,976	153,142	19,760
67	82,409	10,633	91,575	11,816	164,823	21,267
68	89,640	11,566	99,586	12,850	179,114	23,111
69	97,148	12,535	107,940	13,928	193,114	24,918
70	103,268	13,325	114,741	14,805	206,544	26,651
71	109,628	14,146	122,905	15,859	221,442	28,573
72	115,319	14,880	126,490	16,321	227,884	29,404
73	119,980	15,481	130,278	16,810	232,823	30,042
74	122,375	15,790	134,275	17,326	239,417	30,893
75	126,956	16,381	139,297	17,974	249,074	32,139
76	130,836	16,882	143,572	18,525	257,382	33,211
77	137,356	17,723	150,807	19,459	266,614	34,402
78	143,570	18,525	157,599	20,335	278,729	35,965
79	151,490	19,547	166,276	21,455	285,004	36,775
80	156,425	20,184	172,673	22,280	292,246	37,709
81*	160,023	20,648	176,669	22,796	298,967	38,576
82*	163,704	21,123	180,729	23,320	305,838	39,463
83*	167,469	21,609	184,886	23,856	312,871	40,370
84*	171,320	22,106	189,139	24,405	320,066	41,299
85*	175,261	22,614	193,487	24,966	327,430	42,249
86*	179,292	23,134	197,940	25,541	334,956	43,220
87*	183,416	23,667	202,492	26,128	342,667	44,215
88*	187,634	24,211	207,150	26,729	350,548	45,232
89*	191,950	24,768	211,918	27,344	358,613	46,273
90*	196,365	25,337	216,784	27,972	366,852	47,336
91*	200,881	25,920	221,773	28,616	375,288	48,424
92*	205,502	26,516	226,876	29,274	383,929	49,539
93*	210,227	27,126	232,092	29,947	392,756	50,678
94*	215,062	27,750	237,432	30,636	401,787	51,843
95*	220,010	28,388	242,890	31,341	411,029	53,036
96*	225,070	29,041	248,481	32,062	420,489	54,257
97*	230,247	29,709	254,194	32,799	430,157	55,504
98*	235,542	30,393	260,043	33,554	440,052	56,781
99*	240,959	31,091	266,023	34,326	450,171	58,087

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	8,840	1,141	9,536	1,230	16,600	2,142
1	8,840	1,141	9,536	1,230	16,600	2,142
2	8,840	1,141	9,536	1,230	16,600	2,142
3	8,840	1,141	9,536	1,230	16,600	2,142
4	8,840	1,141	9,536	1,230	16,600	2,142
5	7,953	1,026	8,618	1,112	15,365	1,983
6	7,953	1,026	8,618	1,112	15,365	1,983
7	7,953	1,026	8,618	1,112	15,365	1,983
8	7,953	1,026	8,618	1,112	15,365	1,983
9	7,953	1,026	8,618	1,112	15,365	1,983
10	7,190	928	7,793	1,006	13,890	1,792
11	7,293	941	7,904	1,020	14,090	1,818
12	7,431	959	8,054	1,039	14,355	1,852
13	7,584	979	8,341	1,076	14,843	1,915
14	7,739	999	8,614	1,111	15,310	1,975
15	7,894	1,019	8,898	1,148	15,793	2,038
16	8,053	1,039	9,073	1,171	16,107	2,078
17	8,295	1,070	9,230	1,191	16,406	2,117
18	8,541	1,102	9,509	1,227	16,713	2,157
19	8,716	1,125	9,759	1,259	17,041	2,199
20	8,890	1,147	10,032	1,294	17,477	2,255
21	9,473	1,222	10,747	1,387	18,594	2,399
22	9,698	1,251	11,007	1,420	19,040	2,457
23	9,997	1,290	11,233	1,449	19,534	2,521
24	10,185	1,314	11,612	1,498	20,157	2,601
25	10,373	1,338	11,857	1,530	20,797	2,683
26	10,563	1,363	12,105	1,562	21,458	2,769
27	10,838	1,398	12,448	1,606	22,057	2,846
28	11,141	1,438	12,793	1,651	22,670	2,925
29	11,395	1,470	13,083	1,688	23,183	2,991
30	11,712	1,511	13,451	1,736	23,836	3,076
31	12,036	1,553	13,821	1,783	24,492	3,160
32	12,310	1,588	14,132	1,823	25,047	3,232
33	12,559	1,621	14,422	1,861	25,553	3,297
34	12,778	1,649	14,674	1,893	26,004	3,355
35	13,003	1,678	14,930	1,926	26,458	3,414
36	13,229	1,707	15,194	1,961	26,921	3,474
37	13,407	1,730	15,395	1,986	27,283	3,520
38	13,625	1,758	15,587	2,011	27,635	3,566
39	13,876	1,790	15,773	2,035	27,985	3,611
40	14,212	1,834	16,280	2,101	28,548	3,684
41	14,634	1,888	17,201	2,219	30,398	3,922
42	15,292	1,973	18,146	2,341	32,035	4,134
43	15,918	2,054	19,202	2,478	33,473	4,319
44	16,541	2,134	20,055	2,588	34,946	4,509
45	17,137	2,211	20,816	2,686	36,255	4,678
46	17,990	2,321	21,311	2,750	37,226	4,803
47	18,691	2,412	21,879	2,823	38,275	4,939
48	19,326	2,494	22,557	2,911	39,465	5,092
49	20,159	2,601	23,194	2,993	40,651	5,245
50	20,951	2,703	24,213	3,124	42,647	5,503
51	21,853	2,820	25,783	3,327	45,030	5,810
52	22,844	2,948	27,481	3,546	47,895	6,180
53	23,937	3,089	28,655	3,697	49,969	6,448
54	25,137	3,243	29,831	3,849	52,069	6,719
55	26,484	3,417	31,037	4,005	54,252	7,000
56	27,944	3,606	32,214	4,157	56,421	7,280
57	28,982	3,740	32,982	4,256	58,378	7,533
58	30,952	3,994	35,262	4,550	61,985	7,998
59	33,212	4,285	38,233	4,933	67,257	8,678
60	35,769	4,615	40,593	5,238	71,961	9,285
61	38,809	5,008	43,729	5,642	76,938	9,927
62	41,992	5,418	47,318	6,106	83,354	10,755
63	45,267	5,841	50,989	6,579	90,823	11,719
64	48,572	6,267	53,726	6,932	96,817	12,493
65	51,999	6,710	57,552	7,426	104,373	13,467
66	56,176	7,249	61,956	7,994	112,989	14,579
67	60,954	7,865	66,751	8,613	122,016	15,744
68	66,303	8,555	72,438	9,347	132,576	17,107
69	71,857	9,272	78,774	10,164	142,827	18,429
70	77,875	10,048	85,383	11,017	152,904	19,730
71	82,782	10,682	90,762	11,711	164,558	21,233
72	87,879	11,339	97,221	12,545	168,799	21,781
73	92,441	11,928	100,057	12,911	171,986	22,192
74	96,178	12,410	103,052	13,297	177,077	22,849
75	98,099	12,658	106,215	13,705	184,296	23,780
76	101,771	13,132	110,187	14,218	190,521	24,583
77	104,880	13,533	113,304	14,620	196,957	25,414
78	106,788	13,779	118,401	15,278	205,911	26,569
79	112,678	14,539	124,914	16,118	210,517	27,163
80	116,349	15,013	129,945	16,767	214,612	27,692
81*	119,025	15,358	132,958	17,156	219,549	28,329
82*	121,763	15,711	136,012	17,550	224,593	28,980
83*	124,563	16,073	139,142	17,954	229,758	29,646
84*	127,428	16,442	142,342	18,367	235,042	30,328
85*	130,359	16,821	145,612	18,789	240,450	31,026
86*	133,357	17,207	148,965	19,221	245,976	31,739
87*	136,425	17,603	152,391	19,663	251,640	32,470
88*	139,562	18,008	155,897	20,116	257,426	33,216
89*	142,773	18,422	159,486	20,579	263,350	33,981
90*	146,055	18,846	163,145	21,051	269,398	34,761
91*	149,416	19,279	166,901	21,536	275,594	35,561
92*	152,852	19,723	170,742	22,031	281,941	36,379
93*	156,368	20,177	174,669	22,538	288,423	37,216
94*	159,964	20,641	178,686	23,056	295,054	38,071
95*	163,643	21,115	182,794	23,586	301,841	38,947
96*	167,408	21,601	187,002	24,129	308,789	39,844
97*	171,257	22,098	191,301	24,684	315,887	40,760
98*	175,197	22,606	195,704	25,252	323,155	41,697
99*	179,226	23,126	200,203	25,833	330,585	42,656

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 — Prestige 特級

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	27,443	3,541	28,147	3,632	61,468	7,931
1	27,443	3,541	28,147	3,632	61,468	7,931
2	27,443	3,541	28,147	3,632	61,468	7,931
3	27,443	3,541	28,147	3,632	61,468	7,931
4	27,443	3,541	28,147	3,632	61,468	7,931
5	25,630	3,307	26,285	3,392	57,410	7,408
6	25,630	3,307	26,285	3,392	57,410	7,408
7	25,630	3,307	26,285	3,392	57,410	7,408
8	25,630	3,307	26,285	3,392	57,410	7,408
9	25,630	3,307	26,285	3,392	57,410	7,408
10	26,726	3,449	27,430	3,539	57,466	7,415
11	27,676	3,571	28,271	3,648	57,524	7,422
12	28,455	3,672	29,200	3,768	57,711	7,447
13	29,356	3,788	30,110	3,885	58,061	7,492
14	30,993	3,999	31,787	4,102	58,702	7,574
15	32,832	4,236	33,676	4,345	60,494	7,806
16	34,622	4,467	35,675	4,603	62,918	8,118
17	35,849	4,626	36,942	4,767	64,839	8,366
18	37,356	4,820	38,304	4,942	66,814	8,621
19	39,330	5,075	40,727	5,255	69,239	8,934
20	40,489	5,224	43,081	5,559	71,886	9,276
21	41,511	5,356	44,639	5,760	74,797	9,651
22	43,375	5,597	46,887	6,050	78,490	10,128
23	45,478	5,868	49,203	6,349	82,724	10,674
24	47,565	6,137	51,618	6,660	87,158	11,246
25	48,973	6,319	54,124	6,984	91,346	11,787
26	50,107	6,465	55,445	7,154	95,306	12,298
27	51,233	6,611	56,667	7,312	97,405	12,568
28	52,546	6,780	58,277	7,520	100,171	12,925
29	53,969	6,964	59,967	7,738	103,072	13,300
30	55,598	7,174	61,776	7,971	106,184	13,701
31	57,122	7,371	63,473	8,190	109,097	14,077
32	58,739	7,579	65,264	8,421	112,183	14,475
33	60,377	7,791	67,087	8,656	115,314	14,879
34	62,078	8,010	68,974	8,900	118,564	15,299
35	63,813	8,234	70,906	9,149	121,878	15,726
36	65,359	8,433	72,621	9,370	124,832	16,107
37	66,341	8,560	73,716	9,512	126,707	16,349
38	67,005	8,646	74,450	9,606	127,973	16,513
39	67,767	8,744	75,291	9,715	129,420	16,699
40	67,888	8,760	75,433	9,733	130,840	16,883
41	67,979	8,771	75,529	9,746	132,210	17,059
42	68,215	8,802	75,794	9,780	133,581	17,236
43	68,547	8,845	76,162	9,827	134,915	17,408
44	69,499	8,968	77,224	9,964	138,227	17,836
45	71,475	9,223	79,420	10,248	142,373	18,371
46	73,131	9,436	81,257	10,485	145,219	18,738
47	74,794	9,651	83,104	10,723	148,125	19,113
48	76,480	9,868	84,981	10,965	151,086	19,495
49	78,182	10,088	86,863	11,208	154,492	19,934
50	79,893	10,309	88,767	11,454	158,334	20,430
51	81,616	10,531	90,692	11,702	162,195	20,928
52	83,360	10,756	92,626	11,952	166,095	21,432
53	86,657	11,182	96,283	12,424	173,896	22,438
54	90,413	11,666	100,461	12,963	182,608	23,562
55	94,240	12,160	104,703	13,510	191,462	24,705
56	98,127	12,662	109,032	14,069	200,451	25,865
57	101,389	13,082	112,658	14,537	208,140	26,857
58	107,980	13,933	119,981	15,481	221,693	28,606
59	115,863	14,950	128,735	16,611	237,852	30,691
60	124,783	16,101	138,634	17,888	254,809	32,879
61	133,144	17,180	147,933	19,088	270,739	34,934
62	141,798	18,297	157,556	20,330	288,357	37,207
63	150,732	19,449	167,485	21,611	306,553	39,555
64	159,776	20,616	177,525	22,906	326,187	42,089
65	168,373	21,726	187,077	24,139	345,017	44,518
66	178,119	22,983	197,920	25,538	368,289	47,521
67	189,290	24,425	210,317	27,138	393,164	50,731
68	202,093	26,077	224,535	28,972	419,740	54,160
69	215,822	27,848	239,790	30,941	448,141	57,825
70	225,916	29,150	250,998	32,387	469,009	60,517
71	234,789	30,295	260,887	33,663	491,945	63,477
72	246,325	31,784	273,696	35,316	515,987	66,579
73	258,393	33,341	287,100	37,045	541,159	69,827
74	271,056	34,975	301,159	38,859	567,557	73,233
75	284,304	36,684	315,887	40,760	589,298	76,038
76	298,206	38,478	331,323	42,751	611,910	78,956
77	312,757	40,356	347,497	44,838	635,416	81,989
78	328,006	42,323	364,441	47,025	659,863	85,144
79	342,650	44,213	380,709	49,124	685,272	88,422
80	352,018	45,422	391,134	50,469	697,456	89,994
81*	360,115	46,466	400,132	51,630	713,504	92,065
82*	368,397	47,535	409,332	52,817	729,653	94,149
83*	376,871	48,629	418,748	54,032	746,443	96,315
84*	385,539	49,747	428,379	55,275	763,411	98,505
85*	394,407	50,891	438,229	56,546	780,835	100,753
86*	403,477	52,062	448,309	57,846	798,933	103,088
87*	412,757	53,259	458,623	59,177	817,517	105,486
88*	422,251	54,484	469,167	60,538	836,604	107,949
89*	431,962	55,737	479,958	61,930	856,218	110,480
90*	441,897	57,019	490,998	63,355	875,910	113,021
91*	452,062	58,331	502,292	64,812	896,056	115,620
92*	462,459	59,672	513,845	66,303	916,665	118,279
93*	473,096	61,045	525,662	67,827	937,745	120,999
94*	483,977	62,449	537,753	69,387	959,312	123,782
95*	495,109	63,885	550,120	70,983	981,376	126,629
96*	506,496	65,354	562,774	72,616	1,003,951	129,542
97*	518,144	66,857	575,719	74,286	1,027,043	132,522
98*	530,062	68,395	588,959	75,995	1,050,666	135,570
99*	542,254	69,968	602,501	77,742	1,074,825	138,687

Benefit Level 保障級別 — Comprehensive 全面

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	22,553	2,910	25,053	3,233	44,684	5,766
1	22,553	2,910	25,053	3,233	44,684	5,766
2	22,553	2,910	25,053	3,233	44,684	5,766
3	22,553	2,910	25,053	3,233	44,684	5,766
4	22,553	2,910	25,053	3,233	44,684	5,766
5	21,044	2,715	23,375	3,016	41,697	5,380
6	21,044	2,715	23,375	3,016	41,697	5,380
7	21,044	2,715	23,375	3,016	41,697	5,380
8	21,044	2,715	23,375	3,016	41,697	5,380
9	21,044	2,715	23,375	3,016	41,697	5,380
10	20,591	2,657	22,872	2,951	40,798	5,264
11	20,839	2,689	23,144	2,986	41,269	5,325
12	21,130	2,726	23,472	3,029	41,843	5,399
13	21,469	2,770	23,855	3,078	42,540	5,489
14	21,854	2,820	24,278	3,133	43,295	5,586
15	22,292	2,876	24,766	3,196	44,166	5,699
16	22,783	2,940	25,314	3,266	45,145	5,825
17	23,303	3,007	25,895	3,341	45,329	5,849
18	23,420	3,022	26,019	3,357	45,545	5,877
19	23,517	3,034	26,131	3,372	45,739	5,902
20	23,517	3,034	26,131	3,372	45,739	5,902
21	23,922	3,087	26,582	3,430	47,399	6,116
22	24,552	3,168	27,280	3,520	49,103	6,336
23	25,431	3,281	28,260	3,646	50,866	6,563
24	26,452	3,413	29,390	3,792	52,903	6,826
25	27,509	3,550	30,565	3,944	55,020	7,099
26	28,610	3,692	31,791	4,102	57,219	7,383
27	29,673	3,829	32,974	4,255	59,349	7,658
28	30,779	3,971	34,201	4,413	61,559	7,943
29	31,925	4,119	35,473	4,577	63,852	8,239
30	33,425	4,313	37,138	4,792	66,227	8,545
31	34,995	4,515	38,881	5,017	68,694	8,864
32	36,634	4,727	40,702	5,252	71,249	9,193
33	37,995	4,903	42,220	5,448	73,904	9,536
34	39,516	5,099	43,908	5,666	76,857	9,917
35	41,098	5,303	45,664	5,892	79,932	10,314
36	42,744	5,515	47,488	6,127	83,127	10,726
37	44,904	5,794	49,891	6,438	87,337	11,269
38	47,142	6,083	52,385	6,759	91,692	11,831
39	49,491	6,386	54,990	7,095	96,257	12,420
40	51,676	6,668	57,419	7,409	101,438	13,089
41	53,873	6,951	59,858	7,724	106,227	13,707
42	55,840	7,205	62,048	8,006	110,634	14,275
43	57,929	7,475	64,427	8,313	114,778	14,810
44	59,218	7,641	66,542	8,586	118,440	15,283
45	60,472	7,803	68,663	8,860	122,091	15,754
46	62,575	8,074	70,576	9,107	125,148	16,148
47	64,746	8,354	72,342	9,334	128,280	16,552
48	66,694	8,606	74,102	9,562	131,318	16,944
49	68,723	8,867	76,349	9,851	134,447	17,348
50	70,761	9,130	78,622	10,145	137,586	17,753
51	73,349	9,464	81,499	10,516	141,620	18,274
52	76,314	9,847	84,803	10,942	145,891	18,825
53	79,428	10,249	88,253	11,387	151,378	19,533
54	82,896	10,696	92,106	11,885	157,687	20,347
55	86,290	11,134	95,877	12,371	164,293	21,199
56	89,790	11,586	99,768	12,873	171,037	22,069
57	93,457	12,059	103,847	13,400	178,250	23,000
58	97,664	12,602	108,522	14,003	185,564	23,944
59	102,547	13,232	114,248	14,742	196,191	25,315
60	108,187	13,960	120,129	15,501	206,860	26,692
61	116,084	14,979	128,978	16,642	224,322	28,945
62	124,326	16,042	138,148	17,826	241,346	31,141
63	132,906	17,149	147,668	19,054	257,454	33,220
64	141,809	18,298	157,565	20,331	275,356	35,530
65	151,315	19,525	168,132	21,694	294,840	38,044
66	159,957	20,640	177,727	22,933	311,681	40,217
67	169,363	21,853	188,175	24,281	331,746	42,806
68	179,835	23,205	199,812	25,782	353,249	45,581
69	189,257	24,420	210,289	27,134	374,590	48,334
70	200,819	25,912	223,130	28,791	392,179	50,604
71	210,990	27,225	234,391	30,244	410,333	52,946
72	218,483	28,191	242,643	31,309	424,550	54,781
73	227,801	29,394	253,032	32,649	439,913	56,763
74	237,156	30,601	263,419	33,990	458,642	59,180
75	245,435	31,669	272,586	35,172	477,404	61,601
76	254,471	32,835	282,635	36,469	494,172	63,764
77	265,690	34,283	295,062	38,073	512,952	66,187
78	276,414	35,666	306,974	39,610	535,056	69,039
79	284,981	36,772	316,567	40,847	554,328	71,526
80	289,281	37,327	321,422	41,474	573,148	73,955
81*	295,936	38,185	328,813	42,427	586,336	75,656
82*	302,742	39,063	336,376	43,403	599,818	77,396
83*	309,705	39,962	344,111	44,401	613,612	79,176
84*	316,828	40,881	352,030	45,423	627,727	80,997
85*	324,116	41,821	360,121	46,467	642,165	82,860
86*	331,570	42,783	368,406	47,536	656,931	84,765
87*	339,196	43,767	376,881	48,630	672,044	86,715
88*	346,998	44,774	385,551	49,749	687,502	88,710
89*	354,978	45,804	394,418	50,893	703,316	90,750
90*	363,144	46,857	403,486	52,063	719,491	92,838
91*	371,496	47,935	412,770	53,261	736,036	94,972
92*	380,041	49,038	422,265	54,486	752,970	97,157
93*	388,781	50,165	431,975	55,739	770,285	99,392
94*	397,723	51,319	441,909	57,021	787,999	101,677
95*	406,870	52,499	452,074	58,332	806,125	104,016
96*	416,228	53,707	462,469	59,673	824,662	106,408
97*	425,802	54,942	473,110	61,046	843,633	108,856
98*	435,595	56,206	483,989	62,450	863,034	111,359
99*	445,615	57,499	495,120	63,886	882,883	113,920

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 2 第2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	9,444	1,219	10,187	1,314	18,334	2,366
1	9,444	1,219	10,187	1,314	18,334	2,366
2	9,444	1,219	10,187	1,314	18,334	2,366
3	9,444	1,219	10,187	1,314	18,334	2,366
4	9,444	1,219	10,187	1,314	18,334	2,366
5	8,947	1,154	9,650	1,245	17,369	2,241
6	8,947	1,154	9,650	1,245	17,369	2,241
7	8,947	1,154	9,650	1,245	17,369	2,241
8	8,947	1,154	9,650	1,245	17,369	2,241
9	8,947	1,154	9,650	1,245	17,369	2,241
10	8,089	1,044	8,724	1,126	15,702	2,026
11	8,205	1,059	8,850	1,142	15,925	2,055
12	8,360	1,079	9,015	1,163	16,226	2,094
13	8,532	1,101	9,306	1,201	16,748	2,161
14	8,706	1,123	9,582	1,236	17,252	2,226
15	8,882	1,146	9,873	1,274	17,766	2,292
16	9,062	1,169	10,070	1,299	18,126	2,339
17	9,333	1,204	10,272	1,325	18,488	2,386
18	9,612	1,240	10,579	1,365	18,856	2,433
19	9,806	1,265	10,841	1,399	19,231	2,481
20	10,005	1,291	11,125	1,435	19,711	2,543
21	10,677	1,378	11,921	1,538	20,991	2,709
22	10,930	1,410	12,207	1,575	21,493	2,773
23	11,266	1,454	12,488	1,611	22,064	2,847
24	11,478	1,481	12,864	1,660	22,729	2,933
25	11,692	1,509	13,128	1,694	23,410	3,021
26	11,905	1,536	13,394	1,728	24,111	3,111
27	12,216	1,576	13,766	1,776	24,778	3,197
28	12,553	1,620	14,148	1,826	25,468	3,286
29	12,838	1,657	14,472	1,867	26,047	3,361
30	13,200	1,703	14,876	1,919	26,777	3,455
31	13,562	1,750	15,288	1,973	27,515	3,550
32	13,873	1,790	15,636	2,018	28,140	3,631
33	14,153	1,826	15,951	2,058	28,709	3,704
34	14,399	1,858	16,228	2,094	29,214	3,770
35	14,653	1,891	16,513	2,131	29,722	3,835
36	14,910	1,924	16,803	2,168	30,245	3,903
37	15,109	1,950	17,027	2,197	30,646	3,954
38	15,356	1,981	17,255	2,226	31,062	4,008
39	15,639	2,018	17,487	2,256	31,478	4,062
40	16,014	2,066	18,019	2,325	32,125	4,145
41	16,494	2,128	18,924	2,442	34,062	4,395
42	17,235	2,224	19,920	2,570	35,859	4,627
43	17,939	2,315	21,002	2,710	37,449	4,832
44	18,641	2,405	21,911	2,827	39,074	5,042
45	19,315	2,492	22,730	2,933	40,533	5,230
46	20,275	2,616	23,401	3,019	41,733	5,385
47	21,063	2,718	24,099	3,110	42,968	5,544
48	21,781	2,810	24,854	3,207	44,317	5,718
49	22,717	2,931	25,642	3,309	45,721	5,899
50	23,608	3,046	26,741	3,450	47,910	6,182
51	24,596	3,174	28,312	3,653	50,481	6,514
52	25,715	3,318	30,045	3,877	53,577	6,913
53	26,942	3,476	31,362	4,047	55,926	7,216
54	28,295	3,651	32,713	4,221	58,331	7,527
55	29,807	3,846	34,133	4,404	60,862	7,853
56	31,455	4,059	35,562	4,589	63,414	8,182
57	33,277	4,294	37,172	4,796	66,289	8,553
58	35,017	4,518	39,206	5,059	69,910	9,021
59	37,294	4,812	42,130	5,436	75,475	9,739
60	40,090	5,173	44,802	5,781	80,747	10,419
61	43,497	5,613	48,342	6,238	86,490	11,160
62	47,196	6,090	52,436	6,766	93,811	12,105
63	50,970	6,577	56,607	7,304	102,174	13,184
64	55,048	7,103	61,169	7,893	109,368	14,112
65	59,452	7,671	66,235	8,546	118,424	15,281
66	64,209	8,285	71,341	9,205	128,439	16,573
67	68,677	8,862	76,312	9,847	137,356	17,723
68	74,700	9,639	82,987	10,708	149,263	19,260
69	80,956	10,446	89,951	11,607	160,932	20,765
70	86,059	11,104	95,616	12,338	172,115	22,208
71	91,357	11,788	102,422	13,216	184,535	23,811
72	96,100	12,400	105,408	13,601	189,905	24,504
73	99,988	12,902	108,563	14,008	194,021	25,035
74	101,980	13,159	111,895	14,438	199,517	25,744
75	105,796	13,651	116,082	14,978	207,564	26,782
76	109,029	14,068	119,641	15,438	214,490	27,676
77	114,466	14,770	125,674	16,216	222,180	28,668
78	119,641	15,438	131,333	16,946	232,275	29,971
79	126,241	16,289	138,566	17,879	237,506	30,646
80	130,352	16,820	143,893	18,567	243,530	31,423
81*	133,350	17,206	147,219	18,996	249,131	32,146
82*	136,417	17,602	150,608	19,433	254,863	32,886
83*	139,556	18,007	154,070	19,880	260,721	33,641
84*	142,765	18,421	157,615	20,337	266,717	34,415
85*	146,048	18,845	161,241	20,805	272,851	35,207
86*	149,407	19,278	164,950	21,284	279,133	36,017
87*	152,844	19,722	168,741	21,773	285,550	36,845
88*	156,358	20,175	172,626	22,274	292,118	37,693
89*	159,955	20,639	176,591	22,786	298,834	38,559
90*	163,634	21,114	180,657	23,311	305,711	39,447
91*	167,398	21,600	184,806	23,846	312,736	40,353
92*	171,247	22,096	189,063	24,395	319,935	41,282
93*	175,187	22,605	193,405	24,955	327,288	42,231
94*	179,216	23,125	197,856	25,530	334,817	43,202
95*	183,338	23,657	202,407	26,117	342,521	44,196
96*	187,555	24,201	207,061	26,718	350,395	45,212
97*	191,868	24,757	211,823	27,332	358,455	46,252
98*	196,281	25,327	216,698	27,961	366,700	47,316
99*	200,796	25,909	221,682	28,604	375,139	48,405

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	7,366	950	7,948	1,026	13,835	1,785
1	7,366	950	7,948	1,026	13,835	1,785
2	7,366	950	7,948	1,026	13,835	1,785
3	7,366	950	7,948	1,026	13,835	1,785
4	7,366	950	7,948	1,026	13,835	1,785
5	6,627	855	7,183	927	12,807	1,653
6	6,627	855	7,183	927	12,807	1,653
7	6,627	855	7,183	927	12,807	1,653
8	6,627	855	7,183	927	12,807	1,653
9	6,627	855	7,183	927	12,807	1,653
10	5,991	773	6,493	838	11,579	1,494
11	6,076	784	6,586	850	11,742	1,515
12	6,192	799	6,710	866	11,964	1,544
13	6,320	815	6,951	897	12,370	1,596
14	6,447	832	7,178	926	12,760	1,646
15	6,578	849	7,418	957	13,160	1,698
16	6,711	866	7,564	976	13,425	1,732
17	6,913	892	7,693	993	13,674	1,764
18	7,120	919	7,923	1,022	13,925	1,797
19	7,263	937	8,133	1,049	14,203	1,833
20	7,410	956	8,360	1,079	14,567	1,880
21	7,896	1,019	8,957	1,156	15,498	2,000
22	8,083	1,043	9,172	1,183	15,868	2,047
23	8,332	1,075	9,361	1,208	16,279	2,101
24	8,487	1,095	9,677	1,249	16,797	2,167
25	8,646	1,116	9,880	1,275	17,329	2,236
26	8,805	1,136	10,087	1,302	17,881	2,307
27	9,033	1,166	10,372	1,338	18,377	2,371
28	9,282	1,198	10,660	1,375	18,891	2,438
29	9,494	1,225	10,905	1,407	19,321	2,493
30	9,761	1,259	11,208	1,446	19,863	2,563
31	10,029	1,294	11,520	1,486	20,412	2,634
32	10,258	1,324	11,780	1,520	20,872	2,693
33	10,466	1,350	12,019	1,551	21,296	2,748
34	10,648	1,374	12,227	1,578	21,670	2,796
35	10,836	1,398	12,441	1,605	22,046	2,845
36	11,026	1,423	12,660	1,634	22,435	2,895
37	11,173	1,442	12,830	1,655	22,732	2,933
38	11,355	1,465	12,990	1,676	23,031	2,972
39	11,564	1,492	13,144	1,696	23,324	3,010
40	11,842	1,528	13,570	1,751	23,790	3,070
41	12,196	1,574	14,335	1,850	25,332	3,269
42	12,745	1,645	15,121	1,951	26,696	3,445
43	13,265	1,712	16,001	2,065	27,894	3,599
44	13,784	1,779	16,714	2,157	29,122	3,758
45	14,282	1,843	17,344	2,238	30,213	3,898
46	14,993	1,935	17,758	2,291	31,022	4,003
47	15,576	2,010	18,239	2,353	31,898	4,116
48	16,107	2,078	18,798	2,426	32,887	4,243
49	16,798	2,167	19,329	2,494	33,875	4,371
50	17,458	2,253	20,179	2,604	35,539	4,586
51	18,210	2,350	21,488	2,773	37,528	4,842
52	19,038	2,457	22,901	2,955	39,915	5,150
53	19,945	2,574	23,878	3,081	41,643	5,373
54	20,948	2,703	24,860	3,208	43,390	5,599
55	22,069	2,848	25,867	3,338	45,211	5,834
56	23,287	3,005	26,847	3,464	47,018	6,067
57	24,150	3,116	27,483	3,546	48,649	6,277
58	25,793	3,328	29,383	3,791	51,648	6,664
59	27,675	3,571	31,861	4,111	56,049	7,232
60	29,806	3,846	33,827	4,365	59,970	7,738
61	32,340	4,173	36,441	4,702	64,112	8,273
62	34,991	4,515	39,428	5,087	69,453	8,962
63	37,721	4,867	42,490	5,483	75,681	9,765
64	40,474	5,222	44,773	5,777	80,677	10,410
65	43,332	5,591	47,958	6,188	87,069	11,235
66	46,815	6,041	51,626	6,661	94,506	12,194
67	50,798	6,555	55,625	7,177	101,683	13,120
68	55,254	7,130	60,362	7,789	110,482	14,256
69	59,881	7,727	65,641	8,470	119,028	15,358
70	64,896	8,374	71,151	9,181	127,413	16,440
71	68,987	8,902	75,633	9,759	137,132	17,694
72	73,234	9,450	81,015	10,454	140,667	18,151
73	77,037	9,940	83,377	10,758	143,322	18,493
74	80,152	10,342	85,873	11,080	147,564	19,041
75	81,748	10,548	88,509	11,421	153,584	19,817
76	84,808	10,943	91,819	11,848	158,771	20,487
77	87,399	11,277	94,421	12,183	164,131	21,178
78	88,990	11,483	98,668	12,731	171,594	22,141
79	93,898	12,116	104,098	13,432	175,432	22,636
80	96,957	12,511	108,287	13,973	178,838	23,076
81*	99,186	12,798	110,794	14,296	182,950	23,606
82*	101,467	13,093	113,346	14,625	187,160	24,150
83*	103,802	13,394	115,951	14,961	191,462	24,705
84*	106,188	13,702	118,618	15,306	195,864	25,273
85*	108,632	14,017	121,348	15,658	200,369	25,854
86*	111,129	14,339	124,139	16,018	204,983	26,449
87*	113,686	14,669	126,992	16,386	209,695	27,057
88*	116,300	15,006	129,915	16,763	214,519	27,680
89*	118,975	15,352	132,899	17,148	219,451	28,316
90*	121,710	15,705	135,960	17,543	224,500	28,968
91*	124,511	16,066	139,080	17,946	229,659	29,633
92*	127,375	16,435	142,285	18,359	234,946	30,316
93*	130,304	16,813	145,552	18,781	240,345	31,012
94*	133,302	17,200	148,902	19,213	245,875	31,726
95*	136,367	17,596	152,328	19,655	251,532	32,456
96*	139,503	18,000	155,831	20,107	257,314	33,202
97*	142,712	18,414	159,414	20,570	263,233	33,966
98*	145,994	18,838	163,084	21,043	269,289	34,747
99*	149,351	19,271	166,833	21,527	275,486	35,547

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 2026
在香港繕發的保單之保費率生效日期：由2026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	19,995	2,580	20,505	2,646	44,786	5,779
1	19,995	2,580	20,505	2,646	44,786	5,779
2	19,995	2,580	20,505	2,646	44,786	5,779
3	19,995	2,580	20,505	2,646	44,786	5,779
4	19,995	2,580	20,505	2,646	44,786	5,779
5	18,702	2,413	19,183	2,475	41,896	5,406
6	18,702	2,413	19,183	2,475	41,896	5,406
7	18,702	2,413	19,183	2,475	41,896	5,406
8	18,702	2,413	19,183	2,475	41,896	5,406
9	18,702	2,413	19,183	2,475	41,896	5,406
10	19,503	2,517	20,016	2,583	41,936	5,411
11	20,236	2,611	20,673	2,667	41,978	5,417
12	20,655	2,665	21,197	2,735	42,091	5,431
13	21,310	2,750	21,857	2,820	42,149	5,439
14	22,276	2,874	22,845	2,948	42,190	5,444
15	23,597	3,045	24,202	3,123	43,480	5,610
16	24,884	3,211	25,644	3,309	45,221	5,835
17	25,765	3,325	26,554	3,426	46,603	6,013
18	26,847	3,464	27,527	3,552	48,025	6,197
19	28,270	3,648	29,270	3,777	49,767	6,422
20	29,102	3,755	30,963	3,995	51,668	6,667
21	29,837	3,850	32,087	4,140	53,761	6,937
22	31,172	4,022	33,699	4,348	56,414	7,279
23	32,687	4,218	35,363	4,563	59,457	7,672
24	34,187	4,411	37,100	4,787	62,647	8,083
25	35,198	4,542	38,903	5,020	65,654	8,471
26	36,015	4,647	39,851	5,142	68,500	8,839
27	36,823	4,751	40,729	5,255	70,010	9,034
28	37,765	4,873	41,885	5,405	72,000	9,290
29	38,790	5,005	43,101	5,561	74,083	9,559
30	39,959	5,156	44,398	5,729	76,320	9,848
31	41,056	5,298	45,620	5,886	78,416	10,118
32	42,216	5,447	46,908	6,053	80,630	10,404
33	43,396	5,599	48,217	6,222	82,882	10,694
34	44,616	5,757	49,575	6,397	85,216	10,996
35	45,862	5,918	50,960	6,575	87,598	11,303
36	46,978	6,062	52,199	6,735	89,721	11,577
37	47,684	6,153	52,982	6,836	91,071	11,751
38	48,159	6,214	53,512	6,905	91,981	11,869
39	48,706	6,285	54,115	6,983	93,024	12,003
40	48,796	6,296	54,218	6,996	94,041	12,134
41	48,859	6,304	54,287	7,005	95,026	12,261
42	49,033	6,327	54,475	7,029	96,012	12,389
43	49,266	6,357	54,743	7,064	96,970	12,512
44	49,950	6,445	55,504	7,162	99,352	12,820
45	51,373	6,629	57,080	7,365	102,331	13,204
46	52,564	6,782	58,402	7,536	104,376	13,468
47	53,758	6,937	59,732	7,707	106,467	13,738
48	54,968	7,093	61,080	7,881	108,596	14,012
49	56,193	7,251	62,431	8,056	111,042	14,328
50	57,426	7,410	63,801	8,232	113,800	14,684
51	58,661	7,569	65,181	8,410	116,577	15,042
52	59,914	7,731	66,575	8,590	119,382	15,404
53	62,281	8,036	69,203	8,929	124,989	16,128
54	64,986	8,385	72,208	9,317	131,250	16,935
55	67,733	8,740	75,255	9,710	137,613	17,757
56	70,528	9,100	78,366	10,112	144,075	18,590
57	72,822	9,396	80,917	10,441	149,494	19,290
58	77,554	10,007	86,173	11,119	159,227	20,545
59	83,372	10,758	92,636	11,953	171,155	22,085
60	90,042	11,618	100,037	12,908	183,868	23,725
61	97,065	12,525	107,848	13,916	197,378	25,468
62	104,442	13,476	116,047	14,974	212,393	27,406
63	112,067	14,460	124,517	16,067	227,912	29,408
64	120,023	15,487	133,353	17,207	245,030	31,617
65	125,547	16,200	139,498	18,000	257,261	33,195
66	132,818	17,138	147,574	19,042	274,615	35,434
67	141,142	18,212	156,827	20,236	293,163	37,827
68	150,690	19,444	167,424	21,603	312,981	40,385
69	160,931	20,765	178,799	23,071	334,158	43,117
70	168,455	21,736	187,155	24,149	349,718	45,125
71	175,072	22,590	194,529	25,101	366,818	47,331
72	183,673	23,700	204,081	26,333	384,749	49,645
73	192,671	24,861	214,078	27,623	403,520	52,067
74	202,115	26,079	224,557	28,975	423,198	54,606
75	211,992	27,354	235,542	30,393	439,410	56,698
76	222,357	28,691	247,050	31,877	456,271	58,874
77	233,205	30,091	259,114	33,434	473,803	61,136
78	244,577	31,558	271,746	35,064	492,026	63,487
79	255,496	32,967	283,877	36,629	510,973	65,932
80	262,482	33,869	291,650	37,632	520,059	67,104
81*	268,520	34,648	298,357	38,498	532,019	68,648
82*	274,695	35,445	305,218	39,383	544,070	70,203
83*	281,014	36,260	312,239	40,289	556,582	71,817
84*	287,477	37,094	319,421	41,216	569,239	73,450
85*	294,089	37,947	326,767	42,163	582,229	75,126
86*	300,853	38,820	334,279	43,133	595,725	76,868
87*	307,773	39,713	341,970	44,125	609,582	78,656
88*	314,852	40,626	349,837	45,140	623,819	80,493
89*	322,093	41,560	357,881	46,178	638,433	82,378
90*	329,502	42,516	366,118	47,241	653,130	84,275
91*	337,080	43,494	374,532	48,327	668,141	86,212
92*	344,833	44,495	383,150	49,439	683,512	88,195
93*	352,764	45,518	391,959	50,575	699,229	90,223
94*	360,877	46,565	400,977	51,739	715,312	92,298
95*	369,178	47,636	410,197	52,929	731,767	94,422
96*	377,669	48,731	419,631	54,146	748,595	96,593
97*	386,355	49,852	429,286	55,392	765,821	98,816
98*	395,241	50,999	439,157	56,665	783,437	101,089
99*	404,332	52,172	449,256	57,969	801,444	103,412

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	16,445	2,122	18,267	2,357	32,584	4,204
1	16,445	2,122	18,267	2,357	32,584	4,204
2	16,445	2,122	18,267	2,357	32,584	4,204
3	16,445	2,122	18,267	2,357	32,584	4,204
4	16,445	2,122	18,267	2,357	32,584	4,204
5	15,372	1,983	17,073	2,203	30,459	3,930
6	15,372	1,983	17,073	2,203	30,459	3,930
7	15,372	1,983	17,073	2,203	30,459	3,930
8	15,372	1,983	17,073	2,203	30,459	3,930
9	15,372	1,983	17,073	2,203	30,459	3,930
10	15,040	1,941	16,708	2,156	29,799	3,845
11	15,191	1,960	16,873	2,177	30,085	3,882
12	15,373	1,984	17,073	2,203	30,438	3,927
13	15,587	2,011	17,322	2,235	30,891	3,986
14	15,837	2,043	17,597	2,271	31,378	4,049
15	16,123	2,080	17,915	2,312	31,947	4,122
16	16,445	2,122	18,273	2,358	32,581	4,204
17	16,749	2,161	18,611	2,401	32,643	4,212
18	16,831	2,172	18,702	2,413	32,737	4,224
19	16,902	2,181	18,783	2,424	32,876	4,242
20	16,902	2,181	18,783	2,424	32,876	4,242
21	17,193	2,218	19,104	2,465	34,071	4,396
22	17,646	2,277	19,607	2,530	35,294	4,554
23	18,280	2,359	20,310	2,621	36,559	4,717
24	19,010	2,453	21,125	2,726	38,023	4,906
25	19,772	2,551	21,969	2,835	39,545	5,103
26	20,563	2,653	22,850	2,948	41,126	5,307
27	21,328	2,752	23,699	3,058	42,658	5,504
28	22,124	2,855	24,582	3,172	44,246	5,709
29	22,947	2,961	25,496	3,290	45,894	5,922
30	24,023	3,100	26,693	3,444	47,601	6,142
31	25,150	3,245	27,944	3,606	49,371	6,370
32	26,329	3,397	29,255	3,775	51,210	6,608
33	27,311	3,524	30,346	3,916	53,117	6,854
34	28,402	3,665	31,560	4,072	55,242	7,128
35	29,537	3,811	32,822	4,235	57,454	7,413
36	30,720	3,964	34,134	4,404	59,749	7,710
37	32,275	4,165	35,860	4,627	62,773	8,100
38	33,884	4,372	37,652	4,858	65,904	8,504
39	35,570	4,590	39,523	5,100	69,183	8,927
40	37,142	4,793	41,269	5,325	72,911	9,408
41	38,720	4,996	43,021	5,551	76,351	9,852
42	40,136	5,179	44,593	5,754	79,517	10,260
43	41,640	5,373	46,304	5,975	82,495	10,645
44	42,562	5,492	47,827	6,171	85,129	10,984
45	43,463	5,608	49,349	6,368	87,753	11,323
46	44,975	5,803	50,727	6,545	89,949	11,606
47	46,536	6,005	51,996	6,709	92,199	11,897
48	47,938	6,186	53,260	6,872	94,384	12,179
49	49,393	6,373	54,876	7,081	96,633	12,469
50	50,861	6,563	56,509	7,291	98,888	12,760
51	52,721	6,803	58,575	7,558	101,788	13,134
52	54,853	7,078	60,952	7,865	104,856	13,530
53	57,089	7,366	63,432	8,185	108,805	14,039
54	59,578	7,687	66,203	8,542	113,338	14,624
55	62,023	8,003	68,909	8,891	118,085	15,237
56	64,537	8,327	71,708	9,253	122,931	15,862
57	67,117	8,660	74,576	9,623	128,010	16,517
58	70,273	9,067	78,082	10,075	133,514	17,228
59	73,997	9,548	82,440	10,637	141,567	18,267
60	78,067	10,073	86,683	11,185	149,265	19,260
61	84,313	10,879	93,676	12,087	162,926	21,023
62	90,804	11,717	100,900	13,019	176,272	22,745
63	97,432	12,572	108,256	13,969	188,746	24,354
64	104,155	13,439	115,729	14,933	202,245	26,096
65	110,524	14,261	122,806	15,846	215,364	27,789
66	116,839	15,076	129,821	16,751	227,665	29,376
67	123,710	15,963	137,449	17,735	242,319	31,267
68	131,355	16,949	145,951	18,832	258,026	33,294
69	138,243	17,838	153,600	19,819	273,612	35,305
70	146,682	18,927	162,980	21,030	286,462	36,963
71	154,114	19,886	171,209	22,091	299,723	38,674
72	159,587	20,592	177,232	22,869	310,104	40,013
73	166,392	21,470	184,822	23,848	321,326	41,461
74	173,226	22,352	192,410	24,827	335,010	43,227
75	179,276	23,132	199,107	25,691	348,714	44,995
76	185,872	23,983	206,446	26,638	360,960	46,575
77	194,067	25,041	215,523	27,809	374,678	48,346
78	201,903	26,052	224,223	28,932	390,823	50,429
79	208,158	26,859	231,231	29,836	404,903	52,246
80	211,300	27,265	234,775	30,294	418,646	54,019
81*	216,161	27,892	240,175	30,990	428,275	55,261
82*	221,132	28,533	245,700	31,703	438,129	56,533
83*	226,217	29,189	251,352	32,433	448,210	57,834
84*	231,421	29,861	257,131	33,178	458,509	59,162
85*	236,743	30,547	263,043	33,941	469,057	60,523
86*	242,188	31,250	269,094	34,722	479,843	61,915
87*	247,758	31,969	275,284	35,521	490,879	63,339
88*	253,457	32,704	281,615	36,337	502,175	64,797
89*	259,286	33,456	288,092	37,173	513,718	66,286
90*	265,251	34,226	294,719	38,028	525,536	67,811
91*	271,351	35,013	301,495	38,903	537,623	69,371
92*	277,591	35,818	308,431	39,798	549,986	70,966
93*	283,976	36,642	315,524	40,713	562,634	72,598
94*	290,508	37,485	322,787	41,650	575,583	74,269
95*	297,190	38,347	330,203	42,607	588,811	75,976
96*	304,026	39,229	337,801	43,587	602,358	77,724
97*	311,018	40,131	345,574	44,590	616,219	79,512
98*	318,172	41,054	353,514	45,615	630,385	81,340
99*	325,490	41,999	361,650	46,665	644,893	83,212

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 2 第2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	6,793	877	7,327	945	13,185	1,701
1	6,793	877	7,327	945	13,185	1,701
2	6,793	877	7,327	945	13,185	1,701
3	6,793	877	7,327	945	13,185	1,701
4	6,793	877	7,327	945	13,185	1,701
5	6,435	830	6,939	895	12,491	1,612
6	6,435	830	6,939	895	12,491	1,612
7	6,435	830	6,939	895	12,491	1,612
8	6,435	830	6,939	895	12,491	1,612
9	6,435	830	6,939	895	12,491	1,612
10	5,818	751	6,272	809	11,293	1,457
11	5,903	762	6,362	821	11,454	1,478
12	6,015	776	6,481	836	11,672	1,506
13	6,137	792	6,694	864	12,042	1,554
14	6,262	808	6,893	889	12,406	1,601
15	6,387	824	7,099	916	12,775	1,648
16	6,517	841	7,240	934	13,034	1,682
17	6,711	866	7,387	953	13,294	1,715
18	6,912	892	7,609	982	13,559	1,750
19	7,054	910	7,799	1,006	13,832	1,785
20	7,195	928	8,003	1,033	14,174	1,829
21	7,736	998	8,638	1,115	15,210	1,963
22	7,920	1,022	8,847	1,142	15,574	2,010
23	8,163	1,053	9,049	1,168	15,986	2,063
24	8,319	1,073	9,322	1,203	16,466	2,125
25	8,471	1,093	9,513	1,227	16,960	2,188
26	8,626	1,113	9,706	1,252	17,470	2,254
27	8,852	1,142	9,973	1,287	17,955	2,317
28	9,095	1,174	10,250	1,323	18,455	2,381
29	9,303	1,200	10,482	1,353	18,872	2,435
30	9,566	1,234	10,780	1,391	19,403	2,504
31	9,830	1,268	11,076	1,429	19,936	2,572
32	10,053	1,297	11,326	1,461	20,389	2,631
33	10,255	1,323	11,559	1,491	20,801	2,684
34	10,435	1,346	11,760	1,517	21,164	2,731
35	10,618	1,370	11,964	1,544	21,536	2,779
36	10,802	1,394	12,172	1,571	21,911	2,827
37	10,948	1,413	12,335	1,592	22,206	2,865
38	11,126	1,436	12,505	1,614	22,504	2,904
39	11,329	1,462	12,672	1,635	22,808	2,943
40	11,605	1,497	13,055	1,685	23,279	3,004
41	11,948	1,542	13,712	1,769	24,680	3,185
42	12,488	1,611	14,432	1,862	25,981	3,352
43	12,995	1,677	15,219	1,964	27,132	3,501
44	13,507	1,743	15,875	2,048	28,312	3,653
45	13,994	1,806	16,468	2,125	29,369	3,790
46	14,692	1,896	16,955	2,188	30,238	3,902
47	15,262	1,969	17,460	2,253	31,133	4,017
48	15,782	2,036	18,008	2,324	32,112	4,143
49	16,461	2,124	18,577	2,397	33,127	4,274
50	17,108	2,207	19,374	2,500	34,714	4,479
51	17,824	2,300	20,514	2,647	36,574	4,719
52	18,631	2,404	21,770	2,809	38,819	5,009
53	19,519	2,519	22,726	2,932	40,523	5,229
54	20,501	2,645	23,701	3,058	42,266	5,454
55	21,598	2,787	24,729	3,191	44,099	5,690
56	22,792	2,941	25,766	3,325	45,947	5,929
57	24,110	3,111	26,934	3,475	48,030	6,197
58	25,363	3,273	28,400	3,665	50,644	6,535
59	27,011	3,485	30,515	3,937	54,666	7,054
60	29,037	3,747	32,454	4,188	58,492	7,547
61	31,506	4,065	35,012	4,518	62,644	8,083
62	34,184	4,411	37,987	4,902	67,954	8,768
63	37,021	4,777	41,116	5,305	74,215	9,576
64	39,984	5,159	44,432	5,733	79,440	10,250
65	43,182	5,572	48,111	6,208	86,014	11,099
66	46,637	6,018	51,818	6,686	93,292	12,038
67	49,664	6,408	55,185	7,121	99,326	12,816
68	54,019	6,970	60,010	7,743	107,936	13,927
69	58,544	7,554	65,047	8,393	116,378	15,017
70	62,232	8,030	69,144	8,922	124,468	16,060
71	66,061	8,524	74,065	9,557	133,444	17,219
72	69,491	8,967	76,224	9,835	137,328	17,720
73	72,305	9,330	78,505	10,130	140,302	18,103
74	73,745	9,515	80,918	10,441	144,277	18,616
75	76,505	9,872	83,945	10,832	150,096	19,367
76	78,843	10,173	86,520	11,164	155,105	20,014
77	82,773	10,680	90,881	11,727	160,668	20,731
78	86,518	11,164	94,974	12,255	167,965	21,673
79	91,291	11,779	100,201	12,929	171,747	22,161
80	94,260	12,163	104,055	13,426	176,102	22,723
81*	96,428	12,442	106,457	13,736	180,153	23,246
82*	98,646	12,729	108,904	14,052	184,294	23,780
83*	100,915	13,021	111,412	14,376	188,539	24,328
84*	103,237	13,321	113,972	14,706	192,868	24,886
85*	105,611	13,627	116,591	15,044	197,306	25,459
86*	108,040	13,941	119,277	15,391	201,845	26,045
87*	110,525	14,261	122,020	15,745	206,491	26,644
88*	113,068	14,589	124,830	16,107	211,241	27,257
89*	115,668	14,925	127,695	16,477	216,092	27,883
90*	118,328	15,268	130,637	16,856	221,067	28,525
91*	121,050	15,619	133,636	17,243	226,154	29,181
92*	123,834	15,979	136,714	17,641	231,353	29,852
93*	126,682	16,346	139,854	18,046	236,671	30,538
94*	129,595	16,722	143,077	18,462	242,118	31,241
95*	132,575	17,106	146,368	18,886	247,689	31,960
96*	135,626	17,500	149,735	19,321	253,386	32,695
97*	138,745	17,903	153,176	19,765	259,209	33,446
98*	141,936	18,314	156,698	20,219	265,170	34,215
99*	145,200	18,735	160,301	20,684	271,269	35,002

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	5,025	648	5,447	703	9,716	1,254
1	5,025	648	5,447	703	9,716	1,254
2	5,025	648	5,447	703	9,716	1,254
3	5,025	648	5,447	703	9,716	1,254
4	5,025	648	5,447	703	9,716	1,254
5	4,525	584	4,928	636	9,004	1,162
6	4,525	584	4,928	636	9,004	1,162
7	4,525	584	4,928	636	9,004	1,162
8	4,525	584	4,928	636	9,004	1,162
9	4,525	584	4,928	636	9,004	1,162
10	4,090	528	4,453	575	8,140	1,050
11	4,151	536	4,518	583	8,255	1,065
12	4,229	546	4,602	594	8,413	1,086
13	4,315	557	4,774	616	8,696	1,122
14	4,403	568	4,934	637	8,977	1,158
15	4,492	580	5,099	658	9,259	1,195
16	4,583	591	5,199	671	9,445	1,219
17	4,718	609	5,287	682	9,620	1,241
18	4,860	627	5,445	703	9,795	1,264
19	4,960	640	5,590	721	9,990	1,289
20	5,059	653	5,751	742	10,245	1,322
21	5,390	695	6,166	796	10,946	1,412
22	5,517	712	6,315	815	11,208	1,446
23	5,687	734	6,442	831	11,499	1,484
24	5,795	748	6,662	860	11,865	1,531
25	5,901	761	6,804	878	12,249	1,581
26	6,008	775	6,947	896	12,641	1,631
27	6,166	796	7,142	922	12,994	1,677
28	6,337	818	7,342	947	13,359	1,724
29	6,480	836	7,506	969	13,659	1,762
30	6,664	860	7,721	996	14,043	1,812
31	6,847	883	7,932	1,023	14,428	1,862
32	7,004	904	8,111	1,047	14,756	1,904
33	7,143	922	8,278	1,068	15,054	1,942
34	7,270	938	8,423	1,087	15,317	1,976
35	7,397	954	8,568	1,106	15,586	2,011
36	7,525	971	8,718	1,125	15,859	2,046
37	7,627	984	8,836	1,140	16,072	2,074
38	7,750	1,000	8,947	1,154	16,280	2,101
39	7,893	1,018	9,051	1,168	16,485	2,127
40	8,084	1,043	9,344	1,206	16,816	2,170
41	8,323	1,074	9,885	1,275	17,919	2,312
42	8,699	1,122	10,431	1,346	18,887	2,437
43	9,052	1,168	11,051	1,426	19,736	2,547
44	9,408	1,214	11,542	1,489	20,608	2,659
45	9,748	1,258	11,977	1,545	21,381	2,759
46	10,234	1,321	12,249	1,581	21,941	2,831
47	10,631	1,372	12,572	1,622	22,555	2,910
48	10,994	1,419	12,955	1,672	23,255	3,001
49	11,467	1,480	13,310	1,717	23,943	3,089
50	11,918	1,538	13,899	1,793	25,127	3,242
51	12,432	1,604	14,818	1,912	26,537	3,424
52	12,995	1,677	15,811	2,040	28,240	3,644
53	13,614	1,757	16,484	2,127	29,461	3,801
54	14,299	1,845	17,150	2,213	30,693	3,960
55	15,064	1,944	17,831	2,301	31,971	4,125
56	15,896	2,051	18,493	2,386	33,235	4,288
57	16,499	2,129	18,937	2,443	34,401	4,439
58	17,655	2,278	20,278	2,617	36,541	4,715
59	18,980	2,449	22,035	2,843	39,688	5,121
60	20,498	2,645	23,436	3,024	42,512	5,485
61	22,239	2,870	25,231	3,256	45,427	5,862
62	24,064	3,105	27,308	3,524	49,220	6,351
63	25,941	3,347	29,435	3,798	53,732	6,933
64	27,834	3,591	31,015	4,002	57,269	7,390
65	29,588	3,818	33,221	4,287	61,633	7,953
66	31,964	4,124	35,764	4,615	66,910	8,634
67	34,684	4,475	38,533	4,972	71,785	9,263
68	37,726	4,868	41,815	5,395	77,994	10,064
69	40,887	5,276	45,470	5,867	84,017	10,841
70	44,314	5,718	49,287	6,360	89,955	11,607
71	47,104	6,078	52,391	6,760	96,883	12,501
72	50,003	6,452	56,120	7,241	99,322	12,816
73	52,598	6,787	57,757	7,453	101,143	13,051
74	54,729	7,062	59,484	7,675	104,161	13,440
75	55,818	7,202	61,313	7,911	108,416	13,989
76	57,908	7,472	63,606	8,207	112,087	14,463
77	59,678	7,700	64,987	8,385	115,831	14,946
78	60,839	7,850	67,909	8,762	121,095	15,625
79	64,197	8,283	71,646	9,245	123,802	15,974
80	66,284	8,553	74,556	9,620	126,065	16,266
81*	67,809	8,750	76,281	9,843	128,965	16,641
82*	69,368	8,951	78,033	10,069	131,928	17,023
83*	70,963	9,157	79,830	10,301	134,969	17,415
84*	72,596	9,367	81,665	10,537	138,066	17,815
85*	74,266	9,583	83,541	10,779	141,244	18,225
86*	75,973	9,803	85,467	11,028	144,493	18,644
87*	77,721	10,029	87,432	11,282	147,818	19,073
88*	79,509	10,259	89,446	11,541	151,220	19,512
89*	81,337	10,495	91,497	11,806	154,690	19,960
90*	83,208	10,737	93,607	12,078	158,253	20,420
91*	85,122	10,983	95,756	12,356	161,895	20,890
92*	87,080	11,236	97,961	12,640	165,617	21,370
93*	89,083	11,495	100,211	12,930	169,424	21,861
94*	91,131	11,759	102,520	13,228	173,322	22,364
95*	93,228	12,029	104,880	13,533	177,312	22,879
96*	95,372	12,306	107,291	13,844	181,390	23,405
97*	97,566	12,589	109,757	14,162	185,557	23,943
98*	99,809	12,879	112,279	14,488	189,824	24,493
99*	102,104	13,175	114,861	14,821	194,188	25,057

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	54,796	7,070	54,932	7,088	119,977	15,481
1	54,796	7,070	54,932	7,088	119,977	15,481
2	54,796	7,070	54,932	7,088	119,977	15,481
3	54,796	7,070	54,932	7,088	119,977	15,481
4	54,796	7,070	54,932	7,088	119,977	15,481
5	51,301	6,619	51,430	6,636	112,333	14,495
6	51,301	6,619	51,430	6,636	112,333	14,495
7	51,301	6,619	51,430	6,636	112,333	14,495
8	51,301	6,619	51,430	6,636	112,333	14,495
9	51,301	6,619	51,430	6,636	112,333	14,495
10	53,496	6,903	53,669	6,925	112,437	14,508
11	56,360	7,272	56,241	7,257	112,552	14,523
12	57,782	7,456	57,875	7,468	112,921	14,570
13	59,168	7,635	59,333	7,656	113,489	14,644
14	60,947	7,864	61,104	7,884	117,302	15,136
15	63,817	8,234	63,982	8,256	118,394	15,277
16	67,290	8,683	67,786	8,747	119,541	15,425
17	69,680	8,991	70,192	9,057	123,193	15,896
18	71,804	9,265	72,675	9,377	126,947	16,380
19	76,444	9,864	77,374	9,984	131,554	16,975
20	78,693	10,154	81,852	10,562	136,577	17,623
21	83,023	10,713	84,815	10,944	142,110	18,337
22	86,745	11,193	89,082	11,494	149,129	19,242
23	90,956	11,736	93,482	12,062	157,173	20,280
24	95,134	12,275	98,067	12,654	165,600	21,368
25	97,939	12,637	102,833	13,269	173,558	22,395
26	100,211	12,930	105,346	13,593	181,081	23,365
27	102,466	13,221	107,665	13,892	185,071	23,880
28	105,089	13,560	110,725	14,287	190,329	24,559
29	107,933	13,927	113,930	14,701	195,839	25,270
30	111,194	14,348	117,370	15,145	201,752	26,033
31	114,244	14,741	120,592	15,560	207,289	26,747
32	117,474	15,158	123,998	16,000	213,145	27,503
33	120,754	15,581	127,460	16,446	219,095	28,270
34	124,153	16,020	131,052	16,910	225,267	29,067
35	127,623	16,467	134,716	17,383	231,563	29,879
36	130,720	16,867	137,982	17,804	237,179	30,604
37	132,683	17,120	140,056	18,072	240,745	31,064
38	134,009	17,291	141,455	18,252	243,146	31,374
39	135,529	17,488	143,058	18,459	245,901	31,729
40	135,780	17,520	143,321	18,493	248,598	32,077
41	135,951	17,542	143,504	18,517	251,196	32,412
42	136,434	17,604	144,007	18,582	253,805	32,749
43	137,095	17,690	144,712	18,673	256,340	33,076
44	138,994	17,935	146,726	18,932	262,629	33,888
45	142,950	18,445	150,893	19,470	270,508	34,904
46	146,259	18,872	154,386	19,921	275,918	35,602
47	149,585	19,301	157,900	20,374	281,434	36,314
48	152,961	19,737	161,461	20,834	287,065	37,041
49	156,358	20,175	165,037	21,295	293,532	37,875
50	159,787	20,618	168,655	21,762	300,830	38,817
51	163,227	21,062	172,304	22,233	308,168	39,764
52	166,719	21,512	175,991	22,709	315,587	40,721
53	173,314	22,363	182,938	23,605	330,399	42,632
54	180,828	23,333	190,875	24,629	346,955	44,768
55	188,478	24,320	198,932	25,669	363,780	46,939
56	196,252	25,323	207,166	26,731	380,855	49,143
57	204,649	26,406	216,023	27,874	399,112	51,498
58	216,518	27,938	228,555	29,491	422,306	54,491
59	230,259	29,711	243,056	31,362	449,075	57,945
60	246,268	31,777	259,922	33,538	477,739	61,644
61	259,469	33,480	273,874	35,339	501,231	64,675
62	274,811	35,459	290,082	37,430	530,905	68,504
63	291,095	37,561	307,271	39,648	562,408	72,569
64	308,384	39,791	325,508	42,001	598,101	77,174
65	327,954	42,317	346,175	44,668	638,429	82,378
66	346,949	44,768	366,232	47,256	681,496	87,935
67	368,701	47,574	389,178	50,217	727,521	93,874
68	393,642	50,793	415,488	53,611	776,702	100,220
69	420,380	54,243	443,714	57,253	829,249	107,000
70	440,044	56,780	464,453	59,929	867,869	111,983
71	457,330	59,010	482,752	62,291	910,312	117,460
72	479,799	61,910	506,455	65,349	954,801	123,200
73	503,301	64,942	531,260	68,550	1,001,383	129,211
74	527,970	68,125	557,268	71,906	1,050,224	135,513
75	553,775	71,455	584,532	75,423	1,090,452	140,703
76	580,852	74,949	613,092	79,109	1,132,297	146,103
77	609,193	78,606	643,021	82,970	1,175,798	151,716
78	638,899	82,439	674,374	87,016	1,221,032	157,553
79	667,420	86,119	704,473	90,900	1,268,044	163,619
80	685,670	88,474	723,767	93,389	1,290,598	166,529
81*	701,442	90,509	740,413	95,537	1,320,280	170,359
82*	717,574	92,590	757,445	97,735	1,350,189	174,218
83*	734,079	94,720	774,865	99,983	1,381,238	178,224
84*	750,963	96,898	792,686	102,282	1,412,646	182,277
85*	768,234	99,127	810,914	104,634	1,444,884	186,437
86*	785,903	101,407	829,571	107,041	1,478,378	190,758
87*	803,980	103,739	848,646	109,503	1,512,763	195,195
88*	822,471	106,125	868,167	112,022	1,548,095	199,754
89*	841,388	108,566	888,135	114,598	1,584,373	204,435
90*	860,740	111,063	908,562	117,234	1,620,814	209,137
91*	880,537	113,618	929,460	119,930	1,658,095	213,948
92*	900,789	116,231	950,837	122,689	1,696,236	218,869
93*	921,508	118,904	972,709	125,511	1,735,244	223,902
94*	942,703	121,639	995,080	128,397	1,775,160	229,053
95*	964,384	124,437	1,017,965	131,350	1,815,982	234,320
96*	986,565	127,299	1,041,381	134,372	1,857,753	239,710
97*	1,009,256	130,227	1,065,332	137,462	1,900,485	245,224
98*	1,032,469	133,222	1,089,834	140,624	1,944,191	250,863
99*	1,056,215	136,286	1,114,898	143,858	1,988,907	256,633

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	44,076	5,687	48,957	6,317	87,326	11,268
1	44,076	5,687	48,957	6,317	87,326	11,268
2	44,076	5,687	48,957	6,317	87,326	11,268
3	44,076	5,687	48,957	6,317	87,326	11,268
4	44,076	5,687	48,957	6,317	87,326	11,268
5	41,231	5,320	45,802	5,910	81,691	10,541
6	41,231	5,320	45,802	5,910	81,691	10,541
7	41,231	5,320	45,802	5,910	81,691	10,541
8	41,231	5,320	45,802	5,910	81,691	10,541
9	41,231	5,320	45,802	5,910	81,691	10,541
10	39,849	5,142	44,262	5,711	78,953	10,187
11	40,007	5,162	44,436	5,734	79,241	10,225
12	40,248	5,193	44,706	5,769	79,692	10,283
13	41,910	5,408	46,567	6,009	83,044	10,715
14	42,328	5,462	47,032	6,069	83,866	10,821
15	42,835	5,527	47,595	6,141	84,870	10,951
16	43,476	5,610	48,306	6,233	86,137	11,114
17	44,276	5,713	49,201	6,349	86,290	11,134
18	44,494	5,741	49,438	6,379	86,537	11,166
19	44,681	5,765	49,648	6,406	86,906	11,214
20	44,681	5,765	49,648	6,406	86,906	11,214
21	45,453	5,865	50,508	6,517	90,058	11,620
22	46,649	6,019	51,832	6,688	93,297	12,038
23	48,325	6,235	53,694	6,928	96,648	12,471
24	50,254	6,484	55,843	7,206	100,512	12,969
25	52,267	6,744	58,072	7,493	104,532	13,488
26	54,358	7,014	60,399	7,793	108,717	14,028
27	56,380	7,275	62,645	8,083	112,760	14,550
28	58,481	7,546	64,978	8,384	116,959	15,091
29	60,658	7,827	67,395	8,696	121,312	15,653
30	63,510	8,195	70,566	9,105	125,828	16,236
31	66,489	8,579	73,873	9,532	130,512	16,840
32	69,605	8,981	77,338	9,979	135,377	17,468
33	72,191	9,315	80,213	10,350	140,414	18,118
34	75,081	9,688	83,429	10,765	146,027	18,842
35	78,084	10,075	86,762	11,195	151,867	19,596
36	81,208	10,478	90,231	11,643	157,943	20,380
37	85,320	11,009	94,800	12,232	165,938	21,411
38	89,571	11,558	99,527	12,842	174,215	22,479
39	94,032	12,133	104,474	13,481	182,884	23,598
40	98,183	12,669	109,094	14,077	192,734	24,869
41	102,355	13,207	113,728	14,675	201,829	26,042
42	106,095	13,690	117,879	15,210	210,205	27,123
43	110,067	14,202	122,409	15,795	218,074	28,139
44	112,513	14,518	126,433	16,314	225,028	29,036
45	114,896	14,825	130,457	16,833	231,977	29,933
46	118,887	15,340	134,092	17,302	237,775	30,681
47	123,017	15,873	137,451	17,736	243,729	31,449
48	126,720	16,351	140,791	18,167	249,502	32,194
49	130,574	16,848	145,062	18,718	255,451	32,961
50	134,445	17,348	149,377	19,274	261,412	33,731
51	139,368	17,983	154,846	19,980	269,072	34,719
52	144,999	18,710	161,118	20,789	277,190	35,766
53	150,915	19,473	167,674	21,635	287,620	37,112
54	157,499	20,322	175,001	22,581	299,610	38,659
55	163,953	21,155	182,166	23,505	312,152	40,278
56	170,597	22,013	189,557	24,459	324,968	41,931
57	177,624	22,919	197,362	25,466	338,770	43,712
58	187,374	24,177	208,209	26,866	356,021	45,938
59	196,814	25,395	219,278	28,294	376,556	48,588
60	202,835	26,172	225,233	29,062	387,833	50,043
61	214,155	27,633	237,944	30,702	413,839	53,399
62	229,984	29,675	255,553	32,975	446,448	57,606
63	246,236	31,772	273,589	35,302	476,992	61,547
64	263,257	33,969	292,515	37,744	511,189	65,960
65	279,998	36,129	311,109	40,143	545,586	70,398
66	295,991	38,192	328,874	42,435	576,745	74,419
67	313,394	40,438	348,206	44,930	613,873	79,209
68	332,771	42,938	369,737	47,708	653,661	84,343
69	350,206	45,188	389,121	50,209	693,158	89,440
70	371,599	47,948	412,886	53,276	725,701	93,639
71	390,424	50,377	433,727	55,965	759,291	97,973
72	404,288	52,166	448,995	57,935	785,601	101,368
73	421,529	54,391	468,217	60,415	814,025	105,035
74	438,844	56,625	487,436	62,895	848,691	109,509
75	454,164	58,602	504,400	65,084	883,407	113,988
76	470,876	60,758	522,998	67,484	914,432	117,991
77	491,637	63,437	545,989	70,450	949,182	122,475
78	511,491	65,999	568,026	73,294	990,092	127,754
79	527,334	68,043	585,786	75,585	1,025,746	132,354
80	535,298	69,071	594,763	76,744	1,060,576	136,849
81*	547,605	70,659	608,442	78,509	1,084,964	139,995
82*	560,198	72,284	622,437	80,314	1,109,918	143,215
83*	573,084	73,946	636,753	82,162	1,135,449	146,510
84*	586,265	75,647	651,397	84,051	1,161,564	149,879
85*	599,751	77,387	666,383	85,985	1,188,281	153,327
86*	613,543	79,167	681,706	87,962	1,215,608	156,853
87*	627,656	80,988	697,390	89,986	1,243,573	160,461
88*	642,094	82,851	713,428	92,055	1,272,172	164,151
89*	656,859	84,756	729,835	94,172	1,301,427	167,926
90*	671,966	86,705	746,620	96,338	1,331,366	171,789
91*	687,421	88,699	763,792	98,554	1,361,983	175,740
92*	703,234	90,740	781,365	100,821	1,393,314	179,782
93*	719,407	92,827	799,332	103,140	1,425,354	183,917
94*	735,953	94,962	817,715	105,512	1,458,141	188,147
95*	752,881	97,146	836,522	107,938	1,491,677	192,474
96*	770,198	99,380	855,764	110,421	1,525,988	196,902
97*	787,911	101,666	875,447	112,961	1,561,085	201,430
98*	806,035	104,005	895,584	115,559	1,596,993	206,064
99*	824,570	106,396	916,180	118,217	1,633,718	210,802

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 3 第3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	17,846	2,303	19,829	2,559	35,696	4,606
1	17,846	2,303	19,829	2,559	35,696	4,606
2	17,846	2,303	19,829	2,559	35,696	4,606
3	17,846	2,303	19,829	2,559	35,696	4,606
4	17,846	2,303	19,829	2,559	35,696	4,606
5	16,908	2,182	18,787	2,424	33,816	4,363
6	16,908	2,182	18,787	2,424	33,816	4,363
7	16,908	2,182	18,787	2,424	33,816	4,363
8	16,908	2,182	18,787	2,424	33,816	4,363
9	16,908	2,182	18,787	2,424	33,816	4,363
10	15,285	1,972	16,983	2,191	30,569	3,944
11	15,504	2,001	17,227	2,223	31,011	4,001
12	15,798	2,038	17,550	2,265	31,595	4,077
13	16,659	2,150	18,164	2,344	32,692	4,218
14	16,998	2,193	18,704	2,413	33,671	4,345
15	17,344	2,238	19,271	2,487	34,683	4,475
16	17,689	2,282	19,654	2,536	35,377	4,565
17	18,133	2,340	20,145	2,599	36,261	4,679
18	18,584	2,398	20,647	2,664	37,166	4,796
19	19,050	2,458	21,165	2,731	38,096	4,916
20	19,526	2,519	21,796	2,812	39,229	5,062
21	20,017	2,583	22,656	2,923	40,404	5,213
22	20,491	2,644	23,415	3,021	41,370	5,338
23	21,241	2,741	24,042	3,102	42,471	5,480
24	21,875	2,823	24,765	3,195	43,753	5,646
25	22,531	2,907	25,272	3,261	45,061	5,814
26	23,209	2,995	25,785	3,327	46,414	5,989
27	23,850	3,077	26,500	3,419	47,704	6,155
28	24,515	3,163	27,236	3,514	49,024	6,326
29	25,073	3,235	27,855	3,594	50,139	6,470
30	25,843	3,335	28,716	3,705	51,684	6,669
31	26,558	3,427	29,507	3,807	53,112	6,853
32	27,157	3,504	30,180	3,894	54,320	7,009
33	27,708	3,575	30,788	3,973	55,419	7,151
34	28,193	3,638	31,325	4,042	56,386	7,276
35	28,687	3,702	31,877	4,113	57,374	7,403
36	29,191	3,767	32,431	4,185	58,379	7,533
37	29,579	3,817	32,865	4,241	59,163	7,634
38	29,976	3,868	33,307	4,298	59,956	7,736
39	30,383	3,920	33,760	4,356	60,756	7,839
40	31,059	4,008	34,194	4,412	60,972	7,867
41	32,184	4,153	35,423	4,571	63,762	8,227
42	33,973	4,384	37,398	4,826	67,317	8,686
43	35,363	4,563	39,292	5,070	70,066	9,041
44	36,745	4,741	41,447	5,348	73,906	9,536
45	38,073	4,913	42,908	5,537	76,509	9,872
46	39,965	5,157	44,407	5,730	79,188	10,218
47	41,523	5,358	45,926	5,926	81,894	10,567
48	42,932	5,540	47,265	6,099	84,277	10,874
49	44,782	5,778	48,403	6,246	86,309	11,137
50	46,542	6,005	51,607	6,659	92,478	11,933
51	48,489	6,257	53,376	6,887	95,170	12,280
52	50,367	6,499	55,445	7,154	98,875	12,758
53	51,103	6,594	56,785	7,327	101,258	13,066
54	53,660	6,924	59,623	7,693	106,319	13,719
55	56,076	7,236	62,306	8,039	111,104	14,336
56	59,144	7,631	65,108	8,401	116,105	14,981
57	62,048	8,006	68,627	8,855	122,379	15,791
58	64,623	8,338	71,140	9,179	126,857	16,369
59	68,269	8,809	75,802	9,781	135,791	17,521
60	73,656	9,504	82,312	10,621	148,347	19,142
61	79,886	10,308	88,786	11,456	158,853	20,497
62	85,402	11,020	94,897	12,245	169,766	21,905
63	90,035	11,617	99,988	12,902	180,486	23,289
64	96,384	12,437	107,105	13,820	191,496	24,709
65	103,464	13,350	115,272	14,874	206,088	26,592
66	110,448	14,251	122,722	15,835	220,938	28,508
67	118,397	15,277	131,560	16,975	236,787	30,553
68	127,217	16,415	141,336	18,237	254,197	32,800
69	136,204	17,575	151,338	19,527	270,750	34,935
70	144,785	18,682	160,868	20,757	289,572	37,364
71	153,700	19,832	172,317	22,234	310,458	40,059
72	161,673	20,861	177,342	22,883	319,491	41,225
73	170,282	21,972	184,895	23,857	330,422	42,635
74	175,806	22,685	192,903	24,891	343,956	44,381
75	184,632	23,823	202,576	26,139	362,214	46,737
76	192,604	24,852	211,357	27,272	378,894	48,890
77	202,209	26,091	222,009	28,646	392,482	50,643
78	211,358	27,272	232,008	29,937	410,313	52,944
79	223,012	28,776	244,783	31,585	419,550	54,135
80	230,271	29,712	252,728	32,610	426,484	55,030
81*	235,568	30,396	258,574	33,364	436,293	56,296
82*	240,988	31,095	264,520	34,132	446,325	57,590
83*	246,528	31,810	270,605	34,917	456,593	58,915
84*	252,201	32,542	276,828	35,720	467,095	60,270
85*	258,000	33,290	283,191	36,541	477,836	61,656
86*	263,931	34,056	289,706	37,381	488,827	63,074
87*	270,005	34,839	296,373	38,242	500,067	64,525
88*	276,214	35,641	303,188	39,121	511,576	66,010
89*	282,568	36,460	310,161	40,021	523,340	67,528
90*	289,067	37,299	317,295	40,941	535,377	69,081
91*	295,714	38,157	324,591	41,883	547,687	70,669
92*	302,511	39,034	332,054	42,846	560,282	72,294
93*	309,474	39,932	339,697	43,832	573,174	73,958
94*	316,586	40,850	347,506	44,839	586,352	75,658
95*	323,876	41,790	355,503	45,871	599,845	77,399
96*	331,322	42,751	363,678	46,926	613,639	79,179
97*	338,943	43,735	372,042	48,005	627,749	81,000
98*	346,742	44,741	380,601	49,110	642,193	82,864
99*	354,711	45,769	389,354	50,239	656,958	84,769

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	13,897	1,793	15,562	2,008	27,018	3,486
1	13,897	1,793	15,562	2,008	27,018	3,486
2	13,897	1,793	15,562	2,008	27,018	3,486
3	13,897	1,793	15,562	2,008	27,018	3,486
4	13,897	1,793	15,562	2,008	27,018	3,486
5	12,504	1,613	14,096	1,819	25,031	3,230
6	12,504	1,613	14,096	1,819	25,031	3,230
7	12,504	1,613	14,096	1,819	25,031	3,230
8	12,504	1,613	14,096	1,819	25,031	3,230
9	12,504	1,613	14,096	1,819	25,031	3,230
10	11,305	1,459	12,743	1,644	22,628	2,920
11	11,466	1,479	12,924	1,668	22,956	2,962
12	11,683	1,507	13,167	1,699	23,388	3,018
13	12,320	1,590	13,547	1,748	24,129	3,113
14	12,571	1,622	13,993	1,806	24,889	3,211
15	12,827	1,655	14,458	1,866	25,673	3,313
16	13,081	1,688	14,746	1,903	26,188	3,379
17	13,409	1,730	15,112	1,950	26,841	3,463
18	13,744	1,773	15,491	1,999	27,512	3,550
19	14,088	1,818	15,880	2,049	28,201	3,639
20	14,440	1,863	16,376	2,113	29,058	3,749
21	15,266	1,970	17,546	2,264	30,345	3,915
22	15,628	2,017	18,181	2,346	31,070	4,009
23	16,199	2,090	18,622	2,403	31,855	4,110
24	16,683	2,153	19,182	2,475	32,818	4,235
25	17,183	2,217	19,525	2,519	33,798	4,361
26	17,700	2,284	19,871	2,564	34,812	4,492
27	18,189	2,347	20,423	2,635	35,780	4,617
28	18,697	2,413	20,990	2,708	36,772	4,745
29	19,123	2,467	21,466	2,770	37,607	4,853
30	19,710	2,543	22,131	2,856	38,766	5,002
31	20,254	2,613	22,740	2,934	39,837	5,140
32	20,711	2,672	23,259	3,001	40,743	5,257
33	21,134	2,727	23,729	3,062	41,569	5,364
34	21,503	2,775	24,140	3,115	42,293	5,457
35	21,878	2,823	24,567	3,170	43,035	5,553
36	22,262	2,873	24,993	3,225	43,788	5,650
37	22,559	2,911	25,328	3,268	44,377	5,726
38	22,863	2,950	25,669	3,312	44,972	5,803
39	23,172	2,990	26,017	3,357	45,571	5,880
40	23,687	3,056	26,285	3,392	45,618	5,886
41	24,546	3,167	27,229	3,513	47,765	6,163
42	25,911	3,343	28,748	3,709	50,429	6,507
43	26,970	3,480	30,280	3,907	52,488	6,773
44	28,023	3,616	31,942	4,122	55,363	7,144
45	29,036	3,747	33,193	4,283	57,424	7,410
46	30,479	3,933	34,222	4,416	59,322	7,654
47	31,668	4,086	35,350	4,561	61,309	7,911
48	32,743	4,225	36,334	4,688	63,052	8,136
49	34,153	4,407	37,019	4,777	64,408	8,311
50	35,496	4,580	39,750	5,129	69,304	8,942
51	36,981	4,772	41,031	5,294	71,202	9,187
52	38,414	4,957	42,621	5,499	73,975	9,545
53	38,975	5,029	43,765	5,647	75,855	9,788
54	40,925	5,281	45,949	5,929	79,646	10,277
55	42,767	5,518	48,016	6,196	83,230	10,739
56	45,106	5,820	50,049	6,458	86,866	11,209
57	46,613	6,015	52,127	6,726	91,016	11,744
58	49,134	6,340	54,539	7,037	94,781	12,230
59	53,059	6,846	59,381	7,662	102,622	13,242
60	57,288	7,392	64,627	8,339	112,323	14,493
61	62,591	8,076	70,062	9,040	120,475	15,545
62	67,477	8,707	75,431	9,733	129,225	16,674
63	72,539	9,360	80,843	10,431	138,716	17,899
64	77,978	10,062	85,187	10,992	147,310	19,008
65	83,231	10,739	91,224	11,771	158,174	20,410
66	88,848	11,464	97,044	12,522	169,649	21,890
67	95,244	12,290	103,284	13,327	181,816	23,460
68	102,339	13,205	110,725	14,287	195,164	25,182
69	109,568	14,138	118,945	15,348	207,755	26,807
70	118,751	15,323	128,932	16,636	222,346	28,690
71	126,227	16,287	137,048	17,684	239,335	30,882
72	133,997	17,290	146,807	18,943	245,733	31,707
73	142,687	18,411	152,942	19,734	253,643	32,728
74	150,275	19,390	159,448	20,574	264,266	34,099
75	155,159	20,021	166,362	21,466	278,377	35,920
76	162,945	21,025	174,703	22,542	291,283	37,585
77	167,920	21,667	179,873	23,209	301,291	38,876
78	171,153	22,084	187,966	24,254	314,986	40,643
79	180,590	23,302	198,313	25,589	322,042	41,554
80	186,469	24,061	204,749	26,419	325,692	42,025
81*	190,758	24,614	209,489	27,031	333,178	42,991
82*	195,147	25,180	214,306	27,652	340,837	43,979
83*	199,634	25,759	219,237	28,289	348,680	44,991
84*	204,226	26,352	224,277	28,939	356,698	46,026
85*	208,922	26,958	229,431	29,604	364,901	47,084
86*	213,725	27,577	234,711	30,285	373,293	48,167
87*	218,644	28,212	240,111	30,982	381,877	49,274
88*	223,672	28,861	245,633	31,695	390,668	50,409
89*	228,817	29,525	251,282	32,423	399,649	51,568
90*	234,080	30,204	257,063	33,169	408,843	52,754
91*	239,462	30,898	262,972	33,932	418,243	53,967
92*	244,967	31,609	269,021	34,712	427,861	55,208
93*	250,605	32,336	275,211	35,511	437,707	56,478
94*	256,365	33,079	281,538	36,327	447,771	57,777
95*	262,268	33,841	288,017	37,163	458,075	59,106
96*	268,297	34,619	294,639	38,018	468,607	60,465
97*	274,468	35,415	301,415	38,892	479,382	61,856
98*	280,784	36,230	308,351	39,787	490,413	63,279
99*	287,237	37,063	315,441	40,702	501,688	64,734

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 2026
在香港繕發的保單之保費率生效日期：由2026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	30,978	3,997	31,060	4,008	67,836	8,753
1	30,978	3,997	31,060	4,008	67,836	8,753
2	30,978	3,997	31,060	4,008	67,836	8,753
3	30,978	3,997	31,060	4,008	67,836	8,753
4	30,978	3,997	31,060	4,008	67,836	8,753
5	28,932	3,733	29,004	3,742	63,355	8,175
6	28,932	3,733	29,004	3,742	63,355	8,175
7	28,932	3,733	29,004	3,742	63,355	8,175
8	28,932	3,733	29,004	3,742	63,355	8,175
9	28,932	3,733	29,004	3,742	63,355	8,175
10	30,171	3,893	30,270	3,906	63,417	8,183
11	31,824	4,106	31,762	4,098	63,478	8,191
12	33,056	4,265	33,112	4,273	63,685	8,217
13	34,235	4,417	34,326	4,429	64,073	8,267
14	36,144	4,664	36,237	4,676	66,919	8,635
15	38,289	4,941	38,391	4,954	68,966	8,899
16	40,374	5,210	40,673	5,248	71,725	9,255
17	41,807	5,394	42,115	5,434	73,917	9,538
18	43,081	5,559	43,608	5,627	76,168	9,828
19	45,865	5,918	46,423	5,990	78,934	10,185
20	47,217	6,093	49,113	6,337	81,950	10,574
21	49,814	6,428	50,891	6,567	85,267	11,002
22	52,049	6,716	53,448	6,897	89,479	11,546
23	54,573	7,042	56,090	7,237	94,306	12,169
24	57,079	7,365	58,843	7,593	99,361	12,821
25	58,764	7,582	61,701	7,961	104,131	13,436
26	60,131	7,759	63,209	8,156	108,647	14,019
27	61,480	7,933	64,601	8,336	111,043	14,328
28	63,053	8,136	66,434	8,572	114,198	14,735
29	64,760	8,356	68,358	8,820	117,503	15,162
30	66,715	8,608	70,422	9,087	121,052	15,620
31	68,547	8,845	72,352	9,336	124,373	16,048
32	70,484	9,095	74,398	9,600	127,888	16,502
33	72,452	9,349	76,475	9,868	131,459	16,962
34	74,493	9,612	78,634	10,146	135,161	17,440
35	76,574	9,881	80,826	10,429	138,939	17,928
36	78,434	10,121	82,789	10,682	142,308	18,362
37	79,610	10,272	84,036	10,843	144,446	18,638
38	80,405	10,375	84,872	10,951	145,888	18,824
39	81,320	10,493	85,833	11,075	147,541	19,038
40	81,469	10,512	85,991	11,096	149,159	19,246
41	81,570	10,525	86,103	11,110	150,718	19,447
42	81,859	10,562	86,403	11,149	152,283	19,649
43	82,256	10,614	86,826	11,203	153,806	19,846
44	83,396	10,761	88,033	11,359	157,577	20,333
45	85,771	11,067	90,532	11,682	162,305	20,943
46	87,753	11,323	92,636	11,953	165,552	21,362
47	89,748	11,580	94,739	12,224	168,863	21,789
48	91,779	11,842	96,876	12,500	172,242	22,225
49	93,815	12,105	99,020	12,777	176,120	22,725
50	95,874	12,371	101,192	13,057	180,498	23,290
51	97,936	12,637	103,383	13,340	184,902	23,858
52	100,030	12,907	105,594	13,625	189,353	24,433
53	103,989	13,418	109,766	14,163	198,238	25,579
54	108,497	14,000	114,526	14,778	208,172	26,861
55	113,087	14,592	119,358	15,401	218,270	28,164
56	117,752	15,194	124,301	16,039	228,514	29,486
57	121,667	15,699	128,429	16,571	237,278	30,617
58	129,575	16,719	136,778	17,649	252,728	32,610
59	139,034	17,940	146,764	18,937	271,164	34,989
60	149,740	19,321	158,044	20,393	290,482	37,482
61	159,773	20,616	168,644	21,761	308,643	39,825
62	170,159	21,956	179,616	23,176	328,730	42,417
63	180,878	23,339	190,930	24,636	349,463	45,092
64	191,730	24,739	202,377	26,113	371,857	47,982
65	202,044	26,070	213,268	27,518	393,319	50,751
66	213,744	27,580	225,624	29,113	419,848	54,174
67	227,146	29,309	239,760	30,937	448,205	57,833
68	242,512	31,292	255,970	33,028	478,505	61,743
69	258,985	33,417	273,359	35,272	510,874	65,919
70	271,097	34,980	286,134	36,921	534,669	68,990
71	281,750	36,355	297,410	38,375	560,820	72,364
72	295,588	38,140	312,013	40,260	588,225	75,900
73	310,071	40,009	327,294	42,231	616,922	79,603
74	325,264	41,970	343,315	44,299	647,014	83,486
75	341,166	44,021	360,114	46,466	671,799	86,684
76	357,844	46,173	377,707	48,736	697,574	90,010
77	375,307	48,427	396,145	51,115	724,375	93,468
78	393,608	50,788	415,462	53,608	752,243	97,064
79	411,178	53,055	434,002	56,000	781,208	100,801
80	422,423	54,506	445,889	57,534	795,101	102,594
81*	432,138	55,760	456,145	58,857	813,391	104,954
82*	442,077	57,042	466,639	60,211	831,808	107,330
83*	452,245	58,354	477,372	61,596	850,944	109,799
84*	462,647	59,696	488,352	63,013	870,291	112,296
85*	473,287	61,069	499,584	64,462	890,153	114,858
86*	484,173	62,474	511,073	65,945	910,782	117,520
87*	495,309	63,911	522,827	67,462	931,972	120,254
88*	506,701	65,381	534,854	69,013	953,732	123,062
89*	518,354	66,884	547,159	70,601	976,094	125,948
90*	530,278	68,423	559,740	72,225	998,541	128,844
91*	542,474	69,997	572,612	73,885	1,021,504	131,807
92*	554,950	71,606	585,782	75,585	1,044,998	134,838
93*	567,714	73,253	599,255	77,323	1,069,035	137,940
94*	580,773	74,938	613,039	79,102	1,093,620	141,112
95*	594,129	76,662	627,138	80,921	1,118,775	144,358
96*	607,795	78,425	641,564	82,782	1,144,506	147,678
97*	621,775	80,229	656,320	84,686	1,170,828	151,075
98*	636,076	82,074	671,416	86,634	1,197,765	154,550
99*	650,705	83,962	686,857	88,627	1,225,312	158,105

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	24,887	3,211	27,645	3,567	49,313	6,363
1	24,887	3,211	27,645	3,567	49,313	6,363
2	24,887	3,211	27,645	3,567	49,313	6,363
3	24,887	3,211	27,645	3,567	49,313	6,363
4	24,887	3,211	27,645	3,567	49,313	6,363
5	23,227	2,997	25,796	3,329	46,013	5,937
6	23,227	2,997	25,796	3,329	46,013	5,937
7	23,227	2,997	25,796	3,329	46,013	5,937
8	23,227	2,997	25,796	3,329	46,013	5,937
9	23,227	2,997	25,796	3,329	46,013	5,937
10	22,723	2,932	25,240	3,257	45,024	5,810
11	23,000	2,968	25,547	3,296	45,553	5,878
12	23,321	3,009	25,900	3,342	46,170	5,957
13	24,477	3,158	27,195	3,509	48,499	6,258
14	24,912	3,214	27,682	3,572	49,359	6,369
15	25,416	3,279	28,237	3,643	50,352	6,497
16	25,972	3,351	28,855	3,723	51,457	6,640
17	26,565	3,428	29,519	3,809	51,674	6,668
18	26,697	3,445	29,662	3,827	51,923	6,700
19	26,811	3,459	29,786	3,843	52,143	6,728
20	26,811	3,459	29,786	3,843	52,143	6,728
21	27,270	3,519	30,303	3,910	54,033	6,972
22	27,989	3,611	31,100	4,013	55,979	7,223
23	28,992	3,741	32,217	4,157	57,990	7,483
24	30,153	3,891	33,506	4,323	60,308	7,782
25	31,360	4,046	34,844	4,496	62,721	8,093
26	32,617	4,209	36,237	4,676	65,230	8,417
27	33,829	4,365	37,587	4,850	67,658	8,730
28	35,087	4,527	38,986	5,030	70,176	9,055
29	36,395	4,696	40,434	5,217	72,787	9,392
30	38,105	4,917	42,339	5,463	75,497	9,742
31	39,894	5,148	44,327	5,720	78,311	10,105
32	41,759	5,388	46,403	5,987	81,222	10,480
33	43,313	5,589	48,127	6,210	84,249	10,871
34	45,046	5,812	50,054	6,459	87,616	11,305
35	46,852	6,045	52,062	6,718	91,122	11,758
36	48,723	6,287	54,139	6,986	94,767	12,228
37	51,191	6,605	56,880	7,339	99,563	12,847
38	53,744	6,935	59,717	7,705	104,529	13,488
39	56,421	7,280	62,684	8,088	109,729	14,159
40	58,911	7,601	65,455	8,446	115,642	14,922
41	61,413	7,924	68,236	8,805	121,097	15,625
42	63,655	8,214	70,730	9,126	126,124	16,274
43	66,039	8,521	73,448	9,477	130,846	16,883
44	67,510	8,711	75,859	9,788	135,019	17,422
45	68,939	8,895	78,276	10,100	139,187	17,960
46	71,334	9,204	80,456	10,381	142,664	18,408
47	73,810	9,524	82,471	10,641	146,238	18,869
48	76,031	9,810	84,474	10,900	149,701	19,316
49	78,348	10,109	87,038	11,231	153,270	19,777
50	80,664	10,408	89,626	11,565	156,847	20,238
51	83,620	10,790	92,907	11,988	161,444	20,831
52	86,998	11,226	96,671	12,474	166,314	21,460
53	90,549	11,684	100,604	12,981	172,573	22,267
54	94,501	12,194	105,001	13,549	179,767	23,196
55	98,369	12,693	109,301	14,103	187,291	24,167
56	102,358	13,207	113,734	14,675	194,986	25,159
57	106,540	13,747	118,380	15,275	203,198	26,219
58	111,339	14,366	123,713	15,963	211,542	27,296
59	116,899	15,084	130,240	16,805	223,657	28,859
60	123,331	15,914	136,951	17,671	235,816	30,428
61	132,333	17,075	147,036	18,972	255,722	32,996
62	141,732	18,288	157,489	20,321	275,130	35,501
63	151,509	19,550	168,341	21,721	293,494	37,870
64	161,809	20,879	179,791	23,199	314,198	40,542
65	172,500	22,258	191,666	24,731	336,118	43,370
66	182,351	23,529	202,610	26,143	355,318	45,847
67	193,074	24,913	214,519	27,680	378,190	48,799
68	205,008	26,453	227,786	29,392	402,703	51,962
69	215,754	27,839	239,727	30,933	427,034	55,101
70	228,931	29,539	254,369	32,822	447,085	57,688
71	240,529	31,036	267,208	34,478	467,776	60,358
72	249,072	32,138	276,613	35,692	483,986	62,450
73	259,695	33,509	288,454	37,220	501,497	64,709
74	270,359	34,885	300,295	38,748	522,853	67,465
75	279,797	36,103	310,746	40,096	544,238	70,224
76	290,094	37,431	322,205	41,575	563,357	72,691
77	302,885	39,082	336,370	43,403	584,765	75,454
78	315,114	40,660	349,944	45,154	609,966	78,705
79	324,877	41,920	360,886	46,566	631,934	81,540
80	329,781	42,552	366,419	47,280	653,390	84,308
81*	337,366	43,531	374,845	48,367	668,422	86,248
82*	345,122	44,532	383,464	49,479	683,786	88,230
83*	353,061	45,556	392,288	50,618	699,518	90,260
84*	361,184	46,604	401,310	51,782	715,611	92,337
85*	369,490	47,676	410,535	52,972	732,060	94,459
86*	377,989	48,773	419,981	54,191	748,902	96,633
87*	386,680	49,894	429,641	55,438	766,127	98,855
88*	395,578	51,042	439,520	56,712	783,748	101,129
89*	404,674	52,216	449,630	58,017	801,775	103,455
90*	413,983	53,417	459,973	59,351	820,220	105,835
91*	423,501	54,645	470,552	60,716	839,083	108,269
92*	433,244	55,902	481,375	62,113	858,379	110,759
93*	443,207	57,188	492,446	63,541	878,125	113,306
94*	453,403	58,504	503,772	65,003	898,317	115,912
95*	463,830	59,849	515,360	66,498	918,984	118,579
96*	474,500	61,226	527,213	68,027	940,120	121,306
97*	485,412	62,634	539,338	69,592	961,743	124,096
98*	496,579	64,075	551,745	71,193	983,863	126,950
99*	507,997	65,548	564,432	72,830	1,006,488	129,869

ZONE 3 第3區

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

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	10,423	1,345	11,581	1,494	20,846	2,690
1	10,423	1,345	11,581	1,494	20,846	2,690
2	10,423	1,345	11,581	1,494	20,846	2,690
3	10,423	1,345	11,581	1,494	20,846	2,690
4	10,423	1,345	11,581	1,494	20,846	2,690
5	9,874	1,274	10,972	1,416	19,748	2,548
6	9,874	1,274	10,972	1,416	19,748	2,548
7	9,874	1,274	10,972	1,416	19,748	2,548
8	9,874	1,274	10,972	1,416	19,748	2,548
9	9,874	1,274	10,972	1,416	19,748	2,548
10	8,928	1,152	9,917	1,280	17,854	2,304
11	9,053	1,168	10,062	1,298	18,108	2,337
12	9,225	1,190	10,249	1,322	18,449	2,381
13	9,727	1,255	10,605	1,368	19,094	2,464
14	9,924	1,281	10,923	1,409	19,665	2,537
15	10,129	1,307	11,256	1,452	20,254	2,613
16	10,330	1,333	11,481	1,481	20,660	2,666
17	10,589	1,366	11,764	1,518	21,177	2,733
18	10,853	1,400	12,058	1,556	21,709	2,801
19	11,125	1,435	12,359	1,595	22,250	2,871
20	11,403	1,471	12,727	1,642	22,910	2,956
21	12,172	1,571	13,773	1,777	24,566	3,170
22	12,458	1,607	14,236	1,837	25,151	3,245
23	12,916	1,667	14,616	1,886	25,823	3,332
24	13,299	1,716	15,057	1,943	26,602	3,433
25	13,700	1,768	15,362	1,982	27,396	3,535
26	14,107	1,820	15,675	2,023	28,218	3,641
27	14,502	1,871	16,110	2,079	29,007	3,743
28	14,904	1,923	16,560	2,137	29,806	3,846
29	15,241	1,967	16,935	2,185	30,485	3,934
30	15,713	2,027	17,459	2,253	31,424	4,055
31	16,147	2,083	17,940	2,315	32,289	4,166
32	16,513	2,131	18,348	2,367	33,027	4,262
33	16,847	2,174	18,720	2,415	33,694	4,348
34	17,142	2,212	19,045	2,457	34,282	4,423
35	17,443	2,251	19,380	2,501	34,882	4,501
36	17,746	2,290	19,719	2,544	35,494	4,580
37	17,985	2,321	19,984	2,579	35,969	4,641
38	18,226	2,352	20,252	2,613	36,453	4,704
39	18,474	2,384	20,524	2,648	36,941	4,767
40	18,885	2,437	20,789	2,682	37,072	4,783
41	19,569	2,525	21,535	2,779	38,766	5,002
42	20,655	2,665	22,737	2,934	40,929	5,281
43	21,500	2,774	23,890	3,083	42,597	5,496
44	22,340	2,883	25,200	3,252	44,934	5,798
45	23,149	2,987	26,086	3,366	46,516	6,002
46	24,299	3,135	27,003	3,484	48,147	6,213
47	25,246	3,258	27,923	3,603	49,793	6,425
48	26,104	3,368	28,736	3,708	51,239	6,611
49	27,227	3,513	29,428	3,797	52,478	6,771
50	28,298	3,651	31,381	4,049	56,227	7,255
51	29,480	3,804	32,451	4,187	57,861	7,466
52	30,624	3,951	33,714	4,350	60,116	7,757
53	31,072	4,009	34,523	4,455	61,565	7,944
54	32,623	4,209	36,252	4,678	64,644	8,341
55	34,093	4,399	37,879	4,888	67,549	8,716
56	35,958	4,640	39,588	5,108	70,591	9,109
57	37,724	4,868	41,726	5,384	74,405	9,601
58	39,292	5,070	43,250	5,581	77,130	9,952
59	42,039	5,424	46,673	6,022	83,613	10,789
60	45,176	5,829	50,485	6,514	90,986	11,740
61	49,587	6,398	55,114	7,111	98,608	12,724
62	53,806	6,943	59,786	7,714	106,952	13,800
63	58,111	7,498	64,537	8,327	116,488	15,031
64	62,761	8,098	69,739	8,999	124,690	16,089
65	67,636	8,727	75,356	9,723	134,721	17,383
66	71,848	9,271	79,832	10,301	143,719	18,544
67	76,406	9,859	84,896	10,954	152,807	19,717
68	82,098	10,593	91,207	11,769	164,041	21,167
69	87,897	11,342	97,659	12,601	174,724	22,545
70	93,439	12,057	103,816	13,396	186,868	24,112
71	99,191	12,799	111,199	14,348	200,350	25,852
72	104,334	13,462	114,446	14,767	206,180	26,604
73	109,890	14,179	119,319	15,396	213,233	27,514
74	113,454	14,639	124,489	16,063	221,964	28,641
75	119,148	15,374	130,730	16,868	233,753	30,162
76	124,295	16,038	136,395	17,599	244,512	31,550
77	130,493	16,838	143,272	18,487	253,282	32,682
78	136,395	17,599	149,724	19,319	264,786	34,166
79	143,918	18,570	157,969	20,383	270,748	34,935
80	148,600	19,174	163,093	21,044	275,232	35,514
81*	152,025	19,616	166,869	21,531	281,562	36,331
82*	155,516	20,067	170,705	22,026	288,033	37,166
83*	159,091	20,528	174,630	22,533	294,657	38,020
84*	162,752	21,000	178,646	23,051	301,432	38,894
85*	166,497	21,483	182,754	23,581	308,364	39,789
86*	170,324	21,977	186,957	24,123	315,461	40,705
87*	174,244	22,483	191,260	24,679	322,717	41,641
88*	178,250	23,000	195,659	25,246	330,143	42,599
89*	182,354	23,530	200,162	25,827	337,734	43,579
90*	186,542	24,070	204,757	26,420	345,495	44,580
91*	190,833	24,624	209,470	27,028	353,441	45,605
92*	195,228	25,191	214,294	27,651	361,577	46,655
93*	199,715	25,770	219,218	28,286	369,890	47,728
94*	204,308	26,362	224,260	28,937	378,398	48,826
95*	209,009	26,969	229,420	29,603	387,100	49,948
96*	213,818	27,589	234,699	30,284	396,009	51,098
97*	218,733	28,224	240,094	30,980	405,113	52,273
98*	223,767	28,873	245,617	31,693	414,437	53,476
99*	228,910	29,537	251,263	32,421	423,964	54,705

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	8,130	1,049	9,103	1,175	15,789	2,037
1	8,130	1,049	9,103	1,175	15,789	2,037
2	8,130	1,049	9,103	1,175	15,789	2,037
3	8,130	1,049	9,103	1,175	15,789	2,037
4	8,130	1,049	9,103	1,175	15,789	2,037
5	7,314	944	8,244	1,064	14,628	1,887
6	7,314	944	8,244	1,064	14,628	1,887
7	7,314	944	8,244	1,064	14,628	1,887
8	7,314	944	8,244	1,064	14,628	1,887
9	7,314	944	8,244	1,064	14,628	1,887
10	6,612	853	7,449	961	13,224	1,706
11	6,707	865	7,560	975	13,413	1,731
12	6,833	882	7,700	994	13,665	1,763
13	7,203	929	7,920	1,022	14,101	1,819
14	7,351	949	8,183	1,056	14,546	1,877
15	7,503	968	8,457	1,091	15,003	1,936
16	7,651	987	8,624	1,113	15,303	1,975
17	7,843	1,012	8,838	1,140	15,686	2,024
18	8,038	1,037	9,059	1,169	16,080	2,075
19	8,239	1,063	9,285	1,198	16,481	2,127
20	8,446	1,090	9,575	1,235	16,980	2,191
21	9,001	1,161	10,389	1,341	18,209	2,350
22	9,211	1,189	10,770	1,390	18,642	2,405
23	9,551	1,232	11,027	1,423	19,114	2,466
24	9,833	1,269	11,360	1,466	19,690	2,541
25	10,130	1,307	11,558	1,491	20,278	2,617
26	10,432	1,346	11,760	1,517	20,887	2,695
27	10,723	1,384	12,083	1,559	21,471	2,770
28	11,021	1,422	12,423	1,603	22,061	2,847
29	11,270	1,454	12,704	1,639	22,565	2,912
30	11,619	1,499	13,097	1,690	23,259	3,001
31	11,941	1,541	13,459	1,737	23,901	3,084
32	12,210	1,575	13,764	1,776	24,447	3,154
33	12,458	1,607	14,046	1,812	24,941	3,218
34	12,677	1,636	14,289	1,844	25,377	3,274
35	12,900	1,665	14,541	1,876	25,820	3,332
36	13,122	1,693	14,793	1,909	26,272	3,390
37	13,300	1,716	14,992	1,934	26,624	3,435
38	13,478	1,739	15,194	1,961	26,982	3,482
39	13,661	1,763	15,398	1,987	27,344	3,528
40	13,966	1,802	15,552	2,007	27,364	3,531
41	14,470	1,867	16,109	2,079	28,654	3,697
42	15,274	1,971	17,009	2,195	30,254	3,904
43	15,899	2,051	17,922	2,313	31,485	4,063
44	16,521	2,132	18,906	2,439	33,214	4,286
45	17,118	2,209	19,654	2,536	34,454	4,446
46	17,969	2,319	20,258	2,614	35,590	4,592
47	18,669	2,409	20,918	2,699	36,779	4,746
48	19,303	2,491	21,496	2,774	37,819	4,880
49	20,134	2,598	21,888	2,824	38,625	4,984
50	20,927	2,700	23,528	3,036	41,578	5,365
51	21,826	2,816	24,302	3,136	42,730	5,514
52	22,672	2,925	25,246	3,258	44,395	5,728
53	23,004	2,968	25,927	3,345	45,530	5,875
54	24,152	3,116	27,226	3,513	47,808	6,169
55	25,242	3,257	28,447	3,671	49,955	6,446
56	26,622	3,435	29,645	3,825	52,133	6,727
57	27,379	3,533	30,753	3,968	54,520	7,035
58	28,941	3,734	32,241	4,160	56,833	7,333
59	31,197	4,025	35,114	4,531	61,933	7,991
60	33,587	4,334	38,118	4,918	67,571	8,719
61	36,868	4,757	41,545	5,361	73,096	9,432
62	39,893	5,147	44,955	5,801	79,182	10,217
63	43,004	5,549	48,442	6,251	86,283	11,133
64	46,145	5,954	51,041	6,586	91,978	11,868
65	49,387	6,373	54,661	7,053	99,125	12,790
66	52,723	6,803	58,148	7,503	106,037	13,682
67	56,515	7,292	61,882	7,985	113,120	14,596
68	60,725	7,835	66,344	8,561	121,420	15,667
69	65,015	8,389	71,271	9,196	129,226	16,674
70	70,463	9,092	77,252	9,968	138,335	17,850
71	74,900	9,665	82,117	10,596	148,883	19,211
72	79,509	10,259	87,966	11,350	152,722	19,706
73	84,668	10,925	91,639	11,824	157,514	20,324
74	89,166	11,505	95,542	12,328	164,169	21,183
75	92,065	11,879	99,682	12,862	172,960	22,317
76	96,682	12,475	104,679	13,507	180,995	23,354
77	99,640	12,857	107,643	13,889	187,106	24,143
78	101,451	13,090	112,484	14,514	195,611	25,240
79	107,046	13,812	118,676	15,313	199,986	25,805
80	110,529	14,262	122,521	15,809	201,842	26,044
81*	113,076	14,590	125,362	16,176	206,479	26,642
82*	115,674	14,926	128,244	16,548	211,226	27,255
83*	118,333	15,269	131,194	16,928	216,084	27,882
84*	121,056	15,620	134,211	17,318	221,052	28,523
85*	123,841	15,979	137,297	17,716	226,134	29,179
86*	126,687	16,347	140,453	18,123	231,341	29,850
87*	129,603	16,723	143,687	18,540	236,661	30,537
88*	132,583	17,107	146,992	18,967	242,107	31,240
89*	135,634	17,501	150,374	19,403	247,673	31,958
90*	138,751	17,903	153,827	19,849	253,365	32,692
91*	141,943	18,315	157,368	20,306	259,192	33,444
92*	145,210	18,737	160,992	20,773	265,156	34,214
93*	148,549	19,168	164,690	21,250	271,254	35,001
94*	151,965	19,608	168,479	21,739	277,494	35,806
95*	155,462	20,060	172,354	22,239	283,874	36,629
96*	159,039	20,521	176,320	22,751	290,407	37,472
97*	162,694	20,993	180,374	23,274	297,084	38,333
98*	166,438	21,476	184,524	23,810	303,922	39,216
99*	170,264	21,970	188,764	24,357	310,909	40,117

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 2026
在香港繕發的保單之保費率生效日期：由2026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	25,819	3,331	25,883	3,340	56,529	7,294
1	25,819	3,331	25,883	3,340	56,529	7,294
2	25,819	3,331	25,883	3,340	56,529	7,294
3	25,819	3,331	25,883	3,340	56,529	7,294
4	25,819	3,331	25,883	3,340	56,529	7,294
5	24,112	3,111	24,172	3,119	52,794	6,812
6	24,112	3,111	24,172	3,119	52,794	6,812
7	24,112	3,111	24,172	3,119	52,794	6,812
8	24,112	3,111	24,172	3,119	52,794	6,812
9	24,112	3,111	24,172	3,119	52,794	6,812
10	25,146	3,245	25,224	3,255	52,846	6,819
11	26,522	3,422	26,465	3,415	52,905	6,826
12	27,548	3,555	27,591	3,560	53,071	6,848
13	28,526	3,681	28,605	3,691	53,393	6,889
14	30,118	3,886	30,198	3,897	55,765	7,195
15	31,906	4,117	31,992	4,128	57,475	7,416
16	33,646	4,341	33,896	4,374	59,774	7,713
17	34,840	4,495	35,096	4,529	61,599	7,948
18	35,905	4,633	36,339	4,689	63,475	8,190
19	38,222	4,932	38,689	4,992	65,781	8,488
20	39,349	5,077	40,928	5,281	68,289	8,811
21	41,511	5,356	42,407	5,472	71,056	9,169
22	43,375	5,597	44,540	5,747	74,567	9,622
23	45,478	5,868	46,742	6,031	78,588	10,140
24	47,565	6,137	49,035	6,327	82,802	10,684
25	48,973	6,319	51,417	6,634	86,779	11,197
26	50,107	6,465	52,673	6,797	90,542	11,683
27	51,233	6,611	53,837	6,947	92,536	11,940
28	52,546	6,780	55,362	7,143	95,164	12,279
29	53,969	6,964	56,966	7,350	97,918	12,635
30	55,598	7,174	58,687	7,573	100,877	13,016
31	57,122	7,371	60,297	7,780	103,643	13,373
32	58,739	7,579	61,999	8,000	106,572	13,751
33	60,377	7,791	63,730	8,223	109,549	14,135
34	62,078	8,010	65,530	8,455	112,634	14,533
35	63,813	8,234	67,355	8,691	115,780	14,939
36	65,359	8,433	68,992	8,902	118,589	15,302
37	66,341	8,560	70,026	9,036	120,374	15,532
38	67,005	8,646	70,726	9,126	121,572	15,687
39	67,767	8,744	71,528	9,229	122,951	15,865
40	67,888	8,760	71,661	9,247	124,301	16,039
41	67,979	8,771	71,754	9,259	125,599	16,206
42	68,215	8,802	72,006	9,291	126,903	16,375
43	68,547	8,845	72,357	9,336	128,171	16,538
44	69,499	8,968	73,364	9,466	131,317	16,944
45	71,475	9,223	75,443	9,735	135,254	17,452
46	73,131	9,436	77,196	9,961	137,959	17,801
47	74,794	9,651	78,950	10,187	140,718	18,157
48	76,480	9,868	80,732	10,417	143,534	18,521
49	78,182	10,088	82,520	10,648	146,767	18,938
50	79,893	10,309	84,328	10,881	150,416	19,409
51	81,616	10,531	86,152	11,116	154,083	19,882
52	83,360	10,756	87,994	11,354	157,795	20,361
53	86,657	11,182	91,469	11,802	165,199	21,316
54	90,413	11,666	95,441	12,315	173,476	22,384
55	94,240	12,160	99,468	12,835	181,888	23,469
56	98,127	12,662	103,584	13,366	190,428	24,571
57	101,389	13,082	107,024	13,810	197,729	25,513
58	107,980	13,933	113,984	14,708	210,608	27,175
59	115,863	14,950	122,298	15,780	225,960	29,156
60	124,783	16,101	131,702	16,994	242,072	31,235
61	133,144	17,180	140,538	18,134	257,201	33,187
62	141,798	18,297	149,674	19,313	273,938	35,347
63	150,732	19,449	159,109	20,530	291,222	37,577
64	159,776	20,616	168,645	21,761	309,876	39,984
65	168,373	21,726	177,722	22,932	327,766	42,292
66	178,119	22,983	188,019	24,261	349,878	45,146
67	189,290	24,425	199,802	25,781	373,507	48,194
68	202,093	26,077	213,308	27,524	398,755	51,452
69	215,822	27,848	227,798	29,393	425,733	54,933
70	225,916	29,150	238,447	30,767	445,561	57,492
71	234,789	30,295	247,842	31,980	467,348	60,303
72	246,325	31,784	260,011	33,550	490,188	63,250
73	258,393	33,341	272,747	35,193	514,104	66,336
74	271,056	34,975	286,098	36,916	539,179	69,571
75	284,304	36,684	300,096	38,722	559,832	72,236
76	298,206	38,478	314,758	40,614	581,314	75,008
77	312,757	40,356	330,124	42,597	603,648	77,890
78	328,006	42,323	346,218	44,673	626,867	80,886
79	342,650	44,213	361,670	46,667	651,008	84,001
80	352,018	45,422	371,577	47,945	662,583	85,495
81*	360,115	46,466	380,126	49,049	677,827	87,462
82*	368,397	47,535	388,865	50,176	693,172	89,442
83*	376,871	48,629	397,812	51,331	709,120	91,499
84*	385,539	49,747	406,958	52,511	725,239	93,579
85*	394,407	50,891	416,317	53,718	741,790	95,715
86*	403,477	52,062	425,897	54,954	758,987	97,934
87*	412,757	53,259	435,690	56,218	776,639	100,211
88*	422,251	54,484	445,710	57,511	794,775	102,552
89*	431,962	55,737	455,962	58,834	813,405	104,955
90*	441,897	57,019	466,450	60,187	832,111	107,369
91*	452,062	58,331	477,176	61,571	851,254	109,839
92*	462,459	59,672	488,153	62,987	870,834	112,366
93*	473,096	61,045	499,378	64,436	890,856	114,949
94*	483,977	62,449	510,865	65,918	911,346	117,593
95*	495,109	63,885	522,611	67,434	932,306	120,298
96*	506,496	65,354	534,635	68,985	953,752	123,065
97*	518,144	66,857	546,933	70,572	975,693	125,896
98*	530,062	68,395	559,509	72,195	998,132	128,791
99*	542,254	69,968	572,377	73,855	1,021,081	131,752

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	20,740	2,676	23,040	2,973	41,095	5,303
1	20,740	2,676	23,040	2,973	41,095	5,303
2	20,740	2,676	23,040	2,973	41,095	5,303
3	20,740	2,676	23,040	2,973	41,095	5,303
4	20,740	2,676	23,040	2,973	41,095	5,303
5	19,354	2,497	21,498	2,774	38,346	4,948
6	19,354	2,497	21,498	2,774	38,346	4,948
7	19,354	2,497	21,498	2,774	38,346	4,948
8	19,354	2,497	21,498	2,774	38,346	4,948
9	19,354	2,497	21,498	2,774	38,346	4,948
10	18,935	2,443	21,035	2,714	37,520	4,841
11	19,160	2,472	21,286	2,747	37,952	4,897
12	19,433	2,507	21,585	2,785	38,480	4,965
13	20,399	2,632	22,660	2,924	40,409	5,214
14	20,760	2,679	23,064	2,976	41,131	5,307
15	21,178	2,733	23,532	3,036	41,958	5,414
16	21,646	2,793	24,048	3,103	42,885	5,534
17	22,140	2,857	24,600	3,174	43,060	5,556
18	22,248	2,871	24,722	3,190	43,269	5,583
19	22,342	2,883	24,825	3,203	43,454	5,607
20	22,342	2,883	24,825	3,203	43,454	5,607
21	22,725	2,932	25,252	3,258	45,030	5,810
22	23,325	3,010	25,919	3,344	46,648	6,019
23	24,161	3,118	26,849	3,464	48,326	6,236
24	25,128	3,242	27,919	3,602	50,261	6,485
25	26,135	3,372	29,037	3,747	52,267	6,744
26	27,181	3,507	30,199	3,897	54,358	7,014
27	28,192	3,638	31,324	4,042	56,382	7,275
28	29,240	3,773	32,491	4,192	58,482	7,546
29	30,330	3,914	33,701	4,349	60,655	7,826
30	31,754	4,097	35,284	4,553	62,917	8,118
31	33,245	4,290	36,939	4,766	65,259	8,421
32	34,801	4,490	38,671	4,990	67,686	8,734
33	36,098	4,658	40,108	5,175	70,206	9,059
34	37,543	4,844	41,714	5,382	73,014	9,421
35	39,043	5,038	43,383	5,598	75,936	9,798
36	40,606	5,239	45,117	5,822	78,974	10,190
37	42,661	5,505	47,403	6,117	82,969	10,706
38	44,787	5,779	49,763	6,421	87,109	11,240
39	47,015	6,066	52,237	6,740	91,439	11,799
40	49,093	6,335	54,544	7,038	96,365	12,434
41	51,180	6,604	56,864	7,337	100,915	13,021
42	53,048	6,845	58,938	7,605	105,104	13,562
43	55,033	7,101	61,203	7,897	109,038	14,069
44	56,259	7,259	63,214	8,157	112,513	14,518
45	57,448	7,413	65,227	8,416	115,989	14,966
46	59,442	7,670	67,050	8,652	118,887	15,340
47	61,509	7,937	68,723	8,867	121,866	15,725
48	63,362	8,176	70,396	9,083	124,751	16,097
49	65,288	8,424	72,532	9,359	127,726	16,481
50	67,224	8,674	74,692	9,638	130,706	16,865
51	69,683	8,991	77,425	9,990	134,536	17,359
52	72,502	9,355	80,561	10,395	138,596	17,883
53	75,456	9,736	83,840	10,818	143,813	18,557
54	78,751	10,161	87,504	11,291	149,805	19,330
55	81,978	10,578	91,083	11,753	156,076	20,139
56	85,298	11,006	94,781	12,230	162,484	20,966
57	88,786	11,456	98,653	12,729	169,336	21,850
58	92,780	11,972	103,092	13,302	176,284	22,746
59	97,418	12,570	108,534	14,004	186,381	24,049
60	102,778	13,262	114,124	14,726	196,515	25,357
61	110,280	14,230	122,531	15,810	213,107	27,498
62	118,112	15,240	131,242	16,934	229,281	29,585
63	126,261	16,292	140,286	18,101	244,581	31,559
64	134,715	17,383	149,688	19,315	261,589	33,753
65	143,749	18,548	159,720	20,609	280,100	36,142
66	151,959	19,608	168,844	21,786	296,098	38,206
67	160,896	20,761	178,765	23,066	315,157	40,665
68	170,843	22,044	189,820	24,493	335,582	43,301
69	179,795	23,199	199,773	25,777	355,863	45,918
70	190,772	24,616	211,971	27,351	372,567	48,073
71	200,444	25,864	222,672	28,732	389,817	50,299
72	207,559	26,782	230,512	29,743	403,321	52,041
73	216,414	27,924	240,380	31,017	417,914	53,924
74	225,300	29,071	250,247	32,290	435,713	56,221
75	233,165	30,086	258,959	33,414	453,536	58,521
76	241,746	31,193	268,505	34,646	469,462	60,576
77	252,406	32,569	280,310	36,169	487,305	62,878
78	262,597	33,883	291,620	37,628	508,307	65,588
79	270,731	34,933	300,738	38,805	526,608	67,949
80	274,817	35,460	305,348	39,400	544,489	70,257
81*	281,139	36,276	312,374	40,306	557,018	71,873
82*	287,605	37,110	319,556	41,233	569,827	73,526
83*	294,219	37,964	326,906	42,181	582,934	75,217
84*	300,988	38,837	334,427	43,152	596,345	76,948
85*	307,910	39,730	342,115	44,144	610,058	78,717
86*	314,989	40,644	349,986	45,159	624,086	80,527
87*	322,234	41,579	358,033	46,198	638,443	82,380
88*	329,649	42,535	366,270	47,261	653,126	84,274
89*	337,228	43,513	374,694	48,348	668,150	86,213
90*	344,984	44,514	383,311	49,459	683,514	88,195
91*	352,920	45,538	392,129	50,597	699,237	90,224
92*	361,039	46,586	401,148	51,761	715,325	92,300
93*	369,340	47,657	410,374	52,951	731,774	94,422
94*	377,834	48,753	419,810	54,169	748,601	96,594
95*	386,527	49,874	429,467	55,415	765,820	98,815
96*	395,413	51,021	439,341	56,689	783,430	101,088
97*	404,508	52,195	449,450	57,994	801,453	103,413
98*	413,811	53,395	459,786	59,327	819,886	105,792
99*	423,329	54,623	470,361	60,692	838,739	108,224

ZONE 3 第3區

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

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	8,688	1,121	9,650	1,245	17,370	2,241
1	8,688	1,121	9,650	1,245	17,370	2,241
2	8,688	1,121	9,650	1,245	17,370	2,241
3	8,688	1,121	9,650	1,245	17,370	2,241
4	8,688	1,121	9,650	1,245	17,370	2,241
5	8,230	1,062	9,142	1,180	16,456	2,123
6	8,230	1,062	9,142	1,180	16,456	2,123
7	8,230	1,062	9,142	1,180	16,456	2,123
8	8,230	1,062	9,142	1,180	16,456	2,123
9	8,230	1,062	9,142	1,180	16,456	2,123
10	7,439	960	8,266	1,067	14,880	1,920
11	7,546	974	8,383	1,082	15,091	1,947
12	7,688	992	8,543	1,102	15,376	1,984
13	8,105	1,046	8,841	1,141	15,908	2,053
14	8,273	1,067	9,106	1,175	16,388	2,115
15	8,441	1,089	9,376	1,210	16,877	2,178
16	8,607	1,111	9,566	1,234	17,217	2,222
17	8,825	1,139	9,804	1,265	17,645	2,277
18	9,044	1,167	10,050	1,297	18,089	2,334
19	9,270	1,196	10,300	1,329	18,541	2,392
20	9,504	1,226	10,608	1,369	19,094	2,464
21	10,143	1,309	11,480	1,481	20,473	2,642
22	10,382	1,340	11,864	1,531	20,962	2,705
23	10,761	1,389	12,181	1,572	21,521	2,777
24	11,081	1,430	12,548	1,619	22,168	2,860
25	11,416	1,473	12,805	1,652	22,831	2,946
26	11,758	1,517	13,064	1,686	23,517	3,034
27	12,086	1,559	13,427	1,733	24,169	3,119
28	12,421	1,603	13,798	1,780	24,838	3,205
29	12,704	1,639	14,113	1,821	25,406	3,278
30	13,093	1,689	14,549	1,877	26,189	3,379
31	13,456	1,736	14,948	1,929	26,911	3,472
32	13,760	1,775	15,291	1,973	27,521	3,551
33	14,040	1,812	15,599	2,013	28,078	3,623
34	14,284	1,843	15,871	2,048	28,570	3,686
35	14,534	1,875	16,149	2,084	29,069	3,751
36	14,789	1,908	16,435	2,121	29,579	3,817
37	14,991	1,934	16,652	2,149	29,975	3,868
38	15,192	1,960	16,877	2,178	30,376	3,919
39	15,397	1,987	17,103	2,207	30,784	3,972
40	15,737	2,031	17,323	2,235	30,892	3,986
41	16,306	2,104	17,949	2,316	32,306	4,169
42	17,213	2,221	18,950	2,445	34,106	4,401
43	17,917	2,312	19,906	2,569	35,498	4,580
44	18,617	2,402	21,000	2,710	37,449	4,832
45	19,294	2,490	21,740	2,805	38,766	5,002
46	20,252	2,613	22,498	2,903	40,120	5,177
47	21,040	2,715	23,271	3,003	41,495	5,354
48	21,754	2,807	23,948	3,090	42,701	5,510
49	22,689	2,928	24,524	3,164	43,731	5,643
50	23,582	3,043	26,151	3,374	46,856	6,046
51	24,569	3,170	27,043	3,489	48,218	6,222
52	25,519	3,293	28,093	3,625	50,094	6,464
53	25,892	3,341	28,771	3,712	51,306	6,620
54	27,190	3,508	30,210	3,898	53,869	6,951
55	28,413	3,666	31,570	4,074	56,295	7,264
56	29,969	3,867	32,991	4,257	58,824	7,590
57	31,442	4,057	34,770	4,486	62,004	8,001
58	32,741	4,225	36,045	4,651	64,266	8,292
59	35,029	4,520	38,897	5,019	69,679	8,991
60	37,650	4,858	42,071	5,429	75,823	9,784
61	41,322	5,332	45,925	5,926	82,167	10,602
62	44,836	5,785	49,819	6,428	89,115	11,499
63	48,421	6,248	53,777	6,939	97,066	12,525
64	52,298	6,748	58,109	7,498	103,901	13,407
65	56,468	7,286	62,911	8,118	112,470	14,512
66	60,258	7,775	66,953	8,639	120,538	15,553
67	63,670	8,215	70,750	9,129	127,340	16,431
68	68,417	8,828	76,006	9,807	136,700	17,639
69	73,249	9,451	81,384	10,501	145,603	18,787
70	77,863	10,047	86,512	11,163	155,721	20,093
71	82,659	10,666	92,667	11,957	166,959	21,543
72	86,947	11,219	95,373	12,306	171,816	22,170
73	91,574	11,816	99,433	12,830	177,690	22,928
74	94,544	12,199	103,742	13,386	184,973	23,867
75	99,292	12,812	108,942	14,057	194,792	25,134
76	103,579	13,365	113,662	14,666	203,760	26,292
77	108,743	14,031	119,394	15,406	211,067	27,234
78	113,666	14,667	124,773	16,100	220,658	28,472
79	119,932	15,475	131,641	16,986	225,625	29,113
80	123,838	15,979	135,911	17,537	229,355	29,594
81*	126,683	16,346	139,053	17,942	234,631	30,275
82*	129,598	16,722	142,255	18,355	240,028	30,971
83*	132,579	17,107	145,524	18,777	245,544	31,683
84*	135,628	17,500	148,873	19,209	251,194	32,412
85*	138,747	17,903	152,293	19,651	256,970	33,157
86*	141,942	18,315	155,799	20,103	262,882	33,920
87*	145,200	18,735	159,382	20,565	268,925	34,700
88*	148,544	19,167	163,048	21,038	275,115	35,499
89*	151,960	19,608	166,799	21,522	281,436	36,314
90*	155,456	20,059	170,634	22,017	287,915	37,150
91*	159,028	20,520	174,556	22,523	294,530	38,004
92*	162,690	20,992	178,575	23,042	301,313	38,879
93*	166,428	21,475	182,680	23,572	308,234	39,772
94*	170,253	21,968	186,881	24,114	315,329	40,688
95*	174,174	22,474	191,183	24,669	322,585	41,624
96*	178,179	22,991	195,576	25,236	330,005	42,581
97*	182,273	23,519	200,073	25,816	337,587	43,560
98*	186,468	24,060	204,676	26,410	345,355	44,562
99*	190,757	24,614	209,388	27,018	353,302	45,587

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	6,776	874	7,584	979	13,156	1,698
1	6,776	874	7,584	979	13,156	1,698
2	6,776	874	7,584	979	13,156	1,698
3	6,776	874	7,584	979	13,156	1,698
4	6,776	874	7,584	979	13,156	1,698
5	6,095	786	6,868	886	12,187	1,573
6	6,095	786	6,868	886	12,187	1,573
7	6,095	786	6,868	886	12,187	1,573
8	6,095	786	6,868	886	12,187	1,573
9	6,095	786	6,868	886	12,187	1,573
10	5,510	711	6,210	801	11,021	1,422
11	5,589	721	6,297	813	11,178	1,442
12	5,694	735	6,418	828	11,389	1,470
13	6,003	775	6,604	852	11,749	1,516
14	6,127	791	6,821	880	12,121	1,564
15	6,252	807	7,043	909	12,501	1,613
16	6,375	823	7,188	927	12,753	1,646
17	6,536	843	7,365	950	13,069	1,686
18	6,698	864	7,551	974	13,398	1,729
19	6,866	886	7,736	998	13,733	1,772
20	7,039	908	7,980	1,030	14,152	1,826
21	7,501	968	8,661	1,118	15,176	1,958
22	7,677	991	8,976	1,158	15,538	2,005
23	7,957	1,027	9,190	1,186	15,931	2,056
24	8,194	1,057	9,467	1,222	16,410	2,117
25	8,442	1,089	9,635	1,243	16,899	2,181
26	8,695	1,122	9,801	1,265	17,408	2,246
27	8,937	1,153	10,073	1,300	17,890	2,308
28	9,185	1,185	10,351	1,336	18,385	2,372
29	9,395	1,212	10,586	1,366	18,804	2,426
30	9,681	1,249	10,915	1,408	19,384	2,501
31	9,951	1,284	11,214	1,447	19,920	2,570
32	10,175	1,313	11,472	1,480	20,371	2,629
33	10,382	1,340	11,703	1,510	20,783	2,682
34	10,563	1,363	11,906	1,536	21,148	2,729
35	10,747	1,387	12,116	1,563	21,518	2,777
36	10,937	1,411	12,330	1,591	21,895	2,825
37	11,085	1,430	12,491	1,612	22,186	2,863
38	11,234	1,450	12,660	1,634	22,484	2,901
39	11,385	1,469	12,830	1,655	22,785	2,940
40	11,637	1,502	12,958	1,672	22,801	2,942
41	12,058	1,556	13,427	1,733	23,879	3,081
42	12,728	1,642	14,175	1,829	25,209	3,253
43	13,248	1,709	14,931	1,927	26,237	3,385
44	13,766	1,776	15,754	2,033	27,682	3,572
45	14,267	1,841	16,378	2,113	28,714	3,705
46	14,976	1,932	16,878	2,178	29,655	3,826
47	15,560	2,008	17,433	2,249	30,649	3,955
48	16,087	2,076	17,915	2,312	31,517	4,067
49	16,779	2,165	18,241	2,354	32,188	4,153
50	17,439	2,250	19,607	2,530	34,649	4,471
51	18,189	2,347	20,252	2,613	35,608	4,595
52	18,893	2,438	21,038	2,715	36,995	4,774
53	19,169	2,473	21,608	2,788	37,943	4,896
54	20,130	2,597	22,687	2,927	39,837	5,140
55	21,035	2,714	23,708	3,059	41,631	5,372
56	22,188	2,863	24,705	3,188	43,442	5,605
57	22,819	2,944	25,623	3,306	45,430	5,862
58	24,115	3,112	26,872	3,467	47,354	6,110
59	25,994	3,354	29,266	3,776	51,612	6,660
60	27,993	3,612	31,765	4,099	56,310	7,266
61	30,722	3,964	34,620	4,467	60,908	7,859
62	33,242	4,289	37,461	4,834	65,976	8,513
63	35,833	4,624	40,365	5,208	71,898	9,277
64	38,452	4,962	42,532	5,488	76,643	9,889
65	41,158	5,311	45,550	5,877	82,690	10,670
66	43,935	5,669	48,452	6,252	88,693	11,444
67	47,095	6,077	51,571	6,654	94,267	12,163
68	50,605	6,530	55,284	7,133	101,182	13,056
69	54,180	6,991	59,390	7,663	107,688	13,895
70	58,717	7,576	64,377	8,307	115,277	14,874
71	62,417	8,054	68,428	8,829	124,070	16,009
72	66,258	8,549	73,304	9,459	127,269	16,422
73	70,554	9,104	76,367	9,854	131,259	16,937
74	74,309	9,588	79,617	10,273	136,809	17,653
75	76,722	9,900	83,062	10,718	144,130	18,597
76	80,569	10,396	87,232	11,256	150,829	19,462
77	83,031	10,714	89,703	11,575	155,921	20,119
78	84,546	10,909	93,739	12,095	163,010	21,034
79	89,206	11,510	98,896	12,761	166,656	21,504
80	92,111	11,885	102,101	13,174	168,199	21,703
81*	94,227	12,158	104,465	13,479	172,065	22,202
82*	96,395	12,438	106,872	13,790	176,021	22,712
83*	98,612	12,724	109,327	14,107	180,066	23,234
84*	100,879	13,017	111,842	14,431	184,209	23,769
85*	103,200	13,316	114,412	14,763	188,446	24,316
86*	105,576	13,623	117,045	15,103	192,780	24,875
87*	108,000	13,935	119,737	15,450	197,213	25,447
88*	110,488	14,257	122,491	15,805	201,753	26,033
89*	113,028	14,584	125,311	16,169	206,388	26,631
90*	115,629	14,920	128,191	16,541	211,138	27,244
91*	118,286	15,263	131,138	16,921	215,990	27,870
92*	121,008	15,614	134,156	17,310	220,964	28,511
93*	123,790	15,973	137,241	17,709	226,039	29,166
94*	126,636	16,340	140,399	18,116	231,244	29,838
95*	129,552	16,716	143,628	18,533	236,564	30,524
96*	132,530	17,101	146,927	18,958	242,004	31,226
97*	135,574	17,493	150,307	19,394	247,565	31,944
98*	138,695	17,896	153,765	19,841	253,263	32,679
99*	141,886	18,308	157,306	20,298	259,090	33,431

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 2026
在香港繕發的保單之保費率生效日期：由2026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	18,808	2,427	18,857	2,433	41,183	5,314
1	18,808	2,427	18,857	2,433	41,183	5,314
2	18,808	2,427	18,857	2,433	41,183	5,314
3	18,808	2,427	18,857	2,433	41,183	5,314
4	18,808	2,427	18,857	2,433	41,183	5,314
5	17,597	2,271	17,640	2,276	38,529	4,971
6	17,597	2,271	17,640	2,276	38,529	4,971
7	17,597	2,271	17,640	2,276	38,529	4,971
8	17,597	2,271	17,640	2,276	38,529	4,971
9	17,597	2,271	17,640	2,276	38,529	4,971
10	18,351	2,368	18,409	2,375	38,568	4,977
11	19,392	2,502	19,353	2,497	38,606	4,981
12	19,996	2,580	20,029	2,584	38,706	4,994
13	20,708	2,672	20,763	2,679	38,762	5,002
14	21,647	2,793	21,704	2,801	40,080	5,172
15	22,933	2,959	22,993	2,967	41,308	5,330
16	24,182	3,120	24,360	3,143	42,960	5,543
17	25,040	3,231	25,224	3,255	44,271	5,712
18	25,806	3,330	26,119	3,370	45,622	5,887
19	27,470	3,545	27,805	3,588	47,277	6,100
20	28,279	3,649	29,415	3,795	49,082	6,333
21	29,837	3,850	30,482	3,933	51,072	6,590
22	31,172	4,022	32,012	4,131	53,591	6,915
23	32,687	4,218	33,598	4,335	56,486	7,289
24	34,187	4,411	35,244	4,548	59,514	7,679
25	35,198	4,542	36,955	4,768	62,371	8,048
26	36,015	4,647	37,859	4,885	65,076	8,397
27	36,823	4,751	38,692	4,993	66,510	8,582
28	37,765	4,873	39,792	5,134	68,400	8,826
29	38,790	5,005	40,945	5,283	70,380	9,081
30	39,959	5,156	42,179	5,442	72,505	9,355
31	41,056	5,298	43,338	5,592	74,493	9,612
32	42,216	5,447	44,563	5,750	76,599	9,884
33	43,396	5,599	45,805	5,910	78,737	10,160
34	44,616	5,757	47,098	6,077	80,956	10,446
35	45,862	5,918	48,415	6,247	83,220	10,738
36	46,978	6,062	49,587	6,398	85,235	10,998
37	47,684	6,153	50,335	6,495	86,516	11,163
38	48,159	6,214	50,835	6,559	87,382	11,275
39	48,706	6,285	51,410	6,634	88,371	11,403
40	48,796	6,296	51,504	6,646	89,340	11,528
41	48,859	6,304	51,571	6,654	90,275	11,648
42	49,033	6,327	51,753	6,678	91,210	11,769
43	49,266	6,357	52,006	6,710	92,122	11,887
44	49,950	6,445	52,730	6,804	94,382	12,178
45	51,373	6,629	54,227	6,997	97,212	12,543
46	52,564	6,782	55,484	7,159	99,159	12,795
47	53,758	6,937	56,746	7,322	101,143	13,051
48	54,968	7,093	58,024	7,487	103,165	13,312
49	56,193	7,251	59,311	7,653	105,488	13,611
50	57,426	7,410	60,612	7,821	108,110	13,950
51	58,661	7,569	61,922	7,990	110,747	14,290
52	59,914	7,731	63,246	8,161	113,414	14,634
53	62,281	8,036	65,743	8,483	118,737	15,321
54	64,986	8,385	68,596	8,851	124,687	16,089
55	67,733	8,740	71,491	9,225	130,733	16,869
56	70,528	9,100	74,448	9,606	136,870	17,661
57	72,822	9,396	76,870	9,919	142,024	18,326
58	77,554	10,007	81,865	10,563	151,265	19,518
59	83,372	10,758	88,003	11,355	162,595	20,980
60	90,042	11,618	95,034	12,262	174,672	22,538
61	97,065	12,525	102,455	13,220	187,511	24,195
62	104,442	13,476	110,246	14,225	201,771	26,035
63	112,067	14,460	118,293	15,264	216,511	27,937
64	120,023	15,487	126,684	16,346	232,776	30,036
65	125,547	16,200	132,519	17,099	244,397	31,535
66	132,818	17,138	140,198	18,090	260,885	33,663
67	141,142	18,212	148,981	19,223	278,506	35,936
68	150,690	19,444	159,051	20,523	297,330	38,365
69	160,931	20,765	169,862	21,918	317,444	40,961
70	168,455	21,736	177,798	22,942	332,234	42,869
71	175,072	22,590	184,802	23,845	348,480	44,965
72	183,673	23,700	193,876	25,016	365,509	47,162
73	192,671	24,861	203,375	26,242	383,342	49,463
74	202,115	26,079	213,329	27,526	402,039	51,876
75	211,992	27,354	223,767	28,873	417,439	53,863
76	222,357	28,691	234,698	30,284	433,454	55,930
77	233,205	30,091	246,158	31,762	450,110	58,079
78	244,577	31,558	258,157	33,311	467,427	60,313
79	255,496	32,967	269,679	34,797	485,424	62,635
80	262,482	33,869	277,067	35,751	494,057	63,749
81*	268,520	34,648	283,440	36,573	505,419	65,215
82*	274,695	35,445	289,959	37,414	516,867	66,693
83*	281,014	36,260	296,630	38,275	528,756	68,227
84*	287,477	37,094	303,452	39,155	540,775	69,777
85*	294,089	37,947	310,426	40,055	553,117	71,370
86*	300,853	38,820	317,568	40,977	565,939	73,024
87*	307,773	39,713	324,876	41,919	579,104	74,723
88*	314,852	40,626	332,347	42,883	592,632	76,469
89*	322,093	41,560	339,989	43,870	606,515	78,260
90*	329,502	42,516	347,813	44,879	620,471	80,061
91*	337,080	43,494	355,806	45,910	634,732	81,901
92*	344,833	44,495	363,990	46,966	649,337	83,785
93*	352,764	45,518	372,362	48,047	664,268	85,712
94*	360,877	46,565	380,930	49,152	679,553	87,684
95*	369,178	47,636	389,690	50,283	695,179	89,701
96*	377,669	48,731	398,649	51,439	711,166	91,763
97*	386,355	49,852	407,824	52,622	727,531	93,875
98*	395,241	50,999	417,205	53,833	744,264	96,034
99*	404,332	52,172	426,797	55,071	761,370	98,241

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	15,125	1,952	16,798	2,167	29,962	3,866
1	15,125	1,952	16,798	2,167	29,962	3,866
2	15,125	1,952	16,798	2,167	29,962	3,866
3	15,125	1,952	16,798	2,167	29,962	3,866
4	15,125	1,952	16,798	2,167	29,962	3,866
5	14,136	1,824	15,702	2,026	28,009	3,614
6	14,136	1,824	15,702	2,026	28,009	3,614
7	14,136	1,824	15,702	2,026	28,009	3,614
8	14,136	1,824	15,702	2,026	28,009	3,614
9	14,136	1,824	15,702	2,026	28,009	3,614
10	13,831	1,785	15,363	1,982	27,405	3,536
11	13,970	1,803	15,515	2,002	27,667	3,570
12	14,133	1,824	15,702	2,026	27,991	3,612
13	14,812	1,911	16,457	2,123	29,345	3,786
14	15,044	1,941	16,717	2,157	29,808	3,846
15	15,317	1,976	17,016	2,196	30,350	3,916
16	15,622	2,016	17,356	2,239	30,952	3,994
17	15,913	2,053	17,681	2,281	31,011	4,001
18	15,991	2,063	17,767	2,293	31,100	4,013
19	16,058	2,072	17,843	2,302	31,232	4,030
20	16,058	2,072	17,843	2,302	31,232	4,030
21	16,335	2,108	18,153	2,342	32,365	4,176
22	16,763	2,163	18,628	2,404	33,528	4,326
23	17,368	2,241	19,299	2,490	34,734	4,482
24	18,061	2,330	20,068	2,589	36,122	4,661
25	18,784	2,424	20,871	2,693	37,568	4,847
26	19,536	2,521	21,704	2,801	39,073	5,042
27	20,264	2,615	22,512	2,905	40,524	5,229
28	21,016	2,712	23,352	3,013	42,032	5,423
29	21,801	2,813	24,222	3,125	43,597	5,625
30	22,824	2,945	25,361	3,272	45,221	5,835
31	23,893	3,083	26,549	3,426	46,904	6,052
32	25,012	3,227	27,792	3,586	48,651	6,278
33	25,943	3,347	28,829	3,720	50,462	6,511
34	26,983	3,482	29,981	3,869	52,478	6,771
35	28,062	3,621	31,179	4,023	54,577	7,042
36	29,185	3,766	32,430	4,185	56,763	7,324
37	30,662	3,956	34,070	4,396	59,633	7,695
38	32,190	4,154	35,768	4,615	62,608	8,078
39	33,794	4,361	37,545	4,845	65,723	8,480
40	35,286	4,553	39,204	5,059	69,265	8,937
41	36,785	4,746	40,871	5,274	72,534	9,359
42	38,126	4,919	42,364	5,466	75,541	9,747
43	39,556	5,104	43,989	5,676	78,368	10,112
44	40,435	5,217	45,436	5,863	80,871	10,435
45	41,290	5,328	46,885	6,050	83,368	10,757
46	42,725	5,513	48,189	6,218	85,452	11,026
47	44,208	5,704	49,394	6,373	87,589	11,302
48	45,540	5,876	50,596	6,529	89,665	11,570
49	46,925	6,055	52,132	6,727	91,803	11,846
50	48,315	6,234	53,683	6,927	93,944	12,122
51	50,084	6,462	55,648	7,180	96,696	12,477
52	52,109	6,724	57,901	7,471	99,617	12,854
53	54,234	6,998	60,258	7,775	103,363	13,337
54	56,602	7,303	62,895	8,115	107,674	13,893
55	58,919	7,602	65,468	8,447	112,182	14,475
56	61,307	7,911	68,123	8,790	116,786	15,069
57	63,762	8,227	70,849	9,142	121,607	15,691
58	66,758	8,614	74,179	9,571	126,840	16,366
59	70,294	9,070	78,319	10,106	134,491	17,354
60	74,162	9,569	82,353	10,626	141,803	18,297
61	80,096	10,335	88,991	11,483	154,782	19,972
62	86,266	11,131	95,855	12,368	167,457	21,607
63	92,565	11,944	102,845	13,270	179,310	23,137
64	98,943	12,767	109,943	14,186	192,132	24,791
65	105,000	13,548	116,666	15,054	204,595	26,399
66	110,996	14,322	123,329	15,913	216,280	27,907
67	117,524	15,164	130,575	16,848	230,203	29,704
68	124,791	16,102	138,650	17,890	245,126	31,629
69	131,327	16,945	145,922	18,829	259,932	33,540
70	139,350	17,981	154,833	19,978	272,140	35,115
71	146,409	18,891	162,650	20,987	284,735	36,740
72	151,609	19,562	168,372	21,725	294,601	38,013
73	158,074	20,397	175,583	22,656	305,259	39,388
74	164,568	21,235	182,788	23,586	318,261	41,066
75	170,310	21,975	189,148	24,406	331,278	42,746
76	176,579	22,784	196,124	25,306	342,913	44,247
77	184,366	23,789	204,746	26,419	355,944	45,928
78	191,808	24,749	213,010	27,485	371,283	47,907
79	197,752	25,516	219,671	28,345	384,653	49,633
80	200,736	25,901	223,037	28,779	397,715	51,318
81*	205,353	26,497	228,165	29,441	406,865	52,499
82*	210,075	27,106	233,416	30,118	416,223	53,706
83*	214,910	27,730	238,783	30,811	425,797	54,942
84*	219,849	28,368	244,272	31,519	435,583	56,204
85*	224,904	29,020	249,893	32,244	445,601	57,497
86*	230,080	29,688	255,643	32,986	455,857	58,820
87*	235,367	30,370	261,520	33,745	466,339	60,173
88*	240,784	31,069	267,537	34,521	477,064	61,557
89*	246,319	31,783	273,686	35,314	488,031	62,972
90*	251,987	32,514	279,982	36,127	499,261	64,421
91*	257,784	33,262	286,424	36,958	510,740	65,902
92*	263,714	34,028	293,010	37,808	522,489	67,418
93*	269,775	34,810	299,746	38,677	534,503	68,968
94*	275,984	35,611	306,646	39,567	546,804	70,555
95*	282,327	36,429	313,695	40,477	559,372	72,177
96*	288,819	37,267	320,909	41,408	572,244	73,838
97*	295,470	38,125	328,295	42,361	585,407	75,536
98*	302,261	39,001	335,841	43,334	598,864	77,273
99*	309,216	39,899	343,569	44,331	612,646	79,051

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

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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	6,247	806	6,939	895	12,494	1,612
1	6,247	806	6,939	895	12,494	1,612
2	6,247	806	6,939	895	12,494	1,612
3	6,247	806	6,939	895	12,494	1,612
4	6,247	806	6,939	895	12,494	1,612
5	5,918	764	6,575	848	11,835	1,527
6	5,918	764	6,575	848	11,835	1,527
7	5,918	764	6,575	848	11,835	1,527
8	5,918	764	6,575	848	11,835	1,527
9	5,918	764	6,575	848	11,835	1,527
10	5,350	690	5,945	767	10,700	1,381
11	5,428	700	6,031	778	10,854	1,401
12	5,531	714	6,144	793	11,060	1,427
13	5,831	752	6,356	820	11,441	1,476
14	5,949	768	6,548	845	11,783	1,520
15	6,070	783	6,745	870	12,139	1,566
16	6,192	799	6,879	888	12,381	1,598
17	6,344	819	7,053	910	12,693	1,638
18	6,503	839	7,227	933	13,008	1,678
19	6,669	861	7,407	956	13,334	1,721
20	6,832	882	7,627	984	13,732	1,772
21	7,349	948	8,319	1,073	14,833	1,914
22	7,523	971	8,595	1,109	15,187	1,960
23	7,799	1,006	8,828	1,139	15,592	2,012
24	8,029	1,036	9,092	1,173	16,063	2,073
25	8,272	1,067	9,278	1,197	16,542	2,134
26	8,520	1,099	9,465	1,221	17,039	2,199
27	8,757	1,130	9,728	1,255	17,512	2,260
28	9,000	1,161	9,997	1,290	18,000	2,323
29	9,206	1,188	10,225	1,319	18,405	2,375
30	9,489	1,224	10,543	1,360	18,972	2,448
31	9,751	1,258	10,833	1,398	19,499	2,516
32	9,969	1,286	11,078	1,429	19,944	2,573
33	10,171	1,312	11,305	1,459	20,345	2,625
34	10,350	1,335	11,499	1,484	20,699	2,671
35	10,531	1,359	11,702	1,510	21,062	2,718
36	10,716	1,383	11,906	1,536	21,431	2,765
37	10,860	1,401	12,065	1,557	21,720	2,803
38	11,004	1,420	12,227	1,578	22,011	2,840
39	11,155	1,439	12,391	1,599	22,305	2,878
40	11,399	1,471	12,552	1,620	22,382	2,888
41	11,816	1,525	13,004	1,678	23,410	3,021
42	12,472	1,609	13,730	1,772	24,714	3,189
43	12,982	1,675	14,426	1,861	25,722	3,319
44	13,490	1,741	15,216	1,963	27,129	3,501
45	13,975	1,803	15,753	2,033	28,088	3,624
46	14,674	1,893	16,303	2,104	29,072	3,751
47	15,243	1,967	16,862	2,176	30,064	3,879
48	15,761	2,034	17,351	2,239	30,938	3,992
49	16,441	2,121	17,769	2,293	31,687	4,089
50	17,086	2,205	18,947	2,445	33,950	4,381
51	17,800	2,297	19,593	2,528	34,939	4,508
52	18,491	2,386	20,354	2,626	36,297	4,683
53	18,761	2,421	20,847	2,690	37,174	4,797
54	19,699	2,542	21,888	2,824	39,032	5,036
55	20,588	2,657	22,872	2,951	40,787	5,263
56	21,711	2,801	23,901	3,084	42,624	5,500
57	22,778	2,939	25,193	3,251	44,926	5,797
58	23,716	3,060	26,108	3,369	46,555	6,007
59	25,373	3,274	28,173	3,635	50,467	6,512
60	27,270	3,519	30,473	3,932	54,922	7,087
61	29,926	3,861	33,261	4,292	59,512	7,679
62	32,476	4,190	36,088	4,657	64,558	8,330
63	35,171	4,538	39,060	5,040	70,503	9,097
64	37,984	4,901	42,210	5,446	75,468	9,738
65	41,011	5,292	45,692	5,896	81,691	10,541
66	43,767	5,647	48,631	6,275	87,553	11,297
67	46,043	5,941	51,161	6,601	92,084	11,882
68	49,472	6,383	54,965	7,092	98,854	12,755
69	52,968	6,835	58,853	7,594	105,293	13,586
70	56,307	7,265	62,561	8,072	112,612	14,531
71	59,772	7,713	67,012	8,647	120,737	15,579
72	62,873	8,113	68,970	8,899	124,245	16,032
73	66,225	8,545	71,903	9,278	128,500	16,581
74	68,366	8,821	75,022	9,680	133,759	17,259
75	71,800	9,265	78,778	10,165	140,861	18,176
76	74,901	9,665	82,194	10,606	147,348	19,013
77	78,634	10,146	86,336	11,140	152,633	19,695
78	82,194	10,606	90,226	11,642	159,566	20,589
79	86,726	11,190	95,195	12,283	163,156	21,052
80	89,551	11,555	98,284	12,682	165,848	21,400
81*	91,607	11,820	100,554	12,975	169,661	21,892
82*	93,712	12,092	102,865	13,273	173,563	22,395
83*	95,871	12,370	105,235	13,579	177,565	22,912
84*	98,074	12,655	107,651	13,890	181,645	23,438
85*	100,330	12,946	110,127	14,210	185,818	23,977
86*	102,639	13,244	112,661	14,537	190,094	24,528
87*	105,000	13,548	115,254	14,871	194,469	25,093
88*	107,415	13,860	117,905	15,214	198,945	25,670
89*	109,883	14,178	120,613	15,563	203,513	26,260
90*	112,413	14,505	123,391	15,921	208,199	26,864
91*	114,997	14,838	126,228	16,287	212,986	27,482
92*	117,645	15,180	129,129	16,662	217,884	28,114
93*	120,353	15,529	132,103	17,046	222,896	28,761
94*	123,117	15,886	135,141	17,438	228,024	29,422
95*	125,947	16,251	138,250	17,839	233,269	30,099
96*	128,844	16,625	141,428	18,249	238,634	30,791
97*	131,806	17,007	144,679	18,668	244,120	31,499
98*	134,839	17,399	148,007	19,098	249,736	32,224
99*	137,938	17,798	151,409	19,537	255,473	32,964

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	4,621	596	5,207	672	9,249	1,193
1	4,621	596	5,207	672	9,249	1,193
2	4,621	596	5,207	672	9,249	1,193
3	4,621	596	5,207	672	9,249	1,193
4	4,621	596	5,207	672	9,249	1,193
5	4,162	537	4,722	609	8,576	1,107
6	4,162	537	4,722	609	8,576	1,107
7	4,162	537	4,722	609	8,576	1,107
8	4,162	537	4,722	609	8,576	1,107
9	4,162	537	4,722	609	8,576	1,107
10	3,761	485	4,269	551	7,755	1,001
11	3,816	492	4,331	559	7,865	1,015
12	3,888	502	4,411	569	8,014	1,034
13	4,100	529	4,533	585	8,263	1,066
14	4,183	540	4,686	605	8,526	1,100
15	4,268	551	4,845	625	8,798	1,135
16	4,353	562	4,940	637	8,971	1,158
17	4,461	576	5,067	654	9,199	1,187
18	4,572	590	5,189	670	9,427	1,216
19	4,688	605	5,317	686	9,662	1,247
20	4,804	620	5,486	708	9,961	1,285
21	5,119	661	5,968	770	10,728	1,384
22	5,240	676	6,186	798	10,983	1,417
23	5,431	701	6,332	817	11,254	1,452
24	5,592	722	6,522	842	11,596	1,496
25	5,762	743	6,634	856	11,943	1,541
26	5,936	766	6,743	870	12,301	1,587
27	6,100	787	6,929	894	12,642	1,631
28	6,269	809	7,122	919	12,994	1,677
29	6,413	827	7,284	940	13,288	1,715
30	6,611	853	7,511	969	13,697	1,767
31	6,791	876	7,716	996	14,076	1,816
32	6,944	896	7,893	1,018	14,399	1,858
33	7,086	914	8,055	1,039	14,689	1,895
34	7,211	930	8,192	1,057	14,945	1,928
35	7,337	947	8,337	1,076	15,207	1,962
36	7,465	963	8,483	1,095	15,472	1,996
37	7,565	976	8,595	1,109	15,681	2,023
38	7,666	989	8,711	1,124	15,891	2,050
39	7,770	1,003	8,827	1,139	16,102	2,078
40	7,941	1,025	8,912	1,150	16,106	2,078
41	8,232	1,062	9,231	1,191	16,872	2,177
42	8,688	1,121	9,747	1,258	17,812	2,298
43	9,044	1,167	10,277	1,326	18,538	2,392
44	9,397	1,213	10,841	1,399	19,553	2,523
45	9,736	1,256	11,281	1,456	20,296	2,619
46	10,221	1,319	11,615	1,499	20,952	2,703
47	10,619	1,370	11,992	1,547	21,651	2,794
48	10,980	1,417	12,317	1,589	22,260	2,872
49	11,454	1,478	12,525	1,616	22,722	2,932
50	11,903	1,536	13,487	1,740	24,482	3,159
51	12,415	1,602	13,924	1,797	25,151	3,245
52	12,897	1,664	14,464	1,866	26,131	3,372
53	13,084	1,688	14,867	1,918	26,806	3,459
54	13,738	1,773	15,609	2,014	28,147	3,632
55	14,359	1,853	16,311	2,105	29,412	3,795
56	15,142	1,954	16,986	2,192	30,686	3,959
57	15,590	2,012	17,645	2,277	32,116	4,144
58	16,508	2,130	18,522	2,390	33,487	4,321
59	17,828	2,300	20,214	2,608	36,529	4,713
60	19,249	2,484	22,003	2,839	39,916	5,150
61	21,125	2,726	23,968	3,093	43,158	5,569
62	22,860	2,950	25,944	3,348	46,760	6,034
63	24,644	3,180	27,962	3,608	51,043	6,586
64	26,442	3,412	29,465	3,802	54,405	7,020
65	28,100	3,626	31,551	4,071	58,537	7,553
66	29,998	3,871	33,566	4,331	62,795	8,103
67	32,155	4,149	35,721	4,609	66,551	8,587
68	34,551	4,458	38,301	4,942	71,432	9,217
69	36,992	4,773	41,140	5,308	76,014	9,808
70	40,095	5,174	44,595	5,754	81,387	10,502
71	42,618	5,499	47,399	6,116	87,656	11,310
72	45,241	5,838	50,780	6,552	89,860	11,595
73	48,175	6,216	52,898	6,826	92,633	11,953
74	50,738	6,547	55,151	7,116	96,569	12,461
75	52,385	6,759	57,538	7,424	101,745	13,128
76	55,015	7,099	60,426	7,797	106,482	13,740
77	56,693	7,315	61,738	7,966	110,039	14,199
78	57,798	7,458	64,513	8,324	115,039	14,844
79	60,986	7,869	68,064	8,782	117,607	15,175
80	62,972	8,125	70,271	9,067	118,532	15,294
81*	64,419	8,312	71,899	9,277	121,255	15,646
82*	65,899	8,503	73,551	9,490	124,042	16,005
83*	67,417	8,699	75,245	9,709	126,903	16,375
84*	68,965	8,899	76,972	9,932	129,819	16,751
85*	70,553	9,104	78,743	10,160	132,801	17,136
86*	72,175	9,313	80,554	10,394	135,856	17,530
87*	73,836	9,527	82,409	10,633	138,983	17,933
88*	75,535	9,746	84,304	10,878	142,182	18,346
89*	77,270	9,970	86,240	11,128	145,447	18,767
90*	79,048	10,200	88,225	11,384	148,795	19,199
91*	80,866	10,434	90,255	11,646	152,217	19,641
92*	82,727	10,674	92,328	11,913	155,717	20,093
93*	84,631	10,920	94,456	12,188	159,298	20,555
94*	86,576	11,171	96,628	12,468	162,964	21,028
95*	88,566	11,428	98,852	12,755	166,714	21,511
96*	90,602	11,691	101,123	13,048	170,547	22,006
97*	92,686	11,959	103,448	13,348	174,467	22,512
98*	94,818	12,235	105,827	13,655	178,482	23,030
99*	96,998	12,516	108,260	13,969	182,581	23,559

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	53,562	6,911	53,777	6,939	117,450	15,155
1	53,562	6,911	53,777	6,939	117,450	15,155
2	53,562	6,911	53,777	6,939	117,450	15,155
3	53,562	6,911	53,777	6,939	117,450	15,155
4	53,562	6,911	53,777	6,939	117,450	15,155
5	50,147	6,471	50,348	6,497	109,962	14,189
6	50,147	6,471	50,348	6,497	109,962	14,189
7	50,147	6,471	50,348	6,497	109,962	14,189
8	50,147	6,471	50,348	6,497	109,962	14,189
9	50,147	6,471	50,348	6,497	109,962	14,189
10	52,292	6,747	52,536	6,779	110,072	14,203
11	54,081	6,978	54,080	6,978	110,187	14,218
12	54,891	7,083	55,143	7,115	110,546	14,264
13	57,839	7,463	58,082	7,494	111,097	14,335
14	59,573	7,687	59,812	7,718	114,835	14,817
15	62,381	8,049	62,635	8,082	115,901	14,955
16	65,782	8,488	66,358	8,562	117,025	15,100
17	68,114	8,789	68,716	8,867	120,600	15,561
18	70,190	9,057	71,148	9,180	124,275	16,035
19	74,727	9,642	75,748	9,774	128,790	16,618
20	76,928	9,926	80,128	10,339	133,706	17,252
21	78,873	10,177	83,028	10,713	139,120	17,951
22	82,408	10,633	87,206	11,252	145,991	18,838
23	86,406	11,149	91,514	11,808	153,868	19,854
24	90,371	11,661	96,006	12,388	162,114	20,918
25	93,045	12,006	100,667	12,989	169,905	21,923
26	95,203	12,284	103,126	13,307	177,267	22,873
27	97,343	12,560	105,401	13,600	181,175	23,377
28	99,831	12,881	108,392	13,986	186,322	24,042
29	102,535	13,230	111,531	14,391	191,715	24,737
30	105,632	13,630	114,902	14,826	197,505	25,485
31	108,532	14,004	118,051	15,232	202,920	26,183
32	111,599	14,400	121,388	15,663	208,657	26,923
33	114,715	14,802	124,777	16,100	214,482	27,675
34	117,947	15,219	128,292	16,554	220,523	28,455
35	121,239	15,644	131,879	17,017	226,689	29,250
36	124,183	16,024	135,078	17,429	232,187	29,960
37	126,053	16,265	137,106	17,691	235,677	30,410
38	127,307	16,427	138,474	17,868	238,030	30,714
39	128,747	16,613	140,043	18,070	240,720	31,061
40	128,987	16,643	140,303	18,104	243,364	31,402
41	129,153	16,665	140,483	18,127	245,906	31,730
42	129,612	16,724	140,975	18,190	248,460	32,059
43	130,245	16,806	141,665	18,279	250,942	32,380
44	132,046	17,038	143,636	18,534	257,099	33,174
45	135,805	17,523	147,716	19,060	264,813	34,169
46	138,945	17,928	151,131	19,501	270,108	34,853
47	142,106	18,336	154,572	19,945	275,513	35,550
48	145,316	18,750	158,067	20,396	281,021	36,261
49	148,541	19,167	161,564	20,847	287,354	37,078
50	151,798	19,587	165,102	21,303	294,500	38,000
51	155,067	20,009	168,677	21,765	301,680	38,926
52	158,381	20,436	172,284	22,230	308,942	39,863
53	164,650	21,245	179,087	23,108	323,444	41,735
54	171,789	22,166	186,855	24,110	339,651	43,826
55	179,054	23,104	194,745	25,128	356,117	45,951
56	186,443	24,057	202,803	26,168	372,838	48,108
57	194,418	25,086	211,478	27,287	390,708	50,414
58	205,692	26,541	223,742	28,870	413,414	53,344
59	218,747	28,225	237,939	30,702	439,616	56,725
60	233,953	30,187	254,453	32,833	467,683	60,346
61	246,497	31,806	268,111	34,595	490,679	63,313
62	261,066	33,686	283,972	36,642	519,724	67,061
63	276,542	35,683	300,804	38,813	550,568	71,041
64	292,964	37,802	318,657	41,117	585,511	75,550
65	311,557	40,201	338,888	43,727	624,987	80,643
66	329,597	42,529	358,522	46,261	667,147	86,083
67	350,263	45,195	380,986	49,159	712,203	91,897
68	373,957	48,253	406,740	52,483	760,350	98,110
69	399,362	51,531	434,371	56,048	811,792	104,747
70	418,043	53,941	454,676	58,668	849,597	109,625
71	434,461	56,059	472,588	60,979	891,147	114,987
72	455,806	58,814	495,794	63,973	934,695	120,606
73	478,135	61,695	520,075	67,106	980,298	126,490
74	501,569	64,719	545,533	70,391	1,028,114	132,660
75	526,085	67,882	572,225	73,835	1,067,494	137,741
76	551,807	71,201	600,182	77,443	1,108,458	143,027
77	578,734	74,675	629,483	81,224	1,151,042	148,522
78	606,954	78,317	660,174	85,184	1,195,324	154,235
79	634,044	81,812	689,640	88,986	1,241,351	160,174
80	651,388	84,050	708,530	91,423	1,263,427	163,023
81*	666,372	85,983	724,825	93,526	1,292,484	166,772
82*	681,700	87,961	741,501	95,678	1,321,762	170,550
83*	697,379	89,984	758,554	97,878	1,352,161	174,472
84*	713,418	92,054	775,998	100,129	1,382,908	178,440
85*	729,823	94,171	793,847	102,432	1,414,464	182,511
86*	746,616	96,338	812,109	104,788	1,447,257	186,743
87*	763,782	98,553	830,781	107,198	1,480,915	191,086
88*	781,354	100,820	849,894	109,664	1,515,503	195,549
89*	799,320	103,138	869,438	112,186	1,551,023	200,132
90*	817,707	105,511	889,435	114,766	1,586,694	204,735
91*	836,514	107,937	909,892	117,405	1,623,187	209,443
92*	855,756	110,420	930,821	120,106	1,660,527	214,262
93*	875,435	112,959	952,228	122,868	1,698,713	219,189
94*	895,573	115,558	974,132	125,694	1,737,788	224,231
95*	916,170	118,215	996,534	128,585	1,777,752	229,387
96*	937,240	120,934	1,019,457	131,543	1,818,644	234,664
97*	958,802	123,716	1,042,905	134,568	1,860,473	240,061
98*	980,850	126,561	1,066,886	137,663	1,903,262	245,582
99*	1,003,408	129,472	1,091,427	140,829	1,947,035	251,230

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	43,145	5,567	47,925	6,184	85,489	11,031
1	43,145	5,567	47,925	6,184	85,489	11,031
2	43,145	5,567	47,925	6,184	85,489	11,031
3	43,145	5,567	47,925	6,184	85,489	11,031
4	43,145	5,567	47,925	6,184	85,489	11,031
5	40,362	5,208	44,834	5,785	79,973	10,319
6	40,362	5,208	44,834	5,785	79,973	10,319
7	40,362	5,208	44,834	5,785	79,973	10,319
8	40,362	5,208	44,834	5,785	79,973	10,319
9	40,362	5,208	44,834	5,785	79,973	10,319
10	39,005	5,033	43,330	5,591	77,288	9,973
11	39,162	5,053	43,502	5,613	77,569	10,009
12	39,396	5,083	43,763	5,647	78,015	10,066
13	41,031	5,294	45,587	5,882	81,297	10,490
14	41,438	5,347	46,041	5,941	82,099	10,593
15	41,933	5,411	46,594	6,012	83,084	10,721
16	42,560	5,492	47,289	6,102	84,323	10,880
17	43,348	5,593	48,160	6,214	84,473	10,900
18	43,558	5,620	48,394	6,244	84,716	10,931
19	43,740	5,644	48,603	6,271	85,076	10,978
20	43,740	5,644	48,603	6,271	85,076	10,978
21	44,501	5,742	49,438	6,379	88,164	11,376
22	45,665	5,892	50,740	6,547	91,330	11,785
23	47,305	6,104	52,560	6,782	94,613	12,208
24	49,202	6,349	54,666	7,054	98,398	12,697
25	51,167	6,602	56,851	7,336	102,334	13,204
26	53,216	6,867	59,128	7,629	106,425	13,732
27	55,195	7,122	61,329	7,913	110,391	14,244
28	57,250	7,387	63,612	8,208	114,494	14,773
29	59,380	7,662	65,979	8,513	118,757	15,323
30	62,172	8,022	69,078	8,913	123,181	15,894
31	65,088	8,398	72,321	9,332	127,767	16,486
32	68,133	8,791	75,707	9,769	132,522	17,100
33	70,672	9,119	78,528	10,133	137,454	17,736
34	73,501	9,484	81,667	10,538	142,952	18,445
35	76,438	9,863	84,936	10,959	148,673	19,184
36	79,500	10,258	88,335	11,398	154,622	19,951
37	83,521	10,777	92,802	11,974	162,448	20,961
38	87,685	11,314	97,432	12,572	170,548	22,006
39	92,051	11,878	102,278	13,197	179,031	23,101
40	96,117	12,402	106,795	13,780	188,674	24,345
41	100,202	12,929	111,337	14,366	197,580	25,494
42	103,863	13,402	115,403	14,891	205,778	26,552
43	107,750	13,903	119,837	15,463	213,483	27,546
44	110,148	14,213	123,771	15,970	220,294	28,425
45	112,475	14,513	127,709	16,479	227,088	29,302
46	116,386	15,018	131,269	16,938	232,769	30,035
47	120,430	15,539	134,557	17,362	238,599	30,787
48	124,054	16,007	137,827	17,784	244,251	31,516
49	127,826	16,494	142,006	18,323	250,075	32,268
50	131,614	16,982	146,230	18,868	255,909	33,021
51	136,429	17,604	151,592	19,560	263,410	33,988
52	141,945	18,315	157,728	20,352	271,357	35,014
53	147,735	19,063	164,143	21,180	281,566	36,331
54	154,187	19,895	171,318	22,106	293,301	37,845
55	160,496	20,709	178,331	23,010	305,583	39,430
56	167,007	21,549	185,566	23,944	318,133	41,049
57	173,883	22,437	193,206	24,930	331,635	42,792
58	183,431	23,669	203,827	26,300	348,530	44,972
59	192,674	24,861	214,662	27,698	368,627	47,565
60	198,568	25,622	220,487	28,450	379,669	48,990
61	209,644	27,051	232,934	30,056	405,127	52,274
62	225,144	29,051	250,170	32,280	437,047	56,393
63	241,049	31,103	267,826	34,558	466,954	60,252
64	257,716	33,254	286,358	36,949	500,429	64,571
65	274,104	35,368	304,567	39,299	534,100	68,916
66	289,755	37,388	321,951	41,542	564,600	72,852
67	306,797	39,587	340,875	43,984	600,947	77,542
68	325,764	42,034	361,953	46,704	639,896	82,567
69	342,836	44,237	380,928	49,152	678,561	87,556
70	363,773	46,938	404,194	52,154	710,422	91,667
71	382,206	49,317	424,597	54,787	743,306	95,910
72	395,774	51,068	439,542	56,715	769,062	99,234
73	412,656	53,246	458,359	59,143	796,890	102,825
74	429,605	55,433	477,178	61,571	830,820	107,203
75	444,601	57,368	493,780	63,714	864,810	111,588
76	460,963	59,479	511,988	66,063	895,182	115,507
77	481,290	62,102	534,500	68,968	929,198	119,897
78	500,718	64,609	556,073	71,751	969,244	125,064
79	516,236	66,611	573,449	73,993	1,004,152	129,568
80	524,030	67,617	582,244	75,128	1,038,248	133,967
81*	536,079	69,171	595,635	76,856	1,062,122	137,048
82*	548,408	70,762	609,336	78,624	1,086,550	140,200
83*	561,024	72,390	623,350	80,432	1,111,543	143,425
84*	573,927	74,055	637,689	82,282	1,137,110	146,724
85*	587,129	75,759	652,355	84,175	1,163,266	150,099
86*	600,629	77,501	667,358	86,111	1,190,015	153,550
87*	614,447	79,283	682,711	88,092	1,217,394	157,083
88*	628,579	81,107	698,412	90,118	1,245,391	160,696
89*	643,034	82,972	714,473	92,190	1,274,029	164,391
90*	657,825	84,881	730,906	94,310	1,303,335	168,172
91*	672,955	86,833	747,717	96,480	1,333,313	172,040
92*	688,434	88,830	764,918	98,699	1,363,982	175,998
93*	704,266	90,873	782,507	100,969	1,395,348	180,045
94*	720,464	92,963	800,506	103,291	1,427,442	184,186
95*	737,036	95,101	818,918	105,667	1,460,273	188,422
96*	753,986	97,289	837,753	108,097	1,493,863	192,757
97*	771,331	99,527	857,021	110,583	1,528,217	197,189
98*	789,069	101,815	876,734	113,127	1,563,368	201,725
99*	807,218	104,157	896,897	115,729	1,599,324	206,364

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 4 第4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	17,470	2,254	19,410	2,505	34,945	4,509
1	17,470	2,254	19,410	2,505	34,945	4,509
2	17,470	2,254	19,410	2,505	34,945	4,509
3	17,470	2,254	19,410	2,505	34,945	4,509
4	17,470	2,254	19,410	2,505	34,945	4,509
5	16,552	2,136	18,388	2,373	33,101	4,271
6	16,552	2,136	18,388	2,373	33,101	4,271
7	16,552	2,136	18,388	2,373	33,101	4,271
8	16,552	2,136	18,388	2,373	33,101	4,271
9	16,552	2,136	18,388	2,373	33,101	4,271
10	14,962	1,931	16,628	2,146	29,925	3,861
11	15,179	1,959	16,865	2,176	30,354	3,917
12	15,464	1,995	17,186	2,218	30,928	3,991
13	16,307	2,104	17,778	2,294	32,005	4,130
14	16,639	2,147	18,316	2,363	32,961	4,253
15	16,976	2,190	18,861	2,434	33,950	4,381
16	17,313	2,234	19,242	2,483	34,632	4,469
17	17,750	2,290	19,721	2,545	35,497	4,580
18	18,193	2,347	20,216	2,609	36,385	4,695
19	18,647	2,406	20,721	2,674	37,297	4,813
20	19,115	2,466	21,336	2,753	38,404	4,955
21	19,598	2,529	22,183	2,862	39,558	5,104
22	20,060	2,588	22,923	2,958	40,499	5,226
23	20,790	2,683	23,536	3,037	41,583	5,366
24	21,415	2,763	24,243	3,128	42,829	5,526
25	22,055	2,846	24,737	3,192	44,115	5,692
26	22,716	2,931	25,243	3,257	45,438	5,863
27	23,351	3,013	25,944	3,348	46,694	6,025
28	23,994	3,096	26,662	3,440	47,994	6,193
29	24,541	3,167	27,269	3,519	49,083	6,333
30	25,301	3,265	28,112	3,627	50,602	6,529
31	25,994	3,354	28,884	3,727	51,995	6,709
32	26,588	3,431	29,544	3,812	53,174	6,861
33	27,126	3,500	30,140	3,889	54,253	7,000
34	27,599	3,561	30,664	3,957	55,197	7,122
35	28,086	3,624	31,203	4,026	56,167	7,247
36	28,575	3,687	31,751	4,097	57,150	7,374
37	28,957	3,736	32,175	4,152	57,920	7,474
38	29,347	3,787	32,610	4,208	58,693	7,573
39	29,739	3,837	33,048	4,264	59,481	7,675
40	30,408	3,924	33,472	4,319	59,687	7,702
41	31,505	4,065	34,676	4,474	62,418	8,054
42	33,257	4,291	36,611	4,724	65,897	8,503
43	34,615	4,466	38,465	4,963	68,588	8,850
44	36,511	4,711	40,572	5,235	72,350	9,335
45	37,272	4,809	42,007	5,420	74,899	9,664
46	39,121	5,048	43,472	5,609	77,522	10,003
47	40,651	5,245	44,957	5,801	80,169	10,344
48	42,028	5,423	46,268	5,970	82,504	10,646
49	43,841	5,657	47,381	6,114	84,493	10,902
50	45,561	5,879	50,524	6,519	90,526	11,681
51	47,468	6,125	52,251	6,742	93,163	12,021
52	49,310	6,363	54,278	7,004	96,794	12,490
53	50,031	6,456	55,585	7,172	99,125	12,790
54	52,533	6,778	58,370	7,532	104,082	13,430
55	54,896	7,083	60,996	7,870	108,766	14,034
56	57,901	7,471	63,741	8,225	113,660	14,666
57	60,742	7,838	67,184	8,669	119,802	15,458
58	63,263	8,163	69,643	8,986	124,184	16,024
59	66,832	8,623	74,206	9,575	132,935	17,153
60	72,107	9,304	80,580	10,397	145,224	18,739
61	78,208	10,091	86,918	11,215	155,506	20,065
62	83,604	10,788	92,899	11,987	166,194	21,444
63	88,140	11,373	97,880	12,630	176,684	22,798
64	94,354	12,175	104,847	13,529	187,468	24,189
65	101,285	13,069	112,840	14,560	201,752	26,033
66	108,125	13,952	120,135	15,501	216,285	27,908
67	115,905	14,955	128,788	16,618	231,803	29,910
68	124,539	16,070	138,355	17,852	248,843	32,109
69	133,339	17,205	148,148	19,116	265,048	34,200
70	141,737	18,289	157,482	20,320	283,471	36,577
71	150,466	19,415	168,687	21,766	303,918	39,215
72	158,276	20,423	173,607	22,401	312,768	40,357
73	166,696	21,509	181,000	23,355	323,467	41,738
74	172,101	22,207	188,845	24,367	336,713	43,447
75	180,748	23,322	198,313	25,589	354,588	45,753
76	188,551	24,329	206,908	26,698	370,918	47,860
77	197,954	25,542	217,341	28,044	384,218	49,577
78	206,908	26,698	227,123	29,306	401,673	51,829
79	218,317	28,170	239,629	30,920	410,716	52,996
80	225,422	29,087	247,404	31,923	417,506	53,872
81*	230,609	29,756	253,130	32,662	427,110	55,111
82*	235,911	30,440	258,950	33,413	436,931	56,378
83*	241,337	31,140	264,906	34,181	446,982	57,675
84*	246,891	31,857	270,998	34,967	457,263	59,002
85*	252,568	32,589	277,231	35,772	467,776	60,358
86*	258,370	33,338	283,608	36,595	478,534	61,746
87*	264,315	34,105	290,130	37,436	489,541	63,167
88*	270,397	34,890	296,805	38,297	500,802	64,620
89*	276,616	35,692	303,631	39,178	512,321	66,106
90*	282,978	36,513	310,614	40,079	524,108	67,627
91*	289,485	37,353	317,755	41,001	536,158	69,182
92*	296,142	38,212	325,064	41,944	548,487	70,773
93*	302,955	39,091	332,545	42,909	561,111	72,401
94*	309,920	39,990	340,190	43,895	574,010	74,066
95*	317,055	40,910	348,018	44,906	587,218	75,770
96*	324,343	41,851	356,023	45,938	600,721	77,512
97*	331,801	42,813	364,209	46,995	614,535	79,295
98*	339,436	43,798	372,588	48,076	628,672	81,119
99*	347,243	44,806	381,153	49,181	643,127	82,984

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	13,603	1,755	15,233	1,966	26,450	3,413
1	13,603	1,755	15,233	1,966	26,450	3,413
2	13,603	1,755	15,233	1,966	26,450	3,413
3	13,603	1,755	15,233	1,966	26,450	3,413
4	13,603	1,755	15,233	1,966	26,450	3,413
5	12,241	1,579	13,796	1,780	24,503	3,162
6	12,241	1,579	13,796	1,780	24,503	3,162
7	12,241	1,579	13,796	1,780	24,503	3,162
8	12,241	1,579	13,796	1,780	24,503	3,162
9	12,241	1,579	13,796	1,780	24,503	3,162
10	11,066	1,428	12,476	1,610	22,153	2,858
11	11,225	1,448	12,654	1,633	22,469	2,899
12	11,436	1,476	12,894	1,664	22,894	2,954
13	12,060	1,556	13,260	1,711	23,624	3,048
14	12,305	1,588	13,704	1,768	24,364	3,144
15	12,554	1,620	14,151	1,826	25,130	3,243
16	12,804	1,652	14,439	1,863	25,635	3,308
17	13,127	1,694	14,797	1,909	26,277	3,391
18	13,455	1,736	15,168	1,957	26,934	3,475
19	13,790	1,779	15,547	2,006	27,609	3,562
20	14,136	1,824	16,030	2,068	28,446	3,670
21	14,947	1,929	17,181	2,217	29,708	3,833
22	15,299	1,974	17,798	2,297	30,414	3,924
23	15,857	2,046	18,230	2,352	31,190	4,025
24	16,332	2,107	18,777	2,423	32,124	4,145
25	16,821	2,170	19,113	2,466	33,090	4,270
26	17,324	2,235	19,454	2,510	34,083	4,398
27	17,809	2,298	19,995	2,580	35,022	4,519
28	18,300	2,361	20,548	2,651	35,999	4,645
29	18,717	2,415	21,015	2,712	36,817	4,751
30	19,296	2,490	21,666	2,796	37,956	4,898
31	19,825	2,558	22,260	2,872	39,001	5,032
32	20,277	2,616	22,768	2,938	39,884	5,146
33	20,689	2,670	23,227	2,997	40,693	5,251
34	21,049	2,716	23,632	3,049	41,402	5,342
35	21,419	2,764	24,046	3,103	42,128	5,436
36	21,793	2,812	24,469	3,157	42,867	5,531
37	22,084	2,850	24,795	3,199	43,444	5,606
38	22,383	2,888	25,132	3,243	44,024	5,681
39	22,681	2,927	25,470	3,286	44,616	5,757
40	23,191	2,992	25,730	3,320	44,655	5,762
41	24,028	3,100	26,654	3,439	46,759	6,033
42	25,363	3,273	28,143	3,631	49,364	6,370
43	26,399	3,406	29,644	3,825	51,381	6,630
44	27,846	3,593	31,268	4,035	54,199	6,993
45	28,426	3,668	32,497	4,193	56,215	7,254
46	29,835	3,850	33,502	4,323	58,072	7,493
47	31,003	4,000	34,604	4,465	60,018	7,744
48	32,053	4,136	35,567	4,589	61,727	7,965
49	33,436	4,314	36,237	4,676	63,053	8,136
50	34,748	4,484	38,916	5,021	67,840	8,754
51	36,203	4,671	40,166	5,183	69,700	8,994
52	37,607	4,853	41,723	5,384	72,418	9,344
53	38,156	4,923	42,837	5,527	74,255	9,581
54	40,064	5,170	44,984	5,804	77,968	10,060
55	41,866	5,402	47,008	6,066	81,479	10,513
56	44,159	5,698	48,999	6,322	85,036	10,972
57	45,632	5,888	51,031	6,585	89,099	11,497
58	48,099	6,206	53,391	6,889	92,784	11,972
59	51,944	6,702	58,130	7,501	100,464	12,963
60	56,083	7,237	63,265	8,163	109,958	14,188
61	61,277	7,907	68,588	8,850	117,937	15,218
62	66,057	8,523	73,845	9,528	126,508	16,324
63	71,013	9,163	79,137	10,211	135,793	17,522
64	76,336	9,850	83,390	10,760	144,214	18,608
65	81,479	10,513	89,301	11,523	154,847	19,980
66	86,980	11,223	94,997	12,258	166,078	21,429
67	93,238	12,031	101,108	13,046	177,988	22,966
68	100,184	12,927	108,390	13,986	191,053	24,652
69	107,264	13,841	116,439	15,024	203,381	26,243
70	116,251	15,000	126,217	16,286	217,662	28,085
71	123,571	15,945	134,162	17,311	234,294	30,231
72	131,181	16,927	143,713	18,544	240,562	31,040
73	139,681	18,023	149,720	19,319	248,304	32,039
74	147,109	18,982	156,094	20,141	258,703	33,381
75	151,895	19,599	162,863	21,015	272,516	35,163
76	159,516	20,583	171,027	22,068	285,151	36,794
77	164,387	21,211	176,091	22,721	294,947	38,058
78	167,549	21,619	184,010	23,743	308,353	39,787
79	176,788	22,811	194,139	25,050	315,263	40,679
80	182,541	23,554	200,433	25,862	318,836	41,140
81*	186,742	24,096	205,077	26,462	326,164	42,086
82*	191,035	24,650	209,793	27,070	333,665	43,054
83*	195,429	25,217	214,618	27,693	341,341	44,044
84*	199,925	25,797	219,553	28,329	349,190	45,057
85*	204,524	26,390	224,603	28,981	357,219	46,093
86*	209,222	26,996	229,773	29,648	365,434	47,153
87*	214,037	27,618	235,055	30,330	373,840	48,237
88*	218,961	28,253	240,462	31,027	382,439	49,347
89*	223,998	28,903	245,993	31,741	391,236	50,482
90*	229,148	29,567	251,651	32,471	400,237	51,643
91*	234,419	30,248	257,435	33,217	409,440	52,831
92*	239,808	30,943	263,355	33,981	418,853	54,046
93*	245,327	31,655	269,419	34,764	428,496	55,290
94*	250,966	32,383	275,612	35,563	438,346	56,561
95*	256,744	33,128	281,952	36,381	448,431	57,862
96*	262,646	33,890	288,438	37,218	458,744	59,193
97*	268,686	34,669	295,072	38,074	469,292	60,554
98*	274,868	35,467	301,860	38,950	480,090	61,947
99*	281,191	36,283	308,798	39,845	491,127	63,371

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 2026
在香港繕發的保單之保費率生效日期：由2026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	30,281	3,907	30,404	3,923	66,407	8,569
1	30,281	3,907	30,404	3,923	66,407	8,569
2	30,281	3,907	30,404	3,923	66,407	8,569
3	30,281	3,907	30,404	3,923	66,407	8,569
4	30,281	3,907	30,404	3,923	66,407	8,569
5	28,283	3,649	28,397	3,664	62,016	8,002
6	28,283	3,649	28,397	3,664	62,016	8,002
7	28,283	3,649	28,397	3,664	62,016	8,002
8	28,283	3,649	28,397	3,664	62,016	8,002
9	28,283	3,649	28,397	3,664	62,016	8,002
10	29,494	3,806	29,634	3,824	62,084	8,011
11	30,540	3,941	30,542	3,941	62,143	8,018
12	31,401	4,052	31,546	4,070	62,347	8,045
13	33,462	4,318	33,602	4,336	62,724	8,093
14	35,332	4,559	35,474	4,577	65,511	8,453
15	37,428	4,829	37,579	4,849	67,516	8,712
16	39,470	5,093	39,813	5,137	70,215	9,060
17	40,870	5,274	41,230	5,320	72,362	9,337
18	42,113	5,434	42,690	5,508	74,565	9,621
19	44,838	5,786	45,448	5,864	77,273	9,971
20	46,156	5,956	48,077	6,203	80,222	10,351
21	47,320	6,106	49,815	6,428	83,474	10,771
22	49,446	6,380	52,323	6,751	87,595	11,303
23	51,846	6,690	54,911	7,085	92,319	11,912
24	54,221	6,996	57,605	7,433	97,270	12,551
25	55,824	7,203	60,399	7,793	101,942	13,154
26	57,122	7,371	61,876	7,984	106,362	13,724
27	58,404	7,536	63,241	8,160	108,705	14,026
28	59,899	7,729	65,034	8,391	111,794	14,425
29	61,523	7,938	66,917	8,634	115,029	14,842
30	63,381	8,178	68,942	8,896	118,501	15,290
31	65,119	8,402	70,831	9,139	121,754	15,710
32	66,961	8,640	72,836	9,398	125,196	16,154
33	68,828	8,881	74,868	9,660	128,690	16,605
34	70,769	9,131	76,976	9,932	132,317	17,073
35	72,742	9,386	79,129	10,210	136,013	17,550
36	74,508	9,614	81,048	10,458	139,312	17,976
37	75,632	9,759	82,265	10,615	141,406	18,246
38	76,387	9,856	83,084	10,721	142,818	18,428
39	77,250	9,968	84,026	10,842	144,435	18,637
40	77,391	9,986	84,183	10,862	146,017	18,841
41	77,492	9,999	84,288	10,876	147,546	19,038
42	77,765	10,034	84,584	10,914	149,077	19,236
43	78,145	10,083	84,998	10,967	150,564	19,428
44	79,229	10,223	86,180	11,120	154,261	19,905
45	81,482	10,514	88,630	11,436	158,887	20,502
46	83,368	10,757	90,677	11,700	162,064	20,911
47	85,264	11,002	92,744	11,967	165,309	21,330
48	87,189	11,250	94,838	12,237	168,612	21,756
49	89,125	11,500	96,939	12,508	172,411	22,247
50	91,078	11,752	99,061	12,782	176,700	22,800
51	93,040	12,005	101,205	13,059	181,009	23,356
52	95,026	12,261	103,370	13,338	185,366	23,918
53	98,790	12,747	107,452	13,865	194,064	25,041
54	103,072	13,300	112,112	14,466	203,792	26,296
55	107,429	13,862	116,846	15,077	213,670	27,570
56	111,865	14,434	121,680	15,701	223,702	28,865
57	115,585	14,914	125,728	16,223	232,283	29,972
58	123,097	15,883	133,899	17,277	247,410	31,924
59	132,083	17,043	143,673	18,538	265,453	34,252
60	142,255	18,355	154,717	19,963	284,367	36,693
61	151,787	19,585	165,094	21,302	302,148	38,987
62	161,649	20,858	175,834	22,688	321,805	41,523
63	171,835	22,172	186,911	24,118	342,105	44,143
64	182,147	23,503	198,119	25,564	364,028	46,971
65	191,941	24,767	208,783	26,940	385,037	49,682
66	203,056	26,201	220,874	28,500	411,009	53,033
67	215,786	27,843	234,715	30,286	438,771	56,616
68	230,385	29,727	250,580	32,333	468,431	60,443
69	246,034	31,746	267,603	34,529	500,119	64,531
70	257,543	33,231	280,114	36,144	523,412	67,537
71	267,662	34,537	291,150	37,568	549,010	70,840
72	280,808	36,233	305,443	39,412	575,841	74,302
73	294,565	38,008	320,401	41,342	603,935	77,927
74	309,000	39,871	336,086	43,366	633,392	81,728
75	324,106	41,820	352,531	45,488	657,653	84,858
76	339,954	43,865	369,754	47,710	682,892	88,115
77	356,542	46,005	387,804	50,039	709,125	91,500
78	373,926	48,249	406,715	52,479	736,407	95,020
79	390,617	50,402	424,869	54,822	764,759	98,679
80	401,303	51,781	436,504	56,323	778,360	100,434
81*	410,534	52,972	446,546	57,619	796,264	102,744
82*	419,973	54,190	456,815	58,944	814,293	105,070
83*	429,635	55,437	467,323	60,300	833,026	107,487
84*	439,518	56,712	478,070	61,686	851,970	109,932
85*	449,627	58,016	489,066	63,105	871,413	112,440
86*	459,966	59,350	500,311	64,556	891,605	115,046
87*	470,546	60,716	511,824	66,042	912,355	117,723
88*	481,367	62,112	523,594	67,561	933,653	120,471
89*	492,443	63,541	535,641	69,115	955,546	123,296
90*	503,768	65,002	547,958	70,704	977,520	126,132
91*	515,353	66,497	560,556	72,330	999,996	129,032
92*	527,204	68,026	573,454	73,994	1,022,997	132,000
93*	539,329	69,591	586,642	75,696	1,046,527	135,036
94*	551,738	71,192	600,133	77,437	1,070,596	138,141
95*	564,424	72,829	613,936	79,218	1,095,220	141,319
96*	577,404	74,504	628,058	81,040	1,120,408	144,569
97*	590,682	76,217	642,501	82,903	1,146,177	147,894
98*	604,274	77,971	657,283	84,811	1,172,546	151,296
99*	618,172	79,764	672,399	86,761	1,199,511	154,776

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	24,364	3,144	27,064	3,492	48,276	6,229
1	24,364	3,144	27,064	3,492	48,276	6,229
2	24,364	3,144	27,064	3,492	48,276	6,229
3	24,364	3,144	27,064	3,492	48,276	6,229
4	24,364	3,144	27,064	3,492	48,276	6,229
5	22,733	2,933	25,257	3,259	45,044	5,812
6	22,733	2,933	25,257	3,259	45,044	5,812
7	22,733	2,933	25,257	3,259	45,044	5,812
8	22,733	2,933	25,257	3,259	45,044	5,812
9	22,733	2,933	25,257	3,259	45,044	5,812
10	22,246	2,870	24,710	3,188	44,072	5,687
11	22,513	2,905	25,007	3,227	44,593	5,754
12	22,824	2,945	25,357	3,272	45,199	5,832
13	23,963	3,092	26,626	3,436	47,478	6,126
14	24,388	3,147	27,097	3,496	48,325	6,235
15	24,878	3,210	27,645	3,567	49,294	6,361
16	25,423	3,280	28,248	3,645	50,374	6,500
17	26,006	3,356	28,896	3,729	50,585	6,527
18	26,137	3,373	29,037	3,747	50,831	6,559
19	26,245	3,386	29,162	3,763	51,045	6,586
20	26,245	3,386	29,162	3,763	51,045	6,586
21	26,699	3,445	29,666	3,828	52,896	6,825
22	27,398	3,535	30,446	3,929	54,798	7,071
23	28,382	3,662	31,536	4,069	56,768	7,325
24	29,519	3,809	32,797	4,232	59,039	7,618
25	30,701	3,961	34,109	4,401	61,400	7,923
26	31,929	4,120	35,477	4,578	63,857	8,240
27	33,115	4,273	36,797	4,748	66,235	8,546
28	34,351	4,432	38,168	4,925	68,696	8,864
29	35,626	4,597	39,585	5,108	71,255	9,194
30	37,304	4,813	41,448	5,348	73,909	9,537
31	39,052	5,039	43,393	5,599	76,658	9,891
32	40,880	5,275	45,424	5,861	79,513	10,260
33	42,403	5,471	47,116	6,079	82,472	10,642
34	44,098	5,690	48,999	6,322	85,771	11,067
35	45,862	5,918	50,961	6,576	89,203	11,510
36	47,700	6,155	52,999	6,839	92,773	11,971
37	50,113	6,466	55,682	7,185	97,471	12,577
38	52,613	6,789	58,457	7,543	102,329	13,204
39	55,231	7,127	61,366	7,918	107,422	13,861
40	57,669	7,441	64,077	8,268	113,203	14,607
41	60,121	7,758	66,802	8,620	118,549	15,297
42	62,319	8,041	69,241	8,934	123,467	15,931
43	64,652	8,342	71,901	9,278	128,091	16,528
44	66,091	8,528	74,263	9,582	132,175	17,055
45	67,483	8,707	76,624	9,887	136,255	17,581
46	69,831	9,010	78,760	10,163	139,661	18,021
47	72,257	9,323	80,733	10,417	143,158	18,472
48	74,430	9,604	82,694	10,670	146,549	18,910
49	76,694	9,896	85,206	10,994	150,043	19,360
50	78,967	10,189	87,739	11,321	153,544	19,812
51	81,860	10,563	90,954	11,736	158,045	20,393
52	85,165	10,989	94,636	12,211	162,816	21,009
53	88,642	11,438	98,485	12,708	168,941	21,799
54	92,512	11,937	102,792	13,263	175,982	22,707
55	96,299	12,426	106,997	13,806	183,348	23,658
56	100,205	12,930	111,340	14,366	190,876	24,629
57	104,295	13,457	115,885	14,953	198,920	25,667
58	108,993	14,064	121,108	15,627	207,090	26,721
59	114,442	14,767	127,503	16,452	218,945	28,251
60	120,735	15,579	134,064	17,299	230,850	29,787
61	129,544	16,715	143,938	18,573	250,341	32,302
62	138,746	17,903	154,169	19,893	269,338	34,753
63	148,317	19,138	164,796	21,264	287,318	37,073
64	158,403	20,439	176,010	22,711	307,583	39,688
65	168,864	21,789	187,632	24,211	329,043	42,457
66	178,510	23,034	198,343	25,593	347,837	44,882
67	189,009	24,388	210,002	27,097	370,227	47,771
68	200,694	25,896	222,990	28,773	394,223	50,867
69	211,213	27,253	234,678	30,281	418,040	53,941
70	224,111	28,918	249,011	32,130	437,669	56,473
71	235,466	30,383	261,580	33,752	457,932	59,088
72	243,825	31,461	270,788	34,940	473,797	61,135
73	254,228	32,804	282,381	36,436	490,938	63,347
74	264,668	34,151	293,977	37,933	511,845	66,045
75	273,905	35,343	304,204	39,252	532,786	68,747
76	283,985	36,643	315,424	40,700	551,495	71,161
77	296,506	38,259	329,291	42,489	572,451	73,865
78	308,479	39,804	342,582	44,204	597,124	77,048
79	318,041	41,038	353,286	45,585	618,627	79,823
80	322,838	41,657	358,706	46,285	639,633	82,533
81*	330,266	42,615	366,955	47,349	654,347	84,432
82*	337,859	43,595	375,391	48,438	669,392	86,373
83*	345,629	44,597	384,024	49,551	684,788	88,360
84*	353,583	45,624	392,862	50,692	700,544	90,393
85*	361,710	46,672	401,893	51,857	716,650	92,471
86*	370,034	47,746	411,137	53,050	733,138	94,598
87*	378,542	48,844	420,595	54,270	749,996	96,774
88*	387,249	49,968	430,270	55,519	767,248	99,000
89*	396,156	51,117	440,169	56,796	784,897	101,277
90*	405,268	52,293	450,292	58,102	802,950	103,606
91*	414,588	53,495	460,648	59,438	821,414	105,989
92*	424,125	54,726	471,240	60,805	840,308	108,427
93*	433,881	55,985	482,080	62,204	859,637	110,921
94*	443,860	57,272	493,167	63,634	879,407	113,472
95*	454,071	58,590	504,511	65,098	899,632	116,082
96*	464,511	59,937	516,117	66,596	920,326	118,752
97*	475,197	61,316	527,985	68,127	941,495	121,483
98*	486,125	62,726	540,133	69,695	963,150	124,277
99*	497,307	64,169	552,553	71,297	985,299	127,135

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 4 第4區

Benefit Level 保障級別 Standard 標準

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	10,204	1,317	11,337	1,463	20,404	2,633
1	10,204	1,317	11,337	1,463	20,404	2,633
2	10,204	1,317	11,337	1,463	20,404	2,633
3	10,204	1,317	11,337	1,463	20,404	2,633
4	10,204	1,317	11,337	1,463	20,404	2,633
5	9,666	1,247	10,739	1,386	19,331	2,494
6	9,666	1,247	10,739	1,386	19,331	2,494
7	9,666	1,247	10,739	1,386	19,331	2,494
8	9,666	1,247	10,739	1,386	19,331	2,494
9	9,666	1,247	10,739	1,386	19,331	2,494
10	8,739	1,128	9,709	1,253	17,475	2,255
11	8,861	1,143	9,847	1,271	17,729	2,288
12	9,028	1,165	10,035	1,295	18,062	2,331
13	9,523	1,229	10,386	1,340	18,692	2,412
14	9,717	1,254	10,697	1,380	19,249	2,484
15	9,914	1,279	11,016	1,421	19,828	2,558
16	10,111	1,305	11,239	1,450	20,226	2,610
17	10,365	1,337	11,518	1,486	20,731	2,675
18	10,625	1,371	11,806	1,523	21,252	2,742
19	10,890	1,405	12,101	1,561	21,783	2,811
20	11,165	1,441	12,459	1,608	22,426	2,894
21	11,915	1,537	13,487	1,740	24,053	3,104
22	12,195	1,574	13,937	1,798	24,623	3,177
23	12,642	1,631	14,311	1,847	25,281	3,262
24	13,018	1,680	14,742	1,902	26,038	3,360
25	13,410	1,730	15,044	1,941	26,821	3,461
26	13,812	1,782	15,348	1,980	27,626	3,565
27	14,197	1,832	15,776	2,036	28,391	3,663
28	14,590	1,883	16,213	2,092	29,178	3,765
29	14,922	1,925	16,580	2,139	29,844	3,851
30	15,383	1,985	17,092	2,205	30,766	3,970
31	15,804	2,039	17,563	2,266	31,612	4,079
32	16,165	2,086	17,960	2,317	32,331	4,172
33	16,494	2,128	18,325	2,365	32,984	4,256
34	16,781	2,165	18,645	2,406	33,561	4,330
35	17,074	2,203	18,971	2,448	34,154	4,407
36	17,373	2,242	19,305	2,491	34,745	4,483
37	17,604	2,271	19,563	2,524	35,213	4,544
38	17,842	2,302	19,825	2,558	35,687	4,605
39	18,083	2,333	20,091	2,592	36,162	4,666
40	18,490	2,386	20,351	2,626	36,290	4,683
41	19,159	2,472	21,089	2,721	37,951	4,897
42	20,221	2,609	22,258	2,872	40,066	5,170
43	21,047	2,716	23,387	3,018	41,700	5,381
44	22,199	2,864	24,666	3,183	43,991	5,676
45	22,661	2,924	25,540	3,295	45,539	5,876
46	23,786	3,069	26,432	3,411	47,135	6,082
47	24,714	3,189	27,336	3,527	48,746	6,290
48	25,555	3,297	28,131	3,630	50,163	6,473
49	26,656	3,439	28,808	3,717	51,372	6,629
50	27,699	3,574	30,718	3,964	55,039	7,102
51	28,860	3,724	31,769	4,099	56,645	7,309
52	29,978	3,868	33,001	4,258	58,851	7,594
53	30,418	3,925	33,794	4,361	60,267	7,776
54	31,939	4,121	35,487	4,579	63,283	8,166
55	33,377	4,307	37,085	4,785	66,128	8,533
56	35,202	4,542	38,753	5,000	69,105	8,917
57	36,930	4,765	40,848	5,271	72,839	9,399
58	38,464	4,963	42,340	5,463	75,502	9,742
59	41,152	5,310	45,692	5,896	81,856	10,562
60	44,225	5,706	49,421	6,377	89,071	11,493
61	48,545	6,264	53,954	6,962	96,530	12,455
62	52,673	6,797	58,530	7,552	104,701	13,510
63	56,886	7,340	63,175	8,152	114,035	14,714
64	61,438	7,927	68,269	8,809	122,063	15,750
65	66,214	8,544	73,765	9,518	131,887	17,018
66	70,337	9,076	78,150	10,084	140,695	18,154
67	74,798	9,651	83,111	10,724	149,590	19,302
68	80,371	10,370	89,284	11,521	160,586	20,721
69	86,049	11,103	95,602	12,336	171,044	22,070
70	91,468	11,802	101,627	13,113	182,935	23,605
71	97,100	12,529	108,861	14,047	196,130	25,307
72	102,141	13,179	112,036	14,456	201,840	26,044
73	107,574	13,881	116,805	15,072	208,743	26,935
74	111,063	14,331	121,868	15,725	217,291	28,038
75	116,640	15,050	127,978	16,513	228,829	29,526
76	121,675	15,700	133,521	17,229	239,364	30,886
77	127,747	16,483	140,257	18,098	247,949	31,993
78	133,525	17,229	146,569	18,912	259,214	33,447
79	140,887	18,179	154,639	19,953	265,049	34,200
80	145,473	18,771	159,658	20,601	269,436	34,766
81*	148,819	19,202	163,358	21,078	275,633	35,566
82*	152,241	19,644	167,111	21,563	281,970	36,383
83*	155,743	20,096	170,955	22,059	288,453	37,220
84*	159,325	20,558	174,887	22,566	295,088	38,076
85*	162,989	21,031	178,908	23,085	301,874	38,951
86*	166,738	21,515	183,022	23,616	308,817	39,847
87*	170,575	22,010	187,234	24,159	315,922	40,764
88*	174,499	22,516	191,540	24,715	323,191	41,702
89*	178,513	23,034	195,945	25,283	330,625	42,661
90*	182,613	23,563	200,450	25,865	338,223	43,642
91*	186,817	24,105	205,060	26,459	346,000	44,645
92*	191,118	24,660	209,780	27,068	353,965	45,673
93*	195,509	25,227	214,600	27,690	362,101	46,723
94*	200,005	25,807	219,538	28,327	370,431	47,798
95*	204,604	26,401	224,589	28,979	378,951	48,897
96*	209,315	27,008	229,758	29,646	387,672	50,022
97*	214,126	27,629	235,042	30,328	396,585	51,172
98*	219,054	28,265	240,446	31,025	405,708	52,349
99*	224,092	28,915	245,976	31,739	415,039	53,553

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	7,958	1,027	8,909	1,150	15,454	1,994
1	7,958	1,027	8,909	1,150	15,454	1,994
2	7,958	1,027	8,909	1,150	15,454	1,994
3	7,958	1,027	8,909	1,150	15,454	1,994
4	7,958	1,027	8,909	1,150	15,454	1,994
5	7,158	924	8,068	1,041	14,318	1,847
6	7,158	924	8,068	1,041	14,318	1,847
7	7,158	924	8,068	1,041	14,318	1,847
8	7,158	924	8,068	1,041	14,318	1,847
9	7,158	924	8,068	1,041	14,318	1,847
10	6,473	835	7,293	941	12,944	1,670
11	6,563	847	7,398	955	13,133	1,695
12	6,686	863	7,539	973	13,379	1,726
13	7,053	910	7,757	1,001	13,806	1,781
14	7,197	929	8,013	1,034	14,237	1,837
15	7,343	947	8,276	1,068	14,688	1,895
16	7,489	966	8,444	1,090	14,981	1,933
17	7,677	991	8,654	1,117	15,356	1,981
18	7,869	1,015	8,870	1,145	15,742	2,031
19	8,066	1,041	9,091	1,173	16,134	2,082
20	8,268	1,067	9,371	1,209	16,620	2,145
21	8,810	1,137	10,175	1,313	17,829	2,301
22	9,018	1,164	10,545	1,361	18,253	2,355
23	9,348	1,206	10,797	1,393	18,714	2,415
24	9,626	1,242	11,123	1,435	19,274	2,487
25	9,916	1,279	11,319	1,461	19,852	2,562
26	10,214	1,318	11,514	1,486	20,448	2,638
27	10,499	1,355	11,837	1,527	21,015	2,712
28	10,789	1,392	12,163	1,569	21,598	2,787
29	11,033	1,424	12,437	1,605	22,089	2,850
30	11,376	1,468	12,825	1,655	22,775	2,939
31	11,687	1,508	13,176	1,700	23,399	3,019
32	11,954	1,542	13,473	1,738	23,932	3,088
33	12,196	1,574	13,747	1,774	24,414	3,150
34	12,409	1,601	13,988	1,805	24,841	3,205
35	12,626	1,629	14,233	1,837	25,282	3,262
36	12,848	1,658	14,484	1,869	25,719	3,319
37	13,018	1,680	14,678	1,894	26,065	3,363
38	13,193	1,702	14,872	1,919	26,416	3,409
39	13,372	1,725	15,073	1,945	26,767	3,454
40	13,673	1,764	15,223	1,964	26,786	3,456
41	14,167	1,828	15,775	2,035	28,051	3,619
42	14,953	1,929	16,649	2,148	29,615	3,821
43	15,563	2,008	17,545	2,264	30,822	3,977
44	16,415	2,118	18,506	2,388	32,517	4,196
45	16,758	2,162	19,244	2,483	33,731	4,352
46	17,589	2,270	19,832	2,559	34,841	4,496
47	18,276	2,358	20,480	2,643	36,007	4,646
48	18,896	2,438	21,044	2,715	37,026	4,778
49	19,711	2,543	21,426	2,765	37,811	4,879
50	20,483	2,643	23,032	2,972	40,700	5,252
51	21,367	2,757	23,790	3,070	41,832	5,398
52	22,193	2,864	24,714	3,189	43,462	5,608
53	22,519	2,906	25,378	3,275	44,569	5,751
54	23,645	3,051	26,649	3,439	46,800	6,039
55	24,711	3,189	27,850	3,594	48,904	6,310
56	26,062	3,363	29,020	3,745	51,034	6,585
57	26,802	3,458	30,106	3,885	53,371	6,887
58	28,332	3,656	31,563	4,073	55,633	7,178
59	30,540	3,941	34,379	4,436	60,633	7,824
60	32,880	4,243	37,314	4,815	66,150	8,535
61	36,092	4,657	40,670	5,248	71,554	9,233
62	39,053	5,039	44,011	5,679	77,515	10,002
63	42,099	5,432	47,420	6,119	84,467	10,899
64	45,173	5,829	49,965	6,447	90,041	11,618
65	48,349	6,239	53,507	6,904	97,039	12,521
66	51,614	6,660	56,921	7,345	103,805	13,394
67	55,326	7,139	60,580	7,817	110,738	14,289
68	59,449	7,671	64,943	8,380	118,863	15,337
69	63,649	8,213	69,770	9,003	126,505	16,323
70	68,976	8,900	75,624	9,758	135,424	17,474
71	73,321	9,461	80,391	10,373	145,747	18,806
72	77,836	10,043	86,112	11,111	149,508	19,291
73	82,883	10,695	89,709	11,575	154,198	19,897
74	87,288	11,263	93,531	12,069	160,713	20,737
75	90,128	11,629	97,584	12,591	169,315	21,847
76	94,644	12,212	102,472	13,222	177,184	22,862
77	97,544	12,586	105,378	13,597	183,166	23,634
78	99,315	12,815	110,113	14,208	191,494	24,709
79	104,792	13,522	116,173	14,990	195,776	25,261
80	108,204	13,962	119,941	15,476	197,593	25,496
81*	110,692	14,283	122,725	15,835	202,134	26,082
82*	113,237	14,611	125,545	16,199	206,780	26,681
83*	115,841	14,947	128,433	16,572	211,533	27,295
84*	118,506	15,291	131,387	16,953	216,399	27,922
85*	121,231	15,643	134,407	17,343	221,376	28,565
86*	124,021	16,003	137,497	17,742	226,468	29,222
87*	126,874	16,371	140,664	18,150	231,678	29,894
88*	129,793	16,747	143,896	18,567	237,008	30,582
89*	132,779	17,133	147,206	18,994	242,460	31,285
90*	135,827	17,526	150,590	19,431	248,032	32,004
91*	138,954	17,930	154,053	19,878	253,736	32,740
92*	142,153	18,342	157,599	20,335	259,575	33,494
93*	145,419	18,764	161,221	20,803	265,542	34,263
94*	148,765	19,195	164,931	21,281	271,650	35,052
95*	152,185	19,637	168,726	21,771	277,900	35,858
96*	155,688	20,089	172,609	22,272	284,294	36,683
97*	159,268	20,551	176,580	22,785	290,831	37,527
98*	162,933	21,024	180,638	23,308	297,521	38,390
99*	166,681	21,507	184,793	23,844	304,365	39,273

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 2026
在香港繕發的保單之保費率生效日期：由2026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	25,234	3,256	25,335	3,269	55,339	7,141
1	25,234	3,256	25,335	3,269	55,339	7,141
2	25,234	3,256	25,335	3,269	55,339	7,141
3	25,234	3,256	25,335	3,269	55,339	7,141
4	25,234	3,256	25,335	3,269	55,339	7,141
5	23,568	3,041	23,665	3,054	51,683	6,669
6	23,568	3,041	23,665	3,054	51,683	6,669
7	23,568	3,041	23,665	3,054	51,683	6,669
8	23,568	3,041	23,665	3,054	51,683	6,669
9	23,568	3,041	23,665	3,054	51,683	6,669
10	24,575	3,171	24,693	3,186	51,734	6,675
11	25,449	3,284	25,451	3,284	51,791	6,683
12	26,171	3,377	26,289	3,392	51,956	6,704
13	27,885	3,598	28,002	3,613	52,268	6,744
14	29,442	3,799	29,562	3,814	54,591	7,044
15	31,189	4,024	31,321	4,041	56,261	7,259
16	32,893	4,244	33,183	4,282	58,514	7,550
17	34,059	4,395	34,357	4,433	60,302	7,781
18	35,097	4,529	35,575	4,590	62,139	8,018
19	37,366	4,821	37,873	4,887	64,395	8,309
20	38,463	4,963	40,065	5,170	66,851	8,626
21	39,438	5,089	41,513	5,357	69,563	8,976
22	41,205	5,317	43,602	5,626	72,995	9,419
23	43,203	5,575	45,760	5,905	76,934	9,927
24	45,186	5,830	48,003	6,194	81,057	10,459
25	46,524	6,003	50,334	6,495	84,950	10,961
26	47,604	6,142	51,565	6,654	88,636	11,437
27	48,673	6,280	52,701	6,800	90,588	11,689
28	49,920	6,441	54,198	6,993	93,160	12,021
29	51,269	6,615	55,764	7,195	95,856	12,369
30	52,817	6,815	57,450	7,413	98,753	12,742
31	54,264	7,002	59,027	7,616	101,462	13,092
32	55,802	7,200	60,696	7,832	104,329	13,462
33	57,358	7,401	62,389	8,050	107,243	13,838
34	58,973	7,609	64,144	8,277	110,262	14,227
35	60,622	7,822	65,942	8,509	113,346	14,625
36	62,089	8,011	67,539	8,715	116,093	14,980
37	63,026	8,132	68,555	8,846	117,840	15,205
38	63,655	8,214	69,239	8,934	119,016	15,357
39	64,375	8,306	70,023	9,035	120,361	15,530
40	64,496	8,322	70,152	9,052	121,681	15,701
41	64,574	8,332	70,241	9,063	122,955	15,865
42	64,804	8,362	70,487	9,095	124,232	16,030
43	65,121	8,403	70,829	9,139	125,472	16,190
44	66,023	8,519	71,817	9,267	128,552	16,587
45	67,904	8,762	73,859	9,530	132,406	17,085
46	69,474	8,964	75,566	9,750	135,055	17,426
47	71,050	9,168	77,286	9,972	137,756	17,775
48	72,658	9,375	79,031	10,198	140,509	18,130
49	74,273	9,584	80,785	10,424	143,677	18,539
50	75,897	9,793	82,552	10,652	147,251	19,000
51	77,535	10,005	84,338	10,882	150,841	19,463
52	79,191	10,218	86,144	11,115	154,468	19,931
53	82,325	10,623	89,544	11,554	161,721	20,867
54	85,895	11,083	93,429	12,055	169,827	21,913
55	89,526	11,552	97,373	12,564	178,060	22,975
56	93,223	12,029	101,401	13,084	186,420	24,054
57	96,319	12,428	104,770	13,519	193,571	24,977
58	102,582	13,236	111,585	14,398	206,174	26,603
59	110,067	14,202	119,726	15,449	221,201	28,542
60	118,545	15,296	128,934	16,637	236,974	30,577
61	126,489	16,321	137,580	17,752	251,789	32,489
62	134,708	17,382	146,527	18,907	268,171	34,603
63	143,196	18,477	155,760	20,098	285,093	36,786
64	151,789	19,586	165,101	21,303	303,354	39,142
65	159,952	20,639	173,985	22,450	320,866	41,402
66	169,216	21,834	184,061	23,750	342,511	44,195
67	179,821	23,203	195,597	25,238	365,641	47,179
68	191,986	24,772	208,820	26,945	390,361	50,369
69	205,031	26,456	223,004	28,775	416,771	53,777
70	214,618	27,693	233,429	30,120	436,177	56,281
71	223,048	28,780	242,626	31,307	457,510	59,034
72	234,008	30,195	254,537	32,843	479,867	61,918
73	245,469	31,673	267,003	34,452	503,281	64,939
74	257,502	33,226	280,076	36,139	527,829	68,107
75	270,092	34,851	293,775	37,906	548,046	70,716
76	283,293	36,554	308,131	39,759	569,074	73,429
77	297,118	38,338	323,176	41,700	590,936	76,250
78	311,606	40,207	338,928	43,733	613,670	79,183
79	325,516	42,002	354,057	45,685	637,301	82,232
80	334,422	43,151	363,755	46,936	648,632	83,694
81*	342,113	44,144	372,124	48,016	663,556	85,620
82*	349,980	45,159	380,677	49,120	678,580	87,559
83*	358,031	46,198	389,436	50,250	694,191	89,573
84*	366,265	47,260	398,393	51,406	709,972	91,609
85*	374,687	48,347	407,552	52,587	726,174	93,700
86*	383,308	49,459	416,928	53,797	743,007	95,872
87*	392,122	50,596	426,517	55,034	760,289	98,102
88*	401,140	51,760	436,329	56,301	778,042	100,393
89*	410,368	52,951	446,364	57,595	796,281	102,746
90*	419,804	54,168	456,629	58,920	814,595	105,109
91*	429,461	55,414	467,130	60,275	833,330	107,526
92*	439,339	56,689	477,877	61,662	852,498	110,000
93*	449,441	57,992	488,868	63,080	872,102	112,529
94*	459,778	59,326	500,109	64,530	892,159	115,117
95*	470,354	60,691	511,612	66,014	912,675	117,765
96*	481,171	62,087	523,383	67,533	933,674	120,474
97*	492,243	63,515	535,420	69,086	955,152	123,245
98*	503,561	64,976	547,732	70,675	977,119	126,080
99*	515,141	66,470	560,328	72,300	999,584	128,979

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	20,306	2,620	22,553	2,910	40,232	5,191
1	20,306	2,620	22,553	2,910	40,232	5,191
2	20,306	2,620	22,553	2,910	40,232	5,191
3	20,306	2,620	22,553	2,910	40,232	5,191
4	20,306	2,620	22,553	2,910	40,232	5,191
5	18,946	2,445	21,044	2,715	37,542	4,844
6	18,946	2,445	21,044	2,715	37,542	4,844
7	18,946	2,445	21,044	2,715	37,542	4,844
8	18,946	2,445	21,044	2,715	37,542	4,844
9	18,946	2,445	21,044	2,715	37,542	4,844
10	18,537	2,392	20,591	2,657	36,728	4,739
11	18,758	2,420	20,839	2,689	37,151	4,794
12	19,022	2,454	21,129	2,726	37,667	4,860
13	19,965	2,576	22,185	2,863	39,561	5,105
14	20,325	2,623	22,579	2,913	40,265	5,195
15	20,731	2,675	23,037	2,973	41,075	5,300
16	21,192	2,734	23,546	3,038	41,981	5,417
17	21,674	2,797	24,082	3,107	42,155	5,439
18	21,778	2,810	24,201	3,123	42,360	5,466
19	21,869	2,822	24,302	3,136	42,537	5,489
20	21,869	2,822	24,302	3,136	42,537	5,489
21	22,249	2,871	24,720	3,190	44,081	5,688
22	22,830	2,946	25,372	3,274	45,665	5,892
23	23,653	3,052	26,282	3,391	47,306	6,104
24	24,599	3,174	27,333	3,527	49,203	6,349
25	25,584	3,301	28,426	3,668	51,168	6,602
26	26,607	3,433	29,565	3,815	53,214	6,866
27	27,597	3,561	30,664	3,957	55,196	7,122
28	28,624	3,693	31,806	4,104	57,248	7,387
29	29,690	3,831	32,990	4,257	59,381	7,662
30	31,089	4,011	34,541	4,457	61,589	7,947
31	32,542	4,199	36,159	4,666	63,884	8,243
32	34,070	4,396	37,853	4,884	66,262	8,550
33	35,336	4,559	39,262	5,066	68,729	8,868
34	36,750	4,742	40,831	5,269	71,476	9,223
35	38,217	4,931	42,468	5,480	74,337	9,592
36	39,749	5,129	44,168	5,699	77,314	9,976
37	41,759	5,388	46,400	5,987	81,222	10,480
38	43,846	5,658	48,717	6,286	85,272	11,003
39	46,026	5,939	51,137	6,598	89,517	11,551
40	48,060	6,201	53,398	6,890	94,339	12,173
41	50,103	6,465	55,667	7,183	98,791	12,747
42	51,933	6,701	57,704	7,446	102,888	13,276
43	53,877	6,952	59,916	7,731	106,743	13,773
44	55,075	7,106	61,885	7,985	110,148	14,213
45	56,236	7,256	63,856	8,239	113,546	14,651
46	58,190	7,508	65,636	8,469	116,384	15,017
47	60,214	7,770	67,278	8,681	119,297	15,393
48	62,028	8,004	68,912	8,892	122,128	15,758
49	63,911	8,247	71,005	9,162	125,037	16,134
50	65,807	8,491	73,115	9,434	127,956	16,510
51	68,215	8,802	75,796	9,780	131,706	16,994
52	70,971	9,158	78,863	10,176	135,677	17,507
53	73,868	9,531	82,072	10,590	140,783	18,166
54	77,095	9,948	85,663	11,053	146,653	18,923
55	80,248	10,355	89,168	11,506	152,793	19,715
56	83,504	10,775	92,785	11,972	159,065	20,525
57	86,917	11,215	96,572	12,461	165,769	21,390
58	90,828	11,720	100,923	13,022	172,576	22,268
59	95,371	12,306	106,252	13,710	182,459	23,543
60	100,612	12,982	111,722	14,416	192,379	24,823
61	107,957	13,930	119,948	15,477	208,619	26,919
62	115,627	14,920	128,479	16,578	224,452	28,962
63	123,600	15,948	137,333	17,720	239,433	30,895
64	131,880	17,017	146,536	18,908	256,080	33,043
65	140,723	18,158	156,364	20,176	274,203	35,381
66	148,758	19,195	165,287	21,327	289,862	37,402
67	157,507	20,323	175,002	22,581	308,524	39,810
68	167,248	21,580	185,822	23,977	328,518	42,389
69	176,009	22,711	195,567	25,234	348,369	44,951
70	186,761	24,098	207,510	26,775	364,728	47,062
71	196,223	25,319	217,986	28,127	381,610	49,240
72	203,185	26,217	225,657	29,117	394,834	50,946
73	211,857	27,336	235,321	30,364	409,116	52,789
74	220,556	28,459	244,978	31,610	426,539	55,037
75	228,255	29,452	253,505	32,710	443,990	57,289
76	236,655	30,536	262,850	33,916	459,582	59,301
77	247,091	31,883	274,406	35,407	477,044	61,554
78	257,067	33,170	285,486	36,837	497,604	64,207
79	265,034	34,198	294,407	37,988	515,525	66,519
80	269,035	34,714	298,923	38,571	533,031	68,778
81*	275,222	35,513	305,800	39,458	545,295	70,361
82*	281,551	36,329	312,829	40,365	557,832	71,978
83*	288,027	37,165	320,027	41,294	570,666	73,634
84*	294,651	38,019	327,385	42,243	583,790	75,328
85*	301,428	38,894	334,916	43,215	597,215	77,060
86*	308,361	39,789	342,617	44,209	610,951	78,832
87*	315,453	40,704	350,502	45,226	625,003	80,646
88*	322,712	41,640	358,561	46,266	639,378	82,500
89*	330,133	42,598	366,806	47,330	654,085	84,398
90*	337,724	43,577	375,242	48,418	669,129	86,339
91*	345,492	44,580	383,875	49,532	684,517	88,325
92*	353,439	45,605	392,705	50,672	700,265	90,357
93*	361,569	46,654	401,736	51,837	716,371	92,435
94*	369,884	47,727	410,974	53,029	732,843	94,560
95*	378,389	48,824	420,429	54,249	749,696	96,735
96*	387,093	49,947	430,097	55,496	766,940	98,960
97*	395,997	51,096	439,991	56,773	784,580	101,236
98*	405,102	52,271	450,111	58,079	802,625	103,565
99*	414,418	53,473	460,460	59,414	821,081	105,946

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 4 第4區

Benefit Level 保障級別 Standard 標準

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	8,504	1,097	9,445	1,219	17,003	2,194
1	8,504	1,097	9,445	1,219	17,003	2,194
2	8,504	1,097	9,445	1,219	17,003	2,194
3	8,504	1,097	9,445	1,219	17,003	2,194
4	8,504	1,097	9,445	1,219	17,003	2,194
5	8,056	1,039	8,949	1,155	16,111	2,079
6	8,056	1,039	8,949	1,155	16,111	2,079
7	8,056	1,039	8,949	1,155	16,111	2,079
8	8,056	1,039	8,949	1,155	16,111	2,079
9	8,056	1,039	8,949	1,155	16,111	2,079
10	7,283	940	8,094	1,044	14,562	1,879
11	7,386	953	8,206	1,059	14,774	1,906
12	7,525	971	8,361	1,079	15,051	1,942
13	7,935	1,024	8,652	1,116	15,577	2,010
14	8,098	1,045	8,914	1,150	16,043	2,070
15	8,260	1,066	9,183	1,185	16,524	2,132
16	8,426	1,087	9,366	1,209	16,855	2,175
17	8,637	1,114	9,595	1,238	17,277	2,229
18	8,852	1,142	9,841	1,270	17,709	2,285
19	9,076	1,171	10,085	1,301	18,152	2,342
20	9,302	1,200	10,383	1,340	18,689	2,411
21	9,929	1,281	11,239	1,450	20,046	2,587
22	10,164	1,311	11,615	1,499	20,519	2,648
23	10,532	1,359	11,925	1,539	21,069	2,719
24	10,851	1,400	12,282	1,585	21,700	2,800
25	11,174	1,442	12,536	1,618	22,350	2,884
26	11,507	1,485	12,790	1,650	23,021	2,970
27	11,830	1,526	13,145	1,696	23,662	3,053
28	12,161	1,569	13,508	1,743	24,317	3,138
29	12,434	1,604	13,817	1,783	24,867	3,209
30	12,819	1,654	14,245	1,838	25,637	3,308
31	13,173	1,700	14,635	1,888	26,346	3,399
32	13,472	1,738	14,966	1,931	26,942	3,476
33	13,744	1,773	15,271	1,970	27,487	3,547
34	13,984	1,804	15,539	2,005	27,967	3,609
35	14,231	1,836	15,812	2,040	28,459	3,672
36	14,480	1,868	16,088	2,076	28,956	3,736
37	14,673	1,893	16,303	2,104	29,344	3,786
38	14,868	1,918	16,522	2,132	29,739	3,837
39	15,067	1,944	16,744	2,161	30,138	3,889
40	15,408	1,988	16,959	2,188	30,244	3,902
41	15,964	2,060	17,574	2,268	31,625	4,081
42	16,851	2,174	18,549	2,393	33,385	4,308
43	17,539	2,263	19,490	2,515	34,752	4,484
44	18,499	2,387	20,556	2,652	36,657	4,730
45	18,888	2,437	21,281	2,746	37,948	4,897
46	19,822	2,558	22,026	2,842	39,279	5,068
47	20,598	2,658	22,781	2,939	40,620	5,241
48	21,293	2,747	23,443	3,025	41,802	5,394
49	22,215	2,866	24,008	3,098	42,810	5,524
50	23,084	2,979	25,602	3,303	45,867	5,918
51	24,053	3,104	26,474	3,416	47,205	6,091
52	24,982	3,223	27,504	3,549	49,045	6,328
53	25,351	3,271	28,161	3,634	50,227	6,481
54	26,615	3,434	29,576	3,816	52,735	6,805
55	27,814	3,589	30,905	3,988	55,109	7,111
56	29,335	3,785	32,295	4,167	57,589	7,431
57	30,778	3,971	34,039	4,392	60,698	7,832
58	32,052	4,136	35,283	4,553	62,914	8,118
59	34,295	4,425	38,078	4,913	68,211	8,801
60	36,856	4,756	41,183	5,314	74,228	9,578
61	40,454	5,220	44,957	5,801	80,437	10,379
62	43,890	5,663	48,766	6,292	87,243	11,257
63	47,405	6,117	52,643	6,793	95,023	12,261
64	51,193	6,606	56,889	7,341	101,712	13,124
65	55,276	7,132	61,582	7,946	110,104	14,207
66	58,989	7,611	65,543	8,457	117,998	15,226
67	62,333	8,043	69,258	8,937	124,660	16,085
68	66,975	8,642	74,403	9,600	133,825	17,268
69	71,705	9,252	79,674	10,281	142,539	18,392
70	76,227	9,836	84,693	10,928	152,446	19,670
71	80,917	10,441	90,715	11,705	163,444	21,090
72	85,114	10,982	93,364	12,047	168,200	21,703
73	89,645	11,567	97,340	12,560	173,954	22,446
74	92,556	11,943	101,555	13,104	181,079	23,365
75	97,206	12,543	106,648	13,761	190,692	24,605
76	101,398	13,084	111,268	14,357	199,472	25,738
77	106,455	13,736	116,880	15,081	206,627	26,662
78	111,272	14,358	122,142	15,760	216,011	27,872
79	117,405	15,149	128,868	16,628	220,878	28,500
80	121,226	15,642	133,051	17,168	224,525	28,971
81*	124,015	16,002	136,129	17,565	229,688	29,637
82*	126,866	16,370	139,262	17,969	234,974	30,319
83*	129,786	16,747	142,462	18,382	240,375	31,016
84*	132,771	17,132	145,739	18,805	245,907	31,730
85*	135,824	17,526	149,092	19,238	251,560	32,459
86*	138,950	17,929	152,520	19,680	257,349	33,206
87*	142,142	18,341	156,027	20,133	263,263	33,969
88*	145,413	18,763	159,617	20,596	269,322	34,751
89*	148,757	19,194	163,285	21,069	275,514	35,550
90*	152,180	19,636	167,042	21,554	281,853	36,368
91*	155,678	20,087	170,882	22,049	288,329	37,204
92*	159,262	20,550	174,816	22,557	294,969	38,061
93*	162,921	21,022	178,829	23,075	301,744	38,935
94*	166,669	21,506	182,947	23,606	308,687	39,831
95*	170,504	22,001	187,156	24,149	315,795	40,748
96*	174,427	22,507	191,459	24,704	323,053	41,684
97*	178,436	23,024	195,863	25,273	330,479	42,642
98*	182,543	23,554	200,367	25,854	338,082	43,623
99*	186,739	24,095	204,979	26,449	345,863	44,627

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	6,634	856	7,423	958	12,878	1,662
1	6,634	856	7,423	958	12,878	1,662
2	6,634	856	7,423	958	12,878	1,662
3	6,634	856	7,423	958	12,878	1,662
4	6,634	856	7,423	958	12,878	1,662
5	5,967	770	6,723	867	11,932	1,540
6	5,967	770	6,723	867	11,932	1,540
7	5,967	770	6,723	867	11,932	1,540
8	5,967	770	6,723	867	11,932	1,540
9	5,967	770	6,723	867	11,932	1,540
10	5,394	696	6,081	785	10,787	1,392
11	5,470	706	6,165	795	10,943	1,412
12	5,574	719	6,282	811	11,148	1,438
13	5,878	758	6,462	834	11,505	1,485
14	5,997	774	6,678	862	11,867	1,531
15	6,118	789	6,901	890	12,240	1,579
16	6,240	805	7,036	908	12,485	1,611
17	6,397	825	7,208	930	12,796	1,651
18	6,557	846	7,393	954	13,118	1,693
19	6,722	867	7,575	977	13,446	1,735
20	6,890	889	7,811	1,008	13,853	1,787
21	7,343	947	8,481	1,094	14,859	1,917
22	7,515	970	8,786	1,134	15,210	1,963
23	7,789	1,005	8,998	1,161	15,596	2,012
24	8,024	1,035	9,265	1,195	16,060	2,072
25	8,264	1,066	9,432	1,217	16,544	2,135
26	8,510	1,098	9,595	1,238	17,041	2,199
27	8,748	1,129	9,862	1,273	17,513	2,260
28	8,992	1,160	10,132	1,307	18,000	2,323
29	9,195	1,186	10,365	1,337	18,407	2,375
30	9,479	1,223	10,687	1,379	18,977	2,449
31	9,741	1,257	10,980	1,417	19,501	2,516
32	9,962	1,285	11,228	1,449	19,942	2,573
33	10,164	1,311	11,456	1,478	20,345	2,625
34	10,341	1,334	11,658	1,504	20,701	2,671
35	10,523	1,358	11,861	1,530	21,066	2,718
36	10,707	1,382	12,069	1,557	21,432	2,765
37	10,849	1,400	12,230	1,578	21,719	2,802
38	10,995	1,419	12,396	1,599	22,013	2,840
39	11,142	1,438	12,561	1,621	22,307	2,878
40	11,395	1,470	12,687	1,637	22,324	2,881
41	11,805	1,523	13,145	1,696	23,375	3,016
42	12,461	1,608	13,877	1,791	24,677	3,184
43	12,969	1,673	14,623	1,887	25,688	3,315
44	13,680	1,765	15,422	1,990	27,096	3,496
45	13,967	1,802	16,033	2,069	28,110	3,627
46	14,659	1,891	16,526	2,132	29,034	3,746
47	15,231	1,965	17,066	2,202	30,003	3,871
48	15,746	2,032	17,536	2,263	30,854	3,981
49	16,427	2,120	17,856	2,304	31,508	4,066
50	17,070	2,203	19,198	2,477	33,918	4,377
51	17,808	2,298	19,824	2,558	34,859	4,498
52	18,496	2,387	20,597	2,658	36,219	4,673
53	18,769	2,422	21,148	2,729	37,145	4,793
54	19,705	2,543	22,212	2,866	39,000	5,032
55	20,593	2,657	23,210	2,995	40,756	5,259
56	21,718	2,802	24,184	3,121	42,530	5,488
57	22,337	2,882	25,085	3,237	44,475	5,739
58	23,608	3,046	26,302	3,394	46,358	5,982
59	25,451	3,284	28,648	3,697	50,524	6,519
60	27,402	3,536	31,094	4,012	55,127	7,113
61	30,076	3,881	33,888	4,373	59,626	7,694
62	32,540	4,199	36,667	4,731	64,590	8,334
63	35,082	4,527	39,514	5,099	70,383	9,082
64	37,640	4,857	41,641	5,373	75,027	9,681
65	40,288	5,198	44,587	5,753	80,951	10,445
66	43,008	5,549	47,431	6,120	86,824	11,203
67	46,105	5,949	50,482	6,514	92,283	11,907
68	49,539	6,392	54,119	6,983	99,056	12,781
69	53,037	6,843	58,142	7,502	105,424	13,603
70	57,483	7,417	63,023	8,132	112,852	14,562
71	61,102	7,884	66,988	8,644	121,457	15,672
72	64,862	8,369	71,760	9,259	124,590	16,076
73	69,068	8,912	74,759	9,646	128,499	16,581
74	72,746	9,387	77,937	10,056	133,928	17,281
75	75,110	9,692	81,314	10,492	141,096	18,206
76	78,874	10,177	85,395	11,019	147,653	19,052
77	81,284	10,488	87,815	11,331	152,641	19,696
78	82,764	10,679	91,760	11,840	159,577	20,591
79	87,325	11,268	96,812	12,492	163,150	21,052
80	90,168	11,635	99,953	12,897	164,656	21,246
81*	92,243	11,902	102,269	13,196	168,438	21,734
82*	94,363	12,176	104,625	13,500	172,317	22,234
83*	96,534	12,456	107,026	13,810	176,276	22,745
84*	98,756	12,743	109,490	14,128	180,333	23,269
85*	101,026	13,036	112,008	14,453	184,479	23,804
86*	103,350	13,335	114,583	14,785	188,724	24,351
87*	105,726	13,642	117,219	15,125	193,062	24,911
88*	108,159	13,956	119,916	15,473	197,505	25,485
89*	110,645	14,277	122,670	15,828	202,045	26,070
90*	113,191	14,605	125,492	16,193	206,693	26,670
91*	115,794	14,941	128,378	16,565	211,442	27,283
92*	118,458	15,285	131,332	16,946	216,311	27,911
93*	121,181	15,636	134,348	17,335	221,280	28,552
94*	123,968	15,996	137,442	17,734	226,373	29,209
95*	126,821	16,364	140,605	18,143	231,584	29,882
96*	129,738	16,740	143,835	18,559	236,907	30,569
97*	132,721	17,125	147,145	18,986	242,353	31,271
98*	135,776	17,519	150,529	19,423	247,929	31,991
99*	138,897	17,922	153,994	19,870	253,635	32,727

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 Prestige 特級

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	18,386	2,372	18,462	2,382	40,317	5,202
1	18,386	2,372	18,462	2,382	40,317	5,202
2	18,386	2,372	18,462	2,382	40,317	5,202
3	18,386	2,372	18,462	2,382	40,317	5,202
4	18,386	2,372	18,462	2,382	40,317	5,202
5	17,198	2,219	17,269	2,228	37,719	4,867
6	17,198	2,219	17,269	2,228	37,719	4,867
7	17,198	2,219	17,269	2,228	37,719	4,867
8	17,198	2,219	17,269	2,228	37,719	4,867
9	17,198	2,219	17,269	2,228	37,719	4,867
10	17,935	2,314	18,018	2,325	37,755	4,872
11	18,611	2,401	18,610	2,401	37,791	4,876
12	18,999	2,451	19,084	2,462	37,892	4,889
13	20,242	2,612	20,328	2,623	37,943	4,896
14	21,163	2,731	21,245	2,741	39,237	5,063
15	22,419	2,893	22,509	2,904	40,439	5,218
16	23,640	3,050	23,850	3,077	42,055	5,426
17	24,478	3,158	24,693	3,186	43,340	5,592
18	25,224	3,255	25,570	3,299	44,662	5,763
19	26,857	3,465	27,221	3,512	46,285	5,972
20	27,645	3,567	28,796	3,716	48,050	6,200
21	28,344	3,657	29,838	3,850	49,997	6,451
22	29,618	3,822	31,338	4,044	52,465	6,770
23	31,054	4,007	32,888	4,244	55,296	7,135
24	32,478	4,191	34,503	4,452	58,258	7,517
25	33,438	4,315	36,177	4,668	61,060	7,879
26	34,215	4,415	37,064	4,782	63,706	8,220
27	34,981	4,514	37,878	4,887	65,109	8,401
28	35,879	4,630	38,954	5,026	66,959	8,640
29	36,848	4,755	40,081	5,172	68,898	8,890
30	37,960	4,898	41,291	5,328	70,975	9,158
31	39,001	5,032	42,428	5,475	72,924	9,410
32	40,107	5,175	43,625	5,629	74,987	9,676
33	41,225	5,319	44,844	5,786	77,078	9,946
34	42,387	5,469	46,106	5,949	79,250	10,226
35	43,572	5,622	47,397	6,116	81,467	10,512
36	44,628	5,758	48,542	6,263	83,442	10,767
37	45,299	5,845	49,273	6,358	84,697	10,929
38	45,751	5,903	49,767	6,422	85,544	11,038
39	46,268	5,970	50,325	6,494	86,509	11,162
40	46,356	5,981	50,419	6,506	87,462	11,285
41	46,414	5,989	50,485	6,514	88,373	11,403
42	46,578	6,010	50,661	6,537	89,291	11,521
43	46,805	6,039	50,911	6,569	90,182	11,636
44	47,455	6,123	51,619	6,661	92,395	11,922
45	48,805	6,297	53,086	6,850	95,170	12,280
46	49,933	6,443	54,312	7,008	97,068	12,525
47	51,071	6,590	55,552	7,168	99,014	12,776
48	52,224	6,739	56,803	7,329	100,993	13,031
49	53,382	6,888	58,061	7,492	103,268	13,325
50	54,550	7,039	59,335	7,656	105,838	13,657
51	55,727	7,191	60,619	7,822	108,418	13,989
52	56,917	7,344	61,915	7,989	111,028	14,326
53	59,172	7,635	64,359	8,304	116,239	14,999
54	61,740	7,966	67,153	8,665	122,062	15,750
55	64,348	8,303	69,985	9,030	127,983	16,514
56	67,001	8,645	72,884	9,404	133,989	17,289
57	69,183	8,927	75,256	9,710	139,032	17,940
58	73,676	9,507	80,144	10,341	148,085	19,108
59	79,202	10,220	86,151	11,116	159,175	20,539
60	85,541	11,038	93,037	12,005	171,000	22,065
61	92,214	11,899	100,301	12,942	183,564	23,686
62	99,220	12,803	107,924	13,926	197,520	25,486
63	106,464	13,737	115,805	14,943	211,957	27,349
64	114,020	14,712	124,022	16,003	227,877	29,403
65	119,268	15,389	129,730	16,739	239,252	30,871
66	126,177	16,281	137,246	17,709	255,393	32,954
67	134,083	17,301	145,845	18,819	272,643	35,180
68	143,156	18,472	155,706	20,091	291,070	37,557
69	152,883	19,727	166,282	21,456	310,763	40,098
70	160,033	20,649	174,055	22,459	325,234	41,966
71	166,320	21,461	180,910	23,343	341,142	44,018
72	174,490	22,515	189,793	24,489	357,814	46,170
73	183,037	23,618	199,093	25,689	375,273	48,422
74	192,007	24,775	208,837	26,947	393,574	50,784
75	201,392	25,986	219,057	28,265	408,651	52,729
76	211,238	27,257	229,759	29,646	424,331	54,752
77	221,547	28,587	240,974	31,093	440,632	56,856
78	232,351	29,981	252,723	32,609	457,587	59,043
79	242,722	31,319	264,001	34,065	475,205	61,317
80	249,362	32,176	271,233	34,998	483,655	62,407
81*	255,097	32,916	277,473	35,803	494,777	63,842
82*	260,961	33,672	283,854	36,626	505,982	65,288
83*	266,966	34,447	290,382	37,469	517,624	66,790
84*	273,106	35,239	297,063	38,331	529,393	68,309
85*	279,387	36,050	303,894	39,212	541,473	69,867
86*	285,814	36,879	310,881	40,114	554,025	71,487
87*	292,386	37,727	318,031	41,036	566,911	73,150
88*	299,109	38,595	325,352	41,981	580,153	74,858
89*	305,987	39,482	332,831	42,946	593,747	76,613
90*	313,029	40,391	340,484	43,933	607,409	78,375
91*	320,228	41,320	348,314	44,944	621,370	80,177
92*	327,593	42,270	356,328	45,978	635,664	82,021
93*	335,125	43,242	364,521	47,035	650,283	83,907
94*	342,837	44,237	372,910	48,117	665,242	85,838
95*	350,723	45,255	381,487	49,224	680,543	87,812
96*	358,786	46,295	390,254	50,355	696,192	89,831
97*	367,040	47,360	399,237	51,514	712,216	91,899
98*	375,482	48,449	408,420	52,699	728,595	94,012
99*	384,112	49,563	417,810	53,911	745,346	96,174

Benefit Level 保障級別 Comprehensive 全面

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	14,805	1,910	16,445	2,122	29,334	3,785
1	14,805	1,910	16,445	2,122	29,334	3,785
2	14,805	1,910	16,445	2,122	29,334	3,785
3	14,805	1,910	16,445	2,122	29,334	3,785
4	14,805	1,910	16,445	2,122	29,334	3,785
5	13,838	1,786	15,372	1,983	27,420	3,538
6	13,838	1,786	15,372	1,983	27,420	3,538
7	13,838	1,786	15,372	1,983	27,420	3,538
8	13,838	1,786	15,372	1,983	27,420	3,538
9	13,838	1,786	15,372	1,983	27,420	3,538
10	13,539	1,747	15,040	1,941	26,829	3,462
11	13,673	1,764	15,190	1,960	27,086	3,495
12	13,839	1,786	15,373	1,984	27,401	3,536
13	14,500	1,871	16,110	2,079	28,728	3,707
14	14,728	1,900	16,365	2,112	29,182	3,765
15	14,994	1,935	16,662	2,150	29,711	3,834
16	15,294	1,973	16,993	2,193	30,301	3,910
17	15,582	2,011	17,310	2,234	30,358	3,917
18	15,654	2,020	17,391	2,244	30,445	3,928
19	15,720	2,028	17,469	2,254	30,575	3,945
20	15,720	2,028	17,469	2,254	30,575	3,945
21	15,992	2,063	17,769	2,293	31,684	4,088
22	16,411	2,118	18,235	2,353	32,823	4,235
23	17,000	2,194	18,891	2,438	34,001	4,387
24	17,680	2,281	19,645	2,535	35,363	4,563
25	18,389	2,373	20,433	2,637	36,777	4,745
26	19,124	2,468	21,251	2,742	38,248	4,935
27	19,835	2,559	22,039	2,844	39,672	5,119
28	20,577	2,655	22,859	2,950	41,146	5,309
29	21,339	2,753	23,710	3,059	42,680	5,507
30	22,341	2,883	24,824	3,203	44,269	5,712
31	23,390	3,018	25,991	3,354	45,914	5,924
32	24,485	3,159	27,205	3,510	47,627	6,145
33	25,397	3,277	28,218	3,641	49,399	6,374
34	26,414	3,408	29,349	3,787	51,374	6,629
35	27,469	3,544	30,522	3,938	53,429	6,894
36	28,571	3,687	31,744	4,096	55,568	7,170
37	30,015	3,873	33,349	4,303	58,381	7,533
38	31,512	4,066	35,015	4,518	61,288	7,908
39	33,082	4,269	36,756	4,743	64,339	8,302
40	34,543	4,457	38,382	4,953	67,803	8,749
41	36,009	4,646	40,012	5,163	71,005	9,162
42	37,326	4,816	41,473	5,351	73,951	9,542
43	38,724	4,997	43,067	5,557	76,721	9,899
44	39,585	5,108	44,481	5,739	79,166	10,215
45	40,422	5,216	45,896	5,922	81,610	10,530
46	41,828	5,397	47,176	6,087	83,650	10,794
47	43,281	5,585	48,357	6,240	85,744	11,064
48	44,582	5,753	49,532	6,391	87,777	11,326
49	45,939	5,928	51,035	6,585	89,869	11,596
50	47,299	6,103	52,551	6,781	91,970	11,867
51	49,030	6,326	54,480	7,030	94,663	12,215
52	51,012	6,582	56,683	7,314	97,517	12,583
53	53,092	6,851	58,988	7,611	101,189	13,057
54	55,411	7,150	61,569	7,944	105,405	13,601
55	57,679	7,442	64,088	8,269	109,818	14,170
56	60,018	7,744	66,687	8,605	114,328	14,752
57	62,418	8,054	69,356	8,949	119,047	15,361
58	65,350	8,432	72,618	9,370	124,173	16,022
59	68,819	8,880	76,671	9,893	131,660	16,988
60	72,600	9,368	80,617	10,402	138,818	17,912
61	78,409	10,117	87,118	11,241	151,522	19,551
62	84,450	10,897	93,836	12,108	163,932	21,153
63	90,613	11,692	100,679	12,991	175,533	22,649
64	96,860	12,498	107,630	13,888	188,090	24,270
65	102,788	13,263	114,211	14,737	200,289	25,844
66	108,660	14,021	120,731	15,578	211,726	27,319
67	115,051	14,845	127,828	16,494	225,355	29,078
68	122,160	15,763	135,732	17,514	239,960	30,963
69	128,564	16,589	142,847	18,432	254,457	32,833
70	136,415	17,602	151,571	19,558	266,409	34,375
71	143,327	18,494	159,224	20,545	278,738	35,966
72	148,413	19,150	164,829	21,268	288,400	37,213
73	154,749	19,968	171,884	22,179	298,831	38,559
74	161,101	20,787	178,943	23,089	311,556	40,201
75	166,726	21,513	185,167	23,893	324,303	41,846
76	172,861	22,305	191,997	24,774	335,694	43,315
77	180,482	23,288	200,436	25,863	348,451	44,961
78	187,771	24,229	208,525	26,906	363,468	46,899
79	193,591	24,979	215,044	27,748	376,558	48,588
80	196,512	25,356	218,340	28,173	389,340	50,237
81*	201,031	25,939	223,367	28,822	398,300	51,394
82*	205,654	26,536	228,504	29,484	407,462	52,576
83*	210,385	27,146	233,761	30,163	416,834	53,785
84*	215,221	27,770	239,130	30,855	426,413	55,021
85*	220,172	28,409	244,630	31,565	436,221	56,287
86*	225,237	29,063	250,261	32,292	446,256	57,581
87*	230,418	29,731	256,015	33,034	456,518	58,906
88*	235,718	30,415	261,903	33,794	467,023	60,261
89*	241,137	31,114	267,925	34,571	477,756	61,646
90*	246,685	31,830	274,092	35,367	488,751	63,065
91*	252,357	32,562	280,390	36,179	499,990	64,515
92*	258,162	33,311	286,843	37,012	511,488	65,998
93*	264,100	34,077	293,441	37,863	523,253	67,517
94*	270,177	34,862	300,193	38,735	535,294	69,070
95*	276,386	35,663	307,089	39,624	547,593	70,657
96*	282,742	36,483	314,158	40,537	560,195	72,283
97*	289,250	37,323	321,384	41,469	573,085	73,946
98*	295,903	38,181	328,772	42,422	586,261	75,647
99*	302,709	39,059	336,341	43,399	599,747	77,387

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 4 第4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	6,113	789	6,793	877	12,228	1,578
1	6,113	789	6,793	877	12,228	1,578
2	6,113	789	6,793	877	12,228	1,578
3	6,113	789	6,793	877	12,228	1,578
4	6,113	789	6,793	877	12,228	1,578
5	5,790	747	6,435	830	11,587	1,495
6	5,790	747	6,435	830	11,587	1,495
7	5,790	747	6,435	830	11,587	1,495
8	5,790	747	6,435	830	11,587	1,495
9	5,790	747	6,435	830	11,587	1,495
10	5,236	676	5,819	751	10,475	1,352
11	5,312	685	5,904	762	10,625	1,371
12	5,410	698	6,015	776	10,825	1,397
13	5,706	736	6,223	803	11,201	1,445
14	5,822	751	6,411	827	11,537	1,489
15	5,943	767	6,598	851	11,885	1,534
16	6,060	782	6,734	869	12,121	1,564
17	6,212	802	6,903	891	12,424	1,603
18	6,366	821	7,077	913	12,736	1,643
19	6,527	842	7,254	936	13,052	1,684
20	6,690	863	7,468	964	13,441	1,734
21	7,193	928	8,144	1,051	14,522	1,874
22	7,365	950	8,416	1,086	14,867	1,918
23	7,630	985	8,644	1,115	15,265	1,970
24	7,862	1,014	8,898	1,148	15,724	2,029
25	8,099	1,045	9,081	1,172	16,195	2,090
26	8,341	1,076	9,267	1,196	16,678	2,152
27	8,573	1,106	9,524	1,229	17,142	2,212
28	8,809	1,137	9,789	1,263	17,619	2,273
29	9,007	1,162	10,014	1,292	18,017	2,325
30	9,288	1,198	10,320	1,332	18,577	2,397
31	9,544	1,231	10,603	1,368	19,087	2,463
32	9,761	1,259	10,846	1,399	19,523	2,519
33	9,960	1,285	11,064	1,428	19,917	2,570
34	10,134	1,308	11,259	1,453	20,265	2,615
35	10,309	1,330	11,456	1,478	20,619	2,661
36	10,491	1,354	11,658	1,504	20,979	2,707
37	10,630	1,372	11,813	1,524	21,263	2,744
38	10,775	1,390	11,971	1,545	21,546	2,780
39	10,918	1,409	12,132	1,565	21,836	2,818
40	11,164	1,441	12,286	1,585	21,911	2,827
41	11,565	1,492	12,730	1,643	22,914	2,957
42	12,209	1,575	13,438	1,734	24,194	3,122
43	12,710	1,640	14,123	1,822	25,180	3,249
44	13,405	1,730	14,895	1,922	26,559	3,427
45	13,684	1,766	15,421	1,990	27,497	3,548
46	14,360	1,853	15,959	2,059	28,459	3,672
47	14,924	1,926	16,504	2,130	29,430	3,797
48	15,430	1,991	16,987	2,192	30,287	3,908
49	16,093	2,077	17,395	2,245	31,017	4,002
50	16,724	2,158	18,549	2,393	33,233	4,288
51	17,426	2,249	19,181	2,475	34,200	4,413
52	18,104	2,336	19,927	2,571	35,536	4,585
53	18,366	2,370	20,405	2,633	36,390	4,695
54	19,286	2,489	21,428	2,765	38,210	4,930
55	20,151	2,600	22,392	2,889	39,931	5,152
56	21,256	2,743	23,399	3,019	41,726	5,384
57	22,302	2,878	24,663	3,182	43,981	5,675
58	23,219	2,996	25,558	3,298	45,575	5,881
59	24,839	3,205	27,581	3,559	49,405	6,375
60	26,696	3,445	29,833	3,849	53,763	6,937
61	29,300	3,781	32,563	4,202	58,257	7,517
62	31,792	4,102	35,326	4,558	63,197	8,154
63	34,430	4,443	38,238	4,934	69,020	8,906
64	37,181	4,798	41,321	5,332	73,877	9,533
65	40,149	5,181	44,731	5,772	79,972	10,319
66	42,848	5,529	47,606	6,143	85,708	11,059
67	45,073	5,816	50,083	6,462	90,147	11,632
68	48,431	6,249	53,804	6,942	96,776	12,487
69	51,855	6,691	57,611	7,434	103,075	13,300
70	55,122	7,113	61,242	7,902	110,239	14,224
71	58,514	7,550	65,600	8,465	118,192	15,251
72	61,552	7,942	67,514	8,711	121,634	15,695
73	64,827	8,365	70,389	9,082	125,794	16,231
74	66,930	8,636	73,441	9,476	130,943	16,896
75	70,289	9,070	77,121	9,951	137,897	17,793
76	73,328	9,462	80,463	10,382	144,245	18,612
77	76,983	9,933	84,522	10,906	149,416	19,279
78	80,467	10,383	88,326	11,397	156,207	20,156
79	84,900	10,955	93,192	12,025	159,725	20,610
80	87,664	11,311	96,214	12,415	162,358	20,949
81*	89,677	11,571	98,436	12,701	166,094	21,431
82*	91,737	11,837	100,697	12,993	169,913	21,924
83*	93,851	12,110	103,019	13,293	173,825	22,429
84*	96,011	12,389	105,385	13,598	177,820	22,945
85*	98,216	12,673	107,809	13,911	181,909	23,472
86*	100,475	12,965	110,291	14,231	186,094	24,012
87*	102,788	13,263	112,826	14,558	190,372	24,564
88*	105,154	13,568	115,423	14,893	194,757	25,130
89*	107,567	13,880	118,076	15,236	199,226	25,707
90*	110,045	14,199	120,791	15,586	203,817	26,299
91*	112,577	14,526	123,572	15,945	208,503	26,904
92*	115,166	14,860	126,410	16,311	213,297	27,522
93*	117,815	15,202	129,320	16,686	218,205	28,155
94*	120,526	15,552	132,294	17,070	223,222	28,803
95*	123,299	15,910	135,335	17,463	228,359	29,466
96*	126,131	16,275	138,450	17,865	233,609	30,143
97*	129,033	16,649	141,634	18,275	238,980	30,836
98*	131,999	17,032	144,891	18,696	244,476	31,545
99*	135,035	17,424	148,226	19,126	250,097	32,271

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	4,522	583	5,098	658	9,052	1,168
1	4,522	583	5,098	658	9,052	1,168
2	4,522	583	5,098	658	9,052	1,168
3	4,522	583	5,098	658	9,052	1,168
4	4,522	583	5,098	658	9,052	1,168
5	4,070	525	4,622	596	8,398	1,084
6	4,070	525	4,622	596	8,398	1,084
7	4,070	525	4,622	596	8,398	1,084
8	4,070	525	4,622	596	8,398	1,084
9	4,070	525	4,622	596	8,398	1,084
10	3,681	475	4,179	539	7,592	980
11	3,735	482	4,241	547	7,700	994
12	3,804	491	4,320	557	7,847	1,013
13	4,012	518	4,438	573	8,091	1,044
14	4,093	528	4,588	592	8,348	1,077
15	4,179	539	4,737	611	8,613	1,111
16	4,261	550	4,837	624	8,784	1,133
17	4,367	563	4,956	639	9,004	1,162
18	4,476	578	5,083	656	9,230	1,191
19	4,589	592	5,210	672	9,460	1,221
20	4,703	607	5,371	693	9,748	1,258
21	5,011	647	5,842	754	10,502	1,355
22	5,131	662	6,059	782	10,751	1,387
23	5,316	686	6,203	800	11,022	1,422
24	5,476	707	6,383	824	11,352	1,465
25	5,641	728	6,491	838	11,691	1,509
26	5,810	750	6,602	852	12,040	1,554
27	5,972	771	6,786	876	12,376	1,597
28	6,136	792	6,975	900	12,720	1,641
29	6,274	810	7,136	921	13,008	1,678
30	6,470	835	7,352	949	13,410	1,730
31	6,649	858	7,554	975	13,781	1,778
32	6,800	877	7,727	997	14,094	1,819
33	6,938	895	7,882	1,017	14,380	1,855
34	7,059	911	8,021	1,035	14,630	1,888
35	7,182	927	8,161	1,053	14,885	1,921
36	7,308	943	8,307	1,072	15,147	1,954
37	7,405	955	8,416	1,086	15,351	1,981
38	7,506	969	8,528	1,100	15,554	2,007
39	7,605	981	8,643	1,115	15,765	2,034
40	7,777	1,003	8,722	1,125	15,765	2,034
41	8,057	1,040	9,037	1,166	16,515	2,131
42	8,505	1,097	9,539	1,231	17,439	2,250
43	8,854	1,142	10,063	1,298	18,149	2,342
44	9,338	1,205	10,612	1,369	19,142	2,470
45	9,533	1,230	11,044	1,425	19,869	2,564
46	10,004	1,291	11,369	1,467	20,514	2,647
47	10,395	1,341	11,736	1,514	21,194	2,735
48	10,749	1,387	12,060	1,556	21,792	2,812
49	11,210	1,446	12,261	1,582	22,243	2,870
50	11,651	1,503	13,206	1,704	23,966	3,092
51	12,153	1,568	13,631	1,759	24,619	3,177
52	12,626	1,629	14,162	1,827	25,582	3,301
53	12,810	1,653	14,551	1,878	26,241	3,386
54	13,451	1,736	15,281	1,972	27,553	3,555
55	14,055	1,814	15,968	2,060	28,796	3,716
56	14,825	1,913	16,629	2,146	30,038	3,876
57	15,262	1,969	17,271	2,229	31,441	4,057
58	16,162	2,085	18,132	2,340	32,782	4,230
59	17,453	2,252	19,790	2,554	35,761	4,614
60	18,845	2,432	21,542	2,780	39,074	5,042
61	20,682	2,669	23,466	3,028	42,246	5,451
62	22,380	2,888	25,395	3,277	45,773	5,906
63	24,125	3,113	27,375	3,532	49,969	6,448
64	25,883	3,340	28,844	3,722	53,259	6,872
65	27,510	3,550	30,889	3,986	57,304	7,394
66	29,368	3,789	32,858	4,240	61,470	7,932
67	31,480	4,062	34,971	4,512	65,151	8,407
68	33,823	4,364	37,490	4,837	69,931	9,023
69	36,215	4,673	40,271	5,196	74,413	9,602
70	39,250	5,065	43,653	5,633	79,672	10,280
71	41,721	5,383	46,402	5,987	85,809	11,072
72	44,289	5,715	49,708	6,414	87,970	11,351
73	47,158	6,085	51,785	6,682	90,682	11,701
74	49,671	6,409	53,988	6,966	94,536	12,198
75	51,283	6,617	56,330	7,268	99,606	12,852
76	53,859	6,950	59,153	7,633	104,241	13,450
77	55,503	7,162	60,441	7,799	107,717	13,899
78	56,584	7,301	63,153	8,149	112,615	14,531
79	59,703	7,704	66,635	8,598	115,135	14,856
80	61,644	7,954	68,791	8,876	116,037	14,973
81*	63,061	8,137	70,382	9,082	118,703	15,317
82*	64,509	8,324	72,001	9,290	121,434	15,669
83*	65,996	8,516	73,661	9,505	124,230	16,030
84*	67,514	8,711	75,351	9,723	127,085	16,398
85*	69,065	8,912	77,086	9,947	130,007	16,775
86*	70,654	9,117	78,860	10,175	132,998	17,161
87*	72,281	9,327	80,672	10,409	136,056	17,556
88*	73,944	9,541	82,529	10,649	139,189	17,960
89*	75,642	9,760	84,427	10,894	142,384	18,372
90*	77,385	9,985	86,368	11,144	145,665	18,795
91*	79,164	10,215	88,357	11,401	149,013	19,227
92*	80,984	10,450	90,385	11,663	152,439	19,670
93*	82,848	10,690	92,465	11,931	155,947	20,122
94*	84,753	10,936	94,592	12,205	159,533	20,585
95*	86,703	11,187	96,765	12,486	163,202	21,058
96*	88,695	11,445	98,993	12,773	166,956	21,543
97*	90,735	11,708	101,270	13,067	170,795	22,038
98*	92,822	11,977	103,599	13,368	174,724	22,545
99*	94,957	12,253	105,985	13,675	178,739	23,063

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	44,057	5,685	44,234	5,708	96,617	12,467
1	44,057	5,685	44,234	5,708	96,617	12,467
2	44,057	5,685	44,234	5,708	96,617	12,467
3	44,057	5,685	44,234	5,708	96,617	12,467
4	44,057	5,685	44,234	5,708	96,617	12,467
5	41,249	5,322	41,414	5,344	90,451	11,671
6	41,249	5,322	41,414	5,344	90,451	11,671
7	41,249	5,322	41,414	5,344	90,451	11,671
8	41,249	5,322	41,414	5,344	90,451	11,671
9	41,249	5,322	41,414	5,344	90,451	11,671
10	43,014	5,550	43,217	5,576	90,544	11,683
11	45,000	5,806	44,930	5,797	90,635	11,695
12	45,679	5,894	45,813	5,911	90,933	11,733
13	47,571	6,138	47,777	6,165	91,384	11,791
14	49,001	6,323	49,199	6,348	94,461	12,189
15	51,307	6,620	51,521	6,648	95,336	12,301
16	54,108	6,982	54,586	7,043	96,266	12,421
17	56,026	7,229	56,524	7,293	99,203	12,800
18	58,403	7,536	58,522	7,551	102,222	13,190
19	62,178	8,023	62,308	8,040	105,937	13,669
20	64,010	8,259	65,910	8,505	109,982	14,191
21	65,626	8,468	68,298	8,813	114,437	14,766
22	68,572	8,848	71,731	9,256	120,086	15,495
23	71,900	9,277	75,278	9,713	126,568	16,331
24	75,202	9,703	78,972	10,190	133,352	17,207
25	77,425	9,990	82,813	10,686	139,758	18,033
26	79,220	10,222	84,832	10,946	145,818	18,815
27	80,996	10,451	86,701	11,187	149,031	19,230
28	83,072	10,719	89,163	11,505	153,267	19,776
29	85,322	11,009	91,749	11,839	157,699	20,348
30	87,900	11,342	94,516	12,196	162,462	20,963
31	90,307	11,653	97,109	12,530	166,919	21,538
32	92,860	11,982	99,851	12,884	171,638	22,147
33	95,453	12,317	102,639	13,244	176,432	22,765
34	98,145	12,664	105,531	13,617	181,399	23,406
35	100,888	13,018	108,479	13,997	186,470	24,061
36	103,336	13,334	111,111	14,337	190,992	24,644
37	104,890	13,534	112,780	14,552	193,861	25,014
38	105,932	13,669	113,908	14,698	195,796	25,264
39	107,135	13,824	115,199	14,864	198,017	25,551
40	107,330	13,849	115,413	14,892	200,182	25,830
41	107,471	13,867	115,559	14,911	202,282	26,101
42	107,848	13,916	115,959	14,962	204,376	26,371
43	108,374	13,984	116,527	15,036	206,423	26,635
44	109,876	14,178	118,154	15,246	211,488	27,289
45	113,003	14,581	121,506	15,678	217,831	28,107
46	115,617	14,918	124,321	16,041	222,185	28,669
47	118,246	15,258	127,150	16,406	226,628	29,242
48	120,919	15,602	130,020	16,777	231,163	29,827
49	123,599	15,948	132,899	17,148	236,372	30,500
50	126,310	16,298	135,811	17,524	242,249	31,258
51	129,033	16,649	138,752	17,903	248,157	32,020
52	131,790	17,005	141,718	18,286	254,131	32,791
53	137,003	17,678	147,314	19,008	266,060	34,330
54	142,946	18,445	153,705	19,833	279,390	36,050
55	148,992	19,225	160,196	20,670	292,933	37,798
56	155,136	20,018	166,819	21,525	306,690	39,573
57	161,771	20,874	173,952	22,445	321,388	41,469
58	171,156	22,085	184,049	23,748	340,070	43,880
59	182,021	23,487	195,722	25,254	361,620	46,661
60	194,675	25,119	209,307	27,007	384,705	49,639
61	205,110	26,466	220,541	28,457	403,624	52,081
62	217,240	28,031	233,593	30,141	427,519	55,164
63	230,111	29,692	247,433	31,927	452,887	58,437
64	243,778	31,455	262,123	33,822	481,628	62,146
65	259,249	33,451	278,763	35,969	514,103	66,336
66	274,260	35,388	294,913	38,053	548,783	70,811
67	291,456	37,607	313,391	40,438	585,846	75,593
68	311,172	40,151	334,576	43,171	625,449	80,703
69	332,311	42,879	357,307	46,104	667,765	86,163
70	347,853	44,884	374,008	48,259	698,863	90,176
71	361,519	46,648	388,740	50,160	733,039	94,586
72	379,276	48,939	407,829	52,623	768,865	99,208
73	397,861	51,337	427,804	55,201	806,376	104,049
74	417,360	53,853	448,747	57,903	845,706	109,123
75	437,759	56,485	470,702	60,736	878,103	113,304
76	459,163	59,247	493,697	63,703	911,794	117,651
77	481,570	62,138	517,803	66,813	946,828	122,171
78	505,050	65,168	543,049	70,071	983,250	126,871
79	527,593	68,077	567,289	73,199	1,021,112	131,756
80	542,022	69,938	582,821	75,203	1,039,270	134,099
81*	554,487	71,547	596,231	76,933	1,063,171	137,183
82*	567,245	73,193	609,943	78,702	1,087,254	140,291
83*	580,286	74,876	623,972	80,513	1,112,260	143,517
84*	593,635	76,598	638,323	82,364	1,137,550	146,781
85*	607,288	78,360	653,003	84,258	1,163,508	150,130
86*	621,258	80,162	668,024	86,197	1,190,482	153,611
87*	635,547	82,006	683,384	88,179	1,218,171	157,183
88*	650,165	83,892	699,105	90,207	1,246,620	160,854
89*	665,114	85,821	715,183	92,282	1,275,836	164,624
90*	680,413	87,795	731,631	94,404	1,305,180	168,410
91*	696,064	89,815	748,461	96,576	1,335,204	172,284
92*	712,074	91,881	765,677	98,797	1,365,913	176,247
93*	728,450	93,994	783,286	101,069	1,397,327	180,300
94*	745,207	96,156	801,303	103,394	1,429,468	184,447
95*	762,343	98,367	819,733	105,772	1,462,342	188,689
96*	779,880	100,630	838,587	108,205	1,495,978	193,029
97*	797,820	102,945	857,874	110,693	1,530,387	197,469
98*	816,167	105,312	877,604	113,239	1,565,586	202,011
99*	834,936	107,734	897,788	115,844	1,601,592	206,657

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	35,492	4,580	39,423	5,087	70,320	9,074
1	35,492	4,580	39,423	5,087	70,320	9,074
2	35,492	4,580	39,423	5,087	70,320	9,074
3	35,492	4,580	39,423	5,087	70,320	9,074
4	35,492	4,580	39,423	5,087	70,320	9,074
5	33,204	4,284	36,880	4,759	65,783	8,488
6	33,204	4,284	36,880	4,759	65,783	8,488
7	33,204	4,284	36,880	4,759	65,783	8,488
8	33,204	4,284	36,880	4,759	65,783	8,488
9	33,204	4,284	36,880	4,759	65,783	8,488
10	32,085	4,140	35,640	4,599	63,576	8,203
11	32,215	4,157	35,780	4,617	63,805	8,233
12	32,409	4,182	35,996	4,645	64,172	8,280
13	33,747	4,354	37,498	4,838	66,873	8,629
14	34,084	4,398	37,875	4,887	67,536	8,714
15	34,491	4,450	38,326	4,945	68,346	8,819
16	35,012	4,518	38,899	5,019	69,365	8,950
17	35,654	4,601	39,618	5,112	69,488	8,966
18	35,828	4,623	39,811	5,137	69,685	8,992
19	35,980	4,643	39,982	5,159	69,981	9,030
20	35,980	4,643	39,982	5,159	69,981	9,030
21	36,603	4,723	40,672	5,248	72,521	9,358
22	37,563	4,847	41,736	5,385	75,125	9,694
23	38,912	5,021	43,238	5,579	77,826	10,042
24	40,469	5,222	44,967	5,802	80,937	10,443
25	42,089	5,431	46,766	6,034	84,175	10,861
26	43,773	5,648	48,632	6,275	87,543	11,296
27	45,402	5,858	50,444	6,509	90,803	11,717
28	47,087	6,076	52,327	6,752	94,184	12,153
29	48,845	6,303	54,269	7,002	97,687	12,605
30	51,138	6,598	56,823	7,332	101,330	13,075
31	53,540	6,908	59,490	7,676	105,099	13,561
32	56,050	7,232	62,277	8,036	109,009	14,066
33	58,137	7,502	64,591	8,334	113,066	14,589
34	60,460	7,801	67,178	8,668	117,591	15,173
35	62,874	8,113	69,865	9,015	122,294	15,780
36	65,396	8,438	72,660	9,375	127,188	16,411
37	68,705	8,865	76,335	9,850	133,625	17,242
38	72,127	9,307	80,146	10,341	140,289	18,102
39	75,720	9,770	84,129	10,855	147,268	19,002
40	79,066	10,202	87,851	11,336	155,200	20,026
41	82,425	10,635	91,581	11,817	162,525	20,971
42	85,432	11,023	94,924	12,248	169,272	21,842
43	88,631	11,436	98,574	12,719	175,606	22,659
44	90,604	11,691	101,810	13,137	181,213	23,382
45	92,520	11,938	105,053	13,555	186,802	24,103
46	95,737	12,353	107,981	13,933	191,476	24,707
47	99,059	12,782	110,683	14,282	196,271	25,325
48	102,045	13,167	113,371	14,629	200,914	25,924
49	105,144	13,567	116,812	15,073	205,707	26,543
50	108,265	13,970	120,286	15,521	210,507	27,162
51	112,224	14,481	124,690	16,089	216,672	27,958
52	116,763	15,066	129,747	16,742	223,214	28,802
53	121,529	15,681	135,021	17,422	231,612	29,885
54	126,831	16,365	140,921	18,183	241,264	31,131
55	132,027	17,036	146,691	18,928	251,363	32,434
56	137,377	17,726	152,642	19,696	261,686	33,766
57	143,032	18,456	158,926	20,507	272,797	35,200
58	150,887	19,469	167,662	21,634	286,690	36,992
59	158,489	20,450	176,580	22,785	303,224	39,126
60	163,337	21,076	181,371	23,403	312,308	40,298
61	172,449	22,251	191,610	24,724	333,247	43,000
62	185,201	23,897	205,786	26,553	359,507	46,388
63	198,287	25,585	220,304	28,426	384,106	49,562
64	211,991	27,354	235,553	30,394	411,638	53,115
65	225,473	29,093	250,523	32,326	439,340	56,689
66	238,349	30,755	264,829	34,171	464,433	59,927
67	252,366	32,563	280,394	36,180	494,324	63,784
68	267,968	34,577	297,736	38,418	526,364	67,918
69	282,007	36,388	313,346	40,432	558,172	72,022
70	299,236	38,611	332,481	42,901	584,379	75,404
71	314,396	40,567	349,263	45,066	611,430	78,894
72	325,557	42,007	361,557	46,653	632,615	81,628
73	339,442	43,799	377,037	48,650	655,504	84,581
74	353,381	45,598	392,517	50,647	683,418	88,183
75	365,721	47,190	406,176	52,410	711,380	91,791
76	379,178	48,926	421,153	54,342	736,359	95,014
77	395,899	51,084	439,663	56,731	764,342	98,625
78	411,886	53,147	457,413	59,021	797,280	102,875
79	424,646	54,793	471,712	60,866	825,998	106,580
80	431,056	55,620	478,942	61,799	854,041	110,199
81*	440,966	56,899	489,957	63,220	873,681	112,733
82*	451,106	58,207	501,226	64,674	893,776	115,326
83*	461,486	59,547	512,756	66,162	914,333	117,978
84*	472,097	60,916	524,546	67,683	935,363	120,692
85*	482,959	62,317	536,614	69,241	956,876	123,468
86*	494,065	63,750	548,953	70,833	978,881	126,307
87*	505,430	65,217	561,582	72,462	1,001,400	129,213
88*	517,052	66,716	574,496	74,129	1,024,429	132,184
89*	528,945	68,251	587,709	75,833	1,047,989	135,224
90*	541,113	69,821	601,225	77,577	1,072,096	138,335
91*	553,556	71,427	615,055	79,362	1,096,752	141,516
92*	566,291	73,070	629,207	81,188	1,121,981	144,772
93*	579,313	74,750	643,672	83,054	1,147,783	148,101
94*	592,640	76,470	658,476	84,965	1,174,186	151,508
95*	606,266	78,228	673,623	86,919	1,201,188	154,992
96*	620,212	80,027	689,117	88,918	1,228,819	158,557
97*	634,477	81,868	704,966	90,963	1,257,080	162,204
98*	649,069	83,751	721,182	93,056	1,285,993	165,935
99*	663,999	85,677	737,766	95,196	1,315,570	169,751

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	14,371	1,854	15,966	2,060	28,740	3,708
1	14,371	1,854	15,966	2,060	28,740	3,708
2	14,371	1,854	15,966	2,060	28,740	3,708
3	14,371	1,854	15,966	2,060	28,740	3,708
4	14,371	1,854	15,966	2,060	28,740	3,708
5	13,615	1,757	15,125	1,952	27,232	3,514
6	13,615	1,757	15,125	1,952	27,232	3,514
7	13,615	1,757	15,125	1,952	27,232	3,514
8	13,615	1,757	15,125	1,952	27,232	3,514
9	13,615	1,757	15,125	1,952	27,232	3,514
10	12,311	1,589	13,675	1,765	24,615	3,176
11	12,487	1,611	13,870	1,790	24,968	3,222
12	12,722	1,642	14,134	1,824	25,437	3,282
13	13,410	1,730	14,626	1,887	26,327	3,397
14	13,686	1,766	15,063	1,944	27,115	3,499
15	13,961	1,801	15,518	2,002	27,928	3,604
16	14,245	1,838	15,824	2,042	28,488	3,676
17	14,601	1,884	16,220	2,093	29,200	3,768
18	14,962	1,931	16,629	2,146	29,929	3,862
19	15,339	1,979	17,044	2,199	30,678	3,958
20	15,726	2,029	17,551	2,265	31,591	4,076
21	16,123	2,080	18,244	2,354	32,538	4,198
22	16,503	2,129	18,852	2,433	33,313	4,298
23	17,103	2,207	19,360	2,498	34,201	4,413
24	17,617	2,273	19,942	2,573	35,228	4,546
25	18,144	2,341	20,351	2,626	36,285	4,682
26	18,687	2,411	20,766	2,679	37,375	4,823
27	19,207	2,478	21,340	2,754	38,408	4,956
28	19,738	2,547	21,933	2,830	39,478	5,094
29	20,189	2,605	22,431	2,894	40,379	5,210
30	20,809	2,685	23,123	2,984	41,622	5,371
31	21,385	2,759	23,759	3,066	42,771	5,519
32	21,873	2,822	24,300	3,135	43,742	5,644
33	22,312	2,879	24,791	3,199	44,626	5,758
34	22,703	2,929	25,228	3,255	45,407	5,859
35	23,102	2,981	25,668	3,312	46,201	5,961
36	23,506	3,033	26,118	3,370	47,009	6,066
37	23,818	3,073	26,467	3,415	47,642	6,147
38	24,138	3,115	26,820	3,461	48,280	6,230
39	24,464	3,157	27,181	3,507	48,927	6,313
40	25,010	3,227	27,535	3,553	49,099	6,335
41	25,918	3,344	28,525	3,681	51,345	6,625
42	27,360	3,530	30,114	3,886	54,207	6,994
43	28,472	3,674	31,641	4,083	56,421	7,280
44	30,035	3,875	33,369	4,306	59,515	7,679
45	30,660	3,956	34,549	4,458	61,610	7,950
46	32,184	4,153	35,762	4,614	63,767	8,228
47	33,439	4,315	36,983	4,772	65,945	8,509
48	34,574	4,461	38,059	4,911	67,870	8,757
49	36,058	4,653	38,978	5,029	69,504	8,968
50	37,477	4,836	41,562	5,363	74,469	9,609
51	39,043	5,038	42,981	5,546	76,638	9,889
52	40,560	5,234	44,652	5,762	79,622	10,274
53	41,153	5,310	45,725	5,900	81,537	10,521
54	43,212	5,576	48,014	6,195	85,617	11,047
55	45,156	5,827	50,171	6,474	89,468	11,544
56	47,627	6,145	52,432	6,765	93,493	12,064
57	49,963	6,447	55,262	7,131	98,547	12,716
58	52,039	6,715	57,284	7,391	102,153	13,181
59	54,976	7,094	61,041	7,876	109,349	14,110
60	59,314	7,653	66,283	8,553	119,460	15,414
61	64,330	8,301	71,498	9,226	127,918	16,506
62	68,770	8,874	76,417	9,860	136,705	17,639
63	72,503	9,355	80,519	10,390	145,338	18,753
64	77,613	10,015	86,247	11,129	154,210	19,898
65	83,315	10,750	92,823	11,977	165,958	21,414
66	88,942	11,476	98,823	12,751	177,917	22,957
67	95,341	12,302	105,941	13,670	190,678	24,604
68	102,446	13,219	113,807	14,685	204,693	26,412
69	109,680	14,152	121,863	15,724	218,027	28,133
70	116,590	15,044	129,540	16,715	233,179	30,088
71	123,770	15,970	138,757	17,904	249,996	32,258
72	130,193	16,799	142,804	18,426	257,275	33,197
73	137,120	17,693	148,889	19,211	266,076	34,332
74	141,571	18,267	155,339	20,044	276,976	35,739
75	148,677	19,184	163,130	21,049	291,678	37,636
76	155,097	20,013	170,199	21,961	305,106	39,369
77	162,831	21,010	178,778	23,068	316,048	40,780
78	170,197	21,961	186,823	24,106	330,410	42,634
79	179,583	23,172	197,115	25,434	337,846	43,593
80	185,429	23,926	203,512	26,260	343,430	44,314
81*	189,693	24,477	208,222	26,867	351,331	45,333
82*	194,058	25,040	213,011	27,485	359,411	46,376
83*	198,519	25,615	217,906	28,117	367,675	47,442
84*	203,085	26,205	222,920	28,764	376,136	48,534
85*	207,755	26,807	228,044	29,425	384,782	49,649
86*	212,533	27,424	233,291	30,102	393,632	50,791
87*	217,422	28,054	238,654	30,794	402,687	51,960
88*	222,426	28,700	244,149	31,503	411,950	53,155
89*	227,537	29,360	249,763	32,227	421,424	54,377
90*	232,771	30,035	255,505	32,968	431,118	55,628
91*	238,126	30,726	261,383	33,727	441,031	56,907
92*	243,600	31,432	267,392	34,502	451,174	58,216
93*	249,207	32,156	273,547	35,296	461,552	59,555
94*	254,939	32,895	279,836	36,108	472,166	60,925
95*	260,804	33,652	286,276	36,939	483,032	62,327
96*	266,800	34,426	292,857	37,788	494,141	63,760
97*	272,938	35,218	299,592	38,657	505,503	65,226
98*	279,215	36,028	306,483	39,546	517,132	66,727
99*	285,637	36,856	313,532	40,456	529,024	68,261

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	11,191	1,444	12,531	1,617	21,754	2,807
1	11,191	1,444	12,531	1,617	21,754	2,807
2	11,191	1,444	12,531	1,617	21,754	2,807
3	11,191	1,444	12,531	1,617	21,754	2,807
4	11,191	1,444	12,531	1,617	21,754	2,807
5	10,070	1,299	11,349	1,464	20,159	2,601
6	10,070	1,299	11,349	1,464	20,159	2,601
7	10,070	1,299	11,349	1,464	20,159	2,601
8	10,070	1,299	11,349	1,464	20,159	2,601
9	10,070	1,299	11,349	1,464	20,159	2,601
10	9,104	1,175	10,259	1,324	18,219	2,351
11	9,235	1,192	10,406	1,343	18,481	2,385
12	9,408	1,214	10,605	1,368	18,830	2,430
13	9,919	1,280	10,912	1,408	19,434	2,508
14	10,122	1,306	11,269	1,454	20,044	2,586
15	10,325	1,332	11,644	1,502	20,675	2,668
16	10,535	1,359	11,872	1,532	21,086	2,721
17	10,797	1,393	12,169	1,570	21,614	2,789
18	11,066	1,428	12,478	1,610	22,155	2,859
19	11,343	1,464	12,787	1,650	22,709	2,930
20	11,630	1,501	13,185	1,701	23,399	3,019
21	12,296	1,587	14,129	1,823	24,435	3,153
22	12,586	1,624	14,636	1,889	25,017	3,228
23	13,044	1,683	14,994	1,935	25,653	3,310
24	13,437	1,734	15,446	1,993	26,425	3,410
25	13,838	1,786	15,723	2,029	27,215	3,512
26	14,251	1,839	16,003	2,065	28,033	3,617
27	14,649	1,890	16,445	2,122	28,808	3,717
28	15,053	1,942	16,901	2,181	29,610	3,821
29	15,397	1,987	17,287	2,231	30,287	3,908
30	15,871	2,048	17,821	2,299	31,220	4,028
31	16,309	2,104	18,311	2,363	32,081	4,139
32	16,681	2,152	18,728	2,417	32,811	4,234
33	17,017	2,196	19,106	2,465	33,473	4,319
34	17,314	2,234	19,442	2,509	34,059	4,395
35	17,619	2,273	19,781	2,552	34,653	4,471
36	17,927	2,313	20,128	2,597	35,259	4,550
37	18,166	2,344	20,399	2,632	35,735	4,611
38	18,409	2,375	20,669	2,667	36,214	4,673
39	18,658	2,407	20,947	2,703	36,697	4,735
40	19,074	2,461	21,167	2,731	36,735	4,740
41	19,767	2,551	21,926	2,829	38,463	4,963
42	20,866	2,692	23,148	2,987	40,607	5,240
43	21,715	2,802	24,387	3,147	42,266	5,454
44	22,906	2,956	25,716	3,318	44,584	5,753
45	23,384	3,017	26,728	3,449	46,241	5,967
46	24,546	3,167	27,560	3,556	47,768	6,164
47	25,503	3,291	28,466	3,673	49,369	6,370
48	26,369	3,402	29,256	3,775	50,780	6,552
49	27,500	3,548	29,811	3,847	51,869	6,693
50	28,584	3,688	32,015	4,131	55,808	7,201
51	29,777	3,842	33,041	4,263	57,339	7,399
52	30,934	3,991	34,325	4,429	59,571	7,687
53	31,386	4,050	35,239	4,547	61,080	7,881
54	32,956	4,252	37,002	4,774	64,137	8,276
55	34,439	4,444	38,666	4,989	67,023	8,648
56	36,323	4,687	40,306	5,201	69,949	9,026
57	37,534	4,843	41,979	5,417	73,293	9,457
58	39,567	5,105	43,915	5,666	76,324	9,848
59	42,728	5,513	47,819	6,170	82,640	10,663
60	46,133	5,953	52,039	6,715	90,450	11,671
61	50,404	6,504	56,420	7,280	97,015	12,518
62	54,337	7,011	60,744	7,838	104,060	13,427
63	58,415	7,537	65,102	8,400	111,701	14,413
64	62,792	8,102	68,596	8,851	118,628	15,307
65	67,023	8,648	73,459	9,479	127,375	16,435
66	71,548	9,232	78,145	10,083	136,615	17,628
67	76,695	9,896	83,170	10,732	146,410	18,892
68	82,413	10,634	89,157	11,504	157,157	20,278
69	88,231	11,385	95,779	12,359	167,300	21,587
70	95,626	12,339	103,822	13,396	179,047	23,103
71	101,647	13,116	110,356	14,239	192,724	24,868
72	107,908	13,924	118,216	15,254	197,881	25,533
73	114,899	14,826	123,158	15,891	204,249	26,355
74	121,012	15,614	128,400	16,568	212,804	27,459
75	124,943	16,122	133,969	17,286	224,167	28,925
76	131,213	16,931	140,683	18,153	234,557	30,265
77	135,219	17,448	144,848	18,690	242,615	31,305
78	137,821	17,783	151,359	19,530	253,647	32,729
79	145,424	18,764	159,696	20,606	259,328	33,462
80	150,157	19,375	164,875	21,274	262,268	33,841
81*	153,610	19,821	168,696	21,767	268,296	34,619
82*	157,142	20,276	172,574	22,268	274,465	35,415
83*	160,757	20,743	176,539	22,779	280,777	36,229
84*	164,454	21,220	180,602	23,303	287,237	37,063
85*	168,236	21,708	184,753	23,839	293,840	37,915
86*	172,104	22,207	189,005	24,388	300,599	38,787
87*	176,064	22,718	193,351	24,949	307,514	39,679
88*	180,114	23,241	197,802	25,523	314,587	40,592
89*	184,255	23,775	202,352	26,110	321,824	41,526
90*	188,493	24,322	207,003	26,710	329,225	42,481
91*	192,828	24,881	211,764	27,324	336,794	43,457
92*	197,262	25,453	216,635	27,953	344,541	44,457
93*	201,802	26,039	221,620	28,596	352,465	45,479
94*	206,444	26,638	226,715	29,254	360,571	46,525
95*	211,194	27,251	231,933	29,927	368,869	47,596
96*	216,049	27,877	237,264	30,615	377,353	48,691
97*	221,018	28,518	242,719	31,319	386,030	49,810
98*	226,102	29,174	248,302	32,039	394,911	50,956
99*	231,302	29,845	254,013	32,776	403,991	52,128

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 2026
在香港繕發的保單之保費率生效日期：由2026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	24,910	3,214	25,009	3,227	54,624	7,048
1	24,910	3,214	25,009	3,227	54,624	7,048
2	24,910	3,214	25,009	3,227	54,624	7,048
3	24,910	3,214	25,009	3,227	54,624	7,048
4	24,910	3,214	25,009	3,227	54,624	7,048
5	23,264	3,002	23,354	3,013	51,016	6,583
6	23,264	3,002	23,354	3,013	51,016	6,583
7	23,264	3,002	23,354	3,013	51,016	6,583
8	23,264	3,002	23,354	3,013	51,016	6,583
9	23,264	3,002	23,354	3,013	51,016	6,583
10	24,259	3,130	24,377	3,145	51,065	6,589
11	25,409	3,279	25,371	3,274	51,120	6,596
12	26,134	3,372	26,206	3,381	51,283	6,617
13	27,522	3,551	27,641	3,567	51,592	6,657
14	29,059	3,750	29,181	3,765	53,886	6,953
15	30,784	3,972	30,914	3,989	55,535	7,166
16	32,465	4,189	32,751	4,226	57,759	7,453
17	33,614	4,337	33,915	4,376	59,518	7,680
18	35,043	4,522	35,114	4,531	61,333	7,914
19	37,308	4,814	37,387	4,824	63,563	8,202
20	38,404	4,955	39,549	5,103	65,989	8,515
21	39,375	5,081	40,980	5,288	68,663	8,860
22	41,141	5,309	43,040	5,554	72,052	9,297
23	43,139	5,566	45,170	5,828	75,939	9,799
24	45,121	5,822	47,382	6,114	80,013	10,324
25	46,455	5,994	49,689	6,411	83,855	10,820
26	47,531	6,133	50,901	6,568	87,492	11,289
27	48,598	6,271	52,019	6,712	89,418	11,538
28	49,842	6,431	53,497	6,903	91,961	11,866
29	51,193	6,606	55,045	7,103	94,619	12,209
30	52,741	6,805	56,710	7,317	97,476	12,578
31	54,186	6,992	58,263	7,518	100,153	12,923
32	55,717	7,189	59,913	7,731	102,980	13,288
33	57,272	7,390	61,582	7,946	105,859	13,659
34	58,885	7,598	63,315	8,170	108,840	14,044
35	60,534	7,811	65,089	8,399	111,884	14,437
36	62,000	8,000	66,668	8,602	114,596	14,787
37	62,930	8,120	67,669	8,731	116,315	15,008
38	63,561	8,201	68,343	8,818	117,477	15,158
39	64,281	8,294	69,120	8,919	118,808	15,330
40	64,402	8,310	69,248	8,935	120,111	15,498
41	64,482	8,320	69,335	8,946	121,370	15,661
42	64,711	8,350	69,577	8,978	122,627	15,823
43	65,029	8,391	69,917	9,022	123,853	15,981
44	65,927	8,507	70,892	9,147	126,891	16,373
45	67,802	8,749	72,903	9,407	130,698	16,864
46	69,372	8,951	74,595	9,625	133,313	17,202
47	70,946	9,154	76,292	9,844	135,979	17,546
48	72,550	9,361	78,010	10,066	138,699	17,897
49	74,159	9,569	79,738	10,289	141,824	18,300
50	75,786	9,779	81,490	10,515	145,350	18,755
51	77,418	9,989	83,251	10,742	148,895	19,212
52	79,074	10,203	85,029	10,971	152,478	19,675
53	82,205	10,607	88,388	11,405	159,636	20,598
54	85,767	11,067	92,224	11,900	167,636	21,630
55	89,393	11,535	96,116	12,402	175,762	22,679
56	93,082	12,011	100,092	12,915	184,011	23,743
57	96,176	12,410	103,418	13,344	191,069	24,654
58	102,430	13,217	110,145	14,212	203,515	26,260
59	109,910	14,182	118,183	15,249	218,356	28,175
60	118,370	15,274	127,265	16,421	233,913	30,182
61	126,299	16,297	135,799	17,522	248,541	32,070
62	134,511	17,356	144,639	18,663	264,712	34,156
63	142,985	18,450	153,749	19,839	281,410	36,311
64	151,563	19,557	162,971	21,029	299,443	38,638
65	159,716	20,609	171,738	22,160	316,724	40,868
66	168,964	21,802	181,688	23,444	338,091	43,625
67	179,555	23,168	193,071	24,912	360,924	46,571
68	191,703	24,736	206,124	26,597	385,323	49,719
69	204,729	26,417	220,125	28,403	411,392	53,083
70	214,301	27,652	230,415	29,731	430,549	55,555
71	222,723	28,738	239,493	30,902	451,605	58,272
72	233,662	30,150	251,248	32,419	473,674	61,119
73	245,109	31,627	263,559	34,008	496,787	64,102
74	257,124	33,177	276,459	35,672	521,015	67,228
75	269,693	34,799	289,987	37,418	540,971	69,803
76	282,877	36,500	304,152	39,245	561,733	72,482
77	296,679	38,281	319,002	41,162	583,314	75,266
78	311,148	40,148	334,560	43,169	605,755	78,162
79	325,038	41,940	349,490	45,095	629,079	81,171
80	333,925	43,087	359,063	46,331	640,263	82,615
81*	341,606	44,078	367,319	47,396	654,992	84,515
82*	349,460	45,092	375,766	48,486	669,822	86,429
83*	357,497	46,129	384,409	49,601	685,231	88,417
84*	365,723	47,190	393,253	50,742	700,814	90,428
85*	374,135	48,275	402,296	51,909	716,806	92,491
86*	382,738	49,386	411,547	53,103	733,419	94,635
87*	391,544	50,522	421,014	54,324	750,481	96,836
88*	400,544	51,683	430,700	55,574	768,006	99,098
89*	409,762	52,873	440,606	56,852	786,014	101,421
90*	419,185	54,088	450,739	58,160	804,091	103,754
91*	428,824	55,332	461,105	59,497	822,580	106,139
92*	438,689	56,605	471,710	60,866	841,498	108,580
93*	448,780	57,907	482,558	62,266	860,854	111,078
94*	459,102	59,239	493,658	63,698	880,654	113,633
95*	469,661	60,601	505,014	65,163	900,908	116,246
96*	480,461	61,995	516,629	66,662	921,630	118,920
97*	491,513	63,421	528,511	68,195	942,827	121,655
98*	502,817	64,880	540,667	69,763	964,517	124,454
99*	514,384	66,372	553,102	71,368	986,698	127,316

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	20,041	2,586	22,260	2,872	39,712	5,124
1	20,041	2,586	22,260	2,872	39,712	5,124
2	20,041	2,586	22,260	2,872	39,712	5,124
3	20,041	2,586	22,260	2,872	39,712	5,124
4	20,041	2,586	22,260	2,872	39,712	5,124
5	18,704	2,413	20,771	2,680	37,054	4,781
6	18,704	2,413	20,771	2,680	37,054	4,781
7	18,704	2,413	20,771	2,680	37,054	4,781
8	18,704	2,413	20,771	2,680	37,054	4,781
9	18,704	2,413	20,771	2,680	37,054	4,781
10	18,299	2,361	20,322	2,622	36,253	4,678
11	18,519	2,390	20,568	2,654	36,678	4,733
12	18,776	2,423	20,856	2,691	37,180	4,797
13	19,708	2,543	21,898	2,826	39,055	5,039
14	20,059	2,588	22,292	2,876	39,749	5,129
15	20,464	2,641	22,737	2,934	40,549	5,232
16	20,913	2,698	23,240	2,999	41,435	5,346
17	21,395	2,761	23,770	3,067	41,611	5,369
18	21,495	2,774	23,887	3,082	41,811	5,395
19	21,587	2,785	23,991	3,096	41,991	5,418
20	21,587	2,785	23,991	3,096	41,991	5,418
21	21,961	2,834	24,403	3,149	43,510	5,614
22	22,538	2,908	25,042	3,231	45,076	5,816
23	23,350	3,013	25,943	3,347	46,694	6,025
24	24,282	3,133	26,979	3,481	48,564	6,266
25	25,252	3,258	28,057	3,620	50,508	6,517
26	26,260	3,388	29,181	3,765	52,526	6,778
27	27,243	3,515	30,269	3,906	54,482	7,030
28	28,254	3,646	31,396	4,051	56,511	7,292
29	29,308	3,782	32,560	4,201	58,612	7,563
30	30,683	3,959	34,097	4,400	60,798	7,845
31	32,122	4,145	35,695	4,606	63,060	8,137
32	33,629	4,339	37,366	4,821	65,407	8,440
33	34,882	4,501	38,755	5,001	67,839	8,753
34	36,276	4,681	40,303	5,200	70,554	9,104
35	37,727	4,868	41,921	5,409	73,379	9,468
36	39,237	5,063	43,596	5,625	76,312	9,847
37	41,226	5,319	45,803	5,910	80,177	10,345
38	43,274	5,584	48,088	6,205	84,172	10,861
39	45,432	5,862	50,480	6,514	88,360	11,401
40	47,440	6,121	52,709	6,801	93,120	12,015
41	49,451	6,381	54,948	7,090	97,516	12,583
42	51,260	6,614	56,954	7,349	101,561	13,105
43	53,178	6,862	59,143	7,631	105,365	13,595
44	54,360	7,014	61,086	7,882	108,724	14,029
45	55,510	7,163	63,031	8,133	112,080	14,462
46	57,440	7,412	64,789	8,360	114,887	14,824
47	59,437	7,669	66,412	8,569	117,761	15,195
48	61,228	7,900	68,025	8,777	120,549	15,555
49	63,087	8,140	70,088	9,044	123,424	15,926
50	64,958	8,382	72,171	9,312	126,305	16,297
51	67,336	8,689	74,816	9,654	130,002	16,774
52	70,057	9,040	77,847	10,045	133,929	17,281
53	72,917	9,409	81,012	10,453	138,968	17,931
54	76,100	9,819	84,557	10,911	144,759	18,679
55	79,216	10,221	88,013	11,357	150,818	19,460
56	82,425	10,635	91,586	11,818	157,010	20,259
57	85,791	11,070	95,329	12,301	163,627	21,113
58	89,654	11,568	99,621	12,854	170,345	21,980
59	94,135	12,146	104,880	13,533	180,100	23,239
60	99,314	12,815	110,280	14,230	189,894	24,502
61	106,561	13,750	118,398	15,277	205,922	26,571
62	114,130	14,726	126,819	16,364	221,551	28,587
63	122,003	15,742	135,554	17,491	236,338	30,495
64	130,302	16,813	144,783	18,682	253,013	32,647
65	138,906	17,923	154,342	19,915	270,665	34,925
66	146,836	18,947	163,153	21,052	286,126	36,919
67	155,477	20,062	172,745	22,290	304,540	39,295
68	165,091	21,302	183,425	23,668	324,280	41,843
69	173,737	22,418	193,044	24,909	343,875	44,371
70	184,350	23,787	204,833	26,430	360,020	46,454
71	193,691	24,992	215,171	27,764	376,684	48,604
72	200,568	25,880	222,746	28,741	389,736	50,289
73	209,123	26,984	232,282	29,972	403,838	52,108
74	217,708	28,091	241,817	31,202	421,033	54,327
75	225,312	29,073	250,233	32,288	438,258	56,549
76	233,602	30,142	259,460	33,479	453,650	58,535
77	243,901	31,471	270,866	34,950	470,888	60,760
78	253,748	32,742	281,800	36,361	491,182	63,378
79	261,614	33,757	290,609	37,498	508,871	65,661
80	265,562	34,266	295,063	38,073	526,151	67,890
81*	271,670	35,054	301,849	38,948	538,252	69,452
82*	277,914	35,860	308,792	39,844	550,627	71,049
83*	284,307	36,685	315,892	40,760	563,291	72,683
84*	290,847	37,529	323,160	41,698	576,251	74,355
85*	297,536	38,392	330,590	42,657	589,499	76,064
86*	304,380	39,275	338,198	43,638	603,061	77,814
87*	311,380	40,178	345,972	44,642	616,930	79,604
88*	318,543	41,102	353,932	45,669	631,124	81,435
89*	325,870	42,048	362,071	46,719	645,638	83,308
90*	333,364	43,015	370,400	47,794	660,489	85,224
91*	341,032	44,004	378,919	48,893	675,679	87,184
92*	348,874	45,016	387,633	50,017	691,219	89,190
93*	356,899	46,051	396,550	51,168	707,118	91,241
94*	365,108	47,111	405,671	52,345	723,381	93,339
95*	373,506	48,194	415,002	53,549	740,016	95,486
96*	382,095	49,303	424,545	54,780	757,041	97,683
97*	390,882	50,436	434,310	56,040	774,453	99,929
98*	399,875	51,597	444,301	57,329	792,268	102,228
99*	409,072	52,783	454,518	58,647	810,486	104,579

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 2026
在香港繕發的保單之保費率生效日期：由2026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 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	8,395	1,083	9,324	1,203	16,783	2,166
1	8,395	1,083	9,324	1,203	16,783	2,166
2	8,395	1,083	9,324	1,203	16,783	2,166
3	8,395	1,083	9,324	1,203	16,783	2,166
4	8,395	1,083	9,324	1,203	16,783	2,166
5	7,952	1,026	8,834	1,140	15,903	2,052
6	7,952	1,026	8,834	1,140	15,903	2,052
7	7,952	1,026	8,834	1,140	15,903	2,052
8	7,952	1,026	8,834	1,140	15,903	2,052
9	7,952	1,026	8,834	1,140	15,903	2,052
10	7,189	928	7,987	1,031	14,375	1,855
11	7,292	941	8,101	1,045	14,581	1,881
12	7,432	959	8,252	1,065	14,857	1,917
13	7,830	1,010	8,542	1,102	15,374	1,984
14	7,992	1,031	8,797	1,135	15,837	2,043
15	8,153	1,052	9,062	1,169	16,311	2,105
16	8,320	1,074	9,241	1,192	16,635	2,146
17	8,529	1,101	9,473	1,222	17,052	2,200
18	8,739	1,128	9,709	1,253	17,478	2,255
19	8,958	1,156	9,954	1,284	17,915	2,312
20	9,183	1,185	10,249	1,322	18,446	2,380
21	9,800	1,265	11,093	1,431	19,782	2,553
22	10,032	1,294	11,462	1,479	20,254	2,613
23	10,397	1,342	11,771	1,519	20,793	2,683
24	10,708	1,382	12,126	1,565	21,423	2,764
25	11,033	1,424	12,374	1,597	22,062	2,847
26	11,363	1,466	12,625	1,629	22,725	2,932
27	11,679	1,507	12,977	1,674	23,354	3,013
28	12,000	1,548	13,335	1,721	24,001	3,097
29	12,274	1,584	13,636	1,759	24,549	3,168
30	12,653	1,633	14,058	1,814	25,309	3,266
31	13,000	1,677	14,447	1,864	26,004	3,355
32	13,299	1,716	14,774	1,906	26,594	3,431
33	13,566	1,750	15,074	1,945	27,135	3,501
34	13,802	1,781	15,340	1,979	27,608	3,562
35	14,046	1,812	15,606	2,014	28,090	3,625
36	14,289	1,844	15,876	2,049	28,581	3,688
37	14,482	1,869	16,090	2,076	28,967	3,738
38	14,676	1,894	16,306	2,104	29,357	3,788
39	14,876	1,919	16,526	2,132	29,749	3,839
40	15,207	1,962	16,738	2,160	29,852	3,852
41	15,758	2,033	17,343	2,238	31,218	4,028
42	16,632	2,146	18,307	2,362	32,955	4,252
43	17,312	2,234	19,237	2,482	34,305	4,426
44	18,259	2,356	20,290	2,618	36,186	4,669
45	18,640	2,405	21,005	2,710	37,459	4,833
46	19,569	2,525	21,745	2,806	38,770	5,003
47	20,330	2,623	22,484	2,901	40,095	5,174
48	21,023	2,713	23,140	2,986	41,263	5,324
49	21,925	2,829	23,698	3,058	42,258	5,453
50	22,785	2,940	25,267	3,260	45,276	5,842
51	23,741	3,063	26,133	3,372	46,596	6,012
52	24,662	3,182	27,149	3,503	48,410	6,246
53	25,024	3,229	27,800	3,587	49,574	6,397
54	26,277	3,391	29,194	3,767	52,055	6,717
55	27,456	3,543	30,507	3,936	54,396	7,019
56	28,956	3,736	31,878	4,113	56,843	7,335
57	30,375	3,919	33,598	4,335	59,914	7,731
58	31,640	4,083	34,830	4,494	62,113	8,015
59	33,852	4,368	37,586	4,850	67,330	8,688
60	36,381	4,694	40,649	5,245	73,268	9,454
61	39,931	5,152	44,384	5,727	79,403	10,246
62	43,327	5,591	48,144	6,212	86,123	11,113
63	46,795	6,038	51,965	6,705	93,804	12,104
64	50,539	6,521	56,161	7,247	100,412	12,956
65	54,467	7,028	60,684	7,830	108,488	13,998
66	57,858	7,466	64,287	8,295	115,735	14,934
67	61,524	7,939	68,366	8,821	123,052	15,878
68	66,111	8,530	73,446	9,477	132,096	17,045
69	70,780	9,133	78,643	10,147	140,701	18,155
70	75,241	9,709	83,599	10,787	150,480	19,417
71	79,873	10,306	89,548	11,555	161,331	20,817
72	84,018	10,841	92,158	11,891	166,030	21,423
73	88,487	11,418	96,083	12,398	171,711	22,156
74	91,361	11,789	100,245	12,935	178,740	23,063
75	95,947	12,380	105,275	13,584	188,228	24,287
76	100,092	12,915	109,836	14,172	196,897	25,406
77	105,078	13,558	115,371	14,887	203,957	26,317
78	109,835	14,172	120,563	15,557	213,223	27,513
79	115,889	14,953	127,205	16,414	218,027	28,133
80	119,662	15,440	131,333	16,946	221,632	28,598
81*	122,422	15,796	134,374	17,339	226,732	29,256
82*	125,233	16,159	137,463	17,737	231,943	29,928
83*	128,112	16,531	140,623	18,145	237,273	30,616
84*	131,061	16,911	143,855	18,562	242,731	31,320
85*	134,073	17,300	147,166	18,989	248,314	32,041
86*	137,155	17,697	150,550	19,426	254,025	32,777
87*	140,312	18,105	154,015	19,873	259,868	33,531
88*	143,540	18,521	157,557	20,330	265,852	34,303
89*	146,844	18,948	161,185	20,798	271,965	35,092
90*	150,218	19,383	164,885	21,275	278,213	35,898
91*	153,673	19,829	168,678	21,765	284,612	36,724
92*	157,208	20,285	172,564	22,266	291,165	37,570
93*	160,823	20,751	176,528	22,778	297,859	38,433
94*	164,520	21,228	180,588	23,302	304,708	39,317
95*	168,309	21,717	184,743	23,838	311,717	40,222
96*	172,178	22,217	188,993	24,386	318,890	41,147
97*	176,137	22,727	193,336	24,947	326,223	42,093
98*	180,188	23,250	197,785	25,521	333,726	43,061
99*	184,333	23,785	202,336	26,108	341,400	44,052

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	6,548	845	7,328	946	12,712	1,640
1	6,548	845	7,328	946	12,712	1,640
2	6,548	845	7,328	946	12,712	1,640
3	6,548	845	7,328	946	12,712	1,640
4	6,548	845	7,328	946	12,712	1,640
5	5,889	760	6,636	856	11,779	1,520
6	5,889	760	6,636	856	11,779	1,520
7	5,889	760	6,636	856	11,779	1,520
8	5,889	760	6,636	856	11,779	1,520
9	5,889	760	6,636	856	11,779	1,520
10	5,325	687	6,001	774	10,648	1,374
11	5,401	697	6,086	785	10,801	1,394
12	5,503	710	6,198	800	11,004	1,420
13	5,799	748	6,382	823	11,356	1,465
14	5,918	764	6,590	850	11,714	1,511
15	6,038	779	6,810	879	12,082	1,559
16	6,163	795	6,942	896	12,323	1,590
17	6,316	815	7,114	918	12,629	1,630
18	6,473	835	7,293	941	12,946	1,670
19	6,635	856	7,478	965	13,269	1,712
20	6,801	878	7,711	995	13,672	1,764
21	7,247	935	8,370	1,080	14,663	1,892
22	7,419	957	8,672	1,119	15,014	1,937
23	7,688	992	8,882	1,146	15,390	1,986
24	7,919	1,022	9,150	1,181	15,858	2,046
25	8,159	1,053	9,309	1,201	16,331	2,107
26	8,402	1,084	9,473	1,222	16,821	2,170
27	8,636	1,114	9,736	1,256	17,286	2,230
28	8,874	1,145	10,005	1,291	17,766	2,292
29	9,076	1,171	10,229	1,320	18,170	2,345
30	9,357	1,207	10,546	1,361	18,734	2,417
31	9,613	1,240	10,839	1,399	19,249	2,484
32	9,833	1,269	11,084	1,430	19,685	2,540
33	10,031	1,294	11,308	1,459	20,086	2,592
34	10,206	1,317	11,510	1,485	20,436	2,637
35	10,386	1,340	11,707	1,511	20,791	2,683
36	10,566	1,363	11,910	1,537	21,155	2,730
37	10,709	1,382	12,072	1,558	21,441	2,767
38	10,853	1,400	12,233	1,578	21,730	2,804
39	11,000	1,419	12,398	1,600	22,020	2,841
40	11,246	1,451	12,521	1,616	22,035	2,843
41	11,653	1,504	12,974	1,674	23,075	2,977
42	12,299	1,587	13,695	1,767	24,359	3,143
43	12,802	1,652	14,432	1,862	25,357	3,272
44	13,502	1,742	15,223	1,964	26,750	3,452
45	13,783	1,778	15,826	2,042	27,746	3,580
46	14,470	1,867	16,313	2,105	28,655	3,697
47	15,033	1,940	16,842	2,173	29,615	3,821
48	15,547	2,006	17,310	2,234	30,456	3,930
49	16,214	2,092	17,626	2,274	31,102	4,013
50	16,850	2,174	18,946	2,445	33,481	4,320
51	17,577	2,268	19,570	2,525	34,410	4,440
52	18,258	2,356	20,330	2,623	35,750	4,613
53	18,525	2,390	20,875	2,694	36,660	4,730
54	19,454	2,510	21,924	2,829	38,496	4,967
55	20,328	2,623	22,911	2,956	40,227	5,191
56	21,437	2,766	23,872	3,080	41,978	5,417
57	22,046	2,845	24,763	3,195	43,902	5,665
58	23,306	3,007	25,965	3,350	45,768	5,906
59	25,121	3,241	28,278	3,649	49,873	6,435
60	27,049	3,490	30,688	3,960	54,413	7,021
61	29,688	3,831	33,458	4,317	58,860	7,595
62	32,124	4,145	36,202	4,671	63,762	8,227
63	34,630	4,468	39,006	5,033	69,480	8,965
64	37,159	4,795	41,105	5,304	74,069	9,557
65	39,770	5,132	44,019	5,680	79,823	10,300
66	42,455	5,478	46,825	6,042	85,389	11,018
67	45,507	5,872	49,833	6,430	91,094	11,754
68	48,901	6,310	53,425	6,894	97,775	12,616
69	52,354	6,755	57,394	7,406	104,064	13,428
70	56,740	7,321	62,209	8,027	111,398	14,374
71	60,313	7,782	66,128	8,533	119,886	15,469
72	64,027	8,262	70,836	9,140	122,984	15,869
73	68,177	8,797	73,794	9,522	126,844	16,367
74	71,802	9,265	76,934	9,927	132,198	17,058
75	74,137	9,566	80,273	10,358	139,274	17,971
76	77,856	10,046	84,295	10,877	145,747	18,806
77	80,236	10,353	86,681	11,185	150,669	19,441
78	81,695	10,541	90,574	11,687	157,518	20,325
79	86,198	11,122	95,565	12,331	161,044	20,780
80	89,005	11,485	98,663	12,731	162,536	20,972
81*	91,057	11,749	100,949	13,026	166,270	21,454
82*	93,147	12,019	103,271	13,325	170,092	21,947
83*	95,290	12,295	105,646	13,632	174,001	22,452
84*	97,482	12,578	108,072	13,945	178,002	22,968
85*	99,724	12,868	110,561	14,266	182,097	23,496
86*	102,016	13,163	113,103	14,594	186,286	24,037
87*	104,364	13,466	115,705	14,930	190,572	24,590
88*	106,765	13,776	118,366	15,273	194,958	25,156
89*	109,223	14,093	121,093	15,625	199,442	25,734
90*	111,732	14,417	123,872	15,983	204,025	26,326
91*	114,303	14,749	126,721	16,351	208,717	26,931
92*	116,932	15,088	129,643	16,728	213,522	27,551
93*	119,620	15,435	132,618	17,112	218,431	28,185
94*	122,371	15,790	135,671	17,506	223,453	28,833
95*	125,188	16,153	138,790	17,908	228,592	29,496
96*	128,066	16,525	141,983	18,320	233,855	30,175
97*	131,012	16,905	145,246	18,741	239,233	30,869
98*	134,024	17,293	148,589	19,173	244,735	31,579
99*	137,107	17,691	152,008	19,614	250,361	32,305

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 2026
在香港繕發的保單之保費率生效日期：由2026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	20,757	2,678	20,843	2,689	45,521	5,874
1	20,757	2,678	20,843	2,689	45,521	5,874
2	20,757	2,678	20,843	2,689	45,521	5,874
3	20,757	2,678	20,843	2,689	45,521	5,874
4	20,757	2,678	20,843	2,689	45,521	5,874
5	19,385	2,501	19,468	2,512	42,514	5,486
6	19,385	2,501	19,468	2,512	42,514	5,486
7	19,385	2,501	19,468	2,512	42,514	5,486
8	19,385	2,501	19,468	2,512	42,514	5,486
9	19,385	2,501	19,468	2,512	42,514	5,486
10	20,217	2,609	20,312	2,621	42,558	5,491
11	21,179	2,733	21,144	2,728	42,601	5,497
12	21,776	2,810	21,840	2,818	42,737	5,514
13	22,937	2,960	23,036	2,972	43,000	5,548
14	24,215	3,125	24,318	3,138	44,905	5,794
15	25,654	3,310	25,762	3,324	46,281	5,972
16	27,054	3,491	27,293	3,522	48,132	6,211
17	28,014	3,615	28,263	3,647	49,604	6,401
18	29,204	3,768	29,261	3,776	51,111	6,595
19	31,093	4,012	31,155	4,020	52,968	6,835
20	32,005	4,130	32,954	4,252	54,991	7,096
21	32,814	4,234	34,151	4,407	57,219	7,383
22	34,284	4,424	35,865	4,628	60,044	7,748
23	35,949	4,639	37,640	4,857	63,283	8,166
24	37,603	4,852	39,485	5,095	66,678	8,604
25	38,713	4,995	41,405	5,343	69,879	9,017
26	39,612	5,111	42,417	5,473	72,911	9,408
27	40,500	5,226	43,352	5,594	74,516	9,615
28	41,538	5,360	44,581	5,752	76,635	9,888
29	42,661	5,505	45,874	5,919	78,850	10,174
30	43,950	5,671	47,259	6,098	81,230	10,481
31	45,156	5,827	48,557	6,265	83,462	10,769
32	46,432	5,991	49,927	6,442	85,817	11,073
33	47,724	6,158	51,318	6,622	88,218	11,383
34	49,072	6,332	52,768	6,809	90,699	11,703
35	50,441	6,509	54,242	6,999	93,233	12,030
36	51,670	6,667	55,555	7,168	95,496	12,322
37	52,446	6,767	56,391	7,276	96,930	12,507
38	52,966	6,834	56,952	7,349	97,900	12,632
39	53,568	6,912	57,597	7,432	99,009	12,775
40	53,666	6,925	57,707	7,446	100,095	12,915
41	53,735	6,934	57,780	7,455	101,141	13,050
42	53,927	6,958	57,978	7,481	102,190	13,186
43	54,190	6,992	58,264	7,518	103,211	13,318
44	54,937	7,089	59,076	7,623	105,743	13,644
45	56,503	7,291	60,754	7,839	108,916	14,054
46	57,811	7,459	62,162	8,021	111,093	14,335
47	59,126	7,629	63,577	8,203	113,316	14,621
48	60,459	7,801	65,010	8,388	115,582	14,914
49	61,800	7,974	66,449	8,574	118,188	15,250
50	63,156	8,149	67,906	8,762	121,126	15,629
51	64,516	8,325	69,375	8,952	124,079	16,010
52	65,895	8,503	70,859	9,143	127,066	16,396
53	68,502	8,839	73,657	9,504	133,029	17,165
54	71,472	9,222	76,854	9,917	139,696	18,025
55	74,495	9,612	80,100	10,335	146,469	18,899
56	77,570	10,009	83,408	10,762	153,344	19,786
57	80,150	10,342	86,183	11,120	159,225	20,545
58	85,359	11,014	91,786	11,843	169,594	21,883
59	91,587	11,818	98,480	12,707	181,956	23,478
60	98,643	12,728	106,056	13,685	194,926	25,152
61	105,252	13,581	113,168	14,602	207,115	26,725
62	112,094	14,464	120,530	15,552	220,591	28,463
63	119,156	15,375	128,128	16,533	234,508	30,259
64	126,304	16,297	135,810	17,524	249,537	32,198
65	133,098	17,174	143,115	18,466	263,938	34,057
66	140,804	18,168	151,406	19,536	281,742	36,354
67	149,633	19,307	160,893	20,760	300,771	38,809
68	159,755	20,614	171,769	22,164	321,102	41,433
69	170,604	22,013	183,437	23,669	342,826	44,236
70	178,585	23,043	192,014	24,776	358,790	46,295
71	185,604	23,949	199,576	25,752	376,339	48,560
72	194,719	25,125	209,376	27,016	394,732	50,933
73	204,258	26,356	219,633	28,340	413,992	53,418
74	214,270	27,648	230,385	29,727	434,181	56,023
75	224,744	28,999	241,653	31,181	450,810	58,169
76	235,731	30,417	253,462	32,705	468,113	60,402
77	247,235	31,901	265,839	34,302	486,096	62,722
78	259,289	33,457	278,797	35,974	504,793	65,135
79	270,865	34,950	291,240	37,579	524,230	67,643
80	278,271	35,906	299,218	38,609	533,554	68,846
81*	284,672	36,732	306,102	39,497	545,829	70,430
82*	291,216	37,576	313,138	40,405	558,188	72,024
83*	297,917	38,441	320,341	41,334	571,029	73,681
84*	304,769	39,325	327,711	42,285	584,008	75,356
85*	311,773	40,229	335,242	43,257	597,338	77,076
86*	318,947	41,154	342,957	44,253	611,184	78,862
87*	326,283	42,101	350,847	45,271	625,400	80,697
88*	333,788	43,069	358,914	46,311	640,003	82,581
89*	341,465	44,060	367,170	47,377	655,006	84,517
90*	349,315	45,073	375,617	48,467	670,072	86,461
91*	357,352	46,110	384,255	49,581	685,480	88,449
92*	365,572	47,171	393,094	50,722	701,250	90,484
93*	373,981	48,256	402,131	51,888	717,376	92,565
94*	382,582	49,365	411,382	53,082	733,877	94,694
95*	391,379	50,501	420,842	54,302	750,754	96,871
96*	400,383	51,662	430,522	55,551	768,024	99,100
97*	409,592	52,851	440,427	56,829	785,689	101,379
98*	419,011	54,066	450,555	58,136	803,758	103,711
99*	428,647	55,309	460,917	59,473	822,241	106,096

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	16,702	2,155	18,550	2,394	33,092	4,270
1	16,702	2,155	18,550	2,394	33,092	4,270
2	16,702	2,155	18,550	2,394	33,092	4,270
3	16,702	2,155	18,550	2,394	33,092	4,270
4	16,702	2,155	18,550	2,394	33,092	4,270
5	15,584	2,011	17,310	2,234	30,880	3,985
6	15,584	2,011	17,310	2,234	30,880	3,985
7	15,584	2,011	17,310	2,234	30,880	3,985
8	15,584	2,011	17,310	2,234	30,880	3,985
9	15,584	2,011	17,310	2,234	30,880	3,985
10	15,250	1,968	16,935	2,185	30,212	3,898
11	15,431	1,991	17,138	2,211	30,561	3,943
12	15,646	2,019	17,375	2,242	30,986	3,998
13	16,423	2,119	18,248	2,355	32,540	4,199
14	16,717	2,157	18,573	2,397	33,123	4,274
15	17,055	2,201	18,949	2,445	33,792	4,360
16	17,429	2,249	19,366	2,499	34,534	4,456
17	17,829	2,301	19,809	2,556	34,673	4,474
18	17,913	2,311	19,906	2,569	34,844	4,496
19	17,989	2,321	19,991	2,579	34,992	4,515
20	17,989	2,321	19,991	2,579	34,992	4,515
21	18,303	2,362	20,336	2,624	36,261	4,679
22	18,779	2,423	20,871	2,693	37,562	4,847
23	19,456	2,510	21,622	2,790	38,912	5,021
24	20,236	2,611	22,484	2,901	40,469	5,222
25	21,046	2,716	23,385	3,017	42,089	5,431
26	21,887	2,824	24,317	3,138	43,774	5,648
27	22,704	2,930	25,224	3,255	45,401	5,858
28	23,546	3,038	26,163	3,376	47,092	6,076
29	24,424	3,151	27,138	3,502	48,844	6,302
30	25,570	3,299	28,412	3,666	50,666	6,538
31	26,769	3,454	29,746	3,838	52,550	6,781
32	28,024	3,616	31,136	4,018	54,506	7,033
33	29,069	3,751	32,296	4,167	56,534	7,295
34	30,230	3,901	33,588	4,334	58,796	7,587
35	31,439	4,057	34,933	4,507	61,149	7,890
36	32,698	4,219	36,330	4,688	63,595	8,206
37	34,353	4,433	38,168	4,925	66,814	8,621
38	36,064	4,653	40,072	5,171	70,146	9,051
39	37,860	4,885	42,067	5,428	73,635	9,501
40	39,532	5,101	43,927	5,668	77,603	10,013
41	41,214	5,318	45,792	5,909	81,262	10,485
42	42,718	5,512	47,463	6,124	84,635	10,921
43	44,316	5,718	49,287	6,360	87,806	11,330
44	45,302	5,845	50,907	6,569	90,606	11,691
45	46,259	5,969	52,527	6,778	93,401	12,052
46	47,868	6,177	53,992	6,967	95,738	12,353
47	49,528	6,391	55,341	7,141	98,135	12,663
48	51,019	6,583	56,688	7,315	100,457	12,962
49	52,573	6,784	58,406	7,536	102,853	13,271
50	54,131	6,985	60,145	7,761	105,254	13,581
51	56,112	7,240	62,347	8,045	108,338	13,979
52	58,381	7,533	64,872	8,371	111,606	14,401
53	60,763	7,840	67,513	8,711	115,805	14,943
54	63,416	8,183	70,463	9,092	120,631	15,565
55	66,013	8,518	73,347	9,464	125,682	16,217
56	68,688	8,863	76,324	9,848	130,842	16,883
57	71,491	9,225	79,441	10,250	136,359	17,595
58	74,711	9,640	83,020	10,712	141,956	18,317
59	78,449	10,122	87,399	11,277	150,087	19,366
60	82,761	10,679	91,899	11,858	158,245	20,419
61	88,803	11,458	98,669	12,731	171,606	22,143
62	95,111	12,272	105,685	13,637	184,628	23,823
63	101,672	13,119	112,963	14,576	196,953	25,413
64	108,483	13,998	120,539	15,553	210,650	27,181
65	115,754	14,936	128,619	16,596	225,555	29,104
66	122,365	15,789	135,960	17,543	238,437	30,766
67	129,564	16,718	143,955	18,575	253,785	32,746
68	137,575	17,752	152,855	19,723	270,234	34,869
69	144,782	18,682	160,870	20,757	286,564	36,976
70	153,625	19,823	170,695	22,025	300,017	38,712
71	161,410	20,827	179,310	23,137	313,904	40,504
72	167,136	21,566	185,621	23,951	324,781	41,907
73	174,269	22,486	193,571	24,977	336,530	43,423
74	181,425	23,410	201,515	26,002	350,862	45,273
75	187,759	24,227	208,531	26,907	365,215	47,125
76	194,668	25,118	216,219	27,899	378,041	48,779
77	203,253	26,226	225,723	29,126	392,407	50,633
78	211,460	27,285	234,835	30,301	409,321	52,816
79	218,013	28,131	242,176	31,249	424,061	54,718
80	221,298	28,555	245,888	31,727	438,460	56,575
81*	226,390	29,212	251,542	32,457	448,547	57,877
82*	231,599	29,884	257,324	33,203	458,861	59,208
83*	236,924	30,571	263,248	33,967	469,418	60,570
84*	242,375	31,274	269,302	34,749	480,212	61,963
85*	247,950	31,994	275,495	35,548	491,258	63,388
86*	253,649	32,729	281,828	36,365	502,555	64,846
87*	259,483	33,482	288,315	37,202	514,115	66,337
88*	265,454	34,252	294,942	38,057	525,941	67,863
89*	271,559	35,040	301,726	38,932	538,036	69,424
90*	277,803	35,846	308,668	39,828	550,409	71,021
91*	284,193	36,670	315,766	40,744	563,069	72,654
92*	290,732	37,514	323,030	41,681	576,024	74,326
93*	297,417	38,376	330,460	42,640	589,267	76,034
94*	304,257	39,259	338,058	43,620	602,820	77,783
95*	311,256	40,162	345,835	44,624	616,684	79,572
96*	318,411	41,085	353,787	45,650	630,870	81,403
97*	325,741	42,031	361,925	46,700	645,380	83,275
98*	333,227	42,997	370,247	47,774	660,220	85,190
99*	340,894	43,986	378,764	48,873	675,407	87,149

ZONE 5 第5區

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 Standard 標準

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	6,996	903	7,773	1,003	13,988	1,805
1	6,996	903	7,773	1,003	13,988	1,805
2	6,996	903	7,773	1,003	13,988	1,805
3	6,996	903	7,773	1,003	13,988	1,805
4	6,996	903	7,773	1,003	13,988	1,805
5	6,627	855	7,363	950	13,252	1,710
6	6,627	855	7,363	950	13,252	1,710
7	6,627	855	7,363	950	13,252	1,710
8	6,627	855	7,363	950	13,252	1,710
9	6,627	855	7,363	950	13,252	1,710
10	5,993	773	6,655	859	11,978	1,546
11	6,077	784	6,752	871	12,150	1,568
12	6,191	799	6,876	887	12,381	1,598
13	6,525	842	7,119	919	12,814	1,653
14	6,662	860	7,330	946	13,197	1,703
15	6,794	877	7,552	974	13,590	1,754
16	6,935	895	7,703	994	13,865	1,789
17	7,101	916	7,897	1,019	14,212	1,834
18	7,283	940	8,094	1,044	14,567	1,880
19	7,465	963	8,294	1,070	14,929	1,926
20	7,652	987	8,542	1,102	15,376	1,984
21	8,167	1,054	9,245	1,193	16,486	2,127
22	8,360	1,079	9,553	1,233	16,879	2,178
23	8,666	1,118	9,809	1,266	17,331	2,236
24	8,924	1,151	10,105	1,304	17,853	2,304
25	9,193	1,186	10,313	1,331	18,385	2,372
26	9,466	1,221	10,523	1,358	18,939	2,444
27	9,732	1,256	10,814	1,395	19,463	2,511
28	10,004	1,291	11,115	1,434	20,002	2,581
29	10,231	1,320	11,365	1,466	20,457	2,640
30	10,545	1,361	11,717	1,512	21,090	2,721
31	10,834	1,398	12,042	1,554	21,670	2,796
32	11,081	1,430	12,315	1,589	22,164	2,860
33	11,307	1,459	12,564	1,621	22,611	2,918
34	11,504	1,484	12,782	1,649	23,006	2,969
35	11,703	1,510	13,006	1,678	23,411	3,021
36	11,909	1,537	13,232	1,707	23,821	3,074
37	12,069	1,557	13,408	1,730	24,138	3,115
38	12,233	1,578	13,588	1,753	24,462	3,156
39	12,396	1,599	13,771	1,777	24,791	3,199
40	12,672	1,635	13,952	1,800	24,876	3,210
41	13,133	1,695	14,453	1,865	26,016	3,357
42	13,864	1,789	15,257	1,969	27,465	3,544
43	14,428	1,862	16,030	2,068	28,585	3,688
44	15,219	1,964	16,909	2,182	30,157	3,891
45	15,533	2,004	17,507	2,259	31,218	4,028
46	16,306	2,104	18,120	2,338	32,309	4,169
47	16,942	2,186	18,739	2,418	33,413	4,311
48	17,519	2,261	19,281	2,488	34,387	4,437
49	18,271	2,358	19,749	2,548	35,216	4,544
50	18,991	2,450	21,057	2,717	37,730	4,868
51	19,782	2,553	21,781	2,810	38,831	5,010
52	20,551	2,652	22,627	2,920	40,342	5,205
53	20,855	2,691	23,169	2,990	41,312	5,331
54	21,895	2,825	24,329	3,139	43,378	5,597
55	22,879	2,952	25,422	3,280	45,329	5,849
56	24,135	3,114	26,567	3,428	47,368	6,112
57	25,316	3,267	28,002	3,613	49,930	6,443
58	26,365	3,402	29,024	3,745	51,753	6,678
59	28,209	3,640	31,321	4,041	56,109	7,240
60	30,317	3,912	33,876	4,371	61,057	7,878
61	33,276	4,294	36,984	4,772	66,169	8,538
62	36,103	4,658	40,118	5,177	71,764	9,260
63	38,994	5,031	43,303	5,587	78,165	10,086
64	42,112	5,434	46,796	6,038	83,668	10,796
65	45,471	5,867	50,659	6,537	90,570	11,686
66	48,526	6,261	53,916	6,957	97,064	12,524
67	51,274	6,616	56,972	7,351	102,542	13,231
68	55,094	7,109	61,204	7,897	110,081	14,204
69	58,984	7,611	65,535	8,456	117,250	15,129
70	62,703	8,091	69,666	8,989	125,398	16,180
71	66,556	8,588	74,624	9,629	134,445	17,348
72	70,019	9,035	76,797	9,909	138,358	17,853
73	73,741	9,515	80,072	10,332	143,094	18,464
74	76,133	9,824	83,540	10,779	148,950	19,219
75	79,958	10,317	87,726	11,319	156,858	20,240
76	83,408	10,762	91,529	11,810	164,080	21,172
77	87,568	11,299	96,142	12,405	169,965	21,931
78	91,528	11,810	100,473	12,964	177,687	22,927
79	96,580	12,462	106,006	13,678	181,687	23,443
80	99,719	12,867	109,446	14,122	184,691	23,831
81*	102,012	13,163	111,975	14,448	188,937	24,379
82*	104,361	13,466	114,552	14,781	193,283	24,940
83*	106,757	13,775	117,186	15,121	197,726	25,513
84*	109,214	14,092	119,883	15,469	202,275	26,100
85*	111,726	14,416	122,638	15,824	206,928	26,700
86*	114,298	14,748	125,461	16,189	211,689	27,315
87*	116,923	15,087	128,345	16,561	216,555	27,943
88*	119,615	15,434	131,298	16,942	221,537	28,585
89*	122,364	15,789	134,317	17,331	226,632	29,243
90*	125,183	16,153	137,408	17,730	231,847	29,916
91*	128,058	16,524	140,565	18,137	237,175	30,603
92*	131,004	16,904	143,801	18,555	242,631	31,307
93*	134,016	17,292	147,103	18,981	248,210	32,027
94*	137,098	17,690	150,490	19,418	253,918	32,764
95*	140,254	18,097	153,952	19,865	259,762	33,518
96*	143,477	18,513	157,494	20,322	265,734	34,288
97*	146,777	18,939	161,114	20,789	271,847	35,077
98*	150,156	19,375	164,820	21,267	278,100	35,884
99*	153,609	19,821	168,610	21,756	284,502	36,710

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	5,457	704	6,110	788	10,595	1,367
1	5,457	704	6,110	788	10,595	1,367
2	5,457	704	6,110	788	10,595	1,367
3	5,457	704	6,110	788	10,595	1,367
4	5,457	704	6,110	788	10,595	1,367
5	4,909	633	5,532	714	9,816	1,267
6	4,909	633	5,532	714	9,816	1,267
7	4,909	633	5,532	714	9,816	1,267
8	4,909	633	5,532	714	9,816	1,267
9	4,909	633	5,532	714	9,816	1,267
10	4,438	573	4,999	645	8,871	1,145
11	4,500	581	5,071	654	8,999	1,161
12	4,585	592	5,164	666	9,170	1,183
13	4,833	624	5,317	686	9,464	1,221
14	4,934	637	5,489	708	9,761	1,259
15	5,032	649	5,674	732	10,066	1,299
16	5,136	663	5,786	747	10,269	1,325
17	5,260	679	5,936	766	10,528	1,358
18	5,394	696	6,081	785	10,790	1,392
19	5,529	713	6,229	804	11,058	1,427
20	5,667	731	6,427	829	11,397	1,471
21	6,040	779	6,976	900	12,221	1,577
22	6,181	798	7,227	933	12,511	1,614
23	6,409	827	7,400	955	12,829	1,655
24	6,598	851	7,623	984	13,214	1,705
25	6,798	877	7,759	1,001	13,609	1,756
26	7,001	903	7,896	1,019	14,019	1,809
27	7,197	929	8,113	1,047	14,405	1,859
28	7,397	954	8,338	1,076	14,805	1,910
29	7,566	976	8,527	1,100	15,142	1,954
30	7,799	1,006	8,790	1,134	15,610	2,014
31	8,011	1,034	9,034	1,166	16,040	2,070
32	8,194	1,057	9,241	1,192	16,406	2,117
33	8,361	1,079	9,426	1,216	16,735	2,159
34	8,506	1,098	9,589	1,237	17,028	2,197
35	8,654	1,117	9,759	1,259	17,329	2,236
36	8,806	1,136	9,927	1,281	17,633	2,275
37	8,925	1,152	10,058	1,298	17,867	2,305
38	9,046	1,167	10,193	1,315	18,107	2,336
39	9,166	1,183	10,330	1,333	18,350	2,368
40	9,371	1,209	10,438	1,347	18,361	2,369
41	9,713	1,253	10,810	1,395	19,229	2,481
42	10,252	1,323	11,412	1,473	20,300	2,619
43	10,670	1,377	12,026	1,552	21,128	2,726
44	11,254	1,452	12,686	1,637	22,292	2,876
45	11,485	1,482	13,190	1,702	23,124	2,984
46	12,058	1,556	13,594	1,754	23,882	3,082
47	12,529	1,617	14,039	1,811	24,681	3,185
48	12,955	1,672	14,423	1,861	25,382	3,275
49	13,511	1,743	14,691	1,896	25,920	3,345
50	14,042	1,812	15,788	2,037	27,900	3,600
51	14,647	1,890	16,313	2,105	28,677	3,700
52	15,215	1,963	16,945	2,186	29,792	3,844
53	15,440	1,992	17,400	2,245	30,551	3,942
54	16,210	2,092	18,271	2,358	32,080	4,139
55	16,939	2,186	19,092	2,463	33,522	4,325
56	17,868	2,306	19,895	2,567	34,980	4,514
57	18,373	2,371	20,639	2,663	36,584	4,721
58	19,420	2,506	21,638	2,792	38,134	4,921
59	20,934	2,701	23,564	3,041	41,560	5,363
60	22,541	2,909	25,577	3,300	45,346	5,851
61	24,740	3,192	27,879	3,597	49,049	6,329
62	26,768	3,454	30,166	3,892	53,130	6,855
63	28,858	3,724	32,504	4,194	57,897	7,471
64	30,961	3,995	34,252	4,420	61,717	7,963
65	33,142	4,276	36,679	4,733	66,587	8,592
66	35,379	4,565	39,016	5,034	71,419	9,215
67	37,926	4,894	41,527	5,358	75,910	9,795
68	40,752	5,258	44,519	5,744	81,480	10,514
69	43,629	5,630	47,824	6,171	86,719	11,190
70	47,284	6,101	51,841	6,689	92,830	11,978
71	50,258	6,485	55,107	7,111	99,910	12,892
72	53,358	6,885	59,024	7,616	102,484	13,224
73	56,814	7,331	61,497	7,935	105,704	13,639
74	59,840	7,721	64,113	8,273	110,166	14,215
75	61,784	7,972	66,888	8,631	116,061	14,976
76	64,880	8,372	70,244	9,064	121,455	15,672
77	66,861	8,627	72,232	9,320	125,557	16,201
78	68,078	8,784	75,483	9,740	131,266	16,938
79	71,837	9,269	79,637	10,276	134,200	17,316
80	74,172	9,571	82,220	10,609	135,444	17,477
81*	75,877	9,791	84,122	10,854	138,555	17,878
82*	77,623	10,016	86,059	11,104	141,740	18,289
83*	79,407	10,246	88,040	11,360	145,001	18,710
84*	81,234	10,482	90,065	11,621	148,336	19,140
85*	83,103	10,723	92,134	11,888	151,747	19,580
86*	85,016	10,970	94,254	12,162	155,240	20,031
87*	86,967	11,222	96,422	12,442	158,809	20,491
88*	88,970	11,480	98,641	12,728	162,462	20,963
89*	91,014	11,744	100,909	13,021	166,198	21,445
90*	93,112	12,014	103,231	13,320	170,022	21,938
91*	95,250	12,290	105,603	13,626	173,930	22,443
92*	97,441	12,573	108,033	13,940	177,931	22,959
93*	99,681	12,862	110,514	14,260	182,022	23,487
94*	101,974	13,158	113,059	14,588	186,207	24,027
95*	104,322	13,461	115,659	14,924	190,494	24,580
96*	106,718	13,770	118,320	15,267	194,873	25,145
97*	109,173	14,087	121,039	15,618	199,356	25,723
98*	111,686	14,411	123,823	15,977	203,940	26,315
99*	114,254	14,742	126,671	16,345	208,636	26,921

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 2026
在香港繕發的保單之保費率生效日期：由2026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	15,125	1,952	15,185	1,959	33,166	4,279
1	15,125	1,952	15,185	1,959	33,166	4,279
2	15,125	1,952	15,185	1,959	33,166	4,279
3	15,125	1,952	15,185	1,959	33,166	4,279
4	15,125	1,952	15,185	1,959	33,166	4,279
5	14,147	1,825	14,205	1,833	31,026	4,003
6	14,147	1,825	14,205	1,833	31,026	4,003
7	14,147	1,825	14,205	1,833	31,026	4,003
8	14,147	1,825	14,205	1,833	31,026	4,003
9	14,147	1,825	14,205	1,833	31,026	4,003
10	14,752	1,903	14,824	1,913	31,055	4,007
11	15,488	1,998	15,461	1,995	31,086	4,011
12	15,806	2,039	15,856	2,046	31,170	4,022
13	16,649	2,148	16,722	2,158	31,211	4,027
14	17,407	2,246	17,478	2,255	32,276	4,165
15	18,439	2,379	18,514	2,389	33,264	4,292
16	19,444	2,509	19,615	2,531	34,594	4,464
17	20,136	2,598	20,312	2,621	35,651	4,600
18	20,990	2,708	21,035	2,714	36,736	4,740
19	22,347	2,883	22,393	2,889	38,071	4,912
20	23,002	2,968	23,685	3,056	39,527	5,100
21	23,584	3,043	24,544	3,167	41,126	5,307
22	24,643	3,180	25,780	3,326	43,154	5,568
23	25,840	3,334	27,052	3,491	45,487	5,869
24	27,026	3,487	28,381	3,662	47,924	6,184
25	27,823	3,590	29,760	3,840	50,227	6,481
26	28,472	3,674	30,485	3,934	52,402	6,762
27	29,106	3,756	31,159	4,021	53,558	6,911
28	29,855	3,852	32,040	4,134	55,081	7,107
29	30,663	3,957	32,974	4,255	56,674	7,313
30	31,590	4,076	33,965	4,383	58,386	7,534
31	32,456	4,188	34,899	4,503	59,986	7,740
32	33,373	4,306	35,883	4,630	61,684	7,959
33	34,305	4,426	36,886	4,759	63,406	8,181
34	35,271	4,551	37,926	4,894	65,190	8,412
35	36,258	4,678	38,985	5,030	67,011	8,647
36	37,135	4,792	39,930	5,152	68,636	8,856
37	37,695	4,864	40,534	5,230	69,670	8,990
38	38,071	4,912	40,935	5,282	70,364	9,079
39	38,503	4,968	41,400	5,342	71,163	9,182
40	38,570	4,977	41,476	5,352	71,937	9,282
41	38,622	4,983	41,528	5,358	72,697	9,380
42	38,759	5,001	41,672	5,377	73,448	9,477
43	38,947	5,025	41,877	5,403	74,182	9,572
44	39,487	5,095	42,460	5,479	76,003	9,807
45	40,610	5,240	43,666	5,634	78,284	10,101
46	41,551	5,361	44,677	5,765	79,848	10,303
47	42,497	5,483	45,694	5,896	81,445	10,509
48	43,456	5,607	46,727	6,029	83,072	10,719
49	44,418	5,731	47,761	6,163	84,947	10,961
50	45,391	5,857	48,806	6,298	87,058	11,233
51	46,370	5,983	49,865	6,434	89,180	11,507
52	47,362	6,111	50,930	6,572	91,327	11,784
53	49,236	6,353	52,939	6,831	95,614	12,337
54	51,372	6,629	55,239	7,128	100,405	12,955
55	53,543	6,909	57,573	7,429	105,274	13,584
56	55,753	7,194	59,949	7,735	110,215	14,221
57	57,569	7,428	61,900	7,987	114,364	14,757
58	61,306	7,910	65,927	8,507	121,809	15,717
59	65,905	8,504	70,865	9,144	130,931	16,894
60	71,178	9,184	76,526	9,874	140,657	18,149
61	76,730	9,901	82,502	10,645	150,993	19,483
62	82,561	10,653	88,777	11,455	162,477	20,965
63	88,588	11,431	95,257	12,291	174,354	22,497
64	94,878	12,242	102,015	13,163	187,448	24,187
65	99,243	12,806	106,714	13,770	196,804	25,394
66	104,988	13,547	112,897	14,567	210,080	27,107
67	111,573	14,397	119,971	15,480	224,270	28,938
68	119,121	15,370	128,078	16,526	239,432	30,894
69	127,208	16,414	136,781	17,649	255,630	32,985
70	133,163	17,182	143,175	18,474	267,533	34,520
71	138,394	17,857	148,815	19,202	280,616	36,209
72	145,192	18,734	156,121	20,145	294,333	37,978
73	152,306	19,652	163,771	21,132	308,690	39,831
74	159,769	20,615	171,788	22,166	323,746	41,774
75	167,581	21,623	180,190	23,250	336,149	43,374
76	175,774	22,681	188,993	24,386	349,048	45,038
77	184,351	23,787	198,220	25,577	362,458	46,769
78	193,340	24,947	207,887	26,824	376,402	48,568
79	201,971	26,061	217,164	28,021	390,894	50,438
80	207,494	26,773	223,112	28,789	397,846	51,335
81*	212,264	27,389	228,243	29,451	406,996	52,516
82*	217,146	28,019	233,495	30,128	416,214	53,705
83*	222,140	28,663	238,862	30,821	425,785	54,940
84*	227,251	29,323	244,356	31,530	435,466	56,189
85*	232,478	29,997	249,975	32,255	445,409	57,472
86*	237,824	30,687	255,727	32,997	455,731	58,804
87*	243,294	31,393	261,609	33,756	466,330	60,172
88*	248,890	32,115	267,626	34,532	477,222	61,577
89*	254,613	32,853	273,782	35,327	488,402	63,020
90*	260,470	33,609	280,080	36,139	499,642	64,470
91*	266,461	34,382	286,518	36,970	511,126	65,952
92*	272,590	35,173	293,107	37,820	522,887	67,469
93*	278,857	35,982	299,849	38,690	534,909	69,021
94*	285,273	36,809	306,750	39,581	547,216	70,609
95*	291,835	37,656	313,804	40,491	559,801	72,232
96*	298,546	38,522	321,020	41,422	572,673	73,893
97*	305,412	39,408	328,406	42,375	585,853	75,594
98*	312,439	40,315	335,959	43,350	599,327	77,333
99*	319,623	41,242	343,681	44,346	613,104	79,110

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	12,180	1,572	13,527	1,745	24,128	3,113
1	12,180	1,572	13,527	1,745	24,128	3,113
2	12,180	1,572	13,527	1,745	24,128	3,113
3	12,180	1,572	13,527	1,745	24,128	3,113
4	12,180	1,572	13,527	1,745	24,128	3,113
5	11,384	1,469	12,643	1,631	22,555	2,910
6	11,384	1,469	12,643	1,631	22,555	2,910
7	11,384	1,469	12,643	1,631	22,555	2,910
8	11,384	1,469	12,643	1,631	22,555	2,910
9	11,384	1,469	12,643	1,631	22,555	2,910
10	11,135	1,437	12,372	1,596	22,069	2,848
11	11,250	1,452	12,495	1,612	22,279	2,875
12	11,383	1,469	12,644	1,631	22,542	2,909
13	11,925	1,539	13,250	1,710	23,632	3,049
14	12,116	1,563	13,459	1,737	24,005	3,097
15	12,333	1,591	13,705	1,768	24,439	3,153
16	12,580	1,623	13,980	1,804	24,927	3,216
17	12,814	1,653	14,236	1,837	24,971	3,222
18	12,875	1,661	14,307	1,846	25,045	3,232
19	12,931	1,669	14,370	1,854	25,149	3,245
20	12,931	1,669	14,370	1,854	25,149	3,245
21	13,154	1,697	14,618	1,886	26,063	3,363
22	13,499	1,742	14,998	1,935	27,002	3,484
23	13,984	1,804	15,538	2,005	27,968	3,609
24	14,543	1,877	16,160	2,085	29,088	3,753
25	15,126	1,952	16,806	2,169	30,254	3,904
26	15,731	2,030	17,477	2,255	31,460	4,059
27	16,319	2,106	18,129	2,339	32,629	4,210
28	16,922	2,183	18,806	2,427	33,849	4,368
29	17,552	2,265	19,503	2,517	35,106	4,530
30	18,377	2,371	20,420	2,635	36,413	4,698
31	19,241	2,483	21,379	2,759	37,770	4,874
32	20,143	2,599	22,379	2,888	39,177	5,055
33	20,896	2,696	23,212	2,995	40,634	5,243
34	21,727	2,803	24,143	3,115	42,259	5,453
35	22,596	2,916	25,107	3,240	43,951	5,671
36	23,501	3,032	26,111	3,369	45,711	5,898
37	24,691	3,186	27,433	3,540	48,023	6,197
38	25,923	3,345	28,803	3,717	50,417	6,505
39	27,214	3,511	30,235	3,901	52,925	6,829
40	28,416	3,667	31,572	4,074	55,775	7,197
41	29,621	3,822	32,915	4,247	58,407	7,536
42	30,701	3,961	34,115	4,402	60,829	7,849
43	31,852	4,110	35,429	4,571	63,107	8,143
44	32,562	4,202	36,587	4,721	65,125	8,403
45	33,249	4,290	37,753	4,871	67,131	8,662
46	34,407	4,440	38,806	5,007	68,812	8,879
47	35,601	4,594	39,778	5,133	70,536	9,101
48	36,673	4,732	40,743	5,257	72,206	9,317
49	37,786	4,876	41,979	5,417	73,923	9,538
50	38,906	5,020	43,224	5,577	75,654	9,762
51	40,330	5,204	44,812	5,782	77,865	10,047
52	41,959	5,414	46,627	6,016	80,214	10,350
53	43,674	5,635	48,523	6,261	83,238	10,740
54	45,577	5,881	50,644	6,535	86,702	11,187
55	47,447	6,122	52,717	6,802	90,333	11,656
56	49,374	6,371	54,855	7,078	94,044	12,135
57	51,341	6,625	57,050	7,361	97,928	12,636
58	53,756	6,936	59,733	7,707	102,143	13,180
59	56,605	7,304	63,069	8,138	108,299	13,974
60	59,719	7,706	66,314	8,557	114,190	14,734
61	64,496	8,322	71,664	9,247	124,637	16,082
62	69,465	8,963	77,189	9,960	134,845	17,399
63	74,540	9,618	82,815	10,686	144,392	18,631
64	79,678	10,281	88,533	11,424	154,718	19,964
65	84,553	10,910	93,946	12,122	164,752	21,258
66	89,382	11,533	99,314	12,815	174,162	22,473
67	94,636	12,211	105,148	13,567	185,373	23,919
68	100,488	12,966	111,652	14,407	197,387	25,469
69	105,752	13,645	117,504	15,162	209,318	27,009
70	112,211	14,479	124,678	16,087	219,140	28,276
71	117,900	15,213	130,975	16,900	229,286	29,585
72	122,085	15,753	135,584	17,495	237,228	30,610
73	127,293	16,425	141,390	18,244	245,813	31,718
74	132,520	17,099	147,193	18,993	256,280	33,068
75	137,149	17,697	152,317	19,654	266,765	34,421
76	142,193	18,347	157,932	20,378	276,137	35,631
77	148,461	19,156	164,874	21,274	286,628	36,984
78	154,456	19,930	171,534	22,133	298,981	38,578
79	159,240	20,547	176,893	22,825	309,747	39,967
80	161,644	20,857	179,603	23,175	320,267	41,325
81*	165,363	21,337	183,734	23,708	327,631	42,275
82*	169,167	21,828	187,961	24,253	335,169	43,248
83*	173,058	22,330	192,285	24,811	342,881	44,243
84*	177,034	22,843	196,705	25,381	350,758	45,259
85*	181,112	23,369	201,226	25,965	358,825	46,300
86*	185,275	23,906	205,860	26,563	367,081	47,365
87*	189,536	24,456	210,591	27,173	375,523	48,455
88*	193,894	25,019	215,436	27,798	384,162	49,569
89*	198,350	25,594	220,390	28,437	392,996	50,709
90*	202,917	26,183	225,459	29,091	402,035	51,875
91*	207,585	26,785	230,648	29,761	411,284	53,069
92*	212,359	27,401	235,950	30,445	420,741	54,289
93*	217,244	28,031	241,375	31,145	430,417	55,538
94*	222,240	28,676	246,931	31,862	440,322	56,816
95*	227,346	29,335	252,606	32,594	450,442	58,122
96*	232,577	30,010	258,418	33,344	460,806	59,459
97*	237,928	30,700	264,361	34,111	471,405	60,826
98*	243,403	31,407	270,438	34,895	482,247	62,225
99*	249,003	32,129	276,663	35,698	493,339	63,657

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 2026
在香港繕發的保單之保費率生效日期：由2026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 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	5,030	649	5,589	721	10,061	1,298
1	5,030	649	5,589	721	10,061	1,298
2	5,030	649	5,589	721	10,061	1,298
3	5,030	649	5,589	721	10,061	1,298
4	5,030	649	5,589	721	10,061	1,298
5	4,767	615	5,295	683	9,532	1,230
6	4,767	615	5,295	683	9,532	1,230
7	4,767	615	5,295	683	9,532	1,230
8	4,767	615	5,295	683	9,532	1,230
9	4,767	615	5,295	683	9,532	1,230
10	4,310	556	4,788	618	8,614	1,111
11	4,371	564	4,854	626	8,739	1,128
12	4,451	574	4,947	638	8,905	1,149
13	4,692	605	5,119	661	9,213	1,189
14	4,790	618	5,272	680	9,490	1,225
15	4,885	630	5,430	701	9,774	1,261
16	4,982	643	5,537	714	9,972	1,287
17	5,109	659	5,676	732	10,221	1,319
18	5,236	676	5,819	751	10,476	1,352
19	5,370	693	5,967	770	10,736	1,385
20	5,502	710	6,143	793	11,056	1,427
21	5,920	764	6,699	864	11,944	1,541
22	6,061	782	6,921	893	12,228	1,578
23	6,278	810	7,107	917	12,559	1,621
24	6,466	834	7,321	945	12,932	1,669
25	6,662	860	7,468	964	13,320	1,719
26	6,860	885	7,623	984	13,720	1,770
27	7,053	910	7,836	1,011	14,100	1,819
28	7,246	935	8,048	1,038	14,496	1,870
29	7,410	956	8,233	1,062	14,823	1,913
30	7,641	986	8,488	1,095	15,281	1,972
31	7,850	1,013	8,724	1,126	15,700	2,026
32	8,029	1,036	8,923	1,151	16,058	2,072
33	8,192	1,057	9,103	1,175	16,383	2,114
34	8,334	1,075	9,264	1,195	16,670	2,151
35	8,483	1,095	9,425	1,216	16,960	2,188
36	8,629	1,113	9,590	1,237	17,256	2,227
37	8,745	1,128	9,716	1,254	17,490	2,257
38	8,861	1,143	9,847	1,271	17,724	2,287
39	8,981	1,159	9,980	1,288	17,961	2,318
40	9,179	1,184	10,110	1,305	18,026	2,326
41	9,514	1,228	10,473	1,351	18,849	2,432
42	10,046	1,296	11,056	1,427	19,899	2,568
43	10,453	1,349	11,616	1,499	20,712	2,673
44	11,026	1,423	12,251	1,581	21,847	2,819
45	11,254	1,452	12,683	1,637	22,617	2,918
46	11,815	1,525	13,130	1,694	23,412	3,021
47	12,275	1,584	13,577	1,752	24,209	3,124
48	12,692	1,638	13,971	1,803	24,918	3,215
49	13,240	1,708	14,309	1,846	25,515	3,292
50	13,759	1,775	15,258	1,969	27,338	3,527
51	14,335	1,850	15,778	2,036	28,134	3,630
52	14,888	1,921	16,392	2,115	29,230	3,772
53	15,108	1,949	16,786	2,166	29,933	3,862
54	15,863	2,047	17,627	2,274	31,434	4,056
55	16,577	2,139	18,416	2,376	32,847	4,238
56	17,485	2,256	19,250	2,484	34,322	4,429
57	18,343	2,367	20,288	2,618	36,178	4,668
58	19,098	2,464	21,023	2,713	37,492	4,838
59	20,432	2,636	22,688	2,927	40,642	5,244
60	21,961	2,834	24,540	3,166	44,227	5,707
61	24,101	3,110	26,787	3,456	47,924	6,184
62	26,152	3,374	29,060	3,750	51,986	6,708
63	28,322	3,654	31,454	4,059	56,771	7,325
64	30,583	3,946	33,987	4,385	60,771	7,841
65	33,026	4,261	36,795	4,748	65,783	8,488
66	35,246	4,548	39,159	5,053	70,506	9,098
67	37,076	4,784	41,199	5,316	74,153	9,568
68	39,839	5,141	44,258	5,711	79,604	10,271
69	42,650	5,503	47,391	6,115	84,788	10,940
70	45,341	5,850	50,379	6,501	90,680	11,701
71	48,132	6,211	53,963	6,963	97,221	12,545
72	50,632	6,533	55,535	7,166	100,052	12,910
73	53,324	6,881	57,901	7,471	103,476	13,352
74	55,057	7,104	60,411	7,795	107,710	13,898
75	57,818	7,460	63,440	8,186	113,429	14,636
76	60,317	7,783	66,191	8,541	118,651	15,310
77	63,324	8,171	69,525	8,971	122,912	15,860
78	66,189	8,541	72,653	9,375	128,493	16,580
79	69,838	9,011	76,657	9,891	131,384	16,953
80	72,110	9,305	79,146	10,212	133,551	17,232
81*	73,769	9,519	80,974	10,448	136,624	17,629
82*	75,464	9,737	82,831	10,688	139,766	18,034
83*	77,201	9,961	84,739	10,934	142,987	18,450
84*	78,972	10,190	86,689	11,186	146,268	18,873
85*	80,790	10,425	88,682	11,443	149,632	19,307
86*	82,652	10,665	90,721	11,706	153,074	19,751
87*	84,554	10,910	92,810	11,975	156,599	20,206
88*	86,495	11,161	94,945	12,251	160,203	20,671
89*	88,485	11,417	97,130	12,533	163,880	21,146
90*	90,523	11,680	99,362	12,821	167,654	21,633
91*	92,603	11,949	101,647	13,116	171,511	22,130
92*	94,732	12,223	103,984	13,417	175,454	22,639
93*	96,910	12,505	106,377	13,726	179,489	23,160
94*	99,143	12,793	108,825	14,042	183,616	23,692
95*	101,424	13,087	111,329	14,365	187,843	24,238
96*	103,753	13,387	113,887	14,695	192,163	24,795
97*	106,139	13,695	116,506	15,033	196,582	25,365
98*	108,580	14,010	119,186	15,379	201,100	25,948
99*	111,078	14,333	121,927	15,733	205,724	26,545

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	3,722	480	4,195	541	7,448	961
1	3,722	480	4,195	541	7,448	961
2	3,722	480	4,195	541	7,448	961
3	3,722	480	4,195	541	7,448	961
4	3,722	480	4,195	541	7,448	961
5	3,352	433	3,802	491	6,907	891
6	3,352	433	3,802	491	6,907	891
7	3,352	433	3,802	491	6,907	891
8	3,352	433	3,802	491	6,907	891
9	3,352	433	3,802	491	6,907	891
10	3,030	391	3,439	444	6,242	805
11	3,073	397	3,485	450	6,332	817
12	3,131	404	3,553	458	6,455	833
13	3,299	426	3,652	471	6,655	859
14	3,368	435	3,773	487	6,868	886
15	3,435	443	3,901	503	7,085	914
16	3,503	452	3,976	513	7,227	933
17	3,592	463	4,077	526	7,408	956
18	3,681	475	4,179	539	7,593	980
19	3,774	487	4,284	553	7,780	1,004
20	3,870	499	4,419	570	8,019	1,035
21	4,124	532	4,805	620	8,636	1,114
22	4,222	545	4,981	643	8,842	1,141
23	4,372	564	5,097	658	9,066	1,170
24	4,505	581	5,252	678	9,336	1,205
25	4,641	599	5,338	689	9,615	1,241
26	4,779	617	5,430	701	9,905	1,278
27	4,912	634	5,582	720	10,179	1,313
28	5,047	651	5,733	740	10,465	1,350
29	5,162	666	5,866	757	10,701	1,381
30	5,322	687	6,047	780	11,031	1,423
31	5,468	706	6,215	802	11,335	1,463
32	5,592	722	6,356	820	11,593	1,496
33	5,706	736	6,485	837	11,828	1,526
34	5,806	749	6,600	852	12,035	1,553
35	5,910	763	6,713	866	12,244	1,580
36	6,010	775	6,832	882	12,458	1,607
37	6,091	786	6,923	893	12,628	1,629
38	6,174	797	7,017	905	12,796	1,651
39	6,256	807	7,110	917	12,967	1,673
40	6,395	825	7,179	926	12,972	1,674
41	6,627	855	7,435	959	13,586	1,753
42	6,997	903	7,849	1,013	14,342	1,851
43	7,283	940	8,276	1,068	14,929	1,926
44	7,681	991	8,727	1,126	15,747	2,032
45	7,839	1,011	9,082	1,172	16,343	2,109
46	8,231	1,062	9,356	1,207	16,875	2,177
47	8,551	1,103	9,656	1,246	17,433	2,249
48	8,841	1,141	9,919	1,280	17,930	2,314
49	9,222	1,190	10,086	1,301	18,296	2,361
50	9,583	1,237	10,862	1,402	19,714	2,544
51	9,997	1,290	11,214	1,447	20,253	2,613
52	10,384	1,340	11,651	1,503	21,045	2,715
53	10,537	1,360	11,971	1,545	21,585	2,785
54	11,064	1,428	12,572	1,622	22,670	2,925
55	11,562	1,492	13,131	1,694	23,686	3,056
56	12,195	1,574	13,682	1,765	24,708	3,188
57	12,553	1,620	14,209	1,833	25,863	3,337
58	13,293	1,715	14,915	1,925	26,968	3,480
59	14,355	1,852	16,279	2,101	29,418	3,796
60	15,502	2,000	17,719	2,286	32,143	4,147
61	17,013	2,195	19,305	2,491	34,753	4,484
62	18,409	2,375	20,890	2,695	37,654	4,859
63	19,844	2,561	22,515	2,905	41,101	5,303
64	21,290	2,747	23,725	3,061	43,812	5,653
65	22,629	2,920	25,409	3,279	47,138	6,082
66	24,157	3,117	27,027	3,487	50,567	6,525
67	25,895	3,341	28,768	3,712	53,593	6,915
68	27,823	3,590	30,837	3,979	57,521	7,422
69	29,787	3,843	33,128	4,275	61,213	7,898
70	32,286	4,166	35,912	4,634	65,537	8,456
71	34,319	4,428	38,171	4,925	70,583	9,107
72	36,433	4,701	40,886	5,276	72,362	9,337
73	38,790	5,005	42,600	5,497	74,595	9,625
74	40,860	5,272	44,408	5,730	77,760	10,034
75	42,184	5,443	46,335	5,979	81,930	10,572
76	44,303	5,717	48,661	6,279	85,744	11,064
77	45,654	5,891	49,716	6,415	88,611	11,434
78	46,544	6,006	51,948	6,703	92,637	11,953
79	49,110	6,337	54,809	7,072	94,703	12,220
80	50,707	6,543	56,587	7,302	95,449	12,316
81*	51,875	6,694	57,898	7,471	97,642	12,599
82*	53,067	6,847	59,225	7,642	99,888	12,889
83*	54,287	7,005	60,589	7,818	102,190	13,186
84*	55,534	7,166	61,985	7,998	104,535	13,488
85*	56,812	7,331	63,410	8,182	106,939	13,799
86*	58,122	7,500	64,867	8,370	109,399	14,116
87*	59,457	7,672	66,360	8,563	111,918	14,441
88*	60,824	7,848	67,887	8,760	114,494	14,773
89*	62,222	8,029	69,450	8,961	117,121	15,112
90*	63,656	8,214	71,046	9,167	119,820	15,461
91*	65,119	8,402	72,680	9,378	122,575	15,816
92*	66,615	8,595	74,352	9,594	125,394	16,180
93*	68,146	8,793	76,061	9,814	128,278	16,552
94*	69,718	8,996	77,812	10,040	131,226	16,932
95*	71,322	9,203	79,601	10,271	134,246	17,322
96*	72,960	9,414	81,432	10,507	137,335	17,721
97*	74,637	9,631	83,303	10,749	140,494	18,128
98*	76,354	9,852	85,221	10,996	143,722	18,545
99*	78,110	10,079	87,181	11,249	147,026	18,971

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	43,130	5,565	43,253	5,581	94,469	12,190
1	43,130	5,565	43,253	5,581	94,469	12,190
2	43,130	5,565	43,253	5,581	94,469	12,190
3	43,130	5,565	43,253	5,581	94,469	12,190
4	43,130	5,565	43,253	5,581	94,469	12,190
5	40,380	5,210	40,495	5,225	88,442	11,412
6	40,380	5,210	40,495	5,225	88,442	11,412
7	40,380	5,210	40,495	5,225	88,442	11,412
8	40,380	5,210	40,495	5,225	88,442	11,412
9	40,380	5,210	40,495	5,225	88,442	11,412
10	42,110	5,434	42,258	5,453	88,531	11,423
11	43,547	5,619	43,500	5,613	88,622	11,435
12	44,203	5,704	44,350	5,723	88,915	11,473
13	46,575	6,010	46,715	6,028	89,356	11,530
14	47,972	6,190	48,108	6,207	92,363	11,918
15	50,232	6,482	50,378	6,500	93,222	12,029
16	52,971	6,835	53,375	6,887	94,124	12,145
17	54,850	7,077	55,267	7,131	97,001	12,516
18	56,520	7,293	57,223	7,384	99,954	12,897
19	60,175	7,765	60,923	7,861	103,585	13,366
20	61,947	7,993	64,446	8,316	107,538	13,876
21	63,511	8,195	66,777	8,616	111,898	14,438
22	66,359	8,562	70,137	9,050	117,417	15,151
23	69,581	8,978	73,603	9,497	123,756	15,969
24	72,775	9,390	77,220	9,964	130,386	16,824
25	74,928	9,668	80,969	10,448	136,653	17,633
26	76,661	9,892	82,946	10,703	142,577	18,397
27	78,382	10,114	84,776	10,939	145,719	18,802
28	80,397	10,374	87,184	11,250	149,860	19,337
29	82,572	10,654	89,707	11,575	154,197	19,896
30	85,063	10,976	92,410	11,924	158,854	20,497
31	87,397	11,277	94,949	12,251	163,212	21,060
32	89,867	11,596	97,636	12,598	167,825	21,655
33	92,374	11,919	100,361	12,950	172,508	22,259
34	94,977	12,255	103,184	13,314	177,366	22,886
35	97,630	12,597	106,069	13,686	182,326	23,526
36	100,003	12,904	108,646	14,019	186,748	24,097
37	101,502	13,097	110,277	14,229	189,555	24,459
38	102,516	13,228	111,380	14,372	191,449	24,703
39	103,676	13,378	112,636	14,534	193,615	24,983
40	103,872	13,403	112,847	14,561	195,737	25,256
41	104,003	13,420	112,992	14,580	197,784	25,521
42	104,370	13,467	113,383	14,630	199,840	25,786
43	104,882	13,533	113,940	14,702	201,831	26,043
44	106,327	13,720	115,528	14,907	206,782	26,682
45	109,358	14,111	118,808	15,330	212,991	27,483
46	111,887	14,437	121,557	15,685	217,250	28,032
47	114,433	14,766	124,323	16,042	221,592	28,593
48	117,016	15,099	127,131	16,404	226,027	29,165
49	119,613	15,434	129,944	16,767	231,118	29,822
50	122,235	15,772	132,792	17,134	236,866	30,563
51	124,868	16,112	135,668	17,506	242,641	31,309
52	127,541	16,457	138,569	17,880	248,480	32,062
53	132,584	17,108	144,041	18,586	260,147	33,567
54	138,332	17,849	150,290	19,392	273,183	35,249
55	144,185	18,605	156,635	20,211	286,425	36,958
56	150,132	19,372	163,111	21,047	299,875	38,694
57	156,555	20,201	170,091	21,947	314,245	40,548
58	165,635	21,372	179,959	23,221	332,514	42,905
59	176,147	22,729	191,376	24,694	353,583	45,624
60	188,398	24,309	204,656	26,407	376,154	48,536
61	198,493	25,612	215,641	27,825	394,657	50,923
62	210,228	27,126	228,399	29,471	418,018	53,938
63	222,686	28,734	241,937	31,218	442,819	57,138
64	235,916	30,441	256,296	33,070	470,923	60,764
65	250,884	32,372	272,565	35,170	502,676	64,861
66	265,414	34,247	288,358	37,207	536,585	69,237
67	282,057	36,394	306,428	39,539	572,828	73,913
68	301,135	38,856	327,139	42,211	611,553	78,910
69	321,592	41,496	349,366	45,079	652,926	84,249
70	336,628	43,436	365,699	47,187	683,335	88,172
71	349,857	45,143	380,104	49,046	716,751	92,484
72	367,043	47,360	398,767	51,454	751,780	97,004
73	385,025	49,681	418,295	53,974	788,456	101,736
74	403,894	52,115	438,777	56,616	826,914	106,699
75	423,637	54,663	460,237	59,385	858,585	110,785
76	444,349	57,335	482,731	62,288	891,534	115,037
77	466,031	60,133	506,296	65,329	925,787	119,456
78	488,755	63,065	530,976	68,513	961,398	124,051
79	510,578	65,881	554,682	71,572	998,420	128,828
80	524,543	67,683	569,871	73,532	1,016,175	131,119
81*	536,605	69,239	582,975	75,223	1,039,547	134,135
82*	548,949	70,832	596,386	76,953	1,063,096	137,174
83*	561,573	72,461	610,104	78,723	1,087,545	140,328
84*	574,488	74,127	624,135	80,534	1,112,271	143,519
85*	587,702	75,833	638,488	82,386	1,137,652	146,794
86*	601,220	77,577	653,180	84,281	1,164,028	150,197
87*	615,045	79,361	668,200	86,219	1,191,100	153,690
88*	629,194	81,186	683,569	88,202	1,218,916	157,279
89*	643,664	83,053	699,289	90,231	1,247,486	160,966
90*	658,467	84,963	715,372	92,306	1,276,175	164,668
91*	673,614	86,918	731,827	94,429	1,305,531	168,456
92*	689,106	88,917	748,660	96,601	1,335,561	172,330
93*	704,954	90,962	765,878	98,823	1,366,276	176,294
94*	721,172	93,054	783,493	101,096	1,397,703	180,349
95*	737,756	95,194	801,513	103,421	1,429,846	184,496
96*	754,727	97,384	819,950	105,800	1,462,737	188,740
97*	772,085	99,624	838,807	108,233	1,496,379	193,081
98*	789,841	101,915	858,100	110,723	1,530,791	197,521
99*	808,008	104,259	877,835	113,269	1,566,000	202,065

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	34,701	4,478	38,547	4,974	68,757	8,872
1	34,701	4,478	38,547	4,974	68,757	8,872
2	34,701	4,478	38,547	4,974	68,757	8,872
3	34,701	4,478	38,547	4,974	68,757	8,872
4	34,701	4,478	38,547	4,974	68,757	8,872
5	32,462	4,189	36,061	4,653	64,321	8,299
6	32,462	4,189	36,061	4,653	64,321	8,299
7	32,462	4,189	36,061	4,653	64,321	8,299
8	32,462	4,189	36,061	4,653	64,321	8,299
9	32,462	4,189	36,061	4,653	64,321	8,299
10	31,373	4,048	34,847	4,496	62,163	8,021
11	31,498	4,064	34,989	4,515	62,389	8,050
12	31,687	4,089	35,199	4,542	62,749	8,097
13	32,998	4,258	36,664	4,731	65,384	8,437
14	33,330	4,301	37,033	4,778	66,033	8,520
15	33,728	4,352	37,475	4,835	66,826	8,623
16	34,234	4,417	38,035	4,908	67,821	8,751
17	34,863	4,498	38,737	4,998	67,943	8,767
18	35,031	4,520	38,926	5,023	68,139	8,792
19	35,181	4,539	39,088	5,044	68,427	8,829
20	35,181	4,539	39,088	5,044	68,427	8,829
21	35,791	4,618	39,766	5,131	70,910	9,150
22	36,726	4,739	40,810	5,266	73,457	9,478
23	38,049	4,910	42,276	5,455	76,100	9,819
24	39,572	5,106	43,965	5,673	79,141	10,212
25	41,150	5,310	45,725	5,900	82,309	10,621
26	42,799	5,522	47,557	6,136	85,599	11,045
27	44,392	5,728	49,323	6,364	88,784	11,456
28	46,047	5,942	51,164	6,602	92,090	11,883
29	47,762	6,163	53,066	6,847	95,520	12,325
30	50,008	6,453	55,561	7,169	99,072	12,783
31	52,354	6,755	58,169	7,506	102,761	13,259
32	54,801	7,071	60,890	7,857	106,588	13,753
33	56,845	7,335	63,157	8,149	110,559	14,266
34	59,116	7,628	65,684	8,475	114,977	14,836
35	61,480	7,933	68,313	8,815	119,579	15,430
36	63,943	8,251	71,046	9,167	124,360	16,046
37	67,177	8,668	74,640	9,631	130,653	16,858
38	70,527	9,100	78,365	10,112	137,171	17,699
39	74,032	9,553	82,261	10,614	143,997	18,580
40	77,306	9,975	85,898	11,084	151,752	19,581
41	80,593	10,399	89,549	11,555	158,913	20,505
42	83,533	10,778	92,815	11,976	165,507	21,356
43	86,665	11,183	96,382	12,436	171,705	22,155
44	88,592	11,431	99,549	12,845	177,182	22,862
45	90,462	11,673	102,719	13,254	182,650	23,568
46	93,607	12,078	105,581	13,623	187,220	24,157
47	96,857	12,498	108,225	13,965	191,906	24,762
48	99,777	12,874	110,853	14,304	196,451	25,349
49	102,813	13,266	114,218	14,738	201,135	25,953
50	105,857	13,659	117,615	15,176	205,829	26,559
51	109,729	14,159	121,923	15,732	211,858	27,337
52	114,166	14,731	126,865	16,370	218,250	28,161
53	118,828	15,333	132,021	17,035	226,462	29,221
54	124,010	16,001	137,789	17,779	235,902	30,439
55	129,087	16,656	143,433	18,507	245,777	31,713
56	134,324	17,332	149,249	19,258	255,872	33,016
57	139,854	18,046	155,397	20,051	266,735	34,417
58	147,535	19,037	163,937	21,153	280,319	36,170
59	154,967	19,996	172,650	22,277	296,484	38,256
60	159,710	20,608	177,340	22,883	305,367	39,402
61	168,619	21,757	187,351	24,174	325,842	42,044
62	181,085	23,366	201,214	25,963	351,517	45,357
63	193,875	25,016	215,412	27,795	375,570	48,461
64	207,282	26,746	230,317	29,718	402,496	51,935
65	220,464	28,447	244,959	31,608	429,574	55,429
66	233,051	30,071	258,945	33,412	454,114	58,595
67	246,755	31,839	274,163	35,376	483,344	62,367
68	262,014	33,808	291,120	37,564	514,672	66,409
69	275,740	35,579	306,380	39,533	545,767	70,422
70	292,582	37,753	325,092	41,947	571,393	73,728
71	307,410	39,666	341,504	44,065	597,844	77,141
72	318,324	41,074	353,523	45,616	618,555	79,814
73	331,902	42,826	368,659	47,569	640,941	82,702
74	345,533	44,585	383,793	49,522	668,228	86,223
75	357,594	46,141	397,150	51,245	695,567	89,751
76	370,752	47,839	411,791	53,134	719,995	92,903
77	387,099	49,948	429,899	55,471	747,356	96,433
78	402,730	51,965	447,247	57,709	779,564	100,589
79	415,210	53,575	461,228	59,513	807,637	104,211
80	421,479	54,384	468,303	60,426	835,063	107,750
81*	431,169	55,635	479,068	61,815	854,264	110,228
82*	441,085	56,914	490,088	63,237	873,912	112,763
83*	451,233	58,224	501,362	64,692	894,016	115,357
84*	461,611	59,563	512,893	66,180	914,578	118,010
85*	472,229	60,933	524,690	67,702	935,616	120,725
86*	483,087	62,334	536,753	69,258	957,131	123,501
87*	494,199	63,768	549,104	70,852	979,147	126,342
88*	505,566	65,234	561,732	72,482	1,001,668	129,247
89*	517,191	66,734	574,648	74,148	1,024,702	132,220
90*	529,090	68,270	587,869	75,854	1,048,272	135,261
91*	541,260	69,840	601,387	77,598	1,072,381	138,372
92*	553,708	71,446	615,222	79,383	1,097,051	141,555
93*	566,440	73,089	629,369	81,209	1,122,278	144,810
94*	579,471	74,770	643,848	83,077	1,148,093	148,141
95*	592,798	76,490	658,653	84,987	1,174,497	151,548
96*	606,433	78,249	673,806	86,943	1,201,510	155,034
97*	620,378	80,049	689,299	88,942	1,229,145	158,599
98*	634,651	81,890	705,155	90,988	1,257,417	162,247
99*	649,244	83,773	721,373	93,080	1,286,337	165,979

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	14,050	1,813	15,614	2,015	28,106	3,627
1	14,050	1,813	15,614	2,015	28,106	3,627
2	14,050	1,813	15,614	2,015	28,106	3,627
3	14,050	1,813	15,614	2,015	28,106	3,627
4	14,050	1,813	15,614	2,015	28,106	3,627
5	13,310	1,717	14,793	1,909	26,628	3,436
6	13,310	1,717	14,793	1,909	26,628	3,436
7	13,310	1,717	14,793	1,909	26,628	3,436
8	13,310	1,717	14,793	1,909	26,628	3,436
9	13,310	1,717	14,793	1,909	26,628	3,436
10	12,033	1,553	13,374	1,726	24,071	3,106
11	12,207	1,575	13,564	1,750	24,420	3,151
12	12,435	1,605	13,823	1,784	24,879	3,210
13	13,113	1,692	14,297	1,845	25,739	3,321
14	13,381	1,727	14,726	1,900	26,511	3,421
15	13,654	1,762	15,172	1,958	27,307	3,523
16	13,927	1,797	15,477	1,997	27,852	3,594
17	14,277	1,842	15,860	2,046	28,549	3,684
18	14,631	1,888	16,256	2,098	29,266	3,776
19	14,996	1,935	16,663	2,150	29,996	3,870
20	15,372	1,983	17,159	2,214	30,887	3,985
21	15,759	2,033	17,840	2,302	31,819	4,106
22	16,137	2,082	18,433	2,378	32,572	4,203
23	16,721	2,158	18,930	2,443	33,442	4,315
24	17,222	2,222	19,500	2,516	34,449	4,445
25	17,739	2,289	19,898	2,567	35,480	4,578
26	18,272	2,358	20,305	2,620	36,545	4,715
27	18,776	2,423	20,864	2,692	37,561	4,847
28	19,300	2,490	21,444	2,767	38,601	4,981
29	19,740	2,547	21,934	2,830	39,476	5,094
30	20,349	2,626	22,607	2,917	40,699	5,251
31	20,907	2,698	23,234	2,998	41,817	5,396
32	21,384	2,759	23,758	3,066	42,772	5,519
33	21,819	2,815	24,242	3,128	43,635	5,630
34	22,198	2,864	24,664	3,182	44,400	5,729
35	22,587	2,914	25,096	3,238	45,174	5,829
36	22,982	2,965	25,535	3,295	45,965	5,931
37	23,294	3,006	25,881	3,339	46,583	6,011
38	23,604	3,046	26,226	3,384	47,205	6,091
39	23,922	3,087	26,578	3,429	47,841	6,173
40	24,456	3,156	26,919	3,473	48,005	6,194
41	25,339	3,270	27,892	3,599	50,204	6,478
42	26,748	3,451	29,443	3,799	53,001	6,839
43	27,840	3,592	30,934	3,991	55,163	7,118
44	29,364	3,789	32,630	4,210	58,194	7,509
45	29,978	3,868	33,782	4,359	60,241	7,773
46	31,469	4,061	34,964	4,511	62,349	8,045
47	32,693	4,218	36,158	4,666	64,479	8,320
48	33,804	4,362	37,216	4,802	66,358	8,562
49	35,260	4,550	38,111	4,918	67,959	8,769
50	36,644	4,728	40,638	5,244	72,812	9,395
51	38,178	4,926	42,026	5,423	74,932	9,669
52	39,660	5,117	43,658	5,633	77,853	10,046
53	40,236	5,192	44,711	5,769	79,726	10,287
54	42,247	5,451	46,946	6,058	83,713	10,802
55	44,153	5,697	49,058	6,330	87,480	11,288
56	46,568	6,009	51,265	6,615	91,416	11,796
57	48,855	6,304	54,036	6,972	96,358	12,433
58	50,882	6,565	56,014	7,228	99,884	12,888
59	53,756	6,936	59,686	7,701	106,919	13,796
60	57,993	7,483	64,809	8,362	116,807	15,072
61	62,903	8,117	69,906	9,020	125,076	16,139
62	67,243	8,677	74,717	9,641	133,662	17,247
63	70,888	9,147	78,729	10,159	142,108	18,337
64	75,888	9,792	84,330	10,881	150,783	19,456
65	81,464	10,511	90,760	11,711	162,269	20,938
66	86,965	11,221	96,628	12,468	173,958	22,446
67	93,221	12,029	103,584	13,366	186,440	24,057
68	100,167	12,925	111,283	14,359	200,146	25,825
69	107,242	13,838	119,151	15,374	213,180	27,507
70	114,002	14,710	126,667	16,344	227,999	29,419
71	121,018	15,615	135,674	17,506	244,447	31,542
72	127,298	16,426	139,631	18,017	251,558	32,459
73	134,075	17,300	145,579	18,784	260,163	33,569
74	138,424	17,861	151,890	19,599	270,819	34,944
75	145,371	18,758	159,503	20,581	285,196	36,799
76	151,653	19,568	166,416	21,473	298,329	38,494
77	159,211	20,543	174,806	22,556	309,024	39,874
78	166,417	21,473	182,676	23,571	323,068	41,686
79	175,588	22,657	192,739	24,870	330,340	42,625
80	181,307	23,394	198,991	25,676	335,801	43,329
81*	185,478	23,933	203,593	26,270	343,527	44,326
82*	189,743	24,483	208,276	26,874	351,425	45,345
83*	194,106	25,046	213,066	27,492	359,506	46,388
84*	198,572	25,622	217,969	28,125	367,777	47,455
85*	203,139	26,211	222,979	28,771	376,235	48,546
86*	207,808	26,814	228,107	29,433	384,887	49,663
87*	212,589	27,431	233,355	30,110	393,738	50,805
88*	217,480	28,062	238,724	30,803	402,797	51,974
89*	222,481	28,707	244,217	31,512	412,061	53,169
90*	227,596	29,367	249,829	32,236	421,537	54,392
91*	232,834	30,043	255,574	32,977	431,233	55,643
92*	238,188	30,734	261,452	33,736	441,150	56,923
93*	243,666	31,441	267,470	34,512	451,299	58,232
94*	249,272	32,164	273,619	35,306	461,676	59,571
95*	255,007	32,904	279,915	36,118	472,300	60,942
96*	260,868	33,660	286,351	36,949	483,160	62,343
97*	266,868	34,435	292,935	37,798	494,269	63,777
98*	273,008	35,227	299,676	38,668	505,644	65,244
99*	279,285	36,037	306,566	39,557	517,270	66,745

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	10,940	1,412	12,254	1,581	21,274	2,745
1	10,940	1,412	12,254	1,581	21,274	2,745
2	10,940	1,412	12,254	1,581	21,274	2,745
3	10,940	1,412	12,254	1,581	21,274	2,745
4	10,940	1,412	12,254	1,581	21,274	2,745
5	9,843	1,270	11,099	1,432	19,711	2,543
6	9,843	1,270	11,099	1,432	19,711	2,543
7	9,843	1,270	11,099	1,432	19,711	2,543
8	9,843	1,270	11,099	1,432	19,711	2,543
9	9,843	1,270	11,099	1,432	19,711	2,543
10	8,899	1,148	10,036	1,295	17,819	2,299
11	9,028	1,165	10,176	1,313	18,077	2,333
12	9,197	1,187	10,374	1,339	18,418	2,377
13	9,697	1,251	10,664	1,376	18,999	2,451
14	9,896	1,277	11,016	1,421	19,597	2,529
15	10,097	1,303	11,385	1,469	20,214	2,608
16	10,300	1,329	11,612	1,498	20,617	2,660
17	10,558	1,362	11,899	1,535	21,134	2,727
18	10,821	1,396	12,197	1,574	21,665	2,795
19	11,090	1,431	12,502	1,613	22,204	2,865
20	11,368	1,467	12,893	1,664	22,880	2,952
21	12,019	1,551	13,818	1,783	23,897	3,083
22	12,308	1,588	14,312	1,847	24,462	3,156
23	12,752	1,645	14,662	1,892	25,084	3,237
24	13,136	1,695	15,104	1,949	25,840	3,334
25	13,529	1,746	15,375	1,984	26,613	3,434
26	13,936	1,798	15,649	2,019	27,411	3,537
27	14,320	1,848	16,081	2,075	28,174	3,635
28	14,720	1,899	16,527	2,133	28,954	3,736
29	15,054	1,942	16,902	2,181	29,609	3,821
30	15,519	2,002	17,423	2,248	30,528	3,939
31	15,945	2,057	17,905	2,310	31,366	4,047
32	16,309	2,104	18,311	2,363	32,082	4,140
33	16,641	2,147	18,683	2,411	32,728	4,223
34	16,929	2,184	19,008	2,453	33,303	4,297
35	17,225	2,223	19,340	2,495	33,884	4,372
36	17,528	2,262	19,679	2,539	34,477	4,449
37	17,765	2,292	19,945	2,574	34,941	4,509
38	18,002	2,323	20,212	2,608	35,407	4,569
39	18,245	2,354	20,483	2,643	35,883	4,630
40	18,652	2,407	20,693	2,670	35,916	4,634
41	19,325	2,494	21,439	2,766	37,608	4,853
42	20,400	2,632	22,633	2,920	39,705	5,123
43	21,233	2,740	23,840	3,076	41,323	5,332
44	22,395	2,890	25,148	3,245	43,595	5,625
45	22,863	2,950	26,133	3,372	45,214	5,834
46	24,000	3,097	26,946	3,477	46,706	6,027
47	24,934	3,217	27,832	3,591	48,273	6,229
48	25,781	3,327	28,608	3,691	49,646	6,406
49	26,892	3,470	29,149	3,761	50,716	6,544
50	27,948	3,606	31,303	4,039	54,565	7,041
51	29,117	3,757	32,306	4,169	56,060	7,234
52	30,247	3,903	33,561	4,330	58,247	7,516
53	30,686	3,959	34,457	4,446	59,725	7,706
54	32,221	4,158	36,182	4,669	62,712	8,092
55	33,673	4,345	37,808	4,878	65,532	8,456
56	35,517	4,583	39,409	5,085	68,396	8,825
57	36,702	4,736	41,047	5,296	71,664	9,247
58	38,686	4,992	42,942	5,541	74,628	9,629
59	41,780	5,391	46,755	6,033	80,802	10,426
60	45,105	5,820	50,882	6,565	88,442	11,412
61	49,286	6,359	55,163	7,118	94,859	12,240
62	53,128	6,855	59,392	7,663	101,743	13,128
63	57,114	7,370	63,656	8,214	109,220	14,093
64	61,396	7,922	67,072	8,654	115,993	14,967
65	65,532	8,456	71,825	9,268	124,543	16,070
66	69,957	9,027	76,410	9,859	133,576	17,236
67	74,991	9,676	81,320	10,493	143,158	18,472
68	80,579	10,397	87,182	11,249	153,667	19,828
69	86,270	11,132	93,648	12,084	163,581	21,107
70	93,503	12,065	101,522	13,100	175,069	22,590
71	99,387	12,824	107,906	13,923	188,448	24,316
72	105,507	13,614	115,587	14,914	193,484	24,966
73	112,347	14,496	120,420	15,538	199,710	25,769
74	118,321	15,267	125,548	16,200	208,074	26,848
75	122,165	15,763	130,990	16,902	219,185	28,282
76	128,298	16,555	137,554	17,749	229,347	29,593
77	132,214	17,060	141,629	18,275	237,224	30,610
78	134,759	17,388	147,998	19,097	248,009	32,001
79	142,188	18,347	156,151	20,149	253,567	32,718
80	146,818	18,944	161,212	20,802	256,441	33,089
81*	150,196	19,380	164,945	21,283	262,336	33,850
82*	153,649	19,826	168,740	21,773	268,367	34,628
83*	157,183	20,282	172,620	22,274	274,538	35,424
84*	160,800	20,748	176,593	22,786	280,854	36,239
85*	164,497	21,225	180,652	23,310	287,314	37,073
86*	168,279	21,713	184,806	23,846	293,921	37,925
87*	172,150	22,213	189,057	24,394	300,680	38,797
88*	176,110	22,724	193,408	24,956	307,598	39,690
89*	180,159	23,246	197,858	25,530	314,671	40,603
90*	184,303	23,781	202,404	26,117	321,908	41,537
91*	188,543	24,328	207,058	26,717	329,312	42,492
92*	192,880	24,888	211,821	27,332	336,888	43,469
93*	197,316	25,460	216,696	27,961	344,637	44,469
94*	201,854	26,046	221,677	28,603	352,560	45,492
95*	206,498	26,645	226,778	29,262	360,674	46,539
96*	211,245	27,257	231,993	29,935	368,968	47,609
97*	216,104	27,884	237,328	30,623	377,451	48,703
98*	221,075	28,526	242,789	31,328	386,136	49,824
99*	226,159	29,182	248,372	32,048	395,017	50,970

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 — Prestige 特級

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	24,388	3,147	24,459	3,156	53,410	6,892
1	24,388	3,147	24,459	3,156	53,410	6,892
2	24,388	3,147	24,459	3,156	53,410	6,892
3	24,388	3,147	24,459	3,156	53,410	6,892
4	24,388	3,147	24,459	3,156	53,410	6,892
5	22,776	2,939	22,842	2,947	49,879	6,436
6	22,776	2,939	22,842	2,947	49,879	6,436
7	22,776	2,939	22,842	2,947	49,879	6,436
8	22,776	2,939	22,842	2,947	49,879	6,436
9	22,776	2,939	22,842	2,947	49,879	6,436
10	23,753	3,065	23,833	3,075	49,931	6,443
11	24,592	3,173	24,563	3,169	49,980	6,449
12	25,287	3,263	25,371	3,274	50,142	6,470
13	26,947	3,477	27,029	3,488	50,449	6,510
14	28,448	3,671	28,528	3,681	52,689	6,799
15	30,140	3,889	30,230	3,901	54,302	7,007
16	31,786	4,101	32,023	4,132	56,475	7,287
17	32,911	4,247	33,161	4,279	58,200	7,510
18	33,914	4,376	34,336	4,430	59,972	7,738
19	36,104	4,659	36,555	4,717	62,151	8,019
20	37,166	4,796	38,667	4,989	64,523	8,326
21	38,106	4,917	40,069	5,170	67,139	8,663
22	39,815	5,137	42,084	5,430	70,451	9,090
23	41,750	5,387	44,164	5,699	74,253	9,581
24	43,665	5,634	46,333	5,978	78,232	10,094
25	44,957	5,801	48,581	6,269	81,989	10,579
26	46,001	5,936	49,769	6,422	85,548	11,038
27	47,032	6,069	50,866	6,563	87,430	11,281
28	48,238	6,224	52,311	6,750	89,917	11,602
29	49,544	6,393	53,824	6,945	92,519	11,938
30	51,038	6,586	55,450	7,155	95,313	12,298
31	52,438	6,766	56,970	7,351	97,928	12,636
32	53,918	6,957	58,579	7,559	100,694	12,993
33	55,426	7,152	60,217	7,770	103,506	13,356
34	56,984	7,353	61,910	7,988	106,422	13,732
35	58,579	7,559	63,641	8,212	109,397	14,116
36	60,002	7,742	65,188	8,411	112,047	14,458
37	60,902	7,858	66,164	8,537	113,731	14,675
38	61,511	7,937	66,827	8,623	114,867	14,822
39	62,208	8,027	67,583	8,720	116,170	14,990
40	62,322	8,042	67,707	8,736	117,442	15,154
41	62,400	8,052	67,794	8,748	118,672	15,313
42	62,621	8,080	68,031	8,778	119,904	15,471
43	62,927	8,120	68,363	8,821	121,100	15,626
44	63,799	8,232	69,317	8,944	124,072	16,009
45	65,611	8,466	71,288	9,198	127,795	16,490
46	67,130	8,662	72,937	9,411	130,351	16,819
47	68,661	8,859	74,596	9,625	132,955	17,155
48	70,211	9,059	76,277	9,842	135,617	17,499
49	71,767	9,260	77,967	10,060	138,673	17,893
50	73,342	9,463	79,677	10,281	142,119	18,338
51	74,922	9,667	81,402	10,503	145,585	18,785
52	76,525	9,874	83,142	10,728	149,086	19,237
53	79,553	10,265	86,423	11,151	156,089	20,141
54	82,999	10,710	90,174	11,635	163,909	21,150
55	86,509	11,162	93,982	12,127	171,855	22,175
56	90,080	11,623	97,867	12,628	179,924	23,216
57	93,076	12,010	101,122	13,048	186,827	24,107
58	99,126	12,790	107,697	13,896	198,993	25,677
59	106,362	13,724	115,559	14,911	213,504	27,549
60	114,550	14,781	124,439	16,057	228,714	29,511
61	122,226	15,771	132,785	17,134	243,019	31,357
62	130,170	16,796	141,420	18,248	258,835	33,398
63	138,374	17,855	150,334	19,398	275,160	35,505
64	146,676	18,926	159,349	20,561	292,789	37,779
65	154,560	19,943	167,919	21,667	309,687	39,960
66	163,515	21,099	177,650	22,923	330,575	42,655
67	173,768	22,422	188,782	24,359	352,902	45,536
68	185,520	23,938	201,541	26,005	376,760	48,614
69	198,124	25,564	215,235	27,772	402,247	51,903
70	207,389	26,760	225,296	29,070	420,982	54,320
71	215,540	27,812	234,172	30,216	441,571	56,977
72	226,127	29,178	245,670	31,699	463,150	59,761
73	237,202	30,607	257,699	33,251	485,743	62,677
74	248,831	32,107	270,317	34,880	509,440	65,734
75	260,990	33,676	283,541	36,586	528,949	68,251
76	273,751	35,323	297,397	38,374	549,247	70,871
77	287,110	37,046	311,915	40,247	570,350	73,594
78	301,107	38,853	327,120	42,209	592,292	76,425
79	314,551	40,587	341,723	44,093	615,098	79,367
80	323,155	41,697	351,083	45,301	626,038	80,779
81*	330,587	42,656	359,158	46,343	640,435	82,637
82*	338,189	43,637	367,417	47,409	654,938	84,508
83*	345,970	44,641	375,870	48,499	670,003	86,452
84*	353,927	45,668	384,517	49,615	685,239	88,418
85*	362,066	46,718	393,358	50,756	700,877	90,436
86*	370,395	47,793	402,403	51,923	717,119	92,531
87*	378,917	48,893	411,660	53,117	733,804	94,684
88*	387,629	50,017	421,125	54,339	750,939	96,895
89*	396,545	51,167	430,817	55,589	768,545	99,167
90*	405,665	52,344	440,722	56,867	786,221	101,448
91*	414,995	53,548	450,856	58,175	804,296	103,780
92*	424,539	54,779	461,229	59,513	822,798	106,167
93*	434,304	56,039	471,837	60,882	841,720	108,609
94*	444,291	57,328	482,690	62,283	861,081	111,107
95*	454,508	58,646	493,790	63,715	880,885	113,663
96*	464,964	59,995	505,148	65,180	901,147	116,277
97*	475,656	61,375	516,762	66,679	921,872	118,951
98*	486,599	62,787	528,651	68,213	943,080	121,688
99*	497,792	64,231	540,813	69,782	964,769	124,486

Benefit Level 保障級別 — Comprehensive 全面

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	19,593	2,528	21,766	2,809	38,829	5,010
1	19,593	2,528	21,766	2,809	38,829	5,010
2	19,593	2,528	21,766	2,809	38,829	5,010
3	19,593	2,528	21,766	2,809	38,829	5,010
4	19,593	2,528	21,766	2,809	38,829	5,010
5	18,288	2,360	20,312	2,621	36,230	4,675
6	18,288	2,360	20,312	2,621	36,230	4,675
7	18,288	2,360	20,312	2,621	36,230	4,675
8	18,288	2,360	20,312	2,621	36,230	4,675
9	18,288	2,360	20,312	2,621	36,230	4,675
10	17,889	2,308	19,872	2,564	35,448	4,574
11	18,108	2,337	20,113	2,595	35,865	4,628
12	18,359	2,369	20,394	2,631	36,355	4,691
13	19,274	2,487	21,411	2,763	38,184	4,927
14	19,615	2,531	21,795	2,812	38,864	5,015
15	20,011	2,582	22,235	2,869	39,647	5,116
16	20,447	2,638	22,722	2,932	40,516	5,228
17	20,917	2,699	23,242	2,999	40,685	5,250
18	21,017	2,712	23,355	3,014	40,884	5,275
19	21,106	2,723	23,455	3,026	41,056	5,298
20	21,106	2,723	23,455	3,026	41,056	5,298
21	21,473	2,771	23,856	3,078	42,546	5,490
22	22,038	2,844	24,484	3,159	44,073	5,687
23	22,827	2,945	25,367	3,273	45,658	5,891
24	23,744	3,064	26,381	3,404	47,485	6,127
25	24,692	3,186	27,435	3,540	49,386	6,372
26	25,681	3,314	28,534	3,682	51,359	6,627
27	26,635	3,437	29,595	3,819	53,272	6,874
28	27,627	3,565	30,697	3,961	55,254	7,130
29	28,657	3,698	31,840	4,108	57,310	7,395
30	30,005	3,872	33,337	4,302	59,441	7,670
31	31,412	4,053	34,901	4,503	61,658	7,956
32	32,881	4,243	36,532	4,714	63,952	8,252
33	34,106	4,401	37,896	4,890	66,334	8,559
34	35,471	4,577	39,411	5,085	68,987	8,902
35	36,887	4,760	40,989	5,289	71,749	9,258
36	38,364	4,950	42,626	5,500	74,613	9,627
37	40,303	5,200	44,784	5,779	78,391	10,115
38	42,317	5,460	47,017	6,067	82,303	10,620
39	44,422	5,732	49,358	6,369	86,399	11,148
40	46,386	5,985	51,536	6,650	91,050	11,748
41	48,356	6,239	53,728	6,933	95,347	12,303
42	50,123	6,467	55,687	7,185	99,303	12,813
43	51,999	6,710	57,829	7,462	103,024	13,293
44	53,153	6,858	59,727	7,707	106,312	13,718
45	54,280	7,004	61,631	7,952	109,589	14,141
46	56,163	7,247	63,349	8,174	112,332	14,494
47	58,112	7,498	64,936	8,379	115,143	14,857
48	59,866	7,725	66,510	8,582	117,871	15,209
49	61,689	7,960	68,531	8,843	120,681	15,572
50	63,514	8,195	70,571	9,106	123,498	15,935
51	65,839	8,495	73,154	9,439	127,115	16,402
52	68,500	8,839	76,118	9,822	130,952	16,897
53	71,294	9,199	79,214	10,221	135,877	17,533
54	74,406	9,601	82,670	10,667	141,543	18,264
55	77,455	9,994	86,058	11,104	147,467	19,028
56	80,594	10,399	89,549	11,555	153,522	19,809
57	83,887	10,824	93,209	12,027	159,990	20,644
58	87,660	11,311	97,408	12,569	166,560	21,492
59	92,042	11,876	102,547	13,232	176,101	22,723
60	97,110	12,530	107,826	13,913	185,675	23,958
61	104,193	13,444	115,770	14,938	201,350	25,981
62	111,595	14,399	124,000	16,000	216,626	27,952
63	119,295	15,393	132,542	17,102	231,089	29,818
64	127,404	16,439	141,563	18,266	247,390	31,921
65	135,821	17,525	150,914	19,473	264,651	34,149
66	143,576	18,526	159,529	20,584	279,765	36,099
67	152,021	19,616	168,905	21,794	297,775	38,423
68	161,422	20,829	179,348	23,142	317,071	40,912
69	169,879	21,920	188,752	24,355	336,231	43,385
70	180,252	23,258	200,279	25,842	352,020	45,422
71	189,387	24,437	210,389	27,147	368,315	47,525
72	196,109	25,304	217,799	28,103	381,075	49,171
73	204,478	26,384	227,122	29,306	394,864	50,950
74	212,873	27,467	236,446	30,509	411,676	53,119
75	220,303	28,426	244,674	31,571	428,519	55,293
76	228,413	29,473	253,693	32,735	443,570	57,235
77	238,481	30,772	264,847	34,174	460,422	59,409
78	248,113	32,015	275,535	35,553	480,268	61,970
79	255,799	33,006	284,149	36,664	497,563	64,202
80	259,661	33,505	288,507	37,227	514,458	66,382
81*	265,635	34,275	295,142	38,083	526,293	67,909
82*	271,737	35,063	301,929	38,959	538,393	69,470
83*	277,991	35,870	308,874	39,855	550,776	71,068
84*	284,385	36,695	315,978	40,771	563,450	72,703
85*	290,926	37,539	323,244	41,709	576,401	74,374
86*	297,619	38,402	330,680	42,668	589,662	76,085
87*	304,463	39,286	338,286	43,650	603,219	77,835
88*	311,466	40,189	346,065	44,654	617,100	79,626
89*	318,632	41,114	354,022	45,680	631,292	81,457
90*	325,959	42,059	362,169	46,731	645,813	83,331
91*	333,457	43,027	370,495	47,806	660,665	85,247
92*	341,125	44,016	379,017	48,905	675,857	87,207
93*	348,971	45,029	387,736	50,030	691,406	89,214
94*	356,995	46,064	396,655	51,181	707,308	91,266
95*	365,207	47,123	405,777	52,358	723,576	93,365
96*	373,607	48,207	415,112	53,563	740,218	95,512
97*	382,198	49,316	424,659	54,795	757,243	97,709
98*	390,994	50,451	434,425	56,055	774,661	99,956
99*	399,982	51,611	444,417	57,344	792,476	102,255

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 2026
在香港繕發的保單之保費率生效日期：由2026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	8,204	1,059	9,118	1,177	16,414	2,118
1	8,204	1,059	9,118	1,177	16,414	2,118
2	8,204	1,059	9,118	1,177	16,414	2,118
3	8,204	1,059	9,118	1,177	16,414	2,118
4	8,204	1,059	9,118	1,177	16,414	2,118
5	7,773	1,003	8,637	1,114	15,549	2,006
6	7,773	1,003	8,637	1,114	15,549	2,006
7	7,773	1,003	8,637	1,114	15,549	2,006
8	7,773	1,003	8,637	1,114	15,549	2,006
9	7,773	1,003	8,637	1,114	15,549	2,006
10	7,026	907	7,810	1,008	14,058	1,814
11	7,131	920	7,923	1,022	14,259	1,840
12	7,264	937	8,071	1,041	14,530	1,875
13	7,658	988	8,352	1,078	15,031	1,939
14	7,816	1,009	8,600	1,110	15,483	1,998
15	7,973	1,029	8,859	1,143	15,948	2,058
16	8,134	1,050	9,036	1,166	16,264	2,099
17	8,337	1,076	9,264	1,195	16,674	2,151
18	8,543	1,102	9,496	1,225	17,093	2,206
19	8,757	1,130	9,732	1,256	17,519	2,261
20	8,979	1,159	10,021	1,293	18,038	2,327
21	9,581	1,236	10,847	1,400	19,345	2,496
22	9,810	1,266	11,208	1,446	19,806	2,556
23	10,167	1,312	11,510	1,485	20,337	2,624
24	10,469	1,351	11,856	1,530	20,945	2,703
25	10,787	1,392	12,101	1,561	21,570	2,783
26	11,107	1,433	12,344	1,593	22,218	2,867
27	11,416	1,473	12,686	1,637	22,835	2,946
28	11,735	1,514	13,037	1,682	23,470	3,028
29	12,001	1,549	13,334	1,721	24,000	3,097
30	12,374	1,597	13,746	1,774	24,746	3,193
31	12,711	1,640	14,126	1,823	25,428	3,281
32	13,000	1,677	14,445	1,864	26,004	3,355
33	13,268	1,712	14,740	1,902	26,530	3,423
34	13,498	1,742	14,995	1,935	26,993	3,483
35	13,733	1,772	15,259	1,969	27,465	3,544
36	13,971	1,803	15,525	2,003	27,944	3,606
37	14,162	1,827	15,733	2,030	28,322	3,654
38	14,352	1,852	15,948	2,058	28,703	3,704
39	14,544	1,877	16,159	2,085	29,088	3,753
40	14,868	1,918	16,365	2,112	29,186	3,766
41	15,406	1,988	16,958	2,188	30,523	3,938
42	16,263	2,098	17,902	2,310	32,228	4,158
43	16,925	2,184	18,808	2,427	33,539	4,328
44	17,854	2,304	19,838	2,560	35,383	4,566
45	18,230	2,352	20,541	2,650	36,626	4,726
46	19,132	2,469	21,259	2,743	37,909	4,891
47	19,879	2,565	21,985	2,837	39,203	5,058
48	20,552	2,652	22,628	2,920	40,347	5,206
49	21,439	2,766	23,170	2,990	41,319	5,331
50	22,277	2,874	24,708	3,188	44,269	5,712
51	23,213	2,995	25,550	3,297	45,557	5,878
52	24,113	3,111	26,544	3,425	47,336	6,108
53	24,463	3,157	27,184	3,508	48,472	6,254
54	25,685	3,314	28,542	3,683	50,899	6,568
55	26,842	3,463	29,829	3,849	53,187	6,863
56	28,318	3,654	31,167	4,022	55,581	7,172
57	29,702	3,833	32,853	4,239	58,587	7,560
58	30,939	3,992	34,056	4,394	60,729	7,836
59	33,099	4,271	36,750	4,742	65,832	8,494
60	35,568	4,589	39,750	5,129	71,641	9,244
61	39,046	5,038	43,395	5,599	77,639	10,018
62	42,364	5,466	47,076	6,074	84,211	10,866
63	45,753	5,904	50,812	6,556	91,719	11,835
64	49,414	6,376	54,911	7,085	98,177	12,668
65	53,255	6,872	59,330	7,655	106,079	13,688
66	56,573	7,300	62,856	8,110	113,159	14,601
67	60,155	7,762	66,846	8,625	120,315	15,525
68	64,640	8,341	71,812	9,266	129,161	16,666
69	69,206	8,930	76,894	9,922	137,575	17,752
70	73,569	9,493	81,742	10,547	147,134	18,985
71	78,096	10,077	87,553	11,297	157,747	20,354
72	82,151	10,600	90,110	11,627	162,339	20,947
73	86,523	11,164	93,947	12,122	167,895	21,664
74	89,332	11,527	98,018	12,647	174,771	22,551
75	93,811	12,105	102,933	13,282	184,045	23,748
76	97,869	12,628	107,393	13,857	192,524	24,842
77	102,743	13,257	112,808	14,556	199,425	25,732
78	107,395	13,857	117,889	15,211	208,484	26,901
79	113,313	14,621	124,382	16,049	213,182	27,507
80	117,003	15,097	128,417	16,570	216,711	27,963
81*	119,698	15,445	131,390	16,954	221,694	28,606
82*	122,449	15,800	134,408	17,343	226,790	29,263
83*	125,265	16,163	137,501	17,742	232,008	29,937
84*	128,146	16,535	140,666	18,150	237,341	30,625
85*	131,092	16,915	143,898	18,567	242,800	31,329
86*	134,109	17,304	147,209	18,995	248,380	32,049
87*	137,193	17,702	150,593	19,431	254,098	32,787
88*	140,349	18,110	154,059	19,879	259,945	33,541
89*	143,577	18,526	157,607	20,336	265,923	34,313
90*	146,877	18,952	161,225	20,803	272,032	35,101
91*	150,256	19,388	164,932	21,282	278,291	35,909
92*	153,714	19,834	168,730	21,772	284,696	36,735
93*	157,252	20,291	172,609	22,272	291,244	37,580
94*	160,866	20,757	176,576	22,784	297,941	38,444
95*	164,565	21,234	180,639	23,308	304,795	39,328
96*	168,349	21,722	184,797	23,845	311,809	40,233
97*	172,222	22,222	189,044	24,393	318,975	41,158
98*	176,183	22,733	193,393	24,954	326,314	42,105
99*	180,234	23,256	197,844	25,528	333,816	43,073

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	6,399	826	7,167	925	12,434	1,604
1	6,399	826	7,167	925	12,434	1,604
2	6,399	826	7,167	925	12,434	1,604
3	6,399	826	7,167	925	12,434	1,604
4	6,399	826	7,167	925	12,434	1,604
5	5,756	743	6,489	837	11,517	1,486
6	5,756	743	6,489	837	11,517	1,486
7	5,756	743	6,489	837	11,517	1,486
8	5,756	743	6,489	837	11,517	1,486
9	5,756	743	6,489	837	11,517	1,486
10	5,203	671	5,868	757	10,412	1,343
11	5,281	681	5,952	768	10,560	1,363
12	5,381	694	6,063	782	10,762	1,389
13	5,672	732	6,237	805	11,101	1,432
14	5,789	747	6,442	831	11,453	1,478
15	5,904	762	6,654	859	11,812	1,524
16	6,025	777	6,788	876	12,046	1,554
17	6,175	797	6,959	898	12,349	1,593
18	6,327	816	7,135	921	12,660	1,634
19	6,487	837	7,314	944	12,978	1,675
20	6,650	858	7,538	973	13,369	1,725
21	7,085	914	8,184	1,056	14,339	1,850
22	7,254	936	8,481	1,094	14,681	1,894
23	7,518	970	8,682	1,120	15,053	1,942
24	7,743	999	8,946	1,154	15,505	2,001
25	7,977	1,029	9,105	1,175	15,966	2,060
26	8,214	1,060	9,260	1,195	16,445	2,122
27	8,442	1,089	9,518	1,228	16,902	2,181
28	8,677	1,120	9,779	1,262	17,371	2,241
29	8,874	1,145	10,003	1,291	17,764	2,292
30	9,150	1,181	10,312	1,331	18,317	2,363
31	9,399	1,213	10,597	1,367	18,823	2,429
32	9,613	1,240	10,837	1,398	19,249	2,484
33	9,811	1,266	11,057	1,427	19,636	2,534
34	9,981	1,288	11,249	1,451	19,979	2,578
35	10,156	1,310	11,447	1,477	20,330	2,623
36	10,331	1,333	11,648	1,503	20,685	2,669
37	10,471	1,351	11,802	1,523	20,964	2,705
38	10,614	1,370	11,965	1,544	21,246	2,741
39	10,755	1,388	12,123	1,564	21,530	2,778
40	10,995	1,419	12,242	1,580	21,543	2,780
41	11,392	1,470	12,686	1,637	22,560	2,911
42	12,026	1,552	13,392	1,728	23,823	3,074
43	12,516	1,615	14,111	1,821	24,791	3,199
44	13,202	1,703	14,883	1,920	26,154	3,375
45	13,481	1,739	15,476	1,997	27,129	3,501
46	14,147	1,825	15,950	2,058	28,021	3,616
47	14,699	1,897	16,471	2,125	28,957	3,736
48	15,199	1,961	16,929	2,184	29,783	3,843
49	15,853	2,046	17,234	2,224	30,411	3,924
50	16,473	2,126	18,526	2,390	32,737	4,224
51	17,186	2,218	19,132	2,469	33,643	4,341
52	17,853	2,304	19,878	2,565	34,958	4,511
53	18,111	2,337	20,416	2,634	35,847	4,625
54	19,016	2,454	21,436	2,766	37,643	4,857
55	19,872	2,564	22,402	2,891	39,335	5,075
56	20,964	2,705	23,338	3,011	41,045	5,296
57	21,557	2,782	24,215	3,125	42,929	5,539
58	22,789	2,941	25,386	3,276	44,747	5,774
59	24,563	3,169	27,650	3,568	48,764	6,292
60	26,444	3,412	30,013	3,873	53,206	6,865
61	29,031	3,746	32,712	4,221	57,552	7,426
62	31,410	4,053	35,399	4,568	62,346	8,045
63	33,861	4,369	38,141	4,921	67,937	8,766
64	36,332	4,688	40,189	5,186	72,421	9,345
65	38,885	5,017	43,036	5,553	78,051	10,071
66	41,513	5,357	45,782	5,907	83,488	10,773
67	44,495	5,741	48,726	6,287	89,068	11,493
68	47,812	6,169	52,237	6,740	95,603	12,336
69	51,190	6,605	56,118	7,241	101,752	13,129
70	55,479	7,159	60,826	7,849	108,921	14,054
71	58,971	7,609	64,655	8,343	117,224	15,126
72	62,604	8,078	69,259	8,937	120,250	15,516
73	66,664	8,602	72,154	9,310	124,024	16,003
74	70,208	9,059	75,224	9,706	129,263	16,679
75	72,488	9,353	78,489	10,128	136,180	17,572
76	76,127	9,823	82,421	10,635	142,510	18,388
77	78,452	10,123	84,756	10,936	147,321	19,009
78	79,881	10,307	88,567	11,428	154,017	19,873
79	84,283	10,875	93,444	12,057	157,466	20,318
80	87,026	11,229	96,472	12,448	158,927	20,507
81*	89,032	11,488	98,711	12,737	162,577	20,978
82*	91,078	11,752	100,975	13,029	166,313	21,460
83*	93,172	12,022	103,300	13,329	170,141	21,954
84*	95,315	12,299	105,678	13,636	174,051	22,458
85*	97,506	12,581	108,106	13,949	178,055	22,975
86*	99,750	12,871	110,593	14,270	182,146	23,503
87*	102,044	13,167	113,136	14,598	186,342	24,044
88*	104,392	13,470	115,738	14,934	190,626	24,597
89*	106,792	13,780	118,406	15,278	195,011	25,163
90*	109,246	14,096	121,123	15,629	199,491	25,741
91*	111,760	14,421	123,908	15,988	204,081	26,333
92*	114,332	14,753	126,760	16,356	208,777	26,939
93*	116,964	15,092	129,674	16,732	213,580	27,559
94*	119,653	15,439	132,656	17,117	218,491	28,192
95*	122,403	15,794	135,707	17,511	223,517	28,841
96*	125,219	16,157	138,833	17,914	228,662	29,505
97*	128,100	16,529	142,024	18,326	233,916	30,183
98*	131,045	16,909	145,289	18,747	239,299	30,877
99*	134,059	17,298	148,634	19,179	244,800	31,587

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 2026
在香港繕發的保單之保費率生效日期：由2026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	20,324	2,622	20,380	2,630	44,508	5,743
1	20,324	2,622	20,380	2,630	44,508	5,743
2	20,324	2,622	20,380	2,630	44,508	5,743
3	20,324	2,622	20,380	2,630	44,508	5,743
4	20,324	2,622	20,380	2,630	44,508	5,743
5	18,980	2,449	19,034	2,456	41,568	5,364
6	18,980	2,449	19,034	2,456	41,568	5,364
7	18,980	2,449	19,034	2,456	41,568	5,364
8	18,980	2,449	19,034	2,456	41,568	5,364
9	18,980	2,449	19,034	2,456	41,568	5,364
10	19,793	2,554	19,859	2,562	41,610	5,369
11	20,493	2,644	20,469	2,641	41,652	5,374
12	21,071	2,719	21,140	2,728	41,790	5,392
13	22,454	2,897	22,525	2,906	42,041	5,425
14	23,709	3,059	23,776	3,068	43,907	5,665
15	25,118	3,241	25,189	3,250	45,253	5,839
16	26,486	3,418	26,686	3,443	47,064	6,073
17	27,426	3,539	27,637	3,566	48,499	6,258
18	28,258	3,646	28,612	3,692	49,976	6,449
19	30,091	3,883	30,464	3,931	51,794	6,683
20	30,973	3,997	32,223	4,158	53,768	6,938
21	31,755	4,097	33,390	4,308	55,949	7,219
22	33,182	4,282	35,068	4,525	58,711	7,576
23	34,793	4,489	36,803	4,749	61,880	7,985
24	36,389	4,695	38,609	4,982	65,194	8,412
25	37,463	4,834	40,485	5,224	68,327	8,816
26	38,334	4,946	41,471	5,351	71,290	9,199
27	39,192	5,057	42,392	5,470	72,860	9,401
28	40,199	5,187	43,594	5,625	74,930	9,668
29	41,288	5,327	44,852	5,787	77,099	9,948
30	42,529	5,488	46,206	5,962	79,427	10,249
31	43,699	5,639	47,476	6,126	81,605	10,530
32	44,934	5,798	48,818	6,299	83,911	10,827
33	46,189	5,960	50,178	6,475	86,255	11,130
34	47,487	6,127	51,592	6,657	88,684	11,443
35	48,816	6,299	53,036	6,843	91,163	11,763
36	50,000	6,452	54,324	7,010	93,376	12,049
37	50,751	6,549	55,140	7,115	94,780	12,230
38	51,259	6,614	55,688	7,186	95,725	12,352
39	51,839	6,689	56,321	7,267	96,809	12,491
40	51,936	6,701	56,425	7,281	97,869	12,628
41	52,003	6,710	56,495	7,290	98,894	12,761
42	52,184	6,733	56,693	7,315	99,919	12,893
43	52,442	6,767	56,973	7,351	100,917	13,022
44	53,164	6,860	57,763	7,453	103,392	13,341
45	54,680	7,055	59,406	7,665	106,494	13,741
46	55,946	7,219	60,781	7,843	108,623	14,016
47	57,218	7,383	62,164	8,021	110,796	14,296
48	58,509	7,550	63,566	8,202	113,013	14,582
49	59,810	7,717	64,972	8,383	115,563	14,911
50	61,116	7,886	66,396	8,567	118,435	15,282
51	62,437	8,056	67,834	8,753	121,322	15,654
52	63,772	8,229	69,285	8,940	124,241	16,031
53	66,296	8,554	72,019	9,293	130,072	16,783
54	69,168	8,925	75,143	9,696	136,590	17,625
55	72,094	9,302	78,320	10,106	143,214	18,479
56	75,067	9,686	81,555	10,523	149,936	19,347
57	77,562	10,008	84,266	10,873	155,685	20,088
58	82,607	10,659	89,746	11,580	165,828	21,397
59	88,634	11,437	96,294	12,425	177,912	22,956
60	95,460	12,317	103,700	13,381	190,599	24,593
61	101,856	13,143	110,657	14,278	202,514	26,131
62	108,475	13,997	117,849	15,206	215,690	27,831
63	115,308	14,878	125,280	16,165	229,300	29,587
64	122,233	15,772	132,790	17,134	243,990	31,483
65	128,805	16,620	139,932	18,056	258,071	33,299
66	136,265	17,583	148,043	19,102	275,480	35,546
67	144,805	18,685	157,318	20,299	294,086	37,947
68	154,600	19,948	167,950	21,671	313,967	40,512
69	165,102	21,303	179,362	23,143	335,209	43,253
70	172,825	22,300	187,748	24,226	350,822	45,267
71	179,616	23,176	195,143	25,180	367,976	47,481
72	188,439	24,315	204,724	26,416	385,956	49,801
73	197,669	25,506	214,754	27,710	404,789	52,231
74	207,356	26,756	225,266	29,067	424,533	54,778
75	217,491	28,063	236,283	30,488	440,790	56,876
76	228,125	29,435	247,832	31,978	457,710	59,059
77	239,258	30,872	259,930	33,539	475,292	61,328
78	250,924	32,377	272,599	35,174	493,576	63,687
79	262,124	33,822	284,769	36,744	512,582	66,140
80	269,294	34,748	292,570	37,751	521,695	67,315
81*	275,491	35,547	299,300	38,619	533,696	68,864
82*	281,825	36,365	306,180	39,507	545,781	70,423
83*	288,308	37,201	313,225	40,416	558,341	72,044
84*	294,939	38,057	320,427	41,345	571,033	73,682
85*	301,721	38,932	327,796	42,296	584,062	75,363
86*	308,662	39,827	335,336	43,269	597,602	77,110
87*	315,759	40,743	343,044	44,264	611,499	78,903
88*	323,025	41,681	350,938	45,282	625,783	80,746
89*	330,451	42,639	359,008	46,324	640,449	82,639
90*	338,053	43,620	367,266	47,389	655,180	84,539
91*	345,828	44,623	375,713	48,479	670,250	86,484
92*	353,785	45,650	384,356	49,594	685,665	88,473
93*	361,920	46,699	393,196	50,735	701,430	90,507
94*	370,242	47,773	402,238	51,902	717,563	92,589
95*	378,756	48,872	411,488	53,095	734,070	94,719
96*	387,469	49,996	420,951	54,316	750,952	96,897
97*	396,383	51,146	430,635	55,566	768,229	99,126
98*	405,500	52,323	440,541	56,844	785,898	101,406
99*	414,824	53,526	450,670	58,151	803,968	103,738

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	16,330	2,107	18,139	2,341	32,356	4,175
1	16,330	2,107	18,139	2,341	32,356	4,175
2	16,330	2,107	18,139	2,341	32,356	4,175
3	16,330	2,107	18,139	2,341	32,356	4,175
4	16,330	2,107	18,139	2,341	32,356	4,175
5	15,240	1,966	16,928	2,184	30,191	3,896
6	15,240	1,966	16,928	2,184	30,191	3,896
7	15,240	1,966	16,928	2,184	30,191	3,896
8	15,240	1,966	16,928	2,184	30,191	3,896
9	15,240	1,966	16,928	2,184	30,191	3,896
10	14,910	1,924	16,561	2,137	29,540	3,812
11	15,088	1,947	16,759	2,162	29,884	3,856
12	15,300	1,974	16,994	2,193	30,295	3,909
13	16,059	2,072	17,844	2,302	31,817	4,105
14	16,345	2,109	18,165	2,344	32,386	4,179
15	16,676	2,152	18,526	2,390	33,035	4,263
16	17,044	2,199	18,935	2,443	33,767	4,357
17	17,431	2,249	19,369	2,499	33,907	4,375
18	17,517	2,260	19,467	2,512	34,070	4,396
19	17,591	2,270	19,545	2,522	34,212	4,414
20	17,591	2,270	19,545	2,522	34,212	4,414
21	17,896	2,309	19,882	2,565	35,457	4,575
22	18,366	2,370	20,404	2,633	36,726	4,739
23	19,026	2,455	21,137	2,727	38,053	4,910
24	19,788	2,553	21,983	2,837	39,572	5,106
25	20,577	2,655	22,863	2,950	41,157	5,311
26	21,401	2,761	23,777	3,068	42,804	5,523
27	22,197	2,864	24,664	3,182	44,393	5,728
28	23,022	2,971	25,582	3,301	46,047	5,942
29	23,878	3,081	26,532	3,423	47,760	6,163
30	25,003	3,226	27,782	3,585	49,537	6,392
31	26,175	3,377	29,085	3,753	51,383	6,630
32	27,400	3,535	30,445	3,928	53,293	6,877
33	28,424	3,668	31,579	4,075	55,281	7,133
34	29,560	3,814	32,845	4,238	57,489	7,418
35	30,741	3,967	34,157	4,407	59,790	7,715
36	31,972	4,125	35,526	4,584	62,177	8,023
37	33,588	4,334	37,321	4,816	65,330	8,430
38	35,266	4,550	39,183	5,056	68,585	8,850
39	37,019	4,777	41,130	5,307	72,000	9,290
40	38,655	4,988	42,951	5,542	75,874	9,790
41	40,294	5,199	44,773	5,777	79,458	10,253
42	41,767	5,389	46,406	5,988	82,752	10,678
43	43,331	5,591	48,192	6,218	85,853	11,078
44	44,297	5,716	49,773	6,422	88,592	11,431
45	45,233	5,837	51,359	6,627	91,325	11,784
46	46,804	6,039	52,792	6,812	93,608	12,078
47	48,430	6,249	54,114	6,982	95,953	12,381
48	49,889	6,437	55,426	7,152	98,226	12,674
49	51,405	6,633	57,108	7,369	100,566	12,976
50	52,927	6,829	58,809	7,588	102,915	13,279
51	54,867	7,080	60,961	7,866	105,929	13,668
52	57,085	7,366	63,431	8,185	109,127	14,081
53	59,413	7,666	66,012	8,518	113,234	14,611
54	62,007	8,001	68,897	8,890	117,950	15,219
55	64,541	8,328	71,719	9,254	122,890	15,857
56	67,162	8,666	74,624	9,629	127,939	16,508
57	69,908	9,020	77,677	10,023	133,328	17,204
58	73,055	9,426	81,173	10,474	138,803	17,910
59	76,707	9,898	85,458	11,027	146,754	18,936
60	80,925	10,442	89,859	11,595	154,732	19,965
61	86,829	11,204	96,476	12,449	167,796	21,651
62	92,997	12,000	103,336	13,334	180,527	23,294
63	99,412	12,827	110,455	14,252	192,577	24,849
64	106,073	13,687	117,859	15,208	205,966	26,576
65	113,186	14,605	125,761	16,227	220,540	28,457
66	119,646	15,438	132,941	17,154	233,139	30,082
67	126,686	16,347	140,752	18,162	248,143	32,018
68	134,519	17,357	149,457	19,285	264,227	34,094
69	141,564	18,266	157,296	20,296	280,193	36,154
70	150,211	19,382	166,904	21,536	293,351	37,852
71	157,821	20,364	175,323	22,622	306,929	39,604
72	163,425	21,087	181,496	23,419	317,563	40,976
73	170,397	21,987	189,269	24,422	329,053	42,458
74	177,393	22,889	197,039	25,424	343,064	44,266
75	183,587	23,689	203,896	26,309	357,100	46,077
76	190,343	24,560	211,414	27,279	369,641	47,696
77	198,736	25,643	220,707	28,478	383,689	49,508
78	206,762	26,679	229,617	29,628	400,221	51,641
79	213,167	27,505	236,793	30,554	414,636	53,501
80	216,386	27,921	240,423	31,022	428,713	55,318
81*	221,363	28,563	245,955	31,736	438,580	56,591
82*	226,455	29,220	251,610	32,466	448,664	57,892
83*	231,661	29,892	257,397	33,213	458,983	59,224
84*	236,991	30,579	263,318	33,977	469,545	60,586
85*	242,440	31,283	269,375	34,758	480,339	61,979
86*	248,016	32,002	275,570	35,557	491,385	63,405
87*	253,721	32,738	281,907	36,375	502,690	64,863
88*	259,556	33,491	288,390	37,212	514,253	66,355
89*	265,527	34,262	295,026	38,068	526,080	67,881
90*	271,633	35,049	301,810	38,943	538,176	69,442
91*	277,880	35,855	308,751	39,839	550,554	71,039
92*	284,273	36,680	315,855	40,755	563,223	72,674
93*	290,810	37,524	323,117	41,693	576,175	74,345
94*	297,498	38,387	330,549	42,651	589,422	76,054
95*	304,344	39,270	338,152	43,633	602,983	77,804
96*	311,339	40,173	345,927	44,636	616,845	79,593
97*	318,502	41,097	353,884	45,662	631,038	81,424
98*	325,826	42,042	362,025	46,713	645,552	83,297
99*	333,321	43,009	370,350	47,787	660,397	85,213

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 2026
在香港繕發的保單之保費率生效日期：由2026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 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	6,839	882	7,600	981	13,678	1,765
1	6,839	882	7,600	981	13,678	1,765
2	6,839	882	7,600	981	13,678	1,765
3	6,839	882	7,600	981	13,678	1,765
4	6,839	882	7,600	981	13,678	1,765
5	6,478	836	7,201	929	12,958	1,672
6	6,478	836	7,201	929	12,958	1,672
7	6,478	836	7,201	929	12,958	1,672
8	6,478	836	7,201	929	12,958	1,672
9	6,478	836	7,201	929	12,958	1,672
10	5,857	756	6,508	840	11,713	1,511
11	5,941	767	6,602	852	11,885	1,534
12	6,054	781	6,725	868	12,109	1,562
13	6,382	823	6,962	898	12,527	1,616
14	6,515	841	7,168	925	12,903	1,665
15	6,647	858	7,385	953	13,289	1,715
16	6,777	874	7,533	972	13,555	1,749
17	6,947	896	7,720	996	13,894	1,793
18	7,120	919	7,911	1,021	14,244	1,838
19	7,300	942	8,110	1,046	14,599	1,884
20	7,482	965	8,350	1,077	15,032	1,940
21	7,986	1,030	9,040	1,166	16,119	2,080
22	8,176	1,055	9,339	1,205	16,507	2,130
23	8,473	1,093	9,592	1,238	16,945	2,186
24	8,725	1,126	9,881	1,275	17,455	2,252
25	8,988	1,160	10,082	1,301	17,977	2,320
26	9,256	1,194	10,286	1,327	18,516	2,389
27	9,514	1,228	10,572	1,364	19,034	2,456
28	9,776	1,261	10,866	1,402	19,559	2,524
29	10,004	1,291	11,113	1,434	20,002	2,581
30	10,307	1,330	11,454	1,478	20,620	2,661
31	10,595	1,367	11,771	1,519	21,188	2,734
32	10,834	1,398	12,042	1,554	21,670	2,796
33	11,055	1,426	12,282	1,585	22,110	2,853
34	11,248	1,451	12,496	1,612	22,496	2,903
35	11,444	1,477	12,714	1,641	22,888	2,953
36	11,644	1,502	12,940	1,670	23,291	3,005
37	11,800	1,523	13,113	1,692	23,605	3,046
38	11,961	1,543	13,289	1,715	23,918	3,086
39	12,122	1,564	13,466	1,738	24,240	3,128
40	12,391	1,599	13,636	1,759	24,323	3,138
41	12,838	1,657	14,131	1,823	25,438	3,282
42	13,555	1,749	14,918	1,925	26,856	3,465
43	14,108	1,820	15,673	2,022	27,952	3,607
44	14,880	1,920	16,531	2,133	29,486	3,805
45	15,190	1,960	17,119	2,209	30,523	3,938
46	15,942	2,057	17,715	2,286	31,592	4,076
47	16,565	2,137	18,322	2,364	32,668	4,215
48	17,129	2,210	18,854	2,433	33,620	4,338
49	17,867	2,305	19,313	2,492	34,433	4,443
50	18,566	2,396	20,590	2,657	36,893	4,760
51	19,345	2,496	21,296	2,748	37,966	4,899
52	20,093	2,593	22,119	2,854	39,443	5,089
53	20,388	2,631	22,657	2,923	40,392	5,212
54	21,407	2,762	23,786	3,069	42,417	5,473
55	22,370	2,886	24,855	3,207	44,325	5,719
56	23,593	3,044	25,973	3,351	46,319	5,977
57	24,755	3,194	27,377	3,533	48,818	6,299
58	25,777	3,326	28,378	3,662	50,604	6,530
59	27,581	3,559	30,627	3,952	54,862	7,079
60	29,642	3,825	33,124	4,274	59,703	7,704
61	32,538	4,198	36,156	4,665	64,695	8,348
62	35,302	4,555	39,224	5,061	70,169	9,054
63	38,124	4,919	42,343	5,464	76,426	9,861
64	41,175	5,313	45,752	5,903	81,811	10,556
65	44,460	5,737	49,532	6,391	88,557	11,427
66	47,447	6,122	52,718	6,802	94,906	12,246
67	50,130	6,468	55,709	7,188	100,265	12,937
68	53,866	6,950	59,845	7,722	107,634	13,888
69	57,675	7,442	64,079	8,268	114,644	14,793
70	61,307	7,911	68,119	8,790	122,609	15,821
71	65,084	8,398	72,964	9,415	131,456	16,962
72	68,458	8,833	75,092	9,689	135,281	17,456
73	72,102	9,303	78,291	10,102	139,913	18,053
74	74,442	9,605	81,682	10,540	145,642	18,793
75	78,180	10,088	85,780	11,068	153,372	19,790
76	81,557	10,523	89,497	11,548	160,436	20,701
77	85,624	11,048	94,008	12,130	166,188	21,444
78	89,497	11,548	98,236	12,676	173,741	22,418
79	94,428	12,184	103,653	13,375	177,650	22,923
80	97,503	12,581	107,015	13,808	180,587	23,302
81*	99,746	12,870	109,491	14,128	184,742	23,838
82*	102,040	13,166	112,008	14,453	188,990	24,386
83*	104,387	13,469	114,582	14,785	193,335	24,946
84*	106,788	13,779	117,219	15,125	197,784	25,521
85*	109,242	14,096	119,916	15,473	202,331	26,107
86*	111,758	14,420	122,676	15,829	206,987	26,708
87*	114,325	14,752	125,494	16,193	211,746	27,322
88*	116,956	15,091	128,382	16,565	216,619	27,951
89*	119,646	15,438	131,333	16,946	221,596	28,593
90*	122,398	15,793	134,355	17,336	226,699	29,251
91*	125,212	16,156	137,443	17,735	231,905	29,923
92*	128,093	16,528	140,606	18,143	237,245	30,612
93*	131,035	16,908	143,838	18,560	242,698	31,316
94*	134,051	17,297	147,148	18,987	248,280	32,036
95*	137,138	17,695	150,533	19,424	253,992	32,773
96*	140,289	18,102	153,998	19,871	259,831	33,527
97*	143,517	18,518	157,534	20,327	265,810	34,298
98*	146,819	18,944	161,160	20,795	271,924	35,087
99*	150,195	19,380	164,866	21,273	278,180	35,894

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	5,335	688	5,974	771	10,361	1,337
1	5,335	688	5,974	771	10,361	1,337
2	5,335	688	5,974	771	10,361	1,337
3	5,335	688	5,974	771	10,361	1,337
4	5,335	688	5,974	771	10,361	1,337
5	4,798	619	5,410	698	9,598	1,238
6	4,798	619	5,410	698	9,598	1,238
7	4,798	619	5,410	698	9,598	1,238
8	4,798	619	5,410	698	9,598	1,238
9	4,798	619	5,410	698	9,598	1,238
10	4,337	560	4,889	631	8,676	1,119
11	4,401	568	4,958	640	8,804	1,136
12	4,483	578	5,052	652	8,969	1,157
13	4,727	610	5,201	671	9,254	1,194
14	4,825	623	5,368	693	9,544	1,231
15	4,922	635	5,546	716	9,843	1,270
16	5,021	648	5,659	730	10,040	1,295
17	5,144	664	5,799	748	10,291	1,328
18	5,274	681	5,944	767	10,551	1,361
19	5,407	698	6,091	786	10,812	1,395
20	5,542	715	6,282	811	11,142	1,438
21	5,906	762	6,820	880	11,949	1,542
22	6,047	780	7,065	912	12,236	1,579
23	6,266	809	7,237	934	12,542	1,618
24	6,452	833	7,456	962	12,921	1,667
25	6,647	858	7,585	979	13,306	1,717
26	6,845	883	7,718	996	13,706	1,769
27	7,035	908	7,932	1,023	14,089	1,818
28	7,229	933	8,151	1,052	14,478	1,868
29	7,397	954	8,336	1,076	14,805	1,910
30	7,623	984	8,594	1,109	15,264	1,970
31	7,835	1,011	8,831	1,139	15,684	2,024
32	8,011	1,034	9,034	1,166	16,040	2,070
33	8,175	1,055	9,213	1,189	16,366	2,112
34	8,318	1,073	9,374	1,210	16,651	2,149
35	8,462	1,092	9,537	1,231	16,942	2,186
36	8,610	1,111	9,708	1,253	17,240	2,225
37	8,726	1,126	9,839	1,270	17,473	2,255
38	8,844	1,141	9,969	1,286	17,704	2,284
39	8,963	1,157	10,101	1,303	17,942	2,315
40	9,163	1,182	10,200	1,316	17,953	2,317
41	9,494	1,225	10,571	1,364	18,803	2,426
42	10,024	1,293	11,159	1,440	19,851	2,561
43	10,433	1,346	11,757	1,517	20,662	2,666
44	11,003	1,420	12,402	1,600	21,795	2,812
45	11,233	1,449	12,899	1,664	22,608	2,917
46	11,788	1,521	13,290	1,715	23,352	3,013
47	12,250	1,581	13,727	1,771	24,129	3,113
48	12,666	1,634	14,104	1,820	24,815	3,202
49	13,212	1,705	14,365	1,854	25,344	3,270
50	13,729	1,771	15,438	1,992	27,282	3,520
51	14,323	1,848	15,948	2,058	28,037	3,618
52	14,876	1,919	16,563	2,137	29,128	3,758
53	15,095	1,948	17,015	2,195	29,873	3,855
54	15,849	2,045	17,863	2,305	31,370	4,048
55	16,561	2,137	18,666	2,409	32,779	4,230
56	17,467	2,254	19,450	2,510	34,207	4,414
57	17,965	2,318	20,176	2,603	35,770	4,615
58	18,986	2,450	21,155	2,730	37,288	4,811
59	20,469	2,641	23,044	2,973	40,638	5,244
60	22,039	2,844	25,010	3,227	44,341	5,721
61	24,191	3,121	27,253	3,517	47,956	6,188
62	26,174	3,377	29,494	3,806	51,949	6,703
63	28,214	3,641	31,785	4,101	56,608	7,304
64	30,275	3,906	33,488	4,321	60,349	7,787
65	32,405	4,181	35,863	4,627	65,108	8,401
66	34,593	4,464	38,150	4,923	69,831	9,010
67	37,080	4,785	40,608	5,240	74,225	9,577
68	39,843	5,141	43,532	5,617	79,669	10,280
69	42,660	5,505	46,761	6,034	84,792	10,941
70	46,231	5,965	50,690	6,541	90,766	11,712
71	49,147	6,342	53,881	6,952	97,686	12,605
72	52,169	6,731	57,714	7,447	100,207	12,930
73	55,552	7,168	60,131	7,759	103,354	13,336
74	58,509	7,550	62,687	8,089	107,720	13,899
75	60,411	7,795	65,404	8,439	113,485	14,643
76	63,440	8,186	68,686	8,863	118,759	15,324
77	65,377	8,436	70,630	9,114	122,767	15,841
78	66,568	8,589	73,801	9,523	128,353	16,562
79	70,235	9,063	77,871	10,048	131,219	16,931
80	72,523	9,358	80,396	10,374	132,435	17,088
81*	74,191	9,573	82,256	10,614	135,479	17,481
82*	75,897	9,793	84,147	10,858	138,594	17,883
83*	77,643	10,018	86,081	11,107	141,781	18,294
84*	79,428	10,249	88,061	11,363	145,043	18,715
85*	81,254	10,484	90,089	11,624	148,377	19,145
86*	83,126	10,726	92,164	11,892	151,791	19,586
87*	85,034	10,972	94,281	12,165	155,282	20,036
88*	86,992	11,225	96,451	12,445	158,856	20,498
89*	88,993	11,483	98,667	12,731	162,506	20,969
90*	91,040	11,747	100,937	13,024	166,247	21,451
91*	93,133	12,017	103,256	13,323	170,063	21,944
92*	95,276	12,294	105,632	13,630	173,980	22,449
93*	97,464	12,576	108,061	13,943	177,980	22,965
94*	99,707	12,865	110,548	14,264	182,073	23,493
95*	102,003	13,162	113,089	14,592	186,261	24,034
96*	104,347	13,464	115,692	14,928	190,544	24,586
97*	106,747	13,774	118,350	15,271	194,929	25,152
98*	109,203	14,091	121,074	15,622	199,412	25,731
99*	111,715	14,415	123,860	15,982	204,001	26,323

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 2026
在香港繕發的保單之保費率生效日期：由2026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	14,805	1,910	14,846	1,916	32,427	4,184
1	14,805	1,910	14,846	1,916	32,427	4,184
2	14,805	1,910	14,846	1,916	32,427	4,184
3	14,805	1,910	14,846	1,916	32,427	4,184
4	14,805	1,910	14,846	1,916	32,427	4,184
5	13,851	1,787	13,892	1,793	30,336	3,914
6	13,851	1,787	13,892	1,793	30,336	3,914
7	13,851	1,787	13,892	1,793	30,336	3,914
8	13,851	1,787	13,892	1,793	30,336	3,914
9	13,851	1,787	13,892	1,793	30,336	3,914
10	14,444	1,864	14,496	1,870	30,367	3,918
11	14,985	1,934	14,969	1,931	30,396	3,922
12	15,300	1,974	15,349	1,981	30,479	3,933
13	16,300	2,103	16,352	2,110	30,520	3,938
14	17,041	2,199	17,089	2,205	31,559	4,072
15	18,051	2,329	18,105	2,336	32,527	4,197
16	19,037	2,456	19,179	2,475	33,826	4,365
17	19,711	2,543	19,863	2,563	34,859	4,498
18	20,310	2,621	20,563	2,653	35,920	4,635
19	21,626	2,790	21,893	2,825	37,226	4,803
20	22,260	2,872	23,163	2,989	38,647	4,987
21	22,824	2,945	23,998	3,097	40,213	5,189
22	23,847	3,077	25,207	3,253	42,195	5,445
23	25,007	3,227	26,454	3,413	44,475	5,739
24	26,153	3,375	27,749	3,581	46,857	6,046
25	26,929	3,475	29,101	3,755	49,107	6,336
26	27,552	3,555	29,810	3,846	51,238	6,611
27	28,170	3,635	30,466	3,931	52,368	6,757
28	28,892	3,728	31,330	4,043	53,854	6,949
29	29,673	3,829	32,239	4,160	55,416	7,150
30	30,570	3,945	33,211	4,285	57,089	7,366
31	31,410	4,053	34,123	4,403	58,654	7,568
32	32,296	4,167	35,087	4,527	60,313	7,782
33	33,195	4,283	36,065	4,654	61,996	7,999
34	34,132	4,404	37,083	4,785	63,741	8,225
35	35,085	4,527	38,119	4,919	65,522	8,454
36	35,940	4,637	39,046	5,038	67,111	8,659
37	36,477	4,707	39,631	5,114	68,120	8,790
38	36,843	4,754	40,028	5,165	68,799	8,877
39	37,257	4,807	40,479	5,223	69,583	8,978
40	37,330	4,817	40,553	5,233	70,342	9,076
41	37,379	4,823	40,607	5,240	71,079	9,171
42	37,507	4,840	40,747	5,258	71,818	9,267
43	37,692	4,863	40,946	5,283	72,534	9,359
44	38,212	4,931	41,516	5,357	74,315	9,589
45	39,303	5,071	42,694	5,509	76,543	9,877
46	40,209	5,188	43,682	5,636	78,072	10,074
47	41,124	5,306	44,677	5,765	79,633	10,275
48	42,052	5,426	45,687	5,895	81,227	10,481
49	42,986	5,547	46,701	6,026	83,060	10,717
50	43,929	5,668	47,720	6,157	85,127	10,984
51	44,873	5,790	48,756	6,291	87,199	11,251
52	45,835	5,914	49,800	6,426	89,298	11,522
53	47,647	6,148	51,764	6,679	93,491	12,063
54	49,713	6,415	54,010	6,969	98,172	12,667
55	51,816	6,686	56,292	7,263	102,932	13,282
56	53,955	6,962	58,619	7,564	107,767	13,905
57	55,710	7,188	60,525	7,810	111,824	14,429
58	59,330	7,655	64,458	8,317	119,103	15,368
59	63,778	8,229	69,289	8,941	128,023	16,519
60	68,883	8,888	74,828	9,655	137,533	17,746
61	74,257	9,582	80,670	10,409	147,639	19,050
62	79,899	10,310	86,804	11,201	158,869	20,499
63	85,730	11,062	93,144	12,019	170,475	21,997
64	91,815	11,847	99,750	12,871	183,282	23,649
65	96,040	12,392	104,344	13,464	192,430	24,830
66	101,605	13,110	110,387	14,243	205,413	26,505
67	107,975	13,932	117,304	15,136	219,287	28,295
68	115,277	14,874	125,233	16,159	234,110	30,208
69	123,108	15,885	133,741	17,257	249,948	32,251
70	128,863	16,627	139,994	18,064	261,589	33,753
71	133,929	17,281	145,507	18,775	274,381	35,404
72	140,509	18,130	152,653	19,697	287,791	37,134
73	147,394	19,019	160,127	20,662	301,829	38,946
74	154,616	19,950	167,969	21,673	316,551	40,845
75	162,174	20,926	176,187	22,734	328,677	42,410
76	170,103	21,949	184,797	23,845	341,289	44,037
77	178,405	23,020	193,815	25,008	354,401	45,729
78	187,102	24,142	203,264	26,228	368,037	47,489
79	195,455	25,220	212,338	27,398	382,206	49,317
80	200,800	25,910	218,155	28,149	389,006	50,194
81*	205,420	26,506	223,171	28,796	397,950	51,348
82*	210,141	27,115	228,301	29,458	406,963	52,511
83*	214,977	27,739	233,554	30,136	416,326	53,719
84*	219,921	28,377	238,925	30,829	425,786	54,940
85*	224,980	29,030	244,419	31,538	435,509	56,195
86*	230,151	29,697	250,043	32,264	445,604	57,497
87*	235,450	30,381	255,792	33,005	455,966	58,834
88*	240,863	31,079	261,679	33,765	466,619	60,209
89*	246,401	31,794	267,692	34,541	477,549	61,619
90*	252,073	32,526	273,856	35,336	488,539	63,037
91*	257,865	33,273	280,149	36,148	499,769	64,486
92*	263,798	34,038	286,598	36,980	511,266	65,970
93*	269,864	34,821	293,186	37,830	523,023	67,487
94*	276,068	35,622	299,931	38,701	535,058	69,040
95*	282,422	36,442	306,828	39,591	547,361	70,627
96*	288,914	37,279	313,882	40,501	559,949	72,251
97*	295,566	38,138	321,109	41,433	572,835	73,914
98*	302,361	39,014	328,496	42,387	586,009	75,614
99*	309,311	39,911	336,041	43,360	599,480	77,352

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	11,909	1,537	13,228	1,707	23,594	3,044
1	11,909	1,537	13,228	1,707	23,594	3,044
2	11,909	1,537	13,228	1,707	23,594	3,044
3	11,909	1,537	13,228	1,707	23,594	3,044
4	11,909	1,537	13,228	1,707	23,594	3,044
5	11,131	1,436	12,363	1,595	22,052	2,845
6	11,131	1,436	12,363	1,595	22,052	2,845
7	11,131	1,436	12,363	1,595	22,052	2,845
8	11,131	1,436	12,363	1,595	22,052	2,845
9	11,131	1,436	12,363	1,595	22,052	2,845
10	10,891	1,405	12,093	1,560	21,577	2,784
11	10,998	1,419	12,216	1,576	21,785	2,811
12	11,130	1,436	12,364	1,595	22,038	2,844
13	11,663	1,505	12,956	1,672	23,107	2,982
14	11,845	1,528	13,162	1,698	23,471	3,029
15	12,059	1,556	13,403	1,729	23,897	3,083
16	12,301	1,587	13,669	1,764	24,370	3,145
17	12,527	1,616	13,921	1,796	24,417	3,151
18	12,591	1,625	13,989	1,805	24,489	3,160
19	12,645	1,632	14,050	1,813	24,592	3,173
20	12,645	1,632	14,050	1,813	24,592	3,173
21	12,863	1,660	14,292	1,844	25,483	3,288
22	13,200	1,703	14,666	1,892	26,399	3,406
23	13,674	1,764	15,192	1,960	27,348	3,529
24	14,222	1,835	15,801	2,039	28,443	3,670
25	14,789	1,908	16,433	2,120	29,577	3,816
26	15,383	1,985	17,091	2,205	30,761	3,969
27	15,954	2,059	17,724	2,287	31,906	4,117
28	16,548	2,135	18,389	2,373	33,095	4,270
29	17,165	2,215	19,071	2,461	34,327	4,429
30	17,971	2,319	19,967	2,576	35,603	4,594
31	18,814	2,428	20,905	2,697	36,929	4,765
32	19,694	2,541	21,882	2,823	38,305	4,943
33	20,428	2,636	22,699	2,929	39,732	5,127
34	21,244	2,741	23,606	3,046	41,318	5,331
35	22,094	2,851	24,550	3,168	42,973	5,545
36	22,977	2,965	25,532	3,294	44,690	5,766
37	24,141	3,115	26,825	3,461	46,953	6,058
38	25,344	3,270	28,161	3,634	49,297	6,361
39	26,607	3,433	29,563	3,815	51,750	6,677
40	27,780	3,585	30,868	3,983	54,534	7,037
41	28,965	3,737	32,184	4,153	57,110	7,369
42	30,021	3,874	33,355	4,304	59,478	7,675
43	31,144	4,019	34,637	4,469	61,705	7,962
44	31,839	4,108	35,776	4,616	63,674	8,216
45	32,512	4,195	36,916	4,763	65,639	8,470
46	33,639	4,341	37,944	4,896	67,284	8,682
47	34,808	4,491	38,892	5,018	68,965	8,899
48	35,858	4,627	39,838	5,140	70,600	9,110
49	36,945	4,767	41,048	5,297	72,284	9,327
50	38,040	4,908	42,268	5,454	73,971	9,545
51	39,434	5,088	43,813	5,653	76,135	9,824
52	41,030	5,294	45,593	5,883	78,435	10,121
53	42,704	5,510	47,443	6,122	81,386	10,501
54	44,568	5,751	49,520	6,390	84,778	10,939
55	46,392	5,986	51,546	6,651	88,326	11,397
56	48,273	6,229	53,635	6,921	91,954	11,865
57	50,200	6,477	55,784	7,198	95,751	12,355
58	52,564	6,782	58,405	7,536	99,871	12,887
59	55,347	7,142	61,663	7,957	105,892	13,663
60	58,392	7,534	64,838	8,366	111,651	14,407
61	63,065	8,137	70,069	9,041	121,869	15,725
62	67,921	8,764	75,471	9,738	131,849	17,013
63	72,880	9,404	80,979	10,449	141,182	18,217
64	77,907	10,053	86,566	11,170	151,280	19,520
65	82,673	10,667	91,861	11,853	161,090	20,786
66	87,394	11,277	97,106	12,530	170,293	21,973
67	92,534	11,940	102,811	13,266	181,252	23,387
68	98,254	12,678	109,172	14,087	193,000	24,903
69	103,402	13,342	114,892	14,825	204,663	26,408
70	109,719	14,157	121,911	15,730	214,273	27,648
71	115,281	14,875	128,064	16,524	224,190	28,928
72	119,374	15,403	132,572	17,106	231,957	29,930
73	124,463	16,060	138,248	17,838	240,354	31,013
74	129,575	16,719	143,922	18,571	250,586	32,334
75	134,098	17,303	148,932	19,217	260,839	33,657
76	139,033	17,940	154,423	19,926	269,997	34,838
77	145,163	18,731	161,214	20,802	280,261	36,163
78	151,025	19,487	167,717	21,641	292,338	37,721
79	155,705	20,091	172,960	22,317	302,866	39,079
80	158,054	20,394	175,612	22,660	313,148	40,406
81*	161,690	20,863	179,653	23,181	320,352	41,336
82*	165,407	21,343	183,783	23,714	327,719	42,286
83*	169,216	21,834	188,013	24,260	335,263	43,260
84*	173,103	22,336	192,332	24,817	342,964	44,253
85*	177,082	22,849	196,756	25,388	350,853	45,271
86*	181,158	23,375	201,283	25,972	358,922	46,313
87*	185,324	23,913	205,915	26,570	367,179	47,378
88*	189,588	24,463	210,650	27,181	375,626	48,468
89*	193,949	25,026	215,493	27,806	384,261	49,582
90*	198,411	25,601	220,451	28,445	393,101	50,723
91*	202,972	26,190	225,517	29,099	402,145	51,890
92*	207,639	26,792	230,709	29,769	411,390	53,083
93*	212,414	27,408	236,012	30,453	420,853	54,304
94*	217,303	28,039	241,441	31,154	430,536	55,553
95*	222,297	28,683	246,990	31,870	440,433	56,830
96*	227,411	29,343	252,675	32,603	450,562	58,137
97*	232,645	30,019	258,491	33,354	460,930	59,475
98*	237,992	30,709	264,433	34,120	471,529	60,842
99*	243,469	31,415	270,516	34,905	482,380	62,243

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 2026
在香港繕發的保單之保費率生效日期：由2026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 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	4,920	635	5,464	705	9,839	1,270
1	4,920	635	5,464	705	9,839	1,270
2	4,920	635	5,464	705	9,839	1,270
3	4,920	635	5,464	705	9,839	1,270
4	4,920	635	5,464	705	9,839	1,270
5	4,657	601	5,176	668	9,320	1,203
6	4,657	601	5,176	668	9,320	1,203
7	4,657	601	5,176	668	9,320	1,203
8	4,657	601	5,176	668	9,320	1,203
9	4,657	601	5,176	668	9,320	1,203
10	4,214	544	4,681	604	8,425	1,087
11	4,274	551	4,746	612	8,548	1,103
12	4,352	562	4,839	624	8,709	1,124
13	4,591	592	5,003	646	9,007	1,162
14	4,686	605	5,155	665	9,281	1,198
15	4,780	617	5,309	685	9,559	1,233
16	4,875	629	5,416	699	9,748	1,258
17	4,998	645	5,552	716	9,992	1,289
18	5,119	661	5,692	734	10,245	1,322
19	5,249	677	5,833	753	10,500	1,355
20	5,381	694	6,005	775	10,810	1,395
21	5,785	746	6,551	845	11,680	1,507
22	5,922	764	6,767	873	11,960	1,543
23	6,140	792	6,951	897	12,275	1,584
24	6,321	816	7,158	924	12,647	1,632
25	6,514	841	7,305	943	13,025	1,681
26	6,707	865	7,455	962	13,414	1,731
27	6,893	889	7,660	988	13,790	1,779
28	7,085	914	7,871	1,016	14,171	1,829
29	7,247	935	8,050	1,039	14,490	1,870
30	7,468	964	8,302	1,071	14,940	1,928
31	7,675	990	8,528	1,100	15,351	1,981
32	7,850	1,013	8,723	1,126	15,703	2,026
33	8,010	1,034	8,897	1,148	16,015	2,066
34	8,149	1,051	9,056	1,169	16,299	2,103
35	8,290	1,070	9,211	1,189	16,584	2,140
36	8,438	1,089	9,374	1,210	16,876	2,178
37	8,550	1,103	9,502	1,226	17,102	2,207
38	8,665	1,118	9,628	1,242	17,329	2,236
39	8,783	1,133	9,755	1,259	17,562	2,266
40	8,978	1,158	9,883	1,275	17,622	2,274
41	9,303	1,200	10,242	1,322	18,429	2,378
42	9,820	1,267	10,810	1,395	19,456	2,510
43	10,219	1,319	11,357	1,465	20,252	2,613
44	10,780	1,391	11,979	1,546	21,361	2,756
45	11,007	1,420	12,402	1,600	22,117	2,854
46	11,554	1,491	12,836	1,656	22,890	2,954
47	12,002	1,549	13,275	1,713	23,670	3,054
48	12,412	1,602	13,661	1,763	24,359	3,143
49	12,945	1,670	13,991	1,805	24,947	3,219
50	13,451	1,736	14,917	1,925	26,730	3,449
51	14,015	1,808	15,429	1,991	27,509	3,550
52	14,560	1,879	16,028	2,068	28,578	3,687
53	14,769	1,906	16,414	2,118	29,268	3,777
54	15,510	2,001	17,234	2,224	30,731	3,965
55	16,210	2,092	18,008	2,324	32,117	4,144
56	17,093	2,206	18,821	2,429	33,560	4,330
57	17,936	2,314	19,837	2,560	35,376	4,565
58	18,675	2,410	20,558	2,653	36,657	4,730
59	19,976	2,578	22,184	2,862	39,739	5,128
60	21,471	2,770	23,995	3,096	43,247	5,580
61	23,567	3,041	26,188	3,379	46,859	6,046
62	25,569	3,299	28,412	3,666	50,831	6,559
63	27,691	3,573	30,753	3,968	55,511	7,163
64	29,904	3,859	33,233	4,288	59,419	7,667
65	32,290	4,166	35,978	4,642	64,322	8,300
66	34,462	4,447	38,290	4,941	68,935	8,895
67	36,252	4,678	40,281	5,198	72,504	9,355
68	38,954	5,026	43,278	5,584	77,834	10,043
69	41,704	5,381	46,334	5,979	82,905	10,697
70	44,333	5,720	49,260	6,356	88,667	11,441
71	47,063	6,073	52,763	6,808	95,064	12,266
72	49,503	6,387	54,300	7,006	97,829	12,623
73	52,141	6,728	56,615	7,305	101,176	13,055
74	53,831	6,946	59,066	7,621	105,320	13,590
75	56,533	7,295	62,032	8,004	110,908	14,311
76	58,978	7,610	64,717	8,351	116,017	14,970
77	61,915	7,989	67,980	8,772	120,176	15,507
78	64,717	8,351	71,040	9,166	125,634	16,211
79	68,286	8,811	74,953	9,671	128,464	16,576
80	70,508	9,098	77,385	9,985	130,584	16,850
81*	72,128	9,307	79,173	10,216	133,590	17,237
82*	73,784	9,521	80,992	10,451	136,658	17,633
83*	75,485	9,740	82,859	10,691	139,807	18,040
84*	77,222	9,964	84,761	10,937	143,020	18,454
85*	78,997	10,193	86,711	11,189	146,307	18,878
86*	80,813	10,427	88,708	11,446	149,674	19,313
87*	82,673	10,667	90,747	11,709	153,122	19,758
88*	84,577	10,913	92,836	11,979	156,642	20,212
89*	86,519	11,164	94,969	12,254	160,239	20,676
90*	88,511	11,421	97,155	12,536	163,932	21,153
91*	90,544	11,683	99,389	12,824	167,703	21,639
92*	92,626	11,952	101,675	13,119	171,554	22,136
93*	94,755	12,226	104,015	13,421	175,502	22,645
94*	96,939	12,508	106,406	13,730	179,538	23,166
95*	99,165	12,795	108,856	14,046	183,670	23,699
96*	101,448	13,090	111,359	14,369	187,894	24,244
97*	103,780	13,391	113,917	14,699	192,212	24,802
98*	106,168	13,699	116,539	15,037	196,631	25,372
99*	108,610	14,014	119,215	15,383	201,155	25,955

Benefit Level 保障級別 Essential 精選

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	3,639	470	4,099	529	7,283	940
1	3,639	470	4,099	529	7,283	940
2	3,639	470	4,099	529	7,283	940
3	3,639	470	4,099	529	7,283	940
4	3,639	470	4,099	529	7,283	940
5	3,275	423	3,719	480	6,755	872
6	3,275	423	3,719	480	6,755	872
7	3,275	423	3,719	480	6,755	872
8	3,275	423	3,719	480	6,755	872
9	3,275	423	3,719	480	6,755	872
10	2,962	382	3,361	434	6,106	788
11	3,005	388	3,407	440	6,194	799
12	3,059	395	3,476	449	6,312	814
13	3,228	417	3,568	460	6,506	839
14	3,295	425	3,689	476	6,715	866
15	3,361	434	3,812	492	6,928	894
16	3,427	442	3,889	502	7,065	912
17	3,514	453	3,986	514	7,241	934
18	3,600	465	4,089	528	7,425	958
19	3,691	476	4,188	540	7,610	982
20	3,783	488	4,319	557	7,840	1,012
21	4,031	520	4,701	607	8,447	1,090
22	4,125	532	4,872	629	8,649	1,116
23	4,277	552	4,987	643	8,863	1,144
24	4,404	568	5,136	663	9,132	1,178
25	4,538	586	5,222	674	9,403	1,213
26	4,672	603	5,312	685	9,685	1,250
27	4,803	620	5,457	704	9,958	1,285
28	4,935	637	5,606	723	10,231	1,320
29	5,049	651	5,735	740	10,462	1,350
30	5,202	671	5,915	763	10,787	1,392
31	5,347	690	6,075	784	11,084	1,430
32	5,468	706	6,214	802	11,338	1,463
33	5,579	720	6,338	818	11,562	1,492
34	5,676	732	6,451	832	11,767	1,518
35	5,776	745	6,563	847	11,974	1,545
36	5,879	759	6,680	862	12,184	1,572
37	5,956	769	6,769	873	12,346	1,593
38	6,036	779	6,860	885	12,511	1,614
39	6,119	790	6,949	897	12,679	1,636
40	6,255	807	7,017	905	12,680	1,636
41	6,480	836	7,271	938	13,281	1,714
42	6,840	883	7,674	990	14,023	1,809
43	7,120	919	8,092	1,044	14,599	1,884
44	7,510	969	8,534	1,101	15,397	1,987
45	7,667	989	8,882	1,146	15,980	2,062
46	8,048	1,038	9,144	1,180	16,498	2,129
47	8,361	1,079	9,441	1,218	17,046	2,199
48	8,646	1,116	9,698	1,251	17,527	2,262
49	9,017	1,163	9,863	1,273	17,889	2,308
50	9,370	1,209	10,619	1,370	19,276	2,487
51	9,774	1,261	10,964	1,415	19,803	2,555
52	10,155	1,310	11,389	1,470	20,574	2,655
53	10,302	1,329	11,708	1,511	21,107	2,723
54	10,818	1,396	12,290	1,586	22,161	2,859
55	11,306	1,459	12,842	1,657	23,160	2,988
56	11,921	1,538	13,377	1,726	24,160	3,117
57	12,275	1,584	13,892	1,793	25,290	3,263
58	12,999	1,677	14,582	1,882	26,367	3,402
59	14,037	1,811	15,918	2,054	28,765	3,712
60	15,156	1,956	17,326	2,236	31,431	4,056
61	16,635	2,146	18,871	2,435	33,981	4,385
62	18,000	2,323	20,426	2,636	36,818	4,751
63	19,403	2,504	22,015	2,841	40,190	5,186
64	20,818	2,686	23,200	2,994	42,836	5,527
65	22,126	2,855	24,846	3,206	46,091	5,947
66	23,620	3,048	26,428	3,410	49,441	6,379
67	25,319	3,267	28,125	3,629	52,400	6,761
68	27,204	3,510	30,156	3,891	56,242	7,257
69	29,126	3,758	32,388	4,179	59,853	7,723
70	31,567	4,073	35,113	4,531	64,080	8,268
71	33,557	4,330	37,323	4,816	69,018	8,906
72	35,620	4,596	39,977	5,158	70,755	9,130
73	37,930	4,894	41,653	5,375	72,937	9,411
74	39,951	5,155	43,420	5,603	76,037	9,811
75	41,246	5,322	45,309	5,846	80,109	10,337
76	43,317	5,589	47,576	6,139	83,841	10,818
77	44,639	5,760	48,610	6,272	86,637	11,179
78	45,509	5,872	50,795	6,554	90,575	11,687
79	48,019	6,196	53,591	6,915	92,601	11,949
80	49,582	6,398	55,329	7,139	93,330	12,043
81*	50,720	6,545	56,610	7,305	95,475	12,319
82*	51,885	6,695	57,911	7,472	97,666	12,602
83*	53,081	6,849	59,246	7,645	99,917	12,893
84*	54,301	7,007	60,604	7,820	102,213	13,189
85*	55,550	7,168	61,999	8,000	104,563	13,492
86*	56,827	7,333	63,428	8,184	106,969	13,802
87*	58,135	7,501	64,884	8,372	109,433	14,120
88*	59,475	7,674	66,379	8,565	111,950	14,445
89*	60,840	7,850	67,905	8,762	114,519	14,777
90*	62,240	8,031	69,467	8,963	117,160	15,117
91*	63,671	8,216	71,066	9,170	119,854	15,465
92*	65,134	8,404	72,699	9,381	122,606	15,820
93*	66,631	8,598	74,375	9,597	125,429	16,184
94*	68,167	8,796	76,082	9,817	128,312	16,556
95*	69,733	8,998	77,835	10,043	131,265	16,937
96*	71,338	9,205	79,624	10,274	134,284	17,327
97*	72,978	9,417	81,453	10,510	137,370	17,725
98*	74,657	9,633	83,327	10,752	140,528	18,133
99*	76,375	9,855	85,239	10,999	143,760	18,550

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026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	64,064	8,266	65,704	8,478	143,505	18,517
1	64,064	8,266	65,704	8,478	143,505	18,517
2	64,064	8,266	65,704	8,478	143,505	18,517
3	64,064	8,266	65,704	8,478	143,505	18,517
4	64,064	8,266	65,704	8,478	143,505	18,517
5	59,981	7,739	61,514	7,937	134,360	17,337
6	59,981	7,739	61,514	7,937	134,360	17,337
7	59,981	7,739	61,514	7,937	134,360	17,337
8	59,981	7,739	61,514	7,937	134,360	17,337
9	59,981	7,739	61,514	7,937	134,360	17,337
10	62,549	8,071	64,195	8,283	134,492	17,354
11	64,688	8,347	66,083	8,527	134,628	17,371
12	65,658	8,472	67,378	8,694	135,078	17,429
13	66,975	8,642	68,699	8,864	135,747	17,516
14	68,982	8,901	70,746	9,129	135,827	17,526
15	72,231	9,320	74,083	9,559	137,086	17,689
16	76,166	9,828	78,486	10,127	138,419	17,861
17	78,870	10,177	81,280	10,488	142,642	18,405
18	82,176	10,603	84,267	10,873	146,992	18,967
19	86,525	11,165	89,595	11,561	152,328	19,655
20	89,073	11,493	94,771	12,229	158,142	20,405
21	91,324	11,784	98,205	12,672	164,550	21,232
22	95,420	12,312	103,144	13,309	172,674	22,281
23	100,051	12,910	108,244	13,967	181,991	23,483
24	104,646	13,503	113,555	14,652	191,748	24,742
25	107,736	13,901	119,072	15,364	200,960	25,930
26	110,234	14,224	121,979	15,739	209,672	27,054
27	112,712	14,543	124,665	16,086	214,296	27,651
28	115,599	14,916	128,208	16,543	220,380	28,436
29	118,730	15,320	131,921	17,022	226,760	29,259
30	122,310	15,782	135,906	17,536	233,607	30,143
31	125,667	16,215	139,635	18,017	240,014	30,970
32	129,222	16,674	143,580	18,526	246,799	31,845
33	132,830	17,139	147,585	19,043	253,692	32,734
34	136,566	17,621	151,742	19,580	260,834	33,656
35	140,388	18,115	155,986	20,127	268,127	34,597
36	143,791	18,554	159,768	20,615	274,630	35,436
37	145,950	18,832	162,168	20,925	278,757	35,969
38	147,410	19,021	163,789	21,134	281,539	36,328
39	149,078	19,236	165,644	21,373	284,727	36,739
40	149,358	19,272	165,953	21,413	287,847	37,142
41	149,545	19,296	166,161	21,440	290,856	37,530
42	150,076	19,365	166,742	21,515	293,879	37,920
43	150,806	19,459	167,559	21,621	296,815	38,299
44	152,890	19,728	169,891	21,921	304,096	39,238
45	157,247	20,290	174,717	22,544	313,221	40,416
46	160,886	20,759	178,763	23,066	319,483	41,224
47	164,541	21,231	182,831	23,591	325,875	42,048
48	168,258	21,711	186,957	24,123	332,391	42,889
49	171,997	22,193	191,096	24,658	339,881	43,856
50	175,764	22,679	195,283	25,198	348,334	44,946
51	179,553	23,168	199,513	25,744	356,827	46,042
52	183,393	23,664	203,781	26,294	365,412	47,150
53	190,648	24,600	211,822	27,332	382,568	49,364
54	198,911	25,666	221,016	28,518	401,736	51,837
55	207,323	26,751	230,344	29,722	421,217	54,351
56	215,881	27,856	239,874	30,951	440,989	56,902
57	225,114	29,047	250,131	32,275	462,127	59,629
58	238,173	30,732	264,645	34,148	488,986	63,095
59	253,288	32,682	281,434	36,314	519,978	67,094
60	270,893	34,954	300,965	38,834	553,171	71,377
61	285,415	36,828	317,117	40,918	580,372	74,887
62	302,293	39,006	335,884	43,340	614,734	79,321
63	320,203	41,317	355,790	45,908	651,209	84,027
64	339,226	43,771	376,906	48,633	692,539	89,360
65	360,749	46,548	400,838	51,721	739,233	95,385
66	381,640	49,244	424,053	54,717	789,099	101,819
67	405,573	52,332	450,630	58,146	842,392	108,696
68	433,006	55,872	481,087	62,076	899,340	116,044
69	462,417	59,667	513,776	66,294	960,184	123,895
70	484,050	62,458	537,788	69,392	1,004,899	129,664
71	503,061	64,911	558,977	72,126	1,054,045	136,006
72	527,775	68,100	586,421	75,667	1,105,557	142,653
73	553,631	71,436	615,141	79,373	1,159,497	149,613
74	580,766	74,938	645,258	83,259	1,216,047	156,909
75	609,154	78,601	676,822	87,332	1,262,632	162,920
76	638,934	82,443	709,894	91,599	1,311,080	169,172
77	670,114	86,466	744,550	96,071	1,361,453	175,671
78	702,789	90,682	780,852	100,755	1,413,825	182,429
79	734,162	94,731	815,705	105,252	1,468,263	189,453
80	754,236	97,321	838,047	108,135	1,494,376	192,823
81*	771,584	99,559	857,321	110,622	1,528,744	197,257
82*	789,332	101,849	877,042	113,167	1,563,377	201,726
83*	807,486	104,192	897,213	115,769	1,599,331	206,365
84*	826,058	106,588	917,849	118,432	1,635,696	211,058
85*	845,055	109,039	938,958	121,156	1,673,021	215,874
86*	864,497	111,548	960,560	123,943	1,711,808	220,878
87*	884,377	114,113	982,648	126,793	1,751,620	226,015
88*	904,719	116,738	1,005,249	129,710	1,792,530	231,294
89*	925,522	119,422	1,028,371	132,693	1,834,541	236,715
90*	946,814	122,170	1,052,020	135,745	1,876,733	242,159
91*	968,590	124,979	1,076,216	138,867	1,919,903	247,729
92*	990,869	127,854	1,100,973	142,061	1,964,064	253,428
93*	1,013,656	130,794	1,126,293	145,328	2,009,231	259,256
94*	1,036,973	133,803	1,152,203	148,671	2,055,447	265,219
95*	1,060,823	136,880	1,178,699	152,090	2,102,719	271,319
96*	1,085,219	140,028	1,205,812	155,589	2,151,085	277,559
97*	1,110,181	143,249	1,233,545	159,167	2,200,561	283,943
98*	1,135,714	146,544	1,261,916	162,828	2,251,167	290,473
99*	1,161,836	149,914	1,290,935	166,572	2,302,943	297,154

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	52,719	6,802	58,557	7,556	104,452	13,478
1	52,719	6,802	58,557	7,556	104,452	13,478
2	52,719	6,802	58,557	7,556	104,452	13,478
3	52,719	6,802	58,557	7,556	104,452	13,478
4	52,719	6,802	58,557	7,556	104,452	13,478
5	49,319	6,364	54,781	7,069	97,713	12,608
6	49,319	6,364	54,781	7,069	97,713	12,608
7	49,319	6,364	54,781	7,069	97,713	12,608
8	49,319	6,364	54,781	7,069	97,713	12,608
9	49,319	6,364	54,781	7,069	97,713	12,608
10	47,664	6,150	52,939	6,831	94,434	12,185
11	47,855	6,175	53,153	6,858	94,780	12,230
12	48,137	6,211	53,471	6,899	95,324	12,300
13	48,526	6,261	53,921	6,958	96,159	12,408
14	49,012	6,324	54,455	7,026	97,110	12,530
15	49,598	6,400	55,108	7,111	98,272	12,680
16	50,344	6,496	55,933	7,217	99,736	12,869
17	51,269	6,615	56,966	7,350	99,921	12,893
18	51,520	6,648	57,242	7,386	100,201	12,929
19	51,737	6,676	57,488	7,418	100,628	12,984
20	51,737	6,676	57,488	7,418	100,628	12,984
21	52,629	6,791	58,477	7,545	104,279	13,455
22	54,012	6,969	60,014	7,744	108,028	13,939
23	55,956	7,220	62,171	8,022	111,909	14,440
24	58,189	7,508	64,656	8,343	116,384	15,017
25	60,520	7,809	67,245	8,677	121,039	15,618
26	62,941	8,121	69,934	9,024	125,881	16,243
27	65,281	8,423	72,539	9,360	130,565	16,847
28	67,714	8,737	75,241	9,709	135,429	17,475
29	70,233	9,062	78,038	10,069	140,469	18,125
30	73,539	9,489	81,709	10,543	145,696	18,799
31	76,984	9,933	85,544	11,038	151,123	19,500
32	80,594	10,399	89,549	11,555	156,745	20,225
33	83,592	10,786	92,879	11,984	162,583	20,978
34	86,935	11,217	96,599	12,464	169,086	21,818
35	90,412	11,666	100,462	12,963	175,852	22,691
36	94,032	12,133	104,478	13,481	182,885	23,598
37	98,789	12,747	109,766	14,163	192,143	24,793
38	103,714	13,382	115,242	14,870	201,720	26,028
39	108,874	14,048	120,976	15,610	211,761	27,324
40	113,687	14,669	126,317	16,299	223,166	28,796
41	118,520	15,293	131,688	16,992	233,698	30,155
42	122,846	15,851	136,496	17,612	243,394	31,406
43	127,443	16,444	141,737	18,289	252,510	32,582
44	130,280	16,810	146,396	18,890	260,562	33,621
45	133,037	17,166	151,051	19,490	268,604	34,659
46	137,660	17,763	155,266	20,034	275,320	35,525
47	142,440	18,379	159,155	20,536	282,213	36,415
48	146,730	18,933	163,018	21,035	288,898	37,277
49	151,194	19,509	167,969	21,673	295,785	38,166
50	155,674	20,087	172,966	22,318	302,688	39,057
51	161,366	20,821	179,295	23,135	311,555	40,201
52	167,895	21,664	186,561	24,072	320,958	41,414
53	174,743	22,547	194,152	25,052	333,034	42,972
54	182,367	23,531	202,633	26,146	346,912	44,763
55	189,837	24,495	210,928	27,217	361,441	46,638
56	197,536	25,489	219,485	28,321	376,283	48,553
57	205,665	26,537	228,525	29,487	392,262	50,614
58	216,960	27,995	241,085	31,108	412,237	53,192
59	227,894	29,406	253,902	32,762	436,009	56,259
60	234,862	30,305	260,793	33,651	449,072	57,945
61	247,967	31,996	275,516	35,550	479,183	61,830
62	266,297	34,361	295,900	38,181	516,937	66,702
63	285,110	36,788	316,782	40,875	552,307	71,265
64	304,828	39,333	338,702	43,703	591,906	76,375
65	324,207	41,833	360,233	46,482	631,727	81,513
66	342,724	44,222	380,800	49,135	667,811	86,169
67	362,882	46,823	403,182	52,023	710,801	91,716
68	385,314	49,718	428,120	55,241	756,874	97,661
69	405,501	52,323	450,564	58,137	802,601	103,561
70	430,273	55,519	478,079	61,688	840,283	108,424
71	452,072	58,332	502,211	64,801	879,177	113,442
72	468,120	60,403	519,886	67,082	909,639	117,373
73	488,092	62,980	542,144	69,954	942,555	121,620
74	508,131	65,565	564,400	72,826	982,692	126,799
75	525,874	67,855	584,047	75,361	1,022,891	131,986
76	545,231	70,352	605,577	78,139	1,058,816	136,621
77	569,265	73,454	632,199	81,574	1,099,055	141,814
78	592,255	76,420	657,718	84,867	1,146,422	147,925
79	610,600	78,787	678,274	87,519	1,187,708	153,253
80	619,816	79,976	688,676	88,861	1,228,033	158,456
81*	634,067	81,815	704,511	90,905	1,256,273	162,100
82*	648,655	83,697	720,715	92,995	1,285,166	165,828
83*	663,575	85,623	737,293	95,135	1,314,728	169,642
84*	678,836	87,592	754,252	97,323	1,344,967	173,544
85*	694,452	89,607	771,599	99,561	1,375,905	177,536
86*	710,420	91,667	789,343	101,851	1,407,546	181,619
87*	726,765	93,776	807,500	104,194	1,439,925	185,797
88*	743,478	95,933	826,073	106,590	1,473,041	190,070
89*	760,576	98,139	845,071	109,041	1,506,918	194,441
90*	778,069	100,396	864,509	111,550	1,541,579	198,913
91*	795,964	102,705	884,391	114,115	1,577,029	203,488
92*	814,276	105,068	904,737	116,740	1,613,308	208,169
93*	832,999	107,484	925,541	119,425	1,650,408	212,956
94*	852,159	109,956	946,830	122,172	1,688,372	217,854
95*	871,756	112,485	968,606	124,981	1,727,200	222,865
96*	891,813	115,073	990,885	127,856	1,766,929	227,991
97*	912,322	117,719	1,013,672	130,796	1,807,566	233,234
98*	933,306	120,427	1,036,991	133,805	1,849,145	238,599
99*	954,771	123,196	1,060,838	136,882	1,891,673	244,087

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 7 第7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	21,348	2,755	23,025	2,971	41,437	5,347
1	21,348	2,755	23,025	2,971	41,437	5,347
2	21,348	2,755	23,025	2,971	41,437	5,347
3	21,348	2,755	23,025	2,971	41,437	5,347
4	21,348	2,755	23,025	2,971	41,437	5,347
5	20,225	2,610	21,812	2,814	39,260	5,066
6	20,225	2,610	21,812	2,814	39,260	5,066
7	20,225	2,610	21,812	2,814	39,260	5,066
8	20,225	2,610	21,812	2,814	39,260	5,066
9	20,225	2,610	21,812	2,814	39,260	5,066
10	18,288	2,360	19,720	2,545	35,488	4,579
11	18,550	2,394	20,001	2,581	35,996	4,645
12	18,901	2,439	20,380	2,630	36,676	4,732
13	19,283	2,488	21,034	2,714	37,855	4,885
14	19,679	2,539	21,660	2,795	38,990	5,031
15	20,080	2,591	22,310	2,879	40,161	5,182
16	20,479	2,642	22,758	2,937	40,965	5,286
17	21,096	2,722	23,211	2,995	41,782	5,391
18	21,722	2,803	23,908	3,085	42,618	5,499
19	22,167	2,860	24,504	3,162	43,466	5,609
20	22,613	2,918	25,148	3,245	44,545	5,748
21	23,178	2,991	25,886	3,340	45,573	5,880
22	23,730	3,062	26,499	3,419	46,658	6,020
23	24,460	3,156	27,115	3,499	47,901	6,181
24	24,922	3,216	27,929	3,604	49,342	6,367
25	25,381	3,275	28,502	3,678	50,822	6,558
26	25,843	3,335	29,081	3,752	52,343	6,754
27	26,521	3,422	29,888	3,857	53,797	6,942
28	27,255	3,517	30,716	3,963	55,291	7,134
29	27,874	3,597	31,414	4,053	56,547	7,296
30	28,659	3,698	32,300	4,168	58,135	7,501
31	29,448	3,800	33,188	4,282	59,737	7,708
32	30,117	3,886	33,941	4,379	61,096	7,883
33	30,725	3,965	34,629	4,468	62,327	8,042
34	31,266	4,034	35,233	4,546	63,421	8,183
35	31,810	4,105	35,849	4,626	64,529	8,326
36	32,368	4,177	36,478	4,707	65,659	8,472
37	32,802	4,233	36,967	4,770	66,540	8,586
38	33,337	4,302	37,462	4,834	67,432	8,701
39	33,949	4,381	37,965	4,899	68,339	8,818
40	34,772	4,487	39,117	5,047	69,748	9,000
41	35,803	4,620	41,082	5,301	73,946	9,541
42	37,417	4,828	43,248	5,580	77,846	10,045
43	38,943	5,025	45,596	5,883	81,298	10,490
44	40,469	5,222	47,567	6,138	84,827	10,945
45	41,928	5,410	49,349	6,368	87,996	11,354
46	44,014	5,679	50,810	6,556	90,600	11,690
47	45,735	5,901	52,314	6,750	93,284	12,037
48	47,285	6,101	53,959	6,962	96,215	12,415
49	49,321	6,364	55,671	7,183	99,264	12,808
50	51,257	6,614	58,051	7,490	104,011	13,421
51	53,399	6,890	61,462	7,931	109,593	14,141
52	55,825	7,203	65,230	8,417	116,314	15,008
53	58,494	7,548	68,088	8,786	121,417	15,667
54	61,424	7,926	71,024	9,164	126,639	16,341
55	64,718	8,351	74,101	9,561	132,135	17,050
56	68,294	8,812	77,207	9,962	137,674	17,764
57	72,243	9,322	80,702	10,413	143,916	18,570
58	76,026	9,810	85,126	10,984	151,793	19,586
59	79,954	10,317	90,312	11,653	161,798	20,877
60	86,286	11,134	96,421	12,441	173,786	22,424
61	92,502	11,936	102,806	13,265	183,937	23,734
62	98,888	12,760	109,880	14,178	196,563	25,363
63	104,249	13,451	115,779	14,939	208,982	26,965
64	111,605	14,401	124,019	16,002	221,736	28,611
65	119,832	15,462	133,507	17,227	238,699	30,800
66	129,459	16,704	143,840	18,560	258,964	33,415
67	140,472	18,125	156,091	20,141	280,950	36,252
68	152,794	19,715	169,743	21,902	305,308	39,395
69	165,592	21,367	183,990	23,741	329,176	42,474
70	176,025	22,713	195,581	25,236	352,059	45,427
71	186,863	24,111	209,501	27,032	377,457	48,704
72	196,565	25,363	215,609	27,821	388,435	50,121
73	204,515	26,389	222,063	28,653	396,858	51,207
74	208,598	26,916	228,878	29,533	408,101	52,658
75	216,407	27,923	237,435	30,637	424,556	54,781
76	223,010	28,775	244,724	31,577	438,727	56,610
77	234,131	30,210	257,059	33,169	454,459	58,640
78	244,719	31,577	268,634	34,662	475,107	61,304
79	258,219	33,319	283,424	36,571	485,801	62,684
80	266,631	34,404	294,322	37,977	498,132	64,275
81*	272,762	35,195	301,132	38,856	509,589	65,753
82*	279,037	36,005	308,055	39,749	521,307	67,265
83*	285,454	36,833	315,140	40,663	533,296	68,812
84*	292,020	37,680	322,391	41,599	545,565	70,395
85*	298,736	38,547	329,809	42,556	558,109	72,014
86*	305,605	39,433	337,387	43,534	570,944	73,670
87*	312,636	40,340	345,152	44,536	584,077	75,365
88*	319,828	41,268	353,090	45,560	597,512	77,098
89*	327,182	42,217	361,209	46,608	611,256	78,872
90*	334,706	43,188	369,518	47,680	625,315	80,686
91*	342,405	44,181	378,018	48,777	639,696	82,541
92*	350,281	45,198	386,709	49,898	654,406	84,439
93*	358,340	46,237	395,606	51,046	669,464	86,382
94*	366,578	47,300	404,702	52,220	684,857	88,369
95*	375,015	48,389	414,014	53,421	700,617	90,402
96*	383,638	49,502	423,536	54,650	716,727	92,481
97*	392,456	50,639	433,275	55,906	733,207	94,607
98*	401,489	51,805	443,244	57,193	750,075	96,784
99*	410,717	52,996	453,436	58,508	767,323	99,009

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	16,622	2,145	17,933	2,314	31,245	4,032
1	16,622	2,145	17,933	2,314	31,245	4,032
2	16,622	2,145	17,933	2,314	31,245	4,032
3	16,622	2,145	17,933	2,314	31,245	4,032
4	16,622	2,145	17,933	2,314	31,245	4,032
5	14,958	1,930	16,214	2,092	28,930	3,733
6	14,958	1,930	16,214	2,092	28,930	3,733
7	14,958	1,930	16,214	2,092	28,930	3,733
8	14,958	1,930	16,214	2,092	28,930	3,733
9	14,958	1,930	16,214	2,092	28,930	3,733
10	13,525	1,745	14,659	1,891	26,149	3,374
11	13,719	1,770	14,867	1,918	26,523	3,422
12	13,978	1,804	15,148	1,955	27,024	3,487
13	14,261	1,840	15,690	2,025	27,942	3,605
14	14,555	1,878	16,204	2,091	28,820	3,719
15	14,850	1,916	16,737	2,160	29,728	3,836
16	15,146	1,954	17,075	2,203	30,325	3,913
17	15,602	2,013	17,361	2,240	30,883	3,985
18	16,065	2,073	17,886	2,308	31,456	4,059
19	16,393	2,115	18,355	2,368	32,079	4,139
20	16,723	2,158	18,873	2,435	32,899	4,245
21	17,677	2,281	19,976	2,578	34,103	4,400
22	18,097	2,335	20,448	2,638	34,915	4,505
23	18,654	2,407	20,885	2,695	35,826	4,623
24	19,007	2,453	21,574	2,784	36,958	4,769
25	19,356	2,498	22,028	2,842	38,126	4,919
26	19,710	2,543	22,489	2,902	39,327	5,074
27	20,226	2,610	23,121	2,983	40,428	5,217
28	20,785	2,682	23,762	3,066	41,551	5,361
29	21,258	2,743	24,304	3,136	42,496	5,483
30	21,857	2,820	24,988	3,224	43,686	5,637
31	22,458	2,898	25,676	3,313	44,892	5,793
32	22,970	2,964	26,257	3,388	45,913	5,924
33	23,433	3,024	26,790	3,457	46,840	6,044
34	23,845	3,077	27,257	3,517	47,660	6,150
35	24,260	3,130	27,733	3,578	48,493	6,257
36	24,686	3,185	28,219	3,641	49,342	6,367
37	25,016	3,228	28,598	3,690	50,004	6,452
38	25,426	3,281	28,959	3,737	50,656	6,536
39	25,892	3,341	29,310	3,782	51,304	6,620
40	26,520	3,422	30,247	3,903	52,337	6,753
41	27,306	3,523	31,933	4,120	55,702	7,187
42	28,536	3,682	33,679	4,346	58,693	7,573
43	29,701	3,832	35,627	4,597	61,323	7,913
44	30,865	3,983	37,204	4,801	64,020	8,261
45	31,977	4,126	38,612	4,982	66,422	8,571
46	33,568	4,331	39,557	5,104	68,216	8,802
47	34,881	4,501	40,631	5,243	70,154	9,052
48	36,063	4,653	41,882	5,404	72,334	9,333
49	37,617	4,854	43,086	5,559	74,518	9,615
50	39,092	5,044	44,968	5,802	78,167	10,086
51	40,726	5,255	47,813	6,169	82,485	10,643
52	42,577	5,494	50,942	6,573	87,716	11,318
53	44,611	5,756	53,122	6,854	91,518	11,809
54	46,846	6,045	55,316	7,138	95,371	12,306
55	49,358	6,369	57,566	7,428	99,382	12,823
56	52,085	6,721	59,778	7,713	103,376	13,339
57	54,270	7,003	61,475	7,932	107,186	13,830
58	57,804	7,459	65,566	8,460	113,679	14,668
59	62,141	8,018	71,050	9,168	122,541	15,812
60	67,111	8,659	75,702	9,768	131,584	16,979
61	72,477	9,352	81,125	10,468	139,500	18,000
62	78,132	10,082	87,342	11,270	149,624	19,306
63	83,992	10,838	93,612	12,079	160,616	20,725
64	90,292	11,651	98,638	12,727	170,574	22,010
65	96,398	12,438	105,654	13,633	183,204	23,639
66	104,142	13,438	113,745	14,677	198,850	25,658
67	113,002	14,581	122,544	15,812	215,727	27,836
68	122,915	15,860	132,979	17,159	234,408	30,246
69	133,210	17,188	144,611	18,659	252,590	32,592
70	144,372	18,629	156,755	20,226	270,329	34,881
71	153,462	19,802	166,624	21,500	290,990	37,547
72	162,916	21,021	178,485	23,030	298,761	38,550
73	171,373	22,113	183,686	23,701	304,642	39,309
74	178,305	23,007	189,184	24,411	313,550	40,458
75	181,860	23,466	194,988	25,160	326,289	42,102
76	188,667	24,344	202,284	26,101	337,281	43,520
77	194,430	25,088	208,272	26,874	348,870	45,015
78	198,168	25,570	217,641	28,083	364,728	47,062
79	209,099	26,981	229,618	29,628	372,899	48,116
80	215,912	27,860	238,731	30,804	380,779	49,133
81*	220,877	28,500	244,262	31,518	389,535	50,263
82*	225,959	29,156	249,878	32,242	398,492	51,418
83*	231,155	29,826	255,623	32,984	407,655	52,601
84*	236,472	30,513	261,505	33,743	417,035	53,811
85*	241,910	31,214	267,522	34,519	426,624	55,048
86*	247,472	31,932	273,669	35,312	436,435	56,314
87*	253,165	32,666	279,967	36,125	446,474	57,610
88*	258,989	33,418	286,407	36,956	456,744	58,935
89*	264,944	34,186	292,991	37,805	467,250	60,290
90*	271,038	34,973	299,732	38,675	477,996	61,677
91*	277,273	35,777	306,628	39,565	488,990	63,095
92*	283,649	36,600	313,676	40,474	500,234	64,546
93*	290,176	37,442	320,893	41,406	511,745	66,032
94*	296,846	38,303	328,271	42,358	523,510	67,550
95*	303,677	39,184	335,824	43,332	535,558	69,104
96*	310,660	40,085	343,547	44,329	547,871	70,693
97*	317,801	41,007	351,449	45,348	560,469	72,319
98*	325,116	41,950	359,536	46,392	573,364	73,982
99*	332,590	42,915	367,803	47,458	586,550	75,684

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 2026
在香港繕發的保單之保費率生效日期：由2026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	36,223	4,674	37,150	4,794	81,138	10,469
1	36,223	4,674	37,150	4,794	81,138	10,469
2	36,223	4,674	37,150	4,794	81,138	10,469
3	36,223	4,674	37,150	4,794	81,138	10,469
4	36,223	4,674	37,150	4,794	81,138	10,469
5	33,831	4,365	34,693	4,477	75,777	9,778
6	33,831	4,365	34,693	4,477	75,777	9,778
7	33,831	4,365	34,693	4,477	75,777	9,778
8	33,831	4,365	34,693	4,477	75,777	9,778
9	33,831	4,365	34,693	4,477	75,777	9,778
10	35,278	4,552	36,207	4,672	75,855	9,788
11	36,530	4,714	37,318	4,815	75,929	9,797
12	37,563	4,847	38,543	4,973	76,182	9,830
13	38,750	5,000	39,747	5,129	76,641	9,889
14	40,912	5,279	41,956	5,414	77,484	9,998
15	43,338	5,592	44,449	5,735	79,856	10,304
16	45,703	5,897	47,095	6,077	83,050	10,716
17	47,323	6,106	48,767	6,293	85,586	11,043
18	49,309	6,362	50,559	6,524	88,191	11,379
19	51,914	6,699	53,755	6,936	91,395	11,793
20	53,443	6,896	56,866	7,338	94,884	12,243
21	54,795	7,070	58,922	7,603	98,731	12,739
22	57,253	7,387	61,888	7,986	103,607	13,369
23	60,030	7,746	64,946	8,380	109,196	14,090
24	62,785	8,101	68,134	8,791	115,052	14,845
25	64,640	8,341	71,444	9,219	120,576	15,558
26	66,139	8,534	73,187	9,443	125,802	16,233
27	67,626	8,726	74,798	9,651	128,577	16,591
28	69,361	8,950	76,924	9,926	132,229	17,062
29	71,239	9,192	79,154	10,213	136,056	17,556
30	73,387	9,469	81,541	10,521	140,163	18,086
31	75,402	9,729	83,783	10,811	144,009	18,582
32	77,531	10,004	86,148	11,116	148,081	19,107
33	79,697	10,283	88,553	11,426	152,217	19,641
34	81,942	10,573	91,048	11,748	156,500	20,194
35	84,235	10,869	93,591	12,076	160,877	20,758
36	86,272	11,132	95,861	12,369	164,778	21,262
37	87,570	11,299	97,303	12,555	167,254	21,581
38	88,445	11,412	98,274	12,681	168,921	21,796
39	89,448	11,542	99,384	12,824	170,833	22,043
40	89,614	11,563	99,573	12,848	172,708	22,285
41	89,728	11,578	99,695	12,864	174,518	22,518
42	90,044	11,619	100,046	12,909	176,326	22,752
43	90,482	11,675	100,533	12,972	178,089	22,979
44	91,736	11,837	101,936	13,153	182,460	23,543
45	94,347	12,174	104,831	13,527	187,930	24,249
46	96,533	12,456	107,256	13,839	191,690	24,734
47	98,724	12,739	109,698	14,155	195,526	25,229
48	100,956	13,027	112,173	14,474	199,433	25,733
49	103,198	13,316	114,657	14,794	203,928	26,313
50	105,459	13,608	117,170	15,119	208,998	26,967
51	107,732	13,901	119,708	15,446	214,095	27,625
52	110,037	14,198	122,267	15,776	219,250	28,290
53	114,387	14,760	127,094	16,399	229,543	29,618
54	119,348	15,400	132,608	17,111	241,041	31,102
55	124,395	16,051	138,204	17,833	252,727	32,610
56	129,528	16,713	143,924	18,571	264,594	34,141
57	133,836	17,269	148,706	19,188	274,745	35,451
58	142,535	18,392	158,379	20,436	292,633	37,759
59	152,942	19,734	169,941	21,928	313,974	40,513
60	164,711	21,253	182,996	23,612	336,348	43,400
61	175,752	22,678	195,270	25,196	357,376	46,113
62	187,174	24,151	207,973	26,835	380,634	49,114
63	198,967	25,673	221,077	28,526	404,643	52,212
64	210,907	27,214	234,333	30,237	430,570	55,557
65	222,246	28,677	246,943	31,864	455,420	58,764
66	235,117	30,338	261,248	33,709	486,139	62,728
67	249,859	32,240	277,620	35,822	518,972	66,964
68	266,760	34,421	296,387	38,243	554,059	71,491
69	284,883	36,759	316,522	40,842	591,540	76,328
70	298,208	38,478	331,315	42,750	619,087	79,882
71	309,920	39,990	344,370	44,435	649,366	83,789
72	325,146	41,954	361,276	46,616	681,103	87,884
73	341,074	44,010	378,971	48,899	714,333	92,172
74	357,795	46,167	397,527	51,294	749,173	96,667
75	375,279	48,423	416,972	53,803	777,870	100,370
76	393,632	50,791	437,346	56,432	807,718	104,222
77	412,839	53,270	458,698	59,187	838,754	108,226
78	432,966	55,867	481,062	62,073	871,016	112,389
79	452,297	58,361	502,534	64,843	904,554	116,717
80	464,662	59,956	516,297	66,619	920,645	118,793
81*	475,352	61,336	528,173	68,151	941,820	121,525
82*	486,283	62,746	540,316	69,718	963,148	124,277
83*	497,471	64,190	552,747	71,322	985,301	127,136
84*	508,912	65,666	565,461	72,963	1,007,707	130,027
85*	520,619	67,177	578,466	74,641	1,030,705	132,994
86*	532,589	68,721	591,770	76,357	1,054,590	136,076
87*	544,840	70,302	605,380	78,114	1,079,127	139,242
88*	557,371	71,919	619,302	79,910	1,104,323	142,493
89*	570,197	73,574	633,555	81,749	1,130,220	145,835
90*	583,307	75,265	648,122	83,629	1,156,205	149,188
91*	596,720	76,996	663,025	85,552	1,182,795	152,619
92*	610,444	78,767	678,276	87,519	1,210,001	156,129
93*	624,484	80,579	693,875	89,532	1,237,832	159,720
94*	638,847	82,432	709,836	91,592	1,266,300	163,394
95*	653,541	84,328	726,160	93,698	1,295,424	167,151
96*	668,576	86,268	742,864	95,853	1,325,222	170,996
97*	683,947	88,251	759,949	98,058	1,355,701	174,929
98*	699,686	90,282	777,430	100,314	1,386,884	178,953
99*	715,775	92,358	795,309	102,621	1,418,782	183,069

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	29,772	3,842	33,066	4,267	58,985	7,611
1	29,772	3,842	33,066	4,267	58,985	7,611
2	29,772	3,842	33,066	4,267	58,985	7,611
3	29,772	3,842	33,066	4,267	58,985	7,611
4	29,772	3,842	33,066	4,267	58,985	7,611
5	27,779	3,584	30,855	3,981	55,040	7,102
6	27,779	3,584	30,855	3,981	55,040	7,102
7	27,779	3,584	30,855	3,981	55,040	7,102
8	27,779	3,584	30,855	3,981	55,040	7,102
9	27,779	3,584	30,855	3,981	55,040	7,102
10	27,179	3,507	30,189	3,895	53,852	6,949
11	27,509	3,550	30,555	3,943	54,485	7,030
12	27,890	3,599	30,982	3,998	55,230	7,126
13	28,340	3,657	31,489	4,063	56,159	7,246
14	28,846	3,722	32,052	4,136	57,155	7,375
15	29,426	3,797	32,698	4,219	58,305	7,523
16	30,073	3,880	33,414	4,311	59,579	7,688
17	30,765	3,970	34,180	4,410	59,833	7,720
18	30,910	3,988	34,349	4,432	60,120	7,757
19	31,042	4,005	34,493	4,451	60,377	7,791
20	31,042	4,005	34,493	4,451	60,377	7,791
21	31,579	4,075	35,088	4,527	62,568	8,073
22	32,408	4,182	36,009	4,646	64,817	8,363
23	33,573	4,332	37,300	4,813	67,145	8,664
24	34,915	4,505	38,795	5,006	69,831	9,010
25	36,312	4,685	40,344	5,206	72,625	9,371
26	37,764	4,873	41,961	5,414	75,530	9,746
27	39,168	5,054	43,523	5,616	78,337	10,108
28	40,628	5,242	45,144	5,825	81,258	10,485
29	42,142	5,438	46,825	6,042	84,283	10,875
30	44,124	5,693	49,024	6,326	87,418	11,280
31	46,191	5,960	51,326	6,623	90,674	11,700
32	48,354	6,239	53,728	6,933	94,050	12,135
33	50,155	6,472	55,729	7,191	97,550	12,587
34	52,161	6,730	57,958	7,478	101,453	13,091
35	54,248	7,000	60,278	7,778	105,511	13,614
36	56,420	7,280	62,687	8,089	109,729	14,159
37	59,273	7,648	65,861	8,498	115,285	14,875
38	62,229	8,030	69,144	8,922	121,029	15,617
39	65,323	8,429	72,584	9,366	127,057	16,394
40	68,212	8,802	75,794	9,780	133,898	17,277
41	71,113	9,176	79,014	10,195	140,218	18,093
42	73,710	9,511	81,897	10,567	146,038	18,844
43	76,469	9,867	85,042	10,973	151,506	19,549
44	78,169	10,086	87,838	11,334	156,339	20,173
45	79,822	10,300	90,631	11,694	161,162	20,795
46	82,596	10,658	93,158	12,020	165,195	21,315
47	85,467	11,028	95,491	12,321	169,329	21,849
48	88,038	11,360	97,808	12,620	173,337	22,366
49	90,714	11,705	100,781	13,004	177,469	22,899
50	93,402	12,052	103,778	13,391	181,612	23,434
51	96,821	12,493	107,576	13,881	186,933	24,120
52	100,738	12,998	111,935	14,443	192,574	24,848
53	104,846	13,529	116,492	15,031	199,821	25,783
54	109,419	14,119	121,582	15,688	208,147	26,858
55	113,903	14,697	126,556	16,330	216,865	27,983
56	118,522	15,293	131,689	16,992	225,768	29,131
57	123,362	15,918	137,073	17,687	235,283	30,359
58	128,914	16,634	143,247	18,483	244,944	31,606
59	135,361	17,466	150,808	19,459	258,970	33,415
60	142,803	18,426	158,575	20,461	273,052	35,233
61	153,223	19,771	170,250	21,968	296,100	38,206
62	164,111	21,176	182,354	23,530	318,569	41,106
63	175,430	22,636	194,917	25,151	339,835	43,850
64	187,360	24,175	208,181	26,862	363,814	46,944
65	199,736	25,772	221,931	28,636	389,193	50,218
66	211,140	27,244	234,599	30,271	411,421	53,087
67	223,564	28,847	248,391	32,050	437,906	56,504
68	237,380	30,630	263,753	34,033	466,289	60,166
69	249,820	32,235	277,581	35,817	494,461	63,801
70	265,077	34,203	294,530	38,004	517,674	66,797
71	278,507	35,936	309,398	39,922	541,637	69,889
72	288,397	37,213	320,288	41,327	560,405	72,310
73	300,697	38,800	334,001	43,097	580,681	74,927
74	313,046	40,393	347,712	44,866	605,407	78,117
75	323,974	41,803	359,815	46,428	630,175	81,313
76	335,900	43,342	373,080	48,139	652,308	84,169
77	350,707	45,253	389,477	50,255	677,093	87,367
78	364,868	47,080	405,201	52,284	706,274	91,132
79	376,173	48,538	417,870	53,919	731,713	94,415
80	381,855	49,272	424,273	54,745	756,555	97,620
81*	390,634	50,404	434,033	56,004	773,958	99,866
82*	399,617	51,563	444,012	57,292	791,753	102,162
83*	408,806	52,749	454,225	58,610	809,966	104,512
84*	418,213	53,963	464,674	59,958	828,597	106,916
85*	427,830	55,204	475,357	61,336	847,647	109,374
86*	437,670	56,474	486,295	62,748	867,148	111,890
87*	447,735	57,772	497,477	64,191	887,092	114,463
88*	458,035	59,101	508,921	65,667	907,498	117,097
89*	468,570	60,461	520,624	67,177	928,369	119,790
90*	479,348	61,851	532,601	68,723	949,722	122,545
91*	490,374	63,274	544,849	70,303	971,566	125,363
92*	501,652	64,729	557,379	71,920	993,911	128,247
93*	513,188	66,218	570,202	73,574	1,016,774	131,197
94*	524,991	67,741	583,315	75,266	1,040,156	134,214
95*	537,068	69,299	596,733	76,998	1,064,083	137,301
96*	549,418	70,893	610,456	78,769	1,088,555	140,459
97*	562,055	72,523	624,495	80,580	1,113,590	143,689
98*	574,985	74,192	638,861	82,434	1,139,205	146,994
99*	588,208	75,898	653,555	84,330	1,165,400	150,374

ZONE 7 第7區

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

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	12,468	1,609	13,443	1,735	24,197	3,122
1	12,468	1,609	13,443	1,735	24,197	3,122
2	12,468	1,609	13,443	1,735	24,197	3,122
3	12,468	1,609	13,443	1,735	24,197	3,122
4	12,468	1,609	13,443	1,735	24,197	3,122
5	11,811	1,524	12,739	1,644	22,925	2,958
6	11,811	1,524	12,739	1,644	22,925	2,958
7	11,811	1,524	12,739	1,644	22,925	2,958
8	11,811	1,524	12,739	1,644	22,925	2,958
9	11,811	1,524	12,739	1,644	22,925	2,958
10	10,678	1,378	11,515	1,486	20,723	2,674
11	10,834	1,398	11,680	1,507	21,021	2,712
12	11,038	1,424	11,900	1,535	21,418	2,764
13	11,261	1,453	12,283	1,585	22,109	2,853
14	11,495	1,483	12,652	1,633	22,772	2,938
15	11,727	1,513	13,027	1,681	23,455	3,026
16	11,960	1,543	13,289	1,715	23,921	3,087
17	12,320	1,590	13,555	1,749	24,401	3,149
18	12,686	1,637	13,961	1,801	24,888	3,211
19	12,945	1,670	14,308	1,846	25,384	3,275
20	13,205	1,704	14,685	1,895	26,016	3,357
21	14,092	1,818	15,741	2,031	27,708	3,575
22	14,426	1,861	16,112	2,079	28,368	3,660
23	14,868	1,918	16,486	2,127	29,124	3,758
24	15,150	1,955	16,980	2,191	29,999	3,871
25	15,431	1,991	17,327	2,236	30,899	3,987
26	15,713	2,027	17,680	2,281	31,825	4,106
27	16,124	2,081	18,170	2,345	32,712	4,221
28	16,570	2,138	18,673	2,409	33,617	4,338
29	16,947	2,187	19,102	2,465	34,381	4,436
30	17,424	2,248	19,637	2,534	35,347	4,561
31	17,903	2,310	20,178	2,604	36,320	4,686
32	18,313	2,363	20,636	2,663	37,146	4,793
33	18,682	2,411	21,052	2,716	37,894	4,890
34	19,009	2,453	21,423	2,764	38,559	4,975
35	19,339	2,495	21,798	2,813	39,233	5,062
36	19,680	2,539	22,178	2,862	39,922	5,151
37	19,942	2,573	22,476	2,900	40,458	5,220
38	20,270	2,615	22,775	2,939	41,001	5,290
39	20,639	2,663	23,084	2,979	41,550	5,361
40	21,141	2,728	23,784	3,069	42,408	5,472
41	21,766	2,809	24,981	3,223	44,959	5,801
42	22,751	2,936	26,295	3,393	47,332	6,107
43	23,678	3,055	27,721	3,577	49,430	6,378
44	24,605	3,175	28,920	3,732	51,577	6,655
45	25,492	3,289	30,003	3,871	53,503	6,904
46	26,757	3,453	30,891	3,986	55,088	7,108
47	27,808	3,588	31,808	4,104	56,716	7,318
48	28,750	3,710	32,808	4,233	58,498	7,548
49	29,988	3,869	33,849	4,368	60,351	7,787
50	31,162	4,021	35,295	4,554	63,240	8,160
51	32,469	4,190	37,370	4,822	66,630	8,597
52	33,944	4,380	39,658	5,117	70,721	9,125
53	35,563	4,589	41,398	5,342	73,822	9,525
54	37,347	4,819	43,181	5,572	76,996	9,935
55	39,349	5,077	45,054	5,813	80,338	10,366
56	41,521	5,358	46,944	6,057	83,705	10,801
57	43,928	5,668	49,066	6,331	87,499	11,290
58	46,225	5,965	51,756	6,678	92,292	11,909
59	49,230	6,352	55,611	7,176	99,627	12,855
60	52,921	6,829	59,140	7,631	106,591	13,754
61	57,419	7,409	63,814	8,234	114,176	14,732
62	62,300	8,039	69,226	8,932	123,837	15,979
63	67,286	8,682	74,727	9,642	134,879	17,404
64	72,665	9,376	80,749	10,419	144,378	18,629
65	78,338	10,108	87,272	11,261	156,042	20,134
66	84,215	10,866	93,570	12,074	168,455	21,736
67	90,653	11,697	100,730	12,997	181,307	23,394
68	98,599	12,722	109,539	14,134	197,028	25,423
69	106,864	13,789	118,735	15,321	212,427	27,410
70	113,594	14,657	126,214	16,286	227,198	29,316
71	120,590	15,560	135,197	17,445	243,589	31,431
72	126,850	16,368	139,136	17,953	250,670	32,345
73	131,980	17,030	143,306	18,491	256,106	33,046
74	134,613	17,369	147,701	19,058	263,362	33,982
75	139,653	18,020	153,226	19,771	273,983	35,353
76	143,919	18,570	157,930	20,378	283,124	36,532
77	151,090	19,495	165,889	21,405	293,278	37,842
78	157,924	20,377	173,359	22,369	306,602	39,562
79	166,635	21,501	182,907	23,601	313,507	40,453
80	172,066	22,202	189,937	24,508	321,471	41,480
81*	176,029	22,713	194,337	25,076	328,866	42,434
82*	180,072	23,235	198,799	25,651	336,422	43,409
83*	184,214	23,770	203,374	26,242	344,161	44,408
84*	188,453	24,317	208,051	26,845	352,074	45,429
85*	192,787	24,876	212,837	27,463	360,171	46,474
86*	197,219	25,448	217,731	28,094	368,453	47,542
87*	201,760	26,034	222,741	28,741	376,930	48,636
88*	206,402	26,633	227,866	29,402	385,604	49,755
89*	211,148	27,245	233,107	30,078	394,474	50,900
90*	215,999	27,871	238,463	30,769	403,536	52,069
91*	220,966	28,512	243,950	31,477	412,820	53,267
92*	226,054	29,168	249,563	32,202	422,323	54,493
93*	231,249	29,839	255,303	32,942	432,032	55,746
94*	236,567	30,525	261,174	33,700	441,967	57,028
95*	242,013	31,227	267,179	34,475	452,135	58,340
96*	247,580	31,946	273,332	35,269	462,539	59,682
97*	253,269	32,680	279,613	36,079	473,171	61,054
98*	259,097	33,432	286,047	36,909	484,058	62,459
99*	265,056	34,201	292,620	37,757	495,185	63,895

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	9,725	1,255	10,486	1,353	18,258	2,356
1	9,725	1,255	10,486	1,353	18,258	2,356
2	9,725	1,255	10,486	1,353	18,258	2,356
3	9,725	1,255	10,486	1,353	18,258	2,356
4	9,725	1,255	10,486	1,353	18,258	2,356
5	8,748	1,129	9,482	1,223	16,905	2,181
6	8,748	1,129	9,482	1,223	16,905	2,181
7	8,748	1,129	9,482	1,223	16,905	2,181
8	8,748	1,129	9,482	1,223	16,905	2,181
9	8,748	1,129	9,482	1,223	16,905	2,181
10	7,909	1,021	8,571	1,106	15,280	1,972
11	8,024	1,035	8,693	1,122	15,499	2,000
12	8,174	1,055	8,856	1,143	15,791	2,038
13	8,340	1,076	9,175	1,184	16,331	2,107
14	8,514	1,099	9,476	1,223	16,843	2,173
15	8,687	1,121	9,786	1,263	17,372	2,242
16	8,857	1,143	9,983	1,288	17,719	2,286
17	9,125	1,177	10,153	1,310	18,047	2,329
18	9,396	1,212	10,459	1,350	18,381	2,372
19	9,588	1,237	10,732	1,385	18,746	2,419
20	9,781	1,262	11,037	1,424	19,227	2,481
21	10,421	1,345	11,828	1,526	20,458	2,640
22	10,667	1,376	12,106	1,562	20,945	2,703
23	10,995	1,419	12,361	1,595	21,490	2,773
24	11,204	1,446	12,773	1,648	22,173	2,861
25	11,411	1,472	13,041	1,683	22,877	2,952
26	11,619	1,499	13,314	1,718	23,602	3,045
27	11,923	1,538	13,691	1,767	24,264	3,131
28	12,252	1,581	14,069	1,815	24,935	3,217
29	12,532	1,617	14,394	1,857	25,501	3,290
30	12,885	1,663	14,797	1,909	26,220	3,383
31	13,240	1,708	15,203	1,962	26,940	3,476
32	13,541	1,747	15,548	2,006	27,552	3,555
33	13,813	1,782	15,861	2,047	28,108	3,627
34	14,057	1,814	16,140	2,083	28,602	3,691
35	14,301	1,845	16,425	2,119	29,103	3,755
36	14,553	1,878	16,710	2,156	29,611	3,821
37	14,747	1,903	16,936	2,185	30,011	3,872
38	14,989	1,934	17,144	2,212	30,399	3,922
39	15,261	1,969	17,352	2,239	30,784	3,972
40	15,634	2,017	17,912	2,311	31,405	4,052
41	16,097	2,077	18,924	2,442	33,437	4,314
42	16,824	2,171	19,961	2,576	35,238	4,547
43	17,509	2,259	21,123	2,726	36,819	4,751
44	18,196	2,348	22,060	2,846	38,440	4,960
45	18,850	2,432	22,894	2,954	39,882	5,146
46	19,786	2,553	23,441	3,025	40,950	5,284
47	20,563	2,653	24,071	3,106	42,103	5,433
48	21,259	2,743	24,812	3,202	43,411	5,601
49	22,175	2,861	25,516	3,292	44,713	5,769
50	23,043	2,973	26,633	3,437	46,911	6,053
51	24,039	3,102	28,362	3,660	49,531	6,391
52	25,130	3,243	30,226	3,900	52,686	6,798
53	26,329	3,397	31,521	4,067	54,968	7,093
54	27,650	3,568	32,815	4,234	57,274	7,390
55	29,132	3,759	34,141	4,405	59,678	7,700
56	30,741	3,967	35,439	4,573	62,064	8,008
57	31,881	4,114	36,278	4,681	64,215	8,286
58	34,048	4,393	38,788	5,005	68,182	8,798
59	36,532	4,714	42,055	5,426	73,983	9,546
60	39,347	5,077	44,653	5,762	79,162	10,214
61	42,690	5,508	48,103	6,207	84,635	10,921
62	46,191	5,960	52,054	6,717	91,683	11,830
63	49,794	6,425	56,091	7,238	99,905	12,891
64	53,426	6,894	59,099	7,626	106,502	13,742
65	57,202	7,381	63,302	8,168	114,812	14,814
66	61,796	7,974	68,152	8,794	124,286	16,037
67	67,053	8,652	73,423	9,474	134,219	17,319
68	72,931	9,410	79,679	10,281	145,839	18,818
69	79,044	10,199	86,653	11,181	157,112	20,273
70	85,664	11,053	93,919	12,119	168,193	21,702
71	91,060	11,750	99,841	12,883	181,017	23,357
72	96,667	12,473	106,941	13,799	185,678	23,958
73	101,688	13,121	110,064	14,202	189,185	24,411
74	105,797	13,651	113,354	14,626	194,787	25,134
75	107,910	13,924	116,837	15,076	202,728	26,158
76	111,946	14,445	121,204	15,639	209,575	27,042
77	115,368	14,886	124,636	16,082	216,655	27,955
78	117,465	15,157	130,243	16,806	226,504	29,226
79	123,943	15,993	137,412	17,731	231,571	29,880
80	127,983	16,514	142,935	18,443	236,073	30,461
81*	130,930	16,894	146,255	18,872	241,503	31,162
82*	133,938	17,282	149,612	19,305	247,054	31,878
83*	137,018	17,680	153,056	19,749	252,736	32,611
84*	140,171	18,087	156,574	20,203	258,547	33,361
85*	143,395	18,503	160,178	20,668	264,493	34,128
86*	146,692	18,928	163,859	21,143	270,576	34,913
87*	150,070	19,364	167,629	21,630	276,800	35,716
88*	153,521	19,809	171,487	22,127	283,170	36,538
89*	157,051	20,265	175,432	22,636	289,683	37,378
90*	160,659	20,730	179,462	23,156	296,339	38,237
91*	164,354	21,207	183,592	23,689	303,157	39,117
92*	168,139	21,695	187,815	24,234	310,136	40,018
93*	172,004	22,194	192,134	24,791	317,264	40,937
94*	175,959	22,704	196,554	25,362	324,561	41,879
95*	180,009	23,227	201,073	25,945	332,028	42,842
96*	184,149	23,761	205,703	26,542	339,667	43,828
97*	188,383	24,307	210,432	27,153	347,476	44,836
98*	192,717	24,867	215,274	27,777	355,471	45,867
99*	197,149	25,439	220,219	28,415	363,641	46,921

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

Benefit Level 保障級別 Prestige 特級

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	30,188	3,895	30,959	3,995	67,614	8,724
1	30,188	3,895	30,959	3,995	67,614	8,724
2	30,188	3,895	30,959	3,995	67,614	8,724
3	30,188	3,895	30,959	3,995	67,614	8,724
4	30,188	3,895	30,959	3,995	67,614	8,724
5	28,193	3,638	28,912	3,731	63,148	8,148
6	28,193	3,638	28,912	3,731	63,148	8,148
7	28,193	3,638	28,912	3,731	63,148	8,148
8	28,193	3,638	28,912	3,731	63,148	8,148
9	28,193	3,638	28,912	3,731	63,148	8,148
10	29,400	3,794	30,175	3,894	63,212	8,156
11	30,443	3,928	31,098	4,013	63,275	8,165
12	31,303	4,039	32,120	4,145	63,483	8,191
13	32,292	4,167	33,123	4,274	63,865	8,241
14	34,093	4,399	34,967	4,512	64,572	8,332
15	36,117	4,660	37,038	4,779	66,549	8,587
16	38,086	4,914	39,246	5,064	69,209	8,930
17	39,438	5,089	40,639	5,244	71,323	9,203
18	41,092	5,302	42,133	5,437	73,496	9,483
19	43,265	5,583	44,802	5,781	76,166	9,828
20	44,537	5,747	47,388	6,115	79,072	10,203
21	45,664	5,892	49,103	6,336	82,274	10,616
22	47,712	6,156	51,572	6,654	86,340	11,141
23	50,026	6,455	54,121	6,983	90,998	11,742
24	52,321	6,751	56,777	7,326	95,875	12,371
25	53,867	6,951	59,535	7,682	100,479	12,965
26	55,121	7,112	60,990	7,870	104,837	13,527
27	56,355	7,272	62,333	8,043	107,148	13,826
28	57,797	7,458	64,106	8,272	110,190	14,218
29	59,362	7,660	65,961	8,511	113,382	14,630
30	61,158	7,891	67,950	8,768	116,801	15,071
31	62,834	8,108	69,817	9,009	120,009	15,485
32	64,610	8,337	71,788	9,263	123,402	15,923
33	66,416	8,570	73,795	9,522	126,846	16,367
34	68,282	8,811	75,873	9,790	130,420	16,828
35	70,194	9,057	77,994	10,064	134,065	17,299
36	71,898	9,277	79,886	10,308	137,317	17,718
37	72,973	9,416	81,086	10,463	139,380	17,985
38	73,707	9,511	81,895	10,567	140,772	18,164
39	74,540	9,618	82,823	10,687	142,362	18,369
40	74,678	9,636	82,976	10,707	143,924	18,571
41	74,775	9,648	83,079	10,720	145,430	18,765
42	75,040	9,683	83,373	10,758	146,939	18,960
43	75,403	9,729	83,776	10,810	148,411	19,150
44	76,446	9,864	84,946	10,961	152,052	19,620
45	78,623	10,145	87,361	11,272	156,609	20,208
46	80,443	10,380	89,384	11,533	159,743	20,612
47	82,271	10,616	91,414	11,795	162,937	21,024
48	84,131	10,856	93,480	12,062	166,196	21,445
49	85,999	11,097	95,550	12,329	169,942	21,928
50	87,885	11,340	97,644	12,599	174,166	22,473
51	89,776	11,584	99,757	12,872	178,414	23,021
52	91,694	11,831	101,891	13,147	182,706	23,575
53	95,323	12,300	105,913	13,666	191,286	24,682
54	99,458	12,833	110,508	14,259	200,870	25,919
55	103,666	13,376	115,171	14,861	210,609	27,175
56	107,940	13,928	119,936	15,476	220,495	28,451
57	111,528	14,391	123,921	15,990	228,949	29,542
58	118,779	15,326	131,983	17,030	243,865	31,466
59	127,446	16,445	141,611	18,272	261,635	33,759
60	137,260	17,711	152,498	19,677	280,288	36,166
61	146,461	18,898	162,725	20,997	297,813	38,427
62	155,978	20,126	173,309	22,362	317,193	40,928
63	165,806	21,394	184,232	23,772	337,206	43,510
64	175,754	22,678	195,278	25,197	358,806	46,298
65	185,207	23,898	205,787	26,553	379,519	48,970
66	195,931	25,281	217,707	28,091	405,117	52,273
67	208,218	26,867	231,348	29,851	432,480	55,804
68	222,303	28,684	246,989	31,870	461,714	59,576
69	237,403	30,633	263,768	34,035	492,953	63,607
70	248,508	32,066	276,097	35,625	515,913	66,569
71	258,270	33,325	286,975	37,029	541,140	69,825
72	270,957	34,962	301,065	38,847	567,587	73,237
73	284,232	36,675	315,807	40,749	595,275	76,810
74	298,163	38,473	331,273	42,745	624,313	80,557
75	312,734	40,353	347,477	44,836	648,226	83,642
76	328,028	42,326	364,458	47,027	673,098	86,851
77	344,031	44,391	382,248	49,322	698,957	90,188
78	360,807	46,556	400,883	51,727	725,847	93,658
79	376,911	48,634	418,779	54,036	753,796	97,264
80	387,219	49,964	430,248	55,516	767,201	98,994
81*	396,128	51,113	440,148	56,793	784,851	101,271
82*	405,237	52,289	450,266	58,099	802,620	103,564
83*	414,558	53,491	460,625	59,435	821,086	105,947
84*	424,092	54,722	471,216	60,802	839,751	108,355
85*	433,846	55,980	482,053	62,200	858,914	110,828
86*	443,823	57,267	493,143	63,631	878,826	113,397
87*	454,030	58,585	504,484	65,095	899,268	116,035
88*	464,475	59,932	516,088	66,592	920,265	118,744
89*	475,158	61,311	527,958	68,124	941,835	121,527
90*	486,087	62,721	540,102	69,691	963,499	124,322
91*	497,269	64,164	552,525	71,294	985,661	127,182
92*	508,704	65,639	565,229	72,933	1,008,331	130,107
93*	520,403	67,149	578,228	74,610	1,031,518	133,099
94*	532,371	68,693	591,528	76,326	1,055,243	136,160
95*	544,612	70,273	605,133	78,082	1,079,516	139,292
96*	557,144	71,890	619,052	79,878	1,104,344	142,496
97*	569,960	73,543	633,292	81,715	1,129,747	145,774
98*	583,067	75,234	647,859	83,595	1,155,730	149,126
99*	596,472	76,964	662,753	85,517	1,182,307	152,556

Benefit Level 保障級別 Comprehensive 全面

Age+ 年齡+	Asia 亞洲 HKD 港元	Asia 亞洲 USD 美元	Worldwide ex USA 全球(不包括美國) HKD 港元	Worldwide ex USA 全球(不包括美國) USD 美元	Worldwide 全球 HKD 港元	Worldwide 全球 USD 美元
0	24,811	3,201	27,555	3,555	49,153	6,342
1	24,811	3,201	27,555	3,555	49,153	6,342
2	24,811	3,201	27,555	3,555	49,153	6,342
3	24,811	3,201	27,555	3,555	49,153	6,342
4	24,811	3,201	27,555	3,555	49,153	6,342
5	23,150	2,987	25,712	3,318	45,867	5,918
6	23,150	2,987	25,712	3,318	45,867	5,918
7	23,150	2,987	25,712	3,318	45,867	5,918
8	23,150	2,987	25,712	3,318	45,867	5,918
9	23,150	2,987	25,712	3,318	45,867	5,918
10	22,651	2,923	25,160	3,246	44,879	5,791
11	22,919	2,957	25,458	3,285	45,395	5,857
12	23,244	2,999	25,817	3,331	46,024	5,939
13	23,613	3,047	26,238	3,386	46,790	6,037
14	24,037	3,102	26,706	3,446	47,625	6,145
15	24,524	3,164	27,246	3,516	48,584	6,269
16	25,065	3,234	27,847	3,593	49,656	6,407
17	25,636	3,308	28,482	3,675	49,859	6,433
18	25,760	3,324	28,621	3,693	50,103	6,465
19	25,869	3,338	28,742	3,709	50,316	6,492
20	25,869	3,338	28,742	3,709	50,316	6,492
21	26,316	3,396	29,239	3,773	52,140	6,728
22	27,006	3,485	30,008	3,872	54,012	6,969
23	27,977	3,610	31,085	4,011	55,956	7,220
24	29,095	3,754	32,329	4,171	58,190	7,508
25	30,260	3,905	33,624	4,339	60,520	7,809
26	31,470	4,061	34,967	4,512	62,943	8,122
27	32,645	4,212	36,270	4,680	65,281	8,423
28	33,855	4,368	37,620	4,854	67,715	8,737
29	35,120	4,532	39,019	5,035	70,233	9,062
30	36,769	4,744	40,853	5,271	72,850	9,400
31	38,493	4,967	42,771	5,519	75,564	9,750
32	40,298	5,200	44,771	5,777	78,375	10,113
33	41,798	5,393	46,437	5,992	81,292	10,489
34	43,469	5,609	48,298	6,232	84,542	10,909
35	45,207	5,833	50,229	6,481	87,924	11,345
36	47,015	6,066	52,238	6,740	91,443	11,799
37	49,394	6,373	54,881	7,081	96,070	12,396
38	51,857	6,691	57,620	7,435	100,860	13,014
39	54,438	7,024	60,490	7,805	105,884	13,662
40	56,845	7,335	63,161	8,150	111,582	14,398
41	59,260	7,646	65,841	8,496	116,851	15,078
42	61,424	7,926	68,249	8,806	121,699	15,703
43	63,724	8,222	70,866	9,144	126,255	16,291
44	65,143	8,406	73,200	9,445	130,280	16,810
45	66,517	8,583	75,527	9,745	134,304	17,330
46	68,830	8,881	77,631	10,017	137,661	17,763
47	71,221	9,190	79,580	10,268	141,109	18,208
48	73,366	9,467	81,512	10,518	144,450	18,639
49	75,596	9,754	83,984	10,837	147,893	19,083
50	77,836	10,043	86,483	11,159	151,343	19,528
51	80,685	10,411	89,650	11,568	155,778	20,100
52	83,946	10,832	93,281	12,036	160,480	20,707
53	87,374	11,274	97,077	12,526	166,517	21,486
54	91,185	11,766	101,317	13,073	173,459	22,382
55	94,920	12,248	105,464	13,608	180,721	23,319
56	98,768	12,744	109,740	14,160	188,142	24,276
57	102,803	13,265	114,228	14,739	196,075	25,300
58	107,429	13,862	119,374	15,403	204,120	26,338
59	112,797	14,554	125,675	16,216	215,808	27,846
60	119,004	15,355	132,145	17,051	227,544	29,361
61	127,691	16,476	141,876	18,307	246,756	31,839
62	136,763	17,647	151,964	19,608	265,478	34,255
63	146,195	18,864	162,434	20,959	283,202	36,542
64	155,987	20,127	173,323	22,364	302,896	39,083
65	166,448	21,477	184,942	23,863	324,324	41,848
66	175,953	22,704	195,501	25,226	342,850	44,239
67	186,300	24,039	206,991	26,709	364,924	47,087
68	197,817	25,525	219,791	28,360	388,575	50,139
69	208,185	26,863	231,315	29,847	412,050	53,168
70	220,897	28,503	245,439	31,670	431,396	55,664
71	232,087	29,947	257,835	33,269	451,364	58,241
72	240,328	31,010	266,910	34,440	467,004	60,259
73	250,584	32,333	278,336	35,914	483,903	62,439
74	260,875	33,661	289,763	37,389	504,508	65,098
75	269,983	34,837	299,844	38,690	525,147	67,761
76	279,917	36,118	310,901	40,116	543,591	70,141
77	292,259	37,711	324,566	41,879	564,248	72,806
78	304,059	39,233	337,667	43,570	588,564	75,944
79	313,481	40,449	348,222	44,932	609,758	78,678
80	318,210	41,059	353,562	45,621	630,464	81,350
81*	325,531	42,004	361,697	46,671	644,969	83,222
82*	333,017	42,970	370,013	47,744	659,800	85,135
83*	340,675	43,958	378,523	48,842	674,980	87,094
84*	348,514	44,970	387,229	49,965	690,503	89,097
85*	356,527	46,003	396,133	51,114	706,383	91,146
86*	364,727	47,062	405,246	52,290	722,627	93,242
87*	373,117	48,144	414,571	53,493	739,249	95,387
88*	381,696	49,251	424,101	54,723	756,254	97,581
89*	390,477	50,384	433,857	55,982	773,645	99,825
90*	399,457	51,543	443,835	57,269	791,440	102,121
91*	408,646	52,729	454,045	58,586	809,642	104,470
92*	418,048	53,942	464,489	59,934	828,270	106,874
93*	427,661	55,182	475,172	61,313	847,316	109,331
94*	437,497	56,451	486,097	62,722	866,801	111,845
95*	447,558	57,749	497,281	64,165	886,739	114,418
96*	457,849	59,077	508,715	65,641	907,131	117,049
97*	468,382	60,436	520,417	67,151	927,998	119,742
98*	479,156	61,827	532,387	68,695	949,338	122,495
99*	490,175	63,248	544,629	70,275	971,172	125,313

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 7 第 7 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	10,390	1,341	11,204	1,446	20,168	2,602
1	10,390	1,341	11,204	1,446	20,168	2,602
2	10,390	1,341	11,204	1,446	20,168	2,602
3	10,390	1,341	11,204	1,446	20,168	2,602
4	10,390	1,341	11,204	1,446	20,168	2,602
5	9,843	1,270	10,615	1,370	19,104	2,465
6	9,843	1,270	10,615	1,370	19,104	2,465
7	9,843	1,270	10,615	1,370	19,104	2,465
8	9,843	1,270	10,615	1,370	19,104	2,465
9	9,843	1,270	10,615	1,370	19,104	2,465
10	8,900	1,148	9,595	1,238	17,273	2,229
11	9,028	1,165	9,736	1,256	17,519	2,261
12	9,198	1,187	9,919	1,280	17,846	2,303
13	9,387	1,211	10,238	1,321	18,421	2,377
14	9,578	1,236	10,543	1,360	18,975	2,448
15	9,773	1,261	10,860	1,401	19,546	2,522
16	9,969	1,286	11,076	1,429	19,937	2,573
17	10,269	1,325	11,296	1,458	20,334	2,624
18	10,572	1,364	11,638	1,502	20,744	2,677
19	10,788	1,392	11,927	1,539	21,155	2,730
20	11,003	1,420	12,241	1,579	21,677	2,797
21	11,746	1,516	13,115	1,692	23,091	2,979
22	12,023	1,551	13,426	1,732	23,639	3,050
23	12,393	1,599	13,741	1,773	24,273	3,132
24	12,626	1,629	14,152	1,826	25,001	3,226
25	12,860	1,659	14,441	1,863	25,749	3,322
26	13,094	1,690	14,734	1,901	26,521	3,422
27	13,437	1,734	15,142	1,954	27,259	3,517
28	13,809	1,782	15,564	2,008	28,013	3,615
29	14,126	1,823	15,919	2,054	28,651	3,697
30	14,520	1,874	16,364	2,111	29,456	3,801
31	14,922	1,925	16,816	2,170	30,268	3,906
32	15,259	1,969	17,198	2,219	30,953	3,994
33	15,569	2,009	17,546	2,264	31,581	4,075
34	15,840	2,044	17,853	2,304	32,135	4,146
35	16,119	2,080	18,165	2,344	32,695	4,219
36	16,399	2,116	18,483	2,385	33,267	4,293
37	16,620	2,145	18,730	2,417	33,713	4,350
38	16,893	2,180	18,982	2,449	34,166	4,409
39	17,201	2,219	19,238	2,482	34,623	4,467
40	17,619	2,273	19,821	2,558	35,341	4,560
41	18,141	2,341	20,818	2,686	37,469	4,835
42	18,960	2,446	21,913	2,827	39,442	5,089
43	19,732	2,546	23,101	2,981	41,193	5,315
44	20,504	2,646	24,104	3,110	42,981	5,546
45	21,246	2,741	25,001	3,226	44,586	5,753
46	22,301	2,878	25,742	3,322	45,906	5,923
47	23,172	2,990	26,508	3,420	47,262	6,098
48	23,958	3,091	27,338	3,527	48,752	6,291
49	24,991	3,225	28,206	3,639	50,294	6,490
50	25,970	3,351	29,415	3,795	52,701	6,800
51	27,056	3,491	31,141	4,018	55,527	7,165
52	28,285	3,650	33,049	4,264	58,933	7,604
53	29,637	3,824	34,497	4,451	61,519	7,938
54	31,123	4,016	35,983	4,643	64,163	8,279
55	32,790	4,231	37,545	4,845	66,947	8,638
56	34,603	4,465	39,118	5,047	69,757	9,001
57	36,605	4,723	40,889	5,276	72,918	9,409
58	38,517	4,970	43,127	5,565	76,904	9,923
59	41,026	5,294	46,344	5,980	83,023	10,713
60	44,099	5,690	49,284	6,359	88,825	11,461
61	47,848	6,174	53,175	6,861	95,141	12,276
62	51,911	6,698	57,684	7,443	103,188	13,315
63	56,067	7,234	62,268	8,035	112,391	14,502
64	60,551	7,813	67,288	8,682	120,309	15,524
65	65,398	8,438	72,859	9,401	130,267	16,809
66	70,632	9,114	78,475	10,126	141,286	18,230
67	75,544	9,748	83,945	10,832	151,090	19,495
68	82,170	10,603	91,287	11,779	164,190	21,186
69	89,053	11,491	98,949	12,768	177,022	22,842
70	94,662	12,214	105,179	13,571	189,330	24,430
71	100,491	12,967	112,668	14,538	202,990	26,192
72	105,708	13,640	115,952	14,962	208,892	26,954
73	109,983	14,191	119,420	15,409	213,421	27,538
74	112,176	14,474	123,088	15,882	219,466	28,318
75	116,379	15,017	127,690	16,476	228,320	29,461
76	119,928	15,475	131,606	16,981	235,939	30,444
77	125,909	16,246	138,243	17,838	244,397	31,535
78	131,607	16,982	144,469	18,641	255,503	32,968
79	138,864	17,918	152,421	19,667	261,257	33,711
80	143,390	18,502	158,284	20,424	267,883	34,566
81*	146,685	18,927	161,943	20,896	274,043	35,360
82*	150,060	19,363	165,669	21,377	280,350	36,174
83*	153,511	19,808	169,476	21,868	286,795	37,006
84*	157,041	20,263	173,376	22,371	293,393	37,857
85*	160,651	20,729	177,360	22,885	300,135	38,727
86*	164,349	21,206	181,444	23,412	307,043	39,618
87*	168,125	21,694	185,613	23,950	314,102	40,529
88*	171,995	22,193	189,885	24,501	321,332	41,462
89*	175,952	22,703	194,252	25,065	328,717	42,415
90*	180,000	23,226	198,723	25,642	336,282	43,391
91*	184,135	23,759	203,287	26,231	344,012	44,389
92*	188,376	24,307	207,965	26,834	351,931	45,410
93*	192,701	24,865	212,745	27,451	360,016	46,454
94*	197,135	25,437	217,641	28,083	368,301	47,523
95*	201,675	26,023	222,651	28,729	376,774	48,616
96*	206,309	26,621	227,770	29,390	385,437	49,734
97*	211,054	27,233	233,007	30,065	394,303	50,878
98*	215,910	27,859	238,368	30,757	403,371	52,048
99*	220,878	28,500	243,852	31,465	412,653	53,246

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	8,104	1,046	8,739	1,128	15,219	1,964
1	8,104	1,046	8,739	1,128	15,219	1,964
2	8,104	1,046	8,739	1,128	15,219	1,964
3	8,104	1,046	8,739	1,128	15,219	1,964
4	8,104	1,046	8,739	1,128	15,219	1,964
5	7,289	941	7,900	1,019	14,086	1,818
6	7,289	941	7,900	1,019	14,086	1,818
7	7,289	941	7,900	1,019	14,086	1,818
8	7,289	941	7,900	1,019	14,086	1,818
9	7,289	941	7,900	1,019	14,086	1,818
10	6,592	851	7,142	922	12,736	1,643
11	6,686	863	7,246	935	12,918	1,667
12	6,813	879	7,382	953	13,159	1,698
13	6,952	897	7,646	987	13,605	1,755
14	7,093	915	7,897	1,019	14,034	1,811
15	7,239	934	8,159	1,053	14,478	1,868
16	7,385	953	8,321	1,074	14,767	1,905
17	7,605	981	8,460	1,092	15,039	1,941
18	7,830	1,010	8,718	1,125	15,320	1,977
19	7,989	1,031	8,946	1,154	15,623	2,016
20	8,149	1,051	9,199	1,187	16,020	2,067
21	8,686	1,121	9,854	1,271	17,047	2,200
22	8,890	1,147	10,087	1,302	17,452	2,252
23	9,165	1,183	10,302	1,329	17,911	2,311
24	9,338	1,205	10,646	1,374	18,479	2,384
25	9,509	1,227	10,868	1,402	19,063	2,460
26	9,682	1,249	11,097	1,432	19,667	2,538
27	9,936	1,282	11,409	1,472	20,220	2,609
28	10,212	1,318	11,727	1,513	20,780	2,681
29	10,445	1,348	11,994	1,548	21,252	2,742
30	10,736	1,385	12,329	1,591	21,849	2,819
31	11,033	1,424	12,668	1,635	22,451	2,897
32	11,283	1,456	12,958	1,672	22,959	2,962
33	11,513	1,486	13,220	1,706	23,426	3,023
34	11,712	1,511	13,451	1,736	23,836	3,076
35	11,920	1,538	13,686	1,766	24,250	3,129
36	12,126	1,565	13,926	1,797	24,676	3,184
37	12,290	1,586	14,112	1,821	25,008	3,227
38	12,492	1,612	14,290	1,844	25,333	3,269
39	12,720	1,641	14,462	1,866	25,653	3,310
40	13,027	1,681	14,925	1,926	26,169	3,377
41	13,414	1,731	15,770	2,035	27,866	3,596
42	14,019	1,809	16,634	2,146	29,364	3,789
43	14,591	1,883	17,601	2,271	30,683	3,959
44	15,162	1,956	18,387	2,373	32,033	4,133
45	15,712	2,027	19,078	2,462	33,235	4,288
46	16,491	2,128	19,534	2,521	34,123	4,403
47	17,135	2,211	20,061	2,589	35,085	4,527
48	17,715	2,286	20,675	2,668	36,178	4,668
49	18,480	2,385	21,262	2,743	37,264	4,808
50	19,204	2,478	22,197	2,864	39,095	5,045
51	20,031	2,585	23,632	3,049	41,278	5,326
52	20,942	2,702	25,190	3,250	43,905	5,665
53	21,942	2,831	26,266	3,389	45,807	5,911
54	23,043	2,973	27,344	3,528	47,730	6,159
55	24,276	3,132	28,451	3,671	49,731	6,417
56	25,619	3,306	29,531	3,810	51,721	6,674
57	26,566	3,428	30,233	3,901	53,514	6,905
58	28,369	3,661	32,320	4,170	56,815	7,331
59	30,446	3,929	35,048	4,522	61,654	7,955
60	32,786	4,230	37,211	4,801	65,968	8,512
61	35,573	4,590	40,084	5,172	70,526	9,100
62	38,488	4,966	43,375	5,597	76,397	9,858
63	41,493	5,354	46,740	6,031	83,248	10,742
64	44,521	5,745	49,252	6,355	88,745	11,451
65	47,668	6,151	52,754	6,807	95,775	12,358
66	51,498	6,645	56,788	7,327	103,957	13,414
67	55,878	7,210	61,188	7,895	111,850	14,432
68	60,779	7,842	66,402	8,568	121,531	15,681
69	65,870	8,499	72,208	9,317	130,927	16,894
70	71,384	9,211	78,268	10,099	140,158	18,085
71	75,882	9,791	83,199	10,735	150,845	19,464
72	80,556	10,394	89,121	11,499	154,732	19,965
73	84,737	10,934	91,716	11,834	157,654	20,342
74	88,167	11,376	94,463	12,189	162,322	20,945
75	89,926	11,603	97,359	12,562	168,939	21,799
76	93,286	12,037	101,004	13,033	174,650	22,535
77	96,136	12,405	103,865	13,402	180,544	23,296
78	97,890	12,631	108,536	14,005	188,754	24,355
79	103,287	13,327	114,507	14,775	192,976	24,900
80	106,654	13,762	119,116	15,370	196,720	25,383
81*	109,105	14,078	121,876	15,726	201,246	25,967
82*	111,614	14,402	124,679	16,088	205,876	26,565
83*	114,181	14,733	127,543	16,457	210,608	27,175
84*	116,807	15,072	130,479	16,836	215,454	27,801
85*	119,492	15,418	133,479	17,223	220,406	28,439
86*	122,243	15,773	136,552	17,620	225,479	29,094
87*	125,051	16,136	139,689	18,024	230,663	29,763
88*	127,930	16,507	142,904	18,439	235,973	30,448
89*	130,873	16,887	146,189	18,863	241,395	31,148
90*	133,885	17,275	149,555	19,297	246,951	31,865
91*	136,960	17,672	152,989	19,741	252,627	32,597
92*	140,114	18,079	156,508	20,195	258,442	33,347
93*	143,332	18,494	160,109	20,659	264,381	34,114
94*	146,629	18,920	163,792	21,134	270,464	34,899
95*	150,006	19,356	167,561	21,621	276,685	35,701
96*	153,453	19,800	171,416	22,118	283,047	36,522
97*	156,981	20,256	175,357	22,627	289,559	37,362
98*	160,594	20,722	179,391	23,147	296,216	38,221
99*	164,289	21,199	183,519	23,680	303,032	39,101

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 2026
在香港繕發的保單之保費率生效日期：由2026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	21,991	2,838	22,556	2,910	49,262	6,356
1	21,991	2,838	22,556	2,910	49,262	6,356
2	21,991	2,838	22,556	2,910	49,262	6,356
3	21,991	2,838	22,556	2,910	49,262	6,356
4	21,991	2,838	22,556	2,910	49,262	6,356
5	20,573	2,655	21,100	2,723	46,086	5,947
6	20,573	2,655	21,100	2,723	46,086	5,947
7	20,573	2,655	21,100	2,723	46,086	5,947
8	20,573	2,655	21,100	2,723	46,086	5,947
9	20,573	2,655	21,100	2,723	46,086	5,947
10	21,454	2,768	22,022	2,842	46,132	5,953
11	22,261	2,872	22,740	2,934	46,176	5,958
12	22,720	2,932	23,315	3,008	46,298	5,974
13	23,441	3,025	24,045	3,103	46,361	5,982
14	24,505	3,162	25,130	3,243	46,412	5,989
15	25,958	3,349	26,625	3,435	47,833	6,172
16	27,373	3,532	28,206	3,639	49,747	6,419
17	28,342	3,657	29,210	3,769	51,264	6,615
18	29,531	3,810	30,286	3,908	52,824	6,816
19	31,096	4,012	32,198	4,155	54,743	7,064
20	32,013	4,131	34,060	4,395	56,831	7,333
21	32,819	4,235	35,292	4,554	59,134	7,630
22	34,291	4,425	37,066	4,783	62,054	8,007
23	35,954	4,639	38,899	5,019	65,402	8,439
24	37,608	4,853	40,810	5,266	68,912	8,892
25	38,717	4,996	42,792	5,522	72,222	9,319
26	39,617	5,112	43,836	5,656	75,349	9,722
27	40,506	5,227	44,801	5,781	77,012	9,937
28	41,543	5,360	46,075	5,945	79,199	10,219
29	42,668	5,506	47,409	6,117	81,493	10,515
30	43,957	5,672	48,841	6,302	83,949	10,832
31	45,161	5,827	50,183	6,475	86,254	11,130
32	46,437	5,992	51,596	6,658	88,695	11,445
33	47,734	6,159	53,040	6,844	91,173	11,764
34	49,077	6,333	54,532	7,036	93,737	12,095
35	50,452	6,510	56,056	7,233	96,358	12,433
36	51,671	6,667	57,416	7,409	98,695	12,735
37	52,452	6,768	58,279	7,520	100,178	12,926
38	52,975	6,835	58,862	7,595	101,176	13,055
39	53,575	6,913	59,531	7,681	102,324	13,203
40	53,674	6,926	59,637	7,695	103,445	13,348
41	53,744	6,935	59,713	7,705	104,527	13,487
42	53,936	6,959	59,924	7,732	105,613	13,627
43	54,196	6,993	60,217	7,770	106,668	13,764
44	54,944	7,090	61,056	7,878	109,285	14,101
45	56,512	7,292	62,792	8,102	112,564	14,524
46	57,818	7,460	64,244	8,290	114,816	14,815
47	59,133	7,630	65,705	8,478	117,112	15,111
48	60,466	7,802	67,186	8,669	119,452	15,413
49	61,812	7,976	68,677	8,862	122,145	15,761
50	63,164	8,150	70,183	9,056	125,183	16,153
51	64,527	8,326	71,700	9,252	128,234	16,546
52	65,907	8,504	73,234	9,450	131,321	16,945
53	68,515	8,841	76,124	9,822	137,484	17,740
54	71,485	9,224	79,427	10,249	144,377	18,629
55	74,508	9,614	82,781	10,681	151,375	19,532
56	77,583	10,011	86,205	11,123	158,483	20,449
57	80,105	10,336	89,007	11,485	164,445	21,219
58	85,311	11,008	94,794	12,231	175,152	22,600
59	91,708	11,833	101,901	13,149	188,269	24,293
60	99,045	12,780	110,041	14,199	202,251	26,097
61	106,772	13,777	118,630	15,307	217,116	28,015
62	114,886	14,824	127,652	16,471	233,631	30,146
63	123,272	15,906	136,972	17,674	250,700	32,348
64	132,024	17,035	146,691	18,928	269,532	34,778
65	138,097	17,819	153,443	19,799	282,986	36,514
66	146,096	18,851	162,335	20,946	302,079	38,978
67	155,260	20,034	172,507	22,259	322,479	41,610
68	165,760	21,388	184,167	23,763	344,279	44,423
69	177,018	22,841	196,681	25,378	367,572	47,429
70	185,300	23,910	205,870	26,564	384,689	49,637
71	192,578	24,849	213,982	27,611	403,502	52,065
72	202,038	26,069	224,488	28,966	423,223	54,609
73	211,935	27,346	235,483	30,385	443,869	57,273
74	222,327	28,687	247,011	31,872	465,518	60,067
75	233,192	30,089	259,096	33,432	483,352	62,368
76	244,593	31,560	271,756	35,065	501,897	64,761
77	256,527	33,100	285,023	36,777	521,178	67,249
78	269,038	34,715	298,922	38,571	541,230	69,836
79	281,045	36,264	312,264	40,292	562,070	72,525
80	288,731	37,256	320,815	41,395	572,064	73,815
81*	295,372	38,113	328,192	42,347	585,224	75,513
82*	302,164	38,989	335,741	43,321	598,474	77,222
83*	309,114	39,886	343,463	44,318	612,242	78,999
84*	316,225	40,803	351,364	45,337	626,160	80,795
85*	323,498	41,742	359,443	46,380	640,451	82,639
86*	330,940	42,702	367,712	47,447	655,296	84,554
87*	338,548	43,684	376,171	48,538	670,543	86,522
88*	346,335	44,688	384,819	49,654	686,203	88,542
89*	354,300	45,716	393,669	50,796	702,277	90,616
90*	362,455	46,768	402,726	51,965	718,438	92,702
91*	370,785	47,843	411,988	53,160	734,959	94,833
92*	379,315	48,944	421,466	54,383	751,863	97,015
93*	388,037	50,069	431,155	55,633	769,153	99,246
94*	396,960	51,221	441,076	56,913	786,848	101,529
95*	406,095	52,399	451,222	58,222	804,945	103,864
96*	415,431	53,604	461,596	59,561	823,455	106,252
97*	424,994	54,838	472,217	60,931	842,402	108,697
98*	434,769	56,099	483,081	62,333	861,778	111,197
99*	444,762	57,389	494,183	63,766	881,588	113,753

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	18,088	2,334	20,093	2,593	35,843	4,625
1	18,088	2,334	20,093	2,593	35,843	4,625
2	18,088	2,334	20,093	2,593	35,843	4,625
3	18,088	2,334	20,093	2,593	35,843	4,625
4	18,088	2,334	20,093	2,593	35,843	4,625
5	16,911	2,182	18,780	2,423	33,500	4,323
6	16,911	2,182	18,780	2,423	33,500	4,323
7	16,911	2,182	18,780	2,423	33,500	4,323
8	16,911	2,182	18,780	2,423	33,500	4,323
9	16,911	2,182	18,780	2,423	33,500	4,323
10	16,544	2,135	18,373	2,371	32,781	4,230
11	16,708	2,156	18,560	2,395	33,093	4,270
12	16,908	2,182	18,780	2,423	33,482	4,320
13	17,147	2,213	19,054	2,459	33,983	4,385
14	17,423	2,248	19,356	2,498	34,517	4,454
15	17,737	2,289	19,706	2,543	35,142	4,534
16	18,088	2,334	20,099	2,593	35,837	4,624
17	18,426	2,378	20,472	2,642	35,909	4,633
18	18,513	2,389	20,574	2,655	36,010	4,646
19	18,593	2,399	20,656	2,665	36,165	4,666
20	18,593	2,399	20,656	2,665	36,165	4,666
21	18,913	2,440	21,016	2,712	37,474	4,835
22	19,411	2,505	21,567	2,783	38,824	5,010
23	20,109	2,595	22,340	2,883	40,217	5,189
24	20,911	2,698	23,238	2,998	41,828	5,397
25	21,750	2,806	24,168	3,118	43,496	5,612
26	22,618	2,918	25,134	3,243	45,239	5,837
27	23,461	3,027	26,070	3,364	46,921	6,054
28	24,334	3,140	27,039	3,489	48,669	6,280
29	25,242	3,257	28,048	3,619	50,480	6,514
30	26,428	3,410	29,365	3,789	52,361	6,756
31	27,664	3,570	30,742	3,967	54,311	7,008
32	28,964	3,737	32,181	4,152	56,331	7,269
33	30,040	3,876	33,377	4,307	58,427	7,539
34	31,244	4,031	34,714	4,479	60,765	7,841
35	32,493	4,193	36,102	4,658	63,199	8,155
36	33,794	4,361	37,545	4,845	65,725	8,481
37	35,503	4,581	39,450	5,090	69,051	8,910
38	37,272	4,809	41,414	5,344	72,493	9,354
39	39,128	5,049	43,475	5,610	76,101	9,819
40	40,856	5,272	45,397	5,858	80,200	10,348
41	42,592	5,496	47,328	6,107	83,985	10,837
42	44,147	5,696	49,055	6,330	87,471	11,287
43	45,802	5,910	50,937	6,573	90,742	11,709
44	46,819	6,041	52,608	6,788	93,639	12,082
45	47,809	6,169	54,284	7,004	96,532	12,456
46	49,474	6,384	55,796	7,199	98,943	12,767
47	51,189	6,605	57,197	7,380	101,421	13,087
48	52,732	6,804	58,586	7,559	103,822	13,396
49	54,334	7,011	60,363	7,789	106,299	13,716
50	55,944	7,219	62,161	8,021	108,778	14,036
51	57,992	7,483	64,435	8,314	111,965	14,447
52	60,337	7,785	67,047	8,651	115,343	14,883
53	62,797	8,103	69,773	9,003	119,682	15,443
54	65,539	8,457	72,822	9,396	124,675	16,087
55	68,223	8,803	75,802	9,781	129,893	16,760
56	70,990	9,160	78,878	10,178	135,226	17,449
57	73,827	9,526	82,034	10,585	140,813	18,169
58	77,298	9,974	85,893	11,083	146,868	18,951
59	81,394	10,502	90,686	11,701	155,725	20,094
60	85,872	11,080	95,352	12,303	164,191	21,186
61	92,743	11,967	103,045	13,296	179,220	23,125
62	99,884	12,888	110,988	14,321	193,896	25,019
63	107,176	13,829	119,083	15,366	207,619	26,790
64	114,571	14,783	127,305	16,426	222,473	28,706
65	121,577	15,687	135,088	17,431	236,900	30,568
66	128,523	16,584	142,800	18,426	250,430	32,314
67	136,081	17,559	151,194	19,509	266,551	34,394
68	144,490	18,644	160,545	20,715	283,826	36,623
69	152,064	19,621	168,963	21,802	300,975	38,835
70	161,352	20,820	179,280	23,133	315,106	40,659
71	169,527	21,874	188,330	24,301	329,691	42,541
72	175,545	22,651	194,958	25,156	341,114	44,015
73	183,034	23,617	203,305	26,233	353,459	45,608
74	190,548	24,587	211,650	27,310	368,510	47,550
75	197,203	25,446	219,020	28,261	383,582	49,494
76	204,461	26,382	227,089	29,302	397,057	51,233
77	213,472	27,545	237,076	30,590	412,147	53,180
78	222,097	28,658	246,644	31,825	429,910	55,472
79	228,978	29,546	254,354	32,820	445,390	57,470
80	232,431	29,991	258,252	33,323	460,511	59,421
81*	237,777	30,681	264,196	34,090	471,106	60,788
82*	243,249	31,387	270,269	34,873	481,941	62,186
83*	248,844	32,109	276,488	35,676	493,028	63,617
84*	254,561	32,847	282,844	36,496	504,360	65,079
85*	260,418	33,602	289,347	37,335	515,962	66,576
86*	266,408	34,375	296,007	38,194	527,831	68,107
87*	272,535	35,166	302,813	39,073	539,969	69,673
88*	278,807	35,975	309,778	39,971	552,391	71,276
89*	285,216	36,802	316,898	40,890	565,088	72,915
90*	291,776	37,649	324,191	41,831	578,093	74,593
91*	298,487	38,514	331,648	42,793	591,387	76,308
92*	305,351	39,400	339,274	43,777	604,989	78,063
93*	312,373	40,306	347,074	44,784	618,898	79,858
94*	319,559	41,233	355,063	45,815	633,141	81,696
95*	326,907	42,182	363,225	46,868	647,693	83,573
96*	334,426	43,152	371,582	47,946	662,598	85,497
97*	342,121	44,145	380,129	49,049	677,841	87,463
98*	349,988	45,160	388,871	50,177	693,421	89,474
99*	358,042	46,199	397,817	51,331	709,384	91,533

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 2026
在香港繕發的保單之保費率生效日期：由2026年9月9日起

ZONE 7 第 7 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	7,473	964	8,060	1,040	14,504	1,871
1	7,473	964	8,060	1,040	14,504	1,871
2	7,473	964	8,060	1,040	14,504	1,871
3	7,473	964	8,060	1,040	14,504	1,871
4	7,473	964	8,060	1,040	14,504	1,871
5	7,078	913	7,634	985	13,739	1,773
6	7,078	913	7,634	985	13,739	1,773
7	7,078	913	7,634	985	13,739	1,773
8	7,078	913	7,634	985	13,739	1,773
9	7,078	913	7,634	985	13,739	1,773
10	6,400	826	6,903	891	12,422	1,603
11	6,493	838	7,003	904	12,597	1,625
12	6,616	854	7,132	920	12,837	1,656
13	6,750	871	7,363	950	13,247	1,709
14	6,890	889	7,582	978	13,647	1,761
15	7,027	907	7,811	1,008	14,057	1,814
16	7,167	925	7,967	1,028	14,338	1,850
17	7,385	953	8,124	1,048	14,623	1,887
18	7,605	981	8,368	1,080	14,915	1,925
19	7,758	1,001	8,578	1,107	15,212	1,963
20	7,915	1,021	8,804	1,136	15,593	2,012
21	8,510	1,098	9,504	1,226	16,732	2,159
22	8,711	1,124	9,727	1,255	17,127	2,210
23	8,978	1,158	9,954	1,284	17,585	2,269
24	9,150	1,181	10,252	1,323	18,117	2,338
25	9,315	1,202	10,461	1,350	18,658	2,407
26	9,488	1,224	10,676	1,378	19,217	2,480
27	9,737	1,256	10,972	1,416	19,751	2,549
28	10,003	1,291	11,279	1,455	20,296	2,619
29	10,233	1,320	11,534	1,488	20,760	2,679
30	10,521	1,358	11,856	1,530	21,343	2,754
31	10,810	1,395	12,185	1,572	21,931	2,830
32	11,057	1,427	12,463	1,608	22,429	2,894
33	11,281	1,456	12,712	1,640	22,883	2,953
34	11,478	1,481	12,934	1,669	23,282	3,004
35	11,678	1,507	13,161	1,698	23,691	3,057
36	11,883	1,533	13,394	1,728	24,105	3,110
37	12,043	1,554	13,573	1,751	24,431	3,152
38	12,241	1,579	13,753	1,775	24,755	3,194
39	12,464	1,608	13,937	1,798	25,088	3,237
40	12,767	1,647	14,359	1,853	25,605	3,304
41	13,145	1,696	15,081	1,946	27,147	3,503
42	13,736	1,772	15,878	2,049	28,577	3,687
43	14,296	1,845	16,735	2,159	29,846	3,851
44	14,856	1,917	17,461	2,253	31,142	4,018
45	15,391	1,986	18,117	2,338	32,305	4,168
46	16,158	2,085	18,654	2,407	33,262	4,292
47	16,790	2,166	19,204	2,478	34,245	4,419
48	17,357	2,240	19,810	2,556	35,324	4,558
49	18,107	2,336	20,436	2,637	36,442	4,702
50	18,818	2,428	21,312	2,750	38,187	4,927
51	19,604	2,530	22,567	2,912	40,235	5,192
52	20,493	2,644	23,948	3,090	42,702	5,510
53	21,473	2,771	24,996	3,225	44,572	5,751
54	22,553	2,910	26,072	3,364	46,490	5,999
55	23,758	3,066	27,204	3,510	48,506	6,259
56	25,070	3,235	28,342	3,657	50,542	6,522
57	26,520	3,422	29,629	3,823	52,833	6,817
58	27,903	3,600	31,241	4,031	55,709	7,188
59	29,715	3,834	33,566	4,331	60,134	7,759
60	31,944	4,122	35,698	4,606	64,342	8,302
61	34,655	4,472	38,513	4,969	68,909	8,891
62	37,604	4,852	41,786	5,392	74,747	9,645
63	40,724	5,255	45,230	5,836	81,639	10,534
64	43,982	5,675	48,871	6,306	87,383	11,275
65	47,501	6,129	52,920	6,828	94,615	12,208
66	51,301	6,619	57,000	7,355	102,622	13,242
67	54,630	7,049	60,704	7,833	109,258	14,098
68	59,420	7,667	66,012	8,518	118,732	15,320
69	64,399	8,310	71,552	9,233	128,012	16,518
70	68,453	8,833	76,058	9,814	136,911	17,666
71	72,671	9,377	81,472	10,513	146,789	18,941
72	76,442	9,863	83,847	10,819	151,060	19,492
73	79,531	10,262	86,358	11,143	154,335	19,914
74	81,121	10,467	89,007	11,485	158,703	20,478
75	84,160	10,859	92,336	11,914	165,106	21,304
76	86,727	11,191	95,171	12,280	170,615	22,015
77	91,049	11,748	99,969	12,899	176,734	22,804
78	95,171	12,280	104,466	13,479	184,764	23,841
79	100,420	12,957	110,222	14,222	188,924	24,377
80	103,688	13,379	114,459	14,769	193,712	24,995
81*	106,070	13,686	117,103	15,110	198,169	25,570
82*	108,509	14,001	119,795	15,457	202,723	26,158
83*	111,008	14,324	122,556	15,814	207,394	26,761
84*	113,560	14,653	125,370	16,177	212,158	27,375
85*	116,172	14,990	128,254	16,549	217,036	28,005
86*	118,846	15,335	131,204	16,930	222,030	28,649
87*	121,578	15,687	134,223	17,319	227,139	29,308
88*	124,376	16,049	137,310	17,717	232,363	29,982
89*	127,234	16,417	140,467	18,125	237,700	30,671
90*	130,163	16,795	143,698	18,542	243,173	31,377
91*	133,156	17,181	147,007	18,969	248,764	32,099
92*	136,219	17,577	150,385	19,405	254,490	32,837
93*	139,351	17,981	153,843	19,851	260,341	33,592
94*	142,557	18,394	157,384	20,308	266,330	34,365
95*	145,838	18,818	161,006	20,775	272,459	35,156
96*	149,188	19,250	164,708	21,253	278,720	35,964
97*	152,621	19,693	168,492	21,741	285,129	36,791
98*	156,129	20,146	172,366	22,241	291,687	37,637
99*	159,719	20,609	176,331	22,752	298,395	38,503

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	5,528	713	5,993	773	10,688	1,379
1	5,528	713	5,993	773	10,688	1,379
2	5,528	713	5,993	773	10,688	1,379
3	5,528	713	5,993	773	10,688	1,379
4	5,528	713	5,993	773	10,688	1,379
5	4,977	642	5,422	700	9,904	1,278
6	4,977	642	5,422	700	9,904	1,278
7	4,977	642	5,422	700	9,904	1,278
8	4,977	642	5,422	700	9,904	1,278
9	4,977	642	5,422	700	9,904	1,278
10	4,500	581	4,903	633	8,956	1,156
11	4,566	589	4,972	642	9,080	1,172
12	4,652	600	5,065	654	9,254	1,194
13	4,746	612	5,252	678	9,569	1,235
14	4,845	625	5,426	700	9,875	1,274
15	4,941	638	5,611	724	10,187	1,314
16	5,039	650	5,722	738	10,392	1,341
17	5,191	670	5,812	750	10,580	1,365
18	5,347	690	5,987	773	10,772	1,390
19	5,454	704	6,150	794	10,985	1,417
20	5,565	718	6,325	816	11,270	1,454
21	5,928	765	6,784	875	12,043	1,554
22	6,067	783	6,942	896	12,326	1,590
23	6,255	807	7,086	914	12,647	1,632
24	6,374	822	7,328	946	13,056	1,685
25	6,489	837	7,481	965	13,473	1,738
26	6,609	853	7,642	986	13,905	1,794
27	6,782	875	7,858	1,014	14,295	1,845
28	6,967	899	8,080	1,043	14,691	1,896
29	7,128	920	8,261	1,066	15,026	1,939
30	7,329	946	8,490	1,095	15,447	1,993
31	7,530	972	8,727	1,126	15,873	2,048
32	7,703	994	8,928	1,152	16,234	2,095
33	7,859	1,014	9,104	1,175	16,562	2,137
34	7,996	1,032	9,263	1,195	16,851	2,174
35	8,135	1,050	9,426	1,216	17,148	2,213
36	8,277	1,068	9,592	1,238	17,446	2,251
37	8,390	1,083	9,721	1,254	17,682	2,282
38	8,528	1,100	9,840	1,270	17,907	2,311
39	8,682	1,120	9,951	1,284	18,133	2,340
40	8,894	1,148	10,277	1,326	18,496	2,387
41	9,156	1,181	10,870	1,403	19,709	2,543
42	9,568	1,235	11,476	1,481	20,774	2,681
43	9,959	1,285	12,149	1,568	21,709	2,801
44	10,349	1,335	12,695	1,638	22,668	2,925
45	10,722	1,383	13,179	1,701	23,521	3,035
46	11,256	1,452	13,477	1,739	24,136	3,114
47	11,695	1,509	13,827	1,784	24,808	3,201
48	12,091	1,560	14,253	1,839	25,580	3,301
49	12,612	1,627	14,643	1,889	26,338	3,398
50	13,109	1,691	15,291	1,973	27,642	3,567
51	13,673	1,764	16,303	2,104	29,195	3,767
52	14,294	1,844	17,394	2,244	31,066	4,009
53	14,976	1,932	18,129	2,339	32,405	4,181
54	15,730	2,030	18,864	2,434	33,760	4,356
55	16,571	2,138	19,616	2,531	35,165	4,537
56	17,485	2,256	20,342	2,625	36,559	4,717
57	18,150	2,342	20,832	2,688	37,840	4,883
58	19,422	2,506	22,306	2,878	40,194	5,186
59	20,877	2,694	24,233	3,127	43,657	5,633
60	22,548	2,909	25,776	3,326	46,762	6,034
61	24,462	3,156	27,755	3,581	49,970	6,448
62	26,472	3,416	30,040	3,876	54,139	6,986
63	28,534	3,682	32,378	4,178	59,105	7,626
64	30,617	3,951	34,115	4,402	62,994	8,128
65	32,548	4,200	36,543	4,715	67,797	8,748
66	35,163	4,537	39,342	5,076	73,603	9,497
67	38,153	4,923	42,386	5,469	78,964	10,189
68	41,498	5,355	45,998	5,935	85,797	11,071
69	44,977	5,803	50,017	6,454	92,416	11,925
70	48,742	6,289	54,216	6,996	98,950	12,768
71	51,816	6,686	57,631	7,436	106,571	13,751
72	55,004	7,097	61,732	7,965	109,253	14,097
73	57,854	7,465	63,536	8,198	111,260	14,356
74	60,204	7,768	65,428	8,442	114,575	14,784
75	61,402	7,923	67,440	8,702	119,256	15,388
76	63,699	8,219	69,966	9,028	123,298	15,909
77	65,644	8,470	71,486	9,224	127,413	16,440
78	66,924	8,635	74,695	9,638	133,206	17,188
79	70,615	9,112	78,808	10,169	136,181	17,572
80	72,913	9,408	82,011	10,582	138,671	17,893
81*	74,589	9,624	83,908	10,827	141,862	18,305
82*	76,304	9,846	85,838	11,076	145,120	18,725
83*	78,061	10,072	87,817	11,331	148,464	19,157
84*	79,855	10,304	89,832	11,591	151,875	19,597
85*	81,691	10,541	91,899	11,858	155,366	20,047
86*	83,571	10,783	94,012	12,131	158,941	20,509
87*	85,493	11,031	96,175	12,410	162,601	20,981
88*	87,460	11,285	98,387	12,695	166,338	21,463
89*	89,470	11,545	100,650	12,987	170,160	21,956
90*	91,531	11,810	102,964	13,286	174,078	22,462
91*	93,635	12,082	105,336	13,592	178,080	22,978
92*	95,790	12,360	107,756	13,904	182,178	23,507
93*	97,992	12,644	110,235	14,224	186,367	24,047
94*	100,245	12,935	112,772	14,551	190,654	24,601
95*	102,552	13,233	115,366	14,886	195,042	25,167
96*	104,910	13,537	118,020	15,228	199,524	25,745
97*	107,323	13,848	120,730	15,578	204,112	26,337
98*	109,790	14,166	123,507	15,936	208,807	26,943
99*	112,314	14,492	126,349	16,303	213,608	27,562

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.

首次保費將根據被保人於保單繕發時的年齡及其他因素 (包括但不限於被保人之「主要居留地」，以及保單之保障級別) 計算。保費率並非保證不變，本公司可在任何一個保單週年日調整保費率。我們考慮的因素包括但不限於 (i) 本公司的索償及保單續保率及 (ii) 預期於此計劃下未來的理賠支出，反映所有保單因醫療趨勢、醫療成本通脹及產品內容改動所帶來的影響。

^ 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。

GlobalReach Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Hong Kong) Limited ("AXA", the "Company", or "we").

GlobalReach Medical Insurance Plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This premium table contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy provisions, which will be made available by the Company upon request.

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「**臻尚環球醫療保障**」由安盛金融保險(香港)有限公司(「AXA安盛」、「本公司」或「我們」) 承保。

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安盛

GlobalReach Medical Insurance Plan Premium Table
臻尚環球醫療保障保費表

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