

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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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 – Product Brief

Prepared by Product Development (Version v2A: 1 Apr, 2018)

The Information of this Product Brief is accurate as at the publication date.

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Chubb. Insured.SM

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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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: 3,900,000 or above			
Rider	Not Applicable				Band 1 USD: 25,000 - 499,999 HKD: 195,000 - 3,899,999				Band 2 USD: 500,000 or above HKD: 3,900,000 or 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)