Memo

Attn:	All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)	From:	Bonnie Lui
Co/Dept:		Dept:	Product Strategy and Management Department
Date:	19 June 2009	Total page:	58 pages
Copy :	Mr. Derek Yung / All Department Heads / DOAS / ADOAs / BDMs / ABDMS / BDEs / All Section Heads of ATD / Call Centre		
Subject:	**(Ref : A090650) 新推出「易達安心保」** **The Launch of Executive Care**		

「易達終身保」基本計劃 及 特級「萬無一失」危疾附加契約自推出以來深受營業同事及客戶的歡迎，創造出驕人的銷售成績。爲進一步推動這股強勁的銷售動力，產品策劃部將於 **2009 年 6 月 23 日** (即首個保單申請日) ，推出集合了「易達終身保」及特級「萬無一失」危疾附加契約優點的**「易達安心保」**。

「易達安心保」集危疾、人壽保障及儲蓄於一身，並提供 3 種不同程度的危疾保障選擇，分別可預支基本保額之 50%, 80% 或 100%。**「易達安心保」**的主要銷售重點如下：

「易達安心保」銷售重點：

- 集危疾、人壽保障及儲蓄於一身
- 提供 47 項危疾保障至 100 歲^
- 特設女性、男性及兒童疾病 3 項新保障
- 提供短至 10 年共 6 種供款年期選擇
- 可享保證現金價值，並享有週年紅利(非保證)及期滿紅利(非保證)

^ 在 47 項危疾保障當中，「不能獨立生活」此項危疾的保障會於受保人滿六十五歲時 終止 。

有關產品的詳細內容，請參閱內附之產品資料冊。產品小冊子 **[PTA990033]** 及**建議書系統 7.5** 版本將於日內陸續送抵各營業區域。

如有任何疑問，可透過營業經理致電產品熱線 3108 1638 (香港) 或 8988 1885 (澳門) 查詢。

謹祝生意興隆，業績再創高峰!

Memo

Executive Life and Executive CIR are well received by both agents and customers since the launch in April 2008 and achieve a very encouraging sales result. To further increase our sales momentum, effective from **June 23, 2009** (the first application date), Product Strategy and Management Department is pleased to launch **Executive Care**, a new plan with advantage of both Executive Life and Executive CIR.

Executive Care is a plan with both Life and Critical Illness coverage as well as savings element. It offers a selection of 3 levels of Critical Illness coverage, including 50%, 80% or 100% advancements of the basic Face Amount. Key selling points of **Executive Care** are as follows:

Key Selling Points

- A plan with both life and Critical Illness coverage as well as savings element
- Provide coverage for 47 Critical Illnesses up to age 100^
- 3 new benefits provide coverage specific for Female, Male and Child Diseases
- 6 options of payment terms of as short as 10 years
- Provide guaranteed cash value, as well as Annual Dividend (Non-guaranteed) and Maturity Dividend (Non-guaranteed)

^ Among the 47 Critical Illnesses, the coverage for Loss of Independent Existence will cease after age sixty five (65).

For product details, please refer to this launch pack. New product brochure **[PTA990033]** and **Proposal Generation System (PGS) 7.5** version will be delivered to all agency districts shortly.

For any enquiries, please call our hotline on 3108 1638 (Hong Kong) or 8988 1885 (Macau) via agency leaders.

Happy selling!



Bonnie Lui
Product Strategy and Management Department

BL/cc

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附錄一 – 產品比較
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附錄二 – 保費率表（只適用於標準級別）
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「易達終身保」＋特級「萬無一失」危疾附加契約 VS 「易達安心保」

產品	「易達終身保」	特級「萬無一失」危疾附加契約	「易達安心保」
保費繳付年期	3 / 5 / 10 / 15 / 18 / 25 年/ 至 55 歲 / 至 80 歲	10 / 15 / 18 / 25 年/ 至 55 歲 / 至 80 歲	與特級「萬無一失」危疾附加契約相同
身故賠償	基本保額的 100%加累積週年紅利及期滿紅利(如有)	沒有	與「易達終身保」相同
危疾賠償	沒有	45 項危疾保障	- **危疾保障**從 45 增至 **47 項**，**兩項新增危疾**包括： - 須作手術之腦動脈瘤 - Creutzfeld-Jacob Disease (CJD) - **3 種版本** (危疾賠償額爲基本保額的 100% / 80% / 50%) - **亞爾茲默氏病**，**柏金遜症**及 **Creutzfeld-Jacob Disease** 延長至 **100 歲**.
其他受保疾病賠償	沒有	沒有	- 嚴重兒童疾病 - 女性原位癌 - 男性癌症
其他利益	沒有	沒有	內置「危疾豁免繳付保費附加契約」(WPCI)
儲蓄	保證現金價值 週年紅利 期滿紅利	沒有	預期的保證現金價值、週年紅利*及期滿紅利*與「易達終身保」相同

加強保障

新加入

* 非保證週年紅利及非保證期滿紅利是根據多項因素的經驗釐定，當中包括索償、投資回報、開支及退保情況。因此，派發的金額並非保證，本公司會不時作出檢討及調整。

I. 銷售重點

- 集危疾、人壽保障及儲蓄於一身
- 提供 47 項危疾保障至 100 歲^
- 特設女性、男性及兒童疾病 3 項新保障
- 提供短至 10 年共 6 種供款年期選擇
- 可享保證現金價值，並享有週年紅利(非保證)及期滿紅利(非保證)

^ 在47項危疾當中，「不能獨立生活」此項危疾的保障會於受保人滿六十五歲時 終止。

II.「易達安心保」基本計劃產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="4">「易達安心保」50 / 80 / 100 (Executive Care)</td></tr>
<tr><td>產品概覽</td><td colspan="4">- 這是一個提供人壽及危疾保障並可預期獲派發紅利(非保證)的限期繳費終身壽險計劃。
- 計劃提供 10 年、15 年、18 年、25 年、至 55 歲 及 至 80 歲 的保費繳付年期選擇。
- 計劃提供三種危疾保障選擇，分別可預支基本保額之 50%, 80% 及 100%。
- 均衡保費，惟保費率並非保證。
- 若受保人被診斷罹患 47 種危疾的任何一項，將獲支付一次過預支保額。
- 除 47 種危疾 外，計劃提供 3 種保障，包括嚴重兒童疾病、女性原位癌及男性癌症。
- 期滿紅利(非保證)可於保單生效 10 年後退保、受保人不幸身故或被診斷患有危疾、嚴重兒童疾病及/或女性原位癌時支付。
- 若不幸罹患受保危疾的任何一項，可獲豁免此基本計劃之保費。
- 提供更全面的保障如意外、醫療或傷殘保險的附加保障。

請參閱附錄三保障疾病一覽表有關 47 種危疾、嚴重兒童疾病、女性原位癌及男性癌症</td></tr>
<tr><td>銷售日期</td><td colspan="4">2009 年 6 月 23 日 (以申請日期爲準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="4">基本計劃</td></tr>
<tr><td>計劃編號</td><td colspan="4">非吸煙者：</td></tr>
<tr><td></td><td rowspan="2">保費繳付年期</td><td colspan="3">計劃編號</td></tr>
<tr><td></td><td>「易達安心保」
50</td><td>「易達安心保」
80</td><td>「易達安心保」
100</td></tr>
<tr><td></td><td>10 年</td><td>10SC5NP5</td><td>10SC8NP5</td><td>10SCHNP5</td></tr>
<tr><td></td><td>15 年</td><td>15SC5NP5</td><td>15SC8NP5</td><td>15SCHNP5</td></tr>
<tr><td></td><td>18 年</td><td>18SC5NP5</td><td>18SC8NP5</td><td>18SCHNP5</td></tr>
<tr><td></td><td>25 年</td><td>25SC5NP5</td><td>25SC8NP5</td><td>25SCHNP5</td></tr>
<tr><td></td><td>至 55 歲</td><td>SC555NP5</td><td>SC558NP5</td><td>SC55HNP5</td></tr>
<tr><td></td><td>至 80 歲</td><td>SC805NP5</td><td>SC808NP5</td><td>SC80HNP5</td></tr>
<tr><td></td><td colspan="4">吸煙者：</td></tr>
<tr><td></td><td rowspan="2">保費繳付年期</td><td colspan="3">計劃編號</td></tr>
<tr><td></td><td>「易達安心保」
50</td><td>「易達安心保」
80</td><td>「易達安心保」
100</td></tr>
<tr><td></td><td>10 年</td><td>10SC5SP5</td><td>10SC8SP5</td><td>10SCHSP5</td></tr>
<tr><td></td><td>15 年</td><td>15SC5SP5</td><td>15SC8SP5</td><td>15SCHSP5</td></tr>
<tr><td></td><td>18 年</td><td>18SC5SP5</td><td>18SC8SP5</td><td>18SCHSP5</td></tr>
<tr><td></td><td>25 年</td><td>25SC5SP5</td><td>25SC8SP5</td><td>25SCHSP5</td></tr>
<tr><td></td><td>至 55 歲</td><td>SC555SP5</td><td>SC558SP5</td><td>SC55HSP5</td></tr>
<tr><td></td><td>至 80 歲</td><td>SC805SP5</td><td>SC808SP5</td><td>SC80HSP5</td></tr>
</table>

A. 利益：

	「易達安心保」50	「易達安心保」80	「易達安心保」100
1. 保障期	終身 (危疾賠償、女性原位癌賠償及男性癌症賠償之保障期至 100 歲； 嚴重兒童疾病賠償之保障期至 18 歲)		
2. 身故賠償	現時基本保額 [3] + 積存紅利(非保證) + 期滿紅利 [4] (非保證) – 保單貸款(如有)		
3. 危疾賠償 [1] a. 一次過預支保額 (在保單生效90日後被診斷罹患47種危疾[2]中的任何一種)	預支原有基本保額的50%，扣除已支付的任何危疾限制預支保額、嚴重兒童疾病及女性原位癌賠償金額	預支原有基本保額的80%，扣除已支付的任何危疾限制預支保額、嚴重兒童疾病及女性原位癌賠償金額	預支原有基本保額的100%，扣除已支付的任何危疾限制預支保額、嚴重兒童疾病及女性原位癌賠償金額
b. 限制預支保額 - 在保單生效 90 日後接受血管成形術及其他冠狀動脈疾病之創傷性療法	預支原有基本保額的5%，以個人計不得超過12,500 美元	預支原有基本保額的8%，以個人計不得超過12,500 美元	預支原有基本保額的10%，以個人計不得超過 12,500 美元
- 在保單生效 90 日後被診斷罹患須作手術之腦動脈瘤	預支原有基本保額的25%	預支原有基本保額的40%	預支原有基本保額的50%
4. 嚴重兒童疾病賠償 [1] (在保單生效90日後18歲以下的受保人被診斷罹患嚴重兒童疾病)	預支原有基本保額的10%，以個人計不得超過 30,000 美元	預支原有基本保額的16%，以個人計不得超過 30,000 美元	預支原有基本保額的20%，以個人計不得超過 30,000 美元
5. 女性原位癌賠償 [1] (在保單生效90日後18歲或以上的女性受保人被診斷罹患女性原位癌)	預支原有基本保額的10%，以個人計不得超過 30,000 美元	預支原有基本保額的16%，以個人計不得超過 30,000 美元	預支原有基本保額的20%，以個人計不得超過 30,000 美元
6. 男性癌症賠償 (在保單生效90日後18歲或以上的男性受保人被診斷罹患男性癌症)	已支付的危疾一次過預支保額的 10%，以個人計不得超過 15,000 美元		
7. 危疾豁免繳付保費	當支付危疾一次過預支保額後，「易達安心保」基本保單需繳付的保費將獲豁免。		
8. 退保利益	保證現金價值 + 積存紅利(非保證) + 期滿紅利 [4] (非保證) – 保單貸款(如有)		

	「易達安心保」50	「易達安心保」80	「易達安心保」100
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，危疾賠償、嚴重兒童疾病賠償、女性原位癌賠償、男性癌症賠償及危疾豁免繳付保費將會中止。		
11. 保單取消、自殺、誤報年齡 / 性別及吸煙習慣	保單取消及自殺：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。		

1 賠償金額會從「易達安心保」基本保單的現時基本保額中扣除。身故賠償、保證現金價值及保費亦會相對減少。若現時基本保額減至零，保單將自動終止。

2 不包括血管成形術及其他冠狀動脈疾病之創傷性療法及須作手術之腦動脈瘤。

3 「現時基本保額」是指「原有基本保額」扣除任何預支保額後的剩餘保額。

4 期滿紅利可於保單生效滿 10 年後退保、受保人不幸身故或被診斷患有危疾、嚴重兒童疾病及/或女性原位癌時支付。任何就危疾、嚴重兒童疾病或女性原位癌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，其後期滿紅利會相對減少。

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 / 15 年 / 18 年 / 25 年 / 至 55 歲 / 至 80 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 *詳見附錄二之保費率表*		
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳		
5. 大額折扣	**基本保額 (US$)**	**10 年至 14 年保費繳付年期** 調整 (每千元保額)	**15 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
6. 健康生活折扣	**年齡**	**折扣 (每千元保額)**	
	18 – 40	0.30	
	40 以上	0.50	

C. 產品細節:

<table>
<tr><th></th><th>「易達安心保」50</th><th>「易達安心保」80</th><th>「易達安心保」100</th></tr>
<tr><td>1. 投保年齡</td><td colspan="3"><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 rowspan="3">0 至 60 歲</td></tr>
<tr><td>15 年</td></tr>
<tr><td>18 年</td></tr>
<tr><td>25 年</td><td>0 至 55 歲</td></tr>
<tr><td>至 55 歲</td><td>0 至 45 歲</td></tr>
<tr><td>至 80 歲</td><td>0 至 60 歲</td></tr>
</table></td></tr>
<tr><td>2. 最低投保額</td><td colspan="3">10,000 美元</td></tr>
<tr><td>3. 最高投保額
(以較低者爲準)</td><td><u>以每份保單計</u>
1,300,000 美元 (原有基本保額)

<u>以個人計</u>
原有基本保額 50% + 特級「萬無一失」危疾附加契約 (Executive CIR) + 「財富萬用保」之危疾附加契約 (CIR on Wealth FlexiProtector) + CIR + ECIR + SCIR + 免費 CIR (LC/LCAP) + SCIP + IPA 的危疾產品 <=650,000 美元</td><td><u>以每份保單計</u>
812,500 美元 (原有基本保額)

<u>以個人計</u>
原有基本保額 80% + 特級「萬無一失」危疾附加契約 (Executive CIR) + 「財富萬用保」之危疾附加契約 (CIR on Wealth FlexiProtector) + CIR + ECIR + SCIR + 免費 CIR (LC/LCAP) + SCIP + IPA 的危疾產品 <=650,000 美元</td><td><u>以每份保單計</u>
650,000 美元 (原有基本保額)

<u>以個人計</u>
原有基本保額 100% + 特級「萬無一失」危疾附加契約 (Executive CIR) + 「財富萬用保」之危疾附加契約 (CIR on Wealth FlexiProtector) + CIR + ECIR + SCIR + 免費 CIR (LC/LCAP) + SCIP + IPA 的危疾產品 <=650,000 美元</td></tr>
<tr><td>4. 銷售地點</td><td colspan="3">香港及澳門</td></tr>
<tr><td>5. 貨幣</td><td colspan="3">美元 (US$)</td></tr>
<tr><td>6. 附加契約</td><td colspan="3">免費 WP(以個人上限計)、WP 、PB、PBCI、SGHR (只限香港) 、HS60 (只限澳門) 、HS80 (只限澳門) 、HB、AI、ADD、SADD、ADB、Term Riders、PCR、PACS</td></tr>
<tr><td>7. 計劃類別</td><td colspan="3">傳統壽險</td></tr>
<tr><td rowspan="5">8. 保單契約及保單契約頁碼</td><td colspan="2">基本計劃 (體檢評級<='D' 或 rate-up not exist)</td><td>DB5J</td></tr>
<tr><td colspan="2">基本計劃 (體檢評級>'D' 或 rate-up exist)</td><td>DB5K</td></tr>
<tr><td colspan="2">兒童賠償批註 (繕發年齡=0 及非中國居民)</td><td>DB4F</td></tr>
<tr><td colspan="2">不保事項批註</td><td>BIFM</td></tr>
<tr><td colspan="2">轉換批註</td><td>AXEE</td></tr>
</table>

D. 核保規則:

1. 體檢要求	• 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)。
2. 財務核保要求	• 跟隨現行人壽保障之要求
3. 體檢評級	• 提供 MR"A"至"F" 評級 • 不是每個歲數都可提供，請參閱 SMRS
4. 國籍評級	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。

5. 職業評級	參閱現行職業風險評級表中人壽及危疾保障之評級，以較高評級者爲準。
6. 保單日期	只可以 Date Back
7. 投保申請書	壽險投保申請書： 香港： 1. 只適用於成人準受保人： 壽險及人身意外保險投保申請書 — OPUAIF00 2. 只適用於兒童準受保人： 壽險及人身意外保險投保申請書 （適用於準受保人爲 18 歲以下之保單）— OPUAIF86 澳門： 1. 只適用於成人準受保人： 壽險及人身意外保險投保申請書 — OPMCUF13 2. 只適用於兒童準受保人： 壽險及人身意外保險投保申請書（適用於準受保人爲 18 歲以下之保單）— OPMCUF19
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，則增加基本保額的申請將會被拒。
2. 增加或刪除基本保單	不適用
3. 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。 • 如保單轉換爲延期定期保險，即使在保單轉換爲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。
4. 申請減價 (Appeal Loading)	跟隨現行規則
5. 更改基本計劃	• 不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃) 。 • 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. 自定期保險轉入	**<u>無需核保 3 項新保障之定期壽險保單轉換</u> -- 即日至 2009 年 11 月 30 日(以申請日期爲準)** • 附有危疾保障的定期壽險保單可在不用核保的情況下轉換爲「易達安心保」 • 嚴重兒童疾病賠償、女性原位癌賠償及男性癌症賠償 (「3 項新保障」) 會有 90 日的等候期 • 如由沒有附加危疾保障的定期保險申請轉換爲「易達安心保」，則所有新增的保障項目，包括危疾賠償、嚴重兒童疾病賠償、女性原位癌賠償及男性癌症賠償均需要通過核保 • 其他跟隨現行規則 • 有關定期壽險連危疾保障轉換至「易達安心保」注意事項，請參閱<u>附錄四</u>。 **<u>需核保 3 項新保障之定期壽險保單轉換</u> -- 由 2009 年 12 月 1 日起(以申請日期爲準)** • 轉換附有危疾保障的定期保險至「易達安心保」時，需要核保 3 項新保障

	• 如就 3 項新保障沒有不利的核保結果，將批准轉換附有危疾保障的定期保險至「易達安心保」，惟 3 項新保障會有 90 日的等候期 • 如就 3 項新保障有不利的核保結果，則指定疾病會被列入不保事項 • 如由沒有附加危疾保障的定期保險申請轉換爲「易達安心保」，則所有新增的保障項目，包括危疾賠償、嚴重兒童疾病賠償、女性原位癌賠償及男性癌症賠償均需要通過核保 • 其他跟隨現行規則
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。

F. 佣金:

1. 佣金

	保單年期		
	第 1 年	第 2 年	第 3 年至 6 年
10 年繳付期	29%	5%	3%
15 年繳付期	39%	10%	3%
18 年繳付期	50%	10%	3%
25 年繳付期	54%	15%	3%

繳付期至 55 歲	保單年期		
投保年齡	第 1 年	第 2 年	第 3 年至 6 年
0 至 35 歲	54%	15%	3%
36 歲	52%	10%	3%
37 歲	50%	10%	3%
38 歲	46%	10%	3%
39 歲	42%	10%	3%
40 歲	39%	10%	3%
41 歲	37%	9%	3%
42 歲	35%	8%	3%
43 歲	33%	7%	3%
44 歲	31%	6%	3%
45 歲	29%	5%	3%

繳付期至 80 歲	保單年期		
投保年齡	第 1 年	第 2 年	第 3 年至 6 年
0 至 60 歲	54%	15%	3%
61 歲	52%	10%	3%
62 歲	50%	10%	3%
63 歲	46%	10%	3%
64 歲	42%	10%	3%
65 歲	39%	10%	3%
66 歲	37%	9%	3%
67 歲	35%	8%	3%
68 歲	33%	7%	3%
69 歲	31%	6%	3%
70 歲	29%	5%	3%

2. High Issue Age FYC Adjustment	不適用
3. Persistency & Career Benefit	適用

4. Extra 10%	適用	
5. Provident Fund	適用	
6. 附加契約	HS60 (只限澳門) / HS80 (只限澳門) / HB / AI / ADD / SADD / ADB / Term riders / PCR	第 1 年: 46% 第 2 年: 17% 第 3-6 年: 5%
	SGHR and PACS	跟隨各自的佣金
	WP / PB / PBCI	跟隨「易達終身保」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)
7. FYP Credit	首年保費 100%	
8. FYC Adjustment	跟隨現行規則	

G. 其他:

1. 保單建議書系統(PGS)	PGS 7.5 版本
2. 產品小冊子編號	PTA990033

Executive Life + Executive CIR VS Executive Care

Product	Executive Life	Executive CIR	Executive Care
Premium Payment Periods	3 / 5 / 10 / 15 / 18 / 25 years / to age 55 / to age 80	10 / 15 / 18 / 25 years / to age 55 / to age 80	Same as Executive CIR
Death Benefit	100% Basic Face Amount plus accumulated annual dividends and maturity dividends (if any)	nil	Same as Executive Life
Critical Illness Benefit	nil	Cover 45 CIs	- Extend from 45 to **47 CIs** with following **2 additional CIs:** - Cerebral Aneurysm Requiring Surgery - Creutzfeld-Jacob Disease (CJD) - **3 versions** (CI coverage is 100% / 80% / 50% of Face Amount) - **Alzheimer Disease, Parkinson Disease and Creutzfeld-Jacob Disease** extended to **age 100**. *Enhanced*
Other Covered Illness Benefit	nil	nil	- Severe Child Disease - Female Carcinoma-in-situ - Male Cancer *New*
Other Benefits	nil	nil	built-in WPCI
Savings	Guaranteed Cash Value Annual Dividend Maturity Dividend	Nil	Projected Guaranteed Cash Value, Annual Dividend* and Maturity Dividend* are same as Executive Life

* Non-guaranteed annual dividends and non-guaranteed maturity dividends are determined by the experience of a series of factors including claims, investment returns, expenses and terminations. The amount payable is therefore not guaranteed and is subject to review and adjustment.

I. Key Selling Points

- A plan with both life and Critical Illness coverages as well as savings element
- Provide coverage for 47 Critical Illnesses up to age 100^
- 3 new benefits provide coverage specific for Female, Male and Child Diseases
- 6 options of payment terms of as short as 10 years
- Provide guaranteed cash value, as well as Annual Dividend (Non-guaranteed) and Maturity Dividend (Non-guaranteed)

^ Among the 47 Critical Illnesses, the coverage for Loss of Independent Existence will cease after age sixty five (65).

II. Product Descriptions for Executive Care

<table>
<tr><td>Product Name</td><td>Executive Care 50 / 80 / 100</td></tr>
<tr><td>Overview</td><td>- This plan is a participating limited-pay whole life plan with both Life and Critical Illness (CI) coverage.
- This plan provides a selection of 10-year, 15-year, 18-year, 25-year, pay to age 55 and pay to age 80 premium payment periods.
- This plan provides a selection of 3 levels of CI coverage: 50%, 80% and 100% advancements of the Face Amount.
- The premium is level but non-guaranteed.
- Lump sum advance payment is payable for diagnosis of any one of the 47 CIs.
- 3 coverages in addition to the 47 CIs including Severe Child Disease, Female Carcinoma-in-situ and Male Cancer.
- Maturity dividend (Non-guaranteed) is payable upon surrender, death or diagnosis of CI, Severe Child Disease and/or Female Carcinoma-in-situ on or after the 10th policy anniversary.
- Basic premium will be waived for covered CIs.
- Optional riders are available for more comprehensive coverage, such as on accident, medical and disability.

Please refer to the Appendix 3 Covered Illness Schedule for details of the 47 CIs, Severe Child Disease, Female Carcinoma-in-situ and Male Cancer.</td></tr>
<tr><td>Launch Date</td><td>June 23, 2009 (according to application date)</td></tr>
<tr><td>Basic/ Rider</td><td>Basic Plan</td></tr>
<tr><td>Plan Shortnames</td><td>Non-smoker:
<table>
<tr><td rowspan="2">Premium Payment Period</td><td colspan="3">Plan shortname</td></tr>
<tr><td>Executive Care 50</td><td>Executive Care 80</td><td>Executive Care 100</td></tr>
<tr><td>10-year</td><td>10SC5NP5</td><td>10SC8NP5</td><td>10SCHNP5</td></tr>
<tr><td>15-year</td><td>15SC5NP5</td><td>15SC8NP5</td><td>15SCHNP5</td></tr>
<tr><td>18-year</td><td>18SC5NP5</td><td>18SC8NP5</td><td>18SCHNP5</td></tr>
<tr><td>25-year</td><td>25SC5NP5</td><td>25SC8NP5</td><td>25SCHNP5</td></tr>
<tr><td>Pay to Age 55</td><td>SC555NP5</td><td>SC558NP5</td><td>SC55HNP5</td></tr>
<tr><td>Pay to Age 80</td><td>SC805NP5</td><td>SC808NP5</td><td>SC80HNP5</td></tr>
</table>
Smoker:
<table>
<tr><td rowspan="2">Premium Payment Period</td><td colspan="3">Plan shortname</td></tr>
<tr><td>Executive Care 50</td><td>Executive Care 80</td><td>Executive Care 100</td></tr>
<tr><td>10-year</td><td>10SC5SP5</td><td>10SC8SP5</td><td>10SCHSP5</td></tr>
<tr><td>15-year</td><td>15SC5SP5</td><td>15SC8SP5</td><td>15SCHSP5</td></tr>
<tr><td>18-year</td><td>18SC5SP5</td><td>18SC8SP5</td><td>18SCHSP5</td></tr>
<tr><td>25-year</td><td>25SC5SP5</td><td>25SC8SP5</td><td>25SCHSP5</td></tr>
<tr><td>Pay to Age 55</td><td>SC555SP5</td><td>SC558SP5</td><td>SC55HSP5</td></tr>
<tr><td>Pay to Age 80</td><td>SC805SP5</td><td>SC808SP5</td><td>SC80HSP5</td></tr>
</table></td></tr>
</table>

A. Benefit:

	Executive Care 50	Executive Care 80	Executive Care 100
7. Benefit Term	Whole Life (coverage for Critical Illness Benefit, Female Carcinoma-in-situ Benefit and Male Cancer up to age 100; coverage for Severe Child Disease Benefit up to age 18)		
8. Death Benefit	Current Face Amount[3] + Accumulated annual dividends (Non-guaranteed) + Maturity dividend (Non-guaranteed)[4] – Policy debt (if any)		
3. Critical Illness Benefit[1] a. Lump Sum Advance Payment (if diagnosed with any one of the 47 CIs[2] after the policy has been issued for more than 90 days)	Advance 50% of Initial Face Amount, deducted by any Limited Advance Payment for Critical Illness, Severe Child Disease or Female Carcinoma-in-situ	Advance 80% of Initial Face Amount, deducted by any Limited Advance Payment for Critical Illness, Severe Child Disease or Female Carcinoma-in-situ	Advance 100% of Initial Face Amount, deducted by any Limited Advance Payment for Critical Illness, Severe Child Disease or Female Carcinoma-in-situ
b. Limited Advance Payment - If undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease after the policy has been issued for more than 90 days	Advance 5% of Initial Face Amount, subject to per life limit of US$12,500	Advance 8% of Initial Face Amount, subject to per life limit of US$12,500	Advance 10% of Initial Face Amount, subject to per life limit of US$12,500
- If undergoes Cerebral Aneurysm Requiring Surgery after the policy has been issued for more than 90 days	Advance 25% of Initial Face Amount	Advance 40% of Initial Face Amount	Advance 50% of Initial Face Amount
4. Severe Child Disease Benefit[1] (if an insured below age 18 is diagnosed with Severe Child Disease after the policy has been issued for more than 90 days)	Advance 10% of Initial Face Amount, subject to per life limit of US$30,000	Advance 16% of Initial Face Amount, subject to per life limit of US$30,000	Advance 20% of Initial Face Amount, subject to per life limit of US$30,000

	Executive Care 50	Executive Care 80	Executive Care 100
5. Female Carcinoma-in-situ Benefit[1] (if a female insured of age 18 or above is diagnosed with Female Carcinoma-in-situ after the policy has been issued for more than 90 days)	Advance 10% of Initial Face Amount, subject to per life limit of US$30,000	Advance 16% of Initial Face Amount, subject to per life limit of US$30,000	Advance 20% of Initial Face Amount, subject to per life limit of US$30,000
6. Male Cancer Benefit (if an insured of age 18 or above is diagnosed with Male Cancer)	10% of the Lump Sum Advance Payment paid for Critical Illness, subject to per life limit of US$15,000		
7. Wavier of Premium for Critical Illness	The premium payable to the Executive Care basic plan will be waived after the Lump Sum Advance Payment for Critical Illness is paid.		
8. Surrender Benefit	Guaranteed cash value + Accumulated annual dividends (Non-guaranteed) + Maturity dividend[4] (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, Critical Illness Benefit, Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit and Wavier of Premium for Critical Illness will be terminated.		
11. Policy rescinded, Suicide and Misstatement of age, sex, and smoking habit arrangement	• Policy rescinded and suicide: Refund total basic premium. • 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 insured does not declare the truth of such information, Company reserves the right to void the Policy.		

1 The Current Face Amount of the Executive Care basic plan will be reduced by the amount of the benefit. Death benefit, guaranteed cash value and premium will be reduced accordingly. If the Current Face Amount of the basic policy is reduced to zero, the policy will then be terminated.

2 Excluding Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Cerebral Aneurysm Requiring Surgery.

3 Current Face Amount is the Initial Face Amount deducted by any advance payment.

4 Maturity dividend is payable upon surrender, death or diagnosis of Critical Illness, Severe Child Disease and/or Female Carcinoma-in-situ on or after the 10th policy anniversary. Any payment(s) of maturity dividend due to Critical Illness, Female Carcinoma-in-situ or Severe Child Disease will be determined in accordance with the proportion that the benefit paid bears to the total coverage. The amount of maturity dividend will be decreased accordingly.

B. Premium:

1. Premium Structure	Level but non-guaranteed
2. Premium Term	10 years / 15 years / 18 years / 25 years / pay to age 55 / pay to age 80
3. Premium Rates	Based on smoking habit, sex, issue age and underwriting class *Please refer to the premium rate table in Appendix 2*

4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly		
5. Size Discount	**Face Amount (US$)**	**Premium Payment Period 10 years - 14 years** (Adjustment per 1,000 Face Amount)	**Premium Payment Period 15 years or above** (Adjustment per 1,000 Face Amount)
	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 or above	-0.6	-0.4
6. Lifestyle Discount	**Age**	**Life Style Discount** (Per 1,000 Face Amount)	
	18 – 40	0.30	
	Above 40	0.50	

C. Product Particulars:

	Executive Care 50	**Executive Care 80**	**Executive Care 100**
1. Issue Age	**Premium Payment Period** / **Issue Age Range**: 10-year, 15-year, 18-year: 0 - 60; 25-year: 0 – 55; Pay to age 55: 0 – 45; Pay to age 80: 0 – 60		
2. Minimum Face Amount	US$10,000		
3. Maximum Face Amount (The **less** of the 2 limits)	Per policy US$1,300,000 (Initial Face Amount) Per life limit 50% of Initial Face Amount + Executive CIR + CIR on Wealth FlexiProtector + CIR + ECIR + SCIR + Free CIR (LC/LCAP) + SCIP + CI coverage under IPA product <=US$650,000	Per policy US$812,500 (Initial Face Amount) Per life limit 80% of Initial Face Amount + Executive CIR + CIR on Wealth FlexiProtector + CIR + ECIR + SCIR + Free CIR (LC/LCAP) + SCIP + CI coverage under IPA product <=US$650,000	Per policy US$650,000 (Initial Face Amount) Per life limit 100% of Initial Face Amount + Executive CIR + CIR on Wealth FlexiProtector + CIR + ECIR + SCIR + Free CIR (LC/LCAP) + SCIP + CI coverage under IPA product <=US$650,000
4. Region	Hong Kong and Macau		
5. Currency	US Dollar		
6. Riders attachable	Free WP (subject to per life limit), WP, PB, PBCI, SGHR (HK only), HS60 (Macau only), HS80 (Macau only), HB, AI, ADD, SADD, ADB, Term riders, PCR, PACS		
7. Product Group	Traditional Life		
8. Contract Laser Print Code	Basic Plan (For medical rating <='D' or rate-up not exist)		DB5J
	Basic Plan (For medical rating >'D' or rate-up exist)		DB5K
	Juvenile Lien Endorsement (For issue age=0 and non-China Resident)		DB4F
	Exclusion Endorsement for Executive Care		BIFM
	Term Conversion Endorsement		AXEE

D. Underwriting Guidelines:

1. Medical Requirements	• Follow Life / CI routine medical requirement table and the more strengthened one will be used. • The cotinine test must be conducted when the insured is required to visit Company's doctor or laboratory, if the insured apply for the non-smoker premium rate.
2. Financial Requirements	• Follow existing Life Financial Requirements.
3. Medical Rating	• Rating class from MR "A" to "F" rating. • It is not available for all issue ages and please refers to SMRS.
4. Nationality Rating	Please refer to the existing Nationality Rating Table on basic and CI. If the CI coverage is declined, application for the whole basic plan is declined.
5. Occupational Rating	Please refer to the existing Occupational Rating Table on basic and CI. The one with higher rating will be used.
6. Policy Date	Allow Date Back only
7. Application Form	Life Application Form: Hong Kong: 1. For Adult: Life and Personal Accident Insurance Application Form - OPUAIF00 2. For Juvenile: Life and Personal Accident Insurance Application Form (For policy with Proposed Insured under aged 18) - OPUAIF86 Macau: 1. For Adult: Life and Personal Accident Insurance Application Form - OPMCUF13 2. For Juvenile: Life and Personal Accident Insurance Application Form (For policy with Proposed Insured under aged 18) - OPMCUF19
8. Substandard Premium Discount Program	Not Applicable

E. POS Guidelines:

1. Change of Basic Face Amount	Follow normal rules for traditional life. The request of increasing Basic Face Amount will be rejected if CI coverage cannot be offered for the additional sum assured after underwriting.
2. Add/ Delete Basic Plan	Not applicable
3. 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.
4. Appeal Loading	Follow normal rules
5. Change Plan (Basic Plan)	• Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans). • The request for plan 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. Term Conversion	**Term conversion without underwriting on 3 New Benefits -- Up to November 30, 2009 (according to application date):** • Term Insurance with CI coverage can be converted to Executive Care without underwriting • A waiting period of 90 days will apply to the Severe Child Disease

	Benefit, Female Carcinoma-in-situ Benefit and Male Cancer Benefit ("3 New Benefits") • Conversion of Term Insurance WITHOUT CI coverage to Executive Care will be subject to underwriting on all new coverage, including Critical Illness Benefit, Severe Child Benefit, Female Carcinoma-in-situ and Male Cancer Benefit • Other will follow the existing conversion rule • Please refer to Appendix 4 for the thing to note upon Term conversion with CI coverage to Executive Care **Term conversion with underwriting on 3 New Benefits -- From December 1, 2009 onwards (according to application date):** • Conversion of Term Insurance with CI coverage to Executive Care will be subject to underwriting on the 3 New Benefits • If no adverse underwriting result related to the 3 New Benefits is found, conversion of Term Insurance with CI coverage to Executive Care with waiting period of 90 days on the 3 New Benefits will be approved. • If adverse underwriting result related to the 3 New Benefits is found, an exclusion of specific illness will be imposed. • Conversion of Term Insurance WITHOUT CI coverage to Executive Care will be subject to underwriting on all new coverage, including Critical Illness Benefit, Severe Child Benefit, Female Carcinoma-in-situ and Male Cancer Benefit • Other will follow the existing conversion rule
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 released to the insured at age 18.

F. Agent Compensation:

1. Commission

	Policy Year		
	1st year	2nd year	3rd year to 6th year
10-year pay	29%	5%	3%
15-year pay	39%	10%	3%
18-year pay	50%	10%	3%
25-year pay	54%	15%	3%

Pay to Age 55	Policy Year		
Issue Age	1st year	2nd year	3rd year to 6th year
0-35	54%	15%	3%
36	52%	10%	3%
37	50%	10%	3%
38	46%	10%	3%
39	42%	10%	3%
40	39%	10%	3%
41	37%	9%	3%
42	35%	8%	3%
43	33%	7%	3%
44	31%	6%	3%
45	29%	5%	3%

	Pay to Age 80	Policy Year		
	Issue Age	1st year	2nd year	3rd year to 6th year
	0-60	54%	15%	3%
	61	52%	10%	3%
	62	50%	10%	3%
	63	46%	10%	3%
	64	42%	10%	3%
	65	39%	10%	3%
	66	37%	9%	3%
	67	35%	8%	3%
	68	33%	7%	3%
	69	31%	6%	3%
	70	29%	5%	3%
2. High Issue Age FYC Adjustment	N/A			
3. Persistency & Career Benefit	Applicable			
4. Extra 10%	Applicable			
5. Provident Fund	Applicable			
6. Riders	HS60 (Macau only) / HS80 (Macau only) / HB/ AI/ ADD/ SADD/ ADB/ Term riders/ PCR	1st Year: 46% 2nd Year: 17% 3rd-6th Year: 5%		
	SGHR and PACS	Follow their own commission scale		
	WP/PB/PBCI	Follow Executive Care commission scale (if on rider, follow riders' commission scale)		
7. FYP Credit	100% of First Year Premium			
8. FYC Adjustment	Follow normal rules			

G. Others:

1. Proposal Generation System	Version 7.5 will be applicable
2. PTA Number for Brochure	PTA990033

附錄 1 Appendix 1: Comparison of Combined Critical Illness Life Plan

Company	AIA	AIA	ManuX	PrudentX	PrudentX	INX	FORTIX
Product Name	Executive Care	Executive Life + Executive Critical Illness Rider	Premier Plus Critical Illness Protector Series	Better Life II + Crisis Cover	Achiever Life II + Crisis Cover	Crisis Fighter	"Forever Health" Critical Illness Ins. Plan
Basic/ Rider	Basic (Packaged)	Basic + Rider (Apply Separately)	Basic (Packaged)	Basic + Rider (Apply Separately)	Basic + Rider (Apply Separately)	Basic (Packaged)	Basic (Packaged)
Premium Term/ Issue Age	Premium Term Issue Age 10/15/18Yrs Age 0-60 25 Years Age 0-55 To Age 55 Age 0-45 To Age 80 Age 0-60 18 years is rare in Market!	Executive Life Premium Term Issue Age 3/5 Years Age 0-75 10 Years Age 0-70 15 Years Age 0-65 18 Years Age 0-62 25 Years Age 0-55 To Age 55 Age 0-45 To Age 80 Age 0-70 Executive Critical Illness Rider (Not Applicable to 3-Year & 5-Year Pay): Premium Term Issue Age Follow Basic Plan (Attached to Executive Life) 10/15/18 Yrs Age 0-60 Pay to Age80 Age 0-60 25 Years Age 0-55 Pay To Age55 Age 0-45	Premium Term Issue Age 10/20 Yrs Age 0-60 To Age 65 Age 0-55	Premium Term Issue Age 5/10/15/20Yrs Age 16-55 To Age 55 Age 16-45 To Age 60 Age 16-50 To Age 65/85 Age 16-55 Crisis Cover: Premium Term Issue Age (Attached to Better Life II) 5 Yrs Age 16-55 Pay to Age55 Age 16-45 Pay to Age60 Age 16-50 Pay to Age65 Age16-55 Pay To Age85 Age 16-55	Premium Term Issue Age 5/10/15/20Yrs Age1-50 30 Yrs Age 1-55 To Age 60 Age 1-50 To Age 65 Age 1-55 To Age 85 Age 1-65 Crisis Cover: Premium Term Issue Age (Attached to Achiever Life II) 5 Yrs Age 16-55 Pay to Age60 Age 16-50 Pay To Age85 Age 16-55	Premium Term Issue Age 10 Years Age 18-65 15 Years Age 18-60 20 Years Age 18-55	Premium Term Issue Age 10 Years Age 18-65 15 Years Age18-60 20 Years Age 10-55 25 Years Age 0-50
Benefit Term	Life: Whole Life CI* / Male Cancer / Female CIS: To age 100 Severe Child Disease: To age 18 (the coverage of Loss of Independent Existence will cease after age 65)	Executive Life: Whole Life Executive Critical Illness Rider*: To Age 100 (* Note that for Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders; Parkinson's Disease and Loss of Independent Existence: the coverage of this Critical Illness will cease after age 65)	To Age 100	Better Life II: Whole Life Crisis Cover rider: To Age 100	Achiever Life II: Whole Life Crisis Cover rider: To Age 100	To Age 100	To Age 100

Premium Structure	Level and Non-guaranteed	Executive Life: Level and guaranteed Executive Critical Illness Rider: : Level and Non-guaranteed	Level and Non-guaranteed	Better Life II: Level and Guaranteed Crisis Cover rider: Level and Non-guaranteed	Achiever Life II: Level and Guaranteed Crisis Cover rider: Level and Non-guaranteed	Level and Non-guaranteed	Level and Non-guaranteed
Currency	USD	USD	USD/HKD	USD/HKD	USD/HKD	USD/HKD	USD/HKD
Minimum Sum Insured	USD10,000	Executive Life: USD10,000 Executive Critical Illness Rider : USD5,000	USD12,500 /HKD100,000	Better Life II: USD20,000/HKD160,000 Crisis Cover rider attached to Achiever Life: USD10,000/HKD80,000	Achiever Life II: USD5,000/HKD40,000 Crisis Cover rider attached to Achiever Life: USD10,000/HKD80,000	USD15,000 /HKD120,000	USD15,000 /HKD120,000
Maximum Sum Insured	100% CI: USD650,000 80% CI: USD812,500 50% CI: US1,300,000 (subject to a max. of USD650,000 for all CI coverage per life)	Executive Life: Normal underwriting limit Executive Critical Illness Rider : 1) Face Amount of Basic Plan; OR 2) USD650,000 (included all Sum Insured of critical illness); whichever is lower.	Age 0-15: USD250,000 /HKD2,000,000 Age 16 & above: USD750,000/ HKD6,000,000 per life	Better Life II: N/A Crisis Cover rider: USD750,000/ HKD6,000,000 per life	Achiever Life II: N/A Crisis Cover rider: USD750,000 HKD6,000,000 per life	USD500,000/ HKD4,000,000	USD500,000 /HKD4,000,000
Diseases Covered	47	45	48	40	40	40 (plus 10 special diseases stated below)	50
Death Benefit	Face Amount + Accumulated Annual Dividends and Maturity Dividends (if any) *Reduced Face Amount after the CI claim, if any	Face Amount + Accumulated Annual Dividends and Maturity Dividends (if any) *Reduced Face Amount after the CI claim, if an	Age 0-84: 100% Sum Insured – CI Claimed Amount (if any) Age 85 & above: 130% Sum Insured – CI Claimed Amount (if any)	Better Life II: The greater of: (1) 45% of Sum Assured + Reversionary Bonus (if any) + Special Bonus (if any); or (2) Sum Assured + Special Bonus (if any)	Achiever Life II: Face Amount +Reversionary Bonus (if any) + Special Bonus (if any)	100% Sum Insured + Accumulated Annual Dividends – CI Claimed Amount (if any)	Face Amount + Total Terminal Dividend (if any) – CI Claimed Amount (if any)

Other Benefits	➢ 47 CI coverage: 47 CI – advance 100% /80%/50% of Face Amount ➢ Female Carcinoma-in-situ Benefit (advance 20%/16%/10% of Face Amount) covering: • Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina/Vulva ➢ Severe Child Disease Benefit (advance of 20%/16%/10% of Face Amount) covering: ▪ Insulin Dependent Diabetes Mellitus ▪ Kawasaki Disease with Heart Complications ▪ Still's Disease ▪ Ostegenesis Imperfecta Type III ➢ Male Cancer Benefit (additional of 10% of CI benefit) covering: ▪ Testicular Cancer ▪ Prostate Cancer ➢ Guaranteed Cash Value ➢ Annual Dividends ➢ Maturity Dividend: Payable for in-force policy from 10th year upon surrender, death or diagnosis of CI, Female CIS and/or Severe Child Disease	Executive Life: ➢ Guaranteed Cash Value ➢ Annual Dividends ➢ Maturity Dividends: Payable for in-force policy from 10th year upon surrender or death ➢ Free Waiver of Premium, subject to per life limit Executive Critical Illness Rider : ➢ 45 CI coverage ➢ Waiver of (CIR) Premium for Disability	➢ Maturity Benefit: 130% Sum Insured – Claimed Amount ➢ Guaranteed Surrender Value (Refund of Premium: Year 26+: 100% refund of premium; At age 85-99: 100% Sum Insured) ➢ Inflation Protection Option: allows critical illness coverage to increase by 5% for a maximum of 10 consecutive years (Extra premium is needed) ➢ Cover-Me-Again Option: Customers can purchase a new critical illness policy without evidence of insurability even after full claim is made from the existing coverage	➢ Guaranteed Cash Value ➢ Reversionary Bonus: To be declared annually based on the sum assured and the accrued bonus from the 3rd policy anniversary onwards ➢ Special Bonus: To be declared annually from the 3rd policy anniversary onwards for claims payable in the following 12-month period ➢ Free Accelerated Disability Benefit	➢ Guaranteed Cash Value ➢ Reversionary Bonus from 3rd policy anniversary onwards ➢ Special Bonus from 3rd policy anniversary onwards ➢ Free Accelerated Disability Benefit	➢ 40 CI coverage: ▪ Advance 100% of Sum Insured on or before age 85 ▪ Advance **50%** of Sum Insured after age 85 ▪ CI definitions revised ➢ 10 Special diseases: ▪ Mostly are Carcinoma-in-Situ of Male / Female Organs ▪ Covered till age 85 ▪ 20% of Sum Insured will be advanced, subject to a maximum of USD30,000/HKD240,000 ➢ Guaranteed Cash Value ➢ Annual Dividends ➢ Second Medical Opinion Service	➢ 50 CI coverage: 44 CI – advance 100% of Face Amount ➢ Cancer In Situ and Early Stage Cancer (advance 20% Face Amount) • Female Benefit: Cancer In Situ of female organs Early Stage Cancer: Ovary • Male Benefit: Cancer In Situ of male organs Early Stage Cancer: Prostate ➢ Juvenile Benefit: • Kawasaki Disease: advance 100% Face Amount • Severe Asthma: advance 20% Face Amount ➢ Guaranteed Cash Value ➢ Terminal Dividend ➢ Free SOS

附錄 1 Appendix 1: 危疾人壽保險計劃組合之比較

公司	友邦	友邦	宏記	保記	保記	IN 記	富記
計劃名稱	Executive Care 易達安心保	Executive Life + Executive Critical Illness Rider 特級易達終身保+「萬無一失」危疾附加契約	PremierPlus Critical Illness Protector Series 卓越危疾保系列	Better Life II + Crisis Cover 「更美好」保障計劃 II+危疾保障計劃	Achiever Life II + Crisis Cover 「理想人生」終身保障計劃 II+危疾保障計劃	Crisis Fighter 「危疾武士」保障計劃	"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃
基本計劃/附加契約	基本計劃 (套裝)	基本計劃+附加契約 (分拆購買)	基本計劃 (套裝)	基本計劃+附加契約 (分拆購買)	基本計劃+附加契約 (分拆購買)	基本計劃 (套裝)	基本計劃 (套裝)
繳付期/投保年齡	繳付期 投保年齡 10/15/18 年 0-60 歲 25 年 0-55 歲 至 55 歲 0-45 歲 至 80 歲 0-60 歲 18 年爲市場上罕見!	易達終身保： 繳付期 投保年齡 3/5 年 0-75 歲 10 年 0-70 歲 15 年 0-65 歲 18 年 0-62 歲 25 年 0-55 歲 至 55 歲 0-45 歲 至 80 歲 0-70 歲 特級「萬無一失」危疾附加契約（不適用於 3 年及 5 年繳付期之計劃： 繳付期 投保年齡 (與基本計劃相同) 附加於易達終身保 10/15/18 年 0-60 歲 至 80 歲 0-60 歲 25 年 0-55 歲 至 55 歲 0-45 歲	繳付期 投保年齡 10/20 年 0-60 歲 至 65 歲 0-55 歲	繳付期 投保年齡 5/10/15/20 年 16-55 歲 至 55 歲 16-45 歲 至 60 歲 16-50 歲 至 65/85 歲 16-55 歲 危疾保障計劃: 繳付期 投保年齡 附加於「更美好」 5 年 16-55 歲 至 55 歲 16-45 歲 至 60 歲 16-50 歲 至 65 歲 16-55 歲 至 85 歲 16-55 歲	繳付期 投保年齡 5/10/15/20 年 1-50 歲 30 年 1-55 歲 至 60 歲 1-50 歲 至 65 歲 1-55 歲 至 85 歲 1-65 歲 危疾保障計劃: 繳付期 投保年齡 附加於「理想人生」 5 年 16-55 歲 至 60 歲 16-50 歲 至 85 歲 16-55 歲	繳付期 投保年齡 10 年 18-65 歲 15 年 18-60 歲 20 年 18-55 歲	繳付期 投保年齡 10 年 18-65 歲 15 年 18-60 歲 20 年 10-55 歲 25 年 0-50 歲
保障期	人壽保障：終身 危疾* / 女性原位癌 / 男性癌症保障：至 100 歲 嚴重兒童疾病保障：至 18 歲 (*不能獨立生活此項危疾保障於受保人滿六十五歲時即時自動終止)	易達終身保：終身 特級「萬無一失」危疾附加契約*：至 100 歲 (*亞爾茲默氏病/癡呆症; 柏金遜症 及 不能獨立生活: 此項危疾保障於受保人滿六十五歲時即時自動終止)	至 100 歲	「更美好」: 終身 危疾保障: 至 100 歲	「理想人生」: 終身 危疾保障: 至 100 歲	至 100 歲	至 100 歲

保費形式	均衡及非保證	易達終身保：均衡及保證 特級「萬無一失」危疾附加契約：均衡及非保證	均衡及非保證	「更美好」: 均衡非保證 危疾保障: 均衡及非保證	「理想人生」: 均衡及保證 危疾保障: 均衡及非保證	均衡及非保證	均衡及非保證
貨幣	美元	美元	美元/港幣	美元/港幣	美元/港幣	美元/港幣	美元/港幣
最低投保額	美元 10,000	易達終身保： 美元 10,000 特級「萬無一失」危疾附加契約：美元 5,000	美元 12,500/港幣 100,000	「更美好」:美元 20,000 / 港幣 160,000 危疾保障附加於「理想人生」: 美元 10,000 / 港幣 80,000	「理想人生」: 美元 5,000 /港幣 40,000 危疾保障附加於「理想人生」: 美元 10,000 / 港幣 80,000	美元 15,000 / 港幣 120,000	美元 15,000 / 港幣 120,000
最高投保額	100% 危疾保障：美元 650,000 80% 危疾保障：美元 812,500 50% 危疾保障：美元 1,300,000 [所有危疾保障合計之投保總額不能超過 650,000 美元 (每位受保人計算)]	易達終身保：一般核保限額 特級「萬無一失」危疾附加契約： 1) 基本保單保額或 2) 美元 650,000(包括已投保之危疾總額); 以較低者爲準	0-15 歲：美元 250,000 / 港幣 2,000,000 16 歲以上：美元 500,000/ 港幣 4,000,000	「更美好」: 不適用 危疾保障: 美元 750,000/ 港幣 6,000,000 (每位受保人計算)	「理想人生」: 不適用 危疾保障: 美元 750,000/ 港幣 6,000,000 (每位受保人計算)	美元 500,000 / 港幣 4,000,000	美元 500,000 / 港幣 4,000,000
保障疾病數目	47	45	48	40	40	40 (另加 10 項特別疾病賠償)	50
身故賠償	基本保額*+積存紅利+期滿紅利(如有) *扣除危疾賠償 (如有) 後之基本保額	基本保額*+積存紅利+期滿紅利(如有) *扣除危疾賠償 (如有) 後之基本保額	0-84 歲：100%保額 – 危疾已索償總額 (如有) 85 歲以上：130%保額 – 危疾已索償總額 (如有)	「更美好」: 以下較高一項： (1) 45%投保額+歸原紅利(如有)+特別紅利(如有)；或 (2) 投保額+特別紅利(如有)	「理想人生」: 投保額+歸原紅利(如有)+特別紅利(如有)	100%保額 + 積存紅利– 危疾已索償總額 (如有)	基本保額 +期 終紅利 (如有)– 已付危疾賠償 (如有)

其他的惠益	➢ 47 項危疾賠償：47項危疾爲預支100%/80%/50%基本保額 ➢ 女性原位癌保障(扣除 20%/16%/10%之基本保額) 保障：乳房、子宮頸、子宮、卵巢、輸卵管、陰道／外陰 ➢ 嚴重兒童疾病保障 (扣除 20% /16%/10%之基本保額) 保障： ▪ 胰島素依賴型糖尿病 ▪ 斯蒂爾病 ▪ 俱心臟併發症的川崎病 ▪ 成骨不全症第三型 ➢ 男性癌症保障 (額外10%之危疾賠償) 保障： ▪ 睪丸癌 ▪ 前列腺癌 ➢ 保證現金價值 ➢ 週年紅利 ➢ 期滿紅利 (適用於保單生效 10 年後受保人身故、退保或被診斷患有危疾、嚴重兒童疾病及/或女性原位癌時派發)	易達終身保： ➢ 保證現金價值 ➢ 週年紅利 ➢ 期滿紅利 (適用於保單生效10年後受保人身故或退保時派發) ➢ 免供免付保費附加契約 特級「萬無一失」危疾附加契約： ➢ 45 項危疾賠償 ➢ 免付保費保障	➢ 期滿利益：130%保額 – 已索償總額 ➢ 保證退保價值(保費回贈：於 26 年後退回 100%已付保費；於 85-99 歲，退回 100%保額) ➢ 通脹加保權益：保障最多可連續 10 年增額 5%(需繳交額外保費) ➢ 備用保障權益：客戶於現有保障索取全數賠償後， 仍可購買另一份全新危疾保障， 而無須提供任何健康證明	➢ 保證現金價值 ➢ 歸原紅利：根據投保額及已累積之紅利計算，於第 3 個保單周年日起，每年宣佈及累積 ➢ 特別紅利：由第 3 個保單周年日起，每年宣佈該年之特別紅利率，有效期爲 12 個月 ➢ 免費預支傷病保障	➢ 保證現金價值 ➢ 歸原紅利：於第 3 個保單周年日起 ➢ 特別紅利：於第 3 個保單周年日起 ➢ 免費預支傷病保障	➢ 40 項危疾賠償： ▪ 於 85 歲或以前扣除 100%之基本保額 ▪ 於 85 歲後扣除 50%之基本保額 ▪ 更新危疾定義 ➢ 10 項特別疾病賠償： ▪ 主要保障男女性器官的原位癌 ▪ 保障至 85 歲 ▪ 扣除 20%之基本保額，以美元 3 萬/ 港幣 24 萬爲上限 ➢ 保證現金價值 ➢ 每年保單紅利 ➢ 第二醫療意見服務	➢ 50 項危疾賠償：當中 44 項危疾爲預支 100% 基本保額 ➢ 原位癌及早期癌症 (扣除 20%之基本保額) • 女性惠益：女性器官的原位癌 早期癌症：卵巢癌 • 男性惠益：男性器官的原位癌 早期癌症：前列腺 ➢ 兒童惠益： • 川崎病：扣除 100%之基本保額 • 嚴重哮喘：扣除 20%之基本保額 ➢ 保證現金價值 ➢ 期終紅利 ➢ 免費環球緊急支援服務

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

Male, Age 45, Non-smoker, Sum Insured=USD50,000, Premium Payment Term=10 Years to compare
男性，45 歲*，非吸煙，投保額=美元 50,000，繳付年期=10 年作比較

Company 公司	AIA 友邦		AIA 友邦		ManulX 宏記		PrudentX 保記		INX IN 記		FORTIX 富記	
Product Name 計劃名稱	Executive Care 100 易達安心保 100		Executive Life + Executive Critical Illness Rider 易達終身保+特級「萬無一失」危疾附加契約		PremierPlus Critical Illness Protector Series 卓越危疾保系列		Better Life II + Crisis Cover (Pay to Age 55) 「更美好」保障計劃 II+危疾保障計劃(繳付期至 55 歲)		Crisis Fighter 危疾武士保障計劃		"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃	
Total Annual Premium 每年總保費	2,691.50		2,662.50		2,470.00		2,544.50		2,424.00		2,601.50	
Dividend Interest Rate 積存息率	4.75%		4.75%		N/A (no accumulated dividends 沒有積存紅利)		N/A		4.00%		N/A	
投保額	50,000		50,000		50,000		50,000		50,000		50,000	
危疾保障額	50,000		50,000		50,000		50,000		50,000		50,000	
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**	**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 5 年	50,490	375.18%	50,490	379.27%	50,000	404.86%	54,171	425.79%	50,487	416.56%	51,710	397.54%
Yr 10 年	54,605	202.88%	54,605	205.09%	50,000	202.43%	58,904	231.50%	51,768	213.56%	54,600	209.88%
Yr 15 年	60,047	223.10%	60,047	225.53%	50,000	202.43%	62,964	247.45%	53,949	222.56%	57,740	221.95%
Yr 20 年	67,997	252.64%	67,997	255.39%	50,000	202.43%	65,874	258.89%	57,093	235.53%	62,060	238.55%
Yr 25 年	79,288	**294.59%**	79,288	297.80%	50,000	202.43%	68,796	270.37%	61,466	253.57%	67,895	260.98%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	2,800	-48.05%	2,800	-47.75%	—	—	3,354	-41.39%	3,077	-42.47%	1,450	-64.07%
Yr 10 年	19,700	-5.76%	19,700	-5.56%	6,175	-27.77%	10,304	-17.38%	19,145	-4.34%	8,550	-21.76%
Yr 15 年	22,950	-1.52%	22,950	-1.41%	12,350	-6.56%	11,872	-7.21%	22,600	-0.67%	14,800	-5.34%
Yr 20 年	26,400	-0.12%	26,400	-0.05%	18,525	-1.85%	13,474	-4.06%	26,230	0.51%	22,400	-0.96%
Yr 25 年	29,950	0.52%	29,950	0.58%	24,700	0%	15,045	-2.54%	29,828	1.01%	24,850	-0.22%
Total Cash Value 總現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	3,290	-43.54%	3,290	-43.23%	—	—	5,690	-25.70%	3,564	-38.23%	3,160	-43.72%
Yr 10 年	24,305	**-1.86%**	24,305	-1.66%	6,175	-27.77	17,684	-6.74%	20,913	-2.70%	13,150	-12.90%
Yr 15 年	32,997	**1.94%**	32,997	2.05%	12,350	-6.56%	25,273	-0.06%	26,549	0.87%	22,540	-1.36%
Yr 20 年	44,397	**3.25%**	44,397	3.32%	18,525	-1.85%	33,983	1.87%	33,323	2.06%	34,460	1.82%
Yr 25 年	59,238	**3.89%**	59,238	3.95%	24,700	0%	43,871	2.68%	41,294	2.62%	42,745	2.44%

*保記及 IN 記以 45 歲(下次生日日期) *Age 45 (age next birthday) for PrudentX and INX

比較撮要 Comparison Summary：

- 雖然友邦易達安心保 100 的保費會較貴，但總回報及總身故賠償/已付總保費平均較其他公司優勝
- 易達安心保 100 的保費與易達終身保+特級「萬無一失」危疾附加契約差別不大，但危疾保障範圍較優勝
- Although AIA Executive Care's premium is slightly higher, but the Total Return and Total DB/ Total Premium Paid would be higher than other companies in general.
- Executive Care 100's premium is similar to Executive Life + Executive Critical Illness Rider, but the scope of disease coverage is better

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

Male, Age 45, Non-smoker, Sum Insured=USD50,000, Premium Payment Term=15 Years to compare
男性，45 歲*，非吸煙，投保額=美元 50,000，繳付年期=15 年作比較

Company 公司	AIA 友邦		AIA 友邦		PrudentX 保記		PrudentX 保記		INX IN 記		FORTIX 富記	
Product Name 計劃名稱	Executive Care 100 易達安心保 100		Executive Life + Executive Critical Illness Rider 易達終身保+特級「萬無一失」危疾附加契約		Better Life II + Crisis Cover (Pay to Age 60) 「更美好」保障計劃 II+危疾保障計劃(繳付期至 60 歲)		Achiever Life II + Crisis Cover 「理想人生」終身保障計劃 II+危疾保障計劃		Crisis Fighter 危疾武士保障計劃		"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃	
Total Annual Premium 每年總保費	1,944.00		1,921.50		2,034.5		3,734.50		1,799.50		1,850.00	
Dividend Interest Rate 積存息率	4.75%		4.75%		N/A		N/A		4.00%		N/A	
投保額	50,000		50,000		50,000		50,000		50,000		50,000	
危疾保障額	50,000		50,000		50,000		50,000		50,000		50,000	
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**	**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 5 年	50,277	517.25%	50,277	523.31%	54,171	532.52%	63,155	338.22%	50,354	559.64%	51,115	552.59%
Yr 10 年	52,825	271.73%	52,825	274.92%	58,904	289.53%	81,142	217.28%	51,279	284.96%	52,875	285.81%
Yr 15 年	57,181	196.09%	57,181	198.39%	62,964	206.32%	99,078	176.87%	52,996	196.34%	55,720	200.79%
Yr 20 年	63,996	**219.47%**	63,996	222.04%	65,874	215.86%	116,179	207.40%	55,933	207.22%	58,940	212.40%
Yr 25 年	73,870	**253.33%**	73,870	256.29%	68,796	225.43%	133,305	237.97%	60,054	222.48%	63,255	227.95%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	1,400	-57.81%	1,400	-57.51%	2,030	-49.19%	4,512	-43.87%	1,494	-54.13%	600	-75.49%
Yr 10 年	7,900	-17.31%	7,900	-17.07%	5,863	-24.61%	13,029	-20.49%	8,204	-14.96%	3,650	-33.24%
Yr 15 年	22,950	-3.06%	22,950	-2.91%	11,872	-13.08%	26,382	-10.17%	22,600	-2.25%	9,850	-14.53%
Yr 20 年	26,400	-0.77%	26,400	-0.68%	13,474	-6.39%	29,942	-4.87%	26,230	-0.22%	16,800	-3.90%
Yr 25 年	29,950	0.15%	29,950	0.21%	15,045	-3.93%	33,433	-2.87%	29,828	0.55%	24,850	-0.61%
Total Cash Value 總現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	1,677	-53.12%	1,677	-52.81%	4,366	-26.96%	9,704	-21.07%	1,848	-48.40%	1,715	-51.19%
Yr 10 年	10,725	-11.18%	10,725	-10.95%	12,321	-9.37%	27,380	-5.73%	9,483	-12.08%	6,525	-20.26%
Yr 15 年	30,131	**0.41%**	30,131	0.55%	25,273	-2.40%	56,162	0.03%	25,596	-0.67%	15,570	-7.64%
Yr 20 年	40,396	**2.49%**	40,396	2.58%	33,983	0.83%	75,517	2.29%	32,163	1.34%	25,740	-0.58%
Yr 25 年	53,820	**3.40%**	53,820	3.47%	43,871	2.02%	97,492	3.08%	39,882	2.17%	38,105	1.76%

*保記及 IN 記以 45 歲(下次生日日期) *Age 45 (age next birthday) for PrudentX and INX

比較撮要 Comparison Summary：

- 友邦易達安心保 100 的保費保位列中游，但總身故賠償/已付總保費於第 20 年後平均較其他公司優勝，而且總回報於第 15 年後平均較其他公司優勝
- 易達安心保 100 的保費與易達終身保+特級「萬無一失」危疾附加契約差別不大，但危疾保障範圍較優勝
- AIA Executive Care 100's premium is in middle level, the Total DB/ Total Premium Paid would be higher than other companies after 20 years and Total Return after 15 years is better in general
- Executive Care 100's premium is similar to Executive Life + Executive Critical Illness Rider , but the scope of disease coverage is better

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

Male, Age 45, Non-smoker, Sum Insured=USD50,000, Premium Payment Term=18 / 20 Years to compare
男性，45 歲*，非吸煙，投保額=美元 50,000，繳付年期=18 / 20 年 作比較

Company 公司	AIA 友邦		AIA 友邦		INX IN 記		FORTIX 富記	
Product Name 計劃名稱	Executive Care 100 易達安心保 100		Executive Life + Executive Critical Illness Rider 易達終身保+特級「萬無一失」危疾附加契約		Crisis Fighter 危疾武士保障計劃		"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃	
Premium Payment term 保費繳付年期	18 Years 年		18 Years 年		20 Years 年		20 Years 年	
Total Annual Premium 每年總保費	1,736.50		1,715.00		1,590.00		1,593.00	
Dividend Interest Rate 積存息率	4.75%		4.75%		4.00%		N/A	
投保額	50,000		50,000		50,000		50,000	
危疾保障額	50,000		50,000		50,000		50,000	
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**	**Amount 金額**	**Total DB / Total Premium Paid 總身故賠償/已付總保費**
Yr 5 年	50,210	578.29%	50,210	585.54%	50,291	632.59%	50,880	638.79%
Yr 10 年	52,247	300.88%	52,247	304.65%	51,047	321.05%	52,155	327.40%
Yr 15 年	55,811	214.27%	55,811	216.95%	52,438	219.87%	54,110	226.45%
Yr 20 年	61,966	198.25%	61,966	200.73%	54,678	171.94%	56,965	178.80%
Yr 25 年	71,040	227.28%	71,040	230.13%	58,527	184.05%	60,160	188.83%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	1,200	-58.85%	1,200	-58.54%	1,163	-57.40%	350	-81.98%
Yr 10 年	6,750	-18.22%	6,750	-17.97%	6,448	-17.35%	2,050	-43.65%
Yr 15 年	15,500	-6.82%	15,500	-6.65%	17,639	-3.88%	5,550	-21.87%
Yr 20 年	25,850	**-1.67%**	25,850	-1.56%	26,230	-1.87%	11,200	-11.49%
Yr 25 年	29,350	**-0.38%**	29,350	-0.31%	29,828	-0.41%	18,650	-3.53%
Total Cash Value 總現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	1,410	-54.71%	1,410	-54.39%	1,454	-51.56%	1,230	-56.02%
Yr 10 年	8,997	**-12.41%**	8,997	-12.17%	7,495	-14.29%	4,205	-26.55%
Yr 15 年	21,311	-2.55%	21,311	-2.39%	20,077	-2.19%	9,660	-12.48%
Yr 20 年	37,816	**1.64%**	37,816	1.74%	30,908	-0.27%	18,165	-5.72%
Yr 25 年	50,390	**2.87%**	50,390	2.94%	38,355	1.20%	28,810	-0.65%

*IN 記以 45 歲(下次生日日期)　*Age 45 (age next birthday) for INX

比較撮要 Comparison Summary：

- 友邦易達安心保 100 的供款年期較短，而且保證回報、總回報及總身故賠償/已付總保費(尤其是後期)較其他公司優勝
- 易達安心保 100 的保費與易達終身保+特級「萬無一失」危疾附加契約差別不大，但危疾保障範圍較優勝
- AIA Executive Care 100 has shorter premium payment, the Guaranteed Return, Total Return and Total DB/ Total Premium Paid are better than other companies, especially in latter years
- Executive Care 100's premium is similar to Executive Life + Executive Critical Illness Rider, but the scope of disease coverage is better

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

Male, Age 45, Non-smoker, Sum Insured=USD50,000, Premium Payment Term= 25 Years to compare
男性，45 歲，非吸煙，投保額=美元 50,000，繳付年期=25 年作比較

Company 公司	**AIA 友邦**		**AIA 友邦**	
Product Name 計劃名稱	Executive Care 100 易達安心保 100		Executive Life + Executive Critical Illness Rider 易達終身保+特級「萬無一失」危疾附加契約	
Total Premium 總保費	1,449.00		1,429.00	
Dividend Interest Rate 積存息率	4.75%		4.75%	
投保額	50,000		50,000	
危疾保障額	50,000		50,000	
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**
Yr 5 年	50,135	691.99%	50,135	701.68%
Yr 10 年	51,633	356.34%	51,633	361.32%
Yr 15 年	54,274	249.71%	54,274	253.20%
Yr 20 年	59,074	203.84%	59,074	206.70%
Yr 25 年	66,822	184.46%	66,822	187.05%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	900	-61.48%	900	-61.15%
Yr 10 年	5,250	-19.69%	5,250	-19.40%
Yr 15 年	11,900	-7.99%	11,900	-7.79%
Yr 20 年	19,700	-3.84%	19,700	-3.70%
Yr 25 年	26,950	-2.36%	26,950	-2.25%
Total Cash Value 總現金價值	**Amount 金額**	**IRR 每年回報**	**Amount 金額**	**IRR 每年回報**
Yr 5 年	1,035	-58.01%	1,035	-57.66%
Yr 10 年	6,883	-14.14%	6,883	-13.86%
Yr 15 年	16,174	-3.79%	16,174	-3.61%
Yr 20 年	28,774	-0.07%	28,774	0.06%
Yr 25 年	43,772	1.43%	43,772	1.53%

比較撮要 Comparison Summary：

- 易達安心保 100 的保費與易達終身保+特級「萬無一失」危疾附加契約差別不大，但危疾保障範圍較優勝
- Executive Care 100's premium is similar to Executive Life + Executive Critical Illness Rider, but the scope of disease coverage is better

附錄二 / Appendix 2:

只適用於 10 年繳付期
For 10-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	13.20	13.20	12.74	12.74	12.06	12.06
1	13.60	13.60	13.13	13.13	12.42	12.42
2	14.01	14.01	13.52	13.52	12.79	12.79
3	14.44	14.44	13.93	13.93	13.18	13.18
4	14.88	14.88	14.36	14.36	13.57	13.57
5	15.33	15.33	14.79	14.79	13.98	13.98
6	15.81	15.81	15.25	15.25	14.41	14.41
7	16.31	16.31	15.73	15.73	14.86	14.86
8	16.82	16.82	16.22	16.22	15.32	15.32
9	17.34	17.34	16.72	16.72	15.79	15.79
10	17.89	17.89	17.25	17.25	16.29	16.29
11	18.46	18.46	17.80	17.80	16.80	16.80
12	19.04	19.04	18.35	18.35	17.33	17.33
13	19.63	19.63	18.92	18.92	17.86	17.86
14	20.25	20.25	19.52	19.52	18.42	18.42
15	20.89	20.89	20.13	20.13	19.00	19.00
16	21.93	21.45	21.15	20.67	19.98	19.50
17	23.39	21.93	22.51	21.15	21.20	19.97
18	24.63	22.51	23.71	21.70	22.33	20.49
19	25.94	23.13	24.97	22.29	23.53	21.04
20	27.31	23.77	26.30	22.90	24.78	21.61
21	28.18	24.53	27.12	23.63	25.54	22.28
22	29.09	25.34	27.98	24.40	26.33	22.98
23	30.03	26.18	28.87	25.19	27.14	23.71
24	31.00	27.05	29.79	26.01	27.97	24.46
25	32.00	27.94	30.73	26.86	28.83	25.23
26	33.02	28.85	31.70	27.72	29.71	26.02
27	34.07	29.80	32.69	28.62	30.62	26.85
28	35.16	30.77	33.72	29.54	31.55	27.69
29	36.29	31.79	34.78	30.50	32.52	28.57
30	37.46	32.84	35.88	31.49	33.52	29.47
31	38.66	33.92	37.04	32.54	34.57	30.43
32	39.90	35.03	38.24	33.61	35.66	31.40
33	41.18	36.17	39.48	34.71	36.78	32.41
34	42.49	37.36	40.75	35.87	37.93	33.46
35	43.86	38.59	42.07	37.06	39.12	34.54
36	45.29	39.85	43.45	38.28	40.36	35.65
37	46.90	41.25	44.90	39.55	41.66	36.80
38	48.58	42.70	46.42	40.86	43.01	37.98
39	50.35	44.22	47.99	42.23	44.41	39.21
40	52.16	45.79	49.61	43.64	45.84	40.48
41	53.88	47.29	51.20	45.05	47.27	41.75
42	55.64	48.85	52.84	46.50	48.74	43.07
43	57.46	50.46	54.53	48.01	50.25	44.42
44	59.36	52.11	56.29	49.55	51.82	45.81
45	61.30	53.83	58.09	51.15	53.44	47.26
46	63.30	55.61	59.95	52.81	55.10	48.76
47	65.33	57.41	61.83	54.50	56.80	50.30
48	67.44	59.29	63.79	56.25	58.55	51.89
49	69.61	61.20	65.81	58.04	60.36	53.51
50	71.87	63.21	67.90	59.92	62.23	55.22
51	74.33	65.38	70.16	61.92	64.24	57.01
52	76.99	67.63	72.59	64.00	66.37	58.87
53	79.84	70.03	75.18	66.21	68.63	60.83
54	82.84	72.53	77.90	68.50	70.99	62.86
55	85.93	75.13	80.70	70.89	73.42	64.97
56	89.01	77.78	83.49	73.31	75.83	67.12
57	92.17	80.50	86.34	75.80	78.30	69.32
58	95.39	83.28	89.26	78.35	80.83	71.57
59	98.70	86.13	92.25	80.96	83.43	73.89
60	102.10	89.05	95.32	83.64	86.09	76.27

附錄二 / Appendix 2:

只適用於 10 年繳付期
For 10-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	12.52	12.52	11.92	11.92	11.01	11.01
1	12.90	12.90	12.28	12.28	11.35	11.35
2	13.29	13.29	12.65	12.65	11.69	11.69
3	13.69	13.69	13.03	13.03	12.05	12.05
4	14.10	14.10	13.42	13.42	12.41	12.41
5	14.52	14.52	13.83	13.83	12.79	12.79
6	14.96	14.96	14.24	14.24	13.17	13.17
7	15.41	15.41	14.67	14.67	13.56	13.56
8	15.87	15.87	15.10	15.10	13.96	13.96
9	16.34	16.34	15.55	15.55	14.36	14.36
10	16.83	16.83	16.01	16.01	14.79	14.79
11	17.38	17.38	16.54	16.54	15.27	15.27
12	17.96	17.96	17.09	17.09	15.78	15.78
13	18.55	18.55	17.65	17.65	16.30	16.30
14	19.17	19.17	18.24	18.24	16.85	16.85
15	19.81	19.81	18.85	18.85	17.41	17.41
16	20.84	20.39	19.84	19.39	18.35	17.90
17	22.20	20.92	21.11	19.90	19.49	18.38
18	23.41	21.46	22.27	20.42	20.57	18.86
19	24.70	22.01	23.51	20.95	21.72	19.36
20	26.05	22.57	24.80	21.49	22.93	19.86
21	26.92	23.27	25.62	22.15	23.66	20.47
22	27.81	24.03	26.45	22.87	24.41	21.13
23	28.73	24.80	27.31	23.59	25.19	21.79
24	29.66	25.60	28.18	24.35	25.97	22.48
25	30.63	26.41	29.09	25.12	26.79	23.18
26	31.64	27.28	30.04	25.93	27.64	23.92
27	32.69	28.21	31.02	26.80	28.51	24.70
28	33.79	29.18	32.04	27.71	29.43	25.51
29	34.92	30.17	33.10	28.64	30.36	26.34
30	36.10	31.19	34.19	29.59	31.34	27.19
31	37.30	32.25	35.35	30.61	32.36	28.10
32	38.54	33.34	36.54	31.67	33.41	29.03
33	39.82	34.47	37.78	32.76	34.50	30.00
34	41.14	35.63	39.07	33.88	35.63	31.00
35	42.50	36.83	40.38	35.05	36.79	32.04
36	43.99	38.13	41.72	36.22	37.97	33.08
37	45.51	39.47	43.07	37.42	39.16	34.15
38	47.09	40.85	44.47	38.66	40.40	35.25
39	48.70	42.26	45.90	39.92	41.67	36.37
40	50.35	43.70	47.37	41.21	42.96	37.53
41	51.90	45.09	48.81	42.50	44.26	38.70
42	53.49	46.51	50.29	43.83	45.60	39.91
43	55.11	47.97	51.80	45.20	46.96	41.14
44	56.78	49.49	53.36	46.62	48.37	42.43
45	58.48	51.05	54.94	48.07	49.81	43.75
46	60.19	52.61	56.54	49.53	51.25	45.06
47	61.96	54.20	58.18	51.01	52.74	46.40
48	63.78	55.85	59.88	52.55	54.27	47.79
49	65.65	57.53	61.62	54.11	55.84	49.22
50	67.60	59.29	63.43	55.75	57.47	50.70
51	69.80	61.25	65.45	57.56	59.25	52.29
52	72.15	63.32	67.61	59.46	61.13	53.97
53	74.68	65.51	69.91	61.47	63.13	55.72
54	77.42	67.82	72.40	63.58	65.26	57.56
55	80.30	70.25	75.00	65.79	67.47	59.47
56	83.34	72.84	77.74	68.16	69.81	61.52
57	86.52	75.57	80.61	70.64	72.23	63.66
58	89.82	78.41	83.58	73.22	74.75	65.89
59	93.24	81.37	86.65	75.90	77.35	68.19
60	96.82	84.47	89.86	78.71	80.06	70.60

附錄二 / Appendix 2:

只適用於 15 年繳付期
For 15-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	9.98	9.98	9.66	9.66	9.19	9.19
1	10.22	10.22	9.89	9.89	9.41	9.41
2	10.47	10.47	10.13	10.13	9.63	9.63
3	10.73	10.73	10.38	10.38	9.86	9.86
4	11.00	11.00	10.64	10.64	10.10	10.10
5	11.27	11.27	10.90	10.90	10.34	10.34
6	11.56	11.56	11.18	11.18	10.60	10.60
7	11.86	11.86	11.46	11.46	10.87	10.87
8	12.18	12.18	11.77	11.77	11.16	11.16
9	12.50	12.50	12.08	12.08	11.44	11.44
10	12.83	12.83	12.39	12.39	11.74	11.74
11	13.19	13.19	12.74	12.74	12.06	12.06
12	13.57	13.57	13.10	13.10	12.40	12.40
13	13.95	13.95	13.46	13.46	12.74	12.74
14	14.34	14.34	13.84	13.84	13.08	13.08
15	14.75	14.75	14.23	14.23	13.45	13.45
16	15.45	15.12	14.91	14.58	14.10	13.77
17	16.59	15.51	15.95	14.95	14.99	14.11
18	17.42	15.92	16.75	15.34	15.74	14.46
19	18.28	16.32	17.58	15.71	16.52	14.81
20	19.20	16.75	18.46	16.12	17.35	15.18
21	19.83	17.29	19.05	16.63	17.89	15.64
22	20.48	17.85	19.67	17.16	18.45	16.12
23	21.15	18.42	20.30	17.70	19.02	16.61
24	21.84	19.01	20.95	18.25	19.61	17.12
25	22.55	19.63	21.62	18.84	20.22	17.65
26	23.29	20.29	22.31	19.46	20.85	18.21
27	24.05	20.97	23.03	20.10	21.49	18.80
28	24.84	21.67	23.77	20.76	22.16	19.40
29	25.65	22.39	24.53	21.44	22.85	20.01
30	26.50	23.15	25.32	22.15	23.56	20.66
31	27.39	23.93	26.17	22.90	24.33	21.34
32	28.30	24.74	27.05	23.68	25.11	22.04
33	29.25	25.58	27.96	24.49	25.93	22.77
34	30.23	26.44	28.90	25.33	26.78	23.52
35	31.24	27.34	29.88	26.19	27.64	24.30
36	32.32	28.25	30.92	27.07	28.57	25.09
37	33.53	29.27	32.00	27.98	29.52	25.91
38	34.80	30.32	33.13	28.93	30.52	26.76
39	36.13	31.43	34.31	29.91	31.56	27.63
40	37.52	32.56	35.53	30.93	32.63	28.54
41	38.87	33.72	36.78	32.01	33.74	29.51
42	40.24	34.92	38.04	33.12	34.86	30.51
43	41.70	36.19	39.39	34.30	36.05	31.57
44	43.21	37.50	40.78	35.51	37.29	32.66
45	44.83	38.88	42.26	36.79	38.59	33.80
46	46.75	40.34	44.02	38.12	40.14	34.98
47	48.81	41.91	45.90	39.56	41.78	36.23
48	50.98	43.53	47.87	41.03	43.51	37.53
49	53.22	45.24	49.91	42.59	45.29	38.88
50	55.54	46.98	52.03	44.17	47.14	40.27
51	58.43	48.81	54.70	45.84	49.56	41.75
52	61.45	50.69	57.48	47.55	52.09	43.28
53	64.61	52.63	60.40	49.31	54.75	44.86
54	67.89	54.61	63.43	51.12	57.52	46.48
55	71.31	56.67	66.60	52.99	60.41	48.16
56	74.45	58.97	69.47	55.10	63.01	50.08
57	77.69	61.35	72.44	57.28	65.71	52.07
58	81.04	63.82	75.51	59.55	68.50	54.14
59	84.49	66.35	78.67	61.87	71.40	56.27
60	88.06	68.99	81.95	64.29	74.40	58.49

附錄二 / Appendix 2:

只適用於 15 年繳付期
For 15-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	9.70	9.70	9.30	9.30	8.69	8.69
1	9.92	9.92	9.50	9.50	8.88	8.88
2	10.16	10.16	9.73	9.73	9.09	9.09
3	10.40	10.40	9.96	9.96	9.29	9.29
4	10.64	10.64	10.18	10.18	9.50	9.50
5	10.89	10.89	10.42	10.42	9.71	9.71
6	11.15	11.15	10.66	10.66	9.94	9.94
7	11.42	11.42	10.92	10.92	10.17	10.17
8	11.71	11.71	11.19	11.19	10.42	10.42
9	12.00	12.00	11.47	11.47	10.67	10.67
10	12.29	12.29	11.74	11.74	10.92	10.92
11	12.63	12.63	12.06	12.06	11.21	11.21
12	12.98	12.98	12.39	12.39	11.51	11.51
13	13.34	13.34	12.73	12.73	11.82	11.82
14	13.71	13.71	13.08	13.08	12.13	12.13
15	14.10	14.10	13.44	13.44	12.46	12.46
16	14.76	14.49	14.08	13.81	13.06	12.79
17	15.78	14.86	15.01	14.16	13.85	13.12
18	16.58	15.24	15.77	14.52	14.55	13.45
19	17.42	15.63	16.56	14.90	15.28	13.80
20	18.29	16.02	17.39	15.27	16.04	14.14
21	18.93	16.51	17.98	15.73	16.56	14.55
22	19.59	17.05	18.60	16.23	17.11	14.99
23	20.27	17.60	19.23	16.74	17.67	15.44
24	20.97	18.17	19.88	17.26	18.24	15.90
25	21.69	18.76	20.55	17.81	18.84	16.38
26	22.42	19.39	21.23	18.39	19.44	16.90
27	23.18	20.04	21.93	19.00	20.06	17.43
28	23.98	20.70	22.67	19.61	20.72	17.97
29	24.80	21.40	23.43	20.26	21.39	18.54
30	25.65	22.11	24.22	20.91	22.08	19.12
31	26.53	22.86	25.07	21.63	22.82	19.76
32	27.44	23.62	25.94	22.37	23.58	20.40
33	28.38	24.39	26.84	23.11	24.37	21.06
34	29.35	25.19	27.78	23.89	25.19	21.75
35	30.35	26.03	28.74	24.70	26.03	22.47
36	31.46	27.00	29.73	25.57	26.89	23.23
37	32.60	28.00	30.74	26.46	27.77	24.02
38	33.79	29.04	31.79	27.39	28.69	24.84
39	35.02	30.13	32.87	28.35	29.63	25.69
40	36.30	31.23	33.99	29.33	30.61	26.56
41	37.49	32.27	35.09	30.29	31.59	27.41
42	38.70	33.33	36.20	31.28	32.58	28.29
43	39.94	34.43	37.34	32.29	33.60	29.21
44	41.23	35.57	38.53	33.35	34.66	30.15
45	42.54	36.73	39.74	34.42	35.74	31.12
46	44.31	37.96	41.39	35.56	37.25	32.12
47	46.23	39.27	43.17	36.76	38.85	33.18
48	48.26	40.67	45.05	38.03	40.53	34.30
49	50.40	42.14	47.03	39.37	42.31	35.46
50	52.63	43.65	49.09	40.74	44.15	36.66
51	55.04	45.33	51.30	42.26	46.13	37.98
52	57.52	47.05	53.58	43.82	48.17	39.34
53	60.13	48.82	55.98	45.42	50.31	40.74
54	62.85	50.64	58.48	47.07	52.54	42.19
55	65.70	52.52	61.09	48.77	54.87	43.68
56	68.42	54.53	63.56	50.60	57.03	45.30
57	71.27	56.66	66.14	52.52	59.29	47.00
58	74.27	58.95	68.85	54.59	61.66	48.79
59	77.44	61.36	71.70	56.76	64.14	50.68
60	80.76	63.93	74.69	59.06	66.74	52.68

附錄二 / Appendix 2:

只適用於 18 年繳付期
For 18-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	8.75	8.75	8.49	8.49	8.11	8.11
1	8.96	8.96	8.70	8.70	8.30	8.30
2	9.17	9.17	8.90	8.90	8.49	8.49
3	9.39	9.39	9.11	9.11	8.69	8.69
4	9.62	9.62	9.33	9.33	8.90	8.90
5	9.86	9.86	9.56	9.56	9.11	9.11
6	10.11	10.11	9.80	9.80	9.34	9.34
7	10.38	10.38	10.06	10.06	9.58	9.58
8	10.65	10.65	10.32	10.32	9.82	9.82
9	10.92	10.92	10.57	10.57	10.06	10.06
10	11.20	11.20	10.84	10.84	10.31	10.31
11	11.52	11.52	11.15	11.15	10.59	10.59
12	11.85	11.85	11.46	11.46	10.88	10.88
13	12.20	12.20	11.79	11.79	11.18	11.18
14	12.55	12.55	12.12	12.12	11.49	11.49
15	12.91	12.91	12.47	12.47	11.80	11.80
16	13.50	13.24	13.04	12.78	12.35	12.09
17	14.75	13.58	14.14	13.10	13.24	12.38
18	15.43	13.93	14.80	13.43	13.85	12.68
19	16.15	14.29	15.49	13.77	14.50	12.99
20	16.89	14.65	16.20	14.11	15.17	13.30
21	17.43	15.10	16.71	14.53	15.63	13.69
22	17.99	15.57	17.24	14.98	16.11	14.09
23	18.58	16.06	17.79	15.44	16.62	14.50
24	19.17	16.55	18.35	15.90	17.12	14.92
25	19.78	17.08	18.93	16.39	17.65	15.36
26	20.41	17.64	19.52	16.92	18.19	15.84
27	21.06	18.23	20.14	17.47	18.75	16.34
28	21.73	18.83	20.77	18.03	19.33	16.84
29	22.43	19.46	21.43	18.62	19.93	17.37
30	23.14	20.11	22.10	19.23	20.54	17.92
31	23.94	20.81	22.86	19.90	21.22	18.52
32	24.78	21.54	23.67	20.60	21.93	19.15
33	25.65	22.30	24.49	21.33	22.67	19.81
34	26.55	23.07	25.35	22.08	23.43	20.47
35	27.49	23.88	26.25	22.85	24.23	21.17
36	28.52	24.71	27.23	23.65	25.09	21.89
37	29.69	25.63	28.27	24.48	26.00	22.63
38	30.89	26.64	29.34	25.38	26.93	23.42
39	32.14	27.70	30.44	26.32	27.90	24.24
40	33.49	28.81	31.63	27.30	28.93	25.11
41	34.77	29.90	32.80	28.30	29.96	26.01
42	36.09	31.04	34.00	29.35	31.02	26.94
43	37.44	32.22	35.24	30.44	32.11	27.91
44	38.88	33.45	36.55	31.57	33.26	28.91
45	40.44	34.73	37.96	32.75	34.49	29.96
46	42.51	36.18	39.86	34.06	36.18	31.11
47	44.69	37.65	41.86	35.40	37.95	32.28
48	46.96	39.15	43.95	36.76	39.81	33.48
49	49.28	40.69	46.08	38.17	41.71	34.72
50	51.66	42.25	48.28	39.59	43.69	35.99
51	54.40	43.94	50.81	41.13	46.02	37.39
52	57.31	45.69	53.49	42.72	48.50	38.85
53	60.32	47.53	56.27	44.39	51.08	40.37
54	63.46	49.41	59.17	46.10	53.77	41.95
55	66.74	51.34	62.20	47.85	56.61	43.56
56	69.70	54.21	64.91	50.54	59.13	46.12
57	72.77	57.23	67.72	53.38	61.75	48.83
58	75.96	60.40	70.64	56.36	64.49	51.68
59	79.29	63.74	73.69	59.50	67.34	54.69
60	82.74	67.25	76.85	62.80	70.32	57.86

附錄二 / Appendix 2:

只適用於 18 年繳付期
For 18-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	8.55	8.55	8.22	8.22	7.72	7.72
1	8.75	8.75	8.41	8.41	7.90	7.90
2	8.95	8.95	8.60	8.60	8.07	8.07
3	9.16	9.16	8.80	8.80	8.25	8.25
4	9.38	9.38	9.00	9.00	8.44	8.44
5	9.60	9.60	9.21	9.21	8.63	8.63
6	9.83	9.83	9.43	9.43	8.83	8.83
7	10.06	10.06	9.65	9.65	9.03	9.03
8	10.30	10.30	9.88	9.88	9.24	9.24
9	10.55	10.55	10.11	10.11	9.46	9.46
10	10.80	10.80	10.35	10.35	9.67	9.67
11	11.09	11.09	10.62	10.62	9.92	9.92
12	11.39	11.39	10.91	10.91	10.18	10.18
13	11.70	11.70	11.20	11.20	10.45	10.45
14	12.02	12.02	11.50	11.50	10.72	10.72
15	12.35	12.35	11.81	11.81	11.00	11.00
16	12.89	12.67	12.33	12.11	11.49	11.27
17	14.09	13.00	13.38	12.42	12.32	11.55
18	14.76	13.34	14.02	12.74	12.90	11.84
19	15.45	13.69	14.67	13.07	13.50	12.13
20	16.18	14.05	15.36	13.40	14.13	12.43
21	16.72	14.51	15.86	13.83	14.57	12.81
22	17.28	14.98	16.38	14.26	15.02	13.19
23	17.87	15.46	16.92	14.71	15.50	13.58
24	18.48	15.96	17.48	15.17	15.99	13.98
25	19.10	16.48	18.06	15.65	16.49	14.40
26	19.75	17.03	18.66	16.16	17.02	14.85
27	20.43	17.59	19.29	16.68	17.58	15.31
28	21.14	18.19	19.94	17.23	18.15	15.79
29	21.87	18.80	20.62	17.79	18.74	16.28
30	22.64	19.44	21.33	18.38	19.36	16.80
31	23.45	20.10	22.10	19.02	20.03	17.35
32	24.31	20.78	22.92	19.67	20.74	17.92
33	25.20	21.49	23.76	20.35	21.47	18.52
34	26.11	22.23	24.64	21.06	22.22	19.14
35	26.88	22.99	25.40	21.79	22.91	19.78
36	27.91	23.85	26.30	22.55	23.69	20.44
37	28.96	24.75	27.23	23.35	24.49	21.14
38	30.08	25.70	28.21	24.19	25.34	21.87
39	31.24	26.68	29.22	25.05	26.21	22.61
40	32.42	27.68	30.25	25.92	27.10	23.38
41	33.52	28.62	31.26	26.79	28.00	24.15
42	34.64	29.59	32.28	27.68	28.91	24.94
43	35.80	30.61	33.35	28.62	29.85	25.77
44	36.97	31.66	34.42	29.58	30.81	26.63
45	38.29	32.75	35.62	30.58	31.86	27.52
46	40.23	33.97	37.42	31.69	33.49	28.48
47	42.26	35.23	39.30	32.83	35.20	29.47
48	44.32	36.50	41.22	33.99	36.95	30.48
49	46.45	37.80	43.21	35.17	38.78	31.52
50	48.67	39.03	45.29	36.30	40.69	32.53
51	51.31	40.52	47.74	37.65	42.95	33.74
52	54.11	42.10	50.34	39.08	45.34	35.01
53	57.05	43.74	53.08	40.56	47.86	36.33
54	60.13	45.46	55.94	42.11	50.51	37.71
55	63.40	47.29	58.98	43.75	53.31	39.17
56	66.42	49.48	61.75	45.75	55.82	40.98
57	69.45	51.76	64.51	47.82	58.31	42.87
58	72.62	54.16	67.39	50.01	60.91	44.84
59	75.94	56.66	70.41	52.28	63.63	46.91
60	79.27	59.27	73.42	54.66	66.32	49.07

附錄二 / Appendix 2:

只適用於 25 年繳付期
For 25-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	6.49	6.49	6.29	6.29	6.02	6.02
1	6.65	6.65	6.44	6.44	6.13	6.13
2	6.83	6.83	6.61	6.61	6.29	6.29
3	7.01	7.01	6.78	6.78	6.45	6.45
4	7.19	7.19	6.96	6.96	6.61	6.61
5	7.38	7.38	7.14	7.14	6.78	6.78
6	7.60	7.60	7.35	7.35	6.97	6.97
7	7.83	7.83	7.56	7.56	7.17	7.17
8	8.07	8.07	7.79	7.79	7.37	7.37
9	8.32	8.32	8.03	8.03	7.59	7.59
10	8.57	8.57	8.26	8.26	7.80	7.80
11	8.85	8.85	8.53	8.53	8.04	8.04
12	9.14	9.14	8.80	8.80	8.29	8.29
13	9.44	9.44	9.08	9.08	8.54	8.54
14	9.75	9.75	9.37	9.37	8.80	8.80
15	10.07	10.07	9.67	9.67	9.07	9.07
16	10.60	10.38	10.18	9.96	9.55	9.33
17	11.62	10.64	11.08	10.21	10.28	9.56
18	12.21	10.90	11.65	10.46	10.81	9.79
19	12.84	11.18	12.25	10.72	11.38	10.04
20	13.49	11.46	12.88	10.99	11.96	10.29
21	13.93	11.82	13.29	11.33	12.34	10.61
22	14.39	12.22	13.72	11.71	12.73	10.94
23	14.86	12.64	14.17	12.10	13.13	11.29
24	15.33	13.07	14.61	12.50	13.53	11.65
25	15.82	13.52	15.07	12.92	13.95	12.03
26	16.34	13.99	15.56	13.36	14.39	12.42
27	16.90	14.49	16.09	13.83	14.87	12.84
28	17.47	14.99	16.62	14.30	15.35	13.26
29	18.07	15.50	17.18	14.78	15.85	13.69
30	18.69	16.04	17.76	15.28	16.37	14.15
31	19.38	16.63	18.42	15.85	16.96	14.65
32	20.10	17.23	19.10	16.41	17.56	15.16
33	20.84	17.87	19.81	17.02	18.18	15.71
34	21.62	18.53	20.54	17.65	18.84	16.27
35	22.43	19.22	21.31	18.32	19.52	16.85
36	23.56	19.97	22.39	19.03	20.48	17.48
37	24.82	20.82	23.53	19.78	21.50	18.14
38	26.15	21.70	24.72	20.56	22.56	18.82
39	27.55	22.63	25.98	21.37	23.69	19.53
40	29.03	23.58	27.30	22.21	24.86	20.27
41	30.72	24.58	28.88	23.12	26.31	21.07
42	32.50	25.60	30.54	24.05	27.84	21.91
43	34.40	26.68	32.32	25.03	29.47	22.78
44	36.40	27.81	34.18	26.06	31.19	23.70
45	38.52	28.98	36.16	27.12	33.01	24.64
46	40.45	30.33	37.91	28.34	34.57	25.71
47	42.49	31.76	39.77	29.63	36.23	26.83
48	44.66	33.24	41.74	30.97	37.98	27.99
49	46.91	34.78	43.78	32.36	39.80	29.20
50	49.22	36.37	45.88	33.80	41.68	30.45
51	51.42	38.12	47.86	35.39	43.58	32.01
52	53.69	39.94	49.91	37.05	45.55	33.64
53	56.05	41.83	52.03	38.77	47.61	35.35
54	58.55	43.78	54.28	40.55	49.80	37.14
55	61.12	45.82	56.59	42.42	52.06	39.01

附錄二 / Appendix 2:

只適用於 25 年繳付期
For 25-Year Pay

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	6.30	6.30	6.04	6.04	5.65	5.65
1	6.45	6.45	6.18	6.18	5.78	5.78
2	6.60	6.60	6.32	6.32	5.91	5.91
3	6.76	6.76	6.47	6.47	6.04	6.04
4	6.93	6.93	6.63	6.63	6.19	6.19
5	7.09	7.09	6.78	6.78	6.32	6.32
6	7.29	7.29	6.97	6.97	6.49	6.49
7	7.50	7.50	7.17	7.17	6.67	6.67
8	7.72	7.72	7.37	7.37	6.85	6.85
9	7.94	7.94	7.58	7.58	7.04	7.04
10	8.18	8.18	7.80	7.80	7.24	7.24
11	8.44	8.44	8.04	8.04	7.45	7.45
12	8.72	8.72	8.30	8.30	7.68	7.68
13	9.00	9.00	8.56	8.56	7.91	7.91
14	9.30	9.30	8.84	8.84	8.16	8.16
15	9.61	9.61	9.13	9.13	8.41	8.41
16	10.12	9.92	9.61	9.41	8.85	8.65
17	11.16	10.19	10.52	9.67	9.57	8.88
18	11.73	10.46	11.06	9.92	10.06	9.11
19	12.33	10.74	11.63	10.18	10.58	9.35
20	12.96	11.02	12.23	10.45	11.13	9.59
21	13.41	11.39	12.64	10.79	11.49	9.90
22	13.87	11.77	13.07	11.14	11.87	10.21
23	14.35	12.19	13.51	11.53	12.26	10.54
24	14.84	12.63	13.97	11.93	12.66	10.89
25	15.36	13.07	14.45	12.34	13.08	11.24
26	15.89	13.53	14.94	12.76	13.51	11.61
27	16.43	14.01	15.43	13.20	13.94	12.00
28	17.00	14.50	15.96	13.66	14.42	12.41
29	17.58	15.01	16.49	14.13	14.90	12.83
30	18.18	15.55	17.05	14.62	15.41	13.28
31	18.87	16.12	17.70	15.16	15.97	13.75
32	19.61	16.70	18.40	15.72	16.57	14.23
33	20.38	17.32	19.13	16.31	17.18	14.74
34	21.19	17.96	19.89	16.92	17.83	15.27
35	22.03	18.63	20.69	17.56	18.51	15.82
36	23.27	19.38	21.81	18.23	19.50	16.39
37	24.57	20.16	22.98	18.91	20.55	16.98
38	25.91	20.99	24.20	19.62	21.63	17.59
39	27.31	21.84	25.46	20.36	22.77	18.23
40	28.78	22.72	26.78	21.13	23.96	18.88
41	30.01	23.55	27.92	21.89	24.99	19.56
42	31.28	24.42	29.09	22.68	26.07	20.25
43	32.62	25.31	30.33	23.49	27.20	20.97
44	34.02	26.25	31.62	24.34	28.37	21.72
45	35.48	27.22	32.96	25.22	29.61	22.50
46	36.97	28.42	34.31	26.31	30.78	23.44
47	38.52	29.65	35.71	27.42	32.00	24.41
48	40.14	30.96	37.17	28.61	33.28	25.44
49	41.83	32.33	38.69	29.85	34.61	26.51
50	43.60	33.74	40.28	31.12	35.99	27.62
51	46.06	35.26	42.55	32.50	38.09	28.88
52	48.68	36.86	44.96	33.94	40.33	30.21
53	51.42	38.52	47.49	35.44	42.68	31.58
54	54.32	40.27	50.16	37.01	45.18	33.04
55	57.40	42.09	53.00	38.65	47.83	34.55

附錄二 / Appendix 2:

只適用於繳付至 55 歲
Pay to age 55

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	4.84	4.84	4.66	4.66	4.43	4.43
1	5.03	5.03	4.84	4.84	4.57	4.57
2	5.22	5.22	5.03	5.03	4.74	4.74
3	5.42	5.42	5.22	5.22	4.92	4.92
4	5.63	5.63	5.42	5.42	5.11	5.11
5	5.85	5.85	5.63	5.63	5.30	5.30
6	6.07	6.07	5.84	5.84	5.50	5.50
7	6.32	6.32	6.08	6.08	5.72	5.72
8	6.56	6.56	6.31	6.31	5.93	5.93
9	6.82	6.82	6.55	6.55	6.16	6.16
10	7.08	7.08	6.80	6.80	6.39	6.39
11	7.38	7.38	7.09	7.09	6.65	6.65
12	7.69	7.69	7.38	7.38	6.93	6.93
13	8.03	8.03	7.71	7.71	7.23	7.23
14	8.37	8.37	8.03	8.03	7.53	7.53
15	8.72	8.72	8.37	8.37	7.84	7.84
16	9.26	9.07	8.89	8.70	8.34	8.15
17	10.10	9.42	9.66	9.03	9.00	8.46
18	10.77	9.79	10.30	9.39	9.60	8.79
19	11.47	10.17	10.97	9.75	10.23	9.12
20	12.21	10.57	11.68	10.13	10.90	9.48
21	12.76	11.04	12.20	10.58	11.37	9.89
22	13.35	11.53	12.76	11.04	11.88	10.31
23	13.96	12.05	13.34	11.53	12.41	10.76
24	14.59	12.60	13.93	12.05	12.95	11.24
25	15.26	13.16	14.56	12.58	13.52	11.72
26	15.89	13.69	15.15	13.08	14.05	12.17
27	16.55	14.24	15.77	13.60	14.60	12.64
28	17.23	14.81	16.40	14.13	15.16	13.12
29	17.95	15.41	17.07	14.69	15.76	13.62
30	18.69	16.04	17.76	15.28	16.37	14.15
31	19.90	17.09	18.93	16.30	17.44	15.08
32	21.18	18.21	20.16	17.37	18.57	16.07
33	22.54	19.41	21.47	18.53	19.77	17.14
34	24.00	20.68	22.88	19.75	21.06	18.26
35	25.56	22.03	24.38	21.06	22.44	19.47
36	27.51	23.76	26.26	22.73	24.17	21.01
37	29.69	25.63	28.27	24.48	26.00	22.63
38	32.09	27.74	30.50	26.44	28.02	24.42
39	34.67	30.03	32.88	28.57	30.19	26.37
40	37.52	32.56	35.53	30.93	32.63	28.54
41	41.23	35.96	39.08	34.16	35.93	31.54
42	45.35	39.73	43.01	37.75	39.59	34.87
43	50.01	43.89	47.43	41.72	43.68	38.56
44	55.30	48.57	52.44	46.16	48.28	42.67
45	61.30	53.83	58.09	51.15	53.44	47.26

附錄二 / Appendix 2:

只適用於繳付至 55 歲
Pay to age 55

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	4.65	4.65	4.41	4.41	4.06	4.06
1	4.82	4.82	4.58	4.58	4.21	4.21
2	4.99	4.99	4.74	4.74	4.36	4.36
3	5.17	5.17	4.91	4.91	4.52	4.52
4	5.36	5.36	5.09	5.09	4.69	4.69
5	5.57	5.57	5.29	5.29	4.87	4.87
6	5.78	5.78	5.49	5.49	5.05	5.05
7	6.01	6.01	5.70	5.70	5.25	5.25
8	6.25	6.25	5.93	5.93	5.45	5.45
9	6.49	6.49	6.16	6.16	5.66	5.66
10	6.74	6.74	6.39	6.39	5.87	5.87
11	7.03	7.03	6.67	6.67	6.12	6.12
12	7.33	7.33	6.95	6.95	6.38	6.38
13	7.64	7.64	7.24	7.24	6.64	6.64
14	7.98	7.98	7.56	7.56	6.93	6.93
15	8.33	8.33	7.89	7.89	7.23	7.23
16	8.88	8.71	8.41	8.24	7.72	7.55
17	9.70	9.07	9.16	8.59	8.36	7.86
18	10.39	9.45	9.82	8.95	8.96	8.19
19	11.11	9.84	10.50	9.32	9.58	8.53
20	11.86	10.21	11.21	9.67	10.24	8.87
21	12.41	10.65	11.72	10.09	10.69	9.24
22	12.97	11.13	12.24	10.54	11.15	9.65
23	13.56	11.65	12.79	11.02	11.64	10.08
24	14.18	12.19	13.37	11.52	12.15	10.52
25	14.83	12.78	13.97	12.07	12.68	11.00
26	15.44	13.31	14.53	12.56	13.17	11.43
27	16.08	13.84	15.12	13.04	13.70	11.87
28	16.75	14.40	15.74	13.56	14.25	12.33
29	17.44	14.96	16.37	14.08	14.81	12.79
30	18.18	15.55	17.05	14.62	15.41	13.28
31	19.36	16.51	18.18	15.55	16.42	14.13
32	20.64	17.56	19.40	16.56	17.51	15.04
33	22.02	18.71	20.72	17.67	18.68	16.04
34	23.48	19.95	22.12	18.86	19.92	17.10
35	25.05	21.28	23.62	20.14	21.26	18.24
36	26.98	22.97	25.41	21.70	22.87	19.66
37	28.96	24.75	27.23	23.35	24.49	21.14
38	31.21	26.72	29.30	25.17	26.37	22.80
39	33.61	28.87	31.51	27.15	28.36	24.58
40	36.30	31.23	33.99	29.33	30.61	26.56
41	39.81	34.39	37.32	32.33	33.68	29.31
42	43.74	37.90	41.04	35.65	37.10	32.37
43	48.09	41.76	45.15	39.31	40.88	35.74
44	53.00	46.10	49.78	43.41	45.11	39.50
45	58.48	51.05	54.94	48.07	49.81	43.75

附錄二 / Appendix 2:

只適用於繳付至 80 歲
Pay to age 80

「易達安心保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	4.56	4.56	4.41	4.41	4.19	4.19
1	4.72	4.72	4.55	4.55	4.29	4.29
2	4.88	4.88	4.70	4.70	4.43	4.43
3	5.04	5.04	4.85	4.85	4.57	4.57
4	5.21	5.21	5.01	5.01	4.72	4.72
5	5.38	5.38	5.17	5.17	4.87	4.87
6	5.57	5.57	5.35	5.35	5.03	5.03
7	5.77	5.77	5.54	5.54	5.21	5.21
8	5.97	5.97	5.73	5.73	5.38	5.38
9	6.18	6.18	5.93	5.93	5.56	5.56
10	6.40	6.40	6.14	6.14	5.75	5.75
11	6.63	6.63	6.36	6.36	5.95	5.95
12	6.88	6.88	6.59	6.59	6.17	6.17
13	7.13	7.13	6.83	6.83	6.38	6.38
14	7.40	7.40	7.08	7.08	6.61	6.61
15	7.67	7.67	7.34	7.34	6.84	6.84
16	8.10	7.92	7.75	7.57	7.23	7.05
17	8.79	8.17	8.38	7.81	7.76	7.27
18	9.32	8.43	8.88	8.05	8.22	7.49
19	9.87	8.70	9.40	8.31	8.70	7.72
20	10.46	8.97	9.96	8.56	9.22	7.95
21	10.89	9.33	10.36	8.90	9.57	8.25
22	11.33	9.70	10.77	9.24	9.94	8.56
23	11.79	10.09	11.20	9.61	10.32	8.88
24	12.27	10.50	11.65	9.99	10.71	9.22
25	12.76	10.92	12.10	10.38	11.12	9.57
26	13.30	11.37	12.60	10.80	11.56	9.95
27	13.86	11.84	13.12	11.24	12.01	10.34
28	14.45	12.33	13.67	11.69	12.49	10.74
29	15.06	12.84	14.23	12.17	12.99	11.16
30	15.69	13.39	14.81	12.68	13.50	11.61
31	16.39	13.99	15.47	13.25	14.08	12.12
32	17.12	14.61	16.16	13.84	14.70	12.65
33	17.89	15.26	16.89	14.46	15.34	13.20
34	18.70	15.94	17.66	15.10	16.02	13.78
35	19.53	16.65	18.45	15.78	16.72	14.38
36	20.84	17.42	19.70	16.51	17.87	15.03
37	22.31	18.27	21.05	17.28	19.10	15.71
38	23.87	19.17	22.49	18.08	20.42	16.42
39	25.55	20.13	24.01	18.92	21.83	17.17
40	27.34	21.12	25.65	19.80	23.33	17.94
41	28.27	22.20	26.46	20.80	23.99	18.83
42	29.23	23.33	27.30	21.83	24.68	19.77
43	30.24	24.52	28.18	22.93	25.41	20.75
44	31.31	25.77	29.11	24.07	26.16	21.78
45	32.44	27.09	30.09	25.28	26.95	22.87
46	34.72	28.62	32.20	26.68	28.89	24.12
47	37.16	30.25	34.45	28.17	30.95	25.46
48	39.77	31.93	36.86	29.70	33.17	26.84
49	42.56	33.69	39.44	31.31	35.53	28.29
50	45.49	35.54	42.15	33.00	38.04	29.81
51	48.30	37.43	44.74	34.73	40.53	31.48
52	51.23	39.41	47.45	36.54	43.15	33.23
53	54.33	41.45	50.32	38.41	45.93	35.06
54	57.65	43.58	53.38	40.36	48.92	36.98
55	61.12	45.82	56.59	42.42	52.06	39.01
56	64.13	49.24	59.63	45.85	54.71	42.16
57	67.31	52.98	62.84	49.62	57.52	45.62
58	70.70	57.01	66.27	53.68	60.49	49.34
59	74.28	61.37	69.90	58.09	63.63	53.39
60	78.12	66.12	73.80	62.89	66.99	57.79

附錄二 / Appendix 2:

只適用於繳付至 80 歲
Pay to age 80

「易達安心保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Executive Care (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
0	4.35	4.35	4.13	4.13	3.81	3.81
1	4.48	4.48	4.26	4.26	3.92	3.92
2	4.63	4.63	4.40	4.40	4.05	4.05
3	4.77	4.77	4.53	4.53	4.17	4.17
4	4.93	4.93	4.68	4.68	4.31	4.31
5	5.08	5.08	4.82	4.82	4.44	4.44
6	5.26	5.26	4.99	4.99	4.59	4.59
7	5.45	5.45	5.17	5.17	4.75	4.75
8	5.64	5.64	5.35	5.35	4.91	4.91
9	5.85	5.85	5.54	5.54	5.09	5.09
10	6.06	6.06	5.74	5.74	5.26	5.26
11	6.29	6.29	5.95	5.95	5.45	5.45
12	6.52	6.52	6.17	6.17	5.64	5.64
13	6.76	6.76	6.39	6.39	5.84	5.84
14	7.02	7.02	6.63	6.63	6.06	6.06
15	7.28	7.28	6.88	6.88	6.27	6.27
16	7.69	7.53	7.27	7.11	6.64	6.48
17	8.45	7.77	7.94	7.33	7.19	6.68
18	8.99	8.03	8.45	7.57	7.64	6.89
19	9.54	8.30	8.97	7.83	8.11	7.12
20	10.13	8.58	9.52	8.09	8.61	7.35
21	10.55	8.93	9.90	8.41	8.94	7.63
22	11.00	9.31	10.32	8.76	9.29	7.93
23	11.46	9.70	10.74	9.12	9.65	8.24
24	11.94	10.10	11.17	9.48	10.03	8.56
25	12.44	10.52	11.63	9.87	10.42	8.89
26	12.98	10.97	12.12	10.28	10.84	9.25
27	13.53	11.43	12.63	10.70	11.27	9.62
28	14.12	11.92	13.16	11.15	11.74	10.02
29	14.73	12.42	13.72	11.61	12.24	10.43
30	15.36	12.95	14.29	12.10	12.75	10.87
31	16.05	13.52	14.95	12.64	13.32	11.34
32	16.77	14.10	15.63	13.19	13.90	11.82
33	17.53	14.71	16.34	13.77	14.53	12.33
34	18.33	15.35	17.10	14.38	15.18	12.87
35	19.15	16.02	17.89	15.03	15.85	13.43
36	20.13	16.79	18.76	15.70	16.61	14.03
37	21.17	17.61	19.67	16.43	17.41	14.67
38	22.26	18.46	20.63	17.19	18.24	15.32
39	23.41	19.35	21.64	17.97	19.12	16.00
40	24.60	20.30	22.68	18.80	20.03	16.73
41	25.95	21.23	23.93	19.65	21.17	17.50
42	27.36	22.21	25.24	20.55	22.37	18.30
43	28.87	23.24	26.64	21.50	23.64	19.15
44	30.45	24.32	28.11	22.49	24.98	20.04
45	32.13	25.42	29.66	23.50	26.41	20.96
46	33.75	26.73	31.18	24.71	27.72	22.02
47	35.45	28.11	32.77	26.01	29.11	23.16
48	37.24	29.55	34.43	27.36	30.55	24.34
49	39.11	31.06	36.18	28.78	32.07	25.57
50	41.08	32.66	38.02	30.28	33.67	26.89
51	43.94	34.36	40.64	31.80	36.13	28.27
52	46.98	36.15	43.44	33.39	38.76	29.73
53	50.23	38.03	46.42	35.06	41.58	31.25
54	53.69	40.01	49.60	36.81	44.59	32.86
55	57.40	42.09	53.00	38.65	47.83	34.55
56	60.60	44.63	56.12	41.12	50.63	36.74
57	64.04	47.33	59.49	43.74	53.64	39.07
58	67.81	50.19	63.15	46.53	56.91	41.54
59	71.86	53.22	67.09	49.49	60.40	44.17
60	76.11	56.44	71.24	52.65	64.09	46.97

附錄二 / Appendix 2:

只適用於 10 年繳付期
For 10-Year Pay

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.07	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.07	0.06	0.06	0.06
22	0.07	0.06	0.07	0.06	0.06	0.06
23	0.07	0.06	0.07	0.06	0.07	0.06
24	0.08	0.07	0.07	0.06	0.07	0.06
25	0.08	0.07	0.08	0.07	0.07	0.06
26	0.08	0.07	0.08	0.07	0.07	0.06
27	0.09	0.08	0.08	0.07	0.08	0.07
28	0.09	0.08	0.09	0.08	0.08	0.07
29	0.09	0.08	0.09	0.08	0.08	0.07
30	0.10	0.09	0.10	0.08	0.09	0.08
31	0.11	0.09	0.10	0.09	0.10	0.08
32	0.12	0.10	0.11	0.10	0.10	0.09
33	0.13	0.11	0.12	0.11	0.11	0.10
34	0.14	0.12	0.13	0.12	0.12	0.11
35	0.15	0.13	0.15	0.13	0.14	0.12
36	0.17	0.15	0.16	0.15	0.15	0.14
37	0.20	0.17	0.19	0.17	0.17	0.15
38	0.23	0.20	0.22	0.19	0.20	0.18
39	0.26	0.23	0.25	0.22	0.23	0.21
40	0.31	0.27	0.30	0.26	0.27	0.24
41	0.37	0.32	0.35	0.31	0.32	0.29
42	0.43	0.38	0.41	0.36	0.38	0.34
43	0.51	0.45	0.48	0.43	0.44	0.40
44	0.60	0.53	0.57	0.50	0.52	0.47
45	0.70	0.62	0.66	0.59	0.61	0.55
46	0.82	0.73	0.78	0.69	0.71	0.64
47	0.96	0.85	0.91	0.81	0.83	0.75
48	1.12	1.00	1.06	0.94	0.97	0.87
49	1.30	1.16	1.23	1.10	1.13	1.02
50	1.52	1.36	1.44	1.29	1.32	1.19
51	1.94	1.74	1.83	1.65	1.68	1.52
52	2.43	2.18	2.29	2.07	2.10	1.90
53	3.01	2.71	2.84	2.56	2.59	2.35
54	3.70	3.32	3.48	3.14	3.17	2.88
55	4.50	4.05	4.23	3.82	3.85	3.51

附錄二 / Appendix 2:

只適用於 10 年繳付期
For 10-Year Pay

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.06	0.06	0.06	0.06
22	0.07	0.06	0.06	0.06	0.06	0.06
23	0.07	0.06	0.07	0.06	0.06	0.06
24	0.07	0.06	0.07	0.06	0.06	0.06
25	0.08	0.07	0.07	0.06	0.07	0.06
26	0.08	0.07	0.07	0.06	0.07	0.06
27	0.08	0.07	0.08	0.07	0.07	0.06
28	0.09	0.07	0.08	0.07	0.08	0.07
29	0.09	0.08	0.09	0.07	0.08	0.07
30	0.10	0.08	0.09	0.08	0.08	0.07
31	0.10	0.09	0.10	0.09	0.09	0.08
32	0.11	0.10	0.11	0.09	0.10	0.08
33	0.12	0.11	0.12	0.10	0.11	0.09
34	0.13	0.12	0.13	0.11	0.12	0.10
35	0.15	0.13	0.14	0.12	0.13	0.11
36	0.17	0.15	0.16	0.14	0.14	0.13
37	0.19	0.17	0.18	0.16	0.16	0.14
38	0.22	0.19	0.21	0.18	0.19	0.17
39	0.26	0.22	0.24	0.21	0.22	0.19
40	0.30	0.26	0.28	0.25	0.26	0.23
41	0.35	0.31	0.33	0.29	0.30	0.27
42	0.42	0.36	0.39	0.34	0.36	0.31
43	0.49	0.43	0.46	0.40	0.42	0.37
44	0.58	0.50	0.54	0.48	0.49	0.43
45	0.67	0.59	0.63	0.56	0.57	0.51
46	0.79	0.69	0.74	0.65	0.67	0.59
47	0.92	0.81	0.86	0.76	0.78	0.69
48	1.07	0.95	1.01	0.89	0.91	0.81
49	1.25	1.10	1.17	1.04	1.06	0.94
50	1.46	1.29	1.37	1.21	1.24	1.10
51	1.86	1.65	1.75	1.55	1.58	1.41
52	2.34	2.08	2.19	1.95	1.98	1.77
53	2.91	2.58	2.72	2.42	2.46	2.19
54	3.57	3.17	3.34	2.97	3.01	2.69
55	4.36	3.87	4.07	3.63	3.66	3.28

附錄二 / Appendix 2:

只適用於 15 年繳付期
For 15-Year Pay

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.07	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.07	0.06	0.06	0.06
22	0.07	0.06	0.07	0.06	0.06	0.06
23	0.07	0.06	0.07	0.06	0.07	0.06
24	0.08	0.07	0.07	0.06	0.07	0.06
25	0.08	0.07	0.08	0.07	0.07	0.06
26	0.08	0.07	0.08	0.07	0.08	0.07
27	0.09	0.08	0.09	0.07	0.08	0.07
28	0.09	0.08	0.09	0.08	0.08	0.07
29	0.10	0.09	0.10	0.08	0.09	0.08
30	0.11	0.10	0.10	0.09	0.10	0.09
31	0.12	0.10	0.11	0.10	0.11	0.09
32	0.13	0.12	0.13	0.11	0.12	0.10
33	0.15	0.13	0.14	0.12	0.13	0.11
34	0.16	0.14	0.16	0.14	0.15	0.13
35	0.19	0.17	0.18	0.16	0.17	0.15
36	0.22	0.19	0.21	0.18	0.19	0.17
37	0.25	0.22	0.24	0.21	0.22	0.19
38	0.29	0.26	0.28	0.24	0.25	0.23
39	0.34	0.30	0.32	0.28	0.30	0.26
40	0.40	0.35	0.38	0.33	0.35	0.31
41	0.47	0.41	0.45	0.39	0.41	0.36
42	0.55	0.49	0.52	0.46	0.48	0.43
43	0.65	0.58	0.62	0.55	0.56	0.50
44	0.77	0.68	0.72	0.64	0.66	0.59
45	0.90	0.80	0.85	0.75	0.78	0.69
46	1.09	0.96	1.03	0.91	0.94	0.83
47	1.31	1.15	1.23	1.08	1.12	0.99
48	1.55	1.36	1.45	1.28	1.32	1.17
49	1.81	1.59	1.70	1.49	1.54	1.36
50	2.11	1.84	1.98	1.73	1.79	1.58
51	2.55	2.21	2.39	2.08	2.17	1.89
52	3.08	2.64	2.88	2.47	2.61	2.25
53	3.69	3.13	3.45	2.94	3.13	2.67
54	4.41	3.71	4.12	3.47	3.73	3.16
55	5.25	4.38	4.90	4.10	4.45	3.72

附錄二 / Appendix 2:

只適用於 15 年繳付期
For 15-Year Pay

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.06	0.06	0.06	0.06
22	0.07	0.06	0.06	0.06	0.06	0.06
23	0.07	0.06	0.07	0.06	0.06	0.06
24	0.07	0.06	0.07	0.06	0.06	0.06
25	0.08	0.07	0.07	0.06	0.07	0.06
26	0.08	0.07	0.08	0.07	0.07	0.06
27	0.09	0.07	0.08	0.07	0.07	0.06
28	0.09	0.08	0.09	0.07	0.08	0.07
29	0.10	0.08	0.09	0.08	0.08	0.07
30	0.11	0.09	0.10	0.09	0.09	0.08
31	0.12	0.10	0.11	0.09	0.10	0.09
32	0.13	0.11	0.12	0.10	0.11	0.10
33	0.14	0.12	0.14	0.12	0.12	0.11
34	0.16	0.14	0.15	0.13	0.14	0.12
35	0.18	0.16	0.17	0.15	0.16	0.14
36	0.21	0.18	0.20	0.17	0.18	0.16
37	0.24	0.21	0.23	0.20	0.21	0.18
38	0.28	0.25	0.27	0.23	0.24	0.21
39	0.33	0.29	0.31	0.27	0.28	0.25
40	0.39	0.34	0.37	0.32	0.33	0.29
41	0.46	0.40	0.43	0.37	0.39	0.34
42	0.54	0.47	0.51	0.44	0.45	0.40
43	0.63	0.55	0.59	0.52	0.53	0.47
44	0.75	0.65	0.70	0.61	0.63	0.55
45	0.87	0.76	0.82	0.71	0.73	0.65
46	1.06	0.92	0.99	0.86	0.89	0.78
47	1.27	1.09	1.19	1.02	1.07	0.92
48	1.51	1.29	1.41	1.21	1.27	1.09
49	1.78	1.51	1.66	1.41	1.49	1.27
50	2.08	1.75	1.94	1.64	1.75	1.47
51	2.51	2.11	2.34	1.96	2.11	1.77
52	3.02	2.52	2.81	2.35	2.53	2.11
53	3.61	3.00	3.36	2.79	3.02	2.50
54	4.30	3.55	4.00	3.30	3.59	2.96
55	5.11	4.21	4.76	3.91	4.27	3.50

附錄二 / Appendix 2:

只適用於 18 年繳付期
For 18-Year Pay

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.07	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.07	0.06	0.06	0.06
22	0.07	0.06	0.07	0.06	0.07	0.06
23	0.08	0.07	0.07	0.06	0.07	0.06
24	0.08	0.07	0.08	0.07	0.07	0.06
25	0.08	0.07	0.08	0.07	0.07	0.07
26	0.09	0.08	0.09	0.07	0.08	0.07
27	0.09	0.08	0.09	0.08	0.08	0.07
28	0.10	0.09	0.10	0.08	0.09	0.08
29	0.11	0.10	0.11	0.09	0.10	0.09
30	0.12	0.11	0.12	0.10	0.11	0.09
31	0.13	0.12	0.13	0.11	0.12	0.10
32	0.15	0.13	0.14	0.13	0.13	0.12
33	0.17	0.15	0.16	0.14	0.15	0.13
34	0.19	0.17	0.18	0.16	0.17	0.15
35	0.22	0.19	0.21	0.18	0.19	0.17
36	0.25	0.22	0.24	0.21	0.22	0.20
37	0.30	0.26	0.28	0.25	0.26	0.23
38	0.35	0.30	0.33	0.29	0.30	0.27
39	0.41	0.36	0.39	0.34	0.35	0.31
40	0.48	0.42	0.45	0.40	0.42	0.37
41	0.57	0.50	0.53	0.47	0.49	0.43
42	0.67	0.59	0.63	0.55	0.57	0.51
43	0.80	0.70	0.75	0.66	0.69	0.61
44	0.95	0.84	0.89	0.79	0.81	0.72
45	1.11	0.98	1.05	0.93	0.95	0.85
46	1.31	1.15	1.23	1.08	1.12	0.99
47	1.53	1.33	1.43	1.25	1.30	1.14
48	1.78	1.54	1.66	1.44	1.51	1.31
49	2.05	1.76	1.92	1.65	1.74	1.50
50	2.35	2.01	2.20	1.88	1.99	1.71
51	2.81	2.37	2.62	2.22	2.37	2.02
52	3.34	2.80	3.11	2.61	2.82	2.38
53	3.96	3.29	3.69	3.07	3.35	2.79
54	4.68	3.86	4.36	3.60	3.96	3.27
55	5.53	4.52	5.15	4.21	4.69	3.83

附錄二 / Appendix 2:

只適用於 18 年繳付期
For 18-Year Pay

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06
20	0.07	0.06	0.06	0.06	0.06	0.06
21	0.07	0.06	0.06	0.06	0.06	0.06
22	0.07	0.06	0.07	0.06	0.06	0.06
23	0.07	0.06	0.07	0.06	0.06	0.06
24	0.08	0.07	0.07	0.06	0.07	0.06
25	0.08	0.07	0.08	0.07	0.07	0.06
26	0.09	0.07	0.08	0.07	0.07	0.07
27	0.09	0.08	0.09	0.08	0.08	0.07
28	0.10	0.09	0.09	0.08	0.09	0.07
29	0.11	0.09	0.10	0.09	0.09	0.08
30	0.12	0.10	0.11	0.10	0.10	0.09
31	0.13	0.11	0.12	0.11	0.11	0.10
32	0.15	0.13	0.14	0.12	0.13	0.11
33	0.17	0.14	0.16	0.14	0.14	0.12
34	0.19	0.16	0.18	0.15	0.16	0.14
35	0.22	0.19	0.20	0.18	0.18	0.16
36	0.25	0.22	0.24	0.20	0.21	0.19
37	0.29	0.25	0.28	0.24	0.25	0.22
38	0.34	0.29	0.32	0.28	0.29	0.25
39	0.40	0.35	0.38	0.33	0.34	0.29
40	0.47	0.41	0.44	0.38	0.40	0.34
41	0.56	0.48	0.52	0.45	0.46	0.40
42	0.65	0.56	0.61	0.53	0.55	0.48
43	0.78	0.68	0.73	0.63	0.65	0.57
44	0.93	0.80	0.86	0.75	0.77	0.68
45	1.09	0.94	1.01	0.88	0.91	0.79
46	1.28	1.10	1.19	1.03	1.07	0.92
47	1.51	1.28	1.40	1.19	1.25	1.07
48	1.75	1.47	1.63	1.37	1.46	1.23
49	2.02	1.68	1.88	1.57	1.69	1.40
50	2.33	1.91	2.17	1.78	1.95	1.60
51	2.79	2.26	2.60	2.10	2.34	1.88
52	3.34	2.67	3.10	2.48	2.79	2.22
53	3.97	3.14	3.70	2.92	3.33	2.61
54	4.72	3.69	4.39	3.42	3.96	3.06
55	5.60	4.34	5.21	4.02	4.71	3.60

附錄二 / Appendix 2:

只適用於 25 年繳付期
For 25-Year Pay

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.07	0.06	0.07	0.06	0.06	0.06
20	0.07	0.06	0.07	0.06	0.06	0.06
21	0.08	0.07	0.07	0.06	0.07	0.06
22	0.08	0.07	0.08	0.07	0.07	0.06
23	0.09	0.07	0.08	0.07	0.08	0.07
24	0.09	0.08	0.09	0.08	0.08	0.07
25	0.10	0.09	0.10	0.08	0.09	0.08
26	0.11	0.09	0.10	0.09	0.10	0.08
27	0.12	0.10	0.11	0.10	0.11	0.09
28	0.13	0.12	0.13	0.11	0.12	0.10
29	0.15	0.13	0.14	0.12	0.13	0.11
30	0.17	0.14	0.16	0.14	0.15	0.13
31	0.19	0.16	0.18	0.16	0.17	0.14
32	0.22	0.19	0.20	0.18	0.19	0.16
33	0.25	0.22	0.23	0.20	0.22	0.19
34	0.28	0.25	0.27	0.24	0.25	0.22
35	0.33	0.29	0.31	0.27	0.29	0.25
36	0.39	0.34	0.37	0.32	0.34	0.30
37	0.46	0.40	0.44	0.38	0.40	0.35
38	0.54	0.46	0.51	0.44	0.47	0.40
39	0.63	0.54	0.60	0.51	0.55	0.46
40	0.74	0.62	0.69	0.58	0.63	0.53
41	0.86	0.71	0.81	0.67	0.74	0.61
42	1.00	0.82	0.94	0.77	0.86	0.70
43	1.16	0.94	1.09	0.88	0.99	0.80
44	1.33	1.07	1.25	1.00	1.14	0.91
45	1.53	1.21	1.44	1.13	1.31	1.03
46	1.74	1.38	1.63	1.29	1.49	1.17
47	1.97	1.56	1.84	1.45	1.68	1.32
48	2.23	1.76	2.08	1.64	1.90	1.48
49	2.51	1.99	2.35	1.85	2.13	1.67
50	2.83	2.23	2.64	2.08	2.39	1.87
51	3.28	2.61	3.05	2.42	2.78	2.19
52	3.79	3.04	3.53	2.82	3.22	2.56
53	4.38	3.53	4.07	3.28	3.72	2.99
54	5.06	4.11	4.69	3.80	4.31	3.48
55	5.84	4.77	5.41	4.41	4.98	4.06

附錄二 / Appendix 2:

只適用於 25 年繳付期
For 25-Year Pay

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06
19	0.07	0.06	0.06	0.06	0.06	0.06
20	0.07	0.06	0.07	0.06	0.06	0.06
21	0.07	0.06	0.07	0.06	0.06	0.06
22	0.08	0.07	0.07	0.06	0.07	0.06
23	0.08	0.07	0.08	0.07	0.07	0.06
24	0.09	0.08	0.09	0.07	0.08	0.07
25	0.10	0.08	0.09	0.08	0.08	0.07
26	0.11	0.09	0.10	0.09	0.09	0.08
27	0.12	0.10	0.11	0.09	0.10	0.09
28	0.13	0.11	0.12	0.11	0.11	0.10
29	0.15	0.12	0.14	0.12	0.12	0.11
30	0.16	0.14	0.15	0.13	0.14	0.12
31	0.19	0.16	0.17	0.15	0.16	0.14
32	0.21	0.18	0.20	0.17	0.18	0.16
33	0.25	0.21	0.23	0.20	0.21	0.18
34	0.28	0.24	0.27	0.23	0.24	0.21
35	0.33	0.28	0.31	0.27	0.28	0.24
36	0.40	0.33	0.37	0.31	0.33	0.28
37	0.47	0.39	0.44	0.37	0.39	0.33
38	0.55	0.46	0.52	0.43	0.46	0.38
39	0.65	0.53	0.61	0.49	0.54	0.44
40	0.76	0.61	0.71	0.57	0.63	0.51
41	0.88	0.70	0.82	0.65	0.73	0.58
42	1.01	0.80	0.94	0.75	0.84	0.67
43	1.15	0.92	1.07	0.85	0.96	0.76
44	1.31	1.04	1.22	0.96	1.09	0.86
45	1.49	1.18	1.39	1.09	1.24	0.97
46	1.69	1.34	1.57	1.24	1.40	1.10
47	1.90	1.51	1.76	1.40	1.58	1.25
48	2.14	1.71	1.98	1.58	1.77	1.41
49	2.40	1.93	2.22	1.78	1.99	1.58
50	2.69	2.17	2.48	2.00	2.22	1.78
51	3.16	2.53	2.92	2.34	2.61	2.08
52	3.71	2.95	3.43	2.72	3.07	2.42
53	4.35	3.44	4.01	3.16	3.61	2.82
54	5.09	4.00	4.70	3.68	4.23	3.28
55	5.95	4.65	5.50	4.27	4.96	3.82

附錄二 / Appendix 2:

只適用於繳付至 55 歲
Pay to age 55

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.08	0.08	0.08	0.08	0.07	0.07
17	0.09	0.08	0.08	0.08	0.08	0.07
18	0.09	0.08	0.09	0.08	0.08	0.08
19	0.10	0.09	0.09	0.08	0.09	0.08
20	0.10	0.09	0.10	0.09	0.09	0.08
21	0.11	0.09	0.10	0.09	0.10	0.09
22	0.11	0.10	0.11	0.10	0.10	0.09
23	0.12	0.10	0.11	0.10	0.11	0.09
24	0.12	0.11	0.12	0.10	0.11	0.10
25	0.13	0.11	0.12	0.11	0.12	0.10
26	0.14	0.12	0.13	0.11	0.12	0.11
27	0.14	0.12	0.14	0.12	0.13	0.11
28	0.15	0.13	0.14	0.12	0.13	0.12
29	0.16	0.14	0.15	0.13	0.14	0.12
30	0.17	0.14	0.16	0.14	0.15	0.13
31	0.18	0.16	0.17	0.15	0.16	0.14
32	0.19	0.17	0.18	0.16	0.17	0.15
33	0.21	0.18	0.20	0.17	0.18	0.16
34	0.23	0.20	0.22	0.19	0.20	0.17
35	0.25	0.21	0.23	0.20	0.22	0.19
36	0.27	0.24	0.26	0.23	0.24	0.21
37	0.30	0.26	0.28	0.25	0.26	0.23
38	0.33	0.29	0.31	0.27	0.29	0.25
39	0.36	0.32	0.34	0.30	0.32	0.28
40	0.40	0.35	0.38	0.33	0.35	0.31
41	0.45	0.40	0.43	0.38	0.39	0.35
42	0.50	0.45	0.48	0.42	0.44	0.39
43	0.57	0.50	0.54	0.48	0.49	0.44
44	0.63	0.56	0.60	0.53	0.55	0.49
45	0.70	0.62	0.66	0.59	0.61	0.55

附錄二 / Appendix 2:

只適用於繳付至 55 歲
Pay to age 55

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.08	0.08	0.07	0.07	0.07	0.07
17	0.08	0.08	0.08	0.07	0.07	0.07
18	0.09	0.08	0.08	0.08	0.08	0.07
19	0.10	0.09	0.09	0.08	0.08	0.07
20	0.10	0.09	0.10	0.08	0.09	0.08
21	0.11	0.09	0.10	0.09	0.09	0.08
22	0.11	0.10	0.11	0.09	0.10	0.08
23	0.12	0.10	0.11	0.10	0.10	0.09
24	0.12	0.11	0.12	0.10	0.10	0.09
25	0.13	0.11	0.12	0.11	0.11	0.10
26	0.13	0.12	0.13	0.11	0.11	0.10
27	0.14	0.12	0.13	0.11	0.12	0.10
28	0.15	0.13	0.14	0.12	0.13	0.11
29	0.16	0.13	0.15	0.13	0.13	0.11
30	0.16	0.14	0.15	0.13	0.14	0.12
31	0.18	0.15	0.17	0.14	0.15	0.13
32	0.19	0.16	0.18	0.15	0.16	0.14
33	0.21	0.18	0.19	0.17	0.18	0.15
34	0.22	0.19	0.21	0.18	0.19	0.16
35	0.24	0.21	0.23	0.20	0.21	0.18
36	0.27	0.23	0.25	0.22	0.23	0.20
37	0.29	0.25	0.28	0.24	0.25	0.22
38	0.32	0.28	0.30	0.26	0.27	0.24
39	0.35	0.31	0.33	0.29	0.30	0.26
40	0.39	0.34	0.37	0.32	0.33	0.29
41	0.44	0.38	0.41	0.36	0.37	0.32
42	0.49	0.43	0.46	0.40	0.42	0.37
43	0.55	0.48	0.51	0.45	0.47	0.41
44	0.61	0.53	0.57	0.50	0.52	0.46
45	0.67	0.59	0.63	0.56	0.57	0.51

附錄二 / Appendix 2:

只適用於繳付至 80 歲
Pay to age 80

免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.12	0.13	0.12	0.12	0.11	0.11
17	0.14	0.13	0.13	0.13	0.12	0.12
18	0.15	0.14	0.14	0.14	0.13	0.13
19	0.16	0.15	0.16	0.15	0.14	0.14
20	0.18	0.16	0.17	0.16	0.16	0.14
21	0.19	0.18	0.18	0.17	0.17	0.16
22	0.21	0.19	0.20	0.18	0.18	0.17
23	0.22	0.20	0.21	0.19	0.19	0.18
24	0.24	0.22	0.22	0.21	0.21	0.19
25	0.25	0.23	0.24	0.22	0.22	0.20
26	0.27	0.25	0.26	0.24	0.24	0.22
27	0.29	0.27	0.28	0.26	0.25	0.24
28	0.32	0.29	0.30	0.28	0.27	0.25
29	0.34	0.31	0.32	0.30	0.30	0.27
30	0.37	0.34	0.35	0.32	0.32	0.29
31	0.40	0.37	0.38	0.35	0.35	0.32
32	0.44	0.40	0.41	0.38	0.37	0.35
33	0.48	0.44	0.45	0.41	0.41	0.38
34	0.52	0.48	0.49	0.45	0.44	0.41
35	0.57	0.52	0.53	0.49	0.48	0.45
36	0.63	0.57	0.60	0.54	0.54	0.49
37	0.71	0.63	0.67	0.59	0.61	0.54
38	0.80	0.69	0.75	0.65	0.68	0.59
39	0.90	0.76	0.84	0.72	0.77	0.65
40	1.01	0.84	0.95	0.79	0.86	0.72
41	1.10	0.94	1.03	0.88	0.93	0.79
42	1.20	1.04	1.12	0.97	1.01	0.88
43	1.31	1.15	1.22	1.07	1.10	0.97
44	1.43	1.27	1.33	1.19	1.19	1.08
45	1.56	1.41	1.45	1.32	1.30	1.19
46	1.76	1.57	1.63	1.46	1.46	1.32
47	1.98	1.75	1.83	1.63	1.65	1.47
48	2.22	1.94	2.06	1.80	1.86	1.63
49	2.50	2.15	2.32	2.00	2.09	1.80
50	2.81	2.39	2.61	2.22	2.35	2.00
51	3.25	2.74	3.01	2.54	2.73	2.30
52	3.76	3.15	3.49	2.92	3.17	2.65
53	4.36	3.61	4.03	3.35	3.68	3.06
54	5.04	4.15	4.67	3.84	4.28	3.52
55	5.84	4.77	5.41	4.41	4.98	4.06

附錄二 / Appendix 2:

只適用於繳付至 80 歲
Pay to age 80

免付保費保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	易達安心保 100 Executive Care 100		易達安心保 80 Executive Care 80		易達安心保 50 Executive Care 50	
	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker
16	0.12	0.12	0.12	0.12	0.11	0.11
17	0.14	0.13	0.13	0.12	0.12	0.11
18	0.15	0.14	0.14	0.13	0.13	0.12
19	0.17	0.15	0.16	0.14	0.14	0.13
20	0.18	0.16	0.17	0.15	0.16	0.14
21	0.20	0.18	0.19	0.17	0.17	0.15
22	0.21	0.19	0.20	0.18	0.18	0.16
23	0.23	0.20	0.22	0.19	0.19	0.17
24	0.25	0.22	0.23	0.21	0.21	0.19
25	0.26	0.24	0.25	0.22	0.22	0.20
26	0.29	0.25	0.27	0.24	0.24	0.21
27	0.31	0.27	0.29	0.26	0.26	0.23
28	0.33	0.30	0.31	0.28	0.28	0.25
29	0.36	0.32	0.33	0.30	0.30	0.27
30	0.39	0.35	0.36	0.32	0.32	0.29
31	0.42	0.38	0.39	0.35	0.35	0.32
32	0.46	0.41	0.43	0.38	0.38	0.34
33	0.50	0.44	0.47	0.42	0.42	0.37
34	0.55	0.48	0.51	0.45	0.45	0.41
35	0.60	0.53	0.56	0.50	0.50	0.44
36	0.66	0.58	0.61	0.54	0.54	0.49
37	0.73	0.64	0.68	0.60	0.60	0.53
38	0.80	0.70	0.74	0.66	0.66	0.58
39	0.89	0.78	0.82	0.72	0.73	0.64
40	0.98	0.86	0.91	0.79	0.80	0.71
41	1.09	0.95	1.01	0.87	0.89	0.78
42	1.21	1.04	1.12	0.96	0.99	0.86
43	1.35	1.15	1.25	1.07	1.11	0.95
44	1.50	1.27	1.39	1.18	1.23	1.05
45	1.67	1.40	1.54	1.29	1.37	1.15
46	1.85	1.55	1.71	1.43	1.52	1.28
47	2.04	1.72	1.89	1.59	1.68	1.42
48	2.26	1.90	2.09	1.76	1.85	1.57
49	2.49	2.10	2.31	1.95	2.05	1.73
50	2.76	2.33	2.55	2.16	2.26	1.92
51	3.21	2.67	2.97	2.47	2.64	2.20
52	3.75	3.07	3.47	2.83	3.09	2.52
53	4.37	3.52	4.04	3.25	3.62	2.89
54	5.10	4.05	4.71	3.72	4.23	3.32
55	5.95	4.65	5.50	4.27	4.96	3.82

附錄三 / Appendix 3

保障疾病一覽表 Covered Illness Schedule

危疾保障包括下列47種疾病# Critical Illness Benefit Covering 47 Critical Illnesses#:

癌症
Cancer

1. 癌 (皮膚癌除外)
   Cancer (except Skin Cancer)

心臟病
Illnesses related to the Heart

2. 血管成形術及其他冠狀動脈疾病之創傷性療法
   Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3. 心肌病
   Cardiomyopathy
4. 冠狀動脈手術
   Coronary Artery Surgery
5. 首次心臟病
   First Heart Attack
6. 心瓣置換
   Heart Valve Replacement
7. 肺動脈高血壓〔原發性〕
   Pulmonary Arterial Hypertension (Primary)
8. 其他嚴重的冠狀動脈疾病
   Other Serious Coronary Artery Disease
9. 主動脈手術
   Surgery to Aorta

功能障礙
Disability

10. 失明
    Blindness
11. 失聰
    Loss of Hearing
12. 不能獨立生活^
    Loss of Independent Existence^
13. 失去一肢及一眼
    Loss of one Limb and One Eye
14. 喪失語言能力
    Loss of Speech
15. 失去兩肢
    Loss of Two Limbs

器官疾病 / 衰竭
Illnesses related to Major Organs

16. 慢性肝病
    Chronic Liver Disease
17. 末期肺病
    End-stage Lung Disease
18. 暴發性病毒性肝炎
    Fulminant Viral Hepatitis
19. 腎衰竭
    Kidney Failure
20. 腎髓質囊腫病
    Medullary Cystic Disease

腦病
Illnesses related to the Nervous System

21. 亞爾茲默氏病 / 不可還原之器質腦退化性疾病
    Alzheimer's Disease / Irreversible Organ Degenerative Brain Disorders
22. 植物人
    Apallic Syndrome
23. 細菌性腦〔脊〕膜炎
    Bacterial Meningitis
24. 良性腦腫瘤
    Benign Brain Tumour
25. 昏迷
    Coma
26. Creutzfeld-Jacob Disease (CJD)
27. 腦炎
    Encephalitis
28. 偏癱
    Hemiplegia
29. 運動神經原疾病
    Motor Neurone Disease
30. 多發性硬化症
    Multiple Sclerosis
31. 肌營養不良症
    Muscular Dystrophy
32. 壞死性筋膜炎(食肉菌)
    Necrotising Fasciitis
33. 癱瘓
    Paralysis
34. 柏金遜症
    Parkinson's Disease
35. 脊髓灰質炎
    Poliomyelitis
36. 中風
    Stroke

人體免疫力缺乏病毒
Illness related to the Immune System

37. 因輸血而感染愛滋病
    AIDS due to Blood Transfusion
38. 因職業感染人體免疫力缺乏病毒(HIV)
    Occupationally Acquired HIV

其他
Others

39. 須作手術之腦動脈瘤
    Cerebral Aneurysm Requiring Surgery
40. 再生障礙性貧血
    Aplastic Anaemia
41. 伊波拉
    Ebola
42. 象皮病
    Elephantiasis
43. 嚴重燒傷
    Major Burns
44. 嚴重頭部創傷
    Major Head Trauma
45. 主要器官移植
    Major Organ Transplant
46. 嚴重類風濕性關節炎
    Severe Rheumatoid Arthritis
47. 末期疾病
    Terminal Illness

附錄三 / Appendix 3

嚴重兒童疾病#保障包括 Severe Child Disease# Benefit Covering:

1. 胰島素依賴型糖尿病 Insulin Dependent Diabetes Mellitus
2. 斯蒂爾病 Still's Disease
3. 俱心臟併發症的川崎病 Kawasaki Disease with Heart Complications
4. 成骨不全症第三型 Osteogenesis Imperfecta – Type III

女性原位癌#保障包括以下原位癌 Female Carcinoma-in-situ# Benefit Covering Carcinoma-in-situ of:

1. 乳房 Breast
2. 子宮頸（只限於子宮頸上皮內贅瘤第三階的子宮頸上皮細胞內的癌變）Cervix Uteri (at CIN III grading only)
3. 子宮 Uterus
4. 卵巢 Ovary
5. 輸卵管 Fallopian tube
6. 陰道／外陰 Vagina / Vulva

男性癌症#保障包括 Male Cancer# Benefit Covering:

1. 睾丸癌 Testicular Cancer
2. 前列腺癌（只限 TNM 分期 T1c 或更高級別）Prostate Cancer (at TNM Classification T1c or above)

\# 有關危疾、嚴重兒童疾病、女性原位癌及男性癌症的定義，請參閱保單契約。
Please refer to the Policy contract for the exact definition of the Critical Illness, Severe Child Disease, Female Carcinoma-in-situ and Male Cancer].

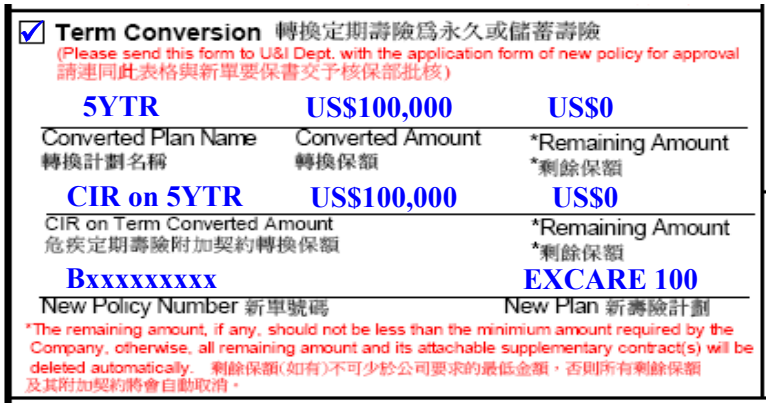
^ 在相關的基本保單及危疾保障生效期間，此項危疾保障於受保人滿六十五歲時即時自動終止。
While the relevant Basic Policy is in force, the coverage of this Critical Illness will cease after age sixty five (65).

附錄四 / Appendix 4

定期壽險連危疾保障轉換至「易達安心保」注意事項
Things to note upon Term conversion with CI coverage to Executive Care

- 如欲獲附於「易達安心保」之免費 WP（個人最高保額 US$300,000），必須於投保申請書內填寫健康狀況資料，並經核保後確定爲標準保費率受保人；
  Free WP of Executive Care (per life maximum of US$300,000) is only available to standard lives and medical questions on Life Application must be completed for underwriting purposes;
- 申請轉換時計算基本保額港元 / 美元換算率以港元 = 美元 x 7.8 爲準；
  Exchange rate to be used for conversion face amount calculation between HK$ and US$ is HK$ = US$ x 7.8;
- 填妥之 RFC 及 投保申請書應遞交至 U&I；
  Properly completed RFC & Life Application form should be submitted to U&I;
- 行使轉換權益時舊單內的定期壽險連危疾保障必須仍然生效；
  The term plan and CI coverage in the old policy must be still in force at time of conversion;
- 由於「全衛您保障計劃」之轉換只適用於定期壽險部分，「全衛您保障計劃」將不可換至「易達安心保」；
  As conversion of Combo Protect Insurance Plan only applies to the term life portion, no conversion will be accepted from Combo Protect Insurance Plan to Executive Care;
- 新保單的保單日期不可後於轉換保單之 pay-to-date；
  The policy date of the new policy must not be later than the pay-to-date of the converted policy;
- 如將定期壽險連危疾保障全數轉換至「易達安心保」，於填寫轉換資料時，請列出所有轉換計劃及附加契約之名稱：
  Please list down the names of ALL plans and riders to be converted to Executive Care for full conversion of the Term Insurance and CI coverage :

  例： 全數轉換五年定期壽險(5YTR) US$100,000 連 五年定期壽險「萬無一失」危疾附加契約(CIR on 5YTR) US$100,000 至易達安心保 100
  Example: Full conversion from 5YTR US$100,000 and CIR on 5YTR US$100,000 to Executive Care 100

RFC	• 於 RFC 上須註明 (1) 5YTR 及 (2) CIR on 5YTR 兩者皆轉換，而非只轉換五年定期壽險 Please state on RFC that both (1) 5YTR and (2) CIR on 5YTR are to be converted instead of only stating the conversion of 5YTR  ☑ **Term Conversion** 轉換定期壽險爲永久或儲蓄壽險 (Please send this form to U&I Dept. with the application form of new policy for approval 請連同此表格與新單要保書交予核保部批核) **5YTR** / **US$100,000** / **US$0** Converted Plan Name 轉換計劃名稱 / Converted Amount 轉換保額 / *Remaining Amount *剩餘保額 **CIR on 5YTR** / **US$100,000** / **US$0** CIR on Term Converted Amount 危疾定期壽險附加契約轉換保額 / *Remaining Amount *剩餘保額 **Bxxxxxxxxx** / **EXCARE 100** New Policy Number 新單號碼 / New Plan 新壽險計劃 *The remaining amount, if any, should not be less than the minimum amount required by the Company, otherwise, all remaining amount and its attachable supplementary contract(s) will be deleted automatically. 剩餘保額(如有)不可少於公司要求的最低金額，否則所有剩餘保額及其附加契約將會自動取消。

附錄四 / Appendix 4

投保申請書 Life Application Form	• 於投保申請書上第 18 條列明如下： Question 18 on Life Application Form should be completed correspondingly as follows:  • 另於投保申請書上第 22 條列明如下： Question 22 on Life Application Form should be completed correspondingly as follows: 

- 若將定期壽險連危疾保障轉換至「易達安心保」時,
  Upon conversion of Term Insurance and CI coverage,
  - 如所選「易達安心保」提供的危疾保障金額較原有的危疾保障金額爲高，多出的保障金額需接受核保；
    If the CI coverage amount provided by Executive Care is higher than the original CI coverage amount, the additional CI coverage amount will be subject to underwriting;
  - 如所選「易達安心保」提供的危疾保障金額較原有的危疾保障金額爲低，同時，原有的定期壽險已全數轉換至「易達安心保」，申請人便要取消原有的危疾保障所餘下的保障金額。
    If the CI coverage amount provided by Executive Care is lower than the original CI coverage amount and the original Term insurance amount has fully converted to Executive Care, Applicant will be required to cancel all the remaining amount under the original CI coverage

「易達安心保」的危疾保障選擇分別爲基本保額之 50%, 80% 或 100%，爲免受保人會失去部份的危疾保障，當行使轉換權益時，請選擇與原有危疾保障的全數保障金額相同的「易達安心保」計劃。
As the choices of CI coverage under Executive Care are 50%, 80% or 100% Basic Face Amount only, in order to avoid loss of any CI coverage, please select an Executive Care plan which provides CI coverage amount is the same as the full amount of the original CI coverage upon exercising the conversion right.

例：如欲將萬應危疾錦囊計劃(SCIP) US$100,000 全數轉換至「易達安心保」，由於 SCIP 的危疾保障金額爲基本保額的 80% (即 US$80,000)，故應將 SCIP 轉換至「易達安心保 80」。於轉換後受保人仍然維持 US$100,000 的人壽保障及 US$80,000 的危疾保障。
For example: If there is a full conversion from SCIP US$100,000 to Executive Care, as the CI coverage under SCIP is 80% of Basic Face Amount (i.e. US$80,000), SCIP should be converted to "Executive Care 80". After the conversion, Insured can continue to enjoy life insurance of US$100,000 and CI coverage of US$80,000.

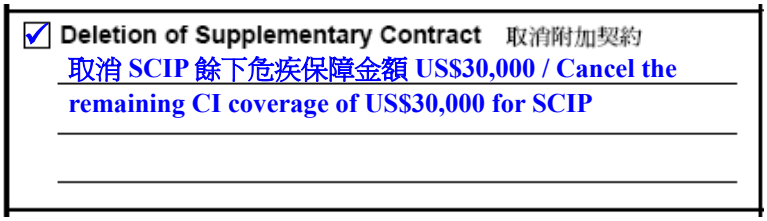
- 將附有危疾保障之定期壽險轉換至「易達安心保」時，若原有的危疾保障金額真的不能全數轉換至「易達安心保」，申請人需要於：
  If full amount of CI coverage really cannot be converted to Executive Care for converting Term with CI coverage to Executive Care, the applicants are required to:

  (1) 於 RFC 內「乙部」之「取消附加契約」部分，填上「剔號」並說明「取消«計劃名稱»餘下危疾保障金額«US$$$$$$$»」
  Put a remark under PART B and tick "Deletion of Supplementary Contract " in the RFC stating that they "Cancel the remaining CI coverage of «US$$$$$$$» for «Plan name» "

(2) 於投保申請書內「特別要求」之「其他」，填上「剔號」並說明「接受轉換保單不包括«原有危疾計劃的名稱»的危疾保障金額«US$$$$$$$»」
Put a remark under Special Request section and tick "Others" in the new application form stating that they "Accept no conversion of the CI coverage of «US$$$$$$$» under the «Original CI Insurance Plan name» to this new application"

例： 轉換萬應危疾錦囊計劃(SCIP) US$100,000 至易達安心保 50
Example: Conversion from SCIP US$100,000 to Executive Care 50

<table>
<tr>
<td>RFC</td>
<td>
• 於 RFC 上須註明轉換 SCIP。
Please state on RFC that SCIP is to be converted.


• 另於 RFC 內「乙部」之「取消附加契約」部分列明如下：
"Deletion of Supplementary Contract" under PART B of RFC should be completed correspondingly as follows:


</td>
</tr>
<tr>
<td>投保申請書
Life Application Form</td>
<td>
• 於投保申請書上第 18 條列明如下：
Question 18 on Life Application Form should be completed correspondingly as follows:


• 另於投保申請書上第 22 條列明如下：
Question 22 on Life Application Form should be completed correspondingly as follows:


</td>
</tr>
</table>

如欲得悉更詳盡資訊，可瀏覽營業員網頁 > 部門資訊 > 營運部 > 保戶服務 > 一般指引 > 轉換定期壽險爲永久或儲蓄壽險。
Further information on conversion is available from Agency Corner > Departments > Operations > POS > General Guidelines > Term Conversion.