AIA Hong Kong

12/F, AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn:	All Agents via EDDs / SDDs / DDs / MICs (Hong Kong & Macau Region)	From:	Chow Wai Chuen
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Jacky Chan / All Department Heads / Mr. Joe Cheng / Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre		
Date:	10 April, 2014	Total page:	3 pages

Subject: (Ref: A140401) 新推出「多重進泰安心保」及「進泰附加契約」

The Launch of Smart Care Pro and Prime Care Rider

為讓您能提供更完備的危疾保障予您的客戶，助你發展業務，公司將於 **2014 年 4 月 17 日（首個申請日期）**推出「多重進泰安心保」及「進泰附加契約」。

「多重進泰安心保」具有以下重點：

- 集早期危疾及多重危疾保障於一身，令保障更周全
- 提供至今市場獨有的睡眠窒息症及精神病的保障
- 危疾產品個人最高投保額提高至 125 萬美元

而「進泰附加契約」則可附加於「多重安心保」及「泰然安心保」系列，令客戶的保障延伸至早期危疾。「進泰附加契約」保障最高達 100 歲，而保費只需繳交至 70 歲。

有關產品的詳細內容，請參閱產品資料册。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

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Memo

To let you provide more comprehensive critical illness coverage to your customers, so as to further develop your business, Smart Care Pro and Prime Care Rider will be launched on **17 April 2014 (the first application date)**.

Key points of Smart Care Pro are as follows:

- Combining early stage critical illness and multiple critical illness coverage, providing a more all-rounded coverage
- Provide coverage for sleep apnea and psychiatric illness which is so far unique in market
- Increase the critical illness product per life limit to US$1.25 million

Prime Care Rider is attachable to Multiple Care Pro and Executive Care Pro series, which helps customers to extend the coverage to early stage critical illness. The coverage Prime Care Rider can be up to age 100, while premiums are only payable up to age 70.

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your agents. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,

Chow Wai Chuen
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料冊	● 中文版的印刷版本會由 2014 年 4 月 11 日開始送抵香港及澳門各營業辦事處 ● 營業員可於 2014 年 4 月 10 日登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
網上版流動銷售點方案建議書系統 (Web iPoS-PGS) 11.5	● 網上版流動銷售點方案-建議書系統(Web iPoS-PGS)11.5 將於 2014 年 4 月 15 日下午 5 時 30 分推出 ● 有關網上版流動銷售點方案-建議書系統(Web iPoS-PGS)11.5 的詳細安排，將會由產品策劃部另函通知 (通告：A140402)
產品小冊子	● 印刷版本會由 2014 年 4 月 11 日開始送抵香港及澳門各營業辦事處 ● 營業員亦可於 2014 年 4 月 10 日登入 Agency Corner 下載電子版本的產品小冊子

Enclosure: Launch Arrangement

Launch Pack	● Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 11 April 2014 ● The Chinese and English electronic version will be ready for download by Agents in the Agency Corner on 10 April 2014
Web iPoS-PGS 11.5	● Web iPoS-PGS 11.5 will be launched at 5:30 p.m. on 15 April 2014 ● detailed arrangements regarding the release of Web iPoS-PGS 11.5 version will be set out in a separate memo issued by Product Strategy and Management Department (memo ref no.: A140402)
Brochure	● Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 11 April 2014 ● The electronic version will be ready for download by Agents in Agency Corner by 10 April 2014

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

1. 產品定位

(a) 不同人生階段的危疾保障需要



* 主要的客戶群分類乃根據友邦委託艾德惠研(OAV)市場研究公司於 2013 年 9 月進行之市場客戶群組調查 。

註: 有關產品特色，內容及條款，詳情請參閱有關產品小冊子及保單條款。就保單契約條款之定義及契約條款及條件之原文及完整敘述，請參閱保單契約。

(b) 危疾保障產品特色一覽



多種危疾產品所提供的保障概述如下：

產品	多重進泰安心保 (新)	進泰安心保	泰然安心保 2	多重安心保 2
54 項危疾保障* (獲支付 100% 危疾保額)	有	有	有	有
多次賠償				
• 早期危疾	✔	✔	✕	✕
• 嚴重危疾	✔	✕	✕	✔
早期危疾保障	39 項早期危疾 (新增 4 項 包括**嚴重睡眠窒息症，早期腦退化症**及**嚴重精神病**等保障)	35 項早期危疾	• 女性原位癌 及 • 經皮穿刺狀動脈介入	• 女性原位癌 及 • 經皮穿刺狀動脈介入
兒童危疾	7 項嚴重兒童疾病 (新增 3 項 包括**自閉症**等)	4 項嚴重兒童疾病	4 項嚴重兒童疾病	4 項嚴重兒童疾病
繳費年期選擇	10 / 18 / 25 年	10 / 18 / 25 年	5 / 10 / 15 / 18 / 25 年	5 / 10 / 15 / 18 / 25 年
貨幣選擇	美元/港元/澳門幣	美元/港元/澳門幣	美元/港元/澳門幣	美元/港元/澳門幣
保單選擇	100	100 / 80	100 / 80	100 / 80

*亦包括為「須作手術之腦動脈瘤」而設的 50%危疾保額。

(c) 危疾保障方案及配對

	皇牌產品推介		其他產品選擇	
產品	「多重進泰安心保」(SCP) 	「進泰安心保」(PCP) 	「泰然安心保2」(ECP2) 	「多重安心保2」(MCP2) 
定位	**一站式全面人壽、危疾、多重危疾及早期危疾保障**，更有吸引的儲蓄元素。提供的保障包括新增的精神病及腦退化症相關疾病。	及早的診斷、及時的治療，更是戰勝病患的關鍵，而且更可減輕治療費用。提供**早期及基本危疾保障**。	**基本危疾保障**，集危疾、人壽及儲蓄一站式保障，萬一危疾出現時，減低對經濟狀況衝擊。	**多重危疾、人壽及儲蓄一站式保障**，於康復後仍需危疾保障。無需擔心再次罹患危疾而保障不足。
配合客戶需要	包括早期危疾保障及多重危疾保障的方案，適合追求全方位危疾保障及經濟能力較高的**年輕家庭**及**成熟家庭**。	主攻早期危疾保障及基本危疾保障的方案，適合家庭負擔較輕/追求保費經濟實惠的**年輕人**，或追求基本保障的**成熟人士**。	主攻基本危疾保障的方案，是適合**追求保費經濟實惠/以相同保費獲享較高基本保障的人士**的另一選擇。	主攻多重危疾保障及基本危疾保障的方案，是適合**追求長遠保障及基本危疾多次賠償惠益人士**的另一選擇。
目標客戶群*	精明「財」俊 愛家一族 成熟穩陣派	上位新人類 卓越成功一族	上位新人類 卓越成功一族	年齡為55歲以下的客戶群

* 目標客戶群分類乃根據友邦委託艾德惠研(OAV)市場研究公司於 2013 年 9 月進行之市場客戶群組調查 。

註: 有關產品特色，內容及條款，詳情請參閱有關產品小冊子及保單條款。就保單契約條款之定義及契約條款及條件之原文及完整敘述，請參閱保單契約。

2. 「多重進泰安心保」及「進泰附加契約」- 保障疾病更多元化

早期危疾保障主題延伸：

早期危疾保障更全面，除了「進泰安心保」所保障的 35 項早期危疾外，「多重進泰安心保」及「進泰附加契約」還包括 4 項新增的早期危疾及 3 項嚴重兒童疾病。



4 項新增的早期危疾 (精神病及腦退化症相關疾病)

- 嚴重阻塞性睡眠窒息症
- 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症
- 嚴重精神病
- 早期腦退化症包括早期亞爾茲海默氏症

3 項新增的嚴重兒童疾病

- 自閉症
- 因疾病或受傷導致智力缺陷
- 嚴重哮喘

市場首創

嚴重阻塞性睡眠窒息症

嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症

- 患有阻塞性、中樞性及混合性睡眠窒息症的患者睡覺時窒息，以致長期缺乏氧氣影響其心肺功能。因此增加了患高血壓、中風和心臟病的風險，甚至在睡夢中猝死。
- 超重、高於 40 歲人士患上此病機會普遍較高。徵狀包括睡覺時有偏大的鼻鼾聲，日間精神不振，並影響生活質素
- 此病可透過持續氣道正壓呼吸器(CPAP) （俗稱睡眠呼吸機）或氣管造口手術醫治。
- 香港約有 130,000 患上睡眠窒息症[1]，每 100 名成年男士就有 4 人受此症困擾。



市場首創

嚴重精神病

- 香港有近 30,000 人因精神病而入住公立醫院，而精神病門診乃全港第三大需求專科門診，達每年 75 萬 6 千人次[2]。
- 情緒困擾在我們的生活中似乎不可避免。而且，在多種殘疾問題之中，精神病患者平均擁有最高的學歷水平。但是他們大部分只能從事低技術及低入息工作，對他們的生活水平有非常負面的影響。



早期腦退化症包括亞爾茲海默氏症

- 腦退化症是一種較常受忽略的疾病。
- 在腦化症的早期階段，患者一般只會情緒較為波動或記憶力較差。只有及早確診和適時治療才能減慢此症的惡化。
- 在一般人口老齡化的城市，基於人口老化問題，此病將會更為普遍。



自閉症

- 最近發表的研究指出，每 125 個學齡兒童便有 1 個是自閉症患者 [3]。
- 自閉症患者不能進行正常的語言表達和社交活動，常做一些刻板和重複性的動作和行為。
- 孩子於 2 歲前可能開始有自閉症徵狀，但往往患病後期才得到診斷，所以您需要及早計劃令您和您的孩子免受這些疾病困憂，緩解家中的負擔。雖然現時並未有根治自閉症的方法，但若能在孩子患病初期，四歲或之前給予適當訓練，將能阻止病情惡化。



1 頭條日報 2014 年 2 月 25 日
2 醫管局統計年報 2011-2012
3 醫院管理局智友站(瀏覽日期:2014 年 3 月)。青山醫院職業治療部「發展障礙綜合症」文章，依照美國疾病控制與預防中心的統計。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，詳情請參閱有關數據及資料搜集聲明。

3. 全新一站式產品 –「多重進泰安心保」

(a) 主要銷售重點

全面的一站式計劃

「多重進泰安心保」一站式提供人壽、危疾、多重危疾及早期危疾保障，更有吸引的儲蓄元素。



齊全的早期危疾保障

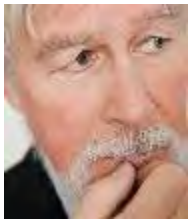
「多重進泰安心保」提供的保障包括微創手術、糖尿併發症及新增的精神病及腦退化症相關疾病。

嶄新加入 3 種**嚴重兒童疾病**保障至 18 歲：自閉症、因疾病或意外導致智力受損及嚴重哮喘。
擴大保障至**精神病及腦退化早期危疾**保障，包括：嚴重睡眠窒息症(市場首創) 、嚴重精神病(市場首創)及早期腦退化症。


自閉症


嚴重哮喘


嚴重精神病


早期腦退化症


嚴重睡眠窒息症

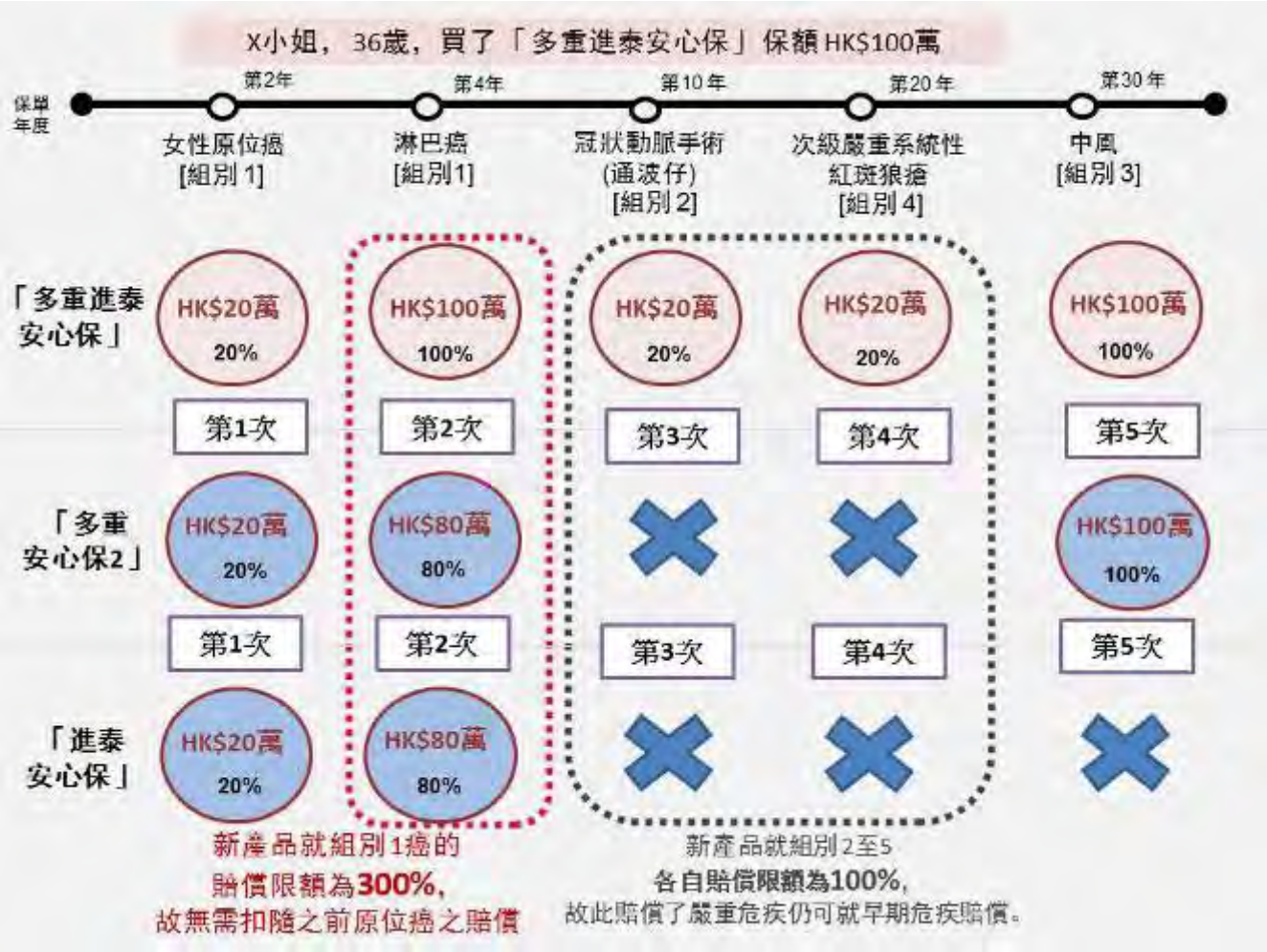
在嚴重危疾賠償後，仍可索取早期危疾或嚴重兒童疾病賠償

例如，在索取「中風」的賠償後，受保人仍可就「經皮穿刺狀動脈介入手術」(俗稱「通波仔」)索取賠償。或者，在索取癌症的賠償後，受保人仍可就原位癌索取賠償。

持續的保障

一旦就嚴重危疾索取賠償後(例如癌症)，「多重進泰安心保」仍會繼續提供保障，並免收將來的保費。
當受保人患上嚴重危疾後，便很難再購買危疾保險，但「多重進泰安心保」仍會為我們的顧客提供保障。

(b) 多重賠償舉例



賠償與賠償之間的等候期要求之詳情，請參閱附錄一 A 部份。

(c) 保費率比較 – 「多重進泰安心保」 與「多重安心保 2」

雖然附加了齊全的早期危疾保障, 但「多重進泰安心保」的保費只是高出「多重安心保 2」約 12%至 20%。

每千元 (美元)保額的 年繳保費 (非吸煙者)

年齡 / 性別	0 / 男性			40 / 男性		
保費繳款年期	(1) 多重安心保 2100	(2) 多重進泰安心保	(2)/(1) 多重進泰安心保高出	(1) 多重安心保 2100	(2) 多重進泰安心保	(2)/(1) 多重進泰安心保高出
10 年	18.99	22.79	20.01%	58.89	68.89	16.98%
18 年	12.76	15.28	19.75%	37.5	43.87	16.99%
25 年	9.59	11.51	20.02%	31.3	36.62	17.00%

年齡 / 性別	0 / 女性			40 / 女性		
保費繳款年期	(1) 多重安心保 2100	(2) 多重進泰安心保	(2)/(1) 多重進泰安心保高出	(1) 多重安心保 2100	(2) 多重進泰安心保	(2)/(1) 多重進泰安心保高出
10 年	18.41	21.91	19.01%	57.79	65.16	12.75%
18 年	12.66	15.08	19.12%	37.25	42	12.75%
25 年	9.47	11.27	19.01%	31.1	35.3	13.50%

4. 進泰附加契約 (適用於「多重安心保」及「泰然安心保」系列保單持有人)

「泰然安心保」及「多重安心保」系列的保單持有人可透過購買新推出的「進泰附加契約」，以獲得全面的**早期危疾**保障。

	進泰附加契約 附加於泰然安心保/泰然安心保 2	進泰附加契約 附加於多重安心保/多重安心保 2
貨幣	美元 / 港元 / 澳門幣* (根據基本計劃而定)	
繕發年齡	15 天 – 60 歲	
保費繳付年期	至 70 歲	
保費結構	均衡但非保證	
可附加的基本計劃	泰然安心保 100/80/50 泰然安心保 2 100/80	多重安心保 100 多重安心保 2 100
附加規則	必須與危疾保額相同 (即基本計劃的 100%，80%或50%，視乎計劃而定)	必須與基本計劃危疾保額相同 (即基本計劃的 100%)
保障範圍	39 項早期危疾 保障年期: 至 100 歲^ 新增 3 項兒童嚴重疾病 保障年期: 至 18 歲	當附加後， 保障將與「多重進泰安心保」一致。

保障最高可達 100 歲!

有關進泰附加契約詳情，請參閱**附錄二**。

^ 除「骨質疏鬆症連骨折」保障至 70 歲外。

* 只適用於澳門繕發之保單。

5. 銷售個案

個案一：一家大細靠哂您 （精明「財」俊）

Eddie Chan 38 歲 /男性

職業: 高級產品銷售經理

綽號: 超人 Daddy

背景：

- 已婚/育有一女/父母退休
- 年收入：480,000 港元
- 作為家中所經濟支柱，Eddie 需要負責「供樓」及一切家庭開支， 為太太及女兒提供中產生活就是他工作的最大原動力。
- Eddie 希望為家人建構安全網以確保摯愛生活質素不變

面對問題：

- Eddie 因壓力導致患上嚴重阻塞性睡眠窒息症， 醫療費用為 67,750 港元，期間仍能維持正常工作。為了「跑數」，經常工作至深夜，工時長、壓力大
- 其後，Eddie 不幸患上腸癌，為抗癌他需支付有關醫療費用共 654,000 港元，而且他因長期接受治療而不能工作損失收入，期間他仍需履行家庭責任共 520,800 港元。

Eddie 為家人着想， 一早決定把危疾風險轉移。投保了一份 170 萬港元保額的「多重進泰安心保」， 分 25 年繳款，每月保費 5,865 港元+

有關醫療費用 (嚴重阻塞性睡眠窒息症)	醫療費， 包括自購睡眠呼吸機，私家住院、醫療及手術等費用	67,750 港元
有關醫療費用 (腸癌)	治療期(2 年)抗癌療程醫藥費，包括私家住院、醫療及手術等費用	360,000 港元
	康復期(3 年)長期護理費，包括藥物治療、定期檢查及家庭護理(假設聘用海外家庭傭工）	294,000 港元
履行家庭責任	於腸癌治療期(2 年)，因不能工作而損失收入 但每年仍需履行家庭責任(260,400 港元**），其 2 年所需總額	520,800 港元
收入損失	(年薪 480,000 港元 x 2 年) －520,800 港元	439,200 港元
所需保障總值		1,681,750 港元

「多重進泰安心保」賠償：

危疾	賠償額
嚴重阻塞性睡眠窒息症	240,000 港元
腸癌	1,700,000 港元

賠償額足以應付所需保障總值。
縱使危疾突襲， Eddie 仍可從容應付醫療及療養費用。
家人的生活質素亦不受影響。
而賠償過後，Eddie 的「多重進泰安心保」保障仍會持續。

** 數據來源：香港大學社會科學研究中心《香港保險市場客戶 AIA 問卷調查 2012》

+ 以上個案假設受保人為 38 歲非吸煙男士，基本保額為 1,700,000 港元，保費繳付期為 25 年，並以月繳方式繳交保費。

個案二：原來高處未算高 （精明「財」俊）

Mandy Liew 35 歲 /女性
職業: 室內設計師
綽號: 開心絲打

背景：

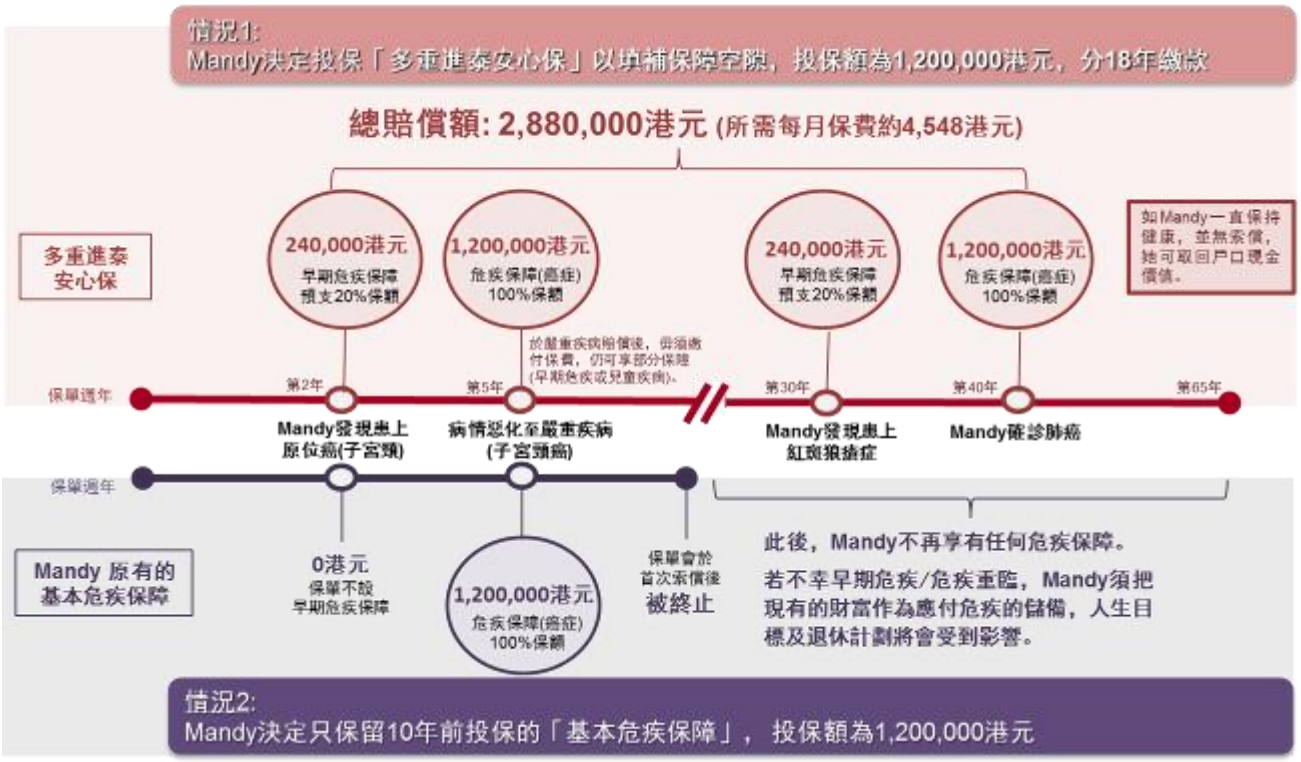
- 單身貴族
- 「3 高」專業人士- 學歷高、職位高、要求高
- 投身社會剛滿 10 年。初入職場時， 她曾向投身保險業的大學同學購買了一份「基本危疾保障」投保額為 1, 200, 000 港元。

面對問題：

- 在當前「3 高年代」(「人均壽命」高、「生活指數」高及「 醫療費用」高) 下, Mandy 所需的危疾保障為 2, 400, 000 港元*, 10 年前投保的「基本危疾保障」不足以為她提供周全的危疾保障。
- Mandy 現時的危疾保障空隙為 1, 200, 000 港元

* 數據來源： AIA 全保理財分析 (假設受保人現時的年收入為 300,000 港元)

假設她於數年後陸續發現患上各類危疾，「多重進泰安心保」與 Mandy 原有的「基本危疾保障」之賠償比較：



註: 以上個案假設受保人為 35 歲非吸煙女士，基本保額為 1,200,000 港元，保費繳付期為 18 年，並以月繳方式繳款。

全套以不同客戶群的銷售個案可於「泰然新活」Health Attitude 下載。

6. 與市場相近產品比較

與保記比較

- 「多重進泰安心保」在精神病和腦退化症方面提供獨特保障。
- 「多重進泰安心保」的保證回報率普遍較高。(詳情可參閱附錄三)
- 保記只提供保證現金價值及期滿紅利*，但因為保記有一明顯部分的退保價值被分配在只可於保單完結或退保時才可提取的期滿紅利*，因此一些年期的總回報率*相對較高「多重進泰安心保」提供保證現金價值，週年紅利*及期滿紅利*，所以它更具彈性及可隨時提款。(詳情可參閱附錄三)

與盛記比較

- 盛記早期危疾保障只保障一次便完結。
- 「多重進泰安心保」的保證回報率及總回報率*普遍較高。(詳情可參考附錄三)
- 盛記提供保證現金價值及期滿紅利*。「多重進泰安心保」提供保證現金價值，週年紅利及期滿紅利*, 所以它更具彈性及可隨時提款。

與宏記比較

- 宏記並沒有提供多重賠償的危疾產品。

* 非保證

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

(a) 產品保費比較

灰色部分代表 AIA 保費較低。

每 1000 美元保額保費率乘以保費繳付年期					
男性(非吸煙者)					
受保人年齡	AIA^ 多重進泰安心保	保記^^ 危疾終身加 X 保	盛記^^ 「X 采」嚴重疾病保障 +「額外早期危疾」及 「多重危疾」 (附加契約)*	保記/AIA	盛記/AIA
0	275	324	243	118%	88%
10	353	408	309	116%	87%
20	441	513	406	116%	92%
30	589	617	568	105%	97%
40	790	803	812	102%	103%
50	1074	1017	1153	95%	107%

每 1000 美元保額保費率乘以保費繳付年期					
女性(非吸煙者)					
受保人年齡	AIA^ 多重進泰安心保	保記^^ 危疾終身加 X 保	盛記^^ 「X 采」嚴重疾病保障 +「額外早期危疾」及 「多重危疾」 (附加契約)*	保記/AIA	盛記/AIA
0	271	324	240	119%	88%
10	343	407	301	119%	88%
20	432	508	398	118%	92%
30	587	613	552	104%	94%
40	756	760	767	101%	101%
50	1026	974	1059	95%	103%

- 在 0 至 40 歲方面，AIA 的保費較保記便宜。
- 雖然盛記在 0 至 30 歲方面的保費較便宜，但只能索取一次早期危疾賠償。

^ 18 年繳付期
^^ 20 年繳付期
* 假設早期危疾的保額為基本計劃保額的 20%。早期危疾賠償一次便完結。
註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

(b) 產品特點比較

	AIA 多重進泰安心保	保記 危疾終身加 X 保	盛記 「X 采」嚴重疾病保障 +「額外早期危疾」 及「多重危疾」 (附加契約)
計劃類型	組合式	組合式	基本計劃+附加契約
保費繳付期	10/18/25 年	10/15/20/25 年	10/15/20/25 年/ 至 85 歲
保單貨幣	港元/澳門幣/美元	港元/美元	港元/澳門幣/美元
嚴重危疾保障 歲數上限	100**	100	100
早期危疾保障 歲數上限	100	100	85
多重危疾保障 歲數上限	85	85	85
早期危疾及 嚴重兒童疾病保障數目	46	47	52
保障疾病數目(首次嚴重危疾賠償)	53	52	56*
保障疾病數目(第二次另一嚴重危疾賠償)	51	52	54*
多重危疾保障	所有疾病分成五類， 每類最高可獲保額的 100%， 癌症組別可獲保額的 300%， 賠償最高達保額的 700%	所有疾病分成五類， 每類最高可獲保額的 100%， 癌症組別可獲保額的 300%， 賠償最高達保額的 700%	多重危疾 並不包括局部/ 早期危疾， 賠償最高達保額的 500%
分類 (多次賠償)	五個類別 心臟病，中風及腎衰竭 在 不同的組別	五個類別 心臟病，中風及腎衰竭 在 不同的組別	十個類別 心臟病，中風及腎衰竭 在 不同的組別 但主要為 不常見疾病分類， 癌症，中風，心臟病， 腎衰竭仍在各自的組別。
癌症等候期	由: • 診斷日期起計 (癌症發生於不同器官) • 癌症清除日@起計 (癌症發生於同一器官) 5 年	診斷日期起計 5 年， 惟其後的癌症需為新癌症。若為復發或擴散， 需曾完全緩和。	由完成療程起五年 「新診斷癌症」#: 由診斷日期起計一年
生存期(日數)	第二次或其後之 嚴重危疾需 15 日	第二次或其後之 嚴重危疾需 30 日	14
投保年齡上限	65	65	65

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

	AIA 多重進泰安心保	保記 危疾終身加 X 保	盛記 「X 采」嚴重疾病保障 +「額外早期危疾」 及「多重危疾」 (附加契約)
投保額上限	港元/澳門幣 9,375,000/ 美元 1,250,000	港元/澳門幣 9,600,000 美元 1,200,000	港元/澳門幣 10,000,000 美元 1,250,000

** 「不能獨立生活」的保障將於受保人 65 歲後終止。「骨質疏鬆症」連骨折的保障將於受保人 70 歲後終止。嚴重兒童疾病保障將於受保人 18 歲終止。

* 不同保險公司對危疾均有不同定義，例如盛記，早期運動神經元病被分成四項危疾。至於 AIA，運動神經元病已包括全部四項。由此可見危疾保障的數目受定義及危疾分類所影響。

@ 「癌症清除日」定義為根據醫學報告，病人經治療後再沒有癌症的徵狀或病徵。

「新癌症」是指該不由之前相同的細胞所致或轉移。根據現時「香港防癌會」資料，在短期內發生兩種不同癌症的機會很微。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

(c) 保障 – 早期危疾

		AIA 多重進泰安心保	保記 危疾終身加 X 保	盛記 「X 采」嚴重疾病保障 +「額外早期危疾」 及「多重危疾」 (附加契約)
癌症	1. 原位癌	最多賠償 2 次	最多賠償 2 次	● 某些原位癌需部分或整個器官切除 ● 最多賠償 2 次
	● 受保原位癌	(a) 乳房; (b) 子宮; (c) 卵巢及/ 或輸卵管; (d) 陰道或外陰; (e) 大腸或直腸; (f) 陰莖; (g) 睪丸; (h) 肺; (i) 肝; (j) 胃及食道; (k) 泌尿道及/或膀胱; 及 (l) 鼻咽	(a) 乳房; (b) 子宮; (c) 卵巢及/ 或輸卵管; (d) 陰道或外陰; (e) 大腸或直腸; (f) 陰莖; (g) 睪丸; (h) 肺; (i) 胃及食道; (j) 泌尿道; 及 (k) 鼻咽	(a) 乳房; (b) 子宮; (c) 卵巢及/ 或輸卵管; (d) 胃; (e) 膀胱; (f) 前列腺; (g) 結腸; (h) 甲狀腺; (i) 肝; (j) 睪丸; (k) 肺; 及 (l) 胰臟
	2. 早期惡性腫瘤			
	● 甲狀腺 (T1N0M0)	✓	✓	✓
	● 前列腺 (T1a / T1b)	✓	×	✓
	● 早期慢性淋巴性白血病(RAI I/II)	✓	✓	×

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

	● 皮膚癌(非黑色素瘤)	✓ 任何非黑色素瘤皮膚癌	✓ 最少 AJCC 第二期	×
與心臟相關之疾病	3. 主動脈疾病的血管介入治療或主動脈瘤	✓	✓	✓
	● 胸或腹主動脈瘤的直徑增大 50mm 而無須接受手術亦可獲得賠償	✓	×	×
	4. 心瓣膜疾病的次級創傷性治療	✓	✓	✓
	5. 次級嚴重心臟疾病	✓	×	×
	● 植入心臟起搏器或除纖顫器	✓	✓	×
	6. 微創進行直接的狀動脈搭橋手術	✓	✓	✓
	7. 經皮穿刺狀動脈介入(俗稱「通波仔」)	✓	✓	✓
	● 須符合準則	1 條狀動脈達 50%狹窄	最多兩次賠償，惟第二次索償時，相關冠狀動脈於首次索償時狹窄程度不多於 60%	● 2 條冠狀動脈達 50%狹窄；或 ● 1 條冠狀動脈達 75%狹窄 最多兩次賠償，惟第二次索償時，相關冠狀動脈於首次索償時狹窄程度不多於 25%

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

中風	8. 大腦動脈瘤的血管介入治療	✓ 保障包括大腦動脈瘤的血管介入治療，沒有指定類型的手術要求	✓	✓
	9. 於頸動脈進行血管成形術或內膜切除術	✓ 保障包括於頸動脈進行的血管介入治療，而頸動脈只需 50%或以上狹窄	✓	✓ 保障只包括內膜切除術
糖尿病	10. 周圍動脈疾病的血管介入治療	✓ 對任何於四肢、腸或腎動脈進行的血管介入治療提供保障，只需 50%或以上狹窄	✓	✗
	11. 糖尿病視網膜病變 〔糖尿眼〕	✓ 對糖尿病引致的視力模糊作出任何治療提供保障，例如激光治療	✓	✗
	12. 失去一肢	✓	✓	✓

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

與女性相關的疾病	13. 次級嚴重系統性紅斑狼瘡	✓ 須符合任何 2 項準則，包括； ● 關節炎； ● 漿膜炎； ● 腎病； ● 血科病；或 ● 抗細胞核抗體測試、抗雙鏈脫氧核糖核酸測試或抗史密夫抗體測試呈陽性結果	✓ 須符合準則較嚴謹，須符合 4 項疾病，包括： 頰皮疹； ● 盤狀疹； ● 光線敏感； ● 口腔潰瘍； ● 關節炎； ● 漿膜炎； ● 腎病； ● 血液系統疾病； ● 抗細胞核抗體測試呈陽性； ● 免役系統失調；或 ● 神經系統疾病	✓ 須符合準則較嚴謹，須符合 4 項疾病，包括： ● 盤狀疹； ● 光線敏感； ● 口腔潰瘍； ● 關節炎； ● 漿膜炎； ● 腎病； ● 神經系統疾病；或 ● 白血球、淋巴球、溶血性貧血及血小板減少
	14. 骨質疏鬆症連骨折	✓ 一處股骨頸骨折或兩處脊椎骨折，而需就骨折進行內部固定或置換。	✓	×
精神及腦退化症	15. 早期腦退化症(包括早期亞爾茲海默氏症)	✓ 簡易智能狀態測驗得 20 或以下，2 次測驗相隔 3 個月（更寬鬆）	✓ 簡易智能狀態測驗 19 或以下，2 次測驗相隔 6 個月	×
	16. 嚴重中樞神經性睡眠窒息症或混合性 睡眠窒息症	✓ 永久性氣管造口術治療	×	×
	17. 嚴重阻塞性睡眠窒息症	✓ 持續夜間的 CPAP 治療及 AHI > 30 及 夜間 O_2 飽和度<85	×	×
	18. 嚴重精神病	✓ 多於連續 28 天在特定醫院的精神科治療	×	×
意外引致的身體傷害	19. 意外受傷所需的面容重建手術	✓	✓	×
	20. 意外引致臉部燒傷	✓ 30%臉部受到三級燒傷	✓ 30%臉部受到三級燒傷	✓ 50%臉部受到三級燒傷
	21. 意外引致的次級嚴重身體燒傷	✓ 10%的全身皮膚受到三級燒傷	✓ 10%的全身皮膚受到三級燒傷	✓ 10%的全身皮膚受到三級燒傷

喪失部分身體功能	22. 單耳失聰	✓	✓	✓
	23. 失去一肢	✓	✓	✓
	24. 單眼失明	✓	✓	✓
新增兒童疾病	25. 自閉症	✓	×	×
	26. 嚴重哮喘	✓	✓	×
	27. 因疾病或受傷導致智力缺陷	✓	×	×

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市場產品比較之註解及聲明

註：上述的資料乃根據各公司於2014 年4 月之建議書資料。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積週年紅利(如有)及期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)和已繳交保費計算；以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積週年紅利(如有)、期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

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若從正常核保渠道申請「多重進泰安心保」或「進泰附加契約」，須注意以下之申請書要求：

	申請日期為 2014 年 4 月 17 日至 2014 年 4 月 30 日	**申請日期為 2014 年 5 月 1 日起**
18 歲或以上受保人	• 壽險投保申請書 • 附錄六之投保申請修正書	• 新版壽險投保申請修正書
18 歲以下受保人	• 壽險投保申請書 • 附錄五之投保申請修正書 • 附錄六之投保申請修正書	• 新版壽險投保申請修正書 • 附錄五之投保申請修正書

保戶服務，包括：

- 附加「進泰附加契約」於現有保單
- 「多重進泰安心保」增加保額
- 「進泰附加契約」及「多重進泰安心保」之復效
- 刪除、降低或減少「進泰附加契約」及「多重進泰安心保」的體檢評級或不保事項

須注意以下申請書要求：

	申請日期為 2014 年 4 月 17 日至 2014 年 4 月 30 日	**申請日期為 2014 年 5 月 1 日起**
18 歲或以上受保人	• 健康証明書 • 附錄八之保戶服務申請補充表格	• 健康証明書(0214 或之後版本)
18 歲以下受保人	• 健康証明書 • 附錄七之保戶服務申請補充表格 • 附錄八之保戶服務申請補充表格	• 健康証明書(0214 或之後版本) • 附錄七之保戶服務申請補充表格

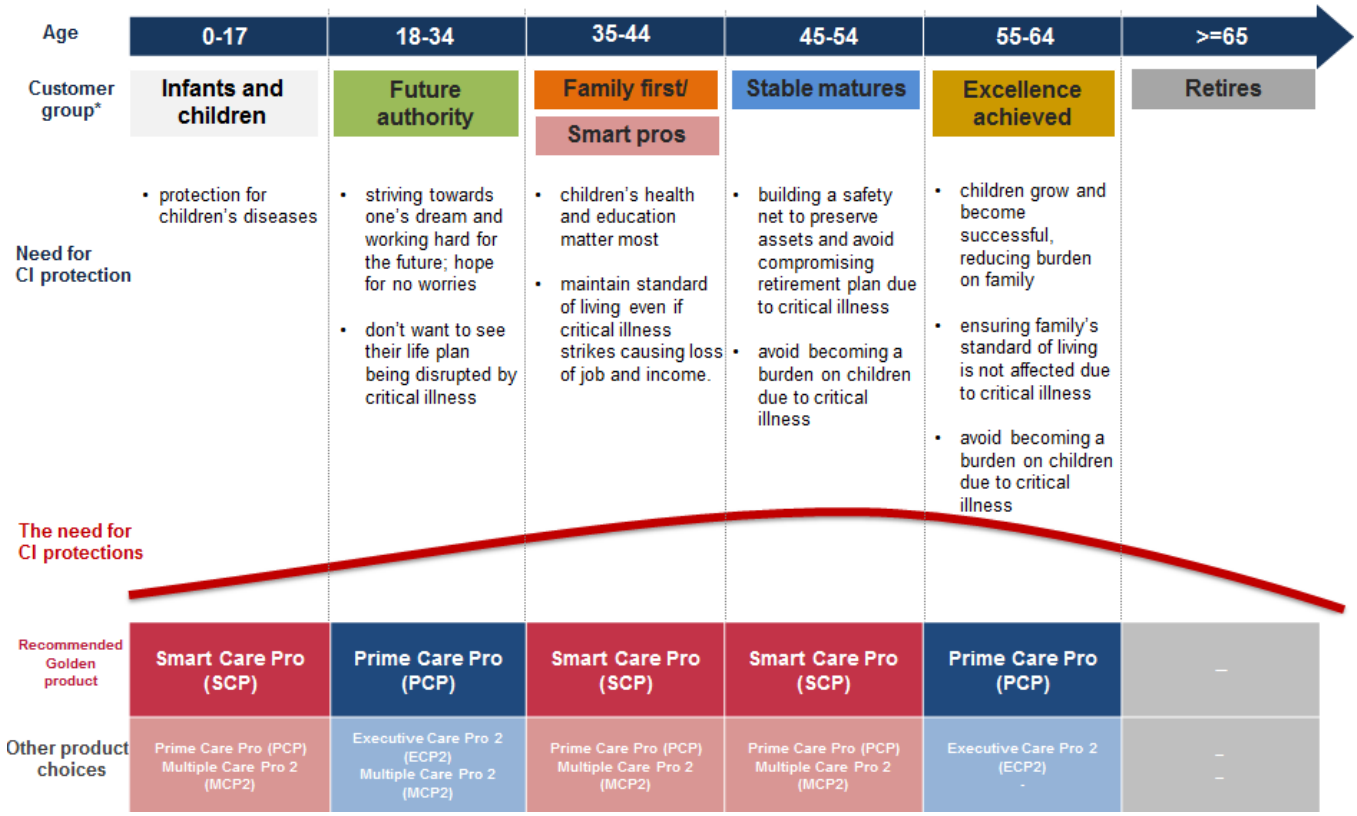
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1. Product Positioning

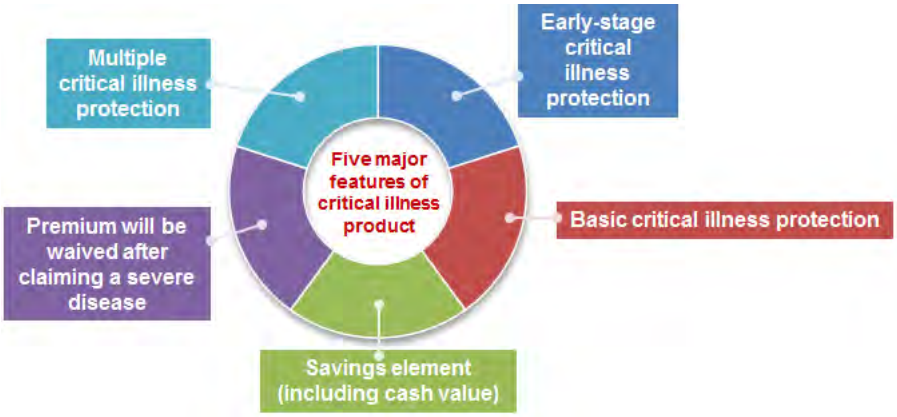
(a) The need for critical illness protection at different stages of life



* The classification of major customer groups is based on a market survey regarding customer groups conducted in September 2013 by Oracle Added Value Limited (OAV), a market research company.

Remark: Please refer to the Product Brochure and Policy Contracts for product features, contents and terms. For definitions of capitalised terms, and the exact and complete terms and conditions, please refer to the Policy Contracts.

(b) Features of critical illness products



With various Crititcal Illness products for selection, below table summarises the protection they offer:

Product (New)	Smart Care Pro	Prime Care Pro	Executive Care Pro 2	Multiple Care Pro 2
54 Major Critical Illness* coverage (100% CI sum assured)	Yes	Yes	Yes	Yes
Multiple claims • Early Stage CI • Major CI	 ✔ ✔	 ✔ ✕	 ✕ ✕	 ✕ ✔
Early Stage Critical Illness coverage	39 Early Stage Critical Illnesses (including **Severe Sleep Apnea, Early Stage Dementia** and **Severe Psychiatric Illness** etc. coverage)	35 Early Stage Critical Illnesses	• Female Carcinoma-in-situ and • Percutaneous Coronary Intervention	• Female Carcinoma-in-situ and • Percutaneous Coronary Intervention
Childhood Illness Coverage	7 Severe Child Diseases (3 new diseases including **Autism** etc.)	4 Severe Child Diseases	4 Severe Child Diseases	4 Severe Child Diseases
Premium Term Choice	10 / 18 / 25 years	10 / 18 / 25 years	5 / 10 / 15 / 18 / 25 years	5 / 10 / 15 / 18 / 25 years
Currency Choice	USD/HKD/MOP	USD/HKD/MOP	USD/HKD/MOP	USD/HKD/MOP
Plan option	100	100 / 80	100 / 80	100 / 80

*Also include 50% CI sum assured for Cerebral Aneurysm Requiring Surgery.

(c) Critical illness solutions and matching

	Recommended golden product		Other product choices	
Products	**Smart Care Pro (SCP)** 	**Prime Care Pro (PCP)** 	**Executive Care Pro 2 (ECP2)** 	**Multiple Care Pro 2 (MCP2)** 
Positioning	**One-stop protections covering life, critical illness, multiple critical illnesses and early-stage critical illness** while containing an attractive savings element. Protection covers newly added mental illness and dementia-related illnesses.	Early diagnosis and timely treatment are the keys to overcoming illness and can reduce medical expenses. This plan offers **early-stage and basic critical illness protection**.	One-stop care consisting of protections for critical illness, life and savings, this **basic critical illness protection** minimises the impact on one's economic situation.	**One-stop protections for multiple critical illness, life and savings**, this plan continues to offer you critical illness protection after you've recovered. It frees you from worrying about whether your protection is adequate if you again contract critical illness.
Meet customer's needs	Includes early-stage critical illness and multiple critical illness solutions, suitable for **young families** and **mature families** who enjoy strong financial situations and want comprehensive critical illness protection.	Focus on early- stage critical illness and basic critical illness solutions; suitable for **young people** with lighter family burdens and desire affordable premiums, or for **mature people** who desire basic protection.	Focus on basic critical illness protection solutions. Another choice suitable for **people who desire an affordable premium** or **enjoy a higher level of basic protection with the same premium amount**.	Focus on multiple critical illness protection and basic critical illness protection solutions. Another choice for **people who desire long-term protection and a multiple claims benefit for basic critical illness**.
Target customer group*	**Smart pros** **Family first** **Stable matures**	**Future authority** **Excellence achieved**	**Future authority** **Excellence achieved**	Customer group below the age of 55

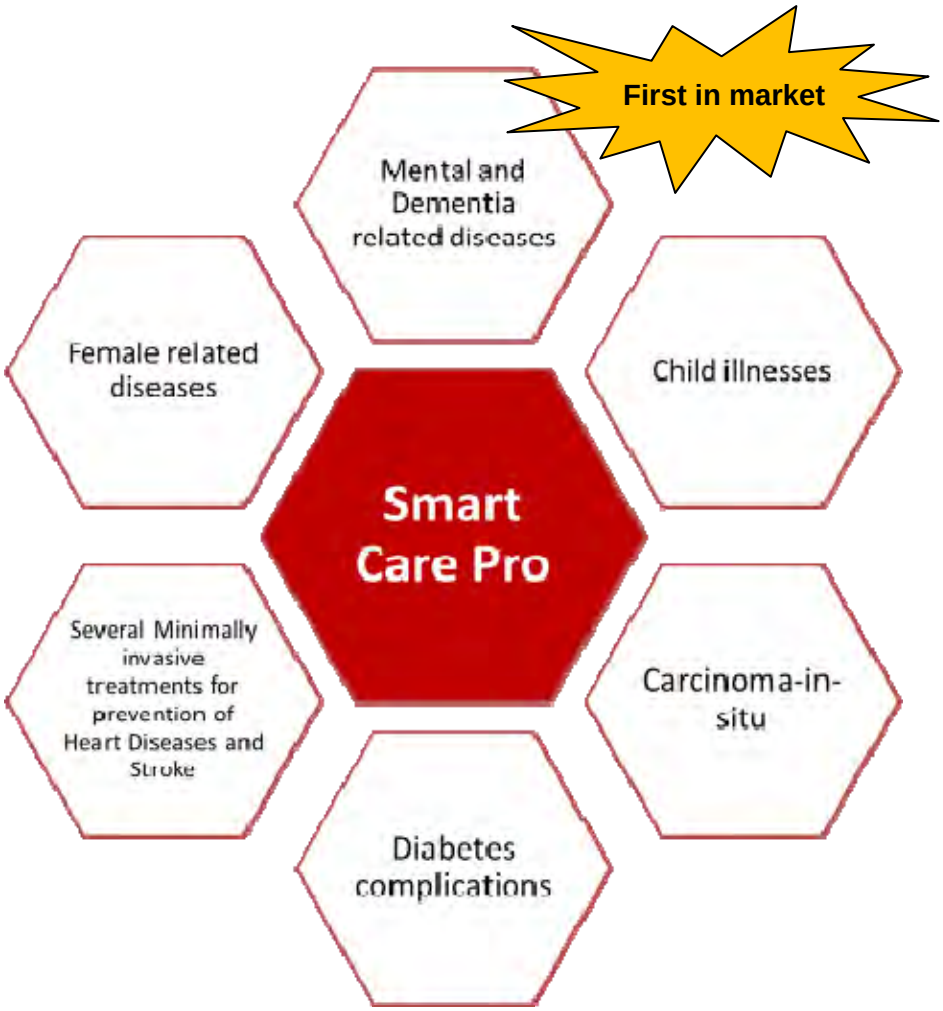
* The classification of major customer groups is based on a market survey regarding customer groups conducted in September 2013 by Oracle Added Value Limited (OAV), a market research company

Remark: Please refer to the Product Brochure and Policy Contracts for product features, contents and terms. For definitions of capitalised terms, and the exact and complete terms and conditions, please refer to the Policy Contracts.

2. Smart Care Pro and Prime Care Rider – More All-rounded Illness Coverage

Extension of Early Stage Critical Illness coverage:

To provide a more all-rounded coverage in early stage critical illness, in addition to the 35 Early Stage Critical Illnesses covered under Prime Care Pro, 4 Early Stage Critical Illnesses and 3 Severe Child Diseases are added in Smart Care Pro and Prime Care Rider



4 New Early Stage Critical Illnesses (Mental and Dementia related diseases)

- Severe Obstructive Sleep Apnea
- Severe Central or Mixed Sleep Apnea
- Severe Psychiatric Illness
- Early Stage Dementia including Early Stage Alzheimer's Disease

3 New Severe Child Diseases (Child Illnesess)

- Autism
- Intellectual Impairment due to Sickness or Injury
- Severe Asthma

First in market

Severe Obstructive Sleep Apnea
Severe Central or Mixed Sleep Apnea



- With severe obstructive, severe central and mixed sleep apnea, patients suffocate, affecting their cardiopulmonary function due to the lack of oxygen in a long term. Hence, it increases the risk of high blood pressure, dementia, stroke and heart disease, even leads to sudden death in one's sleep.
- People who are overweight, above aged 40 are generally more prone to this illness. Symptoms include loud snores, depression in daily life, which affects the living standard.
- They can be cured by CPAP therapy or tracheostomy.
- In Hong Kong, there are about 130,000 people suffered from Sleep Apnea[1], 4 out of 100 male adults are interrupted by this disease.

First in market

Severe Psychiatric Illness



- In Hong Kong, there are nearly 30,000 people who need hospitalization in public hospitals due to Psychiatric Illness. Moreover, Psychiatric Illness out-patient is the top three demanding specialist out-patient clinical service, which reaches 756,000 counts of people per year[2].
- It seems unavoidable to experience emotional distress living in our city. In addition, among all types of disabilities, patients suffered from psychiatric illness have the highest education level. However, most of these people can only participate in non-technical and low income jobs, which negatively affect the patients' living standard.

Early Stage Dementia including Early Stage Alzheimer's Disease

- Dementia is another illness often being ignored.
- At early-stage dementia, patients may only be spotted with mood swing and worse memory. Only early diagnosis and treatment can slow down from worsening of diseases.
- Due to the aging problem, this disease will be more popular.



Autism

- Recent research points out that there is 1 autism patient in every 125 children at school age[3].
- Autistic individuals show delay in the development of social and language skills, usually accompanied by repetitive or stereotypical behaviors.
- Children can start to have symptoms before aged 2 and diagnosis are only made afterwards. A foresight to protect your children from these children diseases will ease the burden of your family throughout the life journey. Although Autism cannot be completely cured, some training can be given to children at an early stage before aged 4 can help them prevent worsening.



1. Headline, 25 February 2014
2. Hospital Authority Statistical Report 2011-2012
3. Smart Patient, Hospital Authority (Browse date: March 2014). Castle Peak Hospital Occupational Therapy Service, article of Pervasive Developmental Disorder, according to statistics of Centers for Disease Control and Prevention.

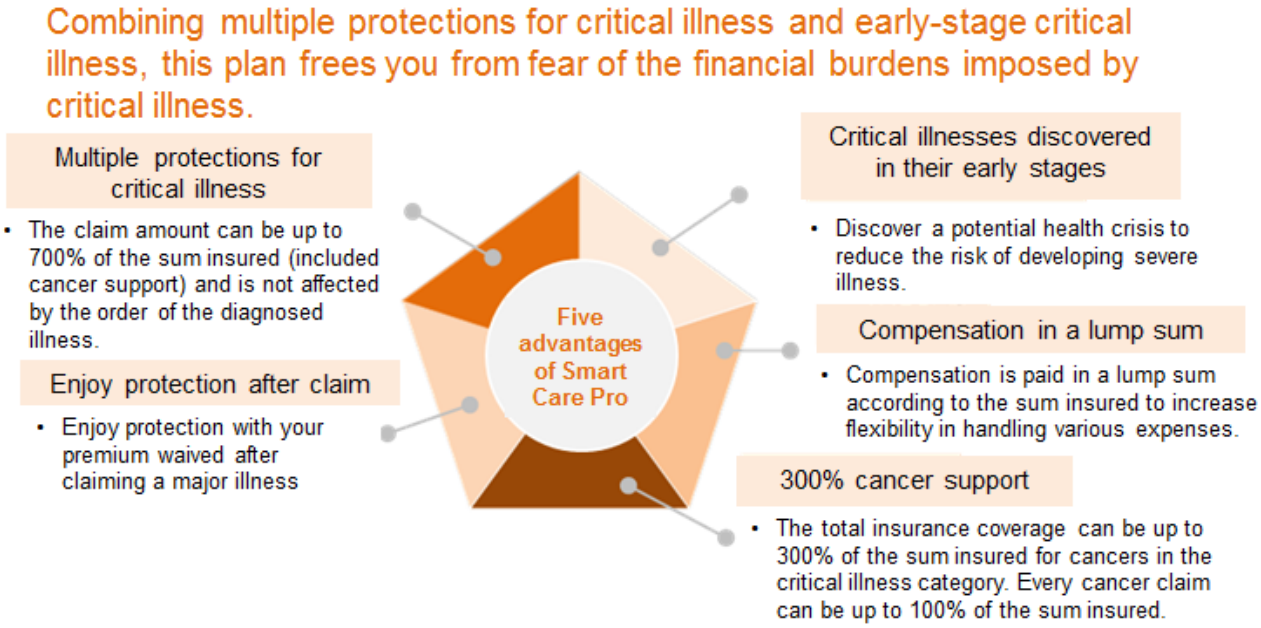
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3. New all-in-one Product – Smart Care Pro

(a) Key Selling Points

Comprehensive all-in-one plan

Smart Care Pro provides coverage for Life, Critical Illness, multiple Critical Illnesses and Early Stage Criticall Illness all in one plan with attractive savings element.



Comprehensive Early Stage Critical Illness Protection

Smart Care Pro provides protection for minimally invasive treatments, diabetic complications and the newly added mental and dementia related illnesses.

Three **Severe Child diseases** covered up to age 18: Autism, Intelletual Impairement due to Sickness or Injury and Severe Asthma.

Extension of coverage for **Mental and Dementia Illnesses**, including: Severe Sleep Apnea (First in Market), Severe Psychiatric Illness(First in Market) and Early Stage Dementia including Early Stage Alzheimer's Disease.



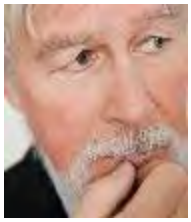
Autism



Severe Asthma



Severe Psyciatric Disease



Early Stage Dementia



Severe Sleep Apnea

After a major Critical Illness claim, subsequent claim for Early Stage Critical Illness or Severe Child Disease still available

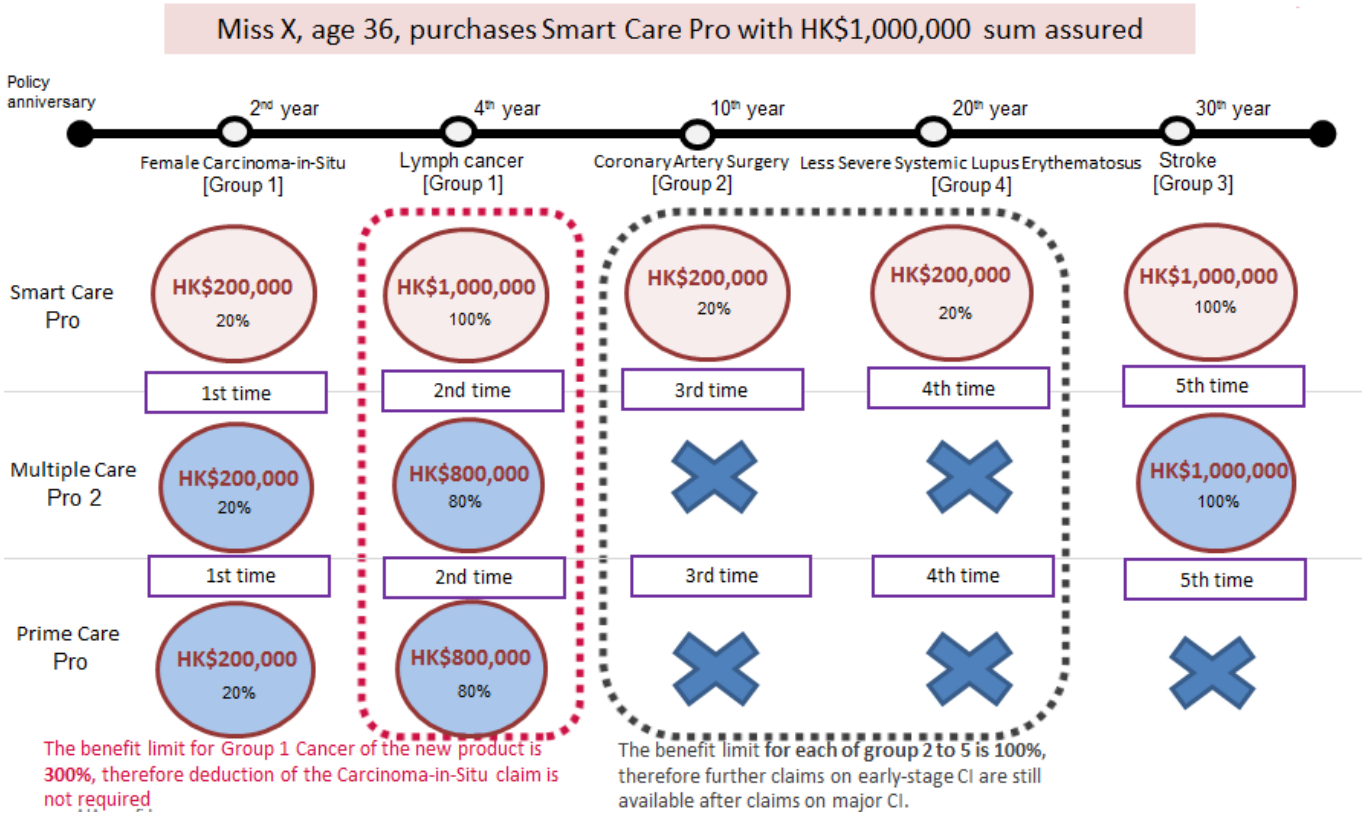
For example, after a claim on Stroke, a claim on Percutaneous Coronary Intervention can be made. Or after a claim on Cancer, a claim on Carcinoma-in-situ can be made.

Continuous protection

Once a major Critical Illness claim is made (e.g. Cancer), Smart Care Pro will continue to provide protection, with all future premiums waived.

After a major Critical Illness claim, it is very unlikely to be able to purchase Critical Illness insurance again, Smart Care Pro still provides our customers the protection.

(b) Multiple claims illustrative example



For waiting period conditions between claims, please refer to Part A of Appendix 1.

(c) Comparison on Premium Rate – Smart Care Pro vs Multiple Care Pro 2

With additional comprehensive protection of Early Stage Critical Illnesses, premiums of Smart Care Pro are only higher by around 12% to 20% than Multiple Care Pro 2.

Annual premium per $1,000 sum assured (USD) (non-smoker)

Age / Sex	**0 / Male**			**40 / Male**		
Premium Payment Period	**(1) Multiple Care Pro 2 100**	**(2) Smart Care Pro**	**Smart Care Pro Higher By**	**(1) Multiple Care Pro 2 100**	**(2) Smart Care Pro**	**Smart Care Pro Higher By**
Year 10	18.99	22.79	20.01%	58.89	68.89	16.98%
Year 18	12.76	15.28	19.75%	37.5	43.87	16.99%
Year 25	9.59	11.51	20.02%	31.3	36.62	17.00%

Age / Sex	**0 / Female**			**40 / Female**		
Premium Payment Period	**(1) Multiple Care Pro 2 100**	**(2) Smart Care Pro**	**Smart Care Pro Higher By**	**(1) Multiple Care Pro 2 100**	**(2) Smart Care Pro**	**Smart Care Pro Higher By**
Year 10	18.41	21.91	19.01%	57.79	65.16	12.75%
Year 18	12.66	15.08	19.12%	37.25	42	12.75%
Year 25	9.47	11.27	19.01%	31.1	35.3	13.50%

4. Prime Care Riders (Attachable to ECP and MCP series)

A newly developed Prime Care Riders are attachable to ECP and MCP series to provide comprehensive **Early Stage Critical Illness** coverage.

	Prime Care Rider on ECP / ECP2	Prime Care Rider on MCP / MCP2
Currency	USD / HKD / MOP* (follow Basic Plan)	
Issue Age	15 days - 60	
Premium Payment Period	 To age 70 Protection can be up to age 100!	
Premium Structure	Level but non-guaranteed	
Attachable Basic Plans	Executive Care Pro 100/80/50 Executive Care Pro 2 100/80	Multiple Care Pro 100 Multiple Care Pro 2 100
Attaching Rules	Must be same as the CI sum assured of the basic plan (that is 100%, 80% or 50% of Basic sum assured, depending on plans selected)	Must be same as the CI sum assured of the basic plan (that is 100% of Basic sum assured)
Coverage	39 Early Stage Critical Illnesses coverage: To age 100^ 3 new Severe Child Disease coverage: To age 18	Upon attachment, benefits will be same as Smart Care Pro.

For detailed description of Prime Care Rider, please refer to **Appendix 2**.

^ Except Osteoporosis with Fractures which is covered up to age 70.

* Only applicable for the policy issued in Macau.

5. Sales stories

Case 1：You are the pillar of the family (Smart Pros)

Eddie Chan, Age 38, Male

Occupation: Senior product sales manager

Nickname: Superdaddy

Background：

- Married with a daughter; parents retired
- Annual Income：HK$480,000
- Eddie is his family's breadwinner. He needs to pay the mortgage and is responsible for all his family's expenses. The desire to provide a middle-class life for his wife and daughter motivates him to work hard.
- Eddie wants to build a safety net for his family to ensure their quality of life can be maintained.

Health Problem：

- Eddie has Severe Obstructive Sleep Apnea due to work pressure. Medical treatment costs HK$67,750. During this period, he is still able to work as usual.
- Unfortunately, Eddie later contracted colorectal cancer. His medical-related expenses cost him HK$654,000. During this period, he is unable to work due to long-term treatment. However, he still needs to fulfil his family obligations at a cost of HK$520,800 during treatment.

For his family's sake, Eddie decided to transfer the risk of critical illness and purchased Smart Care Pro with the sum insured of HK$1,700,000, with a premium payment period of 25 years and a monthly premium of HK$5,865+.

Medical-related expenses (Severe Obstructive Sleep Apnea)	Medical charges including purchasing a CPAP and private hospitalisation, medical and surgery expenses	HK$67,750
Medical-related expenses (colorectal cancer)	Medical treatment period (two years): medical expenses for cancer treatment, including charges for hospitalisation, medical and surgery, etc.	HK$360,000
	Long-term care expenses during his recovery period (three years): medication, regular examinations and home care support (assumed to be employing an overseas domestic helper)	HK$294,000
Family obligations	Loss of income due to treatment and home care for his sickness (two years), yet continuously fulfilling his family obligations (HK$260,400**). The required amount for two years	HK$520,800
Income loss	(Annual income HK$480,000 x 2 years) – HK$520,800	HK$439,200
Total expenses		HK$1,681,750

Claims of Smart Care Pro:

Critical Illness	Benefit amount
Severe Obstructive Sleep Apnea	HK$240,000
Colorectal Cancer	HK$1,700,000

Benefit amount can cover the total expenses.

Though Eddie was striked by critical illnesses, he was still able to handle his medical and convalescent treatment charges with peace of mind without compromising his family's standard of living.

** Data Source: Social Sciences Research Centre, The University of Hong Kong, "AIA Consumer Study of Hong Kong Insurance Market 2012"

+ The above case assumes the insured is a 38-year-old non-smoking male. The face amount is HK$1,700,000 while the premium payment period is 25 years in monthly payments.

Case 2：Always climbing (Smart Pros)

Mandy Liew Age 35, Female

Occupation: Interior designer

Nickname: Happy sister

Background:

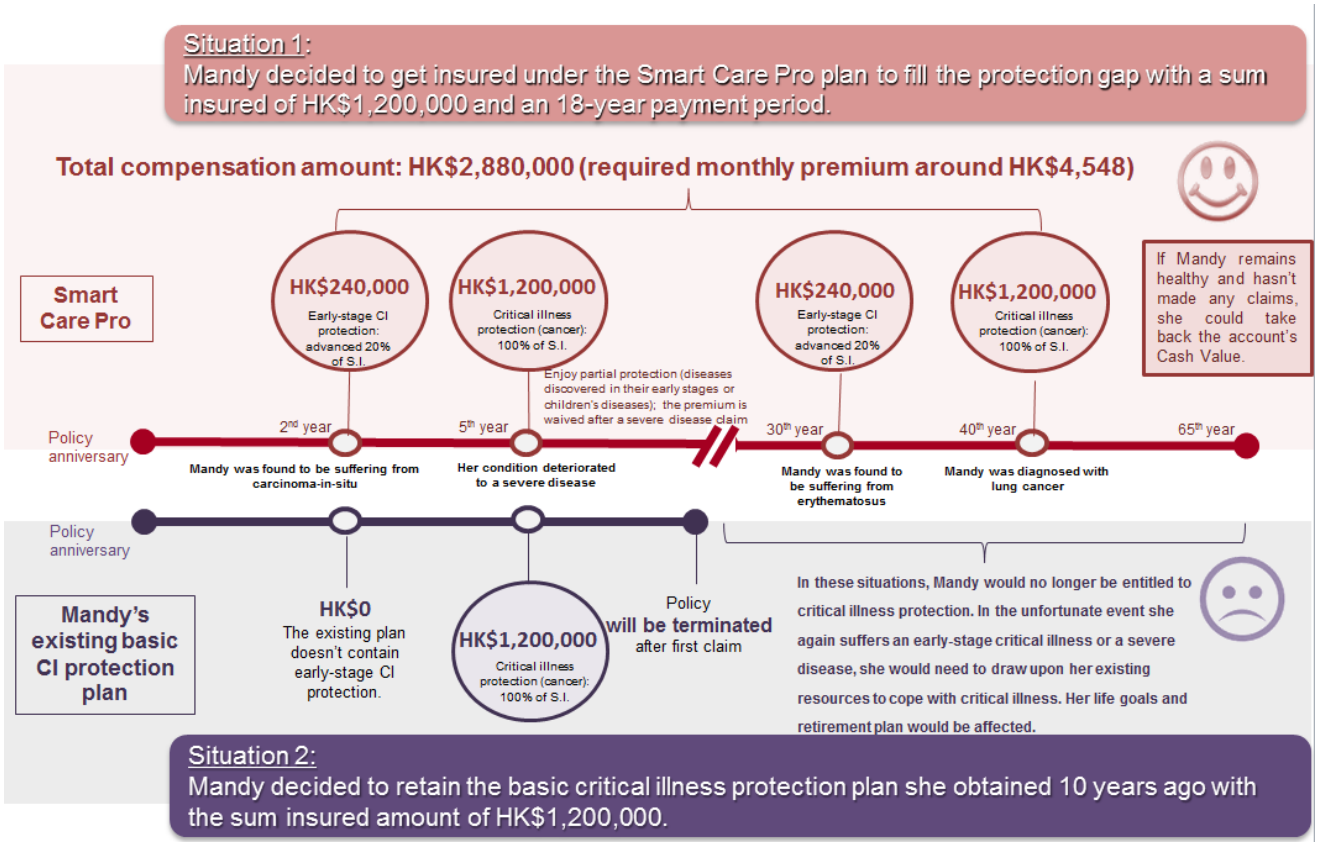
- Single
- Professional with three "'H's": a high educational background, a high job position and high ambitions.
- When Mandy entered the working world 10 years ago, she purchased a basic critical illness protection plan from her college classmate who worked in insurance company. The sum insured for that plan was HK$1,200,000.

Potential Problem：

- Mandy's required protection for critical illness in a "3H era" is HK$2,400,000*. Her basic critical illness protection she purchased ten years ago is not able to offer comprehensive protection for critical illnesses and meet her actual needs.
- Mandy's current protection gap for critical illness is HK$1,200,000.

* Data Source： AIA Financial Health Check (Assume the insured's current annual income is HK$300,000)

Assume she is suffered from different types of critical illness in the following years. Below shows the comparison of claims of Smart Care Pro vs. her existing "Basic critical illness protection plan":



Remark: The above case assumes the Insured is a 35-year-old non-smoking female. The Face Amount is HK$1,200,000 and the premium payment period is 18 years on a monthly basis.

For more complete sales stories of different customer segments, visit and download from "Health Attitude".

6. Comparison with Similar Products in Market

Comparison with PrX

- Smart Care Pro offers unique protection for mental and dementia illnesses.
- Smart Care Pro's guaranteed yield is generally higher. (Refer to Appendix 3 for details)
- PrX has only guaranteed cash value and maturity dividend*, but for some years total IRR* is higher, this is because a significant portion of PrX's surrender value is maturity dividend*, which can only be withdrawn at the end of the policy or surrender. Smart Care Pro provides guaranteed cash value, annual dividend* and maturity dividend*, so it is more flexible and ready for withdrawal. (Refer to Appendix 3 for details)

Comparison with AXX

- AXX early stage CI benefit can only be paid once.
- Smart Care Pro's guaranteed IRR and total IRR* are generally higher. (Refer to Appendix 3 for details)
- AXX has only guaranteed cash value and maturity dividend*. Smart Care Pro provides guaranteed cash value, annual dividend* and maturity dividend*, so it is more flexible and ready for withdrawal.

Comparison with ManuX

- ManuX does not have multiple claim CI products.

* Non-guaranteed

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(a) Comparison of product premium

The grey-shaded regions represent the premium of AIA is lower.

Premium rate per US$1000 multiplied by Premium Payment Period					
Male (Non-smoker)					
Insured Age	**AIA^ Smart Care Pro**	**PrX^^ PRUmyhealth crisis multi-carX**	**AXX^^ HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)***	**Pru/AIA**	**AXA/AIA**
0	275	324	243	118%	88%
10	353	408	309	116%	87%
20	441	513	406	116%	92%
30	589	617	568	105%	97%
40	790	803	812	102%	103%
50	1074	1017	1153	95%	107%

Premium rate per US$1000 multiplied by Premium Payment Period					
Female (Non-smoker)					
Insured Age	**AIA^ Smart Care Pro**	**PrX^^ PRUmyhealth crisis multi-carX**	**AXX^^ HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)***	**Pru/AIA**	**AXA/AIA**
0	271	324	240	119%	88%
10	343	407	301	119%	88%
20	432	508	398	118%	92%
30	587	613	552	104%	94%
40	756	760	767	101%	101%
50	1026	974	1059	95%	103%

- AIA provides lower premium rate than that of PrX for age 0 to 40.
- Although AXX provides lower premium rate for age 0 to 30, only one Early Stage CI claim is allowed.

^ 18-year pay
^^ 20-year pay
* Early Stage CI sum assured is assumed to be 20% of basic plan sum assured. Also, Early Stage CI benefit is paid once only.
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(b) Comparison of product features

	AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Plan Type	Packaged	Packaged	Basic + Rider
Premium Payment Term	10/18/25 years	10/15/20/25 years	10/15/20/25 years / To age 85
Currency	HKD/MOP/ USD	HKD/USD	HKD/MOP/ USD
Major CI coverage to Age	100**	100	100
Early Stage CI coverage to Age	100	100	85
Multiple CI Coverage to Age	85	85	85
Number of Covered Early Stage CI and Severe Child Diseases	46	47	52
Number of Covered Illnesses (for first Major CI claim)	53	52	56*
Number of Covered Illnesses (for second and subsequent Major CI Claims)	51	52	54*
Multiple CI coverage	All diseases are divided into 5 groups, each group max 100% SA, Cancer group 300% SA, max total up to 700% SA	All diseases are divided into 5 groups, each group max 100% SA, Cancer group 300% SA, max total up to 700% SA	Partial/early stage CI payment not available in multiple CI, max total up to 500% SA
Grouping (for Multiple Claims)	5 groups heart attack, stroke and kidney failure are in <u>different</u> groups	5 groups heart attack, stroke and kidney failure are in <u>different</u> groups	10 groups heart attack, stroke and kidney failure are in <u>different</u> groups but mainly separate some not common illnesses, cancer, stroke, heart attack, kidney failure still remain in their respective group.

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	AIA Smart Care Pro	**PrX PRUmyhealth crisis multi-carX**	**AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)**
Cancer Waiting Period	5 years from: • Diagnosis date (different organ) • ”Clean date”@ (same organ)	5 years from diagnosis date, the next cancer has to be new. If it is a recurrence or a metastasis, it has to be in complete remission.	5 years from completion of treatment “New Cancer”#: 1 year from diagnosed date
Survival Period (days)	15 for second or subsequent Major CI	30 for second or subsequent Major CI	14
Max. Issue Age	65	65	65
Max. CI Issue Limit	9,375,000 HKD /MOP/ 1,250,000 USD	9,600,000 HKD /MOP/ 1,200,000 USD	10,000,000 HKD /MOP/ 1,250,000 USD

** The coverage for ‘Loss of Independent Existence’ will cease after aged 65. The coverage for ‘Osteoporosis with Fractures’ will cease after aged 70. Severe Child Diseases coverage up to age 18.

* Different insurers have different definitions of critical illnesses. AXX, as an example, motor neuron disease is divided into 4 items of critical illnesses covered. For AIA, motor neuron disease includes all 4 items. This shows that the number of covered illnesses is altered by the definition as well as grouping of critical illnesses.

@ “Clean date” at which medical reports show that there have been no sign or symptom of cancer following medical treatment.

“New Cancer refers to cancers not caused by same cancer cells or cancer transfer as before. According to current information from The Hong Kong Anti-Cancer Society, there is only a little chance for two types of cancer happen within a short period.

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(c) Benefits – Early Stage Critical Illness

		AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Cancer	1. Carcinoma-in-situ	Can claim up to 2 times	Can claim up to 2 times	● Certain Carcinoma-in-situ require partial or total organ removal ● Can claim up to 2 times
	● Covered organs	(a) Breasts; (b) Uterus and/or cervix uteri; (c) Ovary and/or fallopian tubes; (d) Vagina or vulva; (e) Colon and rectum; (f) Penis; (g) Testis; (h) Lung; (i) Liver; (j) Stomach and esophagus; (k) Urinary tract; and (l) Nasopharynx	(a) Breasts; (b) Uterus and/or cervix uteri; (c) Ovary and/or fallopian tubes; (d) Vagina or vulva; (e) Colon and rectum; (f) Penis; (g) Testis; (h) Lung; (i) Stomach and esophagus; (j) Urinary tract; and (k) Nasopharynx	(a) Breasts; (b) Uterus; (c) Ovary and/or fallopian tubes; (d) Stomach; (e) Bladder; (f) Prostate; (g) Appendix; (h) Thyroid; (i) Liver; (j) Testis; (k) Lung; and (l) Pancreas
	2. Early Stage Malignancy			
	● Thyroid (T1N0M0)	✓	✓	✓
	● Prostate (T1a / T1b)	✓	✗	✓
	● Chronic lymphocytic leukaemia (RAI I/II)	✓	✓	✗
	● Non melanoma skin cancer	✓ Any non melanoma skin cancer	✓ at least AJCC stage II	✗

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		AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Heart related illnesses	3. Endovascular Treatments of Aortic Disease or Aortic Aneurysm	✓	✓	✓
	● Claim can be made when abdominal or thoracic aortic aneurysm or aortic dissection, where the aorta is enlarged by at least 50 mm in diameter	✓	✗	✗
	4. Less Invasive Treatments of Heart Valve Disease	✓	✓	✓
	5. Less Severe Heart Disease	✓	✗	✗
	● Cardiac pacemaker or defibrillator insertion	✓	✓	✗
	6. Minimally Invasive Direct Coronary Artery By-pass	✓	✓	✓
	7. Percutaneous Coronary Intervention	✓	✓	✓
	● Requirement	1 coronary artery with stenosis of 50%	Max 2 times payment, when making the second claim, the stenosis of the relative coronary artery must be lower than 60% at the time of the first claim	● 2 coronary arteries with stenosis of 50%; or ● 1 coronary artery with stenosis of 75% Max 2 times payment, when making the second claim, the stenosis of the relative coronary artery must lower than 25% at the time of the first claim

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		AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Stroke	8. Endovascular Treatment for Cerebral Aneurysm	✓ Provide coverage for any Endovascular Treatment for Cerebral Aneurysm, no specified surgery requirement	✓	✓
	9. Angioplasty and Endarterectomy for Carotid Arteries	✓ Provide coverage for endarterectomy or any endovascular intervention at the carotid arteries, requirement is that carotid arteries have stenosis of 50% or above	✓	✓ Coverage only for endarterectomy
Diabetes complications	10. Endovascular Treatment of Peripheral Arterial Disease	✓ Coverage includes endovascular treatment to arteries of any 4 limbs, renal arteries and mesenteric arteries, only stenosis of 50% is required	✓	×
	11. Diabetic Retinopathy	Cover treatment of retinal blood vessels changes due to diabetes, e.g. laser treatment	✓	×
	12. Loss of One Limb	✓	✓	✓

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		AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Female related Illnesses	13. Less Severe Systemic Lupus Erythematosus	✓ Require any 2 of the following: ● Arthritis; ● Serositis; ● Renal Disorder; ● Hematologic disorder; ● Positive anti-nuclear antibody, Anti-dsDNA or anti-Smith antibody.	✓ More strict requirement, require at least 4 of the following: ● Malar rash; ● Discoid rash; ● Photosensitivity; ● Oral ulcers; ● Arthritis; ● Serositis; ● Renal disorder; ● Neurological disorder; ● Haematological disorder; ● Antinuclear antibody test positive; ● Immunologic disorder; or ● Neurological disorder	✓ More strict requirement, require at least 4 of the following: ● Malar rash; ● Discoid rash; ● Photosensitivity; ● Oral ulcers; ● Arthritis; ● Serositis; ● Renal disorder; ● Leukopenia, or Lymphopenia, Haemolytic anaemia, or Thrombocytopenia; or ● Neurological disorder
	14. Osteoporosis with Fractures	✓ A fracture of the neck of femur or 2 vertebral body fractures, with internal fixation or replacement of the fractured bone.	✓	×
Mental and Demnetia Illnesses	15. Early Stage Dementia including Early Stage Alzheimer's Disease	✓ Mini Mental State Examination score of 20 or less, 2 test 3 months apart (more lenient)	✓ Mini Mental State Examination score of 19 or less, 2 test 6 months apart	×
	16. Severe Central or Mixed Sleep Apnea	treated by a permanent tracheostomy	×	×
	17. Severe Obstructive Sleep Apnea	treated with continuous nocturnal CPAP therapy and AHI > 30 and nocturnal mean O_2 saturation <85	×	×
	18. Severe Psychiatric Illness	in-patient hospitalization for more than 28 consecutive days in the psychiatric unit of a designated hospital	×	×

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		AIA Smart Care Pro	PrX PRUmyhealth crisis multi-carX	AXX HealthVitaX Major Illness Insurance + Additional Early Stage CI and Multiple CI (rider)
Accidental Body Damage	19. Facial Reconstructive Surgery for Injury due to Accident	✓	✓	×
	20. Facial Burns due to Accident	✓ Third degree burns to 30% of the surface of the face	✓ Third degree burns to 30% of the surface of the face	✓ Third degree burns to 50% of the surface of the face
	21. Less Severe Burns to Body	✓ Third degree burns to 10% of the body surface area	✓ Third degree burns to 10% of the body surface area	✓ Third degree burns to 10% of the body surface area
Loss of body functions	22. Loss of Hearing in One Ear	✓	✓	✓
	23. Loss of One Limb	✓	✓	✓
	24. Loss of Sight in One Eye	✓	✓	✓
New Child Illness	25. Autism	✓	×	×
	26. Severe Asthma	✓	✓	×
	27. Intelletual Impairement due to Sickness or Injury	✓	×	×

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Market Product Comparison Remarks & Disclaimer

Remark: Above information is based on each Company's proposal in Apr, 2014. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any). 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), annual dividend accumulations (if any) and maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), annual dividend accumulations (if any), maturity dividend (if any) and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.

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7. Tips for Applications

If apply for Smart Care Pro and Prime Care Rider under normal underwriting procedures, please take note of the requirement of the Application Form below:

	Applicable from 17 April 2014 to 30 April 2014	**Applicable from 1 May 2014 onwards**
Insured age 18 or above	• Life Application Form • Amendment to Application for Policy of Appendix 6	• New version Life Application Form
Insured age below 18	• Life Application Form • Amendment to Application for Policy of Appendix 5 • Amendment to Application for Policy of Appendix 6	• New version Life Application Form • Amendment to Application for Policy of Appendix 5

Policyowner Service (POS) includes:

- Attach Prime Care Rider to existing policy
- Increase of Initial Face Amount of Smare Care Pro
- Reinstatement of Prime Care Rider and Smart Care Pro
- Removal, relaxation or reduction of medical rating or exclusions

please take note of the requirement of Application Form below:

	Applicable from 17 April 2014 to 30 April 2014	**Applicable from 1 May 2014 onwards**
Insured age 18 or above	• Health Certificate • POS Supplementary Form of Appendix 8	• Health Certificate (0214 or newer versions)
Insured age below 18	• Health Certificate • POS Supplementary Form of Appendix 7 • POS Supplementary Form of Appendix 8	• Health Certificate (0214 or newer versions) • POS Supplementary Form of Appendix 7

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附錄一:「多重進泰安心保」基本計劃產品資料介紹

產品名稱	**「多重進泰安心保」 (Smart Care Pro)**
銷售日期	2014 年 4 月 17 日 (以申請日期為準)
基本計劃 / 附加契約	基本計劃

計劃編號	**非吸煙者:**		
	保費繳付年期	計劃編號	
		「多重進泰安心保」	
		港元	美元
	10 年	10NBHNP5	10NAHNP5
	18 年	18NBHNP5	18NAHNP5
	25 年	25NBHNP5	25NAHNP5
	吸煙者:		
	保費繳付年期	計劃編號	
		「多重進泰安心保」	
		港元	美元
	10 年	10NBHSP5	10NAHSP5
	18 年	18NBHSP5	18NAHSP5
	25 年	25NBHSP5	25NAHSP5

A. 利益：

<table>
<tr><th></th><th>「多重進泰安心保」</th></tr>
<tr><td>1. 保障期</td><td>人壽保障： 終身
危疾、早期危疾及男性癌症之保障期：至 100 歲 [1]
嚴重兒童疾病：至 18 歲</td></tr>
<tr><td>2. 身故賠償</td><td>現時基本保額 [2]＋積存紅利(非保證)＋期滿紅利 (非保證) [3] – 保單貸款(如有)</td></tr>
<tr><td>3. 危疾保障賠償</td><td><u>於受保人年滿 85 歲生日後緊接著的保單週年日之前:</u>
受保疾病可獲多次危疾保障賠償（包括早期危疾、嚴重兒童疾病、嚴重或非嚴重危疾），而這些病況會被分為 5 個疾病組別。5 個疾病組別各分別設有以下獨立的保障限額，危疾保障賠償於相關疾病組別的賠償總額會以以下保障限額為上限：
<table>
<tr><th><u>疾病組別</u></th><th><u>保障限額（原有基本保額之百分比）</u></th></tr>
<tr><td>第1類 - 癌症</td><td>300%</td></tr>
<tr><td>第2類 - 與心臟相關之疾病</td><td>100%</td></tr>
<tr><td>第3類 - 與神經系統相關之疾病</td><td>100%</td></tr>
<tr><td>第4類 - 與主要器官相關之疾病</td><td>100%</td></tr>
<tr><td>第5類 - 其他疾病[4]</td><td>100%[4]</td></tr>
</table></td></tr>
<tr><td>a. 嚴重危疾 [7]
(被診斷罹患 53 種危疾 [5] 中的任何一種)</td><td>獲支付原有基本保額的 100%
1. 若為癌症，高達 3 次賠償或直至已達疾病組別第 1 類的保障限額（如較早）；及
2. 若為疾病組別第 2、3、4 或 5 類，高達 1 次賠償或直至已達相關疾病組別的保障限額（如較早）。</td></tr>
<tr><td>b. 非嚴重危疾 [7]
- 被診斷罹患須作手術之腦動脈瘤</td><td>獲支付原有基本保額之 50%一次或直至已達疾病組別第 3 類的保障限額（如較早）。</td></tr>
<tr><td>c. 早期危疾 [7, 8]
〔骨質疏鬆症連骨折除外〕</td><td>每種受保的「早期危疾」獲支付原有基本保額之 20%一次或直至已達相關疾病組別的保障限額（如較早）。
以下每項早期危疾的最高個人限額為 30,000 美元 / 240,000 港元/澳門幣：
• 原位癌
• 早期惡性腫瘤
• 經皮穿刺冠狀動脈介入
• 微創進行直接的冠狀動脈搭橋手術
• 周圍動脈疾病的血管介入治療
• 糖尿病視網膜病變
• 嚴重阻塞性睡眠窒息症
• 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症
• 嚴重精神病</td></tr>
<tr><td>d. 早期危疾 [7]
- 骨質疏鬆症連骨折</td><td>獲支付原有基本保額之 10%一次或直至已達相關疾病組別的保障限額（如較早），惟骨質疏鬆症連骨折的最高個人限額為 15,000 美元 / 120,000 港元 / 澳門幣。</td></tr>
<tr><td>e. 嚴重兒童疾病 [7]
- 18 歲以下的受保人被診斷罹患嚴重兒童疾病</td><td>每種受保的嚴重兒童疾病獲支付原有基本保額之 20%一次或直至已達相關疾病組別的保障限額（如較早），惟每項嚴重兒童疾病的最高個人限額為 30,000 美元 / 240,000 港元/澳門幣。</td></tr>
</table>

	<u>於受保人年滿 85 歲生日後緊接著的保單週年日或之後:</u> 1. 若本保單已支付的危疾保障賠償總額為原有基本保額之 100%或以上，危疾保障將立即終止； 2. 若本保單已支付的危疾保障賠償總額為原有基本保額之 100%以下，本保單只會繼續提供危疾保障（並基於以上各疾病之原有基本保額賠償百分比，惟各疾病組別的保障限額將不再適用）直至下列日期以較早者為準：1) 受保人年滿 100 歲生日後緊接著的保單週年日；或 2) 支付賠償令保單的危疾保障總賠償額達到原有基本保額之 100%當日，而危疾保障亦將終止。
4. 等候期及條件	**<u>適用於第二次或其後之嚴重危疾危疾保障索償的等候期及條件</u>** 當首次嚴重危疾索償後，若受保人在 85 歲前不幸再次罹患嚴重危疾 [4]（即不包括非嚴重危疾「須作手術之腦動脈瘤」）的其中一項，每次將可再獲支付危疾保障，惟須符合以下條件： (i) 相關嚴重危疾的診斷日期或接受相關手術的日期，為緊接上一次疾病的診斷日期或接受手術日期後超過 1 年，但倘若緊接上一次疾病是不能獨立生活或末期疾病，則相關危疾的診斷日期或接受相關手術的日期，應為不能獨立生活或末期疾病（視屬何情況而定）的診斷日期後超過 5 年。 (ii) 就疾病組別第 4 類的嚴重危疾而言，除上述（i）項外，該危疾的診斷日期或接受手術日期應為任何緊接之對上一次癌症的診斷日期後超過 5 年；及 (iii) 就第二次或其後之疾病組別第 1 類的癌症作出索償，除了上述（i）項外，該癌症必須在此緊接之對上一次癌症(無論是相同或不同器官）相關的五年癌症等候期屆滿後發生： 「5 年癌症等候期」是指下列日期後 之 5 年: (a) 若第二次或其後之癌症發生於不同器官，由緊接之前的癌症診斷日期起計算; 或 (b) 若第二次或其後之癌症發生於相同器官，經治療後，由再沒有出現癌症的任何徵狀、病徵(並有臨床及 / 或影像證明)之首日起計算; 惟在「5 年癌症等候期」內受保人並無出現下一次癌症的徵狀、病徵或曾作出診斷，由適當之專科註冊醫生確定及經臨床、放射結果及細胞組織分析為證；而該癌症與緊接之前的癌症的診斷日期需最少相隔 5 年。 **<u>適用於賠償不能獨立生活或末期疾病後之早期危疾或嚴重兒童疾病危疾保障索償的等候期及條件</u>** 因早期危疾或嚴重兒童疾病而支付危疾保障，惟須符合以下條件： (a) 若緊接上一次疾病是不能獨立生活或末期疾病，則相關早期危疾或嚴重兒童疾病的診斷日期或接受相關早期危疾手術的日期，應為不能獨立生活或末期疾病（視屬何情況而定）的診斷日期後超過 5 年；及 (b) 該早期危疾或嚴重兒童疾病並不屬於疾病組別第 5 類。
5. 男性癌症賠償 [6,7] (18 歲或以上的男性受保人被診斷罹患男性癌症)	已支付的(癌症) 危疾保障賠償的 10%， 以個人計不得超過 15,000 美元 / 120,000 港元 / 澳門幣
6. 特惠恩恤金	若受保人不幸身故，我們將支付原有基本保額的 5%作為特惠恩恤金，此特惠恩恤金不會受任何已支付的保額賠償而減少。
7. 危疾豁免繳付保費	當已支付的危疾保障保額已達原有基本保額的 100%後,「多重進泰安心保」基本保單需繳付的保費將獲豁免。 當受保人因危疾而獲豁免基本計劃保費時，附加於「多重進泰安心保」的附加契約不會因此而終止(基於繼續繳交附加契約保費而言)。
8. 退保利益	保證現金價值 ＋ 積存週年紅利(非保證) + 期滿紅利 [3] (非保證) – 保單貸款(如有)

	「多重進泰安心保」
9. 保單貸款	適用
10. 既有現金價值條款 (Non-Forfeiture Options)	減額付清保險及延期定期保險均適用。若轉換基本保單至其中一項，危疾保障賠償、男性癌症賠償及危疾豁免繳付保費將會中止。
11. 自殺、誤報年齡 / 性別及吸煙習慣	● 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。 ● 誤報年齡及性別：跟隨現行傳統壽險之規則。 ● 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。

1 「不能獨立生活」及「骨質疏鬆症連骨折」除外。「不能獨立生活」的保障會於受保人滿 65 歲時終止，「骨質疏鬆症連骨折」的保障會於受保人滿 70 歲時終止。

2 「現時基本保額」是指「原有基本保額」扣除任何因危疾、早期危疾及 / 或嚴重兒童疾病已支付的保額後的剩餘保額，並於危疾保障總賠償額達到原有基本保額之 100%後變為零。

3 期滿紅利可於保單生效滿 10 年後退保、受保人不幸身故或於支付任何危疾保障，包括早期危疾、嚴重兒童疾病、嚴重或非嚴重危疾時獲派發，直至保單的危疾保障總賠償額達到原有基本保額之 100%。任何就危疾、早期危疾或嚴重兒童疾病支付的期滿利益會根據該賠償金額佔整體保障的比例而釐定，而其後的任何期滿紅利會相對減少。

4 疾病組別第 5 類的「不能獨立生活」或「末期疾病」除外。若保單內未曾支付嚴重危疾賠償，此兩項能獲賠償一次 (並受疾病組別第 5 類的保障限額 100%所限)。「不能獨立生活」或「末期疾病」(視屬何情況而定) 後，受制於等候期及條件，一次疾病組別第 5 類的嚴重危疾仍可獲賠償 (「不能獨立生活」或「末期疾病」除外)，疾病組別第 5 類的總保障限額於此情形下將為原有基本保額之 200%。

5 不包括須作手術之腦動脈瘤。

6 當已支付的危疾保障保額已達原有基本保額的 100%後，若保單仍然生效，男性癌症賠償將會自動終止(無論曾經賠償與否)。

7 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。當保單的危疾保障總賠償額達到原有基本保額之 100%後，受保人被診斷患上受保疾病或接受受保手術後須生存最少 15 日方可獲賠償。倘若一種疾病或受傷引致超過一種危疾、早期危疾或嚴重兒童疾病，就這情況之所有索償而應支付的危疾賠償，將不會超過原有基本保額的 100%。

8 每種受保的早期危疾可獲一次賠償，除原位癌（不同器官），最多可獲兩次賠償，並受保單內的條款及條件所限。

B. 保費：

1. 保費形式	均衡保費但保費率並非保證 (Level but non-guaranteed)		
2. 保費繳付年期	10 年 / 18 年 / 25 年		
3. 保費率	根據吸煙狀況、性別、投保年齡及核保評級而釐定 *詳見附錄 4 之保費率表*		
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳		
5. 大額折扣	**原有基本保額 (US$)**	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或以上保費繳付年期** 調整 (每千元保額)
	10,000 – 19,999	+1.75	+1.5
	20,000 – 39,999	+0.5	+0.4
	40,000 – 79,999	NA	NA
	80,000 – 129,999	-0.25	-0.2
	130,000 – 499,999	-0.4	-0.3
	500,000 或以上	-0.6	-0.4
	原有基本保額 (HK$/MOP)	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或以上保費繳付年期** 調整 (每千元保額)
	75,000 - 149,999	+1.75	+1.5
	150,000 - 299,999	+0.5	+0.4
	300,000 - 599,999	NA	NA
	600,000 - 974,999	-0.25	-0.2
	975,000 - 3,749,999	-0.4	-0.3
	3,750,000 或以上	-0.6	-0.4
6. 健康生活折扣	**<u>年齡</u>**	**<u>折扣 (每千元保額)</u>**	
	18 – 40	0.30	
	40 以上	0.50	

C. 產品細節:

<table>
<tr><th></th><th colspan="2">「多重進泰安心保」</th></tr>
<tr><td>1. 投保年齡</td><td colspan="2"><table><tr><th>保費繳付年期</th><th>投保年齡範圍</th></tr><tr><td>10 年</td><td>15 日至 65 歲</td></tr><tr><td>18 年</td><td>15 日至 62 歲</td></tr><tr><td>25 年</td><td>15 日至 55 歲</td></tr></table></td></tr>
<tr><td>2. 最低投保額</td><td colspan="2">10,000 美元 / 75,000 港元/ 澳門幣</td></tr>
<tr><td>3. 最高投保額
(以每份保單計)</td><td colspan="2">1,250,000 美元 /
9,375,000 港元 / 澳門幣

危疾產品以個人計的最高投保額亦提高至 1,250,000 美元 / 9,375,000 港元 / 澳門幣。</td></tr>
<tr><td>4. 銷售地點</td><td colspan="2">香港及澳門</td></tr>
<tr><td>5. 貨幣</td><td colspan="2">美元 (US$) / 港元 (HK$) / 澳門幣* (MOP)
*只適用於澳門繕發之保單。</td></tr>
<tr><td>6. 附加契約</td><td colspan="2">免費 WP(個人上限為 US$300,000 / HK$ / MOP 2,250,000)、可以購買 WP(免費及可以購買個人上限為 US$1,000,000 / HK$ / MOP 7,500,000)、PB、PBCI Pro、SGHR 、HS80 (只限澳門) 、HB、AI、ADD、SADD、ADB、Term Riders、PCR、PACS 、ECIR Pro、SCIR Pro

由於「免繳付保費附加契約」內有「可取消附加契約的自動終止條款」, 當受保人因<u>傷殘</u>而獲豁免基本計劃保費時，附加於「多重進泰安心保」的可取消附加契約會因此而終止。 可取消附加契約包括 HS, HB 及意外等附加契約。而非可取消附加契約則不會被影響。

附加契約不會因危疾保障總賠償額達到原有基本保額之 100%而終止。</td></tr>
<tr><td>7. 計劃類別</td><td colspan="2">傳統壽險</td></tr>
<tr><td rowspan="8">8. 保單契約及保單契約頁碼</td><td></td><td>「多重進泰安心保」</td></tr>
<tr><td>基本計劃 (體檢評級<='D' 或 rate-up not exist)</td><td>DCAG</td></tr>
<tr><td>基本計劃 (體檢評級>'D' 或 rate-up exist)</td><td>DCAI</td></tr>
<tr><td>兒童賠償批註 (繕發年齡=0)</td><td>DB3P</td></tr>
<tr><td>不保事項批註</td><td>BIFV</td></tr>
<tr><td>轉換批註</td><td>AXEO</td></tr>
<tr><td>中華人民共和國批駐</td><td>AXIB</td></tr>
</table>

D. 核保規則:

<table>
<tr><td>1. 體檢要求</td><td>• 跟隨現行人壽及危疾保障之要求，並選用較嚴謹的一套要求。
• 當受保人以非吸煙者優惠保費申請保單，而受保人又需前往公司醫生或化驗所進行檢驗，則必須進行尼古丁測試 (Cotinine Test)。
• 以「多重進泰安心保」原有基本保額的 1.25 倍計算</td></tr>
<tr><td>2. 財務核保要求</td><td>• 跟隨現行人壽及危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
人壽：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>20 – 50</td><td>25</td></tr><tr><td>51 – 60</td><td>15</td></tr><tr><td>61 - 70</td><td>10</td></tr></table>危疾：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>18 – 40</td><td>15</td></tr><tr><td>41 – 50</td><td>12</td></tr><tr><td>51 – 60</td><td>8</td></tr><tr><td>61 – 70</td><td>5</td></tr></table>• 以「多重進泰安心保」原有基本保額的 1.25 倍計算</td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽保障部分 MR“B”至“P” 評級
• 危疾保障部分 MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核
• 非標準保費不是每個歲數都可提供，詳情請參閱 SMRS</td></tr>
<tr><td>4. 國籍評級</td><td>參閱現行國籍風險評級表中人壽及危疾保障之評級，如危疾保障不獲批准，將不能申請此基本計劃。</td></tr>
<tr><td>5. 職業評級</td><td>參閱現行職業風險評級表中人壽及危疾保障之評級。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書 — OPUAIF00
澳門：
壽險及人身意外保險投保申請書 — OPMCUF13
若受保人為 18 歲以下：
此外，需遞交投保申請修正書(OPUA1F09.0513) 並回答 3 條健康問題。可於 iAMP 下載。樣本請參閱附錄 5。</td></tr>
<tr><td>8. 非標準保費折扣優惠</td><td>只適用於人壽(Life)部分</td></tr>
</table>

E. 保戶服務行政指引:

1. 更改原有基本保額	跟隨現行人壽保障之規則，如經核保後危疾保障不獲提供給所增加的保額，則增加原有基本保額的申請將會被拒。
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 如保單轉換為延期定期保險，即使在保單轉換為延期定期保險首兩年內申請復效，申請時仍須提供可保證明。
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。

5. 自定期保險轉入	• **須核保**才可轉換為「多重進泰安心保」 • 舊有保單沒有保障的疾病仍會有 90 日的等候期，及在新保單生效前已存在的狀況將不獲受保 • 在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。 • 體檢要求及財務核保要求須跟隨核保規則內列明的要求 • 而「多重進泰安心保」若核保後須更改醫療評級或加入不保事項應重新考慮應否將定期保險轉換
6. 更改基本計劃	不適用
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單（只適用於兒童保單）	並非信託保單。保單之權益不會在受保人年滿18歲時自動轉移給受保人。
9. 轉移現有住院保障	轉移現有住院保障以下合資格住院保障附加契約亦可由現有生效的保單轉移至「多重進泰安心保」: ● 「永無憂」住院及手術賠償附加契約 (住院保障60) ● 「永無憂」住院及手術賠償附加契約 (住院保障70) ● 「永無憂」住院及手術賠償附加契約 (住院保障80) ● 「健康之寶」住院及手術賠償附加契約 ● 特級「健康之寶」住院及手術賠償附加契約 有關轉移現有住院保障的詳細安排，請參閱營運部2010 年7 月30 日發出的通告(ref: A100733) 、2010 年10 月21 日發出的通告(ref: A101036)、2010 年11 月30日發出的通告(ref: A101136)及2011 年9 月2 日發出的通告(ref: A110867)。

F. 佣金:

<table>
<tr><td rowspan="6">1. 佣金</td><td></td><td colspan="3">保單年期</td></tr>
<tr><td></td><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>10 年繳付期</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>18 年繳付期</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年繳付期</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用</td></tr>
<tr><td rowspan="3">6. 附加契約</td><td>SCIR Pro / ECIR Pro / HS80 (只限澳門) / HB / AI / ADD / SADD / ADB / Term riders / PCR</td><td colspan="3">第 1 年: 46%
第 2 年: 17%
第 3-6 年: 5%</td></tr>
<tr><td>SGHR and PACS</td><td colspan="3">跟隨各自的佣金</td></tr>
<tr><td>WP / PB / PBCI Pro</td><td colspan="3">跟隨「多重進泰安心保」基本計劃的佣金(附加於附加契約者則跟隨附加契約的佣金)</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">首年保費 100%</td></tr>
<tr><td>8. 上板數
(Production Count)</td><td colspan="4">FYP 及 FYC 計算入 Life 的方法跟隨現有做法。

FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比：50%</td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「多重進泰安心保」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。</td></tr>
<tr><td>10. FYC Adjustment</td><td colspan="4"><table><tr><td>Regular Premium – Life (Group 2)</td><td>50%</td></tr><tr><td>Regular Premium – A&H – CI (Group 4)</td><td>50%</td></tr></table></td></tr>
</table>

G. 其他:

1. 保單建議書系統(PGS)	網上版流動銷售點方案建議書系統 (Web iPoS-PGS) 11.5
2. 產品小冊子編號	英文: PTA999178 中文: PTA999177

附錄二:「進泰附加契約」產品資料介紹

產品名稱	**「進泰附加契約」(Prime Care Rider)**
銷售日期	2014 年 4 月 17 日 (以申請日期為準)
基本計劃 / 附加契約	附加契約

計劃編號	**非吸煙者:**		
	附加於	計劃編號	
		「進泰附加契約」	
		港元	美元
	泰然安心保 100/80/50	CHESTNN5	CLESTNN5
	泰然安心保 2 100/80	CHESSNN5	CLESSNN5
	多重安心保 / 多重安心保 2 100	CHESMNN5	CLESMNN5
	吸煙者:		
	附加於	計劃編號	
		「進泰附加契約」	
		港元	美元
	泰然安心保 100/80/50	CHESTSN5	CLESTSN5
	泰然安心保 2 100/80	CHESSSN5	CLESSSN5
	多重安心保 / 多重安心保 2 100	CHESMSN5	CLESMSN5

A. 利益：

		「進泰附加契約」附加於 泰然安心保 / 泰然安心保 2	「進泰附加契約」附加於 多重安心保 / 多重安心保 2
1.	可附加的基本計劃	泰然安心保 100/80/50 泰然安心保 2 100/80	多重安心保 100 多重安心保 2 100
2.	保障期	早期危疾之保障期：至 100 歲 [1] 嚴重兒童疾病 2：至 18 歲	至 100 歲
3.	保障	**39 項「早期危疾」[2]：** 每項早期危疾只限支付一次 [3]，從基本計劃預支 20%附加契約保額(「骨質疏鬆症連骨折」除外)，惟以下每項早期危疾的最高個人限額為 30,000 美元 / 240,000 港元/澳門幣： • 原位癌 • 早期惡性腫瘤 • 經皮穿刺冠狀動脈介入 • 微創進行直接的冠狀動脈搭橋手術 • 周圍動脈疾病的血管介入治療 • 糖尿病視網膜病變 • 嚴重阻塞性睡眠窒息症 • 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症 • 嚴重精神病 「骨質疏鬆症連骨折」： 只限支付一次，從基本計劃預支 10%附加契約保額，惟最高個人限額為 15,000 美元 / 120,000 港元/澳門幣 **3 項「嚴重兒童疾病 2」[2]：** 從基本計劃預支 20%附加契約保額，惟基本計劃的「嚴重兒童疾病保障」及此附加契約的「嚴重兒童疾病 2 保障」將於賠償任何一個後終止。「嚴重兒童疾病 2 保障」的最高個人限額為 30,000 美元 / 240,000 港元/澳門幣	附加後保障將等同「多重進泰安心保」

<table>
<tr>
<td>4. 基本計劃保障之提升</td>
<td>
<u>附加於泰然安心保</u>
<table>
<tr><th>基本計劃保障</th><th>被此附加契約內的早期危疾所取代</th></tr>
<tr><td>血管成形術及其他冠狀動脈疾病之創傷性療法</td><td>經皮穿刺冠狀動脈介入</td></tr>
<tr><td>女性原位癌</td><td>原位癌</td></tr>
<tr><td>早期甲狀腺癌</td><td>早期惡性腫瘤</td></tr>
</table>
<u>附加於泰然安心保 2</u>
<table>
<tr><th>基本計劃保障</th><th>被此附加契約內的早期危疾所取代</th></tr>
<tr><td>女性原位癌</td><td>原位癌</td></tr>
<tr><td>早期甲狀腺癌</td><td>早期惡性腫瘤</td></tr>
</table>
保單內只會就「經皮穿刺冠狀動脈介入」支付早期危疾保障一次。
</td>
<td>附加後保障將等同「多重進泰安心保」</td>
</tr>
</table>

1 「骨質疏鬆症連骨折」除外。「骨質疏鬆症連骨折」的保障會於受保人滿 70 歲時終止。

2 由此附加契約所支付的早期危疾及嚴重兒童疾病 2 預支保額的總和，不得超過附加契約保額。當我們支付任何預支保額後，有關款項的總額相等於附加契約保額，此附加契約將隨即終止。賠償金額會從基本保單的現時基本保額中扣除，基本保單的身故賠償及保證現金價值保費亦相對減少，而基本計劃及「進泰附加契約」的保費亦會相對減少。

3 每種受保的早期危疾可獲一次賠償，除原位癌（不同器官），最多可獲兩次賠償，並受保單內的條款及條件所限。

B. 保費：

1. 保費形式	均衡保費但保費率並非保證 (Level but non-guaranteed)
2. 保費繳付年期	至 70 歲
3. 保費率	根據吸煙狀況、性別、投保年齡及核保評級而釐定 *詳見附錄 4 之保費率表*
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳

C. 產品細節:

	「進泰附加契約」附加於 泰然安心保 / 泰然安心保 2	**「進泰附加契約」附加於 多重安心保 / 多重安心保 2**
1. 投保年齡	15 日至 60 歲	
2. 最低及最高投保額	必須等於基本計劃的危疾保額(即原有基本保額的 100%、80%或 50%，視乎所選計劃)	必須等於基本計劃的危疾保額(即原有基本保額的 100%)
3. 銷售地點	香港及澳門	
4. 貨幣	跟隨基本計劃	
5. 計劃類別	附加契約	
6. 保單契約及保單契約頁碼	附加於泰然安心保	N10M
	附加於泰然安心保 2	N10K
	附加於多重安心保 / 多重安心保 2	N10L
	不保事項批註	BIFW

D. 核保規則:

1. 體檢要求	• 跟隨基本計劃
2. 財務核保要求	• 跟隨基本計劃
3. 體檢評級	• 評級由 25%至 150%，否則將拒絕。
4. 國籍評級	參閱現行國籍風險評級表中危疾保障之評級。
5. 職業評級	參閱現行職業風險評級表中危疾保障之評級。
6. 保單日期	跟隨基本計劃
7. 投保申請書	**壽險投保申請書：** 香港： 壽險及人身意外保險投保申請書 — OPUAIF00 澳門： 壽險及人身意外保險投保申請書 — OPMCUF13 **若受保人為 18 歲以下：** 此外，需遞交投保申請修正書(OPUA1F09.0513) 並回答 3 條健康問題。可於 iAMP 下載。樣本請參閱附錄 5。
8. 非標準保費折扣優惠	不適用

E. 保戶服務行政指引:

1. 更改保額	不適用，保額必須等於基本計劃的危疾保額
2. 增加或刪除附加契約	適用。需核保，填寫健康証明書。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 若基本計劃曾作出任何賠償，不能增加「進泰附加契約」。
3. 復效	• 跟隨現行復效規則 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。
4. 申請減價 (Appeal Loading)	跟隨現行規則
5. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。
6. 更改繳付保費方法	跟隨基本計劃

F. 佣金:

1. 佣金	保單年期		
	第 1 年	第 2 年	第 3 年至 6 年
	46%	17%	5%
2. High Issue Age FYC Adjustment	受保人為 50 歲以上，每大 1 歲 FYC 減 2%		
3. Persistency & Career Benefit	適用		
4. Extra 10%	適用		
5. Provident Fund	適用		
6. FYP Credit	首年保費 100%		
7. 上板數 (Production Count)	跟隨現有危疾附加契約做法。		
8. FYC Adjustment	Regular Premium – A&H – CI (Group 4)		

G. 其他:

1. 保單建議書系統(PGS)	網上版流動銷售點方案建議書系統 (Web iPoS-PGS) 11.5
2. 產品小冊子編號	附加於泰然安心保 / 泰然安心保 2： 英文: PTA999180 中文: PTA999179 附加於多重安心保 / 多重安心保 2： 英文: PTA999182 中文: PTA999181

Appendix 1: Product Descriptions for Smart Care Pro

Product Name	**Smart Care Pro**
Launch Date	April 17, 2014 (according to application date)
Basic/ Rider	Basic Plan

Plan Shortnames	**Non-smoker:**		
	Premium Payment Period	**Plan shortname**	
		Smart Care Pro	
		HKD	**USD**
	10-year	10NBHNP5	10NAHNP5
	18-year	18NBHNP5	18NAHNP5
	25-year	25NBHNP5	25NAHNP5
	Smoker:		
	Premium Payment Period	**Plan shortname**	
		Smart Care Pro	
		HKD	**USD**
	10-year	10NBHSP5	10NAHSP5
	18-year	18NBHSP5	18NAHSP5
	25-year	25NBHSP5	25NAHSP5

A. Benefit:

<table>
<tr><th></th><th>Smart Care Pro</th></tr>
<tr><td>1. Benefit Term</td><td>Life coverage: Whole Life
Critical Illness, Early Stage Critical Illness and Male Cancer coverage: up to age 100 [1]
Severe Child Disease: up to age 18</td></tr>
<tr><td>2. Death Benefit</td><td>Current Face Amount[2] + Accumulated annual dividends (Non-guaranteed) + Maturity dividend (Non-guaranteed)[3] – Policy debt (if any)</td></tr>
<tr><td>3. Critical Illness Benefit</td><td><u>Before the Policy Anniversary immediately following the Insured's eighty-fifth (85th) birthday:</u>
Critical Illness Benefit is payable for multiple claims for covered illnesses (including Early Stage Critical Illness, Severe Child Disease, Minor Critical Illness and Major Critical Illness) within/across the 5 Critical Illness Groups, whereby the total amount of Critical Illness Benefit payable for illnesses under each Critical Illness Group is capped according to the Benefit Limit for the relevant Critical Illness Group shown below:
<table>
<tr><th>Critical Illness Group</th><th>Benefit Limit (% of Initial Face Amount)</th></tr>
<tr><td>Group 1 – Cancer</td><td>300%</td></tr>
<tr><td>Group 2 - Illnesses related to the Heart</td><td>100%</td></tr>
<tr><td>Group 3 - Illnesses related to the Nervous System</td><td>100%</td></tr>
<tr><td>Group 4 - Illnesses related to Major Organs and Functions</td><td>100%</td></tr>
<tr><td>Group 5 - Other Illnesses[4]</td><td>100%[4]</td></tr>
</table></td></tr>
<tr><td>a. Major Critical Illness[7] (if diagnosed with any one of the 53 CIs[5])</td><td>100% of the Initial Face Amount
1. In the case of Cancer, up to 3 times or until the Benefit Limit for Critical Illness Group 1 is reached (if earlier); and
2. In the case of a Major Critical Illness in Critical Illness Groups 2, 3, 4 or 5, up to 1 time or until the relevant Critical Illness Group Benefit Limit is reached (if earlier).</td></tr>
<tr><td>b. Minor Critical Illness[7]
- If undergoing Cerebral Aneurysm Requiring Surgery</td><td>One-time 50% of Initial Face Amount or until the Benefit Limit for Critical Illness Group 3 is reached (if earlier).</td></tr>
<tr><td>c. Early Stage Critical Illness [7,8] (Except Osteoporosis with Fractures)</td><td>One-time 20% of Initial Face Amount for each Early Stage Critical Illness or up to the Benefit Limit for the relevant Critical Illness Group (if earlier). Subject to per life limit of USD30,000/HKD/MOP240,000 for the following Early Stage Critical Illness:
• Carcinoma-in-situ
• Early Stage Malignancy
• Percutaneous Coronary Intervention
• Minimally Invasive Direct Coronary Artery By-pass
• Endovascular Treatment of Peripheral Arterial Disease
• Diabetic Retinopathy
• Severe Obstructive Sleep Apnea
• Severe Central or Mixed Sleep Apnea
• Severe Psychiatric Illness</td></tr>
</table>

d. Early Stage Critical Illness [7] - Osteoporosis with Fractures	One-time 10% of Initial Face Amount or up to the Benefit Limit for the relevant Critical Illness Group (if earlier). Subject to per life limit of USD15,000 / HKD/MOP120,000
e. Severe Child Disease [7] - if an Insured below age 18 is diagnosed with Severe Child Disease	One-time 20% of Initial Face Amount for each Severe Child Disease or up to the Benefit Limit for the relevant Critical Illness Group (if earlier). Subject to per life limit of USD30,000/HKD/MOP240,000 for each Severe Child Disease.
	<u>On or after the Policy Anniversary immediately following the Insured's eighty-fifth (85th) birthday:</u> 1. If the total amount paid for Critical Illness Benefit under the Policy is greater than or equal to 100% of the Initial Face Amount, the coverage for Critical Illness Benefit will terminate immediately; 2. If the total amount paid for Critical Illness Benefit under the Policy is less than 100% of the Initial Face Amount, Critical Illness Benefit coverage will only be available (based on the percentage of the Initial Face Amount payable for the relevant illness(es) stated above, but without regard to the Critical Illness Group Benefit Limits which shall no longer apply) until the earlier of: 1) the Policy Anniversary following the one-hundredth (100th) birthday of the Insured; or 2) the date on which a claim for Critical Illness Benefit is paid which results in the total amount of Critical Illness Benefit paid under the Policy reaching 100% of the Initial Face Amount, when coverage for Critical Illness Benefit shall terminate.

4. Waiting Period and condition	**Waiting Periods and Conditions Applicable to a Second or Subsequent Claim for Major Critical Illness under Critical Illness Benefit** After the first claim for Critical Illness Benefit for a Major Critical Illness is made, in the unfortunate event that the Insured is subsequently diagnosed with another Major Critical Illness[4] (i.e. not including Minor Critical Illness Cerebral Aneurysm Requiring Surgery) before the age of 85, the Critical Illness Benefit above is payable only if the following conditions are also met: (i) the date of Diagnosis of the relevant Major Critical Illness, or date of performance of the relevant Surgery is more than 1 year after the date of Diagnosis or Surgery performed of the Immediately Preceding Illness, except that if the Immediately Preceding Illness is Loss of Independent Existence or Terminal Illness, then the date of Diagnosis of the relevant Major Illness or date of performance of the relevant Surgery shall be more than 5 years after the date of Diagnosis of Loss of Independent Existence or Terminal Illness (as the case may be); (ii) in the case of a Major Critical Illness under Critical Illness Group 4, in addition to (i) above, the date of Diagnosis or Surgery performed of such Major Illness is more than 5 years after the date of Diagnosis of any Immediately Preceding Cancer; and (iii) in the case of a second or subsequent claim for Cancer under Critical Illness Group 1, in addition to (i) above, such Cancer occurs following expiry of the Five-Year Cancer Waiting Period in relation to the Immediately Preceding Cancer (whether of the same or a different organ), where: Five-Year Cancer Waiting Period means 5 years following: (a) the date of Diagnosis of the Immediately Preceding Cancer if the second or subsequent Cancer occurs at a different organ; or (b) the first date as of which, following medical treatment, there have been no signs or symptoms (supported by clinical and/or imaging evidence) of the Immediately Preceding Cancer if the second or subsequent Cancer occurs at the same organ, provided that for the entire duration of which the Insured has had no signs or symptoms, nor any Diagnosis, of the subsequent Cancer, as confirmed by a Registered Medical Practitioner in the appropriate medical specialty, and supported by clinical, radiological and histological evidence; and the dates of Diagnosis of Cancer and the Immediately Preceding Cancer are separated by at least 5 years. **Waiting Periods and Conditions Applicable to Claims for Early Stage Critical Illness or Severe Child Disease subsequent to Payment of a Claim for the Major Critical Illness of Loss of Independent Existence or Terminal Illness under Critical Illness Benefit** The Critical Illness Benefit for Early Stage Critical Illness or Severe Child Disease is payable only if: (a) the date of Diagnosis of the relevant Early Stage Critical Illness or Severe Child Disease, or date of performance of the relevant Surgery for Early Stage Critical Illness, is more than 5 years after the date of Diagnosis of Loss of Independent Existence or Terminal Illness (as the case may be); and (b) such Early Stage Critical Illness or Severe Child Disease is not from Critical Illness Group 5.
5. Male Cancer Benefit[6, 7] (if a male Insured of age 18 or above is diagnosed with Male Cancer)	10% of the Critical Illness Benefit paid (Cancer), subject to per life limit of US$15,000 / HK$ / MOP 120,000

6. Compassionate Cash Benefit	In the unfortunate event of the Insured's death, we will pay 5% of the Initial Face Amount as Compassionate Cash Benefit. This Compassionate Cash Benefit will not be reduced by any benefit payment(s).
7. Waiver of Premium for Critical Illness	The premium payable under Smart Care Pro basic plan will be waived following total Critical Illness Benefit payment paid equals 100% Initial Face Amount. Any attached Riders on the Smart Care Pro basic plan will not terminate following such waiver of the basic plan premium for Critical Illness (WPCI) provided their respective rider premiums continue to be paid.
8. Surrender Benefit	Guaranteed Cash Value + Accumulated annual dividends (Non-guaranteed) + Maturity dividend[3] (Non-guaranteed) – Policy debt (if any)
9. Policy Loan	Applicable
10. Non-Forfeiture Options	Reduced Paid Up Insurance & Extended Term Insurance are applicable. If the policy is converted to either of these, coverage for Critical Illness Benefit, Male Cancer Benefit and Waiver of Premium for Critical Illness will be terminated.
11. Suicide and Misstatement of age, sex, and smoking habit arrangement	● Suicide: For suicide within 1 year from the Issue Date or Commencement Date, whichever is later, total premium(s) paid less any Policy Debt will be refunded. ● Misstatement of age and sex: Follow existing rules of traditional life plan. ● Misstatement of smoking habit: For the submission of application form or reinstatement form, the insured must declare his/her smoking habit. If the information declared is false or inaccurate, Company reserves the right to void the Policy with refund.

1 Except coverage for 'Loss of Independent Existence' and 'Osteoporosis with Fractures'. Coverage for 'Loss of Independent Existence' will cease after the Insured attains age sixty-five (65) while that of 'Osteoporosis with Fractures' will cease after the Insured attains age seventy (70).

2 Current Face Amount is the balance of the Initial Face Amount less any payment made for Critical Illness, Early Stage Critical Illness, and/or Severe Child Disease, and shall be deemed to be zero upon such total payments reaching 100% Initial Face Amount.

3 Maturity dividend is payable upon surrender, death or benefit payment for any Early Stage Critical Illness, Severe Child Disease and/or Major or Minor Critical Illness on or after the 10th Policy Anniversary, until such total payments reaching 100% Initial Face Amount. Any payment(s) of maturity dividend due to Critical Illness, Early Stage Critical Illness or Severe Child Disease will be determined in accordance with the proportion that the benefit paid bears to the total coverage. The amount of any maturity dividend paid subsequently will be decreased accordingly.

4 Except the Critical Illnesses of Loss of Independent Existence and Terminal Illness under Critical Illness Group 5, which may only be claimed one time (up to the Benefit Limit for Critical Illness Group 5) if no other claim for a Major Critical Illness has yet been made under the Policy. In such case, one other Major Critical Illness in Critical Illness Group 5 (other than Loss of Independent Existence or Terminal Illness) may still be claimed subject to the applicable waiting period and conditions after payment of the claim for Loss of Independent Existence or Terminal Illness (as the case may be) for a total Benefit Limit under Group 5 of 200% of the Initial Face Amount.

5 Excluding Cerebral Aneurysm Requiring Surgery.

6 Upon Critical Illness Benefit payment paid equals 100% of the Initial Face Amount, Male Cancer Benefit will be automatically terminated regardless of whether such benefits have been paid or not.

7 The signs or symptoms of the illness or the cause of (or otherwise the condition that results in) the Surgery commence more than ninety (90) days following the later of the Issue Date or the lastest Commencement Date of the Policy. The Insured must survive for at least 15 days following such Diagnosis or Surgery in relation to a claim for covered illness made after payment(s) of Critical Illness Benefit under the Policy

has/have reached 100% of the Initial Face Amount. In the event that more than one Critical Illness, Early Stage Critical Illness or Severe Child Disease arises from an illness or Injury, the Critical Illness Benefit payable in respect of all claims arising from the same illness or Injury shall not exceed 100% of the Initial Face Amount.

8 Each Early Stage Critical Illness can be claimed once, except for Carcinoma-in-situ at different organs which can be claimed for a maximum of two times. Claims are subject to terms and conditions of the Policy contract.

B. Premium:

<table>
<tr><td>1. Premium Structure</td><td colspan="3">Level but non-guaranteed</td></tr>
<tr><td>2. Premium Term</td><td colspan="3">10 years / 18 years / 25 years</td></tr>
<tr><td>3. Premium Rates</td><td colspan="3">Based on smoking habit, sex, issue age and underwriting class
Please refer to the premium rate table in Appendix 4</td></tr>
<tr><td>4. Payment Mode</td><td colspan="3">Annual / Semi-annual / Quarterly / Monthly</td></tr>
<tr><td rowspan="8">5. Size Discount</td><td rowspan="2">Initial Face Amount (US$)</td><td colspan="2">Premium Payment Period
(Adjustment per 1,000 Face Amount)</td></tr>
<tr><td>10 years</td><td>18 years or above</td></tr>
<tr><td>10,000-19,999
20,000-39,999
40,000-79,999
80,000-129,999
130,000-499,999
500,000 or above</td><td>+1.75
+0.5
NA
-0.25
-0.4
-0.6</td><td>+1.5
+0.4
NA
-0.2
-0.3
-0.4</td></tr>
<tr><td rowspan="2">Initial Face Amount (HK$)</td><td colspan="2">Premium Payment Period
(Adjustment per 1,000 Face Amount)</td></tr>
<tr><td>10 years</td><td>18 years or above</td></tr>
<tr><td>75,000 - 149,999
150,000 - 299,999
300,000 - 599,999
600,000 - 974,999
975,000 - 3,749,999
3,750,000 or above</td><td>+1.75
+0.5
NA
-0.25
-0.4
-0.6</td><td>+1.5
+0.4
NA
-0.2
-0.3
-0.4</td></tr>
<tr><td rowspan="3">6. Lifestyle Discount</td><td>Age</td><td colspan="2">Life Style Discount
(Per 1,000 Face Amount)</td></tr>
<tr><td>18 – 40</td><td colspan="2">0.30</td></tr>
<tr><td>Above 40</td><td colspan="2">0.50</td></tr>
</table>

C. Product Particulars:

<table>
<tr><th></th><th>Smart Care Pro</th></tr>
<tr><td>1. Issue Age</td><td>
<table>
<tr><th>Premium Payment Period</th><th>Issue Age Range</th></tr>
<tr><td>10-year</td><td>15 days - 65</td></tr>
<tr><td>18-year</td><td>15 days - 62</td></tr>
<tr><td>25-year</td><td>15 days - 55</td></tr>
</table>
</td></tr>
<tr><td>2. Minimum Face Amount</td><td>US$10,000 / HK$ / MOP 75,000</td></tr>
<tr><td>3. Maximum Face Amount (per policy)</td><td>US$1,250,000 /
HK$ / MOP 9,375,000

The maximum Face Amount per life of Critical Illness products also increase to US$1,250,000 / HK$ / MOP 9,375,000.</td></tr>
<tr><td>4. Region</td><td>Hong Kong and Macau</td></tr>
<tr><td>5. Currency</td><td>US Dollar / HK Dollar / MOP*
* Only applicable for the policy issued in Macau.</td></tr>
</table>

6. Riders attachable	Free WP (per life limit: US$300,000 / HK$ / MOP 2,250,000), Purchasable WP (per life limit of Free and Purchasable WP: US$1,000,000 / HK$ / MOP 7,500,000), PB, PBCI Pro, SGHR, HS80 (Macau only), HB, AI, ADD, SADD, ADB, Term riders, PCR, PACS, ECIR Pro, SCIR Pro For WP, Cancellable Riders will be cancelled when the premium payable to Smart Care Pro basic plan is waived for **Disability**. Cancellable Riders include HS, HB, Accident riders etc. No effect on Non-Cancellable Riders. Riders will not terminate upon Critical Illness Benefit under the Policy has/have reached 100% of the Initial Face Amount.	
7. Product Group	Traditional Life	
8. Contract Laser Print Code		**Smart Care Pro**
	Basic Plan (For medical rating <='D' or rate-up not exist)	DCAG
	Basic Plan (For medical rating >'D' or rate-up exist)	DCAI
	Juvenile Lien Endorsement (For issue age=0)	DB3P
	Exclusion Endorsement	BIFV
	Term Conversion Endorsement	AXEO
	PRC G Endorsement	AXIB

D. Underwriting Guidelines:

<table>
<tr><td>1. Medical Requirements</td><td>

Follow existing Life and CI routine medical requirement table and will use the strengthen one to request medical requirements.
If the Insured applies for the non-smoker premium rate and is required to visit Company's doctor or laboratory, then a cotinine test must be conducted.
1.25 times of face amount of Smart Care Pro will be accounted for.

</td></tr>
<tr><td>2. Financial Requirements</td><td>

Follow existing Life and CI Financial Requirements.
Maximum coverage can be applied need to refer to below income multiple table. We will use the strengthen one for calculation:

Life :
<table>
<tr><th>Age</th><th>Multiple of annual income</th></tr>
<tr><td>20 – 50</td><td>25</td></tr>
<tr><td>51 – 60</td><td>15</td></tr>
<tr><td>61 - 70</td><td>10</td></tr>
</table>
CI :
<table>
<tr><th>Age</th><th>Multiple of Annual Income</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>

1.25 times of face amount of Smart Care Pro will be accounted for.

</td></tr>
<tr><td>3. Medical Rating</td><td>

For Life Cover: Rating Class from MR "B" to MR "P" rating.
For CI Cover: Rating Class from MR "A" to "F" rating.
The whole application will be declined when the medical rating for CI coverage is greater than MR "F"
Substandard premium is not available for all issue age. Please refer to SMRS.

</td></tr>
<tr><td>4. Nationality Rating</td><td>Please refer to the existing Nationality Rating Table on Life and CI. If the CI coverage is declined, application for the whole basic plan is declined.</td></tr>
<tr><td>5. Occupational Rating</td><td>Please refer to the existing Occupational Rating Table on Life and CI.</td></tr>
<tr><td>6. Policy Date</td><td>Allow Date Back</td></tr>
<tr><td>7. Application Form</td><td>
Life Application Form:
Hong Kong:
Life and Personal Accident Insurance Application Form - OPUAIF00

Macau:
Life and Personal Accident Insurance Application Form – OPMCUF13

For Insured age below 18:
In addition, need to submit AMENDMENT TO APPLICATION FOR POLICY (OPUA1F09.0513) with 3 health questions. Downloadable from iAMP. Please refer to Appendix 5 for sample.
</td></tr>
<tr><td>8. Substandard Premium Discount Program</td><td>Applicable for Life only</td></tr>
</table>

E. POS Guidelines:

1. Change of Initial Face Amount	Follow normal rules for traditional life. A request to increase Initial Face Amount will be rejected if CI coverage cannot be offered for the additional sum assured after underwriting.
2. Reinstatement	• Follow normal reinstatement requirements. • The request of reinstatement will be rejected if CI coverage cannot be offered. • Company reserves the right to call for cotinine test at the client's own expense. • If the policy is converted to Extended Term Insurance (ETI), evidence of insurability is still required to reinstate the basic policy even within the first 2 years of ETI.
3. Appeal Loading	Follow normal rules
4. Change of Smoking Status	• To change from smoker rate to non-smoker rate, the Insured must meet the prevailing requirement for the definition of non-smoker and submit the Request for Change Form + Health Certificate. Cotinine test at the Client's own expense is also required.
5. Term Conversion	• **Underwriting is required** before converting into Smart Care Pro • A waiting period of 90 days will apply to covered illnesses that were not covered under the old policy, and all those pre-existing condition will be excluded. • On **Request for Change Form**, inside the box of "Others" of Part A, please write down "I understand that the definitions of Critical Illness under new Policy may differ from converted Policy. Any claim(s) for Critical Illness will be assessed in accordance with the Policy contract of the new Policy after conversion.". • the medical and financial underwriting requirements will follow those as stated in the Underwriting Guideline • The term conversion to Smart Care Pro should be re-considered when there is a change in medical rating or addition of exclusions after underwriting
6. Plan change	Not applicable
7. Change Payment Mode	Follow normal rules
8. Trust Policy (applicable for juvenile policy only)	Not a trust policy and ownership will not be automatically transferred to the Insured at age 18.
9. Transfer of Existing Hospital Coverage	The following eligible HS riders will also be accepted for transfer from an existing in-force policy to Smart Care Pro: ● Hospital and Surgical Benefit Rider (HS 60) ● Hospital and Surgical Benefit Rider (HS 70) ● Hospital and Surgical Benefit Rider (HS 80) ● Good Health Hospital and Surgical Rider ● Super Good Health Hospital and Surgical Rider For detailed arrangements of the transfer of existing hospital coverage, please refer to the memos issued by Operations on 30 July, 2010 (ref: A100733), 21 Oct, 2010 (ref: A101036), 30 Nov, 2010 (ref. A101136) and 2 Sept, 2011 (ref. A110867).

F. Agent Compensation:

<table>
<tr><td rowspan="4">1. Commission</td><td></td><td colspan="3">Policy Year</td></tr>
<tr><td></td><td>1st year</td><td>2nd year</td><td>3rd year to 6th year</td></tr>
<tr><td>10-year pay</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>18-year pay</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td></td><td>25-year pay</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">Not Applicable</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">Applicable</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">Applicable</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">Applicable</td></tr>
<tr><td rowspan="3">6. Riders</td><td>SCIR Pro / ECIR Pro / HS80 (Macau only) / HB / AI / ADD / SADD / ADB / Term riders / PCR</td><td colspan="3">1st Year: 46%
2nd Year: 17%
3rd-6th Year: 5%</td></tr>
<tr><td>SGHR and PACS</td><td colspan="3">Follow their own commission scale</td></tr>
<tr><td>WP/PB/PBCI Pro</td><td colspan="3">Follow Smart Care Pro commission scale (if on rider, follow riders' commission scale)</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">100% of First Year Premium</td></tr>
<tr><td>8. Production Count</td><td colspan="4">The calculation of FYP and FYC for Life follows existing practice.

Percentages of FYP and FYC counts to the Clubs & Awards and Agency Challenges for A&H riders: 50%</td></tr>
<tr><td>9. Case Count</td><td colspan="4">All Smart Care Pro cases will count as 1 Life Case Count and 1 A&H Rider Case Count.</td></tr>
<tr><td>10. FYC Adjustment</td><td colspan="4"><table><tr><td>Regular Premium – Life (Group 2)</td><td>50%</td></tr><tr><td>Regular Premium – A&H - CI (Group 4)</td><td>50%</td></tr></table></td></tr>
</table>

G. Others:

1. Proposal Generation System	Web iPoS-PGS 11.5
2. PTA Number for Brochure	English: PTA999178 Chinese: PTA999177

Appendix 2: Product Descriptions for Prime Care Rider

Product Name	**Prime Care Rider**
Launch Date	April 17, 2014 (according to application date)
Basic/ Rider	Rider

Plan Shortnames	**Non-smoker:**		
	Attached to	**Plan shortname**	
		Prime Care Rider	
		HKD	**USD**
	ECP 100/80/50	CHESTNN5	CLESTNN5
	ECP2 100/80	CHESSNN5	CLESSNN5
	MCP / MCP2 100	CHESMNN5	CLESMNN5
	Smoker:		
	Attached to	**Plan shortname**	
		Prime Care Rider	
		HKD	**USD**
	ECP 100/80/50	CHESTSN5	CLESTSN5
	ECP2 100/80	CHESSSN5	CLESSSN5
	MCP / MCP2 100	CHESMSN5	CLESMSN5

A. Benefit:

	Prime Care Rider on ECP / ECP2	Prime Care Rider on MCP / MCP2
1. Attachable Basic Plans	Executive Care Pro 100/80/50 Executive Care Pro 2 100/80	Multiple Care Pro 100 Multiple Care Pro 2 100
2. Benefit Term	Early Stage Critical Illness coverage: up to age 100 [1] Severe Child Disease 2: up to age 18	Age 100
3. Benefits	**39 Early Stage Critical Illnesses[2]:** Each Early Stage Critical Illness[3] can be claimed once only, advance 20% Supplementary Contract Sum Assured (except Osteoporosis with Fractures) from the Basic Plan, subject to per life limit of USD30,000/HKD/MOP240,000 for the following Early Stage Critical Illness: • Carcinoma-in-situ • Early Stage Malignancy • Percutaneous Coronary Intervention • Minimally Invasive Direct Coronary Artery By-pass • Endovascular Treatment of Peripheral Arterial Disease • Diabetic Retinopathy • Severe Obstructive Sleep Apnea • Severe Central or Mixed Sleep Apnea • Severe Psychiatric Illness Osteoporosis with Fractures: Can be claimed once only advance 10% Supplementary Contract Sum Assured, subject to per life limit of USD15,000/HKD/MOP120,000 **3 Severe Child Diseases 2[2]:** Advance 20% Supplementary Contract Sum Assured from the Basic Plan, this benefit shall cease upon payment of one advance payment for either Severe Child Disease under the Basic Plan or Severe Child Disease 2 under this Rider. Severe Child Disease 2 Benefit is subject to per life limit of USD30,000/HKD/MOP240,000.	Upon attachment, benefits will be same as Smart Care Pro.

<table>
<tr>
<td>4. Enhancement of Basic Plan's benefits</td>
<td>
<u>Attached to ECP</u>
<table>
<tr><th>Benefit in Basic Plan</th><th>Replaced by Early Stage Critical Illness under this rider</th></tr>
<tr><td>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</td><td>Percutaneous Coronary Intervention</td></tr>
<tr><td>Female Carcinoma-in-situ</td><td>Carcinoma-in-situ</td></tr>
<tr><td>Early Thyroid Cancer</td><td>Early Stage Malignancy</td></tr>
</table>
<u>Attached to ECP2</u>
<table>
<tr><th>Benefit in Basic Plan</th><th>Replaced by Early Stage Critical Illness under this rider</th></tr>
<tr><td>Female Carcinoma-in-situ</td><td>Carcinoma-in-situ</td></tr>
<tr><td>Early Thyroid Cancer</td><td>Early Stage Malignancy</td></tr>
</table>
Percutaneous Coronary Intervention will only be paid once under the Policy.
</td>
<td>Upon attachment, benefits will be same as Smart Care Pro.</td>
</tr>
</table>

1 Except coverage for 'Osteoporosis with Fractures'. Coverage for 'Osteoporosis with Fractures' will cease after the Insured attains age seventy (70).
2 The total advance payments for Early Stage Critical Illness and Severe Child Disease 2 shall not exceed the Supplementary Contract Sum Assured. This rider shall terminate upon payment of any advance payment which results in the total amount of such payments reaching the Supplementary Contract Sum Assured. The Current Face Amount of the basic plan will be reduced by the amount of benefit paid. Death benefit and guaranteed Cash Value of the basic plan will be reduced accordingly upon limited advance payments being made. Premiums of the basic plan and Prime Care Rider will also be reduced accordingly.
3 Each Early Stage Critical Illness can be claimed once, except for Carcinoma-in-situ at different organs which can be claimed for a maximum of two times. Claims are subject to terms and conditions of the policy contract.

B. Premium:

1. Premium Structure	Level but non-guaranteed
2. Premium Term	To age 70
3. Premium Rates	Based on smoking habit, sex, issue age and underwriting class *Please refer to the premium rate table in Appendix 4*
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly

C. Product Particulars:

	Prime Care Rider on ECP / ECP2	**Prime Care Rider on MCP / MCP2**
1. Issue Age	15 days - 60	
2. Minimum and Maximum Face Amount	Must be same as the CI sum assured of the basic plan (that is 100%, 80% or 50% of sum assured of basic plan, depending on plans selected)	Must be same as the CI sum assured of the basic plan (that is 100 of sum assured of basic plan)
3. Region	Hong Kong and Macau	
4. Currency	Follows basic plan	
5. Product Group	Rider	
6. Contract Laser Print Code		**Smart Care Pro**
	Attached to ECP	N10M
	Attached to ECP2	N10K
	Attached to MCP / MCP2	N10L
	Exclusion Endorsement	BIFW

D. Underwriting Guidelines:

1. Medical Requirements	• Follow basic plan
2. Financial Requirements	• Follow basic plan
3. Medical Rating	• Rating Class from 25% up to 150%, otherwise decline.
4. Nationality Rating	Please refer to the existing Nationality Rating Table on CI.
5. Occupational Rating	Please refer to the existing Occupational Rating Table on CI.
6. Policy Date	Follow basic plan
7. Application Form	**Life Application Form:** Hong Kong: Life and Personal Accident Insurance Application Form - OPUAIF00 Macau: Life and Personal Accident Insurance Application Form – OPMCUF13 **For Insured age below 18:** In addition, need to submit AMENDMENT TO APPLICATION FOR POLICY (OPUA1F09.0513) with 3 health questions. Downloadable from iAMP. Please refer to Appendix 5 for sample.
8. Substandard Premium Discount Program	Not applicable

E. POS Guidelines:

1. Change of Initial Face Amount	Not applicable. Sum assured must always equal to the CI Sum Assured of the basic plan.
2. Add/ Delete Rider	Applicable. Underwriting is required by submitting Health Certificate. • Company reserves the right to call for cotinine test at the client's own expense. • If any claims had been made from the basic plan, Prime Care Rider cannot be added.
3. Reinstatement	• Follow normal reinstatement requirements. • Company reserves the right to call for cotinine test at the client's own expense.
4. Appeal Loading	Follow normal rules
5. Change of Smoking Status	• To change from smoker rate to non-smoker rate, the Insured must meet the prevailing requirement for the definition of non-smoker and submit the Request for Change Form + Health Certificate. Cotinine test at the Client's own expense is also required.
6. Change Payment Mode	Follow normal rules

F. Agent Compensation:

1. Commission	Policy Year		
	1st year	2nd year	3rd year to 6th year
	46%	17%	5%
2. High Issue Age FYC Adjustment	If Insured is above aged 50, for one year of age older, FYC reduce by 2%.		
3. Persistency & Career Benefit	Applicable		
4. Extra 10%	Applicable		
5. Provident Fund	Applicable		
6. FYP Credit	100% of First Year Premium		
7. Production Count	Follows existing handling for riders		
8. FYC Adjustment	Regular Premium – A&H - CI (Group 4)		

G. Others:

1. Proposal Generation System	Web iPoS-PGS 11.5
2. PTA Number for Brochure	On ECP/ECP2: English: PTA999180 Chinese: PTA999179 On MCP/MCP2: English: PTA999182 Chinese: PTA999181

附錄三 / Appendix 3: 危疾人壽保險計劃組合之比較 Comparison of Combined Critical Illness Life Plan

Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Male, Age 0, Non-smoker, Sum Insured=USD75,000, Premium Payment Term=18/20 Years to compare
男性，0 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	1,146 (18-Pay 繳付 18 年)		1,216 (20-Pay 繳付 20 年)		912 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	20,628		24,315		18,234	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	80,886	705.81%	115,243	947.92%	101,325	1111.39%
Yr 20 年	85,808	415.98%	150,929	620.72%	77,475	424.89%
Yr 30 年	94,073	456.05%	205,562	845.41%	81,750	448.34%
Yr 40 年	108,762	527.25%	283,060	1164.14%	89,100	488.65%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	2,325	-32.58%	1,702	-41.55%	825	-52.48%
Yr 20 年	11,775	-5.06%	11,063	-8.29%	4,650	-15.97%
Yr 30 年	19,725	-0.21%	16,169	-2.00%	13,200	-1.58%
Yr 40 年	27,600	0.92%	17,872	-1.01%	13,200	-1.06%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	4,461	-18.20%	4,308	-20.16%	900	-50.30%
Yr 20 年	18,833	-0.80%	24,806	0.19%	7,125	-10.14%
Yr 30 年	35,048	2.46%	47,765	3.26%	19,950	0.44%
Yr 40 年	57,612	3.27%	87,364	4.19%	27,300	1.32%
保證回本期 (年) Guaranteed Breakeven Year	32		85		85	
總回本期 (年) Total Breakeven Year	22		~20		29	

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註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Remarks: Above information is collected by AIA internally and for reference only. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Male, Age 40, Non-smoker, Sum Insured=USD75,000, Premium Payment Term=18/20 Years to compare
男性，40 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	3,290 (18-Pay 繳付 18 年)		3,011 (20-Pay 繳付 20 年)		3,045 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	59,225		60,210		60,900	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	83,743	254.52%	106,001	352.10%	101,850	334.48%
Yr 20 年	96,662	163.21%	133,061	220.99%	87,600	143.84%
Yr 30 年	119,876	202.41%	163,991	272.37%	111,150	182.51%
Yr 40 年#	161,901	273.37%	208,404	346.13%	147,450	242.12%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	8,625	-26.71%	4,215	-41.55%	2,625	-53.69%
Yr 20 年	33,675	-5.09%	27,396	-8.29%	15,300	-16.19%
Yr 30 年	44,025	-1.38%	40,040	-2.00%	43,575	-1.64%
Yr 40 年#	54,525	-0.26%	43,833	-1.08%	43,575	-1.10%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	13,618	-16.93%	8,729	-24.47%	3,225	-48.53%
Yr 20 年	51,587	-1.21%	51,201	-1.57%	27,900	-8.21%
Yr 30 年	85,151	1.69%	94,770	2.20%	79,725	1.31%
Yr 40 年#	137,676	2.68%	154,959	3.20%	116,025	2.11%
保證回本期 (年) Guaranteed Breakeven Year	46		45		45	
總回本期 (年) Total Breakeven Year	23		~22		26	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Female, Age 0, Non-smoker, Sum Insured=USD75,000, Premium Payment Term=18/20 Years to compare
女性，0 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	1,131 (18-Pay 繳付 18 年)		1,216 (20-Pay 繳付 20 年)		898 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	20,358		24,315		17,967	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	81,017	716.33%	115,243	947.92%	101,325	1127.90%
Yr 20 年	86,087	422.87%	150,929	620.72%	77,250	429.95%
Yr 30 年	94,469	464.04%	205,562	845.41%	81,075	451.24%
Yr 40 年	109,226	536.53%	283,060	1164.14%	87,900	489.23%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	1,950	-36.46%	1,702	-41.55%	750	-54.49%
Yr 20 年	11,025	-5.55%	11,063	-8.29%	4,500	-16.24%
Yr 30 年	19,050	-0.31%	16,169	-2.00%	12,825	-1.65%
Yr 40 年	27,000	0.90%	17,872	-1.01%	12,825	-1.11%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	4,217	-19.09%	4,308	-20.16%	825	-52.11%
Yr 20 年	18,362	-0.90%	24,806	0.19%	6,750	-10.64%
Yr 30 年	34,769	2.48%	47,765	3.26%	18,900	0.25%
Yr 40 年	57,476	3.30%	87,364	4.19%	25,725	1.18%
保證回本期 (年) Guaranteed Breakeven Year	32		85		85	
總回本期 (年) Total Breakeven Year	22		~20		29	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Female, Age 40, Non-smoker, Sum Insured=USD75,000, Premium Payment Term=18/20 Years to compare
女性，40 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	3,150 (18-Pay 繳付 18 年)		2,849 (20-Pay 繳付 20 年)		2,876 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	56,700		56,985		57,510	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	83,196	264.11%	106,001	372.03%	101,850	354.20%
Yr 20 年	94,757	167.12%	133,061	233.50%	88,500	153.89%
Yr 30 年	115,619	203.91%	163,991	287.78%	111,375	193.66%
Yr 40 年#	153,600	270.90%	181,570	318.63%	147,600	256.65%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	7,725	-28.21%	3,989	-41.55%	2,475	-53.73%
Yr 20 年	30,075	-5.75%	25,928	-8.29%	14,550	-16.09%
Yr 30 年	39,900	-1.64%	37,895	-2.00%	41,550	-1.59%
Yr 40 年#	51,600	-0.30%	41,485	-1.08%	41,550	-1.07%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	12,171	-18.35%	8,503	-23.84%	3,075	-48.29%
Yr 20 年	46,082	-1.83%	49,733	-1.32%	28,050	-7.48%
Yr 30 年	76,769	1.41%	92,625	2.35%	77,925	1.48%
Yr 40 年#	126,450	2.55%	152,611	3.33%	114,150	2.25%
保證回本期 (年) Guaranteed Breakeven Year	45		45		45	
總回本期 (年) Total Breakeven Year	25		~22		26	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Male, Age 0, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，0 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	10,428 (18-Pay 繳付 18 年)		12,966 (20-Pay 繳付 20 年)		7,294 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	187,704		259,320		145,872	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	653,181	626.37%	927,324	715.20%	810,600	1111.39%
Yr 20 年	700,227	373.05%	1,510,938	582.65%	618,000	423.66%
Yr 30 年	772,965	411.80%	1,983,570	764.91%	649,200	445.05%
Yr 40 年	901,609	480.34%	2,330,298	898.62%	702,600	481.66%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	18,600	-35.64%	18,152	-41.55%	6,600	-52.48%
Yr 20 年	94,200	-6.28%	117,991	-8.29%	37,200	-15.97%
Yr 30 年	157,800	-0.81%	172,448	-2.00%	105,600	-1.58%
Yr 40 年	220,800	0.52%	190,600	-1.01%	105,600	-1.06%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	41,781	-17.60%	44,110	-21.02%	7,200	-50.30%
Yr 20 年	164,427	-1.16%	282,871	0.82%	55,200	-10.55%
Yr 30 年	300,765	2.19%	507,272	3.24%	154,800	0.29%
Yr 40 年	492,409	3.07%	768,520	3.56%	208,200	1.17%
保證回本期 (年) Guaranteed Breakeven Year	35		85		85	
總回本期 (年) Total Breakeven Year	22		~19		29	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Male, Age 40, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，40 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	30,156 (18-Pay 繳付 18 年)		31,692 (20-Pay 繳付 20 年)		24,360 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	542,808		633,840		487,200	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	687,687	228.04%	857,322	270.52%	814,200	334.24%
Yr 20 年	813,806	149.93%	1,296,588	204.56%	691,800	142.00%
Yr 30 年	1,022,776	188.42%	1,543,032	243.44%	862,800	177.09%
Yr 40 年#	1,406,870	259.18%	1,733,796	273.54%	1,126,800	231.28%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	69,000	-29.79%	44,369	-41.55%	21,000	-53.69%
Yr 20 年	269,400	-6.38%	288,397	-8.29%	122,400	-16.19%
Yr 30 年	352,200	-2.02%	421,504	-2.00%	348,600	-1.64%
Yr 40 年#	436,200	-0.69%	461,436	-1.08%	348,600	-1.10%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	126,687	-16.62%	89,325	-25.10%	25,200	-49.12%
Yr 20 年	453,206	-1.59%	573,998	-0.95%	214,200	-8.70%
Yr 30 年	744,976	1.47%	1,001,469	2.22%	611,400	1.10%
Yr 40 年#	1,213,070	2.56%	1,405,888	2.70%	875,400	1.92%
保證回本期 (年) Guaranteed Breakeven Year	54		不能保證回本 Cannot guarantee breakeven		45	
總回本期 (年) Total Breakeven Year	24		~22		39	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Female, Age 0, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，0 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	10,296 (18-Pay 繳付 18 年)		12,966 (20-Pay 繳付 20 年)		7,187 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	185,328		259,320		143,736	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	654,133	635.33%	927,324	715.20%	810,600	1127.90%
Yr 20 年	702,232	378.91%	1,510,938	582.65%	616,200	428.70%
Yr 30 年	775,649	418.53%	1,983,570	764.91%	644,400	448.32%
Yr 40 年	904,310	487.95%	2,330,298	898.62%	693,600	482.55%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	15,600	-39.60%	18,152	-41.55%	6,000	-54.49%
Yr 20 年	88,200	-6.79%	117,991	-8.29%	36,000	-16.24%
Yr 30 年	152,400	-0.91%	172,448	-2.00%	102,600	-1.65%
Yr 40 年	216,000	0.49%	190,600	-1.01%	102,600	-1.11%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	39,733	-18.37%	44,110	-21.02%	6,600	-52.11%
Yr 20 年	160,432	-1.27%	282,871	0.82%	52,200	-11.07%
Yr 30 年	298,049	2.20%	507,272	3.24%	147,000	0.11%
Yr 40 年	490,310	3.10%	768,520	3.56%	196,200	1.02%
保證回本期 (年) Guaranteed Breakeven Year	36		85		85	
總回本期 (年) Total Breakeven Year	23		~19		29	

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Comparison of Combined Critical Illness Life Plan
危疾人壽保險計劃組合之比較

Female, Age 40, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，40 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦		PrudentX*保記*		AXX^盛記^	
Product Name 計劃名稱	Smart Care Pro 多重進泰安心保		PRUmyhealth crisis multi-carX 危疾終身加倍 X		HealthVitaX Major Illness Insurance X 采嚴重疾病保障 + Additional Early Stage CI and Multiple CI (rider) 「額外早期危疾」及「多重危疾」附加契約	
Annual Premium 每年保費	28,860 (18-Pay 繳付 18 年)		29,994 (20-Pay 繳付 20 年)		23,004 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	519,480		599,880		460,080	
Total Death Benefit 總身故賠償	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 10 年	682,733	236.57%	857,322	285.83%	814,200	353.94%
Yr 20 年	797,332	153.49%	1,296,588	216.14%	698,400	151.80%
Yr 30 年	986,513	189.90%	1,543,032	257.22%	864,600	187.92%
Yr 40 年#	1,334,698	256.93%	1,733,796	289.02%	1,128,000	245.17%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 10 年	61,800	-31.32%	41,992	-41.55%	19,800	-53.73%
Yr 20 年	240,600	-7.05%	272,945	-8.29%	116,400	-16.09%
Yr 30 年	319,200	-2.27%	398,920	-2.00%	332,400	-1.59%
Yr 40 年#	412,800	-0.73%	436,713	-1.08%	332,400	-1.07%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 10 年	114,533	-17.79%	86,948	-24.48%	24,000	-48.91%
Yr 20 年	407,932	-2.13%	558,546	-0.69%	214,800	-7.99%
Yr 30 年	675,713	1.22%	978,885	2.37%	597,000	1.27%
Yr 40 年#	1,117,498	2.44%	1,381,165	2.82%	860,400	2.05%
保證回本期 (年) Guaranteed Breakeven Year	52		~45		45	
總回本期 (年) Total Breakeven Year	25		~21		27	

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保證回報率Guaranteed Yield

基於以上之比較，「多重進泰安心保」的保證回報率
均高於大部份主要競爭對手*

Based on the above comparisons,
Smart Care Pro guaranteed yields
are higher among most key competitors*

* 18 年保費繳付期於第 10, 20, 30 及 40 年 / 18-Pay at year 10, 20, 30 and 40

*以下次生日年齡計算 Use Age Next Birthday #保記：用 39 年的數值，不是 40 年 For PrudentX, At Year 39 data is used instead of At Year 40
^盛記早期危疾只賠 1 償次，並假設為 US$15K/ HK$120K 保額作比較 AXX Early Stage CI benefit is paid only once, assume at SA US$15K/ HK$120K for comparison here.

市場產品比較之註解及聲明

註：上述的資料乃根據各公司於2014 年4 月之建議書資料。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積週年紅利(如有)及期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)和已繳交保費計算；以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積週年紅利(如有)、期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

聲明：以上只是友邦香港就有關計劃的部份資料而作出的分析和比較，惟有關計劃的性質及/或特色可能各有不同。所有資料將可能隨時改變而不作另行通知。友邦香港並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。注意事項：這是一份內部文件，只供友邦、其僱員及顧問使用，不能傳播或分發予友邦以外的任何第三方。

Market Product Comparison Remarks & Disclaimer

Remark: Above information is based on each Company's proposal in Apr, 2014. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any). 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), annual dividend accumulations (if any) and maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), annual dividend accumulations (if any), maturity dividend (if any) and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.

Disclaimer:
The above analysis and comparisons made by the Company are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions. This document is for internal use only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

IMPORTANT NOTE: This is an internal document of AIA and intended for use by its employees and agents only. You must not disseminate, distribute, circulate to any third parties outside AIA.

附錄四 / Appendix 4:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	22.79	22.79	26.20	26.20
1	23.48	23.48	27.02	27.02
2	24.20	24.20	27.85	27.85
3	24.98	24.98	28.74	28.74
4	25.74	25.74	29.62	29.62
5	26.54	26.54	30.54	30.54
6	27.38	27.38	31.48	31.48
7	28.25	28.25	32.49	32.49
8	29.10	29.10	33.46	33.46
9	29.99	29.99	34.49	34.49
10	30.88	30.88	35.51	35.51
11	31.79	31.79	36.55	36.55
12	32.68	32.68	37.58	37.58
13	33.59	33.59	38.64	38.64
14	34.51	34.51	39.68	39.68
15	35.47	35.47	40.80	40.80
16	35.73	36.85	41.09	42.37
17	36.16	39.11	41.59	44.97
18	37.04	41.54	42.60	47.77
19	38.00	44.12	43.70	50.73
20	38.97	46.80	44.83	53.83
21	40.13	48.66	46.16	55.96
22	41.36	50.49	47.57	58.05
23	42.63	52.28	49.03	60.12
24	43.96	53.97	50.56	62.05
25	45.33	55.61	52.14	63.96
26	46.69	57.18	53.69	65.76
27	48.10	58.70	55.32	67.50
28	49.54	60.21	56.96	69.24
29	51.00	61.74	58.65	70.99
30	52.45	63.29	60.31	72.78
31	53.86	64.90	61.93	74.65
32	55.27	66.57	63.55	76.55
33	56.73	68.32	65.25	78.57
34	58.24	70.12	66.98	80.64
35	59.80	72.00	68.77	82.80
36	61.40	73.97	70.61	85.06
37	63.18	76.16	72.66	87.59
38	64.99	78.45	74.75	90.22
39	66.91	80.85	76.95	92.97
40	68.89	83.30	79.23	95.80
41	70.80	85.66	81.41	98.51
42	72.53	87.76	83.40	100.94
43	74.30	89.96	85.46	103.45
44	76.08	92.26	87.50	106.10
45	77.98	94.62	89.67	108.81
46	79.90	97.09	91.87	111.66
47	82.13	99.96	94.46	114.96
48	84.47	102.96	97.15	118.40
49	86.85	106.09	99.88	122.01
50	89.34	109.35	102.75	125.75
51	92.06	112.88	105.87	129.83
52	94.85	116.69	109.01	133.94
53	97.87	120.75	112.18	138.08
54	100.99	125.01	115.35	142.39
55	104.26	129.40	118.60	146.83
56	107.61	133.80	121.96	151.42
57	111.06	138.35	125.37	156.14
58	114.38	143.03	128.66	160.96
59	117.81	147.84	132.02	165.87
60	121.36	152.87	135.45	170.93
61	125.13	158.62	139.09	176.04
62	128.97	164.69	142.69	181.34
63	133.22	171.06	146.65	186.81
64	137.68	177.81	150.71	192.51
65	142.30	184.87	154.88	198.42

只適用於 18 年繳付期
For 18-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	15.28	15.28	17.58	17.58
1	15.70	15.70	18.06	18.06
2	16.07	16.07	18.47	18.47
3	16.44	16.44	18.91	18.91
4	16.87	16.87	19.40	19.40
5	17.29	17.29	19.87	19.87
6	17.74	17.74	20.39	20.39
7	18.19	18.19	20.93	20.93
8	18.67	18.67	21.49	21.49
9	19.15	19.15	22.03	22.03
10	19.62	19.62	22.55	22.55
11	20.12	20.12	23.14	23.14
12	20.65	20.65	23.75	23.75
13	21.19	21.19	24.36	24.36
14	21.73	21.73	24.98	24.98
15	22.25	22.25	25.59	25.59
16	22.37	23.07	25.74	26.53
17	22.73	24.94	26.13	28.67
18	23.32	26.36	26.81	30.33
19	23.89	27.88	27.47	32.08
20	24.48	29.46	28.15	33.88
21	25.18	30.65	28.96	35.25
22	25.94	31.82	29.82	36.59
23	26.72	32.98	30.72	37.93
24	27.52	34.07	31.64	39.19
25	28.30	35.12	32.56	40.38
26	29.16	36.12	33.52	41.54
27	30.03	37.11	34.53	42.69
28	30.91	38.08	35.55	43.79
29	31.86	39.09	36.63	44.95
30	32.71	40.10	37.61	46.11
31	33.82	41.20	38.87	47.39
32	34.78	42.37	40.00	48.72
33	35.78	43.61	41.15	50.16
34	36.78	44.86	42.29	51.58
35	37.86	46.17	43.53	53.08
36	38.96	47.62	44.81	54.76
37	40.15	49.22	46.17	56.61
38	41.36	50.90	47.57	58.53
39	42.63	52.63	49.01	60.54
40	43.87	54.51	50.46	62.69
41	45.38	56.32	52.19	64.76
42	46.58	57.99	53.55	66.70
43	47.83	59.72	55.01	68.67
44	49.16	61.55	56.53	70.79
45	50.46	63.56	58.03	73.09
46	51.87	66.22	59.66	76.14
47	53.60	69.28	61.65	79.67
48	55.44	72.50	63.77	83.37
49	57.49	75.79	66.10	87.16
50	59.69	79.25	68.63	91.14
51	61.66	83.18	70.91	95.66
52	63.69	87.39	73.22	100.26
53	65.86	91.77	75.58	104.94
54	68.07	96.32	77.98	109.61
55	70.36	101.07	80.41	114.33
56	73.73	105.47	83.38	119.06
57	77.34	109.99	86.51	123.80
58	81.14	114.64	89.75	128.53
59	85.11	119.45	93.08	133.26
60	89.36	124.40	96.61	137.98
61	92.67	127.56	100.17	142.51
62	96.08	130.84	103.77	147.02

只適用於 25 年繳付期
For 25-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	11.51	11.51	13.24	13.24
1	11.80	11.80	13.56	13.56
2	12.10	12.10	13.91	13.91
3	12.41	12.41	14.28	14.28
4	12.76	12.76	14.68	14.68
5	13.09	13.09	15.06	15.06
6	13.50	13.50	15.52	15.52
7	13.91	13.91	15.99	15.99
8	14.30	14.30	16.45	16.45
9	14.76	14.76	16.98	16.98
10	15.19	15.19	17.46	17.46
11	15.65	15.65	18.00	18.00
12	16.13	16.13	18.55	18.55
13	16.61	16.61	19.11	19.11
14	17.03	17.03	19.60	19.60
15	17.44	17.44	20.06	20.06
16	17.58	18.59	20.20	21.38
17	17.92	20.10	20.60	23.11
18	18.43	21.27	21.20	24.45
19	18.99	22.53	21.83	25.90
20	19.47	23.82	22.38	27.39
21	20.07	24.84	23.08	28.57
22	20.72	25.82	23.83	29.69
23	21.43	26.80	24.64	30.82
24	22.10	27.73	25.41	31.88
25	22.82	28.62	26.26	32.91
26	23.54	29.50	27.09	33.95
27	24.30	30.41	27.94	34.97
28	25.08	31.27	28.85	35.96
29	25.92	32.16	29.81	36.97
30	26.77	33.06	30.79	38.03
31	27.65	34.05	31.80	39.15
32	28.50	35.08	32.77	40.33
33	29.37	36.12	33.77	41.55
34	30.27	37.24	34.82	42.83
35	31.18	38.43	35.86	44.20
36	32.14	40.04	36.96	46.04
37	33.13	41.85	38.10	48.13
38	34.21	43.79	39.35	50.36
39	35.37	45.86	40.68	52.73
40	36.62	48.08	42.11	55.29
41	37.93	50.58	43.62	58.17
42	39.14	53.05	45.02	61.01
43	40.37	55.65	46.42	63.99
44	41.69	58.35	47.96	67.10
45	43.06	61.20	49.51	70.39
46	44.45	63.74	51.11	73.31
47	46.08	66.63	52.98	76.62
48	47.79	69.66	54.95	80.13
49	49.66	72.80	57.10	83.74
50	51.67	76.04	59.43	87.45
51	53.76	79.14	61.83	91.01
52	55.99	82.36	64.30	94.61
53	58.33	85.74	66.82	98.29
54	60.81	89.32	69.46	102.02
55	63.35	93.02	72.09	105.84

只適用於 10 年繳付期
For 10-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	21.91	21.91	25.19	25.19
1	22.54	22.54	25.92	25.92
2	23.21	23.21	26.70	26.70
3	23.91	23.91	27.49	27.49
4	24.63	24.63	28.33	28.33
5	25.37	25.37	29.19	29.19
6	26.17	26.17	30.10	30.10
7	26.95	26.95	31.00	31.00
8	27.77	27.77	31.95	31.95
9	28.60	28.60	32.88	32.88
10	29.44	29.44	33.84	33.84
11	30.36	30.36	34.91	34.91
12	31.30	31.30	36.00	36.00
13	32.26	32.26	37.12	37.12
14	33.27	33.27	38.27	38.27
15	34.27	34.27	39.40	39.40
16	34.93	36.01	40.18	41.41
17	35.51	38.27	40.83	44.01
18	36.41	40.74	41.89	46.86
19	37.33	43.37	42.93	49.86
20	38.27	46.09	44.01	53.01
21	39.38	47.96	45.30	55.16
22	40.58	49.77	46.66	57.23
23	41.79	51.49	48.07	59.22
24	43.04	53.13	49.49	61.11
25	44.31	54.69	50.96	62.88
26	45.64	56.20	52.47	64.62
27	47.03	57.66	54.08	66.31
28	48.46	59.11	55.73	67.99
29	49.90	60.59	57.38	69.67
30	51.34	62.09	59.04	71.41
31	52.80	63.66	60.72	73.21
32	54.29	65.31	62.45	75.10
33	55.80	67.02	64.18	77.07
34	57.33	68.78	65.92	79.10
35	58.87	70.63	67.70	81.22
36	60.55	72.63	69.63	83.52
37	61.71	74.04	70.97	85.15
38	62.91	75.47	72.35	86.80
39	64.10	76.90	73.71	88.44
40	65.16	78.32	74.94	90.07
41	67.03	80.28	77.08	92.34
42	68.77	82.26	79.09	94.61
43	70.56	84.32	81.14	96.96
44	72.43	86.40	83.29	99.36
45	74.33	88.55	85.47	101.84
46	76.93	91.53	88.48	105.26
47	79.58	94.62	91.53	108.82
48	81.65	97.01	93.90	111.57
49	83.72	99.49	96.29	114.42
50	85.92	102.04	98.80	117.34
51	88.34	104.90	101.60	120.64
52	90.90	107.96	104.41	124.00
53	93.61	111.23	107.25	127.34
54	96.46	114.77	110.12	130.77
55	99.46	118.48	113.10	134.31
56	102.66	122.39	116.14	137.96
57	106.08	126.52	119.31	141.79
58	109.65	130.87	122.58	145.80
59	113.41	135.42	126.03	149.99
60	117.47	140.29	129.66	154.38
61	121.74	145.38	133.46	159.01
62	126.25	150.82	137.47	163.90
63	131.05	156.54	141.66	168.99
64	136.11	162.64	146.03	174.32
65	141.45	169.08	150.57	179.88

只適用於 18 年繳付期
For 18-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	15.08	15.08	17.36	17.36
1	15.40	15.40	17.72	17.72
2	15.77	15.77	18.13	18.13
3	16.15	16.15	18.57	18.57
4	16.54	16.54	19.02	19.02
5	16.92	16.92	19.47	19.47
6	17.33	17.33	19.94	19.94
7	17.74	17.74	20.41	20.41
8	18.18	18.18	20.92	20.92
9	18.61	18.61	21.39	21.39
10	19.03	19.03	21.87	21.87
11	19.50	19.50	22.41	22.41
12	19.99	19.99	22.99	22.99
13	20.48	20.48	23.55	23.55
14	21.00	21.00	24.15	24.15
15	21.53	21.53	24.78	24.78
16	21.88	22.47	25.17	25.85
17	22.23	24.31	25.56	27.96
18	22.80	25.74	26.20	29.61
19	23.38	27.25	26.90	31.33
20	24.00	28.82	27.59	33.15
21	24.75	30.02	28.47	34.51
22	25.52	31.20	29.36	35.88
23	26.30	32.36	30.24	37.22
24	27.12	33.49	31.19	38.51
25	27.97	34.52	32.17	39.70
26	28.85	35.53	33.18	40.86
27	29.76	36.56	34.22	42.06
28	30.70	37.58	35.31	43.21
29	31.65	38.59	36.39	44.38
30	32.62	39.63	37.50	45.57
31	33.58	40.74	38.61	46.84
32	34.55	41.91	39.73	48.20
33	35.54	43.13	40.87	49.60
34	36.54	44.37	42.03	51.03
35	37.57	45.43	43.21	52.24
36	38.67	46.85	44.47	53.87
37	39.49	47.87	45.42	55.04
38	40.34	48.94	46.40	56.28
39	41.21	50.05	47.39	57.56
40	42.00	51.17	48.30	58.84
41	43.23	52.60	49.73	60.49
42	44.43	54.08	51.10	62.19
43	45.67	55.63	52.54	63.96
44	46.96	57.18	54.00	65.76
45	48.31	58.93	55.55	67.76
46	50.24	61.98	57.79	71.26
47	52.24	65.22	60.08	75.01
48	53.84	68.01	61.92	78.21
49	55.46	70.89	63.79	81.54
50	57.01	73.92	65.57	85.01
51	58.89	77.51	67.73	89.14
52	60.87	81.33	69.96	93.31
53	62.93	85.35	72.23	97.48
54	65.10	89.56	74.55	101.75
55	67.41	94.01	77.01	105.99
56	70.20	98.16	79.76	110.26
57	72.98	102.34	82.46	114.52
58	76.02	106.67	85.38	118.79
59	79.51	111.23	88.74	123.13
60	83.02	115.83	92.08	127.47
61	87.63	120.31	96.16	131.94
62	92.35	123.91	100.31	136.40

只適用於 25 年繳付期
For 25-Year Pay

「多重進泰安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	11.27	11.27	12.96	12.96
1	11.54	11.54	13.27	13.27
2	11.79	11.79	13.55	13.55
3	12.09	12.09	13.90	13.90
4	12.39	12.39	14.26	14.26
5	12.69	12.69	14.58	14.58
6	13.04	13.04	14.99	14.99
7	13.41	13.41	15.42	15.42
8	13.78	13.78	15.85	15.85
9	14.18	14.18	16.30	16.30
10	14.59	14.59	16.78	16.78
11	15.03	15.03	17.29	17.29
12	15.49	15.49	17.81	17.81
13	15.95	15.95	18.33	18.33
14	16.45	16.45	18.90	18.90
15	16.96	16.96	19.51	19.51
16	17.31	18.10	19.91	20.81
17	17.61	19.64	20.25	22.59
18	18.06	20.78	20.76	23.89
19	18.54	21.98	21.31	25.28
20	19.02	23.24	21.86	26.72
21	19.64	24.25	22.59	27.90
22	20.29	25.24	23.34	29.03
23	20.99	26.22	24.14	30.14
24	21.75	27.16	25.00	31.24
25	22.48	28.09	25.85	32.30
26	23.26	29.00	26.76	33.35
27	24.09	29.87	27.69	34.36
28	24.90	30.76	28.63	35.38
29	25.74	31.66	29.60	36.40
30	26.61	32.55	30.60	37.43
31	27.48	33.54	31.61	38.57
32	28.35	34.62	32.61	39.83
33	29.26	35.72	33.65	41.07
34	30.16	36.89	34.68	42.41
35	31.09	38.11	35.75	43.82
36	32.08	39.84	36.89	45.81
37	32.80	41.30	37.73	47.48
38	33.59	42.77	38.63	49.19
39	34.36	44.31	39.50	50.96
40	35.30	45.89	40.60	52.77
41	36.15	47.60	41.59	54.72
42	37.22	49.32	42.80	56.71
43	38.31	51.14	44.06	58.80
44	39.48	53.01	45.39	60.97
45	40.67	54.95	46.77	63.20
46	42.53	57.43	48.92	66.05
47	44.48	60.00	51.15	69.01
48	46.14	62.16	53.05	71.49
49	47.90	64.42	55.09	74.08
50	49.70	66.82	57.16	76.84
51	51.65	70.09	59.40	80.60
52	53.69	73.59	61.66	84.43
53	55.86	77.31	63.95	88.34
54	58.10	81.31	66.29	92.47
55	60.44	85.55	68.65	96.66

只適用於 10 年繳付期
For 10-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.09	0.10	0.10
17	0.09	0.10	0.10	0.11
18	0.09	0.10	0.10	0.12
19	0.09	0.11	0.11	0.12
20	0.10	0.11	0.11	0.13
21	0.10	0.12	0.11	0.14
22	0.10	0.12	0.12	0.14
23	0.10	0.13	0.12	0.15
24	0.11	0.13	0.12	0.15
25	0.11	0.14	0.13	0.16
26	0.12	0.14	0.13	0.16
27	0.12	0.15	0.14	0.17
28	0.13	0.15	0.15	0.18
29	0.13	0.16	0.15	0.19
30	0.14	0.17	0.16	0.20
31	0.15	0.18	0.17	0.21
32	0.16	0.19	0.18	0.22
33	0.17	0.21	0.20	0.24
34	0.19	0.23	0.22	0.26
35	0.21	0.25	0.24	0.29
36	0.23	0.28	0.27	0.32
37	0.27	0.32	0.31	0.37
38	0.31	0.37	0.35	0.42
39	0.35	0.43	0.41	0.49
40	0.41	0.50	0.48	0.57
41	0.48	0.58	0.56	0.67
42	0.57	0.68	0.65	0.78
43	0.66	0.80	0.76	0.92
44	0.77	0.93	0.89	1.07
45	0.90	1.09	1.04	1.25
46	1.05	1.26	1.21	1.45
47	1.22	1.47	1.40	1.69
48	1.42	1.71	1.63	1.97
49	1.65	1.99	1.90	2.29
50	1.93	2.33	2.22	2.67
51	2.45	2.96	2.82	3.40
52	3.07	3.71	3.53	4.26
53	3.80	4.59	4.35	5.25
54	4.65	5.62	5.31	6.40
55	5.65	6.83	6.43	7.75

只適用於 18 年繳付期
For 18-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.09	0.10	0.11
17	0.09	0.10	0.10	0.11
18	0.09	0.10	0.11	0.12
19	0.10	0.11	0.11	0.13
20	0.10	0.12	0.11	0.14
21	0.10	0.12	0.12	0.14
22	0.11	0.13	0.12	0.15
23	0.11	0.14	0.13	0.16
24	0.12	0.14	0.13	0.16
25	0.12	0.15	0.14	0.17
26	0.13	0.16	0.15	0.18
27	0.14	0.17	0.16	0.19
28	0.15	0.18	0.17	0.21
29	0.16	0.19	0.18	0.22
30	0.17	0.21	0.20	0.24
31	0.19	0.23	0.22	0.27
32	0.21	0.26	0.24	0.30
33	0.24	0.29	0.27	0.33
34	0.27	0.33	0.31	0.37
35	0.31	0.37	0.35	0.43
36	0.35	0.43	0.41	0.49
37	0.41	0.49	0.47	0.57
38	0.47	0.57	0.54	0.66
39	0.55	0.67	0.63	0.77
40	0.64	0.79	0.74	0.91
41	0.75	0.92	0.87	1.06
42	0.88	1.08	1.01	1.24
43	1.05	1.28	1.20	1.47
44	1.23	1.51	1.42	1.74
45	1.43	1.76	1.65	2.03
46	1.66	2.06	1.90	2.37
47	1.91	2.39	2.19	2.75
48	2.19	2.77	2.52	3.19
49	2.50	3.19	2.88	3.67
50	2.86	3.65	3.29	4.20
51	3.36	4.34	3.86	5.00
52	3.93	5.16	4.52	5.92
53	4.60	6.11	5.28	6.98
54	5.36	7.21	6.15	8.21
55	6.26	8.52	7.15	9.63

只適用於 25 年繳付期
For 25-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.10	0.11	0.11
17	0.09	0.11	0.11	0.12
18	0.10	0.11	0.11	0.13
19	0.10	0.12	0.12	0.14
20	0.11	0.13	0.12	0.15
21	0.11	0.14	0.13	0.16
22	0.12	0.15	0.14	0.17
23	0.13	0.16	0.15	0.18
24	0.14	0.17	0.16	0.19
25	0.15	0.18	0.17	0.21
26	0.16	0.20	0.18	0.23
27	0.17	0.22	0.20	0.25
28	0.19	0.24	0.22	0.27
29	0.22	0.26	0.25	0.30
30	0.24	0.30	0.28	0.34
31	0.27	0.33	0.31	0.38
32	0.31	0.38	0.36	0.43
33	0.35	0.43	0.41	0.49
34	0.41	0.49	0.47	0.57
35	0.47	0.57	0.54	0.65
36	0.55	0.67	0.63	0.77
37	0.63	0.78	0.73	0.90
38	0.73	0.91	0.84	1.05
39	0.84	1.06	0.97	1.22
40	0.97	1.23	1.11	1.42
41	1.11	1.43	1.28	1.65
42	1.26	1.65	1.45	1.90
43	1.43	1.89	1.64	2.18
44	1.61	2.16	1.85	2.49
45	1.81	2.47	2.09	2.84
46	2.03	2.78	2.34	3.20
47	2.28	3.14	2.63	3.61
48	2.56	3.53	2.94	4.07
49	2.87	3.97	3.30	4.57
50	3.21	4.45	3.69	5.12
51	3.72	5.15	4.28	5.92
52	4.32	5.94	4.96	6.83
53	5.00	6.86	5.73	7.86
54	5.79	7.91	6.62	9.03
55	6.70	9.12	7.63	10.38

只適用於 10 年繳付期
For 10-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.09	0.10	0.10
17	0.09	0.09	0.10	0.11
18	0.09	0.10	0.10	0.12
19	0.09	0.11	0.11	0.12
20	0.09	0.11	0.11	0.13
21	0.10	0.12	0.11	0.14
22	0.10	0.12	0.11	0.14
23	0.10	0.13	0.12	0.15
24	0.11	0.13	0.12	0.15
25	0.11	0.14	0.13	0.16
26	0.11	0.14	0.13	0.16
27	0.12	0.15	0.14	0.17
28	0.12	0.15	0.14	0.17
29	0.13	0.16	0.15	0.18
30	0.14	0.17	0.16	0.19
31	0.15	0.18	0.17	0.20
32	0.16	0.19	0.18	0.22
33	0.17	0.20	0.20	0.24
34	0.19	0.22	0.21	0.26
35	0.21	0.25	0.24	0.28
36	0.23	0.28	0.27	0.32
37	0.26	0.31	0.30	0.36
38	0.30	0.35	0.34	0.41
39	0.34	0.41	0.39	0.47
40	0.39	0.47	0.45	0.54
41	0.46	0.55	0.53	0.63
42	0.54	0.64	0.62	0.74
43	0.63	0.75	0.73	0.86
44	0.74	0.88	0.85	1.01
45	0.86	1.02	0.99	1.18
46	1.01	1.20	1.17	1.38
47	1.19	1.40	1.37	1.62
48	1.38	1.63	1.59	1.88
49	1.61	1.90	1.85	2.18
50	1.87	2.21	2.15	2.54
51	2.38	2.80	2.74	3.22
52	2.98	3.51	3.42	4.03
53	3.69	4.33	4.22	4.96
54	4.51	5.31	5.15	6.04
55	5.49	6.45	6.25	7.31

只適用於 18 年繳付期
For 18-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.09	0.10	0.10
17	0.09	0.10	0.10	0.11
18	0.09	0.10	0.10	0.12
19	0.09	0.11	0.11	0.13
20	0.10	0.12	0.11	0.13
21	0.10	0.12	0.12	0.14
22	0.10	0.13	0.12	0.15
23	0.11	0.13	0.12	0.15
24	0.11	0.14	0.13	0.16
25	0.12	0.15	0.14	0.17
26	0.13	0.16	0.15	0.18
27	0.13	0.17	0.16	0.19
28	0.14	0.18	0.17	0.20
29	0.16	0.19	0.18	0.22
30	0.17	0.21	0.20	0.24
31	0.19	0.23	0.22	0.26
32	0.21	0.26	0.24	0.29
33	0.24	0.29	0.27	0.33
34	0.27	0.32	0.31	0.37
35	0.31	0.37	0.35	0.42
36	0.35	0.42	0.40	0.49
37	0.40	0.48	0.46	0.56
38	0.46	0.56	0.53	0.64
39	0.54	0.65	0.62	0.74
40	0.62	0.75	0.71	0.86
41	0.73	0.87	0.83	1.01
42	0.85	1.02	0.98	1.18
43	1.01	1.22	1.16	1.40
44	1.19	1.44	1.37	1.65
45	1.39	1.68	1.60	1.93
46	1.63	1.98	1.88	2.28
47	1.90	2.33	2.18	2.68
48	2.17	2.69	2.50	3.10
49	2.47	3.10	2.85	3.57
50	2.80	3.56	3.22	4.09
51	3.30	4.24	3.79	4.87
52	3.87	5.04	4.45	5.78
53	4.54	5.98	5.21	6.83
54	5.31	7.08	6.09	8.04
55	6.22	8.38	7.11	9.45

只適用於 25 年繳付期
For 25-Year Pay

「多重進泰安心保」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Smart Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.09	0.09	0.10	0.11
17	0.09	0.10	0.11	0.12
18	0.10	0.11	0.11	0.13
19	0.10	0.12	0.11	0.14
20	0.10	0.13	0.12	0.15
21	0.11	0.13	0.13	0.16
22	0.12	0.14	0.13	0.17
23	0.12	0.15	0.14	0.18
24	0.13	0.17	0.15	0.19
25	0.14	0.18	0.17	0.21
26	0.16	0.20	0.18	0.23
27	0.17	0.21	0.20	0.25
28	0.19	0.24	0.22	0.27
29	0.21	0.26	0.25	0.30
30	0.24	0.29	0.28	0.34
31	0.27	0.33	0.31	0.38
32	0.31	0.38	0.36	0.43
33	0.36	0.43	0.41	0.49
34	0.41	0.49	0.47	0.57
35	0.47	0.57	0.54	0.66
36	0.55	0.68	0.64	0.78
37	0.64	0.79	0.73	0.91
38	0.73	0.92	0.84	1.05
39	0.83	1.06	0.96	1.22
40	0.95	1.22	1.09	1.40
41	1.08	1.40	1.24	1.60
42	1.23	1.59	1.41	1.83
43	1.39	1.81	1.60	2.08
44	1.57	2.05	1.80	2.36
45	1.76	2.32	2.03	2.67
46	2.01	2.64	2.31	3.03
47	2.28	2.98	2.62	3.43
48	2.56	3.34	2.95	3.84
49	2.87	3.73	3.31	4.28
50	3.22	4.16	3.70	4.78
51	3.74	4.86	4.30	5.58
52	4.33	5.67	4.98	6.51
53	5.03	6.62	5.76	7.56
54	5.82	7.72	6.64	8.78
55	6.75	9.01	7.66	10.18

「進泰附加契約」附加於「多重安心保」或「多重安心保 2」保費率 (每 1,000 元保額) –男性
Annual Premium Rate for Prime Care Rider on MCP/MCP2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.40	1.40	1.61	1.61
1	1.43	1.43	1.64	1.64
2	1.46	1.46	1.68	1.68
3	1.49	1.49	1.71	1.71
4	1.53	1.53	1.76	1.76
5	1.57	1.57	1.81	1.81
6	1.61	1.61	1.85	1.85
7	1.65	1.65	1.90	1.90
8	1.69	1.69	1.94	1.94
9	1.73	1.73	1.99	1.99
10	1.77	1.77	2.04	2.04
11	1.81	1.81	2.08	2.08
12	1.85	1.85	2.13	2.13
13	1.89	1.89	2.17	2.17
14	1.93	1.93	2.22	2.22
15	1.97	1.97	2.27	2.27
16	2.00	2.18	2.30	2.51
17	2.02	2.32	2.32	2.67
18	2.04	2.46	2.35	2.83
19	2.06	2.60	2.37	2.99
20	2.08	2.75	2.39	3.17
21	2.13	2.91	2.45	3.35
22	2.18	3.07	2.51	3.54
23	2.24	3.23	2.58	3.72
24	2.30	3.39	2.65	3.90
25	2.37	3.55	2.73	4.09
26	2.44	3.72	2.81	4.28
27	2.52	3.89	2.90	4.48
28	2.60	4.06	2.99	4.67
29	2.69	4.24	3.09	4.88
30	2.79	4.42	3.21	5.09
31	2.90	4.61	3.34	5.31
32	3.02	4.80	3.47	5.52
33	3.15	4.99	3.62	5.74
34	3.27	5.20	3.76	5.98
35	3.40	5.41	3.91	6.23
36	3.54	5.63	4.07	6.48
37	3.70	5.86	4.26	6.74
38	3.88	6.09	4.46	7.01
39	4.08	6.33	4.69	7.28
40	4.30	6.59	4.95	7.58
41	4.54	6.87	5.22	7.91
42	4.81	7.16	5.53	8.24
43	5.10	7.47	5.87	8.60
44	5.41	7.80	6.22	8.97
45	5.75	8.17	6.61	9.40
46	6.09	8.55	7.00	9.83
47	6.43	8.94	7.39	10.28
48	6.78	9.35	7.80	10.75
49	7.14	9.79	8.21	11.26
50	7.51	10.26	8.64	11.80
51	7.90	10.77	9.09	12.39
52	8.31	11.40	9.55	13.08
53	8.74	12.12	10.02	13.90
54	9.23	12.92	10.54	14.76
55	9.87	13.80	11.24	15.72
56	10.76	14.73	12.21	16.72
57	11.66	15.77	13.19	17.84
58	12.70	16.95	14.32	19.11
59	14.08	18.33	15.83	20.59
60	15.83	19.94	17.67	22.30

「進泰附加契約」附加於「多重安心保」或「多重安心保 2」保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Prime Care Rider on MCP/MCP2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.20	1.20	1.38	1.38
1	1.23	1.23	1.41	1.41
2	1.26	1.26	1.45	1.45
3	1.29	1.29	1.48	1.48
4	1.33	1.33	1.53	1.53
5	1.37	1.37	1.58	1.58
6	1.41	1.41	1.62	1.62
7	1.45	1.45	1.67	1.67
8	1.49	1.49	1.71	1.71
9	1.53	1.53	1.76	1.76
10	1.58	1.58	1.82	1.82
11	1.63	1.63	1.87	1.87
12	1.68	1.68	1.93	1.93
13	1.73	1.73	1.99	1.99
14	1.79	1.79	2.06	2.06
15	1.85	1.85	2.13	2.13
16	1.91	2.00	2.20	2.30
17	1.98	2.07	2.28	2.38
18	2.05	2.14	2.36	2.46
19	2.12	2.21	2.44	2.54
20	2.20	2.28	2.53	2.62
21	2.28	2.36	2.62	2.71
22	2.36	2.44	2.71	2.81
23	2.44	2.52	2.81	2.90
24	2.53	2.60	2.91	2.99
25	2.62	2.68	3.01	3.08
26	2.71	2.76	3.12	3.17
27	2.80	2.85	3.22	3.28
28	2.90	2.94	3.34	3.38
29	3.00	3.04	3.45	3.50
30	3.10	3.14	3.57	3.61
31	3.20	3.25	3.68	3.74
32	3.30	3.36	3.80	3.86
33	3.40	3.47	3.91	3.99
34	3.50	3.60	4.03	4.14
35	3.60	3.73	4.14	4.29
36	3.70	3.88	4.26	4.46
37	3.80	4.03	4.37	4.63
38	3.90	4.21	4.49	4.84
39	4.00	4.42	4.60	5.08
40	4.10	4.66	4.72	5.36
41	4.20	4.93	4.83	5.67
42	4.31	5.23	4.96	6.01
43	4.43	5.56	5.09	6.39
44	4.55	5.92	5.23	6.81
45	4.68	6.32	5.38	7.27
46	4.90	6.77	5.64	7.79
47	5.20	7.26	5.98	8.35
48	5.60	7.81	6.44	8.98
49	6.08	8.42	6.99	9.68
50	6.64	9.09	7.64	10.45
51	7.26	9.82	8.35	11.29
52	7.94	10.61	9.13	12.17
53	8.64	11.41	9.89	13.06
54	9.37	12.23	10.68	13.94
55	10.14	13.08	11.51	14.85
56	10.97	13.97	12.40	15.79
57	11.88	14.92	13.37	16.79
58	12.89	15.95	14.44	17.86
59	14.02	17.07	15.63	19.03
60	15.32	18.30	16.91	20.14

「進泰附加契約」附加於「泰然安心保」或「泰然安心保 2」保費率 (每 1,000 元保額) –男性
Annual Premium Rate for Prime Care Rider on ECP/ECP2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.25	1.25	1.45	1.45
1	1.29	1.29	1.48	1.48
2	1.31	1.31	1.51	1.51
3	1.34	1.34	1.54	1.54
4	1.38	1.38	1.58	1.58
5	1.41	1.41	1.63	1.63
6	1.45	1.45	1.67	1.67
7	1.49	1.49	1.71	1.71
8	1.52	1.52	1.75	1.75
9	1.56	1.56	1.79	1.79
10	1.59	1.59	1.84	1.84
11	1.63	1.63	1.87	1.87
12	1.67	1.67	1.92	1.92
13	1.70	1.70	1.95	1.95
14	1.74	1.74	2.00	2.00
15	1.77	1.77	2.04	2.04
16	1.80	1.97	2.07	2.26
17	1.82	2.09	2.09	2.40
18	1.84	2.22	2.12	2.55
19	1.85	2.34	2.13	2.69
20	1.87	2.48	2.15	2.85
21	1.92	2.62	2.21	3.02
22	1.96	2.77	2.26	3.19
23	2.02	2.91	2.32	3.35
24	2.07	3.05	2.39	3.51
25	2.13	3.20	2.46	3.68
26	2.20	3.35	2.53	3.85
27	2.27	3.50	2.61	4.03
28	2.34	3.66	2.69	4.20
29	2.42	3.82	2.78	4.39
30	2.51	3.98	2.89	4.58
31	2.61	4.15	3.01	4.78
32	2.72	4.32	3.12	4.97
33	2.84	4.49	3.26	5.17
34	2.94	4.68	3.38	5.38
35	3.06	4.87	3.52	5.61
36	3.19	5.07	3.66	5.83
37	3.33	5.28	3.83	6.07
38	3.49	5.48	4.01	6.31
39	3.67	5.70	4.22	6.55
40	3.88	5.93	4.46	6.82
41	4.09	6.19	4.70	7.12
42	4.33	6.45	4.98	7.42
43	4.59	6.73	5.28	7.74
44	4.87	7.02	5.60	8.07
45	5.18	7.35	5.95	8.46
46	5.48	7.70	6.30	8.85
47	5.79	8.05	6.65	9.25
48	6.10	8.42	7.02	9.68
49	6.43	8.81	7.39	10.13
50	6.76	9.23	7.78	10.62
51	7.11	9.69	8.18	11.15
52	7.48	10.26	8.60	11.77
53	7.87	10.91	9.02	12.51
54	8.30	11.62	9.49	13.28
55	8.89	12.42	10.12	14.15
56	9.68	13.26	10.99	15.05
57	10.49	14.19	11.87	16.06
58	11.43	15.25	12.89	17.20
59	12.68	16.49	14.25	18.53
60	14.25	17.95	15.90	20.07

「進泰附加契約」附加於「泰然安心保」或「泰然安心保 2」保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Prime Care Rider on ECP/ECP2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.15	1.15	1.24	1.24
1	1.16	1.16	1.27	1.27
2	1.17	1.17	1.31	1.31
3	1.18	1.18	1.33	1.33
4	1.20	1.20	1.38	1.38
5	1.23	1.23	1.42	1.42
6	1.27	1.27	1.46	1.46
7	1.31	1.31	1.50	1.50
8	1.34	1.34	1.54	1.54
9	1.38	1.38	1.58	1.58
10	1.42	1.42	1.64	1.64
11	1.47	1.47	1.68	1.68
12	1.51	1.51	1.74	1.74
13	1.56	1.56	1.79	1.79
14	1.61	1.61	1.85	1.85
15	1.67	1.67	1.92	1.92
16	1.72	1.80	1.98	2.07
17	1.78	1.86	2.05	2.14
18	1.85	1.93	2.12	2.21
19	1.91	1.99	2.20	2.29
20	1.98	2.05	2.28	2.36
21	2.05	2.12	2.36	2.44
22	2.12	2.20	2.44	2.53
23	2.20	2.27	2.53	2.61
24	2.28	2.34	2.62	2.69
25	2.36	2.41	2.71	2.77
26	2.44	2.48	2.81	2.85
27	2.52	2.57	2.90	2.95
28	2.61	2.65	3.01	3.04
29	2.70	2.74	3.11	3.15
30	2.79	2.83	3.21	3.25
31	2.88	2.93	3.31	3.37
32	2.97	3.02	3.42	3.47
33	3.06	3.12	3.52	3.59
34	3.15	3.24	3.63	3.73
35	3.24	3.36	3.73	3.86
36	3.33	3.49	3.83	4.01
37	3.42	3.63	3.93	4.17
38	3.51	3.79	4.04	4.36
39	3.60	3.98	4.14	4.57
40	3.70	4.19	4.25	4.82
41	3.78	4.44	4.35	5.10
42	3.88	4.71	4.46	5.41
43	3.99	5.00	4.58	5.75
44	4.10	5.33	4.71	6.13
45	4.21	5.69	4.84	6.54
46	4.41	6.09	5.08	7.01
47	4.68	6.53	5.38	7.52
48	5.04	7.03	5.80	8.08
49	5.47	7.58	6.29	8.71
50	5.98	8.18	6.88	9.41
51	6.53	8.84	7.52	10.16
52	7.15	9.55	8.22	10.95
53	7.78	10.27	8.90	11.75
54	8.43	11.01	9.61	12.55
55	9.13	11.77	10.36	13.37
56	9.87	12.57	11.16	14.21
57	10.69	13.43	12.03	15.11
58	11.60	14.36	13.00	16.07
59	12.62	15.36	14.07	17.13
60	13.79	16.47	15.22	18.13

附錄五 / Appendix 5: 投保申請修正書(OPUA1F09.0513)（受保人為 18 歲以下）AMENDMENT TO APPLICATION FOR POLICY (OPUA1F09.0513) (For insureds below aged 18)

AIA International Limited
(Incorporated in Bermuda with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

Policy Number 保單號碼	Name of Proposed Insured/Insured 準受保人/受保人姓名	I.D. Card Number/Passport Number 身份證號碼/護照號碼
Area Code 區域編號	Agency/Broker Name 營業員組別/經紀名稱	Agent/Broker Code 營業員號碼/經紀號碼
Operation 營運部 VIP ☐	Agent/Broker's Name 營業員/經紀姓名	Agent/Broker's Tel. No 營業員/經紀聯絡電話

00152017

I, _____ hereby request that my application form dated _____
本人， 要求修正於 (MM月/DD日/YYYY 年)

be amended as follows:
簽署的投保申請書，有關修正如下：

(For Proposed Insured/Insured age below 18 applying Smart Care Pro / Prime Care Rider)
(適用於投保多重進泰安心保或進泰附加契約之十八歲以下兒童準受保人 / 受保人)

	YES 是	NO 否
1. Have the child ever had or been told to have or received treatment for, any physical or developmental impairments or abnormalities or premature birth, sight, hearing or speech impairments? 準受保人是否曾患有，被通知患有或接受下列問題的治療，包括發育障礙、身體缺陷，又或早產，或視覺，聽覺或語言障礙？	☐	☐
2. Has the child's regular physicians identified any delay in the child's developmental milestones? 準受保人的主診醫生有否曾表示準受保人的發育情況有任何延遲？	☐	☐
3. Is any of the siblings of the child suffered from any birth defect/congenital disorders, developmental disorders, genetic disorders, intellectual impairments or autism? 準受保人的兄弟姊妹是否患有任何先天缺陷、發育障礙、遺傳性疾病、智力障礙或自閉症？	☐	☐

If any of the answer of the above 3 questions is 'YES', please give details of full particular below, noting the question number.
上述的三項問題中，如有任何答案為"是"者，請在以下位置註明問題號碼並詳述之：

and I certify that there has been no change in my / Proposed Insured / Insured condition of health, and that I have received no medical attention, consultation or examination whatsoever, since the date of completion of said application; further, that all my / Proposed Insured / Insured answers as written in the course of said application including those relating to my occupation, are still true.
本人謹證明由投保申請書簽署日至現在，本人／準受保人／受保人的健康狀況並沒有改變，亦沒有接受任何治療及檢驗，本人／準受保人／受保人在上述投保申請書內申報的職業及其他一切資料，仍屬正確。

_____ _____
Date 日期 (MM月/DD日/YYYY 年) (Please do not sign on blank form 請勿在空白表格上簽署)
Signature of Proposed Insured/Insured 準受保人／受保人簽署

_____ _____
Signature of Agent(s) / Broker(s) as Witness 營業員/經紀(即見證人)簽署 (Please do not sign on blank form 請勿在空白表格上簽署)
Signature of the Applicant/Owner, if other than the Proposed Insured/Insured 申請人／持有人簽署，倘非準受保人／受保人

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附錄六 / Appendix 6: 投保申請修正書(OPUA1F09.0513)（所有受保人並適用於 2014 年 4 月 17 日至 2014 年 4 月 30 日）AMENDMENT TO APPLICATION FOR POLICY (OPUA1F09.0513) (For all insureds and applicable from 17 April 2014 to 30 April 2014)

AIA International Limited
(Incorporated in Bermuda
with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

Policy Number 保單號碼	Name of Proposed Insured/Insured 準受保人/受保人姓名	I.D. Card Number/Passport Number 身份證號碼/護照號碼
Area Code 區域編號	Agency/Broker Name 營業員組別/經紀名稱	Agent/Broker Code 營業員號碼/經紀號碼
Operation 營運部 VIP ☐	Agent/Broker's Name 營業員/經紀姓名	Agent/Broker's Tel. No 營業員/經紀聯絡電話

I,
本人，_____ hereby request that my application form dated
要求修正於 _____ (MM月/DD日/YYYY年)
be amended as follows:
簽署的投保申請書，有關修正如下：

(For Proposed Insured / Insured applying Smart Care Pro / Prime Care Rider)
(適用於投保多重進泰安心保或進泰附加契約之準受保人／受保人)

	YES 是	NO 否
Have you ever received counseling, medical advice or treatment for any of the following? 您是否曾因下列各種狀況而接受輔導、醫療咨詢或治療？		
(i) Any sleep disordered breathing problem (e.g. Obstructive Sleep Apnea)? 任何睡眠呼吸障礙（包括睡眠窒息症）？	☐	☐
(ii) Any nervous system problem including depression, schizophrenia, psychosis, anxiety, autism or learning disorder? 任何神經系統問題，包括抑鬱、精神分裂、思覺失調、焦慮、自閉或學習障礙？	☐	☐

If 'YES', please provide full details of condition, dates and any treatment (whether prescribed or otherwise) below or complete a separate questionnaire.
倘"是"，請於以下空白位置填寫有關病情、日期和所有治療(醫生處方與否)的詳細資料或填寫另外有關之問卷。

and I certify that there has been no change in my / Proposed Insured / Insured condition of health, and that I have received no medical attention, consultation or examination whatsoever, since the date of completion of said application; further, that all my / Proposed Insured / Insured answers as written in the course of said application including those relating to my occupation, are still true.
本人謹聲明由投保申請書簽署日至現在，本人／準受保人／受保人的健康狀況並沒有改變，亦沒有接受任何治療及檢驗；本人／準受保人／受保人在上述投保申請書內申報的職業及其他一切資料，仍屬正確。

Date 日期 (MM月/DD日/YYYY年) _____

(Please do not sign on blank form 請勿在空白表格上簽署)
Signature of Proposed Insured/Insured 準受保人／受保人簽署 _____

Signature of Agent(s) / Broker(s) as Witness
營業員/經紀(即見證人)簽署 _____

(Please do not sign on blank form 請勿在空白表格上簽署)
Signature of the Applicant/Owner, if other than the Proposed Insured/Insured
申請人／持有人簽署，倘非準受保人／受保人 _____

00150017—1

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OPUAIF09.0513

附錄七 / Appendix 7: 保戶服務申請補充表格(OPPOSF51.0913)（受保人為 18 歲以下）POS Supplementary Form (OPPOSF51.0913) (For insureds below aged 18)

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent/Broker's Name 營業員/經紀姓名	Agent/Broker Code 營業員/經紀號碼 Area Code 區域編號	Agent/Broker's Tel. No 營業員/經紀聯絡電話

05312013

I, _____ hereby supplement to my POS request form dated _____
本人 特此補充於 (MM月/DD日/YYYY年)簽署的
as follows :
保戶服務申請表，有關補充如下：

(For Proposed Insured / Insured age below 18 applying Smart Care Pro / Prime Care Rider)
(適用於投保多重進泰安心保或進泰附加契約之十八歲以下兒童準受保人/受保人)

	YES 是	NO 否
1. Have the child ever had or been told to have or received treatment for, any physical or developmental impairments or abnormalities or premature birth, sight, hearing or speech impairments? 準受保人是否曾患有，被通知患有或因下列問題接受治療，包括發育障礙、身體缺憾、又或早產、或視覺、聽覺或說話障礙？	☐	☐
2. Has the child's regular physicians identified any delay in the child's developmental milestones? 準受保人的主診醫生有否曾表示準受保人的發育情況有任何延遲？	☐	☐
3. Is any of the siblings of the child suffered from any birth defect/congenital disorders, developmental disorders, genetic disorders, intellectual impairments or autism? 準受保人的兄弟姊妹是否患有任何先天缺憾、發育障礙、遺傳性疾病、智力障礙或自閉症？	☐	☐

If any of the answer of the above 3 question is "YES", please give details of full particular below, noting the question number :
上述的三項問題中，如有任何答案為"是"者，請於以下位置註明問題號碼並詳述之：

Please make declaration below if the supplementary information is applicable to the submitted Health Certificate
(如就遞交了的健康證明書作補充健康資料，請作以下聲明)

I certify that the statements made in my Health Certificate dated _____ are still true and there has been no change in my and / or Insured's condition of health since then.
本人謹聲明由健康證明書簽署日_____至現在，本人/受保人在健康證明書內申報的一切記錄資料，仍屬正確，健康狀況並無變更。

_____ on _____
Signature of Insured (if different from the Owner) 於 MM月/DD日/YYYY年
受保人簽署(如非持有人)

_____ on _____
Signature of Witness (if applicable) 於 MM月/DD日/YYYY年
見證人簽署(如適用)

_____ on _____
Signature of Owner 於 MM月/DD日/YYYY年
持有人簽署

_____ on _____
Signature of Assignee (if applicable) 於 MM月/DD日/YYYY年
受讓人簽署(如適用)

Prior to the submission of this form, a POS Request Form must have been submitted.在遞交此表格前，POS申請表必須已提交。

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

05312012—1 Page 1 of 1 OPPOSF51.0913

附錄八 / Appendix 8: 保戶服務申請補充表格(OPPOSF51.0913)（所有受保人並適用於 2014 年 4 月 17 日至 2014 年 4 月 30 日）POS Supplementary Form (OPPOSF51.0913) (For all insureds and applicable from 17 April 2014 to 30 April 2014)

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent/Broker's Name 營業員/經紀姓名	Agent/Broker Code 營業員/經紀號碼 Area Code 區域編號	Agent/Broker's Tel. No 營業員/經紀聯絡電話

05312012

I, _____ hereby supplement to my POS request form dated _____
本人 特此補充於 (MM月/DD日/YYYY年)簽署的
as follows :
保戶服務申請表，有關補充如下：

(For Proposed Insured / Insured applying Smart Care Pro / Prime Care Rider)
(適用於投保多重進泰安心保或進泰附加契約之準受保人/受保人)

Have you ever received counseling, medical advice or treatment for any of the following? 你是否曾因下列各種狀況而接受輔導，醫療咨詢或治療？	YES 是	NO 否
(i) Any sleep disordered breathing problem (e.g. Obstructive Sleep Apnea)? 任何睡眠呼吸障礙（包括睡眠窒息症）？	☐	☐
(ii) Any nervous system problem including depression, schizophrenia, psychosis, anxiety, autism or learning disorder ? 任何神經系統問題，包括抑鬱、精神分裂、思覺失調、焦慮、自閉或學習障礙？	☐	☐

If 'YES', please provide full details of condition, dates and any treatment (whether prescribed or otherwise) below or complete a separate questionnaire.
倘"是"，請於以下位置填寫有關病情、日期和所有治療(醫生處方與否)的詳細資料或填寫另外有關之問卷。

Please make declaration below if the supplementary information is applicable to the submitted Health Certificate
(如就遞交了的健康證明書作補充健康資料，請作以下聲明)

I certify that the statements made in my Health Certificate dated _____ are still true and there has been no change in my and / or Insured's condition of health since then
本人謹聲明由健康證明書簽署日_____至現在，本人/受保人在健康證明書內申報的一切記錄資料，仍屬正確，健狀況並無變更。

_____ on _____ _____ on _____
Signature of Insured (if different from the Owner) 於 MM月/DD日/YYYY年 Signature of Witness (if applicable) 於 MM月/DD日/YYYY年
受保人簽署(倘非持有人) 見證人簽署(如適用)

_____ on _____ _____ on _____
Signature of Owner 於 MM月/DD日/YYYY年 Signature of Assignee (if applicable) 於 MM月/DD日/YYYY年
持有人簽署 受讓人簽署(如適用)

Prior to the submission of this form, a POS Request Form must have been submitted.在遞交此表格前，POS申請表必須已提交。

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

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