Multi-Select Term / Multi-Select Term Rider

Product Brief

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1 Apr, 2018

Chubb Life Insurance Company Ltd.

(Incorporated in Bermuda with Limited Liability)

** IMPORTANT NOTE: Pursuant to GN16, intermediaries should provide product and important information to customer(s) for he/she to make informed purchase decision.

1. Key Product Features

- Customers can enjoy a relatively high life protection coverage at a low premium comparing with whole life insurance plans.
- 6 benefit terms (1、5、10、15、20 and 25 years) for selection and guaranteed renewal till age 100 of the insured (applicable to the benefit term in 1 year)/ age 85 of the insured (applicable to the benefit term in 5、10、15、20 and 25 years). Both Basic plan and Rider are available to meet your protection needs.
- Guaranteed fixed premium within each benefit term. Upon the end of the benefit term, the premiums will be determined in accordance with the premium rate in effect on the date of renewal.
- 3 premiun bandings (for Basic Plan) / 2 premium bandings (for Rider) are available. The higher the sum assured, the more preferential premium rates.
- Conversion privilege allow Policyowner to convert the term life insurance to any of our participating whole life or endowment plans then offered prior to the Policy anniversary when the Insured attains age 65 without evidence of insurability on the Insured.
- A wide range of riders are offered to provide comprehensive insurance protection.

Please refer to the following sections and policy provision for details of product features and limitations.

2. Key Target Segment

Young Workers
- Young workers with limited budget and looks for a life insurance plan.

Breadwinner
- Breadwinner of family who takes care of his/her parents and children and look for a plan which can provide financial support to his/her family in case there is any unfortunate event.

Customers who already possess life protection insurance
- Recognized existing life protection is not enough (e.g the sum assured of the life insurance policy is relatively low and focus on savings or investment) and look for a higher life protection to supplement the existing life protection.

Home Buyer
- Need to pay mortgage loan and look for a plan which can ease the financial burden of their family in case there is any unfortunate event.

Corporate Customers
- To purchase key person life insurance for their key members to ensure the business continuity and stability will not be affected in case of the death of an important individual.

3. Product Description

Basic Information

Plan Type/ Product Name (Chi.)/ Product Name (Eng.)/ Plan Code	see table below

Plan Type	**Product Name (Chi.)**	**Product Name (Eng.)**	**Plan Code**
Basic Plan	「智易選」 定期保障計劃 - 1 年	Multi-Select Term – 1 Year	MS1
	「智易選」 定期保障計劃 - 5 年	Multi-Select Term – 5 Years	MS5
	「智易選」 定期保障計劃 - 10 年	Multi-Select Term – 10 Years	MS10
	「智易選」 定期保障計劃 - 15 年	Multi-Select Term – 15 Years	MS15
	「智易選」 定期保障計劃 - 20 年	Multi-Select Term – 20 Years	MS20
	「智易選」 定期保障計劃 - 25 年	Multi-Select Term– 25 Years	MS25
Rider	「智易選」 定期附加保障計劃 - 1 年	Multi-Select Term Rider – 1 Year	MS1R
	「智易選」 定期附加保障計劃 - 5 年	Multi-Select Term Rider – 5 Years	MS5R
	「智易選」 定期附加保障計劃 - 10 年	Multi-Select Term Rider – 10 Years	MS10R
	「智易選」 定期附加保障計劃 - 15 年	Multi-Select Term Rider – 15 Years	MS15R
	「智易選」 定期附加保障計劃 - 20 年	Multi-Select Term Rider – 20 Years	MS20R
	「智易選」 定期附加保障計劃 - 25 年	Multi-Select Term Rider – 25 Years	MS25R

Product Type	Term Insurance
Participating / Non-Participating	Non-Participating
Policy Currency	see table below

Plan Type	**Policy Currency**
Basic Plan	USD / HKD
Rider	USD / HKD (Same as Basic Plan)

Issue Age (Age nearest birthday)

Plan Type	**Plan Code**	**Hong Kong Resident**	**PRC resident**
Basic Plan	MS1	Age 16-65	Not applicable
	MS5		
	MS10		
	MS15		
	MS20		
	MS25	Age 16-60	
Rider	MS1R	Age 16-65	Age 18-65
	MS5R		
	MS10R		
	MS15R		
	MS20R		
	MS25R	Age 16-60	Age 18-60

Benefit Term/
Latest renewal age for original policy term/
Maximum Age for Renewal/
Expiry Age

Plan Type	Plan Code	Benefit Term	Latest renewal age for original policy term^	Maximum Age for Renewal ^	Expiry Age
Basic Plan	MS1	1 year	Age 99	Age 99	Age 100
	MS5	5 year	Age 80	Age 84	Age 85
	MS10	10 year	Age 75		
	MS15	15 year	Age 70		
	MS20	20 year	Age 65		
	MS25	25 year	Age 60		
Rider	MS1R	1 year	Age 99	Age 99	Age 100
	MS5R	5 year	Age 80	Age 84	The earlier of Age 85 or the termination of the Basic Plan
	MS10R	10 year	Age 75		
	MS15R	15 year	Age 70		
	MS20R	20 year	Age 65		
	MS25R	25 year	Age 60		

^Please refer to the example in the “Premium Rate Type” section.

Termination

Plan Type	Termination
Basic Plan	This Policy and the coverage under this Policy shall automatically terminate and the Premium for this Policy shall cease to be payable on the occurrence of the earliest of the following: a. lapse of the Policy; b. on the death of the Insured for whatever cause; c. upon the policyowner’s written request for cancellation; d. on the expiry date of the Basic Plan as specified on the Policy Data Page; e. upon conversion of all of the Sum Assured to a new policy; or f. when the remaining Sum Assured after converting part of the Sum Assured to a new policy is less than the minimum limit determined by the Company.
Rider	This Rider and the coverage under this Rider shall automatically terminate and the Premium for this Rider shall cease to be payable on the occurrence of the earliest of the following: a. lapse of this Rider when the Premium for this Rider is not paid by the end of the Grace Period; b. if the Policy has been converted to a Reduced Paid-Up Insurance or Extended Term Insurance (if applicable), or surrendered, expired, lapsed, cancelled or terminated for whatever reason; c. on the death of the Insured for whatever cause; d. upon the policyowner’s written request for cancellation; e. on the expiry date of this Rider as specified on the Policy Data Page or the endorsement if this Rider is subsequently added to the Policy, whichever is later; f. upon conversion of all of the Sum Assured to a new policy; or g. when the remaining Sum Assured after converting part of the Sum Assured to a new policy is less than the minimum limit determined by the Company.

Please refer to the policy provisions for details.

<table>
<tr><td>Minimum Sum Assured</td><td>
<table>
<tr><th>Plan Type</th><th>USD</th><th>HKD</th></tr>
<tr><td>Basic Plan</td><td>75,000</td><td>585,000</td></tr>
<tr><td>Rider</td><td>25,000</td><td>195,000</td></tr>
</table>
</td></tr>
<tr><td>Maximum Sum Assured</td><td>
<table>
<tr><th>Plan Type</th><th>Hong Kong Resident</th><th>PRC resident</th></tr>
<tr><td>Basic Plan</td><td>Subject to individual consideration</td><td>Not applicable</td></tr>
<tr><td rowspan="6">Rider</td><td colspan="2">Attached to the Basic Plan with Sum Assured</td></tr>
<tr><td>5 times of Sum Assured of the Basic Plan</td><td>3 times* of Sum Assured of the Basic Plan</td></tr>
<tr><td colspan="2">Attached to the Basic Plan with Notional Amount</td></tr>
<tr><td>5 times of Notional Amount of the Basic Plan</td><td>3 times* of Notional Amount of the Basic Plan</td></tr>
<tr><td colspan="2">Attached to Golden Touch Saver Plan II</td></tr>
<tr><td>5 times of Total Premiums# of the Basic Plan</td><td>3 times* of Total Premiums# of the Basic Plan</td></tr>
</table>
Total Premiums equal the annual premium multiplied by the premium payment term.
*Cap at USD400,000 / HKD3,120,000
</td></tr>
<tr><td>FATCA / CRS related Product</td><td>No</td></tr>
</table>

Premium

Premium Payment Term	Same as benefit term.

Premium Rate Type

- Guaranteed fixed premium within each benefit term.
- While this Policy/Rider is in effect and upon the end of each Term of Policy/ Rider, it can be renewed for the same term without evidence of insurability by paying Premiums in accordance with the Premium rate in effect on the date of renewal.
- Premium rates for the Basic Plan/this Rider are not guaranteed and the Company reserves the right to review and adjust the premium rates for the Basic Plan/ Rider from time to time upon a prior written notice to the Owner.

(Applicable to Basic Plan)

- In the event the period from the end of Term of Policy to the expiry date as stated on the Policy Data Page is shorter than the Term of Policy, the Policy will be renewed annually up to the day prior to the Policy anniversary when the Insured attains Age 85 (applicable to the benefit term in 5、10、15、20 and 25 years)/ Age 100 (applicable to the benefit term in 1 year) without evidence of insurability by paying Premiums in accordance with the Premium rate in effect on the date of renewal.

(Applicable to Rider)

- In the event the period from the end of Term of Rider to the expiry date of this Rider as stated on the Policy Data Page or the endorsement if this Rider is subsequently added to the Policy is shorter than the Term of Rider, the Rider will be renewed annually up to the day prior to such expiry date without evidence of insurability by paying Premiums in accordance with the Premium rate in effect on the date of renewal.

Example

- Assumption:
  The Insured of Multi-Select Term – 10 Years is aged 33 (Benefit term in 10 years).
- For Multi-Select Term – 10 Years, the latest renewal age of original policy term is 75 while the expiry age is 85.
- The policy will be automatically renewed for entire policy term of 10 years. Under the assumption, the latest renewal age of original term is 73 for the insured, and the policy will be renewed for 10 years up to age 83.
- Since the Insured's age (Age 83) exceeds the latest renewal age of original policy term (Age 75) upon renewal, the Policy will be renewed annually up to the day prior to the Policy anniversary when the Insured attains Age 85.

Rating Factors	Issue age of the Insured, sex, smoking status and premium banding

Premium Banding

Plan Type	Premium Banding	Sum Assured (USD)	Sum Assured (HKD)
Basic Plan	Band 1	75,000 – 249,999	585,000 – 1,949,999
	Band 2	250,000 – 499,999	1,950,000 – 3,899,999
	Band 3	500,000 or above	3,900,000 or above
Rider	Band 1	25,000 – 499,999	195,000 – 3,899,999
	Band 2	500,000 or above	3,900,000 or above

<table>
<tr><td>Payment Mode/
Modal Factor/
Policy Fee (Applicable to Basic Plan only)</td><td>
<table>
<tr><th>Payment Mode</th><th>Modal Factor</th><th>Policy Fee (USD)</th><th>Policy Fee (HKD)</th></tr>
<tr><td>Annual</td><td>1.0000</td><td>25.00</td><td>195</td></tr>
<tr><td>Semi-Annual</td><td>0.5125</td><td>15.00</td><td>117</td></tr>
<tr><td>Quarterly</td><td>0.2594</td><td>8.50</td><td>66.30</td></tr>
<tr><td>Monthly</td><td>0.0872</td><td>2.75</td><td>21.45</td></tr>
</table>
</td></tr>
<tr><td>Payment Method *</td><td>
<table>
<tr><th>Premium Type</th><th>Cash</th><th>Cheque</th><th>Credit Card</th><th>Bank DDA</th></tr>
<tr><td>Initial Premium</td><td>✓</td><td>✓</td><td>✓</td><td></td></tr>
<tr><td>Renewal Premium</td><td>✓</td><td>✓</td><td></td><td>✓</td></tr>
</table>
*Subject to the latest Admin. Rules and Guidelines announced by Chubb from time to time.
</td></tr>
<tr><td>Premium Payment Currency</td><td>USD / HKD (according to the prevailing currency exchange rate)</td></tr>
<tr><td>Premium on Deposit</td><td>Applicable</td></tr>
</table>

Savings	
Guaranteed Cash Value	Not applicable
Dividend (Non-guaranteed)	Not applicable
Dividend Options	Not applicable
Guaranteed Cash Coupon	Not applicable
Guaranteed Cash Coupon Options	Not applicable
Surrender Value	Not applicable
Maturity Value	Not applicable

<table>
<tr><th colspan="2">Protection</th></tr>
<tr><td>Life Insurance Proceeds</td><td>
<table>
<tr><th>Plan Type</th><th>Life Insurance Proceeds</th></tr>
<tr><td>Basic Plan</td><td>• When the Company have proof of the Insured’s death, and provided that this Policy is in force at the time of death, the Company shall pay the Life Insurance Proceeds to the Beneficiary. The Life Insurance Proceeds shall include: the Sum Assured; plus benefits from riders, if any, as stated in this Policy.</td></tr>
<tr><td>Rider</td><td>• When the Company have proof of the Insured’s death, and provided that this Rider is in force at the time of death, the Company shall pay the Beneficiary the sum assured of this Rider as specified on the Policy Data Page or the endorsement if this Rider is subsequently added to the Policy.</td></tr>
</table>
</td></tr>
<tr><td>Attachable Riders</td><td>
Rider Attachable to Multi-Select Term/ Basic Plan Applicable for Multi-Select Term Rider

• Please refer to “Rider Attachment Table” in below path for details:

Sales Support System (3S): Sales Tools -> Download Library -> Category -> Product Brief -> Enter “%Rider Attachment Table” in Title -> Search

Rider Attachable to Multi-Select Term Rider
<table>
<tr><th>Plan Name</th><th>Plan Code</th></tr>
<tr><td>Living Well Benefit - Level (Term)</td><td>CIBL(Term)</td></tr>
<tr><td>Living Well Benefit - 5YRT (Term)</td><td>CIBR(Term)</td></tr>
<tr><td>Waiver of Premium (attached to Term rider)</td><td>WPB</td></tr>
</table>

Please note:
• Multi-Select Term Rider cannot be attached to Multi-Select Term
• Only one Multi-Select Term Rider can be attached to each Basic Plan.
</td></tr>
</table>

4. Administration

<table>
<tr><th colspan="2">Underwriting</th></tr>
<tr><td>Medical Underwriting</td><td>Follow the latest Underwriting Guideline</td></tr>
<tr><td>Financial Underwriting</td><td>Follow the latest Underwriting Guideline</td></tr>
<tr><td>Nationality Requirement</td><td>• Basic Plan：Available for Hong Kong Residents
• Rider：Available for Hong Kong Residents and PRC Residents
• For PRC Residents, please refer to New Business (NB) Operations Manual for PRC Business for details.
• For Overseas Domestic Helpers：Not accepted
• For Hong Kong Residents where majority of time working or residing overseas/ in China, please follow Special Risk Group - HKID cardholder who are residing or working overseas / in Mainland China for details.</td></tr>
<tr><td>Application Procedure</td><td>• Conduct suitability assessment and complete FNA (NB205)
• Complete the Application form (NB116)
• Submit the above documents together with full set signed illustration and initial premium in full</td></tr>
<tr><td>Requirement on FNA</td><td><u>Q1： What are your objectives of buying our product? (Tick one or more)</u>
1) ☑ Financial protection against adversities (e.g. death, accident, disability etc)
2) ☐ Preparation for health care needs (e.g. critical illness, hospitalization etc)
3) ☐ Providing regular income in the future (e.g. retirement income etc)
4) ☐ Saving up for the future (e.g. child education, marriage, retirement etc)
5) ☐ Investment
6) ☐ Others

Acceptable options:
• 1</td></tr>
<tr><td></td><td><u>Q2：What type(s) of insurance products you are looking for to meet your objectives above? (tick one or more)</u>
1) ☑ Pure insurance product (without any savings or investment element) (e.g. term insurance)
2) ☐ Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)
3) ☐Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)
4) ☐ Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)
5) Others (Please specify_______________________________________)

Acceptable options:
• 1</td></tr>
<tr><td></td><td><u>Q6： Reason(s) for Recommendation</u>
1) ☑ To meet customer's need on financial protection
2) ☐ To meet customer's need on preparation for health care
3) ☐ To meet customer's need on providing regular income in future
4) ☐ To meet customer's need on saving up for the future
5) ☐ To meet customer's need on investment
6) ☐ Others

Acceptable options:
• 1</td></tr>
<tr><td>Backdating</td><td>Allowed for up to 6 months</td></tr>
</table>

<table>
<tr><th colspan="2">Policyowner Service</th></tr>
<tr><td>Non-Forfeiture Options</td><td>Not applicable</td></tr>
<tr><td>Change of Premium Payment Period</td><td>Not applicable</td></tr>
<tr><td>Increase of Sum Assured</td><td>
<table>
<tr><th>Plan Type</th><th>Increase Sum Assured</th></tr>
<tr><td>Basic Plan</td><td>Only allowed within the first policy year from policy inception, subject to underwriting.</td></tr>
<tr><td>Rider</td><td>Can increase Sum Assured anytime according to age and insurability</td></tr>
</table>
</td></tr>
<tr><td>Decrease of Sum Assured</td><td>Applicable</td></tr>
<tr><td>Policy Loan</td><td>Not applicable</td></tr>
<tr><td>Cash Withdrawal</td><td>Not applicable</td></tr>
<tr><td>Reinstatement</td><td>• Within 3 years after lapse, policyowner may apply to reinstate the Policy if policyowner has not surrendered it. The company must have evidence of insurability that is acceptable to us.
• The policyowner must pay all overdue Premiums together with interest at such rates as declared by the Company from time to time.
• The Company do not need evidence of insurability if we receive the required payment within 31 days after the end of the Grace Period.</td></tr>
<tr><td>Conversion Provision</td><td>• While this Policy/Rider is in force and provided the Insured is still alive, the policyowner can convert the Basic Plan/Rider, prior to the Policy anniversary when the Insured attains Age sixty-five (65), to any of our participating whole life or endowment plans then offered, without evidence of insurability on the Insured.
• The Premium for this Policy/Rider must be paid to the date of conversion and all documents and payments required for the new policy must be received.
• Any converted term insurance ends when the new policy takes effect.
• If only a part of the Sum Assured of the Basic Plan/ Rider is converted, the remaining Sum Assured can only be continued subject to our minimum limit. If it does not meet those limits, this Policy/ Rider will end at the time the new policy takes effect.
• The policy date of the new policy will be the date of conversion.
(Applicable to Basic Plan)
• In the general provisions of the new policy, suicide exclusion and the incontestability provision will start on the Date of Issue or the date of last reinstatement of this Policy, whichever is later.
(Applicable to Rider)
• In the general provisions of the new policy, suicide exclusion and the incontestability provision will start on the Date of Issue of the Policy, the date of issue of the endorsement if this Rider is subsequently added to the Policy, or the date of last reinstatement of the Policy, whichever is the latest.
• The premium for the new policy will be based on the Insured’s Age and the premium rate of the new policy at the date of conversion with the risk classification same as this Policy/Rider.
• For any Rider(s) that have been attached to the Basic Plan/ Rider at the time the policyowner apply for conversion, the policyowner may change to have such rider(s) attached to the new policy without evidence of insurability on the Insured provided that it meets other underwriting requirements of the Company.</td></tr>
<tr><th colspan="2">Claims</th></tr>
<tr><td>Claim Guideline</td><td>• If the Insured dies while the policy is inforce, the death benefit will be payable according to the latest beneficiary designated under the policy.</td></tr>
</table>

Sales Support	
Product-related	
Product Brief	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Product Brief >> Search for: 智易選 **or MS**
Product Brochure	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Marketing Material >> Search for:智易選 **or MS**
Policy Provision Sample	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ Provision >> Search for:智易選 **or MS**
Illustration	• Prepare at 3S: >> SSS System (SSS) →Sales Services→ Sales Illustrations >>Press "New", input relevant information
Administration-related	
New Business – Admin Rules and Guidelines, including: • Underwriting Guideline • Underwriting Manual for International Business • Special Risk Group	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ New Business - Admin Rules and Guidelines
PRC Business - Operations Manuals and Guidelines, including: • New Business (NB) Operations Manual for PRC Business • Policyowner Services (POS) Operations Manual for PRC Business	• Download from Download Library in 3S: >> SSS System (SSS) →Sales Tools → Download Library >> Category→ PRC Business - Operations Manuals and Guidelines
Policyowner Services - Admin Rules and Guidelines	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ Policyowner Services - Admin Rules and Guidelines
Claims - Admin Rules and Guidelines	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Claims - Admin Rules and Guidelines

*** All guidelines above subject to the latest Administration Rules and Guidelines announced by Chubb Life from time to time.**

5. Premium Rate

Annual Premium Rate Table Per 1,000 Sum Assured

Multi-Select Term – 1 Year (MS1)/ Multi-Select Term Rider – 1 Year (MS1R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000or above HKD: 3,900,000or above			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
17	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
18	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
19	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
20	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
21	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
22	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
23	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
24	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
25	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
26	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
27	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
28	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
29	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
30	1.24	1.63	1.11	1.33	0.96	1.33	0.86	1.08	0.81	1.18	0.71	1.03
31	1.27	1.72	1.22	1.38	0.99	1.42	0.93	1.13	0.84	1.27	0.78	1.08
32	1.31	1.78	1.22	1.43	1.03	1.48	0.93	1.18	0.88	1.33	0.78	1.13
33	1.37	1.87	1.23	1.48	1.09	1.57	0.94	1.23	0.94	1.42	0.79	1.18
34	1.43	1.96	1.24	1.55	1.15	1.66	0.94	1.23	1.00	1.51	0.79	1.18
35	1.50	2.07	1.24	1.59	1.22	1.67	0.94	1.24	1.07	1.52	0.79	1.19
36	1.61	2.20	1.25	1.70	1.26	1.80	0.95	1.35	1.11	1.65	0.80	1.30
37	1.70	2.28	1.32	1.75	1.30	1.88	1.02	1.40	1.15	1.73	0.87	1.35
38	1.79	2.36	1.39	1.80	1.34	1.96	1.09	1.45	1.19	1.81	0.94	1.40
39	1.90	2.46	1.47	1.86	1.38	2.06	1.17	1.51	1.23	1.91	1.02	1.46
40	1.94	3.01	1.57	2.03	1.42	2.49	1.27	1.68	1.27	2.34	1.12	1.58
41	2.11	3.24	1.67	2.20	1.59	2.72	1.37	1.85	1.44	2.57	1.22	1.75
42	2.28	3.50	1.81	2.40	1.76	2.98	1.51	2.05	1.61	2.83	1.36	1.95
43	2.44	3.77	1.96	2.65	1.92	3.25	1.66	2.30	1.77	3.10	1.51	2.20
44	2.61	4.07	2.12	2.87	2.09	3.55	1.82	2.52	1.94	3.40	1.67	2.42
45	2.78	4.38	2.29	3.09	2.26	3.86	1.99	2.74	2.11	3.71	1.84	2.64
46	3.04	4.73	2.48	3.34	2.52	4.21	2.18	2.99	2.37	4.06	2.03	2.89
47	3.30	5.10	2.65	3.48	2.78	4.58	2.35	3.13	2.63	4.43	2.20	3.03
48	3.56	5.52	2.84	3.65	3.04	5.00	2.54	3.30	2.89	4.85	2.39	3.20
49	3.82	5.99	3.05	3.93	3.30	5.47	2.75	3.58	3.15	5.32	2.60	3.48
50	4.08	6.53	3.42	4.24	3.56	6.01	3.12	3.89	3.41	5.86	2.97	3.79
51	4.59	7.13	3.51	4.56	4.07	6.61	3.21	4.21	3.92	6.46	3.06	4.11
52	5.10	7.80	3.92	4.92	4.58	7.28	3.62	4.57	4.43	7.13	3.47	4.47
53	5.60	8.57	4.36	5.33	5.08	8.05	4.06	4.98	4.93	7.90	3.91	4.88
54	6.11	9.43	4.84	5.97	5.59	8.91	4.54	5.62	5.44	8.76	4.39	5.52
55	6.62	10.39	5.39	6.67	6.10	9.87	5.09	6.32	5.95	9.72	4.94	6.22
56	9.06	11.68	5.92	7.42	8.54	11.16	5.62	7.07	8.39	10.86	5.47	6.92
57	9.10	12.84	6.21	7.78	8.58	12.32	5.91	7.43	8.43	12.00	5.76	7.28
58	9.14	14.18	6.50	8.16	8.62	13.66	6.20	7.81	8.46	13.33	6.00	7.65
59	9.18	15.67	6.77	8.57	8.66	15.15	6.47	8.22	8.46	14.80	6.23	8.02
60	9.23	17.32	7.24	9.32	8.71	16.80	6.74	8.82	8.46	16.42	6.49	8.57
61	9.29	19.09	7.69	10.13	8.77	18.57	7.19	9.63	8.52	18.19	6.94	9.38
62	11.81	21.03	8.70	11.61	11.29	20.51	8.20	11.11	11.04	20.13	7.95	10.86
63	14.55	24.14	9.90	14.07	14.03	23.62	9.40	13.57	13.78	23.24	9.15	13.32
64	17.53	31.12	11.35	17.04	17.01	30.60	10.85	16.54	16.76	30.22	10.60	16.29
65	20.75	38.67	13.10	20.63	19.75	37.67	12.10	19.63	19.25	36.92	11.60	19.13
66	24.25	46.85	15.19	24.93	23.25	45.85	14.19	23.93	22.75	45.10	13.69	23.43
67	26.49	48.95	17.10	27.16	25.49	47.95	16.10	26.16	24.99	47.20	15.60	25.66
68	29.09	51.39	19.35	29.78	28.09	50.39	18.35	28.78	27.59	49.64	17.85	28.28
69	32.20	54.31	21.96	32.82	31.20	53.31	20.96	31.82	30.70	52.56	20.46	31.32
70	35.96	57.83	24.97	36.33	34.96	56.83	23.97	35.33	34.46	56.08	23.47	34.83
71	40.09	61.70	27.93	39.78	39.09	60.70	26.93	38.78	38.59	59.95	26.43	38.28
72	41.84	64.80	31.03	42.84	40.84	63.80	30.03	41.84	40.34	63.05	29.53	41.34
73	43.81	68.29	34.54	46.29	42.81	67.29	33.54	45.29	42.31	66.54	33.04	44.79
74	46.02	73.69	38.49	50.19	45.02	72.69	37.49	49.19	44.52	71.94	36.99	48.69
75	48.50	82.45	42.97	55.74	47.50	81.45	41.97	54.74	47.00	80.70	41.47	54.24
76	51.28	92.29	48.02	62.77	50.28	91.29	47.02	61.77	49.78	90.54	46.52	61.27
77	54.54	103.32	51.08	70.72	53.54	102.32	50.08	69.72	53.04	101.57	49.58	69.22
78	58.20	115.70	54.53	80.82	57.20	114.70	53.53	79.82	56.70	113.95	53.03	79.32
79	62.30	130.23	58.43	93.56	61.30	129.23	57.43	92.56	60.80	128.48	56.93	92.06
80	66.91	150.59	62.84	107.94	65.91	149.59	61.84	106.94	65.41	148.84	61.34	106.44
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54
85	123.58	297.36	119.59	218.99	122.58	296.36	118.59	217.99	122.08	295.61	118.09	217.49
86	141.41	340.27	137.81	252.35	140.41	339.27	136.81	251.35	139.91	338.52	136.31	250.85
87	161.82	389.37	158.81	290.80	160.82	388.37	157.81	289.80	160.32	387.62	157.31	289.30
88	185.17	445.56	183.00	335.10	184.17	444.56	182.00	334.10	183.67	443.81	181.50	333.60
89	211.89	509.86	210.88	386.15	210.89	508.86	209.88	385.15	210.39	508.11	209.38	384.65
90	242.47	583.44	243.01	444.99	241.47	582.44	242.01	443.99	240.97	581.69	241.51	443.49
91	277.46	667.64	280.03	512.78	276.46	666.64	279.03	511.78	275.96	665.89	278.53	511.28
92	317.50	763.99	322.69	590.90	316.50	762.99	321.69	589.90	316.00	762.24	321.19	589.40
93	363.32	874.24	371.85	680.92	362.32	873.24	370.85	679.92	361.82	872.49	370.35	679.42
94	415.75	975.00	428.50	784.66	414.75	975.00	427.50	783.66	414.25	975.00	427.00	783.16
95	475.74	975.00	493.78	904.20	474.74	975.00	492.78	903.20	474.24	975.00	492.28	902.70
96	544.40	975.00	569.01	975.00	543.40	975.00	568.01	975.00	542.90	975.00	567.51	975.00
97	622.96	975.00	655.70	975.00	621.96	975.00	654.70	975.00	621.46	975.00	654.20	975.00
98	712.86	975.00	755.60	975.00	711.86	975.00	754.60	975.00	711.36	975.00	754.10	975.00
99	969.95	975.00	969.95	975.00	968.95	975.00	968.95	975.00	968.45	975.00	968.45	975.00

Modal Premium calculation：

Basic Plan：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

Multi-Select Term – 5 Year (MS5)/ Multi-Select Term Rider – 5 Year (MS5R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000or above HKD: 3,900,000or above			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
17	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
18	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
19	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
20	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
21	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
22	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
23	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
24	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
25	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
26	1.22	1.57	1.10	1.28	0.94	1.27	0.85	1.03	0.79	1.12	0.70	0.98
27	1.24	1.61	1.12	1.30	0.96	1.31	0.87	1.05	0.81	1.16	0.72	1.00
28	1.25	1.66	1.13	1.31	0.97	1.36	0.88	1.06	0.82	1.21	0.73	1.01
29	1.27	1.70	1.15	1.33	0.99	1.40	0.90	1.08	0.84	1.25	0.75	1.03
30	1.28	1.74	1.17	1.34	1.00	1.44	0.92	1.09	0.85	1.29	0.77	1.04
31	1.32	1.84	1.23	1.39	1.04	1.54	0.95	1.14	0.89	1.39	0.80	1.09
32	1.37	1.91	1.25	1.45	1.09	1.61	1.00	1.20	0.94	1.46	0.85	1.15
33	1.45	2.00	1.25	1.50	1.17	1.70	1.00	1.25	1.02	1.55	0.85	1.20
34	1.52	2.10	1.26	1.58	1.24	1.80	1.01	1.33	1.09	1.65	0.86	1.28
35	1.61	2.22	1.26	1.65	1.33	1.92	1.01	1.40	1.18	1.77	0.86	1.35
36	1.70	2.33	1.27	1.74	1.42	2.03	1.02	1.49	1.27	1.88	0.87	1.44
37	1.82	2.46	1.36	1.80	1.52	2.16	1.11	1.55	1.37	2.01	0.96	1.50
38	1.98	2.79	1.46	1.86	1.58	2.49	1.21	1.61	1.43	2.34	1.06	1.56
39	2.13	3.15	1.56	2.11	1.61	2.85	1.31	1.86	1.46	2.70	1.16	1.81
40	2.14	3.63	1.69	2.63	1.62	3.11	1.39	2.13	1.47	2.96	1.24	1.98
41	2.35	3.91	1.80	2.82	1.83	3.39	1.50	2.32	1.68	3.24	1.35	2.17
42	2.56	4.22	1.96	3.02	2.04	3.70	1.66	2.52	1.89	3.55	1.51	2.37
43	2.78	4.55	2.13	3.23	2.26	4.03	1.83	2.73	2.11	3.88	1.68	2.58
44	3.02	4.91	2.31	3.47	2.50	4.39	2.01	2.97	2.35	4.24	1.86	2.82
45	3.22	5.31	2.50	3.72	2.70	4.79	2.20	3.22	2.55	4.64	2.05	3.07
46	3.62	5.76	2.68	3.99	3.10	5.24	2.38	3.49	2.95	5.09	2.23	3.34
47	4.00	6.26	2.83	4.28	3.48	5.74	2.53	3.78	3.33	5.59	2.38	3.63
48	4.42	6.82	3.01	4.59	3.90	6.30	2.71	4.09	3.75	6.15	2.56	3.94
49	4.91	7.46	3.21	4.93	4.39	6.94	2.91	4.43	4.24	6.79	2.76	4.28
50	5.44	8.18	3.55	5.30	4.92	7.66	3.25	4.80	4.77	7.51	3.10	4.65
51	5.88	8.99	3.64	5.70	5.36	8.47	3.34	5.20	5.21	8.32	3.19	5.05
52	6.39	9.90	4.05	6.13	5.87	9.38	3.75	5.63	5.72	9.23	3.60	5.48
53	6.96	10.92	4.49	6.59	6.44	10.40	4.19	6.09	6.29	10.25	4.04	5.94
54	7.61	12.05	4.98	7.09	7.09	11.53	4.68	6.59	6.94	11.38	4.53	6.44
55	8.39	13.31	5.53	7.63	7.87	12.79	5.23	7.13	7.72	12.64	5.08	6.98
56	9.13	14.70	6.12	8.22	8.61	14.18	5.82	7.72	8.46	14.03	5.67	7.57
57	9.17	16.24	6.45	8.88	8.65	15.72	6.15	8.38	8.50	15.57	6.00	8.23
58	9.20	17.92	6.77	9.64	8.68	17.40	6.47	9.14	8.53	17.25	6.32	8.99
59	9.24	19.76	7.07	10.55	8.72	19.24	6.77	10.05	8.57	19.09	6.62	9.90
60	9.28	21.78	7.60	11.64	8.76	21.26	7.30	11.14	8.61	21.11	7.15	10.99
61	9.93	23.96	8.19	12.96	9.41	23.44	7.89	12.46	9.26	23.29	7.74	12.31
62	12.69	26.34	9.53	14.55	12.17	25.82	9.23	14.05	12.02	25.67	9.08	13.90
63	16.30	28.93	11.11	16.46	15.78	28.41	10.81	15.96	15.63	28.26	10.66	15.81
64	20.24	37.38	13.03	20.38	19.72	36.86	12.73	19.88	19.57	36.71	12.58	19.73
65	24.49	47.32	15.34	25.18	23.49	46.32	14.34	24.18	22.99	45.57	13.84	23.68
66	28.13	53.72	17.61	29.29	27.13	52.72	16.61	28.29	26.63	51.97	16.11	27.79
67	30.45	55.37	19.68	31.42	29.45	54.37	18.68	30.42	28.95	53.62	18.18	29.92
68	33.15	57.28	22.12	33.92	32.15	56.28	21.12	32.92	31.65	55.53	20.62	32.42
69	36.38	59.56	24.95	36.83	35.38	58.56	23.95	35.83	34.88	57.81	23.45	35.33
70	40.29	62.32	28.21	40.18	39.29	61.32	27.21	39.18	38.79	60.57	26.71	38.68
71	44.08	66.45	31.55	43.96	43.08	65.45	30.55	42.96	42.58	64.70	30.05	42.46
72	45.69	72.72	35.04	49.15	44.69	71.72	34.04	48.15	44.19	70.97	33.54	47.65
73	47.50	81.21	39.00	55.25	46.50	80.21	38.00	54.25	46.00	79.46	37.50	53.75
74	49.52	90.68	43.45	62.12	48.52	89.68	42.45	61.12	48.02	88.93	41.95	60.62
75	51.80	101.26	48.50	69.85	50.80	100.26	47.50	68.85	50.30	99.51	47.00	68.35
76	55.12	113.05	53.58	78.54	54.12	112.05	52.58	77.54	53.62	111.30	52.08	77.04
77	59.02	126.19	56.66	88.32	58.02	125.19	55.66	87.32	57.52	124.44	55.16	86.82
78	63.39	140.82	60.14	99.30	62.39	139.82	59.14	98.30	61.89	139.07	58.64	97.80
79	68.29	157.09	64.06	111.62	67.29	156.09	63.06	110.62	66.79	155.34	62.56	110.12
80	73.80	175.17	68.50	125.44	72.80	174.17	67.50	124.44	72.30	173.42	67.00	123.94
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

Multi-Select Term – 10 Year (MS10)/ Multi-Select Term Rider – 10 Year (MS10R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000or above HKD: 3,900,000or above			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
17	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
18	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
19	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
20	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
21	1.22	1.53	1.09	1.28	0.94	1.23	0.84	1.03	0.79	1.08	0.69	0.98
22	1.22	1.54	1.10	1.29	0.94	1.24	0.85	1.04	0.79	1.09	0.70	0.99
23	1.23	1.54	1.11	1.30	0.95	1.24	0.86	1.05	0.80	1.09	0.71	1.00
24	1.23	1.55	1.12	1.31	0.95	1.25	0.87	1.06	0.80	1.10	0.72	1.01
25	1.24	1.55	1.13	1.32	0.96	1.25	0.88	1.07	0.81	1.10	0.73	1.02
26	1.26	1.61	1.15	1.35	0.98	1.31	0.90	1.10	0.83	1.16	0.75	1.05
27	1.28	1.67	1.16	1.38	1.00	1.37	0.91	1.13	0.85	1.22	0.76	1.08
28	1.30	1.73	1.18	1.41	1.02	1.43	0.93	1.16	0.87	1.28	0.78	1.11
29	1.32	1.79	1.19	1.44	1.04	1.49	0.94	1.19	0.89	1.34	0.79	1.14
30	1.34	1.85	1.21	1.47	1.06	1.55	0.96	1.22	0.91	1.40	0.81	1.17
31	1.38	1.96	1.36	1.55	1.10	1.66	1.11	1.30	0.95	1.51	0.96	1.25
32	1.44	2.03	1.36	1.63	1.16	1.73	1.11	1.38	1.01	1.58	0.96	1.33
33	1.53	2.14	1.38	1.71	1.25	1.84	1.13	1.46	1.10	1.69	0.98	1.41
34	1.61	2.36	1.39	1.82	1.33	2.06	1.14	1.57	1.18	1.91	0.99	1.52
35	1.71	2.60	1.39	1.93	1.43	2.30	1.14	1.68	1.28	2.15	0.99	1.63
36	1.85	2.86	1.41	2.03	1.57	2.56	1.16	1.78	1.42	2.41	1.01	1.73
37	2.04	3.16	1.51	2.10	1.74	2.86	1.26	1.85	1.59	2.71	1.11	1.80
38	2.28	3.48	1.62	2.32	1.88	3.18	1.37	2.07	1.73	3.03	1.22	2.02
39	2.52	3.83	1.74	2.56	2.00	3.53	1.49	2.31	1.85	3.38	1.34	2.26
40	2.54	4.37	1.89	3.11	2.02	3.85	1.59	2.61	1.87	3.70	1.44	2.46
41	2.85	4.73	2.01	3.34	2.33	4.21	1.71	2.84	2.18	4.06	1.56	2.69
42	3.16	5.11	2.17	3.58	2.64	4.59	1.87	3.08	2.49	4.44	1.72	2.93
43	3.49	5.55	2.35	3.84	2.97	5.03	2.05	3.34	2.82	4.88	1.90	3.19
44	3.85	6.03	2.54	4.11	3.33	5.51	2.24	3.61	3.18	5.36	2.09	3.46
45	4.14	6.56	2.74	4.42	3.62	6.04	2.44	3.92	3.47	5.89	2.29	3.77
46	4.41	7.17	2.95	4.74	3.89	6.65	2.65	4.24	3.74	6.50	2.50	4.09
47	4.67	7.84	3.13	5.09	4.15	7.32	2.83	4.59	4.00	7.17	2.68	4.44
48	4.96	8.60	3.33	5.47	4.44	8.08	3.03	4.97	4.29	7.93	2.88	4.82
49	5.30	9.45	3.56	5.88	4.78	8.93	3.26	5.38	4.63	8.78	3.11	5.23
50	5.66	10.40	3.96	6.33	5.14	9.88	3.66	5.83	4.99	9.73	3.51	5.68
51	6.14	11.46	4.06	6.81	5.62	10.94	3.76	6.31	5.47	10.79	3.61	6.16
52	6.70	12.63	4.50	7.34	6.18	12.11	4.20	6.84	6.03	11.96	4.05	6.69
53	7.32	13.93	4.98	7.92	6.80	13.41	4.68	7.42	6.65	13.26	4.53	7.27
54	8.03	15.36	5.50	8.59	7.51	14.84	5.20	8.09	7.36	14.69	5.05	7.94
55	8.88	16.93	6.10	9.36	8.36	16.41	5.80	8.86	8.21	16.26	5.65	8.71
56	13.08	18.65	7.02	10.25	12.56	18.13	6.72	9.75	12.41	17.98	6.57	9.60
57	13.28	20.52	7.52	11.30	12.76	20.00	7.22	10.80	12.61	19.85	7.07	10.65
58	13.48	22.57	8.02	12.54	12.96	22.05	7.72	12.04	12.81	21.90	7.57	11.89
59	13.68	24.82	8.49	14.01	13.16	24.30	8.19	13.51	13.01	24.15	8.04	13.36
60	13.94	27.31	9.30	15.76	13.42	26.79	9.00	15.26	13.27	26.64	8.85	15.11
61	14.01	30.12	9.89	17.82	13.49	29.60	9.59	17.32	13.34	29.45	9.44	17.17
62	16.81	33.26	11.21	20.18	16.29	32.74	10.91	19.68	16.14	32.59	10.76	19.53
63	19.86	36.79	12.77	22.86	19.34	36.27	12.47	22.36	19.19	36.12	12.32	22.21
64	23.18	40.76	14.67	25.90	22.66	40.24	14.37	25.40	22.51	40.09	14.22	25.25
65	26.76	47.59	16.95	30.17	25.76	46.59	15.95	29.17	25.26	45.84	15.45	28.67
66	30.00	54.63	19.86	31.91	29.00	53.63	18.86	30.91	28.50	52.88	18.36	30.41
67	32.08	56.44	22.53	35.91	31.08	55.44	21.53	34.91	30.58	54.69	21.03	34.41
68	34.49	59.64	25.66	40.37	33.49	58.64	24.66	39.37	32.99	57.89	24.16	38.87
69	37.37	66.22	29.30	45.32	36.37	65.22	28.30	44.32	35.87	64.47	27.80	43.82
70	40.86	73.53	33.50	50.80	39.86	72.53	32.50	49.80	39.36	71.78	32.00	49.30
71	45.66	81.57	36.48	56.82	44.66	80.57	35.48	55.82	44.16	79.82	34.98	55.32
72	47.69	90.42	39.61	63.53	46.69	89.42	38.61	62.53	46.19	88.67	38.11	62.03
73	49.97	100.15	43.15	70.98	48.97	99.15	42.15	69.98	48.47	98.40	41.65	69.48
74	52.54	110.81	47.13	79.25	51.54	109.81	46.13	78.25	51.04	109.06	45.63	77.75
75	55.42	122.46	51.65	88.39	54.42	121.46	50.65	87.39	53.92	120.71	50.15	86.89
76	51.28	92.29	48.02	62.77	50.28	91.29	47.02	61.77	49.78	90.54	46.52	61.27
77	54.54	103.32	51.08	70.72	53.54	102.32	50.08	69.72	53.04	101.57	49.58	69.22
78	58.20	115.70	54.53	80.82	57.20	114.70	53.53	79.82	56.70	113.95	53.03	79.32
79	62.30	130.23	58.43	93.56	61.30	129.23	57.43	92.56	60.80	128.48	56.93	92.06
80	66.91	150.59	62.84	107.94	65.91	149.59	61.84	106.94	65.41	148.84	61.34	106.44
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

Multi-Select Term – 15 Year (MS15)/ Multi-Select Term Rider – 15 Year (MS15R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000or above HKD: 3,900,000or above			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
17	1.21	1.53	1.08	1.27	0.93	1.23	0.83	1.02	0.78	1.08	0.68	0.97
18	1.22	1.54	1.09	1.28	0.94	1.24	0.84	1.03	0.79	1.09	0.69	0.98
19	1.22	1.54	1.09	1.28	0.94	1.24	0.84	1.03	0.79	1.09	0.69	0.98
20	1.22	1.54	1.09	1.28	0.94	1.24	0.84	1.03	0.79	1.09	0.69	0.98
21	1.23	1.56	1.10	1.31	0.95	1.26	0.85	1.06	0.80	1.11	0.70	1.01
22	1.24	1.58	1.11	1.35	0.96	1.28	0.86	1.10	0.81	1.13	0.71	1.05
23	1.26	1.59	1.12	1.38	0.98	1.29	0.87	1.13	0.83	1.14	0.72	1.08
24	1.27	1.61	1.13	1.42	0.99	1.31	0.88	1.17	0.84	1.16	0.73	1.12
25	1.28	1.63	1.14	1.45	1.00	1.33	0.89	1.20	0.85	1.18	0.74	1.15
26	1.31	1.70	1.16	1.50	1.03	1.40	0.91	1.25	0.88	1.25	0.76	1.20
27	1.34	1.77	1.19	1.55	1.06	1.47	0.94	1.30	0.91	1.32	0.79	1.25
28	1.36	1.85	1.21	1.60	1.08	1.55	0.96	1.35	0.93	1.40	0.81	1.30
29	1.39	1.93	1.24	1.65	1.11	1.63	0.99	1.40	0.96	1.48	0.84	1.35
30	1.42	2.10	1.26	1.70	1.14	1.80	1.01	1.45	0.99	1.65	0.86	1.40
31	1.47	2.28	1.45	1.81	1.19	1.98	1.20	1.56	1.04	1.83	1.05	1.51
32	1.53	2.49	1.45	1.92	1.25	2.19	1.20	1.67	1.10	2.04	1.05	1.62
33	1.62	2.72	1.47	2.03	1.34	2.42	1.22	1.78	1.19	2.27	1.07	1.73
34	1.71	2.97	1.49	2.18	1.43	2.67	1.24	1.93	1.28	2.52	1.09	1.88
35	1.81	3.25	1.49	2.33	1.53	2.95	1.24	2.08	1.38	2.80	1.09	2.03
36	1.99	3.56	1.51	2.42	1.71	3.26	1.26	2.17	1.56	3.11	1.11	2.12
37	2.22	3.90	1.63	2.58	1.92	3.60	1.38	2.33	1.77	3.45	1.23	2.28
38	2.52	4.28	1.75	2.82	2.12	3.98	1.50	2.57	1.97	3.83	1.35	2.52
39	2.81	4.70	1.89	3.08	2.29	4.40	1.64	2.83	2.14	4.25	1.49	2.78
40	2.83	5.34	2.06	3.68	2.31	4.82	1.76	3.18	2.16	4.67	1.61	3.03
41	3.16	5.81	2.18	3.95	2.64	5.29	1.88	3.45	2.49	5.14	1.73	3.30
42	3.50	6.33	2.35	4.24	2.98	5.81	2.05	3.74	2.83	5.66	1.90	3.59
43	3.86	6.90	2.53	4.55	3.34	6.38	2.23	4.05	3.19	6.23	2.08	3.90
44	4.24	7.54	2.72	4.88	3.72	7.02	2.42	4.38	3.57	6.87	2.27	4.23
45	4.56	8.25	2.92	5.24	4.04	7.73	2.62	4.74	3.89	7.58	2.47	4.59
46	4.89	9.05	3.14	5.63	4.37	8.53	2.84	5.13	4.22	8.38	2.69	4.98
47	5.21	9.93	3.33	6.06	4.69	9.41	3.03	5.56	4.54	9.26	2.88	5.41
48	5.56	10.91	3.55	6.53	5.04	10.39	3.25	6.03	4.89	10.24	3.10	5.88
49	5.97	11.99	3.79	7.06	5.45	11.47	3.49	6.56	5.30	11.32	3.34	6.41
50	6.41	13.18	4.22	7.65	5.89	12.66	3.92	7.15	5.74	12.51	3.77	7.00
51	6.90	14.49	4.33	8.33	6.38	13.97	4.03	7.83	6.23	13.82	3.88	7.68
52	7.45	15.93	4.84	9.11	6.93	15.41	4.54	8.61	6.78	15.26	4.39	8.46
53	8.09	17.51	5.38	10.01	7.57	16.99	5.08	9.51	7.42	16.84	4.93	9.36
54	8.80	19.24	5.97	11.05	8.28	18.72	5.67	10.55	8.13	18.57	5.52	10.40
55	9.66	21.15	6.65	12.25	9.14	20.63	6.35	11.75	8.99	20.48	6.20	11.60
56	14.31	23.28	7.87	13.66	13.79	22.76	7.57	13.16	13.64	22.61	7.42	13.01
57	14.53	25.65	8.54	15.25	14.01	25.13	8.24	14.75	13.86	24.98	8.09	14.60
58	14.75	28.27	9.21	17.07	14.23	27.75	8.91	16.57	14.08	27.60	8.76	16.42
59	14.97	31.17	9.84	19.13	14.45	30.65	9.54	18.63	14.30	30.50	9.39	18.48
60	15.25	34.38	10.92	21.48	14.73	33.86	10.62	20.98	14.58	33.71	10.47	20.83
61	16.09	37.93	11.46	24.13	15.57	37.41	11.16	23.63	15.42	37.26	11.01	23.48
62	17.94	41.86	12.70	27.12	17.42	41.34	12.40	26.62	17.27	41.19	12.25	26.47
63	20.80	46.19	14.31	30.47	20.28	45.67	14.01	29.97	20.13	45.52	13.86	29.82
64	23.90	50.96	16.12	34.22	23.38	50.44	15.82	33.72	23.23	50.29	15.67	33.57
65	27.26	57.31	19.20	39.24	26.26	56.31	18.20	38.24	25.76	55.56	17.70	37.74
66	30.54	59.36	20.83	41.10	29.54	58.36	19.83	40.10	29.04	57.61	19.33	39.60
67	32.64	65.22	23.51	45.83	31.64	64.22	22.51	44.83	31.14	63.47	22.01	44.33
68	35.08	71.64	26.67	51.02	34.08	70.64	25.67	50.02	33.58	69.89	25.17	49.52
69	37.99	78.63	30.33	56.68	36.99	77.63	29.33	55.68	36.49	76.88	28.83	55.18
70	41.52	86.20	34.55	62.82	40.52	85.20	33.55	61.82	40.02	84.45	33.05	61.32
71	40.09	61.70	27.93	39.78	39.09	60.70	26.93	38.78	38.59	59.95	26.43	38.28
72	41.84	64.80	31.03	42.84	40.84	63.80	30.03	41.84	40.34	63.05	29.53	41.34
73	43.81	68.29	34.54	46.29	42.81	67.29	33.54	45.29	42.31	66.54	33.04	44.79
74	46.02	73.69	38.49	50.19	45.02	72.69	37.49	49.19	44.52	71.94	36.99	48.69
75	48.50	82.45	42.97	55.74	47.50	81.45	41.97	54.74	47.00	80.70	41.47	54.24
76	51.28	92.29	48.02	62.77	50.28	91.29	47.02	61.77	49.78	90.54	46.52	61.27
77	54.54	103.32	51.08	70.72	53.54	102.32	50.08	69.72	53.04	101.57	49.58	69.22
78	58.20	115.70	54.53	80.82	57.20	114.70	53.53	79.82	56.70	113.95	53.03	79.32
79	62.30	130.23	58.43	93.56	61.30	129.23	57.43	92.56	60.80	128.48	56.93	92.06
80	66.91	150.59	62.84	107.94	65.91	149.59	61.84	106.94	65.41	148.84	61.34	106.44
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

Multi-Select Term – 20 Year (MS 20)/ Multi-Select Term Rider – 20 Year (MS20R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	**Not Applicable**				**Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999**				**Band 2 USD: 500,000or above HKD: 3,900,000or above**			
Age	**Male**		**Female**		**Male**		**Female**		**Male**		**Female**	
	Non-Smoker	**Smoker**	**Non-Smoker**	**Smoker**	**Non-Smoker**	**Smoker**	**Non-Smoker**	**Smoker**	**Non-Smoker**	**Smoker**	**Non-Smoker**	**Smoker**
16	1.22	1.55	1.09	1.28	0.94	1.25	0.84	1.03	0.79	1.10	0.69	0.98
17	1.23	1.57	1.10	1.29	0.95	1.27	0.85	1.04	0.80	1.12	0.70	0.99
18	1.24	1.58	1.11	1.30	0.96	1.28	0.86	1.05	0.81	1.13	0.71	1.00
19	1.24	1.60	1.12	1.31	0.96	1.30	0.87	1.06	0.81	1.15	0.72	1.01
20	1.25	1.61	1.13	1.32	0.97	1.31	0.88	1.07	0.82	1.16	0.73	1.02
21	1.27	1.67	1.13	1.38	0.99	1.37	0.88	1.13	0.84	1.22	0.73	1.08
22	1.29	1.73	1.14	1.43	1.01	1.43	0.89	1.18	0.86	1.28	0.74	1.13
23	1.32	1.79	1.14	1.49	1.04	1.49	0.89	1.24	0.89	1.34	0.74	1.19
24	1.34	1.85	1.15	1.54	1.06	1.55	0.90	1.29	0.91	1.40	0.75	1.24
25	1.36	1.91	1.15	1.60	1.08	1.61	0.90	1.35	0.93	1.46	0.75	1.30
26	1.39	2.01	1.20	1.67	1.11	1.71	0.95	1.42	0.96	1.56	0.80	1.37
27	1.42	2.11	1.24	1.74	1.14	1.81	0.99	1.49	0.99	1.66	0.84	1.44
28	1.44	2.23	1.29	1.81	1.16	1.93	1.04	1.56	1.01	1.78	0.89	1.51
29	1.47	2.41	1.33	1.88	1.19	2.11	1.08	1.63	1.04	1.96	0.93	1.58
30	1.50	2.61	1.38	1.95	1.22	2.31	1.13	1.70	1.07	2.16	0.98	1.65
31	1.57	2.84	1.65	2.06	1.29	2.54	1.40	1.81	1.14	2.39	1.25	1.76
32	1.65	3.09	1.65	2.16	1.37	2.79	1.40	1.91	1.22	2.64	1.25	1.86
33	1.79	3.38	1.68	2.27	1.51	3.08	1.43	2.02	1.36	2.93	1.28	1.97
34	1.92	3.69	1.70	2.42	1.64	3.39	1.45	2.17	1.49	3.24	1.30	2.12
35	2.07	4.04	1.70	2.63	1.79	3.74	1.45	2.38	1.64	3.59	1.30	2.33
36	2.26	4.43	1.72	2.87	1.98	4.13	1.47	2.62	1.83	3.98	1.32	2.57
37	2.50	4.86	1.85	3.12	2.20	4.56	1.60	2.87	2.05	4.41	1.45	2.82
38	2.81	5.34	1.99	3.40	2.41	5.04	1.74	3.15	2.26	4.89	1.59	3.10
39	3.12	5.87	2.14	3.70	2.60	5.57	1.89	3.45	2.45	5.42	1.74	3.40
40	3.14	6.64	2.33	4.35	2.62	6.12	2.03	3.85	2.47	5.97	1.88	3.70
41	3.50	7.25	2.48	4.67	2.98	6.73	2.18	4.17	2.83	6.58	2.03	4.02
42	3.87	7.92	2.68	5.01	3.35	7.40	2.38	4.51	3.20	7.25	2.23	4.36
43	4.27	8.67	2.90	5.40	3.75	8.15	2.60	4.90	3.60	8.00	2.45	4.75
44	4.68	9.48	3.14	5.82	4.16	8.96	2.84	5.32	4.01	8.81	2.69	5.17
45	5.03	10.38	3.39	6.29	4.51	9.86	3.09	5.79	4.36	9.71	2.94	5.64
46	5.39	11.37	3.65	6.82	4.87	10.85	3.35	6.32	4.72	10.70	3.20	6.17
47	5.73	12.46	3.88	7.42	5.21	11.94	3.58	6.92	5.06	11.79	3.43	6.77
48	6.11	13.65	4.14	8.11	5.59	13.13	3.84	7.61	5.44	12.98	3.69	7.46
49	6.54	14.96	4.43	8.89	6.02	14.44	4.13	8.39	5.87	14.29	3.98	8.24
50	7.12	16.41	4.93	9.79	6.60	15.89	4.63	9.29	6.45	15.74	4.48	9.14
51	7.80	18.02	5.10	10.82	7.28	17.50	4.80	10.32	7.13	17.35	4.65	10.17
52	8.56	19.80	5.66	11.98	8.04	19.28	5.36	11.48	7.89	19.13	5.21	11.33
53	9.41	21.76	6.30	13.28	8.89	21.24	6.00	12.78	8.74	21.09	5.85	12.63
54	10.35	23.92	7.01	14.74	9.83	23.40	6.71	14.24	9.68	23.25	6.56	14.09
55	11.40	26.30	7.81	16.39	10.88	25.78	7.51	15.89	10.73	25.63	7.36	15.74
56	15.85	28.91	9.38	18.23	15.33	28.39	9.08	17.73	15.18	28.24	8.93	17.58
57	16.10	31.76	10.23	20.29	15.58	31.24	9.93	19.79	15.43	31.09	9.78	19.64
58	16.35	34.87	11.09	22.59	15.83	34.35	10.79	22.09	15.68	34.20	10.64	21.94
59	16.88	38.25	12.08	25.16	16.36	37.73	11.78	24.66	16.21	37.58	11.63	24.51
60	18.64	41.92	13.53	28.01	18.12	41.40	13.23	27.51	17.97	41.25	13.08	27.36
61	20.59	45.88	15.16	31.18	20.07	45.36	14.86	30.68	19.92	45.21	14.71	30.53
62	22.73	50.16	16.98	34.67	22.21	49.64	16.68	34.17	22.06	49.49	16.53	34.02
63	25.10	54.77	19.02	38.50	24.58	54.25	18.72	38.00	24.43	54.10	18.57	37.85
64	27.72	59.71	21.28	42.69	27.20	59.19	20.98	42.19	27.05	59.04	20.83	42.04
65	31.91	66.10	24.84	48.08	30.91	65.10	23.84	47.08	30.41	64.35	23.34	46.58
66	24.25	46.85	15.19	24.93	23.25	45.85	14.19	23.93	22.75	45.10	13.69	23.43
67	26.49	48.95	17.10	27.16	25.49	47.95	16.10	26.16	24.99	47.20	15.60	25.66
68	29.09	51.39	19.35	29.78	28.09	50.39	18.35	28.78	27.59	49.64	17.85	28.28
69	32.20	54.31	21.96	32.82	31.20	53.31	20.96	31.82	30.70	52.56	20.46	31.32
70	35.96	57.83	24.97	36.33	34.96	56.83	23.97	35.33	34.46	56.08	23.47	34.83
71	40.09	61.70	27.93	39.78	39.09	60.70	26.93	38.78	38.59	59.95	26.43	38.28
72	41.84	64.80	31.03	42.84	40.84	63.80	30.03	41.84	40.34	63.05	29.53	41.34
73	43.81	68.29	34.54	46.29	42.81	67.29	33.54	45.29	42.31	66.54	33.04	44.79
74	46.02	73.69	38.49	50.19	45.02	72.69	37.49	49.19	44.52	71.94	36.99	48.69
75	48.50	82.45	42.97	55.74	47.50	81.45	41.97	54.74	47.00	80.70	41.47	54.24
76	51.28	92.29	48.02	62.77	50.28	91.29	47.02	61.77	49.78	90.54	46.52	61.27
77	54.54	103.32	51.08	70.72	53.54	102.32	50.08	69.72	53.04	101.57	49.58	69.22
78	58.20	115.70	54.53	80.82	57.20	114.70	53.53	79.82	56.70	113.95	53.03	79.32
79	62.30	130.23	58.43	93.56	61.30	129.23	57.43	92.56	60.80	128.48	56.93	92.06
80	66.91	150.59	62.84	107.94	65.91	149.59	61.84	106.94	65.41	148.84	61.34	106.44
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54

Modal Premium calculation：

Basic Plan：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

Multi-Select Term – 25 Year (MS 25)/ Multi-Select Term Rider – 25 Year (MS25R)

Basic Plan	Band 1 USD: 75,000 - 249,999 HKD: 585,000 - 1,949,999				Band 2 USD: 250,000 - 499,999 HKD: 1,950,000 - 3,899,999				Band 3 USD: 500,000 or above HKD: 3,900,000or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000or above HKD: 3,900,000or above			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	1.24	1.59	1.11	1.32	0.96	1.29	0.86	1.07	0.81	1.14	0.71	1.02
17	1.25	1.64	1.14	1.34	0.97	1.34	0.89	1.09	0.82	1.19	0.74	1.04
18	1.26	1.68	1.17	1.37	0.98	1.38	0.92	1.12	0.83	1.23	0.77	1.07
19	1.27	1.73	1.20	1.39	0.99	1.43	0.95	1.14	0.84	1.28	0.80	1.09
20	1.28	1.77	1.23	1.41	1.00	1.47	0.98	1.16	0.85	1.32	0.83	1.11
21	1.31	1.86	1.25	1.48	1.03	1.56	1.00	1.23	0.88	1.41	0.85	1.18
22	1.34	1.95	1.27	1.56	1.06	1.65	1.02	1.31	0.91	1.50	0.87	1.26
23	1.36	2.04	1.29	1.63	1.08	1.74	1.04	1.38	0.93	1.59	0.89	1.33
24	1.39	2.13	1.31	1.71	1.11	1.83	1.06	1.46	0.96	1.68	0.91	1.41
25	1.42	2.22	1.33	1.78	1.14	1.92	1.08	1.53	0.99	1.77	0.93	1.48
26	1.44	2.35	1.38	1.86	1.16	2.05	1.13	1.61	1.01	1.90	0.98	1.56
27	1.46	2.54	1.43	1.94	1.18	2.24	1.18	1.69	1.03	2.09	1.03	1.64
28	1.49	2.74	1.47	2.01	1.21	2.44	1.22	1.76	1.06	2.29	1.07	1.71
29	1.53	2.98	1.52	2.09	1.25	2.68	1.27	1.84	1.10	2.53	1.12	1.79
30	1.63	3.24	1.57	2.17	1.35	2.94	1.32	1.92	1.20	2.79	1.17	1.87
31	1.75	3.53	1.86	2.29	1.47	3.23	1.61	2.04	1.32	3.08	1.46	1.99
32	1.87	3.86	1.86	2.49	1.59	3.56	1.61	2.24	1.44	3.41	1.46	2.19
33	2.01	4.22	1.88	2.70	1.73	3.92	1.63	2.45	1.58	3.77	1.48	2.40
34	2.17	4.62	1.91	2.93	1.89	4.32	1.66	2.68	1.74	4.17	1.51	2.63
35	2.34	5.07	1.91	3.18	2.06	4.77	1.66	2.93	1.91	4.62	1.51	2.88
36	2.54	5.56	1.93	3.46	2.26	5.26	1.68	3.21	2.11	5.11	1.53	3.16
37	2.77	6.11	2.10	3.75	2.47	5.81	1.85	3.50	2.32	5.66	1.70	3.45
38	3.10	6.71	2.26	4.08	2.70	6.41	2.01	3.83	2.55	6.26	1.86	3.78
39	3.48	7.37	2.45	4.45	2.96	7.07	2.20	4.20	2.81	6.92	2.05	4.15
40	3.77	8.28	2.68	5.18	3.25	7.76	2.38	4.68	3.10	7.61	2.23	4.53
41	4.09	9.04	2.85	5.60	3.57	8.52	2.55	5.10	3.42	8.37	2.40	4.95
42	4.43	9.87	3.08	6.07	3.91	9.35	2.78	5.57	3.76	9.20	2.63	5.42
43	4.82	10.78	3.32	6.61	4.30	10.26	3.02	6.11	4.15	10.11	2.87	5.96
44	5.24	11.77	3.59	7.22	4.72	11.25	3.29	6.72	4.57	11.10	3.14	6.57
45	5.71	12.86	3.87	7.91	5.19	12.34	3.57	7.41	5.04	12.19	3.42	7.26
46	6.23	14.07	4.19	8.69	5.71	13.55	3.89	8.19	5.56	13.40	3.74	8.04
47	6.81	15.40	4.56	9.57	6.29	14.88	4.26	9.07	6.14	14.73	4.11	8.92
48	7.46	16.87	5.02	10.54	6.94	16.35	4.72	10.04	6.79	16.20	4.57	9.89
49	8.18	18.48	5.55	11.63	7.66	17.96	5.25	11.13	7.51	17.81	5.10	10.98
50	8.98	20.24	6.14	12.84	8.46	19.72	5.84	12.34	8.31	19.57	5.69	12.19
51	9.87	22.17	6.81	14.19	9.35	21.65	6.51	13.69	9.20	21.50	6.36	13.54
52	10.86	24.27	7.56	15.68	10.34	23.75	7.26	15.18	10.19	23.60	7.11	15.03
53	11.94	26.54	8.39	17.33	11.42	26.02	8.09	16.83	11.27	25.87	7.94	16.68
54	13.15	29.00	9.33	19.15	12.63	28.48	9.03	18.65	12.48	28.33	8.88	18.50
55	14.47	31.65	10.38	21.15	13.95	31.13	10.08	20.65	13.80	30.98	9.93	20.50
56	17.26	34.49	11.55	23.34	16.74	33.97	11.25	22.84	16.59	33.82	11.10	22.69
57	17.55	37.51	12.86	25.74	17.03	36.99	12.56	25.24	16.88	36.84	12.41	25.09
58	19.27	40.73	14.32	28.35	18.75	40.21	14.02	27.85	18.60	40.06	13.87	27.70
59	21.17	44.14	15.94	31.18	20.65	43.62	15.64	30.68	20.50	43.47	15.49	30.53
60	23.25	47.74	17.73	34.23	22.73	47.22	17.43	33.73	22.58	47.07	17.28	33.58
61	9.19	18.86	7.39	10.03	8.67	18.34	7.09	9.53	8.52	18.19	6.94	9.38
62	11.71	20.80	8.40	11.51	11.19	20.28	8.10	11.01	11.04	20.13	7.95	10.86
63	14.45	23.91	9.60	13.97	13.93	23.39	9.30	13.47	13.78	23.24	9.15	13.32
64	17.43	30.89	11.05	16.94	16.91	30.37	10.75	16.44	16.76	30.22	10.60	16.29
65	20.75	38.67	13.10	20.63	19.75	37.67	12.10	19.63	19.25	36.92	11.60	19.13
66	24.25	46.85	15.19	24.93	23.25	45.85	14.19	23.93	22.75	45.10	13.69	23.43
67	26.49	48.95	17.10	27.16	25.49	47.95	16.10	26.16	24.99	47.20	15.60	25.66
68	29.09	51.39	19.35	29.78	28.09	50.39	18.35	28.78	27.59	49.64	17.85	28.28
69	32.20	54.31	21.96	32.82	31.20	53.31	20.96	31.82	30.70	52.56	20.46	31.32
70	35.96	57.83	24.97	36.33	34.96	56.83	23.97	35.33	34.46	56.08	23.47	34.83
71	40.09	61.70	27.93	39.78	39.09	60.70	26.93	38.78	38.59	59.95	26.43	38.28
72	41.84	64.80	31.03	42.84	40.84	63.80	30.03	41.84	40.34	63.05	29.53	41.34
73	43.81	68.29	34.54	46.29	42.81	67.29	33.54	45.29	42.31	66.54	33.04	44.79
74	46.02	73.69	38.49	50.19	45.02	72.69	37.49	49.19	44.52	71.94	36.99	48.69
75	48.50	82.45	42.97	55.74	47.50	81.45	41.97	54.74	47.00	80.70	41.47	54.24
76	51.28	92.29	48.02	62.77	50.28	91.29	47.02	61.77	49.78	90.54	46.52	61.27
77	54.54	103.32	51.08	70.72	53.54	102.32	50.08	69.72	53.04	101.57	49.58	69.22
78	58.20	115.70	54.53	80.82	57.20	114.70	53.53	79.82	56.70	113.95	53.03	79.32
79	62.30	130.23	58.43	93.56	61.30	129.23	57.43	92.56	60.80	128.48	56.93	92.06
80	66.91	150.59	62.84	107.94	65.91	149.59	61.84	106.94	65.41	148.84	61.34	106.44
81	72.07	173.42	67.82	124.19	71.07	172.42	66.82	123.19	70.57	171.67	66.32	122.69
82	82.47	198.45	78.15	143.11	81.47	197.45	77.15	142.11	80.97	196.70	76.65	141.61
83	94.37	227.09	90.06	164.91	93.37	226.09	89.06	163.91	92.87	225.34	88.56	163.41
84	107.99	259.85	103.78	190.04	106.99	258.85	102.78	189.04	106.49	258.10	102.28	188.54

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Rider： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000)

6. Appendix

Sales Illustration System